

Employee Wealth Management Programme*

Generating wealth

Personal financial planning offers your employees:

- a structured overview of their financial situation
- the comfort of controlling their financial needs
- a holistic projection of their financial life-cycle
- family security in the event of unexpected tragedy
- benefits that are recognised and chosen for their greatest advantage
- optimisation of their tax situation

Personal financial planning brings to your company:

- optimisation of your remuneration costs
- third-party, objective advice for you and your employee when it comes to changes in remuneration packages

Companies constantly endeavour to sustain the productivity and motivation of their executives. Heavy cost-control constraints limit financial flexibility for improving executive remuneration packages. On the other hand, with corporate executives forced to focus increasingly on core business competences in a competitive and constantly changing global marketplace, their personal financial affairs often suffer. These are challenging times, in which corporate executives can find themselves struggling in search of strategies that will ensure their own long-term financial security.

By implementing the Employee Wealth Management Programme, your company provides a means to take charge of managing these financial challenges, not only for the key executives who built your business up but also for those destined to shape its future.

A Holistic Picture of the Financial Life-cycle

Today's complex compensation arrangements and multiple planning options mean that your key players will have to make a number of significant and very complex financial decisions. Planning, then, is just as important in good times as in bad.

The advantages of having a financial planning programme for your executives are manifold.

- An executive's **financial planning strategy** can have dramatic consequences on cash flow, tax liability, and ultimately, long-term financial security.
- Your executives need to be sure that decisions about their **retirement and insurance benefits** are coordinated with the rest of their asset plan to provide family security in the event of unexpected tragedy.
- By providing **customised financial-planning counselling**, you can be sure that the benefits you provide are recognised and used to their greatest advantage.
- It can also provide the necessary **objective support** in the event that, in an attempt to optimise its remuneration cost, the company envisages a change in its executive remuneration package.





A holistic approach

Profiling

- Personal data
- Family situation
- Financial portfolio
- Real estate
- Retirement plans
- Liabilities
- Earnings
- Recurring income
- Recurring expenses
- Exceptional income

Goal-setting

- Retirement planning
- Children's education
- Buying a house
- Major expenses
- Inheritance matters

Personal financial plan

- Situation after retirement
- Situation up until retirement
- Situation in the case of disability
- Situation in the case of death
- Optimisation of personal income tax liability
- Estate planning

Our expert team

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