Deutsche Bank
Wealth Management

Wealth Planning Capabilities

2026



Wealth planning capabilities

Our Wealth Planning team works closely with you and your tax and legal advisors to create a customized plan that aligns with your objectives.

A suite of wealth planning services

Estate planning

We collaborate with you to develop a customized estate plan that meets your financial and legacy goals.

- Review of current plans and documents
- Intergenerational wealth transfer strategies
- Pre- and post-liquidity event planning

Tax planning

We coordinate with your advisors regarding potential tax issues, at both the federaland state level.

- AMT considerations
- Employee stock option strategies
- Executive compensation, including restricted stock

Life insurance

Our objectivity and third-party providers allow you to efficiently manage risk, both for income replacement and estate planning purposes.

- Policy review
- Term and survivorship insurance
- Premium financing

Philanthropy

We help shape your legacy and create a philanthropic plan using appropriate charitable vehicles.

- Donor-advised funds and private foundations
- Charitable remainder and lead trusts
- Guidance, including mission statements

Wealth education

We facilitate multigenerational discussions regarding financial literacy and the family's legacy.

- Family governance
- Our exclusive Next Gen program
- Coaching and mentoring

The benefit to our clients

Objectivity

As an objective member of your team, we focus on helping you achieve your goals.

Experience

We are experienced in many areas, including law, taxation and accounting, and have a long history of serving as a corporate fiduciary, both as executor and trustee.

Personalized

Each wealth plan we develop is highly customized to address your specific circumstances.

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Estate planning

We offer unbiased and comprehensive consultation on estate planning, taking into account your financial plan and wealth philosophy.

Comprehensive estate planning options

Estate plan review

- Review your existing estate planning documents to ensure that they are relevant and up-to-date.
- A comprehensive review also includes the proper titling of assets, a critical component of a well-organized and effective estate plan.

Intergenerational wealth transfer strategies

- Our team will help you identify appropriate strategies and planning vehicles, from simple gifting to more advanced techniques.
- We have expertise in helping clients utilize trusts and other entities for tax-efficient gifting, including Grantor Retained Annuity Trusts, Sales to Intentionally "Defective" Grantor Trusts, Family Limited Partnerships/LLCs, and Dynasty Trusts.

Analysis and modelling

- We use models to evaluate the economics and potential tax implications of recommended estate planning strategies.
- Our modeling explains and compares the impact of various estate plans.

Fiduciary services

- Our fiduciary services are a direct legacy of Bankers Trust Company, founded in 1903, and represent a long, uninterrupted history. Our trust personnel average 25 years of experience with just over $11 billion in trust assets.
- Our trust companies include Deutsche Bank Trust Company, N.A., Deutsche Bank Trust Company Delaware and Deutsche Bank National Trust Company (California).

The benefit to our clients

Education

We provide updates on estate planning, legislative changes, as well as in-house publications with timely wealth transfer planning ideas.

Experience

You will work with experienced trust and estate attorneys who specialize in both domestic and international estate planning.

Personalization

We offer highly personalized estate planning strategies, developed with the best interests of you and your family in mind.

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Tax planning

We review your existing tax profile and, with your tax and legal advisors, offer potential solutions to minimize your current and future tax exposure.

Solutions to address your tax planning needs

Individuals

- Review of your current income tax returns
- Employee stock option planning for corporate executives
- Executive compensation and restricted stock review
- Year-end tax strategies

Trusts

- Document review
- Review current trustee income tax profile
- Provide strategies to minimize estate taxes
- Promote tax-efficient intergenerational wealth transfer

Estate/Gift

- Document review
- Coordinate estate and gift tax planning
- Provide expertise in the efficient transfer of wealth
- Generate ideas to minimize taxes during estate administration

Charitable

- Tax return review
- Assess your assets for charitable contribution planning
- Solutions to optimize charitable income tax deductions, including pre-liquidity planning
- Maximize your charitable impact

The benefit to our clients

Comprehensive

Objective and thorough review in all areas of income tax planning.

Expertise

Planning advice and solutions available for estate, gift, trust and charitable taxation issues.

Coordination

Coordinate and work seamlessly with all of your current tax and legal advisors, as needed.

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Life insurance

Through our independent providers, we can help you enhance your estate plan with life insurance to mitigate risk and provide liquidity. We recognize life insurance as a critical component of your comprehensive wealth plan.

Components of your comprehensive wealth plan

Insurance policy review

- Review your existing policies and related documents (e.g., trusts)
- Analyze insurance needs in light of your current situation
- Determine additional or alternative options

Term and survivorship insurance

- Term is designed to serve as "income replacement" in case of unexpected life events; Survivorship is typically structured where the death benefit is used for estate planning purposes
- Provide liquidity in an illiquid estate (assets such as real estate, art and closely held businesses)
- Enhance the corpus of an existing multigenerational trust

Irrevocable life insurance trusts

- The owner and beneficiary of many life insurance policies
- Structured to benefit the surviving spouse and/or other family members
- The death benefit is generally excluded from the taxpayer's estate for tax purposes

Insurance premium financing benefits

- Increased liquidity from borrowing versus paying the premiums "out of pocket"
- Avoid selling appreciated assets to fund the premium payments
- Ability to maintain existing investment strategy

The benefit to our clients

Knowledge

Professional evaluation and detailed explanation of your coverage.

Breadth of solutions

Solutions to help you optimize the benefits and cost-effectiveness of your coverage.

Protection

Satisfy your objectives and protect your wealth and beneficiaries.

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Philanthropy

We provide guidance and insight on charitable vehicles and best practices to fulfill your philanthropic goals.

Our offerings

Family Philanthropy

Our team can help you shape your legacy and create a philanthropic plan for current and future generations.

Charitable giving strategies

We will help you and your family in choosing the best methods and vehicles through which you can fulfill your philanthropic goals.

Assisting not-for-profit institutions

Our team can help the institution with its overall strategy and communication, board governance and education, and can review the institution's investment policy in light of its stated mission.

The benefit to our clients

In-depth knowledge

Expertise in areas such as wealth education, microfinance and environmental sustainability.

Expertise

Ability to navigate through the complex tax rules governing charitable vehicles.

Partnership

We provide access to philanthropic events and are skilled in facilitating family philanthropy meetings.

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Wealth education

We work with wealthy families on effective ways of engaging younger family members, helping to promote financial literacy, social responsibility and family legacy.

Exclusive educational opportunities: NextGen	NextGen Summer Seminar New York City	NextGen Innovation Summit Various locations
The mission of the Deutsche Bank Wealth Management NextGen program is to provide financial and wealth planning education for the children of clients.	– Geared towards recent college graduates with an interest in business and finance. – A series of workshops on topics including portfolio management, asset allocation, alternative investments, wealth planning and philanthropy. – Opportunity to engage with 30 peers while building a solid global network.	– Based in leading tech centers, the agenda showcases the best and brightest from the tech scene and startup world. – Participants explore cutting-edge innovation and technology while making connections with their peers, technology investors, entrepreneurs and innovators.

Beyond NextGen Our team educates future generations on estate planning, tax planning, life insurance and philanthropy.

Family governance We facilitate multigenerational discussions of the family's legacy, focusing on your values and goals.

The benefit to our clients

Relevant experience

Educating the next generation for families of wealth is part of our legacy.

Generational expertise

Heritage of managing wealth over generations.

Access

Access to global network of peers and subject matter experts.

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Jacqueline Valouch

Managing Director,
Head of Wealth Planning,
Philanthropy, Trust &
Custody

Deutsche Bank
Wealth Management - US

Jacqueline Valouch is a Managing Director, and the Head of Wealth Planning, Philanthropy, Trust and Custody for Deutsche Bank Wealth Management. She leads a team comprised of in-house tax, trust & estate attorneys and certified public accountants who advise clients in areas such as estate planning, tax planning, life insurance, art collections, philanthropy and next-generation wealth education, including a focus on international and cross-border wealth planning. She is also responsible for leading the fiduciary business and oversees a team of fiduciary professionals, including trust officers, trust administrators and a team of custody specialists.

Ms. Valouch has over 20 years of experience in the wealth planning area. After nearly a decade in private practice, she joined Fidelity Charitable where for 15 years she led a team of charitable planning experts, and advised individuals, families and their advisors on how to incorporate charitable giving into their long-term planning goals.

Ms. Valouch has been featured as a subject matter expert at numerous conferences and panels on a variety of charitable planning topics. She holds a B.A. from the State University of New York at Albany and a J.D. from New York Law School where she served as an adjunct professor of law for the LL.M. program in taxation, teaching charitable organizations. Ms. Valouch is a member of the New York State Bar Association, Trusts & Estates Law Section, Charitable Planning Committee, and she is also on the Executive Committee of WorkingNation and Co-Chair of the Lincoln Center Planned Giving Advisory Committee.

She can be contacted at +1 (212) 454-0010 or at jacqueline.valouch@db.com.

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Francesca Boschini

Director, Head of International Wealth Planning & Head of Insurance Solutions – Americas

Deutsche Bank
Wealth Management - US

Francesca Boschini is Director - Head of International Wealth Planning & Head of Insurance Solutions for the Americas at Deutsche Bank Wealth Management. Ms. Boschini is based in New York and is in charge of Deutsche Bank Wealth Management Americas cross-border and international wealth planning practice and of its insurance planning solutions platform. When working directly with clients Ms. Boschini provides technical assistance on wealth planning and insurance planning matters to U.S. and international families. She works to develop and execute solutions for the complex global wealth preservation, estate and insurance planning needs of high-net-worth and ultra-high-net-worth clients.

Ms. Boschini has over 25 years of experience in the wealth planning field. Prior to joining the firm, she worked at RBC Wealth Management for 18 years, as head of its U.S. & International Wealth Planning team and served as a Director on the RBC Delaware Trust Company Board of Directors.

Ms. Boschini earned her civil law degree and was awarded the academic degree of Doctor of Jurisprudence (J.D.) from the University of Bologna School of Law in 1997. She earned her Master of Laws degree (LL.M.) in 2002, specializing in tax and estate planning, from the University of Miami School of Law. She was an honors recipient of the 2000 Garcia-Amador Scholarship and also received the Certification in International Tax from the same university. She has earned the “Trust and Estate Practitioner” designation (TEP) from the Society of Trust and Estate Practitioners. TEPs are internationally recognized as experts in their field, with proven qualifications and experience.

Ms. Boschini is a frequent speaker at international trust and estate planning conferences globally, and has authored several articles published in leading professional journals. She is fluent in English, Italian and Spanish with a working knowledge of Portuguese. Ms. Boschini is an active member of the Society of Trust and Estate Practitioners (STEP), of the Institute for Family Governance (IFG) where she is an Advisory Board Member, with a focus on working with the Next Generation on Family Governance and Wealth Education, enhancing the role of women in finance and fostering the development of young female leaders.

Ms. Boschini has won numerous awards during her career. Most recently, Citywealth awards and accolades including: member of Citywealth’s Leaders List, shortlisted for the 2019 Powerwomen award for Best Female Advisors & Managers in the U.S., International Powerwomen Top 100 ranking for 2019, 2020 Powerwomen Editor’s Choice Award and New York Bronze Banking Award, Top 20 Women in Private Wealth Management 2020, Top 50 Wealth Management Advisors 2020, Top recommended NY Wealth Management Professional Advisors 2021, Top 100 Global Wealth Management Advisors 2022, Top 100 International Powerwomen 2024 and 2025, Top 20 Latam Advisors & Managers 2025. Citywealth’s Leaderslist is a peers-led-contest that invites advisors and clients within the global wealth management industry to vote for their top advisors globally.

She can be contacted at +1 (212) 454-0300 or francesca.boschini@db.com.

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Susan P. Rounds

Director,
Head U.S. Wealth Planning

Deutsche Bank
Wealth Management - US

Susan P. Rounds is a Director and Head of U.S. Wealth Planning for Deutsche Bank Wealth Management – Americas.

Ms. Rounds specializes in providing services and solutions to clients in the areas of tax and estate planning, business succession, risk management, philanthropy, family governance, intergenerational wealth transfer, and legacy planning. In a career spanning over 25 years, Ms. Rounds has advised ultra-high-net-worth individuals, families, and privately-held business owner clients during her tenure in Big Eight Accounting, global financial institutions, and private legal practice. Ms. Rounds was inducted into the NAEPC Estate Planning Hall of Fame® Class of '22.

As a national speaker, author, and commentator, her articles have been featured in leading publications such as *Trusts & Estates Magazine, The Journal of Practical Estate Planning*, and *The Journal of Private Wealth Management*. Ms. Rounds makes frequent presentations at national seminars and Estate Planning Councils across the country.

Ms. Rounds currently serves as the Chair for the Los Angeles branch of the Society of Trust and Estate Professionals (STEP). Ms. Rounds was previously a member of the Board of Directors for the National Association of Estate Planners and Councils (NAEPC) where she also served as Editor for the *NAEPC Journal of Estate and Tax Planning* for nearly a decade. Ms. Rounds sits on the Editorial Board for *Opportunity Zone Magazine* and has been named as one of the Top 25 Opportunity Zone Influencers in the US.

Teaching highlights include Federal Estate and Gift Tax at the University of Georgia School of Law, Federal Income Tax and Principles of Accounting at the University of Georgia Terry College of Business, and all sections of the National CPA Examination, including Financial Reporting; Income Tax and Regulatory Reporting; Business Law; and Audit for Becker/DeVry Institute. She also served as a faculty member for the NYU Summer Institute on Taxation.

Formal degrees and designations include a BBA in Accounting, cum laude, from UT El Paso, a Juris Doctor from the University of Georgia, and an LL.M. in Taxation from Emory University School of Law. Ms. Rounds passed the comprehensive four-part CPA exam on the first sitting and is a registered TEP (Trusts and Estates Practitioner) and earned the STEP Advanced Certificate in Cross-Border Estate Planning. Ms. Rounds is also an Accredited Estate Planner® (Distinguished).

Ms. Rounds can be reached at (626) 565 7705 (cell), (310) 788 6152 (office), or susan.rounds@db.com.

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