FAMILY OFFICE SERVICES

FACT SHEET

OPUS

PRIVATE

An introduction to

Family Office Services

Who we are

Opus Private is an independent regulated fiduciary and family office services company with offices in Guernsey, London and Dubai.

We focus on the provision of bespoke single and multiple family office advisory services to ultra high net worth business families internationally.

Our services include:

- Family and corporate governance
- Family advisory
- Independent trustee and advisory
- Wealth solutions
- Estate and succession planning
- Individual and business philanthropy
- Coordination, management and consolidated reporting of assets

Monitoring, managing and protecting all your assets

Through many years of managing financial structures, dealing with a diversified selection of asset types and interests, Opus Private has developed both an expertise and a network of quality contacts to help us to appraise situations and deliver financial solutions.

As well as providing a full range of trust and corporate structures, we can help you further by delivering a more holistic service through Opus Private's family office division.

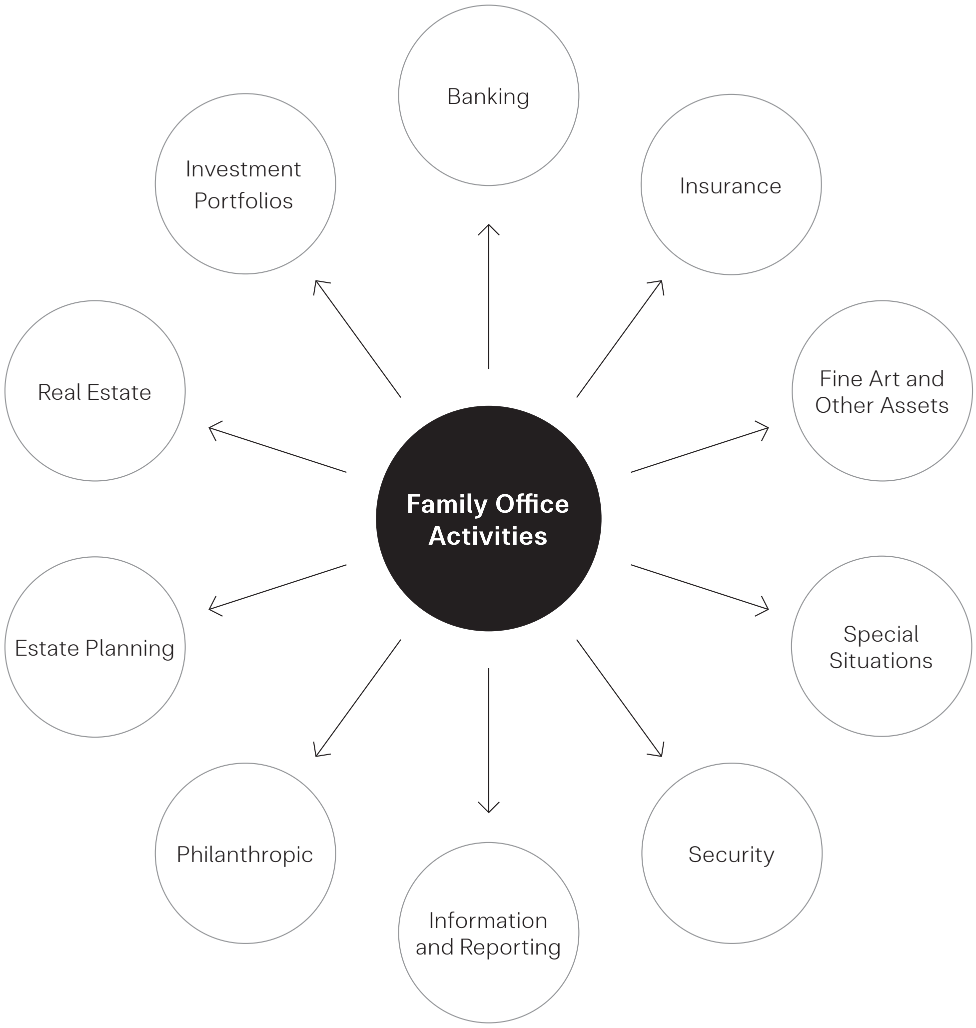
How we can help

We can help you in a number of situations from organising the sale of a particular asset, or introducing a strategic partner to complement a family business, to undertaking a review of a family's international estate planning or formulating a family governance plan – the parameters are broad.

Whatever your requirements or circumstances, we can help. This could be engaging Opus Private to assist in a specific situation or asking us to fulfil a much wider brief where we act in a 'Trusted Adviser' role, designing, implementing and watching over a family's tailored wealth and estate plan.

We do not manage assets, nor do we have financial products to sell. Our role is to orchestrate, arrange and bring about the necessary actions to provide wealth planning solutions. This factsheet highlights areas where we can help, be they in relation to a specific asset or a particular situation.

Opus Private family office services



Real estate

We are able to help in a number of ways:

- Identify and record all real estate holdings
- Review ownership methods and structure as appropriate
- Organise third party expert review of management, tenants and other relevant factors
- Organise re-negotiation with tenants/management contracts for commercial property
- Review financing methods
- Appraise/reorganise insurance arrangements
- Identify new investment opportunities and joint ventures
- Coordinate bespoke residential design and development projects
- Introduce leading developers, designers and architects

Investment portfolios

We can help you safeguard and grow your investments:

- Organise appraisal of existing portfolios to cover
    - o Risk analysis
    - o Ownership methods
    - o Asset allocation as proportion of total wealth
    - o Sharia compliance
    - o Suitability and performance of managers/custodians
- Establish family's risk profile
- Formulate and implement new investment strategy
- Ongoing periodic appraisal to ensure objectives are met
- New opportunities
    - o Private equity and unique opportunities
    - o Joint ventures with leading specialists
    - o Access to new markets, sectors, themes and products

Banking

We can:

- Arrange appraisal of existing arrangements – both personal, and held in structures, reviewing:
    - o Terms, fees and conditions
    - o Existing institution's performance (or neglect), service standards, available products
    - o Sharia compliance
- Recommendations
    - o Best terms negotiated
    - o Meet individual needs of family members
    - o Organisation of:
        - Personal banking requirements
        - Credit cards
        - Foreign exchange
        - Credit facilities
        - Maintaining adequate funding
        - All due diligence
        - Online banking (if required)
- The family office can monitor and actively manage all or selected banking arrangements, settle credit card bills and other associated issues

Insurance

The services we provide include:

- Review existing asset insurances
- Best terms arrangements
- Specialist asset cover – marine vessels, aircraft, fine art
- Large property portfolios
- Captive insurance arrangements
- Islamic insurance considerations and appropriate options
- Personal insurances and protection
- Provide for business succession and stakeholders
- Active management of negotiations, renewals from a central office from where all insurance matters can be dealt with – document storage, negotiations, diarised events, payments are handled

Fine art and other assets

When it comes to your other assets such as jewellery, fine art, vintage wine, intellectual property, collectibles, aircraft and yachts, we can provide a full range of services:

- Source item for purchase
- Arranging sale – locating buyers
- Method of ownership
- Storage and location
- Management, maintenance and transportation
- Local/international tax planning issues

Special situations

Clients and contacts often seek assistance in identifying private investment opportunities, locating potential strategic business partners and coordinating a variety of private capital opportunities.

Due to Opus Private's business network and relationships we have access to off-market opportunities and private investors that fall outside the mainstream institutional markets.

Be it a family with a high value asset that they wish to sell discreetly, a successful entrepreneur seeking a disposal of his business, or an individual wishing to explore opportunities in a new market sector or region, we can effect introductions and add value.

Security

We can:

- Organise a review of arrangements at main and other residences, provided by third party specialists
- Arrange personal protection
- Arrange travel security – comprehensive country and location checks prior to visits by family members
- Access business intelligence, pre-investment and anti-corruption checks – individuals, companies, locations and jurisdictions

Information and reporting

Tailored to meet your specific needs, we offer you:

- Complete confidentiality
- A central secure storage base for all information received and communicated, providing vaults for valuable documents
- Web based solutions from financial service providers
- Consolidated reporting – to include all/any asset types selected, personal and/or structured

Philanthropic

We can:

- Review family objectives
- Carry out planning and management of charitable foundations
- Organise management of segregated charitable funds
- Advise on representation of family for public duties and functions
- Organise liaison with charitable bodies
- Provide updates, information and progress reports

Estate planning and family governance

At Opus Private we can:

- Orchestrate any professional advice required and work with existing advisers or bring in 'best of breed' specialists
- Appraise family assets and interests in light of:
    - o Family objectives
    - o Asset types
    - o Potential risks
    - o International factors
- Agree and implement a planning 'blue print'/family governance plan
- Carry out a watching brief to ensure agreed arrangements and structures cater for:
    - o Family issues and succession planning
    - o Political and geographic influences
    - o Changes in international tax and inheritance laws and other fiscal factors

Family office services

Given our collective in-house experience, reputable network of professional contacts around the world, and Opus Private's reputation amongst finance houses globally, we are ideally placed to add value. In summary:

Value:	Opus Private has considerable influence and purchasing power with many leading financial institutions
Expertise:	Benefit from an experienced team of leading professionals from the legal, accountancy, trustee and banking world
Solutions:	Through a mix of internal expertise and experience and access to best of breed external contacts
Anonymity:	Activities are handled discreetly; we can also represent to avoid unwanted publicity
Independence:	The best interests of our clients come first
Flexibility:	Clients set out the parameters and agree the terms
Third Party Performance:	Portfolios can be independently monitored and appraised
Peace of Mind:	Having your affairs managed professionally

How we charge for our services

The basis of our remuneration will depend upon the nature of the activity and solution provided. Once an initial understanding of the client situation is known we are able to provide a definitive remuneration basis for discussion.

Find out more

We provide comprehensive wealth planning and related solutions, giving you peace of mind in the knowledge your affairs are being dealt with properly and professionally.

For further information, please approach your usual contact at Opus Private, or alternatively:

Shane Giles, CEO (Founder)
T: +44 1481 754701
M: +44 7781 125660
shane.giles@opusprivate.com
or
Karen Cleal, Deputy CEO (Founder)
T: +44 1481 754700
M: +44 781 126959
karen.cleal@opusprivate.com