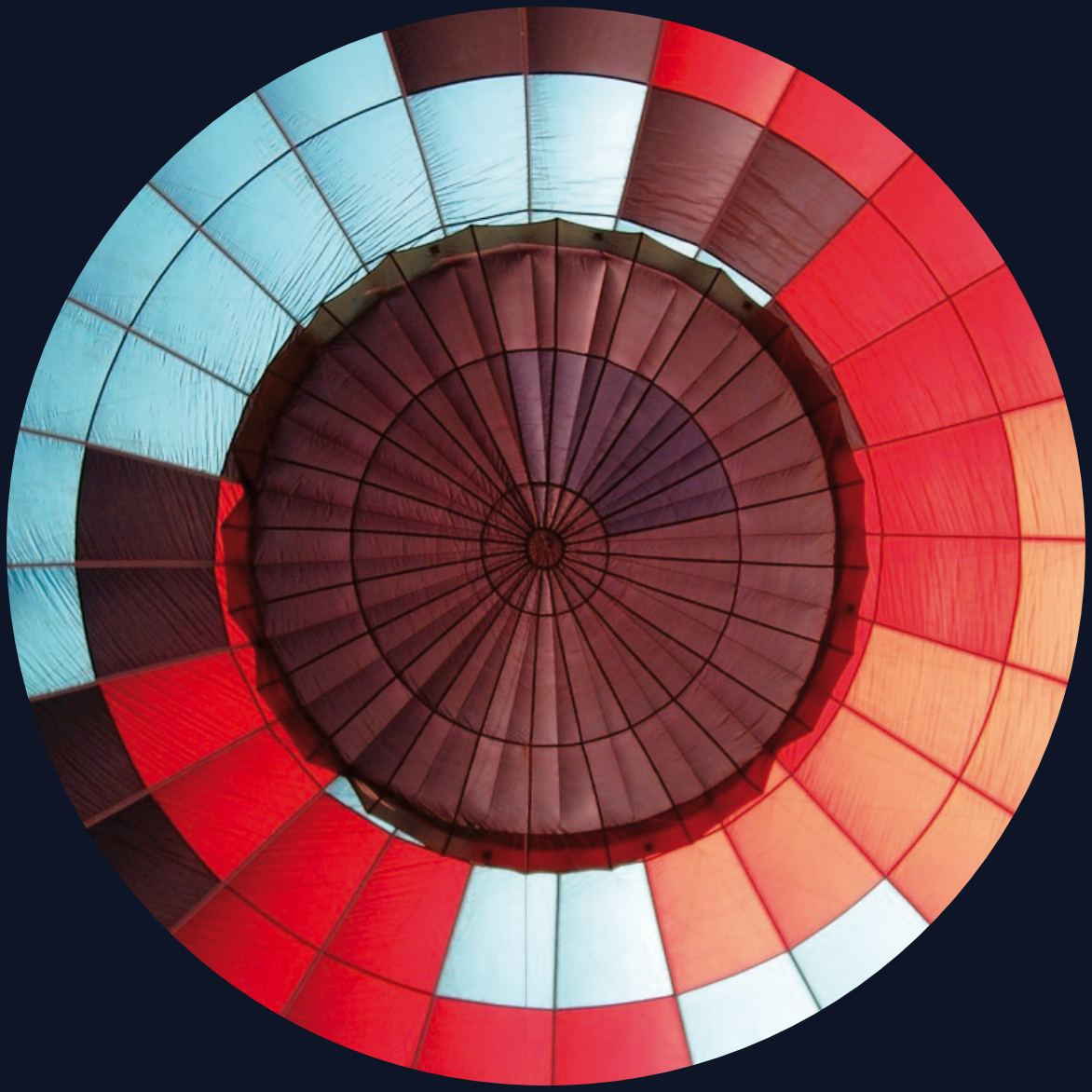
Legal Services

Private Wealth in Luxembourg



Ogier

Ogier is creative, pragmatic and good at practical problem-solving and client orientation.

Chambers High Net Worth Guide, 2026

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About Ogier

We get straight to the point, managing complexity to get to the essentials.

Who we are
Ogier is a leading provider of legal services, advising on Luxembourg, Jersey, Guernsey, Irish, Cayman and BVI law. We are the only firm that advises on these six laws.

We are recognised as a leading firm for private wealth, supported by market-leading expertise in corporate and finance law. We also have strong practices in the areas of tax, employee benefits, employment law, regulatory, restructuring insolvency and property.

Our team has the knowledge and expertise to advise on the most complex and demanding international cross border transactions. We pride ourselves on providing agile, expert, tax efficient and cost-effective advice and services across all time zones.

Our commercial understanding and experience of working with leading financial institutions, professional advisers and regulatory bodies enable us to add real value to our clients' businesses.

Where we are
We are the only law firm to have a substantive presence in Luxembourg, Ireland, Jersey, Guernsey, the BVI, Cayman, Dubai and Hong Kong. Our network of offices also includes London, Beijing, Shanghai, Singapore and Tokyo.

Our approach
Our approach is to keep it simple. Resource work at the right level. Don't over lawyer, don't over engineer. We are agile and strive to work through complexity to provide sound judgement on what really matters, not losing sight of the need for effective project management and superb client service. We are committed to building long lasting relationships that are based on confidence and trust.

Law Firm of the Year: Fund Domicile
Hedgeweek European Awards 2026

Law Firm of the Year: Fund Domicile
Hedgeweek US Awards 2025

Contentious Trusts and Estates Team of the Year (large firm)
STEP Private Client Awards 2024

Hadrien Brémon
Counsel
Luxembourg

Hadrien Brémon is recommended for his practical and commercial approach.
Legal 500 EMEA, 2025



Private Wealth in Luxembourg

We provide practical legal and tax advice for international families, family offices, entrepreneurs and their advisers.

Luxembourg is a leading European financial centre with a broad range of corporate and investment vehicles, an established private banking sector and a regulated framework for professional family office activity. Its position within the European Union, multilingual professional services market and cross-border expertise make it a natural base for internationally mobile wealth and investment structures.

Ogier's Private Wealth team in Luxembourg specialises in advising ultra-high net worth individuals, international families, and their dedicated family offices on their Luxembourg-based operations. Our comprehensive advice and planning services are designed to help our clients structure their private and professional assets in a way that achieves both tax efficiency and their long-term financial goals.

We understand the complex nature of private wealth management and assist our clients in identifying the most suitable vehicle(s) for holding their private and professional assets from a legal and tax perspective.

Luxembourg presents a robust legal and regulatory framework that provides numerous options for wealth structuring, including:

- private wealth management companies (sociétés de gestion de patrimoine familial, SPF)
- private funds (regulated and unregulated)
- private holding companies and partnerships

Our tax team works collaboratively with our corporate and funds team as well as with other Ogier jurisdictions to assist in establishing these structures, ensuring a tax efficient, seamless, and comprehensive service for our clients.

Additionally, our expertise extends beyond Luxembourg with teams located across Europe, Asia, and the Caribbean. This allows us to specialise in international and cross-border private clients matters, providing our clients with global solutions to their private wealth and estate planning needs.

Our Luxembourg lawyers could advise in English, French and German, with wider language capabilities across the office. This supports families and advisers managing assets, businesses and relationships across several jurisdictions.

Our services

Private wealth structuring
We advise individuals, families and their advisers on Luxembourg structures for holding, managing and transferring professional and private wealth. Our work covers corporate and partnership vehicles, governance arrangements, shareholder rights, financing, reorganisations and exits. We work hands in hands with our tax experts and other advisers, so the legal structure supports the family's objectives and wider cross-border position.

Family wealth management companies
The Luxembourg family wealth management company, or société de gestion de patrimoine familial (**SPF**), is intended for eligible private investors managing financial assets. We advise on whether an SPF is suitable, its establishment and governance, permitted investment activity, financing, ongoing requirements, reorganisations and winding-up. An SPF cannot carry on commercial activity and is subject to specific investor and asset restrictions, so suitability must be assessed carefully and reviewed from a tax angle. Read our dedicated article in case of further interest.

Family offices and governance
We support single and multi-family office arrangements with structuring, governance, contractual, corporate, tax planning and regulatory advice. This can include defining decision-making roles, documenting family and investment governance, coordinating service providers and establishing Luxembourg entities or investment vehicles. Luxembourg law regulates the professional provision of family office services, and we advise on the legal perimeter where relevant.

Private investment funds
For families that require a pooled or professionally managed investment platform, we advise on Luxembourg regulated and unregulated fund structures and related management, governance and service-provider arrangements. The appropriate route depends on the investor group, investment strategy, regulatory status, marketing plans and tax position. Our Private Wealth, Investment Funds, Corporate and Tax teams work together from initial design through establishment and ongoing operation of private investment funds structures.

Corporate structuring and private capital

We advise on Luxembourg holding structures, partnerships, joint ventures, co-investment arrangements and special purpose vehicles used for private capital. Our work includes acquisitions and disposals, shareholder and partnership arrangements, intra-group financing, distributions, corporate governance, restructurings and inbound/outbound corporate migrations.

Tax

Our Luxembourg tax team advises on all the tax aspects of private wealth and investment structures, including establishment, funding, operation, distributions, reorganisations and exits. We work with the relevant Ogier teams and clients' advisers in relevant jurisdictions to identify the Luxembourg implications of cross-border arrangements. Tax treatment depends on the client, assets and jurisdictions involved, so each structure requires advice based on its particular facts.

Restructuring and disputes

Private wealth structures may need to change as families, investments, tax rules and regulatory requirements develop. We advise on reorganisations, simplification, changes of ownership and governance, transfers, liquidations and disputes involving Luxembourg companies, partnerships and investment arrangements. Our transactional and dispute resolution lawyers work together where a matter has both advisory and contentious elements.

The Luxembourg SPF

The Luxembourg private wealth management company, or SPF, allows individuals to structure their estate in a simple, flexible, unregulated and tax-efficient manner.

It is one of Luxembourg's most established vehicles for holding and managing private financial wealth. It offers a flexible and straightforward framework for private investors seeking to structure, preserve and transfer wealth.

Ogier advises individuals, families, family offices and their professional advisers on the establishment, operation, restructuring and succession planning aspects of SPF structures. We work alongside our Corporate, Tax and Private Wealth teams to provide coordinated advice tailored to each client's circumstances.

Why conside an SPF?
The SPF is a dedicated private wealth management vehicle. It is designed for individuals and private wealth structures that wish to hold and manage financial assets through a Luxembourg company.

Key benefits include:

- simple and flexible ownership and governance arrangements
- separate legal personality and limited liability
- flexibility in the holding and management of financial assets
- a broad tax exemption regime
- straightforward incorporation and administration requirements
- access to Luxembourg's established legal, financial and professional services infrastructure

Who can use an SPF?
An SPF is reserved for private investors. Eligible shareholders include individuals managing their private wealth, wealth holding structures acting exclusively on behalf of individuals, including certain foundations and trusts, and intermediaries acting on behalf of eligible investors.

Despite its name, there is no requirement for shareholders to be members of the same family. The SPF can therefore be suitable for a wide range of private wealth arrangements.

What can an SPF hold?
The SPF is intended for the acquisition, holding, management and disposal of financial assets. It is commonly considered as part of:

- family wealth planning
- asset holding structures
- wealth preservation strategies
- intergenerational wealth transfer arrangements
- private investment portfolios

Tax considerations
From a Luxembourg perspective, the SPF benefits from a broad tax exemption regime and relatively limited regulatory requirements. Depending on the investor profile, assets held and wider objectives, an SPF can form part of a tax-efficient private wealth structure. As with any cross-border arrangement, tax advice should be taken based on the specific circumstances of the investor and underlying assets.



Aurélie Clementz
Partner
Luxembourg

Aurélie Clementz is a very strong professional who perfectly understands clients' needs and constraints in transactional situations.
Legal 500 EMEA, 2026

Who we work with

We work with clients and their advisers across borders, providing clear, coordinated support for private wealth and private capital matters.

Our clients include high net worth and ultra-high net worth individuals, entrepreneurs, international families, family businesses, heirs and next-generation family members. We also advise single and multi-family offices, private banks, fiduciaries, asset managers, investment managers, corporate service providers and tax, legal and accounting advisers.

We support founders, shareholders, directors, partners, investors and beneficiaries connected with Luxembourg companies, partnerships, funds and family wealth structures. We could assist as Luxembourg counsel on a defined matter or part of a wider international team coordinating several laws and advisers.



Ogier is very good on complicated matters, and they have impressive bandwidth to work on complex cases.

Chambers High Net Worth Guide, 2026

Key contacts



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Ogier | To the point.

Ogier is a professional services firm with the knowledge and expertise to handle the most demanding and complex transactions and provide expert, efficient and cost-effective services to all our clients.

We have three divisions:

Legal: Practical advice on BVI, Cayman, Guernsey, Irish, Jersey and Luxembourg law.

Corporate and Fiduciary: Corporate administration services with a strong reputation in governance and regulatory compliance.

Consulting: Independent guidance on regulatory compliance.

Core legal services

- Banking and Finance
- Corporate
- Dispute Resolution
- Investment Funds
- Private Wealth
- Regulatory
- Tax

Core corporate and fiduciary services

- Corporate Administration
- Debt Capital Markets
- Funds
- Investor Services
- Private Wealth
- Real Estate

Core sector services

- Aviation and Marine
- Family Office
- Private Equity
- Real Estate
- Restructuring and Insolvency
- ESG
- Technology and Web3

1,300 Employees

130 Partners

40 Directors

Investment in technology

Our continued investment in our people and technology is transforming the delivery of professional services to our global client network, from live client portals to digital contracts, digital collaboration areas and document compilation.

Sustainability

As an international firm, we support efforts to protect global and local ecosystems. We are continuously and actively reducing our global carbon emissions and environmental impact. We are embedding sustainability at every level.

Corporate Social Responsibility

We're committed to being a good corporate citizen and supporting causes that empower people and enable our communities to thrive. We achieve this through community partnerships, pro bono work and volunteering.

Innovation

Whether we're pioneering new ways to service clients or fostering a culture of continuous improvement, innovation is at the heart of everything we do. We are committed to providing a market-leading service that empowers clients.

Client Centric

We understand what our clients need to succeed, and do everything to ensure they meet their goals as simply and effectively as possible.

Diversity, Equity and Inclusion

We believe in putting people first. As a global business we recognise diversity, equity and inclusion can be complex, challenging and nuanced. So we're meeting it with courage, drive and openness.

Offshore Law Firm of the Year
WealthBriefing European Awards 2026

Law Firm of the Year Jersey
Citywealth IFC Awards 2026

Best Offshore Law Firm - Client Service
HFM Asian Services Awards 2025

Offshore Firm of the Year
Chambers Europe Awards 2025

Beijing | British Virgin Islands | Cayman Islands | Dubai | Guernsey | Hong Kong | Ireland | Jersey | London | Luxembourg | Shanghai | Singapore | Tokyo

Legal
Corporate and Fiduciary
Consulting

Beijing
British Virgin Islands
Cayman Islands
Dubai
Hong Kong
Guernsey
Ireland
Jersey
London
Luxembourg
Shanghai
Singapore
Tokyo

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ogier.com