



USA FRANCE
FINANCIALS GROUP

Help protect your future and that of your family in the United States: 2025 guide

Alexandre QUANTIN
MBA, RICP®
Partner
Wealth Management Advisor



Living in the United States requires rethinking your financial strategy, especially regarding insurance and coverage. The costs of an accident, illness, or legal proceedings can be exorbitant. Here's a guide to securing your future and that of your loved ones in 2025.

1. Broaden Your Protection with Umbrella Insurance

Traditional insurance policies (home, auto, etc.) often have coverage limits. An umbrella liability insurance policy provides higher limits and broader coverage, such as in the case of a severe accident or legal action.

👉 **Good to know:** This coverage may be essential to effectively protect your assets in case of unexpected events.

2. Medical Coverage: A Crucial Choice

Selecting insurance compliant with the Affordable Care Act (ObamaCare) ensures:

- Lifetime unlimited coverage for medical expenses.
- Coverage for pre-existing conditions.

👉 **Tip:** Verify the network of affiliated hospitals and specialists to optimize reimbursements.

3. Disability Coverage: Long-Term Is Key

Disabilities resulting from illnesses or accidents are more common than you might think. Long-term disability coverage ensures 50% to 66% of your income, often provided by your employer.

Limitations of employer-provided coverage: Low caps, taxable benefits, and lack of portability when changing jobs.

Supplemental solution: Private coverage to complement and secure your income.

👉 **Good to know:** This coverage helps maintain your lifestyle, continue saving, and plan for retirement with confidence.

4. Testamentary Documents: Secure Your Wishes

Without proper legal documents, U.S. (and state-specific) laws can complicate asset management. Essential documents include:

- **Will:** A basic testament.
- **Trusts or Family LLCs:** If necessary to optimize estate planning.
- Financial and medical powers of attorney (POA).
- **Living Will:** Directives for your medical care if incapacitated.
- Guardianship clauses: For minor children.

👉 **Tip:** Have these documents drafted with an attorney familiar with the laws of the countries where you live, hold assets, or have heirs.

5. Life Insurance: A Pillar of Your Financial Strategy

Term Life Insurance

- Ideal for families on a budget.
- Covers fixed periods (10, 20, 30 years) at a typically more affordable cost.
- **Risk:** A large amount of contracts expire unused, which could represent a missed opportunity for the insured.

Permanent Life Insurance (Whole Life Insurance)

- Lifetime coverage, portable internationally.
- Advantages:**
- Combines a death benefit coverage with a cash value component..
 - Facilitates quick and tax-advantaged transfer of death benefits.
 - Flexibility to cover inheritance taxes in France or elsewhere.
 - Can assist in preserving global wealth.

👉 **Good to know:** This solution could seamlessly into international estate planning and serves as a sustainable financial lever for retirement.

- **Risk:** Dividends are not guaranteed and if premiums are not paid the policy can lapse.

6. Retirement Strategy: Less Risk, More Income

As part of a “bucketing” strategy, permanent life insurance can help enhance your retirement income strategy. It allows you to:

- Generate higher income by enabling you to deplete the rest of your assets.
- Reduce risks compared to an approach relying solely on traditional investments.

👉 **Tip:** Combine this instrument with other investment products to help maximize income while working to secure your future.

Protect Yourself Today

Financial planning is essential to secure your future in the United States. Our professionals are available to evaluate your situation and offer tailored solutions for your needs. Contact us to build a personalized and sustainable strategy.



Alexandre QUANTIN
MBA, RICP®
 Partner
 Wealth Management Advisor



Future written communications may be in English only. Material discussed is meant for general informational purposes only and is not to be construed as a recommendation or advice. Please note that individual situations can vary therefore, the information should be relied upon only when coordinated with individual professional advice. Data and rates used were indicative of market conditions as of the date shown. Opinions, estimates, forecasts and statements of financial market trends are based on current market conditions and are subject to change without notice. References to specific securities, asset classes and financial markets are for illustrative purposes only and do not constitute a solicitation, offer, or recommendation to purchase or sell a security. Past performance is not a guarantee of future results. The primary purposes of life insurance is the death benefit. Life insurance is intended to provide death benefit protection for an individual's entire life. With whole life insurance the payment of the required guaranteed premiums, you will receive a guaranteed death benefit and guaranteed cash values inside the policy. Guarantees are based on the claims-paying ability of the issuing insurance company. Dividends are not guaranteed and are declared annually by the issuing insurance company's board of directors. Any loans or withdrawals reduce the policy's death benefits and cash values and affect the policy's dividend and guarantees. Whole life insurance should be considered for its long-term value. Early cash value accumulation and early payment of dividends depend upon policy type and/or policy design, and cash value accumulation is offset by insurance and company expenses. 7528860.1