



Butterfield

Trust



The Butterfield Way

At Butterfield, we have always focused on building personal relationships with our clients. Trust is at the heart of those relationships, both in terms of our approach and our service.

For over 150 years, we have been in the business of helping our clients achieve their financial objectives by listening, understanding their needs and providing tailored solutions to help them attain their objectives. We pride ourselves on becoming our clients' trusted financial partner.

Trusts are an integral part of wealth management at Butterfield. As a pioneer in the field of international fiduciary services, with experience that goes back to the advent of offshore trust legislation over 70 years ago, fiduciary work is a core Butterfield business.

At Butterfield, fiduciary services are provided independently of the banking business. This means that you can have confidence in our ability to provide true objectivity.

Over the years we have expanded our international presence and now have teams of highly experienced professionals in many of the world's most important financial centres. This gives us the global reach, supported by local knowledge, to be able to offer you the right services in the right jurisdictions.



Tailored Solutions

At Butterfield, we have a depth of experience in helping families protect assets and plan prudently for their future distribution. Each family's needs are unique which is why we always provide tailored financial solutions. There are, however, common elements in most families' requirements, which may include:

SUCCESSION PLANNING

In many cases the main purpose of creating a fiduciary structure is to pass assets on to the next generation smoothly and efficiently.

CONSOLIDATION

A properly structured estate creates a more streamlined organisation which may have benefits in terms of operational efficiency and ease of administration and reporting.

CONFIDENTIALITY

A fiduciary structure can provide increased privacy regarding the details of a family's affairs.

ASSET PROTECTION

Appropriate structures can help protect wealth from potential risks, such as political or economic instability.

TAX PLANNING

The use of sophisticated fiduciary structures can allow for more efficient management of an individual's tax affairs.

Butterfield will work closely with a family's legal and tax advisors to establish the most appropriate structure for their particular needs. In many cases the traditional trust arrangement is the most suitable solution. Trusts remain at the heart of Butterfield's fiduciary work.

For some families, Private Trust Companies, Partnerships, Foundations and charitable vehicles may be more suited to their circumstances.

Butterfield's corporate services teams incorporate and administer asset-holding companies which often form an important part of these structures.

Butterfield's global presence gives us intimate local knowledge of many of the world's premier trust jurisdictions. As well as our trust office in Bermuda, where Butterfield was founded, we are located in The Bahamas and the Cayman Islands in the Caribbean, Guernsey, Malta and Switzerland in Europe, and Hong Kong in Asia. Our New Zealand trust company provides trustee services, although trust administration is carried out by one of our trust offices mentioned above.

Our International Private Office in the United Kingdom acts as a gateway to Butterfield's fiduciary network and provides structuring guidance to families.



Exceptional Service

The benefits of Butterfield extend past our unique structure, international perspective, local expertise and unrelenting focus on proactive service:

PERSONAL APPROACH

We believe that establishing a personal relationship with you is essential to our fiduciary work.

BANK COVENANT

We offer the stability of being backed by one of the world's premier specialist financial institutions.

INDEPENDENCE

Providing fiduciary services is a core business at Butterfield and we operate independently from Butterfield's investment management and private banking businesses. This affords us complete discretion to work with third-party service providers from around the world.

NON-FINANCIAL ASSETS

We have both the capability and the expertise to administer non-financial assets, such as real estate, yachts, aircraft and artwork, as part of a fiduciary structure.

Because we provide a personal solution for each family, the fees we charge also vary, reflecting the complexity and anticipated time commitment associated with establishing and/or administering the structure. We pride ourselves on offering exceptional services at highly competitive rates.

Contact us today about how we can put our expertise to work for you.

Butterfield offers a full range of community banking services in Bermuda, Barbados and the Cayman Islands, encompassing retail and corporate banking and treasury activities. Wealth Management services, including private banking, fiduciary services and asset management, are provided from the Group's headquarters in Bermuda and other Group locations in The Bahamas, Cayman Islands, Guernsey, Hong Kong, Malta, Switzerland, and the United Kingdom.

www.butterfieldgroup.com

This brochure is for information purposes only and does not constitute an offer or solicitation of products or services where prohibited by law. It is designed to provide general information on our fiduciary services and is based on laws and practices prevailing in the relevant jurisdiction at the time of publication. This information is not intended to be exhaustive and does not constitute legal advice. We will be pleased to offer more comprehensive and specific information upon request and we invite you to contact the relevant unit to discuss your specific requirements.