YOUR PRIVATE EQUITY SORTED OUT – MVP A STRONGHOLD IN THE MAZES OF ESTATE PLANNING

Guidance to financial independence

The contemporary society is constantly developing. Your strategy of 10 years ago, which was enabling to ensure a financially careless life, will probably not be able to ensure this careless life nowadays.

In order to help you with the optimal structure of you private and family capital, at short and long term, MVP Corporate & Finance offers you advice in order to get to an optimal personal- and (family) asset income that leads you to financial independence.

During the set up of the strategy we take into consideration the juridical, fiscal, social and financial aspects.

With MVP Corporate & Finance, you will find a partner for a 'second opinion'.

Your personal financial planning – Methods

1. 360° inventory
   The following questions will be asked:
   a. What are your current revenues and expenses?
   b. What is your immovable property?
   c. What is your movable property?
   d. Did you take measures in case of retirement, disability, death?
   e. Do you have a marriage contract?
   f. How is your movable property organized?
2. Target
   Your target: financial independence with preservation of your life standards.
   Next to income protection and preservation of your life standards, you must stay financially independent in all circumstances. The following questions will be asked:
   a. Is this possible with your current capital, the future income and expenses taken into consideration?
   b. Do you wish to take precautions for your children?
   c. Do you wish to sell or donate a company?
   d. Do you wish to donate a part of your capital? Is that possible? Is there enough space to do that?
   e. Are you a beneficiary of a financial planning or heritage of a family member?
3. Analysis of the risks and stress tests – the 'what if' analysis
   The inventory of your capital and your future expectations will be submitted to a stress test which takes into consideration different scenarios.
   Are you resistant against misfortune? Are you able to, in case of these scenarios, staying financially independent? Hereby we give some standard scenario's, depending on your situation:
   a. Retirement;
   b. Death of both partners or simultaneous death;
   c. Disability/invalidity of the partners;

d. Divorce;
e. Bankruptcy of your company;

Also, a few risks will be clarified:

a. Is your capital invested correctly? Is your portfolio volatile and therefore submits your precious capital unprotected against negative stock market scenarios?
b. Does your company have the right structure to meet the desires concerning your estate planning, in every scenario? Is the structure of your company tax wise optimized?
c. Is your marriage contract adjusted to your desired estate planning?

4. <u>Action</u>

   Optimization: the results of the scenario tests will show if it's necessary to optimize your financial situation in order to meet your objectives. We could unfold following possibilities:

   a. Revenues: possibilities to intercept shortages are e.g. insurances for hospitalization, illness, invalidity, loss if income. Expenses can be reduced and fiscally optimized;
   b. Adjustment of your marital contract;
   c. Arbitrage of your placement portfolio according to your risk profile;
   d. Fiscal optimization of your investments and insurances;
   e. Adjustment of your company form;
   f. Fiscal optimization of the revenues of your company;
   g. Application of techniques to transfer your capital and family company with preservation of income and control;
   h. Reduction of succession rights;
   i. Optimization of your real-estate patrimony;

5. <u>And now, peace of mind forever?</u>

   Financial planning is a dynamic matter. It isn't sufficient to judge the current situation. Many events can make actualization necessary.

   Therefore it is useful to adjust your financial planning with every fundamental change in your property or family situation.

   Your financial planning is developed, based on the valid legislation. Legislation is constantly in action which can make it necessary to change your financial planning.

   A dynamic financial planning will give you more peace of mind. Indeed your financial risks and needs were put out and adjusted where needed. Your capital, income and expenses are better adapted to each other and are optimally invested. Also for diverse disaster scenario's precautions were made. Your capital is better secured and will be transferred the way you want it.

<u>Portfolio analysis</u>

MVP Corporate & Finance offers advice concerning your placement portfolio in the context of your personal financial planning.

Was your capital invested in the correct way?

Isn't your placement portfolio too volatile which makes precious established capital unprotected against negative stock market scenarios?

Who manages the portfolio?

‘Immo’ analysis

MVP Corporate & Finance offers advice concerning real-estate. Investing privately or not? Estate company or not?

- Property structures: building rights, life rent, use fruit;
- Advice concerning the valuation;
- Omission of real-estate to the next generation;
- Management of real-estate;

Retirement and insurances

MVP Corporate & Finance offers advice concerning the construction of your pension and the analysis of your insurances in the context of your personal financial planning.

- Are there enough precautions for your pension and insurances;
- Optimization;
- Internal pension promise, group insurance or individual pension plan;

Capital and estate planning

Capital and estate planning is a part of the personal financial planning. Next to advice to individuals for family capital planning we are your partner for a ‘second opinion’.

Your business capital

You want to omit your company to your children or to a third party. MVP Corporate & Finance will give you advice in following matters:

- Valuation;
- Juridical structure of the company, holding;
- Making up of a family charter;
- Selling of shares;
- Selling scenario’s;
- Setting the selling price;
- Who will take over the management of the business?

Specific services

- Declaration of a heritage;
- Assistance in the notary bookkeeping and assistance in the annual and triennial revision, the making up of the quarterly states;
- Assistance in the making up of your will;