



CHARLES MONAT

Your Trusted Partner In Wealth Planning

CHARLES MONAT

Our Values

Integrity

Partnership

Ambition

Commitment

Discretion



About Charles Monat

Charles Monat Associates is one of the world's most trusted international life insurance brokers. We offer bespoke advisory and brokerage services which help preserve wealth and create liquidity. We are the partner of choice for high-net-worth clients, affluent families and executives of multinational companies.

As a global premier consultant, Charles Monat Associates is a pioneer in the development of customized insurance based wealth solutions. We have over 8,000 private clients in Asia, Switzerland and across the world who are our testimony to this.

Founded in Hong Kong in 1971, the company has developed an international presence with offices operating in Dubai, Geneva, Hong Kong, Labuan, Liechtenstein, Kuala Lumpur, Miami, Singapore and Zürich. We have global knowledge and cross-jurisdiction experience in serving clients from over 50 different countries. Our team of professionals are specialists in providing world-class wealth planning and liquidity solutions.

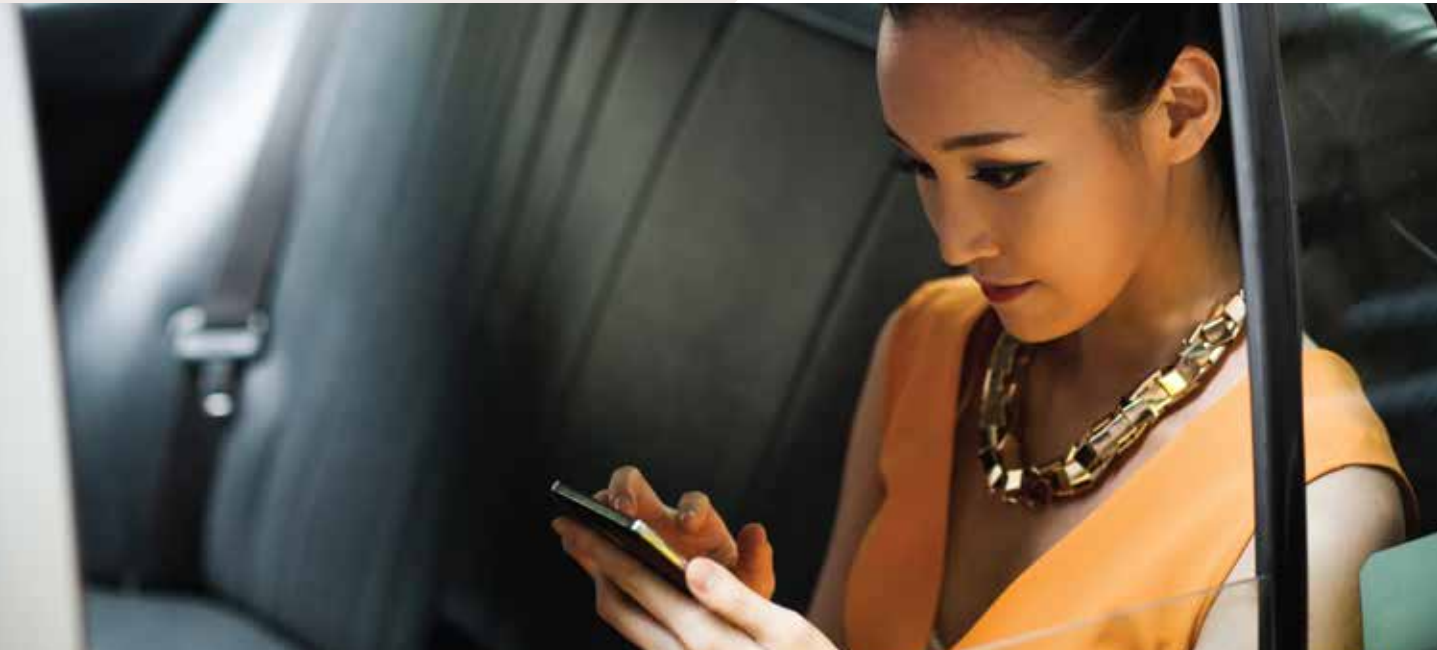
Every one of our clients has unique family, wealth and business dynamics. Our aim is to develop successful and holistic relationships with our clients and business partners at the world's most respected private banks, accounting firms and insurance carriers.



Protecting your legacy is our business

We are Charles Monat Associates, your trusted partner in wealth planning

Along with our strategic partner, Willis Towers Watson – the world’s leading global advisory, brokerage and solutions provider, Charles Monat Associates is able to offer our clients a global platform with an extensive range of human capital and risk management solutions.



Our Mission

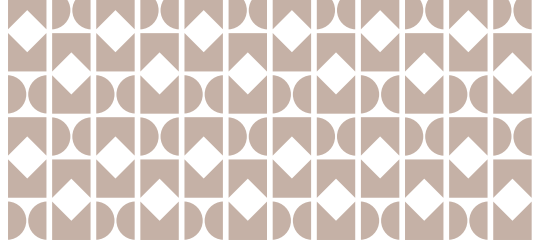
Our mission is to deliver world-class, unparalleled wealth planning and liquidity solutions that are tailored to your needs.

We do this by:

- Building exceptional institutional relationships with global financial institutions
- Nurturing and growing our thriving network of professional wealth partners
- Operating an outstanding global advisory and brokerage service with a culture that is focused on long-term partnerships

Our Vision

Charles Monat Associates strives to be the premier insurance broker for high-net-worth clients, affluent families and executives of multinational companies who are seeking the best advisory service in wealth planning solutions and the design of executive benefit plans.

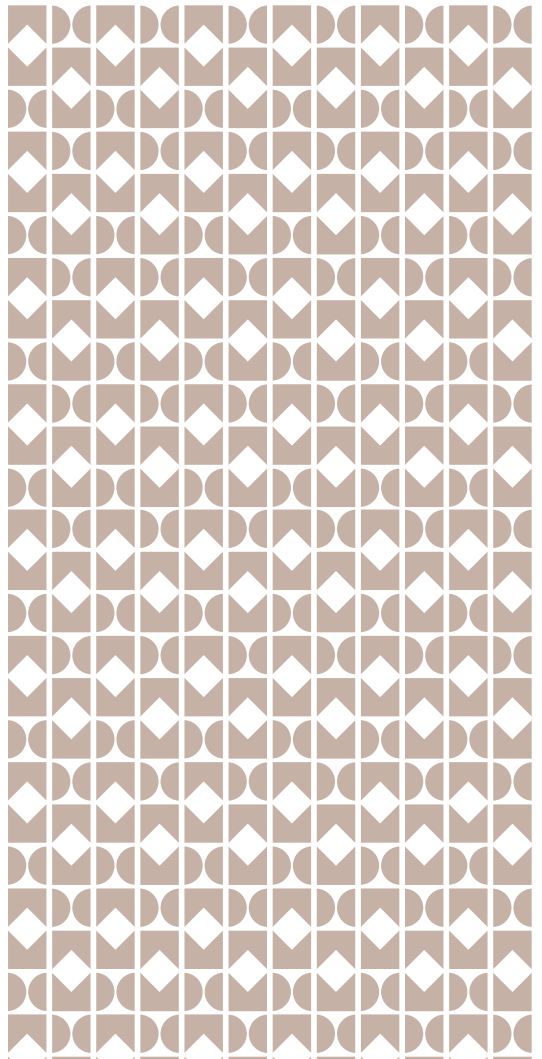


Introduction

In the quest for a secure tomorrow, Charles Monat Associates is here to help individuals, families and businesses plan ahead, with peace of mind that the continuity of their life's work is guaranteed.

Today's high-net-worth clients are increasingly aware that their confidence in the future lies with wealth planning. It bears as much importance as traditional wealth accumulation, and has become the key to protecting and enhancing their assets for the future.

Wealth planning is about protecting what has already been accumulated while simultaneously preserving and distributing it for future generations. It gives meaning to a lifetime of effort in growing businesses, pursuing one's life goals and establishing values for society.





1971

Established Charles Monat & Associates, a proprietorship, in Hong Kong



1977

Incorporated Charles Monat Limited in Hong Kong



1992

Developed a specialized Health and Hospitalization division, pioneered a “Health is Wealth” approach for clients



CHARLES MONAT

2021



2019

Established Charles Monat Associates Limited in Dubai, United Arab Emirates and Labuan with an operational office in Kuala Lumpur



2017

Management buyout of Charles Monat Limited, creating a unique business structure



1995

Established Charles Monat Associates Limited, CIB member and Charles Monat Agency Limited



2004

Established Charles Monat Associates Pte Ltd. in Singapore



2010

Established Charles Monat Associates LLC, Massachusetts, USA with an operational office in Miami

Company Milestones



2016

Established Charles Monat Associates AG in Liechtenstein



2014

Willis acquired Charles Monat Limited



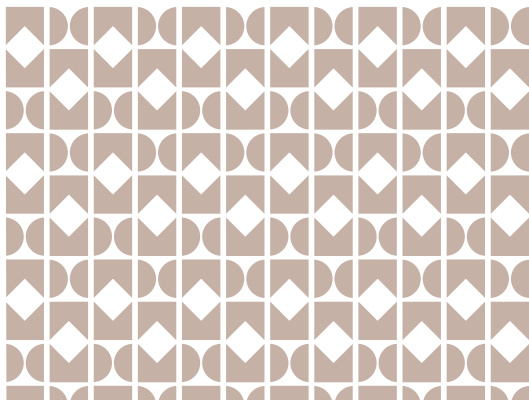
2012

Established operations in Switzerland



Our Capabilities

- **Extensive experience** in insurance advisory and liquidity planning solutions for over 50 years.
- **Global presence** in Dubai, Geneva, Hong Kong, Labuan, Liechtenstein, Kuala Lumpur, Miami, Singapore and Zürich.
- **Proven track record** of serving over 8,000 high-net-worth clients and placing over US\$40 billion of in-force individual life insurance policies.
- **Pioneered the “Health is Wealth” approach** with our dedicated medical division since 1992.
- **Team of professional consultants** with proven capabilities and in-depth knowledge, serving complex needs across multiple jurisdictions.
- **Customized and integrated insurance solutions** which are compatible with an extensive range of wealth planning and financing strategies.







Our Services

Wealth Accumulation

In your early years, when your focus is on creating and accumulating wealth, your priorities may be:

- Setting aside money for your family
- Investing in a home or saving for your children
- Living your ideal lifestyle
- Transitioning from your career into a new business

We have in-depth experience which we can use to tailor insurance solutions to ensure what is most important to you is safe, and that you are prepared for uncertain times.

Retirement Planning

When you are enjoying the wealth you have accumulated, and want to pursue your passions or just enjoy quality time with your loved ones without any distractions, your priorities tend to focus on:

- Investing time and effort into charities or association-based projects
- Philanthropic causes
- Ways to preserve your wealth
- Planning for the next generation

Our integrated insurance solutions are able to ensure that those most important to you have financial security, and are prepared for the future as you focus on other pursuits.



Wealth Transfer & Mobility

At this stage, having spent a lifetime devoting yourself to success, along with providing financial security for your spouse, children and grandchildren, your priorities may shift to:

- Loved ones: making sure your next generation and their next generation are well taken care of
- Preparing your business for succession, allowing it to continue smoothly in line with your expectations
- Ensuring that your lifetime's work creates a lasting legacy for the generations to come
- Crafting your wealth solutions for global mobility

Our Solutions

For Family

- Estate & Legacy Planning
- Funding for Anticipated Taxes
- Liquidity for Debt & Mortgage Clearance
- Estate Equalization

For Business

- Key Person Executive Planning
- Succession Planning
- Liquidity Without Disposal
- Debt / Share Protection

For Society

- Multiply your donations to your chosen charity
- Donating a life insurance policy to a charity

For Retirement

- Income Replacement
- Asset Protection



Our Philanthropic Mission

Creating a Ripple Effect for Future Generations

A passion for people resides at the core of Charles Monat Associates' DNA, which drives us in our mission to create a lasting impact every day. We have a responsibility to give back to society, and through our philanthropic endeavors, we are committed to making a difference by improving lives and leaving a positive impression on the world.

Our mission is clear – to help our clients plan for their future, while helping to establish a more sustainable society for the next generation. We believe this begins with children, and by creating lasting, systemic change to improve their quality of life and living conditions.

At Charles Monat Associates, leaving a legacy is about more than just passing on wealth, it is the values you inspire in others to create meaningful change that can be passed down from generation to generation. If a droplet of water can create a ripple effect, then a single act of kindness can have a far-reaching impact across the globe.

We are encouraged to share our dedication and our story, because together we believe this can inspire others to create a secure tomorrow.

Passionate About Giving Back to Society

To commemorate our 50th Anniversary, we have embarked on a five-year partnership with Save The Children to combat childhood pneumonia

Creating a Lasting Impact

Our organization takes pride in assuring continuity for our clients and helping people through uncertain times. Making philanthropy the backbone of our company culture is something we aim to cultivate. By maximizing Charles Monat Associates' contributions, we hope to inspire others to give back, which is why our philanthropic mission is anchored on a promise to save a life when our clients' lives are secure. This is our One4One promise.



Yves Guélat, Group CEO of CMA, “For 50 years, Charles Monat Associates has been a trailblazer and trusted advisor in the wealth planning industry—a quiet achiever. But leaving a legacy is about more than just passing on wealth, it is the values you inspire in others to create meaningful change that can be passed down from generation to generation. This partnership is a significant milestone that is fueled by a desire to elevate society and ensure its continuity. It is our commitment to driving true transformation and long-lasting change as we move forward with our 50-year legacy, which is why we are delighted to be working with Save the Children.”



Charles Monat, Chairman and Founder of CMA, “I started this company in a small, shared office in Hong Kong with a handful of clients. Now, we are a global leader in providing life insurance services to some of the world’s wealthiest individuals. Reflecting on this major milestone, we have proved our mettle and continued our success during some of the most historical and challenging events of our time.



Perry Yeatman, Head of Corporate at Save the Children U.S., “We are incredibly grateful that Charles Monat Associates is supporting Save the Children’s commitment to end childhood pneumonia, which kills a child every 39 seconds globally. Our projects spanning across Indonesia, China and Bangladesh help save lives, by preventing and treating pneumonia in children who live in underserved communities – because every child deserves a healthy start in life.”

Our Offices



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