CLARIEN

Wealth Management

Building your future on a rich history

Our roots as a family office run deep, stretching back to the early 17th century in Bermuda. From our beginnings as a community-focused deposit company, we have proudly and effectively met the wealth management needs of individuals and families for generations. We understand the complexities of family finances and the necessity of discretion and privacy. We strive to be your trusted advisor, rapidly achieving a deep understanding of your circumstances and tailoring solutions to preserve and grow your family wealth and secure your legacy for the future.

SERVING FROM A POSITION OF STRENGTH

In partnership, our shareholders—Edmund Gibbons Limited, NCB Financial Group Limited, and Portland Private Equity Limited — are committed to providing you with world-class counsel and services. NCB Financial Group Limited and Portland Private Equity Limited are part of Portland Holdings, a multi-billion-dollar international conglomerate with a diversified business portfolio and a strong presence in North America's and the Caribbean's financial-services sectors.

Our leadership team hails from the highest levels of global banking, drawn to Clarien by the opportunity to serve successful, affluent and discerning individuals and families from one of the world's most dynamic and sophisticated financial, investment and insurance service centres. Bermuda is renowned as a principal hub of international business and a luxury tourist destination with a long history of political, economic and social stability.

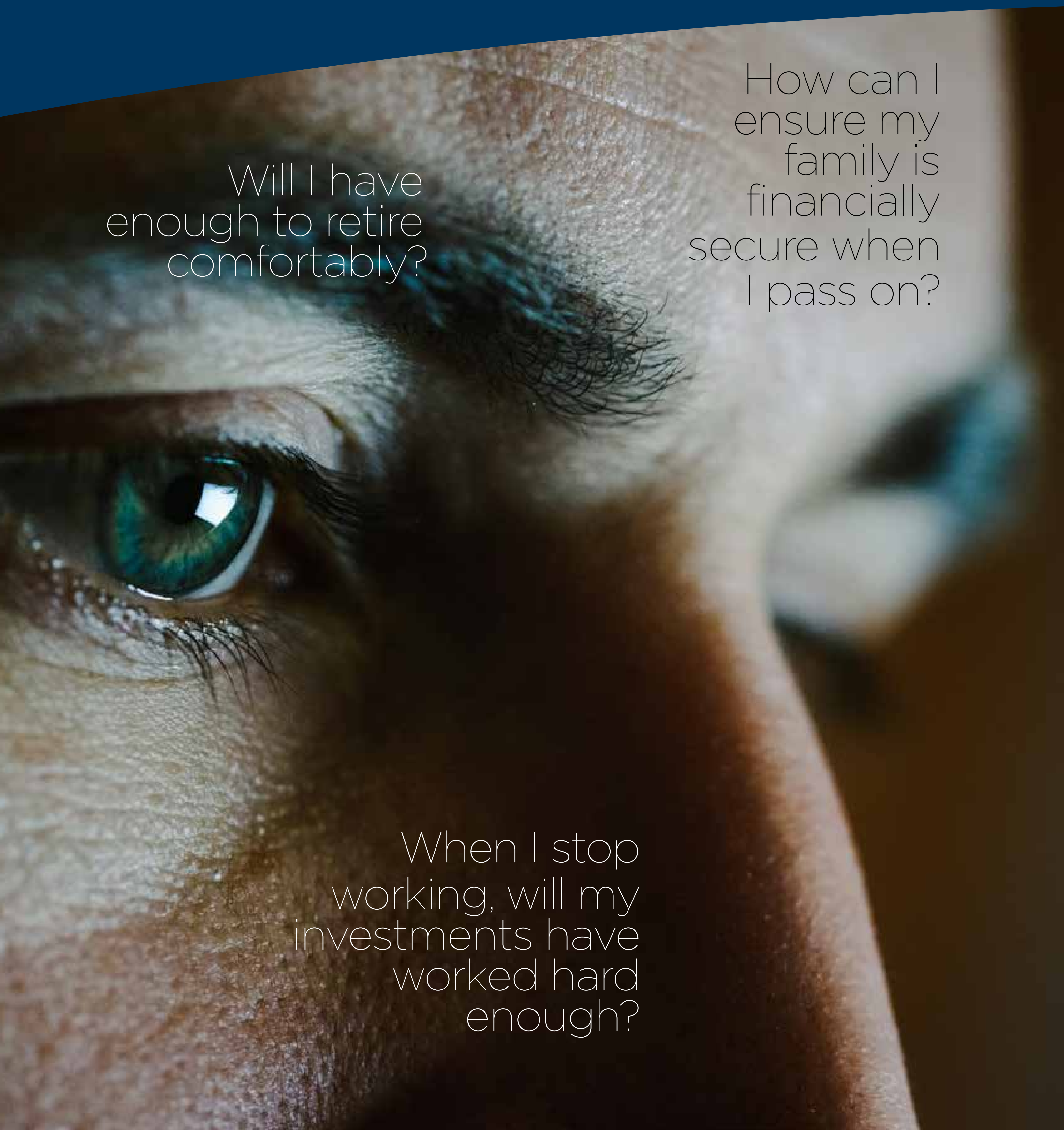
The island's geographic setting is key to its prosperity. Conveniently located between the United States and Europe, Bermuda affords strategic access to major markets on both sides of the Atlantic. In addition, Bermuda's mature legal and regulatory framework has earned it a reputation as a jurisdiction that operates with a high degree of integrity and transparency .

GLOBAL FINANCIAL LEADERSHIP

The Caribbean Financial Action Task Force (CFATF) confirmed Bermuda's status as a leading international financial centre in its January 2020 evaluation report. Part of the global Financial Action Task Force network, the CFATF ranks Bermuda sixth of 75 world jurisdictions in the fight against money laundering and the financing and proliferation of terrorism. Bermuda scored 39 out of 40 in technical compliance, the highest of any jurisdiction.

The CFATF report underscores the effectiveness of Bermuda's legislative and operational frameworks, which secure the ongoing trust of investors from around the world.

Understanding your needs and goals...



How can I ensure my family is financially secure when I pass on?

Will I have enough to retire comfortably?

When I stop working, will my investments have worked hard enough?

...and helping you plan for your future.

Our Wealth Management team will help you answer these and other questions. This is part of the process of building a close personal relationship with you based on a deep understanding of your needs. We begin by working closely with you and your range of advisors to analyse and evaluate a multitude of factors including your current situation, your priorities for the future, your concerns and expectations. This insight informs the creation of a holistic investment and planning strategy that will help you realise your objectives.

The planning is just the beginning.

We place equal emphasis on the flawless execution of your strategy and the delivery of outstanding personal counsel in the process. As times change, markets shift and goals evolve, we carefully adjust your plan to preserve and grow your wealth.

We offer a full suite of integrated financial services including:

- Asset management — Discretionary management, advisory and custody services
- Chequing, savings and time deposit accounts
- Multi-currency accounts
- Foreign exchange
- Mortgages and loans
- Credit and debit cards
- Bermuda Stock Exchange listing services
- Trust and estate planning
- Insurance — Health, property, life and other protection through our sister companies

Outstanding in our approach to service

Our culture is rooted in a passion for service and a dedication to delivering sophisticated strategic support to preserve and enhance your wealth. We assess opportunities realistically, propose options wisely and execute plans flawlessly. We embrace a spirit of innovation and entrepreneurship, acknowledging that even the most traditional enterprise benefits from disciplined creativity.

For convenience and efficiency, we deliver seamless support through a single Private Banker supported by a team of asset management, estate planning, trust and corporate specialists dedicated to analysing, developing and optimising your solutions.

Our talented team of professionals bring international experience from the US, UK, Europe, Latin America and Canada. Institutions and affluent clients have come to rely on our team for its industry-leading perspectives, innovation, solutions and exceptional service.

Foundation for success

We deliver investment management, custody and brokerage services with more than $1 billion in assets under management.

Our success is founded on three principles:

- Successful client outcomes flow from a robust and dynamic investment process.
- Access to key building blocks—many of which are exclusive or hard to replicate—is essential to portfolio construction and performance.
- Success demands discipline and foresight to make nimble tactical shifts as the investment landscape changes—all while remaining focused on long-term outcomes.

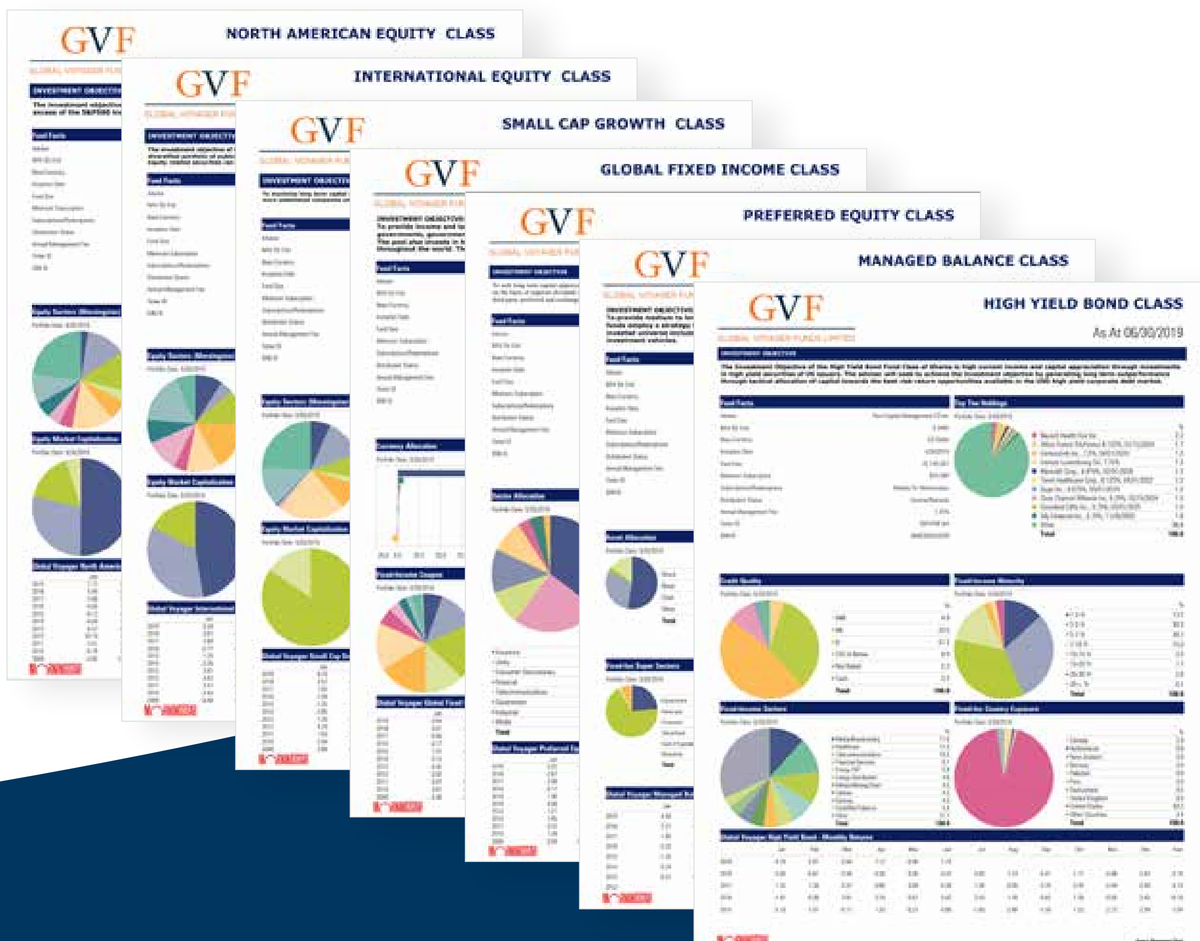
We live by these principles and apply them in everything we do. They guide us our thoughts and actions, sharpen our focus and enable us to deliver superior value to our clients.

Optimise. Invest. Grow.

Outcome-oriented investing requires a strategic approach to asset allocation. We optimise portfolio construction by combining historical correlation matrices with forward asset-class return expectations. Our goal is to limit the variability of returns, reduce the frequency and magnitude of drawdowns, and maximise the exposure of portfolio capital to positive market movements.

Our funds include an array of customised, multi-asset class investment solutions:

- Equities — Tailored market strategies including enhanced, actively managed portfolios featuring carefully selected stocks, sectors and regions
- Fixed Income — On and offshore investment solutions that deliver regular returns at regular intervals for a stable income
- Alternative Assets — Flexible access to a range of markets for the sophisticated investor



CLARIEN

Technology that is as mobile as you are

Clarien Wealth Management's services are supported by easy-to-use apps and online tools that help you monitor your accounts and measure your portfolio's performance. Adaptability is key, as the global financial environment is in constant flux.

iBANK

Clarien iBank is our enhanced, online banking platform that provides 24/7 access to your account balances, recent activity and various operations. Available on your desktop computer and mobile device, Clarien iBank enables you to initiate wires and transfers, conduct foreign exchange operations, pay bills and complete an array of other banking transactions.

iPORTFOLIO

Clients with discretionary managed accounts at Clarien Investments Limited can take advantage of iPortfolio—our state-of-the-art online account reporting interface, which gives you the freedom to review your portfolio whenever you want, wherever you are. iPortfolio is powered by Black Diamond, an independent business unit of Advent Software.

iINVEST

Clarien iInvest enables the automated allocation and management of your assets by a robo-advisor, according to your risk preferences and desired target returns. When enrolling for this service, you will speak with one of our professional advisors who will help define the investment rules and parameters that the software will use to build and manage your portfolio. You'll then enjoy the precision, efficiency and lower costs of an automated system that operates in alignment with your personal requirements—optimising your returns and enabling you to reach your financial goals faster.

iTRADE

For those who favour a hands-on approach to investing, we offer Clarien iTrade—our self-directed online brokerage service. iTrade lets you build your own portfolio and conduct real-time trading from your desktop and mobile device. You can choose from a wide variety of investments, including fixed income securities, equities, options and mutual funds.

Take control of your financial future with:

- Global 24/7 access to trade in over 100 markets in 24 countries
- Innovative trading technologies
- Comprehensive, customisable reporting
- On-demand learning to sharpen your investment skills
- Optional broker-assisted trading

Trust and estate planning

As an independent, privately owned Bermuda bank, Clarien is proud to serve global clients who face increasingly complex wealth management challenges. Developing an estate plan is vital as your wealth grows. Through Clarien Trust Limited, we will work with you to develop a sound blueprint for your financial legacy.

If you have significant assets, a complex financial profile, or property in a number of regions, we offer specialised estate-planning knowledge, particularly with respect to managing offshore assets. Our ethos is to serve you for generations, providing valuable reassurance and continuity for you and your family.

Experience banking of a higher calibre.

Whatever your wealth management goals, we invite you to learn more about the strength and stability of a world-class offshore financial institution.

We look forward to putting our experience, our tradition of trust and performance and our passion for service to work for you.