Life Insurance and the Wealthy Private Client – Why, What, When and How?

3.00pm	Life Insurance and the Wealthy Private Client – Why, What, When and How?

- Migration of wealthy clients - what are the consequences for HNW Insurance?
- How does HNW insurance factor into the investment portfolio of clients?
- Are there estate tax issues that clients might not be aware of?
- What is the state of the life solutions market in Asia?
- What needs to happen to take the life solutions market in Asia to the next level?
- UL, VUL, IUL, Whole of Life, Savings Plans, PPLI? Other new products? What types of solutions are in vogue today, what is coming through, what are the key differences, and what suits which types of clients?
- Does the average private banker or EAM RM/advisor understand enough about the life products and solutions, or what needs to happen to boost their knowledge, engagement and involvement?
- If you work directly with private clients, how should you begin the conversations, how should you then work with the specialist distributors and agencies to further advance these solutions for Asia's private clients, and very importantly, how do you participate properly and legally in the fee income/commissions?
- How do wealth managers promote each of these solutions yet stay within the bounds of regulation/compliance, and are the rules/guidelines changing?
- Leverage is also an important part of the life solutions market, so how does leverage apply to life policies, does it still work with higher/rising rates, who can provide the funding and how and when do you get involved?
- Is inflation now a major factor to consider when assessing the right policies?
- What role can life solutions play in estate and legacy planning, and which are the most appropriate structures?
- What sort of additional training and education is required for any RMs or advisors to be able to promote these sophisticated products?
- Should the wealth industry be engaging the second and third generations in such discussions, and if so, how?

Regan Shum
Head of Insurance Brokerage
Hywin International

Rohit Ganguli
Head of Wealth Planning Asia
EFG International

Lee Sleight
Head of Business Development, Asia
Lombard International Assurance

Zac Lucas
Partner – International Private Wealth
Spencer West LLP

4.00pm	Webinar Ends