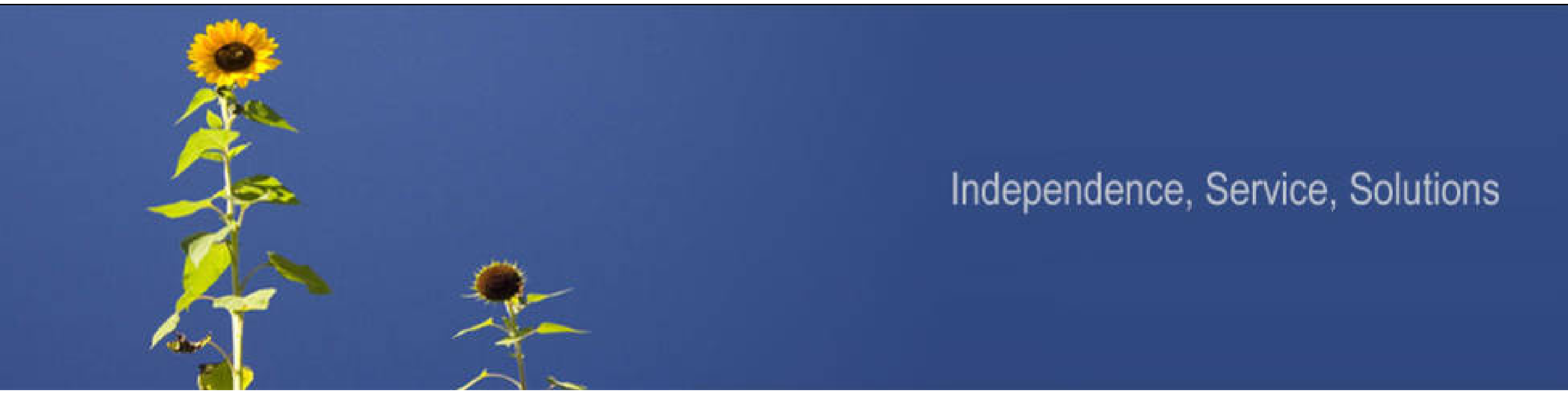

Insurance Solutions
Private Placement Life Insurance (PPLI)
Swiss Annuities (Fixed Annuities)

Financial Planning
Analysis of current situation
Retirement Planning

Balance Sheet Management

Other Services
Company, trust & foundation formation
Tax
Philanthropy
Lifestyle services

Envisage is a Swiss based, SEC registered, independent wealth management and consulting practice. We provide a variety of services including wealth planning, tax and estate planning, succession planning, life insurance, objective financial counsel and lifestyle management for global, high net worth families.

You know that time is one of your most valuable commodities. Through open and direct discussions, looking at your needs and requirements, we work to understand you and simplify the planning process by acting as your single point of contact.

We specialize in working with private clients and enterprising generational families. With a focus on U.S. connections. Our clients are modern, mobile and have various cross jurisdictional challenges and issues, the management of which is not easily met by traditional advisors. In particular when a family has a U.S. connection or is U.S. based. The challenges multiply. Our professional purpose is to help our clients deal with these challenges. We believe strongly that families and businesses are bigger than country borders.

Our differentiating factors, in effect is our structured management approach to managing complexity and our U.S. cross border specialisation.

We are a fully independent, owner-run and managed firm. Like so many of our clients.

Envisage provides management and other services to companies, financial advisors, family offices and private clients. You focus on what you do, we manage the rest – all the associated services and providers.

How do we work?

Envisage works as a general contractor, ensuring delivery of solutions. We manage and coordinate service providers, products and other functions. Clients today are international, with members in multiple countries, meaning complex solutions in multiple jurisdictions. In an age of Automatic Information Exchange under FATCA and the OECD Common Reporting Standard, it means compliance under multiple regulatory and tax regimes.

Independence
What it means for You
More...

Advisory Process
How we work with You
More...

Fees and Costs
How we bill
More...

Guiding Principles
What guides us
More...

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NEWS and Publications

Recovery of Foreign Withholding Tax. Citywire magazine legal brief, July 2018.

"The Swiss National Bank - Switzerlands Sovereign Wealth Fund" Article in Inside Paradeplatz, October 2017.

"Top Ten U.S. tax forms you need to know" Article in Citywire magazine, November 2016.

The age of Automatic Information Exchange: Protection and security of client information. GGi Insider Magazine, May 2016.

"Pension, Retirement Planning and Saving for Americans in Switzerland" presentation in Zürich, March 2016.

Benefits include:

- Service management and coordination
- Structured delivery model
- Independent oversight and advisory
- Management & coordination of a network of providers and professionals
- Disciplined and effective cost control of providers
- Analagous to "General Contractor" role of consulting firms (Accenture, PwC, Deloitte, etc.) for large companies

Managing the mix

Management and coordination of financial & legal services providers has been compared to herding cats. Large companies (e.g., Roche, Credit Suisse, GM, Volkswagen, etc.) solve the challenge by using large consulting companies (e.g., Accenture, PwC, Deloitte, etc.) to manage solutions delivery. We perform the role that consulting companies do for large corporations on a smaller, private, discrete scale for wealth managers, family offices, asset managers, fund managers and other intermediaries. Using much the same tools and techniques.

Management, organisation and effective cost control are special skills, in short supply in the wealth management industry. The benefit of Envisage is in providing these functions. Complementary to the services you provide.

In addition, we have a great deal of experience in dealing with the complexity of issues and problems whenever you have U.S. persons or U.S. connections in the mix. We are SEC registered allowing us also to deal directly with U.S. persons.

What do we not do? Envisage does not manage assets directly. We do work closely with various asset & fund managers. We believe that it is difficult to act in the overall best interest of a client or business partner when managing a clients money. We also have close, integrated strategic partnerships with tax and legal practices, giving us a starter advantage when dealing with tax compliance, an integral part of any planning.

- Dealing with the United States and the IRS. Article for PRIVATE – The Private Banking Magazine of Switzerland. March, 2015.
- "The Foreign Account Tax Compliance Act (FATCA), the OECD Common Reporting Standard and the road to full automatic information exchange. Presentation to Montreux family office summit, November 2014.
- "The Foreign Account Tax Compliance Act: Overview, operational impact and role of compliance. Full day workshop to financial institutions in Singapore, June 2013..
- "FATCA and the Road to International Automatic Information Exchange". Article for PRIVATE, the private banking magazine of Switzerland, Q4, 2012.
- "Operational impact of FATCA", impact of FATCA on the insurance industry.
- Private Placement Life Insurance: the Foreign Account Tax Compliance Act and a Solution for U.S. Persons. Article, PRIVATE - the private banking magazine of Switzerland, Q2 2012.
- Private Placement Life Insurance: The Foreign Account Tax Compliance Act (FATCA)and the Future for U.S. Persons – Article, CFA Institute Private Wealth Management Newsletter Q4 2011.
- Unit linked life insurance: Cost drivers, hidden payments and the tax deferral argument. Proceedings from 2011 CFA Institute annual investment conference Q2 2011
- Article on the true cost and tax deferral argument with private placement life insurance.
- Article on Retrocessions published in the Society for Trusts and and Estate Practitioners (STEP), November 2010

Envisage is a member of:

Self Regulatory Organisation recognised by the Swiss Financial Markets Authority (FINMA)

Please click the link below for the Polyreg Code of Professional Conduct for Asset Managers

www.polyasset.ch/e/basisdocu/s