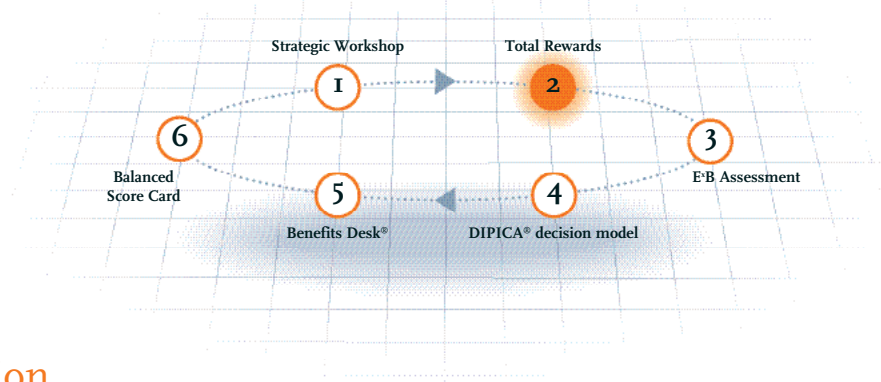


Executive Personal Financial Planning



Description

Personalised benefits for executive branch

Executive Personal Financial Planning is an F.R.A. product limited to **executives**, consisting of the construction and **planning** of the best possible **financial** future for each individual, given his **personal** needs, wishes, dreams and assets. This product is an integer part of the F.R.A. Benefits Architecture, heightening the rewards and benefits for the executive branch. Whereas the benefits for the employees are tailored on a more general basis – possibly with a large but limited flexibility – this profitable financial solution is really made to measure a highly particular situation. The foundation of this solution therefore lies in the analysis of this situation and the preferred objective.

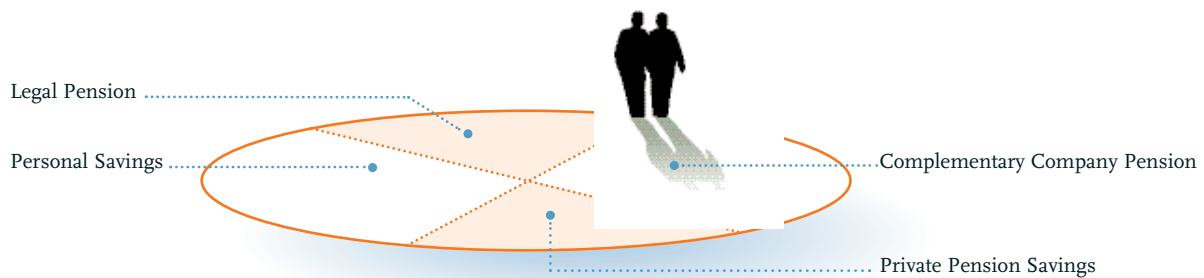
Vision

Enable your dreams

We all have dreams of what we'll do once we're retired. Some will want to focus on the time spent with family and relatives, while others will want to travel or move abroad, settling down in a small, heavenly village in the south of France. However, none of these dreams will come true, if they're never fleshed out or made concrete.

Every vision needs a plan.

The executive PFP will help you to set priorities to reach your goals and protect you against a sharp decline of your living standards when you retire. F.R.A. will assist you in your management of your income as well as securing your life for possible risks (death, disability and healthcare) with the greatest attention.



The elements to create a platform for your retirement dreams are threefold:

- **Legal Pension**

A vague certainty, with a limited support. Because of the existence of a pension ceiling, people with a larger salary can expect a sharp decline in their income at retirement if they would only rely on this.

F.R.A. Excellence Benefits Architects® explain and estimate your Legal Pension so that it becomes crystal clear what you can expect from it.

- **Complementary Company Pension**

This is the most important source of income during retirement. In this respect it has to be managed and developed with the greatest care. F.R.A. Excellence Benefits Architects® analyse all existing components of your complementary pension, including the current complementary company pension scheme as well as any existing premium-free capitals from former employers.

- **Private Pension Savings and Private Savings**

This part is as flexible as your assets allow it. Because of this flexibility, F.R.A. also assesses the future saving efforts, adjusting these assessments as time goes by.

Note: there is a limit to the sum you can save each year as a Private Pension, when you want it to bring along a tax reduction.

F.R.A. Excellence Benefits Architects® investigate the possible savings options, taking all tax consequences in the process, presenting you the most favourable constructs.

Approach

A systematic approach for a secure future

Executive Personal Financial Planning is a method of paving the way to your dreams. It's not based on hunches and vague predictions, but on thorough analysis, factual calculations and a systematic approach.

Exploring the status

At a first meeting F.R.A. Excellence Benefits Architects® will analyse your situation as is. What efforts towards pension savings and retirement have been made in the past and what would this result in, if the efforts made today would remain unchanged until you retire?

Setting the goals

What do you want? This is the most personal and pivotal moment in the process of personal financial planning. We try to pinpoint your dream and vision as accurate as possible taking into account what you expect from life before retirement. Anything goes at this stage.

Plotting the route

In a third phase we put A and B together and check their compatibility. Most likely they will not match. We now have to work out a realistic plan, looking for opportunities to adjust the assets and calculating the gap between dream and reality. Together we then have to find ways to close that gap. Maybe the goal has to be reset, or maybe other resources have to be addressed.

Planning the future

All these elements are then put into a financial model that sprouts a fitting proposal and comprehensive report. You now have a more or less clear view of the road ahead, including its obstacles and promises. This report assesses future possibilities and evolutions and touches on several likely scenarios.

Adjusting the plan

The Personal Financial Planning report is made at a given moment in time and is thus highly susceptible to changes in your situation. For this reason, a revaluation will be needed at certain intervals during which we might have to adjust the status, the goals and the route connecting both.

The adjustments of course lead to a new PFP report, which will also last as long as it takes.