

# Luxembourg Life Insurance: Latest developments and structuring of contracts

Luxembourg private bankers, life insurance companies, compliance officers, trustees, tax lawyers, tax advisors and independent managers discussed the latest international developments and their impact on local contracts but also the precautions to take when they are written.

Partner [Elisabeth Omes](#) spoke on the theme of life insurance and inheritance. The subject in particular addressed the drafting of beneficiary clauses, the changes that can be made to such clauses as well as the situation of beneficiaries when confronted to heirs of the policyholder.

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