

Private Clients

Tax and Insurance

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"Lydian is a top name for insurance."

LEGAL 500

"Both Hugo Keulers and Sandra Lodewijckx are individually recommended as Insurance law practitioners" by 'PLC Which Lawyer'

Your business and personal planning requires a long-term approach and vision. Staying true to this long-term vision is often extremely challenging given a changing tax and regulatory environment.


In addition, due to the budgetary needs of many governments and public authorities, the direct and indirect tax burden on any planning strategy can be expected to increase continuously.



A comprehensive, efficient approach

Working hand in hand with our clients, we offer comprehensive planning advice on both a personal and business level. We focus on long-term advice and solutions.

We have a n holistic approach based on our expertise in many areas of practice. The size of Lydian's Private Clients team not only enables us to offer you a full range of services and support, but also makes sure that your question is being handled by a professional who is dedicated to the specific specialist practice area you need.



Planning for private clients involves, in addition to tax aspects, several other legal areas: real estate and corporate law, inheritance and family property law, insurance law, to name a few.

Such planning requires a multidisciplinary and global approach.

We start with an in-depth analysis of your specific situation. The tax and insurance planning we offer takes into account your desires, priorities and objectives. Our advice has to be more than a purely theoretical exercise; it should involve the execution of a series of concrete steps and actions with immediate effect.

The full scope of Lydian's services

We serve our private clients with an in-depth expertise in the combined areas of tax and insurance.

We assist our private clients on the following matters:

- Inheritance law and inheritance tax advice, including inheritance tax insurance
- Transfer of business structuring including advice on M&A- and shareholders insurance
- Personal protection through specific insurance solutions (key-man insurance, director's insurance, life insurance)
- Risk assessment for corporate and insurance purposes of business transactions and restructurings
- Advice on insurance and tax aspects of art collections
- Regulatory, prevention and litigation

Both on a national as well as on an international level.

A team with experience

We have a team with the experience to foresee problems and respond to them in an appropriate way.

To offer you the best possible solutions and advice, the Lydian Private Clients team is your ideal partner. Together with you, in an open and proactive atmosphere, we will work to find the solutions and opportunities you are looking for.

All the lawyers in our team have particular areas of expertise, whether in estate planning, property law, real estate, insurance or wealth structuring.

OUR EXPERTS



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Notable independent firm with a broad corporate practice covering acquisition finance, joint ventures, private equity and M&A transactions. Acts on share deals and restructuring mandates, and also offers ongoing corporate advice. Clients include companies in the consumer goods, healthcare and financial services industries. Clients describe the **“seamless team”** as being **“very responsive and extremely fast”**.

CHAMBERS

Highlights of our recent experience

Company structure for the next generation

We recently assisted with the restructuring of a family-owned business, with local branches in various European countries. We identified the right company structure for the next generation and also advised on achieving a tax friendly passing over of company ownership and management to the next generation.

Conclusion and execution

We assisted several Belgian private individuals in their claims with regard to the conclusion and execution of life insurance contracts (branch 23).

Tax and insurance update

We assisted a Belgian bank in a tax and insurance update of its private clients products portfolio

Life insurance activities

We assisted an insurance company with regard to the management of their life insurance activities on the Belgian market. We advised on the legal compliance of the policy conditions of various life insurance products and provided assistance on a daily basis with regard to queries or claims from policy holders.

Claims from policy holders

We assisted a Luxembourg insurance company with regard to claims from policy holders with regard to the execution of their life insurance contracts (branch 23). These claims related amongst others to the absence of any guaranteed capital at the expiry date of the policy and the choice of the underlying investment funds.

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Our approach
is hands-on,
practical
and proactive

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Our work
is efficient,
focused and
cost-effective

LYDIAN



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