



## Fine Arts & Vintage Automobile Collector Succession Planning Advisory Service

In a unique partnership with three market leaders, Lowers & Associates ('L&A') is pleased to offer a new Fine Arts & Vintage Automobile Collector Succession Planning Advisory Service to support high net worth individuals and organizations with a complete and integrated array of assessment and valuation, insurance/financial planning, and security and protection services.

This unique service offering brings together four firms, all leaders in their respective disciplines, in an exclusive partnering arrangement designed to meet the complete succession planning needs of the most discriminating collectors and investors:

- ❑ **Heffernan Insurance Brokers** - Formed in 1988, Heffernan is one of the largest insurance agencies in the United States. Heffernan offers a diverse group of experts well versed in the nuances of fine arts coverage, claims, and indemnification.
- ❑ **The Bridgde Group** - The Bridgde Group has dedicated a lifetime to developing best practice programs to keep collections intact, develop the most tax efficient distributions to heirs, and create philanthropic opportunities with optimal impact.
- ❑ **Heacock Insurance** - Heacock offers both Classic and Collector Car Insurance, underwritten by A+ rated American Modern Insurance Company, for racing cars, sports and exotic cars, antiques and classics, and museum quality collections.
- ❑ **Lowers & Associates** - L&A's proven risk assessment and mitigation plans have helped individuals, museums, corporations and educational institutions safeguard their fine art, manuscripts, antiquities, and other valuable works for over 25 years.

Comprehensive fine arts and vintage automobile collection succession planning is a holistic process that should include the collective knowledge of our financial, legal, insurance, risk and fine arts experts. The first step in getting started with your collection succession planning is obtaining a valid appraisal. Our team can introduce you to well known appraisal experts who'll guide you through matters of valuation and provenance. Next, we'll help you prepare a succession plan that considers any combination of three alternatives: family succession, philanthropic giving, or selling your collection. We'll help you establish a cost basis for your property, summarizing your plan and carrying it out to a successful conclusion.

In addition to securing rights to the assets put in trust, personal museums or donated to public institutions, and safeguarding what in many cases are priceless collections, this service is aimed at providing maximum long-term financial and desirable succession planning outcomes.

We believe that Fine Arts & Vintage Automobile Collector Succession Planning Advisory Service will help address a growing need for such services in the United States and abroad. For more information about the service, our partnering relationships, Lowers & Associates in general, or any of the risk assessment, loss prevention, compliance, or risk mitigation services that we offer, please visit our website at [www.lowersrisk.com](http://www.lowersrisk.com).



## About Heffernan Insurance Brokers

Headquartered in California, Heffernan Insurance Brokers provides comprehensive risk management services, insurance solutions, and financial services to businesses and individuals across the country. Heffernan is an independent insurance agency big enough to compete with direct writers, but still small enough to provide personal service. Heffernan is able to offer its clients access to the best fine arts insurance options available for their particular requirements. For more information, please visit [www.heffins.com](http://www.heffins.com).

## About The Bridge Group

From their New York offices, The Bridge Group is the premier art succession planning firm in the country, comprised of experts who work in full partnership with individuals and wealth advisory teams. For more information, visit [www.thebridggegroup.com](http://www.thebridggegroup.com).

## About Heacock Insurance

Established by Ford Heacock, Sr. in 1922, and based in Sebring, Florida, Heacock is an independent insurance agency offering all lines of property and casualty insurance from dozens of leading insurance companies. For more information, visit [www.heacock.com](http://www.heacock.com).

## About Lowers & Associates

Headquartered in Northern Virginia, Lowers & Associates is an independent, internationally recognized provider of risk management and loss prevention services. In addition to its Fine Arts capabilities, L&A offers a complete range of risk management and loss prevention services, including specialized IT Risk Management and Crime & Fidelity related risk mitigation services. Over the years, L&A has partnered with many insurance companies, insurance brokers, and insured's directly to assist in the mitigation of business, operational, and technology risks on both a proactive/pre-loss and reactive/post-loss basis. See us on-line at [www.lowersrisk.com](http://www.lowersrisk.com).