THE CENTER FOR WEALTH PLANNING

Insurance Planning Services

Sufficient insurance coverage is essential to the integrity of any wealth management plan. Credit Suisse's insurance consulting specialists at the Center for Wealth Planning can assist you in addressing your individual, estate and business insurance needs by helping you obtain advice on life insurance as well as property and casualty insurance. Our unbiased approach allows you to efficiently identify and manage risk, minimize costs and maximize returns.

Property and casualty insurance assessment
We will work with you and your advisors to gather information on your current policies and assist you in obtaining an analysis of your current coverage to determine gaps and areas that need improvement.

Life insurance strategy and analysis
Our specialists, in consultation with your advisors or trusted third-party insurance professionals, will help develop and explain a strategic plan for your life insurance needs. From assessment and analysis through implementation and review, we can assist you in ensuring that you have the right insurance, organized under the right structure, to protect your assets, your family and/or your business.

Assistance with obtaining specialty lines of insurance
We will work with your insurance provider to assist you in ensuring that you have adequate coverage in specialty areas like private aviation, personal security and collectibles.

Irrevocable life insurance trusts (ILITs)
For wealthy families, it is generally advisable to keep life insurance proceeds out of the taxable estate. A common oversight is to leave spouses as owners or beneficiaries of life insurance when other structures might be more advantageous. This can increase the gross estate and ultimately increase the amount of estate tax due. An ILIT allows life insurance proceeds to avoid being included in the insured's estate while still providing for the controlled disposition of insurance proceeds.

Please Note: *The Center for Wealth Planning provides consulting services to wealthy individuals and families. We do not draft documents or provide tax or legal advice.*