Private Client Services

Marsh USA Inc.

Personal Risk Management for
Your High Net Worth Clients

MARSH

Life is about today,
and also about what lies ahead…

…the horizon, the future, and
the opportunity it holds.

Vision

Wealth creates opportunity. And today’s high net worth individuals and families have more opportunities — and associated risks — than ever before. With proper management, risk can create opportunities. Taking active control of the present is the key to protecting quality of life in the future.

Marsh provides the insight to see risk more clearly and the solutions to manage it more effectively.

At Marsh, we understand what these clients want and we want it too. We want to see them safe, secure, and content — living the lifestyle they’ve chosen with confidence that they, their family, and their assets are protected.

Focus

Our clients have multiple homes, significant collections, high value assets and property, a high-visibility profile, board of directors responsibilities, public company leadership roles, or extensive multi-generational family considerations. As an advisor, you understand that the complexity of this type of lifestyle requires innovative solutions and distinctive expertise to address the related risks.

For more than 30 years, Private Client Services, a unit of Marsh USA Inc., has focused exclusively on providing personal risk management consultation, advice, and solutions to individuals and families of significant wealth. Private Client Services is a nationwide group of risk management advisors who care about our clients and their families. We specialize in creating relationships and getting to know you and your client so that we can provide appropriate solutions for their unique needs.

With our extensive experience and personal attention, Private Client Services is uniquely qualified to address the complex requirements associated with their lifestyle. And because of Marsh's strength in the insurance marketplace, we are able to provide access to solutions across the broadest range of risk. The result? The ability to see risks others don't and solve challenges others can't.

Value

You've earned your clients' trust by helping them manage their assets and protect their wealth. But you don't have to be an insurance expert to continue to do so. That's why Private Client Services is here — to work with you and your clients to provide guidance and help ensure your client, their family, and their property are protected. We are your partner and the client's counsel and advocate, and in this role we provide consultative Personal Risk Management.

Analysis

We begin with a comprehensive Personal Risk Management consultation to get to know the client, understand their interests and goals, and analyze their exposure to risk. During this review, we will identify their asset protection and liability needs; review their existing insurance contracts to determine coverage adequacy and identify gaps or overlaps in coverage; analyze their exposure to risk based on their assets, coverages, and lifestyle; explore coverage alternatives; and discuss loss prevention techniques to help ensure that property, valuables, and personal safety are protected against unexpected loss. This detailed analysis allows your clients to make the most educated decisions concerning their personal insurance needs and helps ensure they don't over-pay or under-insure.

Solutions

Solutions are always available when you know where to look. After completing the Personal Risk Management review, we create a comprehensive report with our recommendations for a program defined by the client's assets, pursuits, and passions.

Collaboration

A complex lifestyle requires a sophisticated group of advisors. We will work with you to properly align your client's insurance program and incorporate Personal Risk Management into the solid financial plan you've helped them develop.

Client Advisory

It is probable that over time, your clients will outgrow their existing insurance policies. Increased public prominence, the purchase of an additional home, even a new hobby can alter insurance needs in unforeseen ways.

Our Client Advisors provide dedicated service, advice, and support as part of our ongoing commitment to our clients. Once the Personal Risk Management program is in place, we proactively manage your client's account through consultation and regular reviews and adjustments. As they acquire and divest material and financial assets, you can rely on us to help make sure your client's insurance program keeps pace with their changing needs.

Privacy

Because we understand your client's lifestyle, we take their privacy seriously. Throughout all of our client interactions, we act with discretion and complete confidentiality, recognizing the sensitive nature of your client's assets and holdings.

Detailed analysis allows your clients to make the most educated decisions concerning their personal insurance needs and helps ensure they don't over-pay or under-insure.

Specialization

To provide the additional expertise needed to serve the interests of high net worth families and individuals, Marsh Private Client Services is staffed with specialists in areas requiring high levels of expertise and knowledge.

Family Office Practice

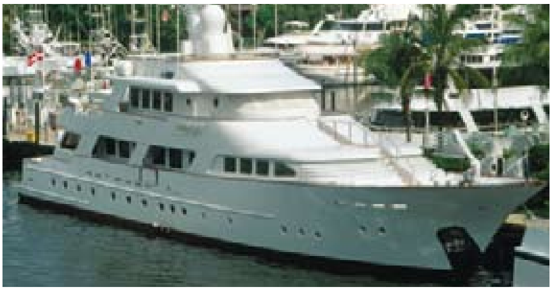
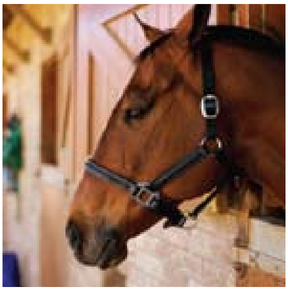
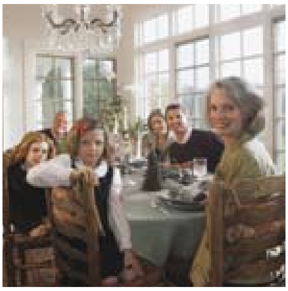
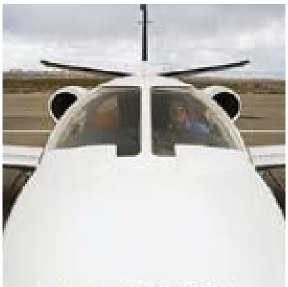
Our Family Office practice has been at the forefront of providing solutions for large and multi-generational families for more than 15 years. We recognize ultra-wealthy families have the need for uniquely crafted insurance programs and specialized advice due to the wide-ranging interests and holdings of the family members. To help ensure that every member of these extended families has their assets properly protected, our Family Office specialists tailor risk management services to fit the needs of each family's organizational structure and align with their asset management strategy.

Farm and Ranch

The Farm and Ranch practice specializes in designing and implementing specialized insurance programs for horses, livestock, farms, ranches, wineries, and more. For more than 30 years, Marsh has worked with many of the country's largest thoroughbred breeding farms and racing stables, performance horse stables, show horse stables, and gentleman farms. Our full-service farm and liability programs can provide complete farm insurance coverage, individual horse-owner or racehorse-owner liability policies, riding clubs coverage, commercial equine liability, care, custody and control coverage, tack coverage, and more.

Aviation

Aviation is a unique passion that creates unique risks. Whether the client flies their own airplane; owns, co-owns, or leases a craft that is managed by a professional staff; or even keeps a yacht-based aircraft, the Personal Aviation practice can create a risk management program specifically structured for those needs. Drawing upon the global resources and capabilities of our experienced network of aviation advisors in law, finance, and accident investigation, plus the 300 worldwide members of our commercial and corporate aviation practice, our private aviation specialists provide expert risk management services to help protect your aircraft, avoid pre-loss contractual risk, and mitigate post-loss legal liability.

Luxury Yachts

Luxury yachts are among the largest and most complex personal assets to insure. With dependable power, superb communication equipment and state-of-the-art navigation systems, these yachts traverse remote waters with crews, cargo, and contents, and can find themselves in a variety of locations, all subject to different navigation limits, chartering exposures, and medical coverage needs for the captain and crew.

Marsh Private Client Services is unique in the industry with its extraordinary breadth of knowledge and the global resources to design programs exclusively for the luxury yacht owner. We help clients manage their risk effectively by meeting with owners, captains, maritime attorneys, and other advisors to ensure we've considered all possible exposures and to create a program with adequate limits for the yacht and your client's best interests.

Fine Art

We understand that people collect art for different reasons. For some, art is a passion. For others, it also represents an investment — for themselves or their heirs. Regardless of what your client collects, we can help protect it from loss. Our long-standing relationships with fine art insurers afford us the unique ability to create tailored coverage on behalf of clients and to access competitive terms and pricing. Our fine art specialists provide expert advice on exposures unique to art collectors to help control losses and manage premiums.

We recognize ultra-wealthy families have the need for uniquely crafted insurance programs and specialized advice due to the wide-ranging interests and holdings of the family members.

The Marsh Difference

We're proud to have technical expertise, vast resources, and brand strength that stands out in the marketplace. But more importantly, our differentiation is evident in four critical ways:

- **Breadth of Choice**. We maintain strong relationships with a broad range of insurance carriers to enable us to match your client's needs with the right product.
- **Objectivity**. We present balanced solutions based on a consultative needs analysis. We remain unbiased and neutral in all circumstances, except one — the needs of the client. With this distinction, we provide more than a fair-minded recommendation, we also act as a balanced second opinion for your client's existing insurance program.
- **Dedicated Service**. We are committed to true client focus. Our personal risk advisors build lasting and committed client relationships through a set of strategies that build, maintain, and enhance client relationships.
- **Advocacy**. We act as your client's advocate throughout our relationship. From the initial consultation, to program design and recommendations, to underwriting and placement, through the claims process, our objective is serving your client's best interest.

As a testament to the difference we provide to our clients, we are proud to provide personal insurance and risk management solutions for approximately 20 percent of the Forbes 400 list of the nation's wealthiest individuals and families. We place more than $12 billion in fine art, collectibles, and jewelry coverage for our clients. We represent nearly 3,000 luxury yachts, including 300 worth $5 million to $300 million, 20 of the Top 100 largest U.S. owned, and 10 of the world's largest yachts. We represent many of the world's leading and extended families, as well as many of the world's leading racing stables and breeding farms. Additionally, each of our senior leaders has an average of 20 years of industry experience.

Discovery

By asking your client some simple questions, you may uncover new personal property or liability needs. If any of these indications of increased risk exist, your client may benefit from a comprehensive review with the Marsh team.

Does your client:

- Own high value homes in multiple states or in a foreign country?
- Own property located in an area prone to catastrophic loss (e.g., coastal property, earthquake prone, flood zones, etc.)?
- Plan to remodel or expand an existing home?
- Own a home with unique features or building materials?
- Have significant collections of fine art, jewelry, silver, wine, or other valuables?
- Collect automobiles — antique, luxury, or exotic?
- Own personal aircraft or luxury yachts or other watercraft?
- Own thoroughbred horses, ranches, or farms?
- Have domestic help (either full- or part-time)?
- Co-own or have property in trust or share ownership in an LLC?
- Maintain a high-visibility career or lifestyle?
- Serve on boards of profit or not-for-profit organizations?

Opportunity

Proactively managing risk can open eyes. Where others see risk, we see opportunity. For your client, this is an opportunity to help uphold their quality of life, to preserve their legacy, and help them to live with the confidence that only comes from knowing they're protected. For you, it is an opportunity to:

- Add dimension to the capabilities you provide to clients
- Deepen your influence with clients
- Increase your connectivity to clients

Let Marsh help you provide your high net worth clients with superior risk management services to protect their future and enhance the value you bring to your relationships.

Let Marsh help you deliver the vision.

The Strength of Marsh

Established in 1905, Marsh Inc. has earned its place as the world's leading insurance broker and strategic risk advisor. Working with businesses, public entities, organizations, and private clients in more than 100 countries, we serve more clients in more industries worldwide than any other insurance firm.

It is this strength that gives us the unique expertise to:

- Implement comprehensive personal risk management programs utilizing the same models we use to protect Fortune 500 companies and their key executives against loss.
- Deliver unrivaled resources and access to a range of insurance carriers to the benefit of clients.
- Ensure clients benefit from selection and pricing by offering a suite of provider-neutral solutions for the coverage clients need.

Marsh Private Client Services

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Statements concerning tax, accounting, and legal matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as tax, accounting, or legal advice, which we are not authorized to provide. All such matters should be reviewed with your own qualified tax, accounting, and legal advisors in these areas.

Marsh is part of the family of MMC companies, including Guy Carpenter, Mercer, and the Oliver Wyman Group (including Lippincott and NERA Economic Consulting).

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