



Trust & Estate Planning







## About Us

Since inception in 1997, RF has been committed to helping clients create and manage wealth. We are a regional private bank connecting clients in The Bahamas, Barbados and the Cayman Islands with the best in local and international investments. Offering a wide range of investment products and services, our financial solutions are designed to help individuals and corporate clients meet and achieve their investment goals.

### **Trust & Estate Planning**

Mutual Funds

Investment Management

Investment Banking

Personal Retirement Accounts

Group & Personal Pension Plans

Stock Brokerage

Educational Investment Accounts



## RF Trust and Estate Solutions

Trust and Estate solutions that provide peace of mind for you and your family.

As a premier Trust company in The Bahamas and Barbados, our professionals can provide personalized solutions that will help you preserve the wealth you have worked so hard to accumulate, and transfer that wealth to future generations. Our goal is simple - we endeavor to make the estate settlement process as easy as possible for those friends and loved ones left behind. We achieve this through our years of experience, as well as through a healthy balance of empathy and professionalism.



### RF's Trust & Estate Solutions:

- Executorship services
- Estate settlement
- Trustee services
- Inter-vivos and testamentary trust solutions
- Investment administration
- Security plus investment solutions

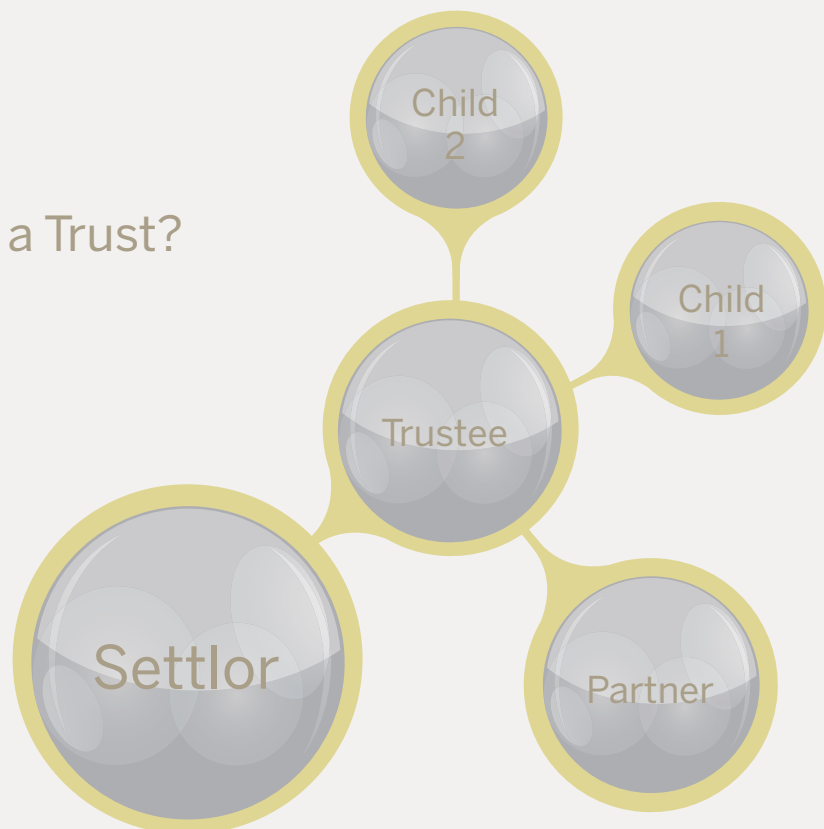


## Trust Solutions

In addition to the aforementioned services, our Trust and Estate clients have access to RF's full range of financial services including Pensions, Corporate Finance, Mutual Funds, Investment Management and Brokerage Services.

Increasing levels of litigation are forcing professionals and business owners to focus on ways to protect their investments and assets. RF will assist you in constructing asset protection strategies and organizing your financial affairs to safeguard them from the risk of exposure to lawsuits, creditors and from non-beneficiaries making claims.

### How do we accomplish a Trust?



When you establish a Living Trust, assets are transferred into the Trust by the Settlor/Grantor and immediately fall under the control of the Trustees for the benefit of your beneficiaries. You can add additional assets to the Trust over time and make associated amendments to beneficiaries. The Trust assets do not form part of your estate and are not subject to probate since the assets are being transferred during your lifetime.

## Trustee Services

A RF Trust is one of the surest ways to provide for an effective, professionally managed asset protection plan, both now and into the future. It also serves as an integral part of an estate plan for confidential asset disbursements, before or after your death.



### Company Administration

From incorporations to annual filings to dissolutions, our qualified, knowledgeable and equipped team of professionals will guide you through this process to completion.

In addition, we act as a Registered Office and Agents to our incorporated entities and can also provide corporate services such as Directors and Officers through our nominee companies.

### Testamentary Trusts

RF administers Testamentary Trusts through explicit instructions in a deceased's Will. This Trust goes into effect at the death of an individual and is usually used to provide ongoing financial support for loved ones, ensuring asset protection for beneficiaries.

### Living Trust

Establishing a Living Trust can avoid the probate process, thus eliminating the time and expense associated with court proceedings. This legal entity allows for the management of a person's assets, the main parties being the Settlor, the Trustee and the beneficiaries. The Trustee manages your assets in accordance with the written instructions contained in a trust document.



### Insurance Trusts

Insurance Trusts, facilitate the direct transfer of the proceeds of your life insurance policy into your Trust. As Trustees, we manage and administer these funds to meet the needs of your beneficiaries.

### Pension Trustees

As the Trustees of your pension scheme, we act separately from the employer. We hold the assets invested in the scheme for the benefit of the participants. As Trustees, we make all scheme-related decisions with the beneficiaries' interests in mind.

Let's face it, you will need an income when you retire in order to enjoy those golden years. RF offers retirement plan solutions that are all inclusive, and highly individualized. You need a Pension Plan that is designed and customized to meet your needs for security, reliability, simplicity and clarity.

## A RF Trust

### Benefits

- Research, customize and present the best possible structure to suit your needs
- Competitive rates offered
- Qualified and experienced staff to administer, invest and distribute your assets
- Ensures your assets are properly transferred/titled for total protection
- Avoid the complications involved with family members acting as executors of your estate

In addition, while utilizing our estate planning services, the reassurance that comes from working with top specialists will benefit you by having the time and effort associated with your Trustee duties minimized. Having fewer professionals involved with the management of your Trust should also reduce costs and errors. The expertise and organization that your Agent provides will bring you—and the Trust's beneficiaries—peace of mind.



## Wealth preservation for you and your heirs

### Estate Planning

Estate planning will ensure you are remembered the way you want to be. It facilitates the distribution of your assets according to your wishes and gives purpose to what you've accomplished in your lifetime.

#### Your Estate Plan

This forms the basis of your planning process. It is here that you select your beneficiaries and outline your wishes.

#### Your Will

This plan allows you to play a key role in securing your family's financial future. It's your last gift to them!

Trusts offer great rewards and they're not just for millionaires. You can use trusts for the purpose of asset protection. They also serve to simplify and accelerate the transfer of assets to your beneficiaries.

### Why do you need an estate plan?

Your estate plan forms the blueprint for the legacy you want to pass onto your heirs. Developing an estate plan is one of the most important financial decisions you will make in your life. Failure to make an estate plan means that other persons will get to make these decisions for you. Your beneficiaries could end up with far less than you would have wanted and you may even end up with unwanted beneficiaries.

#### Additional Benefits of an Estate Plan:

- Your assets go where you want them to
- Minimize the emotional and financial burden on your family
- Avoid disputes over your estate
- Avoid the cost and delay of probate
- Make provisions for minor children



An Estate Plan IS for everyone.

You may be wondering, if estate planning is so important, why doesn't everyone have one? The answer is part human nature and part misconception.

Human nature prevents us from talking or even thinking about our own mortality. We don't like to say to ourselves, "Someday I will die or become incapacitated". For the sake of our loved ones, however, we have to deal with death because it can happen at anytime.

People also wrongly believe that estate planning is only for the super-rich. The word 'estate' somehow implies great wealth. But the fact is, an estate can be a house and several thousand dollars or a mansion and several million dollars.

Regardless of your age or the size of your estate, a proper estate plan will ensure your assets are distributed as you desire with minimum complications or delays.

If you'd like to discuss your options with an expert, contact a RF Estate Planning professional today.

# How to make an Estate Plan?

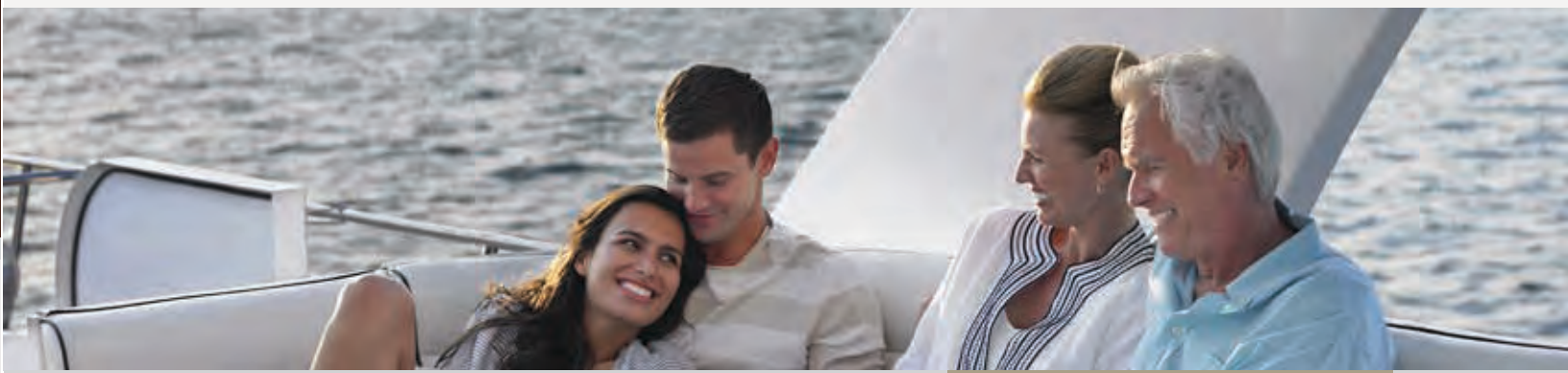
## Corporate Executorship Services

### Prepare a Will

This legal document allows you to make decisions on who will administer your estate and distribute your assets at the date of death. In the absence of a Will, the State decides how your property will be distributed. RF recognizes that estate planning is complex and requires expertise from many disciplines; as such, we have the resources to make this stage as quick and cost effective as possible.

### Naming your Executor

Each person who owns assets has an estate, regardless of the quantity. At your death, your assets must be properly distributed in accordance with your Estate Plan. Your executor can either be an individual or a Corporate Entity.



## Things to think about

**Expertise** - The professionalism, knowledge and expertise of an Trust and Estate professional can provide invaluable support. Acting as an executor can involve different tasks and often takes a number of years to settle, depending on its complexity.

**Family dynamics** - Settling an estate can create or incite family rivalries and disputes. The impartial nature of an Trust and Estate professional can assist in managing these contentions.

**Availability** - Appointing an executor who is nearby can help avoid multiple challenges that can be encountered when administering the estate. This ensures that the Trust and Estate professional is always accessible.

**Continuity/Permanence** - An estate settlement can sometimes take extended periods of time, and as a result, the lifespan of the executor is of vital importance. Corporate Trust and Estate professionals will ensure that the estate is settled by the same executor.

## Starting a new Estate Plan is made quick and easy!

### How do I begin?

Simply visit our website at [www.rfgroup.com](http://www.rfgroup.com) or contact us via phone or email. A RF Trust & Estate Planning specialist will speak with you, provide you with details and assist with the completion of the relevant forms.



## Trust & Estate Planning

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