



**TRUST
& ESTATE
PLANNING**

Money at Work

For over 20 years, our mission has been to help our clients create and manage wealth. We pride ourselves on being industry leaders, not only in performance but also in innovation. Proof of our success is more than \$2 Billion in capital raised for our corporate clients, over \$1 Billion in assets under management and over \$2 billion in assets under administration.

Our goal is simple - to be the premier Wealth Manager and Advisor in the communities we serve. We are a regional private bank which makes us especially attuned to the unique needs of our local clientele. We consistently introduce original products carefully designed with these needs in mind. We have also cultivated key relationships with best-in-class global partners that help us deliver the gold standard in investment management solutions. These solutions include:

Individuals & Families

- Local & International Mutual Funds
- Personal Pension Plans
- Personal Retirement Accounts
- Stock Brokerage
- Private Wealth

Institutional Services

- Group Pension Plans
- Investment Banking
- Investment Management
- Trust & Estate Planning





Protect what matters.

We understand that protecting the people you love and the assets you've worked hard to accumulate are important to you. That is why we provide comprehensive Trust & Estate Planning services tailored to your goals for accumulating, preserving, managing and transferring wealth. As a premier regional trust company, we have the expertise to offer our clients a range of trust solutions for all your estate planning and asset protection needs. This is achieved through years of experience and a healthy mix of professionalism and empathy.

RF Trust & Estate Planning

We take into account your complete financial picture including your asset holdings, family situation and your personal and financial goals. Whether you are an individual with a large or modest estate, a family requiring special planning, such as family member with a disability, or a business owner, our solutions are designed to give you peace of mind. Our Trust and Estate Planning services encompass all the financial services you may need over your lifetime - from wealth management and investment guidance to succession planning and wealth transfers.

These solutions include:

- ✔ Trustee Services
- ✔ Estate Settlement
- ✔ Executorship Services
- ✔ Inter-Vivos and Testamentary Trust Solutions
- ✔ Investment Administration
- ✔ Security plus Investment Solutions



Why establish a Trust?

A Trust is a fiduciary arrangement that enables a third party - referred to as a Trustee - to manage assets on behalf of others - referred to as beneficiaries. Different Trusts serve different purposes; however, one of the main reasons individuals establish a Trust is to develop suitable arrangements for managing their assets in their absence. This is where family members have to go to court to access a deceased person's assets where there is no Will. Trusts also facilitate the orderly transfer of assets prior to death and avoids these assets being subject to probate. Probate is required to be obtained by the executor of a will in order to distribute assets under a will.

You can also establish a Trust to ensure your loved ones are protected and that they use your assets according to your wishes. Should you leave minor children behind, for example, your appointed Trustee can oversee their inheritance until they are old enough to manage it themselves. You can also define how much access your children have to their inheritance so that it is preserved over their lifetime. In cases of divorce, a Trust can prevent a divorcing spouse from obtaining all or a portion of their funds in a settlement.

Benefits of establishing a Trust at-a-glance

- ✓ To facilitate the smooth succession of assets to loved ones and avoid the need for probate
- ✓ To minimize the effect of taxation
- ✓ To protect spendthrift, disabled or vulnerable children
- ✓ To protect assets in the event of divorce
- ✓ To protect assets against creditors

How do we establish a Trust?

When you establish a Living Trust, your 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 have already been transferred during your lifetime.

Types of Trusts

Testamentary Trusts

We administer these trusts based on the explicit instructions in the deceased's Will. This trust goes into effect at the time of death and is usually used to provide ongoing financial support for loved ones and ensuring asset protection for beneficiaries. As the trust is only established upon the death of the Sponsor, all assets will need to be probated prior to transfer to the Trust during the Settlor's lifetime.

Living Trusts

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 the assets in accordance to the written instructions contained in the trust document. All assets transferred to a living trust do not need to be probated.

Pension Trusts

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

The type of Trust you establish depends on your goals and financial situation. Our team of Trust professionals can guide you in formulating the plan that is right for your specific situation.





Estate Planning

An Estate Plan outlines the distribution of your assets according to your wishes and gives purpose to what you've accomplished in your lifetime. It forms the blueprint for the legacy you wish to pass on to your heirs. This distribution usually occurs in two ways - either by a Will or by a Trust. Should you pass away intestate - or without a Will- the state will determine how your assets will be distributed.

A common misconception is that estate plans are only for the wealthy. However, the size of an individual's portfolio (property, investments, cash, etc) does not determine whether it qualifies for an estate plan. An estate can be a house and several thousand dollars in assets or a mansion and several million dollars. Whatever the size of your estate, a good estate plan will ensure your assets go where you want them to.

The Benefit of Corporate Executorship

One of the most important decisions you will ever make is choosing your Executor. An Executor could be a trusted friend, Attorney-at-Law or corporate entity - like RF. Whomever you select is responsible for protecting your property, fulfilling the wishes expressed in your Will, making decisions in a timely manner and responding to the needs of your beneficiaries. Where individual executors may not be able to see the process to its end for a variety of reasons, a corporate entity offers greater permanence and continuity of service.

Among the benefits of Corporate Executorship are:

Level of Expertise

Acting as an executor can involve 70 different tasks and can be extremely complex. Our Trust and Estate experts have the background knowledge to efficiently manage these complexities and successfully execute your plan.

Family Dynamics

Settling an estate plan can incite family rivalries and disputes. As an independent and impartial entity, RF can help to manage contentions by communicating with beneficiaries and balancing any potential conflicts of interest.

Availability

What happens if your executor is living elsewhere? What if their personal demands make it difficult for them to meet the obligations of your estate plan? Where these can be challenges for individual executors, as a corporate entity, we will be available to execute your plan from beginning to end.



Investment Management

We are in the business of keeping your money busy so that it provides the best possible returns for you and your beneficiaries. RF's professional management team and partnerships with world-renowned asset managers help us to provide market-leading results year after year. Combine this with our unique ability to source and manage local investments to significantly increase your returns in comparison to low-income generating cash deposits, and you have the solution to ensure your assets keep on growing for generations.

Our Investment Management services include (but are not limited to):

- ✓ Money management
- ✓ Management of investment portfolios
- ✓ Monthly portfolio valuations
- ✓ Market analysis
- ✓ Informative reporting

Ready to get started?

When you are ready, schedule an appointment with an RF Trust and Estate Specialist who will meet with you to discuss your goals and assist you in completing the necessary documentation.



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