

Offshore Structuring

Index

Who we are	3
How we can help	4
Securing your family's future	5
Diversifying Risk and Increasing Stability	
Enhancing Privacy and Confidentiality	
Asset Protection and Succession Planning	
Tax Efficiency	
Accessing International Investment Opportunities	
What are the costs?	6
Jurisdictions in which we operate in	7
Guernsey	
Isle of Man	
Jersey	
Mauritius	
Legal and Regulatory Notice	10

Who we are

Oak Group is a purpose-led business offering innovative private client, corporate and fund administration services tailored to our clients' needs.

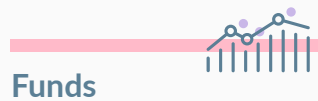
Originally formed in 1999, Oak Trust in Guernsey consolidated with Consortia Partnership in Jersey, Kreston in the Isle of Man and IAG in Guernsey since 2018 to form what is now the Oak Group.

At Oak, we have a 'client first' mentality. We provide exceptional, personalised client service, fostering lasting relationships built on trust, integrity and expertise.

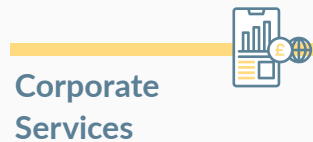
Our director-led service is centred on two core strengths: our extensive experience and knowledge of the industry enables us to deliver market-leading solutions; and our long-term desire to building enduring client relationships and provide a uniquely personal service to our clients. With our collaborative approach, we strive to create long-term value for our clients, while maintaining the highest standards of conduct.

We know that no two clients are the same. We will listen to you and tailor our service to meet your precise requirements.

Oak provides multi-jurisdictional fund, corporate and private wealth solutions.



Funds



Corporate
Services



Private Clients



How we can help

Our Private Client services offer a solution designed to meet the needs of you and your family.

We understand the personal involvement and hard work behind each of our clients' wealth and the desire they have for future generations to understand the origins of the legacy left for them and their continued benefit.

Oak assist clients around the world to structure their assets in a way that will help them grow their wealth now and preserve it for future generations. We guide our clients through the process of designing and implementing their bespoke structures, using trusts, foundations, companies and funds, in our offshore

jurisdictions, to hold assets and investments for secure, efficient wealth and succession planning.

While some of our clients reside solely in one place, the majority of them are worldwide families with assets and relatives living in various countries. Oak has extensive experience administering trusts and private wealth structures with complex arrangements that include assets and beneficiaries spread across numerous jurisdictions as well as the legal, tax, and compliance concerns that occur when the laws of multiple countries may be in force.



Our team of experienced, qualified employees and our director led personalised service is focused on meeting those expectations and understanding the needs of our clients.

Securing your family's future

Diversifying assets offshore offers benefits such as geographic diversification, reduced jurisdictional risk, enhanced privacy, and international investment access



Diversifying Risk and Increasing Stability

A broad spreading of assets across multiple jurisdictions has numerous advantages. Minimising exposure to economic and political uncertainties in a single country, increases stability, provides access to a broader variety of investment opportunities and enables wealth management strategies to become more flexible. A structure to hold these diverse assets may be the next step as any family will want to ensure that they have the right oversight and governance in place to keep track of their affairs.



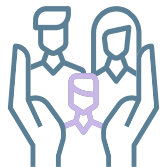
Enhancing Privacy and Confidentiality

By transferring assets offshore, you can maintain privacy and confidentiality for your family. High profile families can often be targeted, and a structure may provide an element of extra protection.



Tax Efficiency

Properly advised structuring of your family wealth through an offshore jurisdiction can considerably reduce tax liabilities due to tax efficiencies available through those jurisdictions.



Asset Protection and Succession Planning

An offshore structure can help to protect assets for the future and also enables the orderly transfer of wealth to the next generation. By appointing an experienced professional Trustee to look after your global family assets you can take comfort that your international assets are being looked after in a stable well regulated jurisdiction.



Accessing International Investment Opportunities

Investing in international markets enables individuals to expand their investment opportunities, these markets offer the potential for higher returns, exposure to emerging industries and the ability to capitalise on global economic development.

What are the costs?

We provide a specialised approach that helps clients accomplish their goals at a price that is economically viable for them.

It is frequently believed that managing a trust would be too expensive. It is true that many of the major banks and other financial institutions charge significant setup costs for trusts. In addition, they also charge annual administration fees based on a percentage of the trust assets and basis points fees for cash investments made by the underlying trust.

Independent trust company fees are typically cheaper, making trusts accessible to even very small estates. Independent fiduciary businesses such as Oak, provide a more specialised approach that will help clients accomplish their goals at a price which is economically viable for them.

“Offshore trusts provide comprehensive asset protection, confidentiality, and tax advantages. By leveraging the expertise of our highly qualified team, we can navigate the legal framework with the uttermost integrity whilst adhering to global regulations, ensuring our bespoke solutions are tailored to meet your needs.”

Scott McPherson - Director, Trust and Corporate

Jurisdictions in which we operate in

We are jurisdictionally agnostic as a business, as a result our team will advise but not direct a client. The choice will come down to the individual circumstances, preferences and relevant tax advice.

Guernsey



Guernsey, which serves as our headquarters, is a leading offshore financial centre operating with the highest levels of governance and regulation and is one of the world's oldest and most reputable offshore financial services centres. The Island's professionalism and regulation are unparalleled, backed by over 60 years of experience. Guernsey offers high-net-worth individuals a secure and stable environment in which to structure and preserve their wealth for future generations. Our Guernsey team has a unique focus on the South African market, although they are primarily geared toward those who wish to invest in the United Kingdom and Europe. Our senior management team has over 100 years of combined experience in UK property matters, a core asset class for the Group's high net worth private clients.



Isle of Man



The Isle of Man economy has been hailed as the forefront of modern regulation with an established fiduciary, banking, insurance, pension, online gambling and fintech industry. With a long-established legislation, based on common law principals with a strong tradition of upholding trusts, the legal system specifically affords clients the comfort that assets held in Trust will be protected for them and their families. The Isle of Man shares the same VAT regime as the UK, meaning trading structures can operate within the UK and EU because they can be registered for VAT with the added benefit of no tax on the profits. Our team primarily provide trust and corporate solutions to wealthy individuals and families, many of whom have been clients for more than two decades. Businesses such as Derivco, Pokerstars and De Beers all having operations and/or family office connections with the island.



Jersey



Jersey is a specialised centre that collaborates with some of the world's largest private equity managers who have more than 60 years of experience structuring, managing, and administering funds. The core of the services provided by our family office are property and estate management for a number of large families. We have a robust network of relationships with all the leading banks, allowing us to locate the best financing and refinancing opportunities for our complex clients. With our in-house expertise when it comes to the industry-leading Jersey Private Fund (JPF) product – professional investor structures with up to 50 investors – we offer quick setup timeframes, vehicle incorporation, and regulation with a lighter touch than the full Collective Investment Funds (CIF) product. In addition, our team manages large Managed Trust Company structures for publicly traded UK companies and Private Trust Companies for ultrawealthy individuals and we have extensive experience with AIM and Main market PLC listings, managing corporate governance for such entities to meet UK and Jersey substance requirements, and providing named directors to these boards. We also have expertise with low carbon/net zero assets, with each Jersey director serving as a named director on the boards of companies with sustainability at their core.



Mauritius



Just a short hop from the African mainland, our Mauritius office operates as the Group's African hub, having a particular focus on the Southern African market. With its mixed economic system, combines private freedom with centralised economic planning and governmental regulation. It has become an international financial services centre of substance and repute and is an excellent and convenient base for trust operations for African based clients. Employing almost 40 staff with highly qualified backgrounds in administration, law, company secretarial, investments, regulation and compliance, our Mauritian office also serves as the Group's Centre of Excellence for accounting, risk and compliance. There are various incentives open for foreigners to purchase property in Mauritius, and the island is becoming increasingly popular as a physical base for African high net worth individuals. Whether it be a primary residence, or just a holiday home, there are a wealth of desirable properties for sale to foreigners, with a surprisingly low entry level offering people an enviable lifestyle in the heart of the Indian Ocean. Our team are well placed to assist potential new residents in their move to the island.

Legal and Regulatory Notice

Further details can be found at oak.group/notices/regulatory/

Guernsey

Oak Group Limited

Registered in Guernsey, Company Registration No. 64716

Oak Trust (Guernsey) Limited

Registered in Guernsey, Company Registration No. 34973

Licensed by the Guernsey Financial Services Commission under The Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2020

Oak Fund Services (Guernsey) Limited

Registered in Guernsey, Company Registration Number 36305

Licensed by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law, 2020, to carry out Controlled Investment Business and the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020.

The Registered Office and contact details of all of the above companies is: Oak House, Hirzel Street, St Peter Port, Guernsey, GY1 2NP. Telephone + 44 (0) 1481 722 584

Isle of Man

Oak Group (IOM) Limited

Registered in the Isle of Man, Company Registration No. 089688C

Licensed by the Isle of Man Financial Services Authority

The Directors of this company are: Christian Cowley, Tanya OCarroll and Diane Clarke

The Registered Office and contact details of this company are: Millennium House, Victoria Road, Douglas, Isle of Man, IM2 4RW. Telephone + 44 (0) 1624 611926

Jersey

Oak Group (Jersey) Limited

Registered in Jersey, Company Registration No. 87362

Regulated by the Jersey Financial Services Commission

The Registered Office and contact details of this company are: 3rd Floor, IFC5, Castle Street, St Helier, JE2 3BY. Telephone + 44 (0) 1534 834600

Mauritius

Oak Management (Mauritius) Limited

Registered in Mauritius, Company Registration No. 129233, business registration number C15129233
Licensed by the Financial Services Commission Mauritius and holds a Management License pursuant to Section 77 of the Financial Services Act 2007

Oak Trust (Mauritius) Limited

Registered in Mauritius, Company Registration No. 131334, business registration number C15131334
Licensed by the Financial Services Commission Mauritius and holds a Management License (qualified/ Corporate Trustee Only) pursuant to Section 77 of the Financial Services Act 2007

The Registered Office and contact details of these companies are: 1st Floor Block 19/20, Cascavelle Business Park, Black River Road, Cascavelle, 90522, Mauritius

Luxembourg

Oak Group (Luxembourg) S.à r.l.

Registered in Luxembourg, Company Registration No. B179676

The Registered Office and contact details of this company are: 18 rue de l'Eau, L-1449 Luxembourg. Telephone +352 27 33 88 33





GUERNSEY | ISLE OF MAN | JERSEY | LUXEMBOURG | MAURITIUS