

Our clients know what they want to achieve. We know how to get there. Working with some of the sharpest minds in corporate law and finance, we pull together the right blend of services to suit each client's unique situation. With an international network of experts and a rich history in the financial world, we have the people and knowledge to help you succeed. Partnership, premium quality and personal attention. That's how we've remained a leader in Trust and Corporate Services since 1952.

## Why Guernsey?

Guernsey is one of the world's top international financial centres and offers a politically stable and secure environment in the same time zone as London and benefits from robust but pragmatic regulation. Guernsey's low tax status, proximity to the financial markets of Europe and sophisticated banking and professional infrastructure have all contributed to its success.

Guernsey is a member of the Organisation for Economic Cooperation and Development (OECD) and has also obtained designated territory status under the UK Financial Services and Markets Act 2000. As a jurisdiction, Guernsey has been successfully reviewed by the International Monetary Fund (IMF) and the Financial Action Taskforce (FATF).

## Intertrust Guernsey

Intertrust is a global service provider with in excess of 1,700 staff based in offices in over 33 countries.

Our Guernsey team consists of 120 people who are industry professionals offering experience and working knowledge at every level. We understand how important it is to have continuity and accountability. They work in partnership with lawyers, accountants and other professionals both locally and internationally.

## Our family office services

The term "Family Office" has become widely used in recent years; trust companies, law firms and investment managers all use the term to describe aspects of their services. We define family office services as the provision of an international, multi-generational family's central mind, management and control through a combination of proactive administration and strategic oversight. The family office becomes a hub that coordinates a family's cross-border interests and helps it maintain its wealth for the long term. Key to this is the collation of data on all the family's economic activities to enable the provision of detailed consolidated reporting and analysis. This starts with assessment of the performance of the investment managers and banks used but extends much further than this and requires tactical allocation of assets and managers, attribution analysis, accurate risk assessment and mitigation, liquidity management and the control of external fees.

For this analysis to be meaningful information on the family's other assets held needs to be integrated into the reporting including, but not limited to, the family business, private equity investments, residential and commercial property and art on a worldwide basis.

Regular family meetings are vital as these provide the opportunity to focus on another important area of the service; ensuring good family governance and proper intergenerational planning. This might include the long term stewardship of the family business, the financial mentoring / education of younger family members and other steps required to successfully preserve and enhance the wealth of both current and future generations.

Another important element of an offering is the planning and implementation of philanthropic projects reflecting the views and values of different members and generations of the family.

Other aspects of a family's life can be coordinated by the provider of family office services; this might include the hiring and management of household staff and the maintenance of their contracts or the purchase of real assets including properties as well as so-called "trophy assets" such as yachts or planes.

## Summary

- > Facilitation of good family governance and the provision of central "mind and management".
- > Integrated reporting incorporating investable assets, businesses and other family interests.
- > Performance attribution analysis and risk control; fees "audit" of banks and investment managers.
- > Tactical asset allocation and manager selection.
- > Assistance with the adoption of an appropriate philanthropic strategy.
- > Integration with key advisors regarding structuring, legal and taxation issues.
- > Purchase of real assets including art, yachts and aircraft.
- > Review of worldwide insurance provisions (personal, asset, business) and arrangement of specialist cover.
- > Management of household staff and their contracts.
- > Full outsourced service or the provision of the offshore element only in partnership with an onshore private office or a family's lawyers, accountants or other trusted advisors.

## Contact

For further information, please contact:

### Frank Moon


Intertrust Guernsey  
tel +44 (0)1 481 211 212  
frank.moon@intertrustgroup.com

---

[www.intertrustgroup.com](http://www.intertrustgroup.com)

**Intertrust International Management Limited**

P.O. Box 119, Martello Court, Admiral Park,  
St Peter Port, Guernsey GY1 3HB  
tel +44 (0)1 481 211 000  
fax +44 (0)1 481 211 001  
[guernsey@intertrustgroup.com](mailto:guernsey@intertrustgroup.com)

 **Setting the standard since 1952**

Intertrust International Management Limited (Registration Number: 15831) is licensed in Guernsey by the Guernsey Financial Services Commission under The Regulations of Fiduciaries, Administration Businesses and Company Directors etc. (Bailiwick of Guernsey) Law, 2000. Telephone calls may be recorded for monitoring and training purposes. Intertrust International Management Limited (Registration Number: 15831) is licensed in Guernsey under the Regulation of Fiduciaries Administration Businesses and Company Directors etc (Bailiwick of Guernsey) Law, 2000. This document is provided by Intertrust for information purposes only and does not constitute an offer, invitation or inducement to contract. The information herein does not constitute legal, tax, regulatory, accounting or other professional advice and therefore one should seek appropriate professional advice before considering a transaction as described in this document. No liability is accepted whatsoever for any direct or consequential loss arising from the use of this document. The text of this disclaimer is not exhaustive, further details can be found at: <http://www.intertrustgroup.com/disclaimer.html>