

CABINET DE COURTAGE YAO

Partner Collaboration Protocol

For family offices, wealth planners, tax and legal counsel, and private banks

Partner document, licensed broker no. 2020CP007

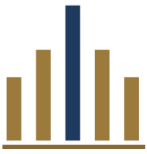
2026 edition

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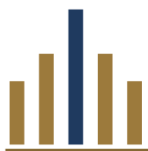
¹ Seventeen years serving Luxembourg-based and cross-border clients.



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01 What's actually at stake when you recommend us

A family office, a tax lawyer, or a private banker who recommends a broker is putting more on the line than their client's file: they're putting their own credibility with that client on the table.

This protocol is written for those professionals: family offices, wealth planners, tax and legal counsel, and private bankers who work with Luxembourg-based and cross-border clients, and who need to know exactly whom they're entrusting with a piece of a relationship they've spent years building. What follows isn't a marketing description of the firm. It's the actual boundary of what we do, what we don't, and how your role and ours stay distinct throughout a case.

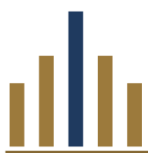
02 Why we're credible

Cabinet de Courtage YAO has operated for seventeen years as a broker licensed with the Commissariat aux Assurances of the Grand Duchy of Luxembourg, under registration no. 2020CP007. That credibility doesn't rest on a promise of performance, which no broker can legitimately make. It rests on a documented selection method applied identically to every file.

IN BRIEF

Solvency, custodian bank, specialisation in high-net-worth structures, and track record on the Luxembourg market: four criteria set out in a separate document, the Broker's Guide, which we're glad to share with any partner who wants to review it before a first recommendation.





03 How we're working together

Every file brings together several professionals, each within their own field. The table below sets out that boundary.

Professional	Role in the file
Family office	Overall wealth coordination, allocation across asset classes
Wealth planner	Wealth strategy structuring, coordination with the client's other vehicles
Tax and legal counsel	Tax and legal analysis, drafting within their own profession
Private bank / wealth manager	Discretionary management of assets, choice of investment vehicles
Cabinet de Courtage YAO	Selection and brokerage of the Luxembourg life insurance contract, ongoing administration

Our role stops at the life insurance contract itself: selecting it, setting it up, following it through. We don't step into any of the roles above, and at every stage our relationship with your client stays secondary to yours, not in competition with it.

04 Confidentiality and non-solicitation

Anything shared within a joint file stays strictly confidential and is never passed to a third party without your explicit agreement.

24 months

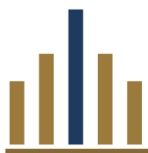
Non-solicitation commitment after the file closes

1 client

Scope: the client actually referred, not your whole book of business

This commitment doesn't by itself amount to a formal partnership agreement, which remains something we can put in writing separately if you'd like.





05 Independence

We don't work exclusively with one company, and we don't receive differentiated commission depending on which one is ultimately selected. In our practice, independence isn't something we announce, it's something verified through the consistent application of the four criteria already mentioned, regardless of the file or the company under consideration.

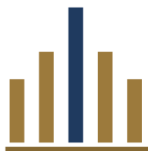
- ☐ Ask, for any given file, for the detail of the analysis behind the recommendation
- ☐ Check that the four-criteria method was applied identically, whichever company was ultimately selected

06 How we work together, step by step



- **Scope:** understand the client's situation within whatever you and the client choose to share with us.
- **Map:** identify the companies and structures relevant against the four selection criteria.
- **Structure:** set up the chosen contract, coordinating with the other professionals on the file.
- **Follow up:** manage the contract's administration over time, with a named point of contact for you and your client alike.





07 What we don't do

We don't provide tax analysis, legal advice, or estate and succession analysis: those fall to the regulated professions that cover them, and we consistently direct clients toward those professions when the question arises.

That boundary holds just as firmly for independent wealth planners already working with a client, French CGPIs among them: our involvement adds to that existing relationship, never replaces it, and we coordinate with that planner however they and their client prefer.

08 What you can tell your client

A partner who recommends us doesn't need to vouch for our work beyond what they can check themselves.

WORTH REMEMBERING

The firm is licensed with the Commissariat aux Assurances (no. 2020CP007) and can be verified as such in its public register. The selection method behind any recommendation is documented and available on request. Our role stays confined to the life insurance contract, without encroaching on yours.

Frequently asked

Does recommending you cost me anything?

No. We don't charge referring partners, and our remuneration comes from the standard broker commission disclosed within the contract itself.

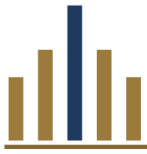
Can I stay involved once the contract is in place?

Yes. We report to you as well as to the client, at whatever frequency you agree between you, and nothing in the follow-up phase is designed to bypass you.

What if my client already has an insurer relationship elsewhere?

We compare it against the same four criteria we apply to any recommendation, and we say so plainly if switching wouldn't actually serve the client better.





Get in touch as a partner

For any question on this protocol, or to send us a first file, reach the firm through the usual contact details. Every partner enquiry is answered personally.

Cabinet de Cabinet de Courtage YAO,
Licensed insurance broker, n° 2020CP007.

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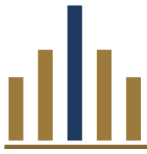
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Annex: partner information

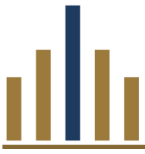
This annex accompanies the protocol without altering any of its clauses. It gathers the identification information that lets both parties know each other professionally before a first case is engaged.

The broker identifies itself on the cover of this document under its licence number 2020CP007 with the Commissariat aux Assurances; it falls to the partner to complete, below, the equivalent information on their side.

Information requested	Partner's response
Legal or trading name	
Legal form	
Professional registration number	
Supervisory authority or professional body	
Date of licensing, registration or incorporation	
Professional address	
Contact person for this collaboration	
Role	
Professional email	
Professional phone	
Subject to anti-money laundering / counter-terrorist financing obligations	
Any disciplinary sanction or ongoing dispute, if applicable	

This form can be completed separately, at any point in the relationship; it does not condition the protocol's entry into force.





Date	
Place	
Surname – First Name	
Signature	

CONFIDENTIALITY

The information provided in this annex is covered by the same confidentiality commitment set out in section 4 of this protocol.

