



STEP Swiss European Annual Conference

Lucerne, 21-23 April 2010

Wealth planning for mobile families

Conference Chairman: Timothy Urquhart, LS&S GmbH, Zurich

- › How to relocate families from Germany, the UK, Russia, Latin America, Middle East and India
- › Re discover the advantages of diverse Swiss cantons
- › Choose the optimal financial products for mobile families
- › Resolve the conflict of law issues between Islamic law, common law and civil law
- › Re think the advanced planning before the transfer of residence
- › Reorganise the existing tax planning schemes efficiently
- › Redomicile the structures for different scenarios

14 case studies

STEP members: 24 hours of CPD

co-organised by

ACADEMY & FINANCE

sponsored by





STEP is the principal professional body for trust and estate practitioners worldwide. STEP is a unique society for professionals who help safeguard clients' personal and family assets. STEP provides education, training, representation and networking opportunities with other members. Full membership of STEP conveys the professional qualification known as Trust and Estate Practitioner (TEP). TEPs are the most experienced and senior practitioners in the field. STEP has some 1,100 members in Switzerland and Liechtenstein, 5,000 members in the United Kingdom and over 15,000 members worldwide. Founded in the United Kingdom in 1991, and in Switzerland in 1992, STEP's local branch network is comprehensive, covering every region of England & Wales in addition to 33 other countries in common, civil and sharia law jurisdictions.

www.step-ch-fl.com

STEP Swiss European Annual Conference

The most important STEP conference in Europe
Lucerne, 21-23 April 2010

Wealth planning for mobile families

The Swiss association Verein STEP (centres in Zurich, Lugano, Vaduz, Lucerne/Zug) will organise the 2nd **STEP Swiss European Annual Conference** in Lucerne on 21, 22 & 23 April 2010. The theme will be: "Wealth Planning for Mobile Families". The conference programme will address the issue of wealth planning for mobile families that are transferring their residence within Europe, and especially into Switzerland. How to provide adequate estate and tax planning solutions for families from Europe moving within Europe or families from Asia, Latin America or Islamic countries moving to Europe? How to choose the optimal jurisdiction in each situation? How to reorganise the tax planning schemes and structures for the mobile families? How to provide investment solutions for families of different ethnic groups, religions and cultures? These issues will be addressed by a select group of international experts primarily through case studies and panel discussions.

We invite you to come to Lucerne on 21, 22 & 23 April 2010 to join us for an international wealth planning summit combining legal expertise with business oriented solutions.

Yours faithfully,

Nicole Hausmann
Chairman
Verein STEP Switzerland

André-Valéry Bordes
General Manager
Academy & Finance SA

ACADEMY & FINANCE

Academy & Finance specialises in providing training for the principal occupations in finance, and more specifically in private wealth management for an international clientele. Academy & Finance has also developed publishing and event organising activities for private companies and professional bodies. Academy & Finance's office is located in Geneva. www.academyfinance.ch

STEP Swiss European Annual Conference

Wednesday 21 April 2010

SWITZERLAND AND LIECHTENSTEIN

Registration and welcome coffee

Welcome from the Verein STEP Switzerland Chairman

Introduction by the Conference Chairman

LIECHTENSTEIN - CURRENT POSITION

The Liechtenstein Disclosure Facility

Who participates in the Liechtenstein Disclosure Facility

Latest updates on the Liechtenstein Disclosure Facility

Case study

MOVING TO SWITZERLAND - THE CONDITIONS AND PROCEDURES

Residence and citizenship planning: an overview

Key criteria to consider

Tax, immigration and citizenship aspects

What are the most attractive jurisdictions?

Lunch sponsored by  Sun Life Financial®

Living in Switzerland: conditions and procedures

Residence requirements

Purchasing real estate

Tax considerations and lump-sum approvals

Working

Payment of social charges

Absences

Family law and estate planning for families in Switzerland

Assets outside Switzerland

Gifts and succession

Marriage and divorce considerations

Retirement in Switzerland

Update on domestic tax highlights

Lump-sum taxation

Tax competition within Switzerland

Ruling practice

Coffee break

CHOOSING AMONG SWISS CANTONS FOR THE MOBILE FAMILY

Panel discussion: Discover the advantages of living in the Central Swiss Cantons



The attractive tax regimes of selected Swiss cantons

End of the first conference day

18.30 Cocktail reception at the prestigious KKL Luzern

Welcome note by the Governor of the State of Lucerne

Mr. Marcel Schwerzmann, Head of Finance Department sponsored by



10.00 |

10.40 | **Nicole Hausmann**, HSBC Private Bank (Suisse) SA, Zurich
Timothy Urquhart, LS&S GmbH, Zurich

11.00 | **Roger Frick**, Chairman, Liechtenstein Association of Professional Trustees, Vaduz

11.40 | **Christian H. Kälin**, Partner, Henley & Partners, Zurich

12.10 |

13.40 | **Thomas Huber**, Partner, BDO AG, Lucerne
Branko Balaban, Partner, BDO AG, Lucerne

14.10 | **Hans Rainer Künzle**, Partner, Kendris Private Ltd., Titular Professor of private and comparative law, University of Zurich

14.30 | **Markus Huwiler**, Head of the Tax Administration, Canton Nidwalden, Stans

15.00 |

15.30 | Moderator: **Felix Howald**, Director, Zentralschweizerische Handelskammer, Lucerne
Raphael Bodenmüller, Senior Advisor, Economic Development Office, Canton of Uri, Altdorf
Patrik Wermelinger, Marketing & Promotion, Luzern Wirtschaftsförderung, Lucerne
Knut Hackbarth, Managing Director, in Obwalden business and residential promotion, Sarnen
Karlheinz L. Knöss, President, VMAX AG, Lucerne

16.30 | **Howard Rosen C.B.E.**, Principal, Howard Rosen Solicitors, Zug
Riccardo Biaggi, Partner, Fiduciaria Mega SA, Lugano, Swiss certified tax expert
Bernhard Auf der Maur, Partner, Convisa AG, Schwyz, Swiss certified tax expert

17.30 |



STEP Swiss European Annual Conference

Thursday 22 April 2010

10.00 |

8.45 | **Nicole Hausmann**, HSBC Private Bank (Suisse) SA, Zurich
Sébastien Moerman, Director, Noble Management AG, Zug
Timothy Urquhart, LS&S GmbH, Zurich

9.00 | **Daniel Lehmann**, Attorney-at-law, RP Richter & Partner, Chairman, STEP Germany, Munich

9.10 | **Pierre-Alain Guillaume**, Partner, Chabrier & Partners, Geneva & Lausanne

9.30 | **Helen Darling**, Partner, Macfarlanes LLP, London

9.50 | **Helen Darling**, Partner, Macfarlanes LLP, London

10.00 | **Jean-Marc Tirard**, Partner, Tirard Naudin, Paris

10.20 | **Pierre-Alain Guillaume**, Partner, Chabrier & Partners, Geneva & Lausanne

10.40 |

11.10 | **Olga Boltenko**, Counsel, Hogan & Hartson, London

11.20 | **Helen Darling**, Partner, Macfarlanes LLP, London

11.40 | **Thomas Huber**, co-Head of Swiss-Eastern Europe Desk, BDO AG, Lucerne
Marek Franke, co-Head Swiss-Eastern Europe Desk, BDO AG, Lucerne

11.50 | **Jean-Marc Tirard**, Partner, Tirard Naudin, Paris

12.10 | **Geoffrey A. Shindler O.B.E.** Partner, Lane-Smith & Shindler LLP, President, Manchester, STEP Worldwide

12.30 |

13.30 | **Nicholas Jacob**, Partner, Tax and Private Capital, Lawrence Graham LLP, Deputy Chairman, STEP Worldwide, London

Registration and welcome coffee

Welcome from the Verein STEP Switzerland Chairman

Welcome from the STEP Lucerne/Zug Centre Chairman

Introduction by the Conference Chairman

ADVISING MOBILE FAMILIES: 14 CASE STUDIES

For each of the 14 case studies the speakers will focus on the following issues:

- > What permissions are required to transfer the client to his/her new residence?
- > How to manage the assets in the jurisdiction where the client is transferring his/her residence to?
- > What advanced planning should be done before the transfer of residence?
- > How to reorganise the existing tax planning schemes?
- > How to redomicile the structures for different scenarios?
- > What are the best structures to be established?
- > Living and working in the jurisdiction where the client is transferring his /her residence to?
- > Retirement and succession

THE FAMILY FROM GERMANY

Leaving Germany

Moving to Switzerland

Moving to the UK

THE FAMILY FROM THE UK

Leaving the UK

Moving to France

Moving to Switzerland

Coffee break

THE FAMILY FROM RUSSIA

Leaving Russia

Moving to the UK

Moving to Switzerland

Moving to France

Cocktail with Guest Speaker

Lunch

Introduction of STEP Worldwide

STEP Swiss European Annual Conference

Thursday 22 April 2010

14.00 | **Archana Raja**, Head of Middle East and India, Allied Finance Trust AG, Zurich

14.10 | **Nicholas Jacob**, Partner, Tax and Private Capital, Lawrence Graham LLP, Deputy Chairman, STEP Worldwide, London

14.30 | **Renuka Cavadini**, Attorney-at-law, Cavadini Golovtchiner Nikolic, Geneva

14.50 | NBAD Private Bank (Suisse), Geneva

15.00 | **Pierre Dedieu**, Partner, CMS Bureau Francis Lefebvre, Paris

15.20 | **Renuka Cavadini**, Attorney-at-law, Cavadini Golovtchiner Nikolic, Geneva

15.30 | **Nicholas Jacob**, Partner, Tax and Private Capital, Lawrence Graham LLP, Deputy Chairman, STEP Worldwide, London

15.50 |

16.10 | **Geoffrey Cone**, Senior Partner, Cone Marshall Company, Buenos Aires

16.20 | To be determined

16.40 | **Nicholas Jacob**, Partner, Tax and Private Capital, Lawrence Graham LLP, Deputy Chairman, STEP Worldwide, London

16.50 | **Pierre Dedieu**, Partner, CMS Bureau Francis Lefebvre, Paris

17.10 |

17.15 |

THE FAMILY FROM INDIA

Leaving India

Moving to the UK

Moving to Switzerland

THE FAMILY FROM THE MIDDLE EAST

Leaving the Middle East

Moving to France

Moving to Switzerland

Moving to the UK

Coffee break

THE FAMILY FROM LATIN AMERICA

Leaving Latin America

Moving to Switzerland

Moving to the UK

Moving to France

Concluding remarks by the Conference Chairman

End of the second conference day

Black tie evening on the edge of the Lake of the Four Cantons

18.45 Cocktail Reception & Gala Dinner at the Park Hotel Weggis

We will take a boat from the Palace Luzern at 18.00. Cocktail Reception & Gala Dinner at 18.45. Return to the Palace Luzern by boat at 22.15.

We will enjoy the surroundings of the magnificent view and sumptuous garden of the Park Hotel Weggis.



STEP Swiss European Annual Conference

Friday 23 April 2010

8.00 |

8.45 | **Nicole Hausmann**, HSBC Private Bank (Suisse) SA, Zurich
Timothy Urquhart, LS&S GmbH, Zurich

9.00 | A panel of Private Bankers chaired by **Dr. Kurt Moosmann**, CEO, Dara Capital Ltd, Zurich including NBAD Private Bank (Suisse), Geneva
Markus Beeler, Head of Discretionary Asset Management, HSBC Private Bank (Switzerland) SA, Zurich

10.00 |

10.30 | **Philippe Mihail**, Director, Crédit Agricole Conseil, Geneva

11.00 | To be determined

11.30 | **William Longrigg**, Partner, Charles Russell, London

12.00 | **Jörg Schwarz**, Attorney-at-law and notary public, Fellmann Tschümperlin Lötscher, Lucerne

Registration and welcome coffee

Welcome from the Verein STEP Switzerland Chairman

Introduction by the Conference Chairman

BANKING AND FINANCIAL PRODUCTS FOR MOBILE FAMILIES

Banking and financial products for international families, including Islamic Banking

Coffee break

ISSUES ARISING FROM CONFLICTING LEGAL SYSTEMS

The Islamic family moves to a civil law country

What if the Islamic family wishes to keep Sharia law?

What if the Islamic family wishes to adopt the civil law rules?

The Islamic family expatriates to a common law country e.g. the UK

What if the Islamic family wishes to escape the rules of Sharia law and prefers to benefit of the advantages of the new legal system of their new country of residence?

What if the Islamic family wishes to keep the specific rules of Sharia law regarding matrimony, children, and succession?

The civil law family expatriates to a common law country

What happens if the Latin American family wishes to keep its civil law type rules in a common law country like the UK?

What happens if the French family prefers the common law rules?

The common law family expatriates to a civil law country

The family from a common law country wants to keep its common law advantages in Switzerland.

Applicable family law, in particular law applicable to divorce proceedings

Matrimonial property regime; can the existing (foreign) matrimonial property regime be maintained?

Inheritance law: Is inheritance governed by Swiss law or by the law of the country of citizenship?

Social programme

After the conference, enjoy the beauty of the region of the Lake of the Four Cantons

- Golfing Sempachersee
- Visit to Transport Museum
- City Tour of Lucerne





Programme details

Spouses programme 21, 22 & 23 April 2010

Rosengart Collection The Rosengart Foundation was established by Angela Rosengart in 1992. The object of the Foundation is to maintain the art collection donated by Angela Rosengart and to make it available to the public by placing it on permanent display in Lucerne. Mrs. Rosengart will be happy to welcome you personally.

Meet a Swiss Master of Interior Design The Beat Studer Company has been owned by a Lucerne family for over three generations. An interior design specialist, Beat Studer acquired the company 20 years ago. You will learn about classic and modern fabric collection, see the workshop for shades and upholstery, see a variation of antiques and restoration works and visit the workshop with classic tapestry and fitting carpets – all while you are enjoying a glass of Champagne.

Chocolate tasting Find out why Swiss chocolate is the best in the world. See how truffles and a chocolate figure are made. Try some of the world's best chocolates, the freshly hand-made truffles, the famous Baileys truffles and a lot more. The young, passionate chocolate maker will introduce you to the art of chocolate production manufacturing.

Glass Factory The glass at Hergiswil has existed since 1817. The tour starts in the permanent exhibition of the history of glass and glassworks. This labyrinth of scenes leads you through the ups and downs of the 180 years history of the glass factory and directly to the incandescent glass furnace. Discover and learn about glass in the exhibition – a stimulating journey of experience through the world of glass. The entire range, from both the Roberto Niederer and the "Glasi Hergiswil" collections, is on display here.

> **Academy & Finance will send you the detailed spouses programme upon request.**
You can also visit www.academyfinance.ch.

Social programme, 23 April 2010

Golfing Sempachersee Golf Sempachersee is a member of "The Leading Golf Courses" European community of quality and values. The two 18-hole championship courses at Golf Sempachersee are situated in a beautiful location above Lake Sempach with a spectacular view over the entire Alps from the Bernese Alps to the Central Swiss Alps and Säntis.

Visit to Transport Museum You can spend hours at the Swiss Transport Museum without noticing the time pass. There is certainly no time to get bored! The variety of attractions offered by this museum is unique in Europe. Hundreds of original exhibits document the development of transport, from early days to our present high-tech systems.

City Tour of Lucerne You will learn important, humorous and interesting facts about Lucerne's history, churches, bridges, narrow streets, towers, squares and, of course, Lucerne's trademark - the Chapel Bridge with Water Tower.

> **Academy & Finance will send you the detailed social programme with the confirmation of your conference registration.** You can also visit www.academyfinance.ch.

Fees

If you are a member of STEP or of the BSCC, the following reduced fees apply:

- > for the whole event: CHF 2290
- > for 21 & 22 April only: CHF 1690
- > for 22 & 23 April only: CHF 1690

If you are NOT a member of STEP or of the BSCC, the following fees apply:

- > for the whole event: CHF 2590
- > for 21 & 22 April only: CHF 1890
- > for 22 & 23 April only: CHF 1890

The gala dinner is included in these prices. Accompanying persons to the gala dinner: + CHF 190.
Hotel rooms are not included.
These prices do not include the Swiss VAT (7.6%).

Accommodation

Preferential rates during the conference and the week-end. Academy & Finance will send you the Hotel Reservation Form upon request.

**REGISTER
before 15 March and
SAVE CHF 200!**



Lucerne - 21, 22 & 23 April 2010

PRACTICAL INFORMATION

VENUE

Hotel Palace Luzern
Haldenstrasse 10, Lucerne
Tel. +41 41 416 16 16

HOW TO REGISTER

by phone: +41 (0) 22 849 01 11
by fax: +41 (0) 22 849 01 10
by e-mail: info@academyfinance.ch
by post: Academy & Finance SA,
PO Box 606g, CH-1211 Geneva 6
www.academyfinance.ch

FEES

Please see the previous page. Preferential fees for the members of STEP or of the BSCC.

DISCOUNT

If there are two or more attendees from the same institution, a 10% reduction of the fees may be claimed for the second and the third registration.

ACCREDITATION

The Seminar is accredited for 24 hours of CPD (Continuing Professional Development) STEP, Law Society (England and Wales), Bar Council (England and Wales).

REGISTRATION AND PAYMENT

Upon reception of your registration, Academy & Finance will send you an invoice. Payment can be made by credit card, bank transfer or cheque. Your registration will be binding on the organisers only after payment has been received in full by Academy & Finance SA.

- **Credit card** payments will be debited immediately upon receipt of card details. Credit card payments will be subject to a surcharge of 4 % (incl. VAT) to cover commission charges.
- **Bank transfers** should be made to Academy & Finance SA; the bank details will be indicated on the invoice.

SUBSTITUTION & CANCELLATION POLICY

Substitutions from the same company are accepted at any time. Cancellation requests must be received in writing, by fax or by post, by the following dates end of business (Geneva):

- 22 March 2010 refund of 80%
- 7 April 2010 included: refund of 40%
- after 7 April 2010 no refund will be made for cancellation

REGISTRATION FORM

You can also register by telephone: + 41 (0)22 849 01 11

CONFERENCE & GALA DINNER

I register for the STEP Swiss European Annual Conference and I choose:

- Whole conference 21 & 22 April 22 & 23 April
- YES, I will be accompanied by _____ person(s) at the Gala Dinner on 22 April

ACCOMMODATION

- Please send me the Hotel Booking Form with preferential rates
- Yes, I am a member of STEP: membership N° _____
- Yes, I am a member of the BSCC: membership N° _____

Full name _____

Position _____

Company _____

Address _____

Postcode _____

City _____

Country _____

Tel _____

Fax _____

Mobile _____

E-mail _____

Special dietary requirements (if any) _____

PAYMENT

I wish to pay by: Credit card Bank Transfer Cheque

Credit card payments will be debited immediately upon receipt of card details. Credit card payments will be subject to a surcharge of 4 % (inc. VAT) to cover commission charge.

Mastercard VISA AMEX Business card Personal card

Card No: _____ / _____ / _____

Expiry Date: _____ / _____

Name of card holder _____

Address of AMEX card holder _____

Date _____

Signature _____

The organisers reserve the right to change the programme if, despite their best efforts, circumstances oblige them to do so.