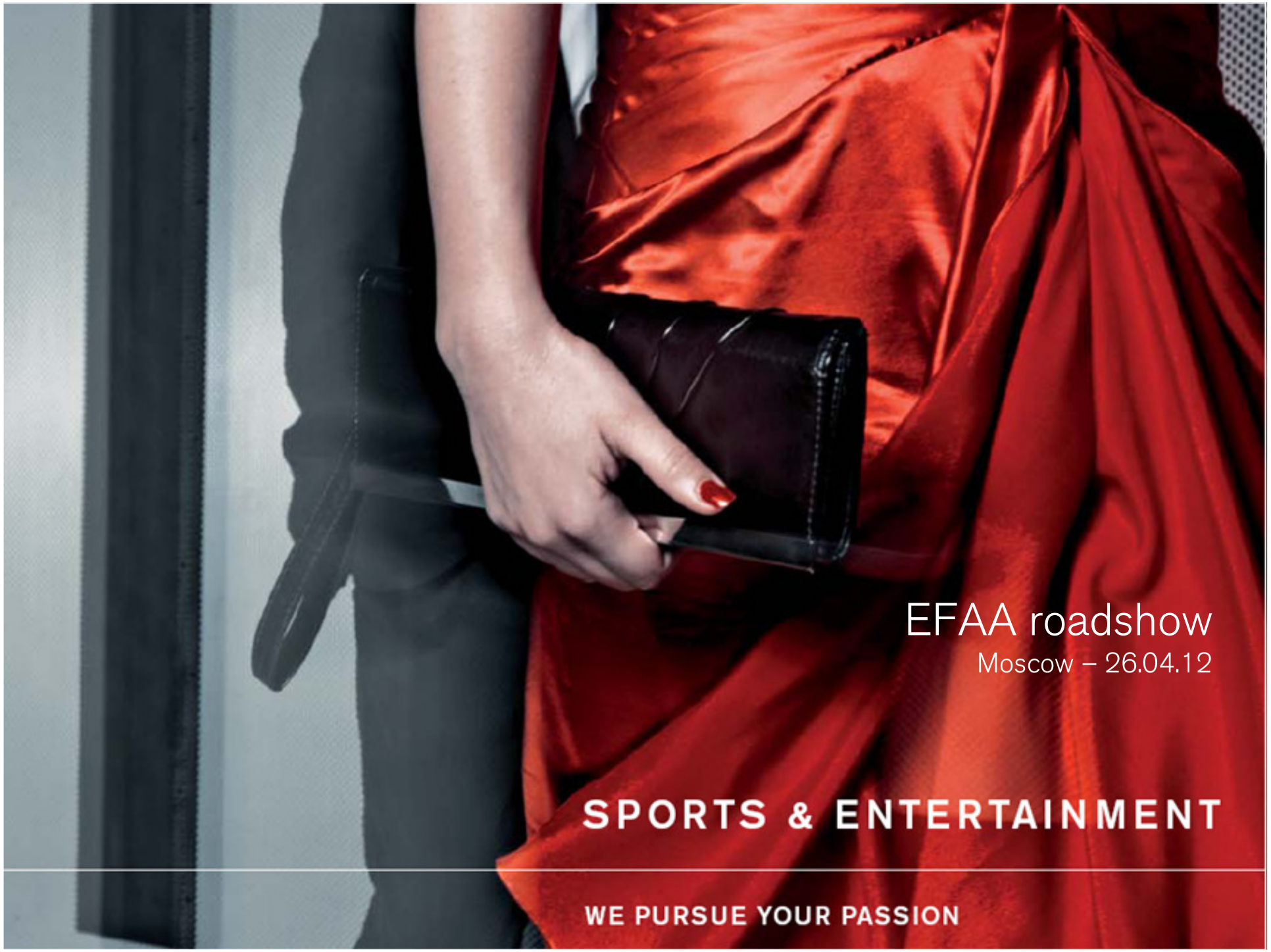


EFAA roadshow

Moscow – 26.04.12

SPORTS & ENTERTAINMENT

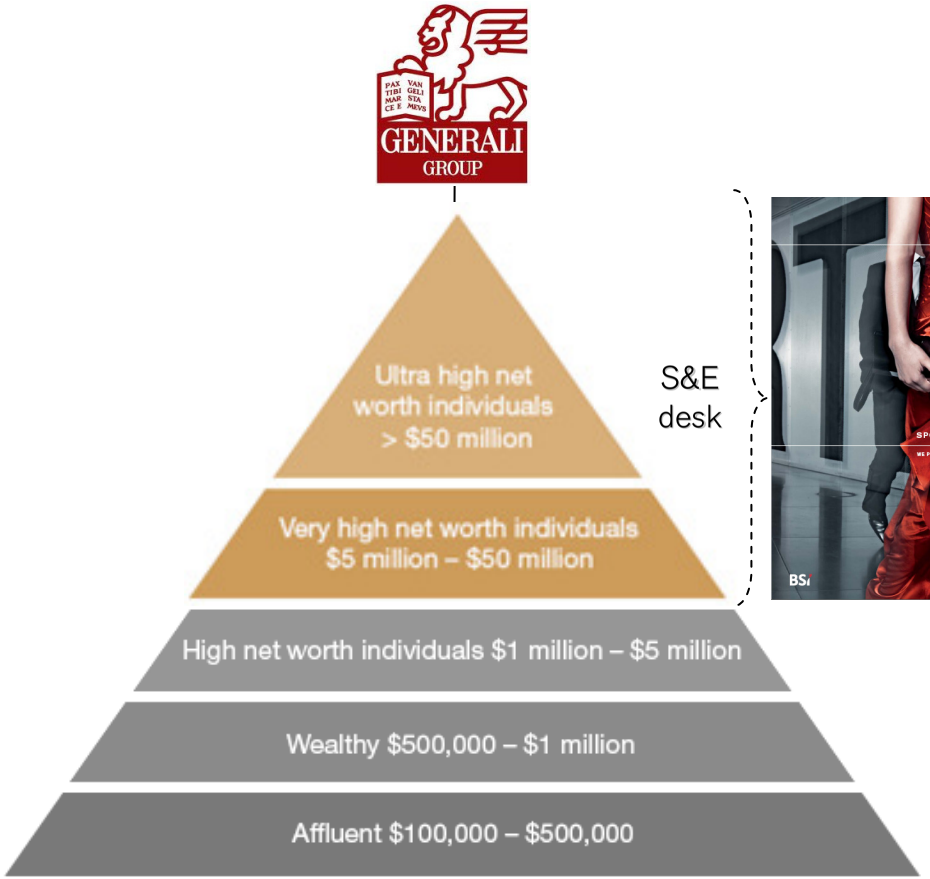
WE PURSUE YOUR PASSION

The Partnership: value added for agents and S&E people

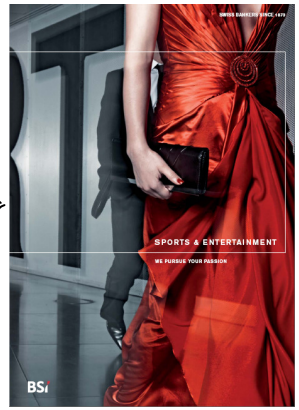
BSI: Past and present

- BSI is was **founded in 1873** and is one the oldest bank in Switzerland (the oldest in Tessin).
- Since 1998 BSI is a company of the **Generali group**, one of the world's biggest insurance companies.
- BSI today is one of the biggest and most prestigious “**boutiques**” in Switzerland, specialized in wealth management services and traditional private banking with **tailor made** world-class solutions.
- BSI takes great care over establishing and maintaining personal, highly **confidential** and longlasting relationships with clients.
- BSI SA is headquartered in Lugano and has a presence **worldwide** with a network of branches, affiliates and representative offices.

Target and Value proposition



S&E desk



Global Wealth Management

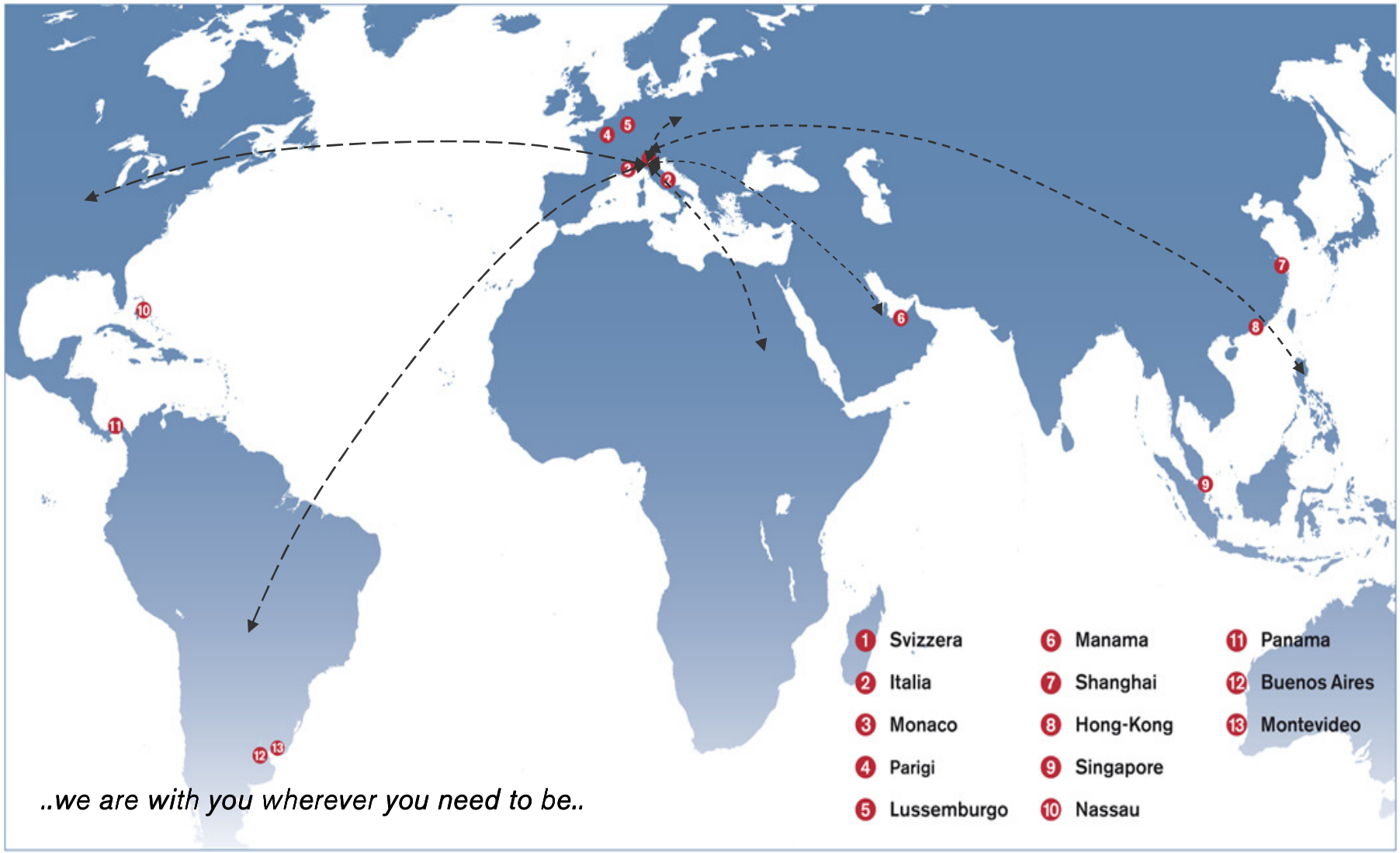
- Sophisticated Clients
- Complex needs

→ Independent

→ International

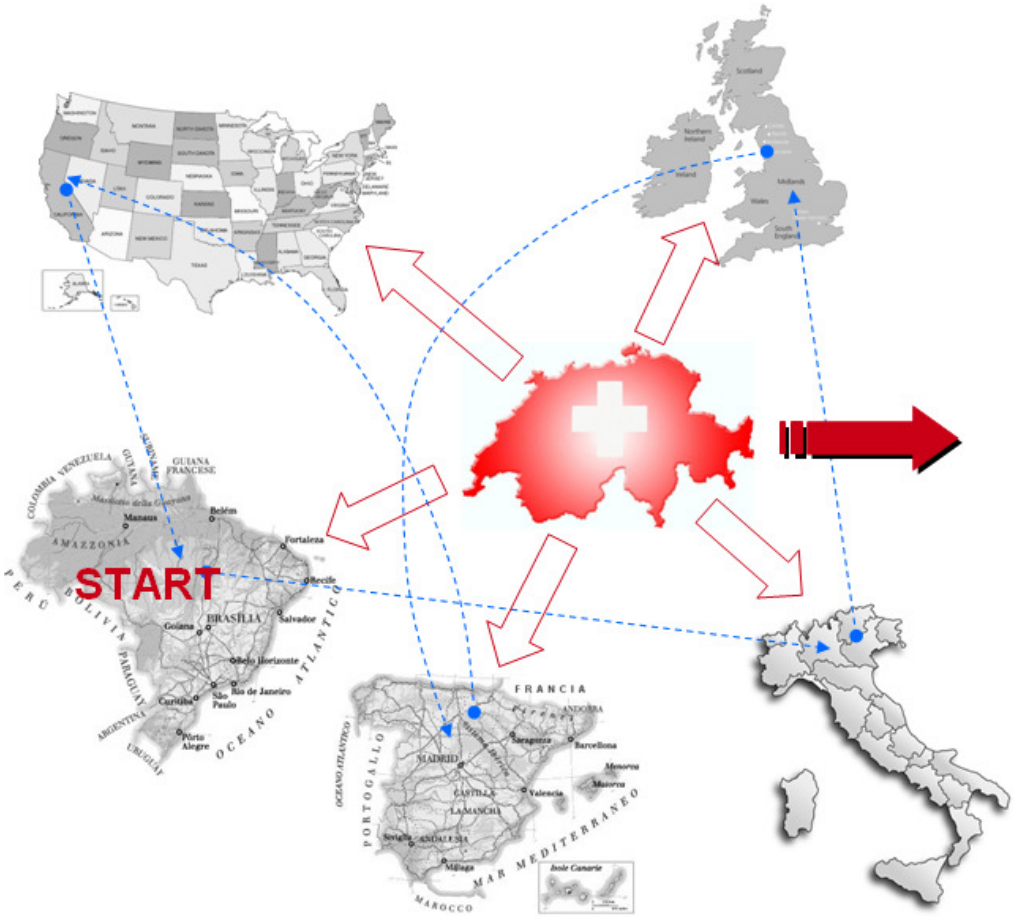
→ Integrated

BSI: International presence



BSI

A safe place in the middle of your world



- COMPETENCES CENTRALIZATION
- GLOBAL OVERVIEW (CONSOLIDATION)

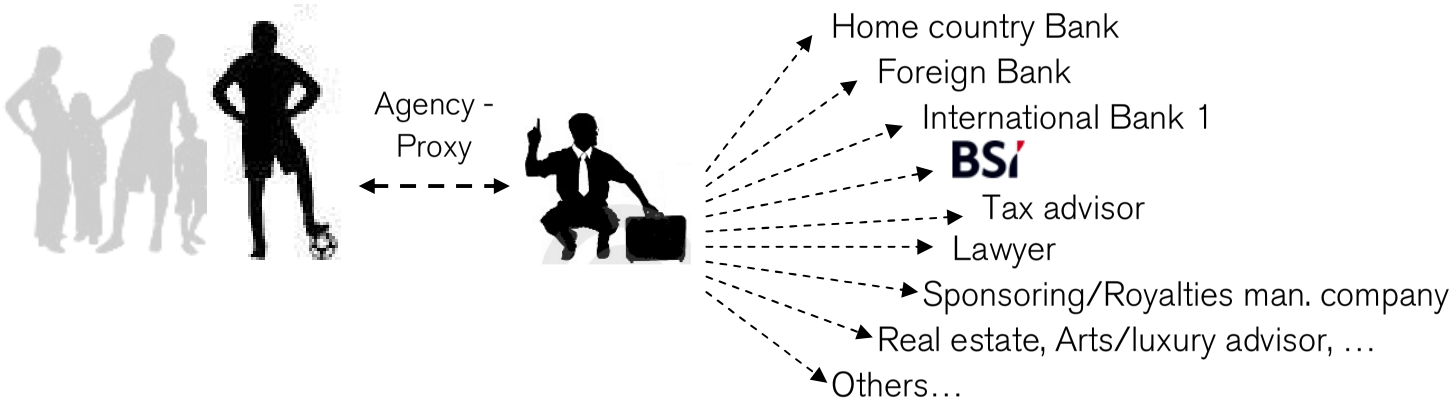
- COUNTRY RISK CONTROL
- GLOBAL PROTECTION

- INTEGRATED SERVICES
- TAILOR MADE SOLUTIONS

- DEDICATED SECTOR EXPERTS
- INTERNATIONAL ASSISTANCE
- FLEXIBILITY

Added Value to counterparts

…FROM THE "CLASSIC" PATTERN..



…TO THE "NEW" PATTERN..

Professional life cycle and related services

FITTING SOLUTIONS FOR EACH STEP OF YOUR PROFESSIONAL LIFE

Talent

Financial solutions
- Flexible and customised accumulation plan
- Investment advisory with risk management

Insurance and pension services
- Pension plan for a life annuity
- Professional insurance

Personal services
- Accounts with credit cards
- Comfort services

Success

Financial solutions
- Flexible and customised accumulation plan
- Investment advisory with risk management
- Investment mandates and structured products

Insurance, life and pension services
- Life and pension plan
- Professional insurance
- Insurance for valuables

Personal services
- Accounts with credit cards
- Comfort services

Wealth management services
- International tax advisory and planning
- Art & Luxury advisory
- Real estate support

Fame

Financial solutions
- Tailor made and diversified investment solutions
- Investment advisory with risk control
- Customised investment mandates and structured products
- Third parties funds selection

Insurance, life and pension services
- Life and pension investments
- Professional insurance
- Insurance for personal valuables

Personal services
- Accounts with credit cards
- Comfort services

Wealth management services
- International tax planning and optimisation
- Art & Luxury advisory
- Real estate consultancy and management
- Philanthropic foundations incorporation and management

Prestige

Financial solutions
- Tailor made and diversified investment solutions
- Investment advisory with capital protection
- Customised investment mandates and structured products
- Third parties funds selection

Insurance, life and pension services
- "Unit linked" pension investments
- Private health insurance
- Insurance for personal valuables

Personal services
- Accounts with credit cards
- Comfort services

Wealth management services
- International tax optimisation
- Inheritance planning
- Philanthropic foundations incorporation and management
- Art & Luxury advisory
- Real estate consultancy and management

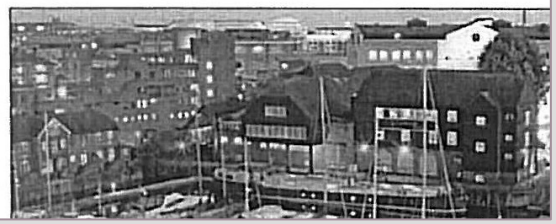
The world has changed: from evasion to protection

66 Legal Focus

Image Rights.
Where do we go from here?

FT.com
FINANCIAL TIMES

Tax rules slow down non-dom arrivals in UK
By Bob Sherwood, London and South-East Correspondent
Published: March 14 2010 23:35 | Last updated: March 14 2010 23:35



Il Sole 24 ORE.com

-- SPORT --

Stampa l'articolo | Chiudi

3 marzo 2008

Evasione fiscale: anche Van Basten concilia e paga 7,2 milioni

Il fisco alleggerisce Maradona: pignorati orecchini da 4000€

La Guardia di Finanza non si è dimenticata di lui: il Pibe de Oro, che si trova all'Hotel Palace di Merano per seguire una cura dimagrante, ha dovuto consegnare con effetto immediato i suoi valori per risanare in parte il debito con il fisco italiano

18 settembre, 2009

Maradona si trova nella clinica specialistica di Henri Chenot in Alto Adige per una serie di cure dimagranti

la Repubblica.it

24ore

Milano, 17:58

CALCIO, FISCO: INDAGATI PRESIDENTI UDINESE, CATANIA E CESENA

I presidenti di Udinese, Catania, Cesena, Empoli e Ascoli sono finiti sotto inchiesta in se perquisizioni di questa mattina effettuate dalla Guardia di Finanza nell'ambito di un'ind

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Altri Campiona

CALCIO EUROPEO, CALCIO ITALIANO

Mourinho e Figo: problemi col fisco per evasione

Josè Mourinho, allenatore del Real Madrid, e Luis Fig responsabile dei rapporti esteri dell'Inter, sono finiti un'indagine del fisco secondo la quale avrebbero evaso c di euro negli anni passati.

Sia Mourinho che Figo, entrambi portoghesi, avevano part campagna promozionale a cura dell'Ente del turismo c cedendo i loro diritti d'immagine. La cessione aveva porta del due 150 mila euro a testa. I due uomini di calcio per pensato di far gestire la situazione ad un'agenzia i

Il Sole 24 ORE.com

-- SPORT --

Stampa l'articolo | Chiudi

12 febbraio 2008

Rossi firma la pace con il Fisco per 35 milioni di euro

Dedicated contact people

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LATIN AMERICA	Dignola Matteo (Geneve) Simon Adolfo (Montevideo) Robin Brentini (Montevideo)	matteo.dignola@bsibank.com +41588091273 off +41797741434 mobile adolfo.simon@bsibank.com +59826289322 off +555181329900 mobile	ESP, POR/BRA, ENG, FRA, ITA ESP, POR/BRA, ENG,
OTHERS / DESK COORDINATION	Selli Fabio (Lugano)	fabio.selli@bsibank.com +41588093197 off +41763443249 mobile	ITA, ENG

BSI

BSI: Service model

SERVICES	GOAL	PROVIDER	NOTES
ACCOUNTS	LIQUIDITY & EXPENSES	INHOUSE	CORE BUSINESS (BSI Worldwide)
ACCUMULATION PLANS	CASH FLOW MANAGEMENT		
INVESTMENT PRODUCTS	PORTFOLIO MANAGEMENT		
INVESTMENT ADVISORY	RISK MANAGEMENT		
AGGREGATED REPORTING	TOTAL WEALTH OVERVIEW		
LIFE & PENSION PLANS	WEALTH PROTECTION & ACCUMULATION	INHOUSE / OUTSOURCING	INTERNAL COMPETENCE TO SUPERVISE (Generali Group)
PROFESSIONAL RISK	PROTECTION	OUTSOURCING	AON PARTNERSHIP
TRUSTEE	FAMILY PROTECTION / INHERITANCE PLANNING	INHOUSE	INTERNAL COMPETENCE / CORE BUSINESS (AEON trust)
TAX PLANNING ADVISORY	TAX OPTIMIZATION IMAGE PROTECTION	INHOUSE / SUPERVISED OUTSOURCING	INTERNAL COMPETENCE / CORE BUSINESS (BSI Financial Planning Department)
IMAGE RIGHTS MANAGEMENT	TAX OPTIMIZATION	SUPERVISED OUTSOURCING	INTERNAL COMPETENCE TO SUPERVISE (BSI Financial Planning Department)
SPONSORING MANAGEMENT	TAX OPTIMIZATION	SUPERVISED OUTSOURCING	
LEGAL SERVICES (NON SPORT)	FAMILY PROTECTION	SUPERVISED OUTSOURCING	
REAL ESTATE CONSULTANCY	WEALTH DIVERSIFICATION	SUPERVISED OUTSOURCING	
ART ADVISORY & LUXURY	WEALTH DIVERSIFICATION	INHOUSE	INTERNAL COMPETENCE / CORE BUSINESS
STRATEGIC PHILANTROPY	CHARITY & TAX OPTIMIZATION	INHOUSE / MANAGEMENT	INTERNAL COMPETENCE / CORE BUSINESS

The Trust

Definition:

In common law legal systems, a trust is a relationship whereby property (including real, tangible and intangible) is managed by one person (or persons, or organizations) for the benefit of another.

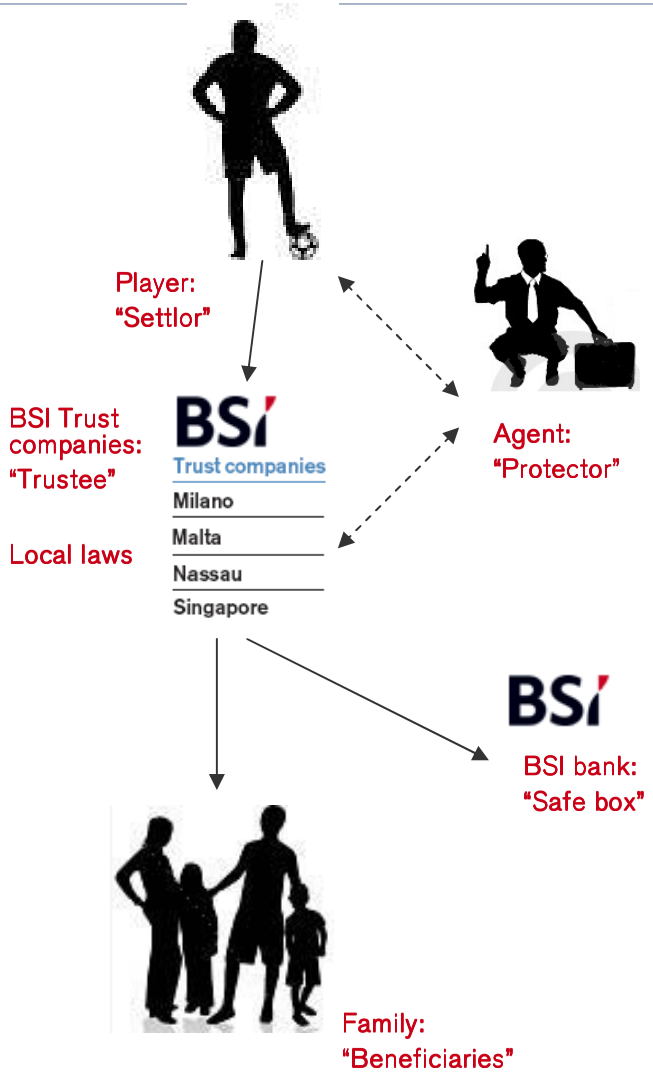
A **trust** is created by a **settlor** (or *feoffor to uses*), who entrusts some or all of their property to people of their choice (the trustees).

The **trustees** (**trust companies**) hold legal title to the trust property (or *trust corpus*), but they are obliged to hold the property for the benefit of one or more individuals or organizations (the **beneficiary**) usually specified by the settlor, who hold equitable title.

The trustees owe a fiduciary duty to the beneficiaries, who are the "beneficial" owners of the trust property.

The trust is governed by the terms of the trust document, which is usually written and occasionally set out in deed form (trust deed). It is also governed by **local law**. The trustee is obliged to administer the trust in accordance with both the terms of the trust document and the governing law.

In trust law, a **protector** is a person appointed to direct or restrain the trustees in relation to their administration of the trust.



BSI: Trustee companies worldwide

Trust companies

Milano	AEON Trust Srl, Via Montebello 39, I-20120 Milano
Malta	BSI Trust Corporation (Malta) Ltd, 35 St. Zachary Street Valletta VLT 1132 Malta-M, www.bsitrustma.bsibank.com
Nassau	BSI Trust Corporation (Bahamas) Ltd, Bayside Executive Park, West Bay Street Bayside Executive Park, West Bay Street, P.O. Box CB-10976 Nassau, Bahamas www.bsitrustbs.bsibank.com
Singapore	BSI Trust Corporation (Singapore) Ltd, 7 Temasek Boulevard, #32-01 Suntec Tower One 038987 Singapore-SG, www.bsitrustsg.bsibank.com

Life and Pension

Definition:

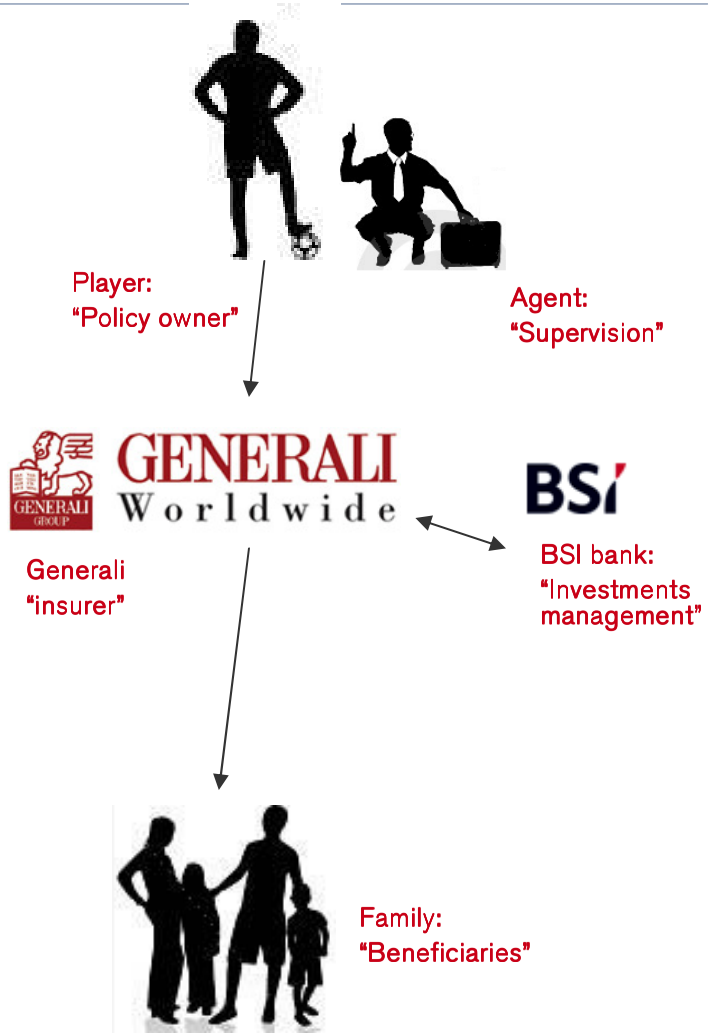
Life insurance' is a contract between the **policy owner** and the **insurer**, where the insurer agrees to pay a designated beneficiary a sum of money upon the occurrence of the insured individual's or individuals' death or other event, such as terminal illness or critical illness

In return, the policy owner agrees to pay a stipulated amount (at regular intervals or in lump sums).

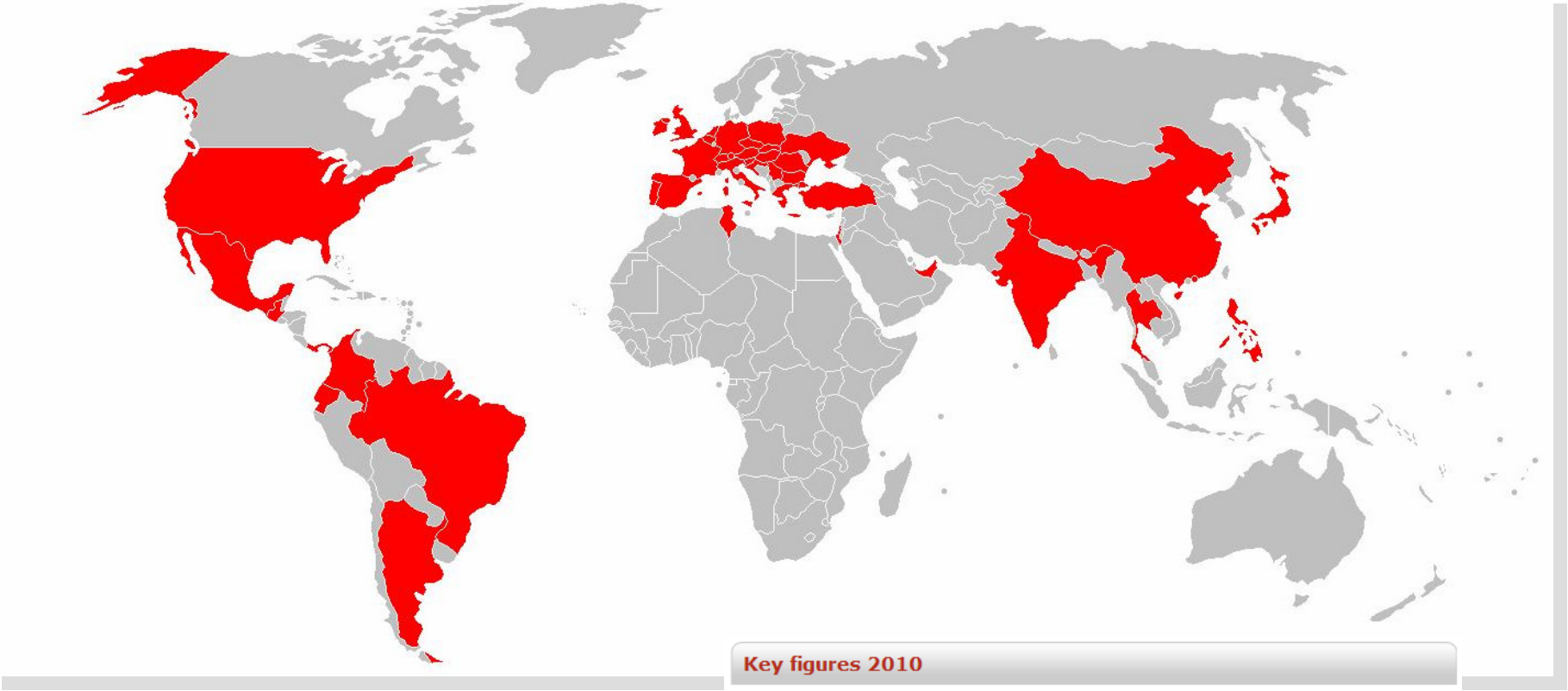
Life policies are legal contracts and the terms of the contract describe the limitations of the insured events.

Life-based contracts tend to fall into two major categories:

- **Protection policies** - designed to provide a benefit in the event of specified event, typically a lump sum payment. A common form of this design is term insurance.
- **Investment policies** - where the main objective is to facilitate the growth of capital by regular or single premiums. Common forms (in the US anyway) are whole life, universal life and variable life policies.



Generali Group Locations



Key figures 2010

Generali Group

- **521** fully consolidated subsidiaries
- present in **68** countries
- over **85,000** employees (15,956 in Italy)
- over **70** millions clients worldwide
- the Group's own sales network employs more than **100,000** people
- more than **€ 400 billion** worth of assets
- a property portfolio worth more than **€ 24 billion**

BSI

The (Charity) Foundation

Definition:

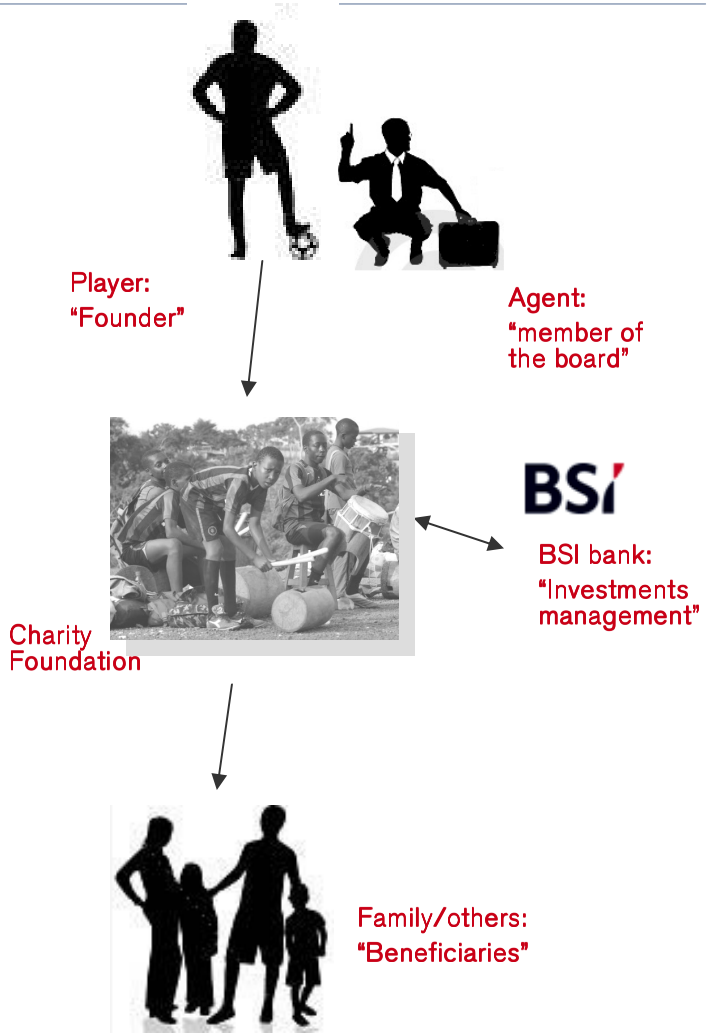
The term "foundation," in general, is used to describe a distinct legal entity.

Foundations as legal structures legal entities and/or legal persons legal personality, may have a diversity of forms and may follow diverse regulations depending on the jurisdiction where they are created.

In some jurisdictions, a foundation may acquire its legal personality when it is entered in a public registry, while in other countries a foundation may acquire legal personality by the mere action of creation through a required document. Unlike a company, foundations have no shareholders though they may have a board, an assembly and voting members. A foundation may hold assets in its own name for the purposes set out in its constitutive documents, and its administration and operation are carried out in accordance with its statutes or articles of association rather than fiduciary principles.

The foundation has a distinct patrimony independent of its founder.

Foundations are often set up for charitable purposes, family patrimony and collective purposes



Tax optimization

SWISS VALUE ADDED

It's increasingly difficult to deal with Tax Optimization (*), thanks to:

- International cooperation against tax evasion
- OECD tax treaties
- Bilateral double taxation treaties
- Pressure on black list countries
- Restriction on fiscal residency and permanent establishment in Tax Havens countries
- International controls and information exchange
- Limitation of benefits from "treaty shopping"
- Harmonization of tax rates
- Withholding taxes on certain types of income (interests, dividends, royalties)
- Media *scandals* (see next page)

For historical, cultural, geographical reasons a swiss professional partner can help you figuring out the most "impartial" professional solution with the highest level of confidentiality.

(*) Disclaimer: Tax optimization or tax mitigation are definitions related to the legal right of an individual to decrease the amount of what would otherwise be his taxes or altogether avoid them, by means which the law permits.

BSI

Relocation to Switzerland (end of carreer)

BSI SERVICE

BSI Financial Planning Dept -Domestic Team-, supports clients, prospects and their families in relocating the residence and fiscal domicile to Switzerland.

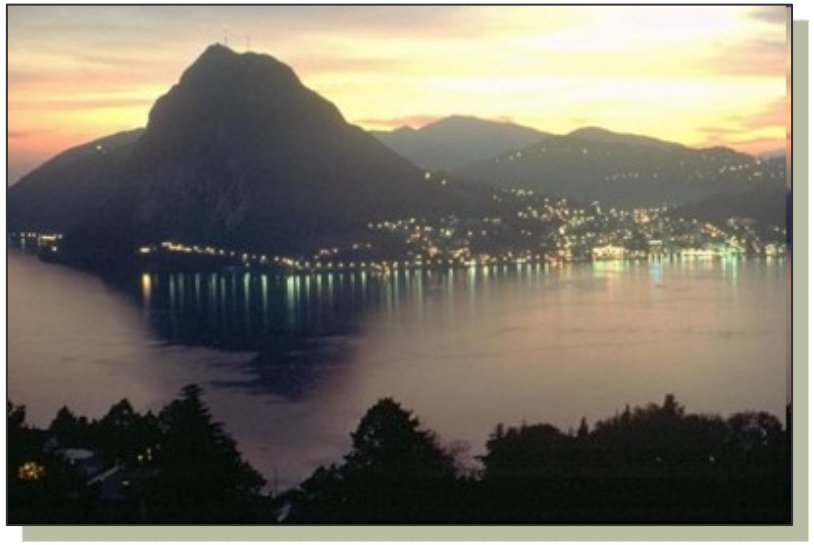
Under a specific mandate, BSI takes care of all administrative procedures and duties with local authorities to obtain specific permits and to deal with fiscal issues.

Moreover, BSI supports clients and their families in:

- housing and schooling
- life and pension
- family risks protection
- concierge services (cars, furniture, ..)

The swiss residence is particularly recommended to soccer players and agents at the end of their carreer for the following reasons:

- country stability and wealth protection
- family “quality of life” and secuirty
- fiscal reasons



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