CLARIEN TRUST LIMITED

Your Partner in Wealth Preservation & Legacy Planning

Trusted Expertise. Tailored Solutions. Lasting Legacies.

At Clarien Trust Limited, we are more than just a trust company—we are your dedicated partner in preserving your family's wealth and legacy. Based in Bermuda and wholly owned by Clarien Bank Limited, we offer unparalleled expertise and personalized service to ensure your wealth thrives for generations to come.

OUR TRUST AND FAMILY OFFICE SERVICES

At Clarien Trust, we provide a full suite of tailored trust and family office services designed to meet your unique financial and estate planning needs. Our services include:

- **Trust Establishment and Administration:** Assisting in setting up and managing trusts, foundations, and private trust companies.
- **Asset Management:** Professional management of trust assets, ensuring alignment with your financial and investment goals.
- **Comprehensive Estate Planning and Streamlined Asset Transfer:** We collaborate with you and your tax advisors to develop effective estate planning strategies that facilitate the efficient transfer of assets to beneficiaries, ensuring a seamless process without the need for probate.
- **Retirement Funding Solutions:** Helping you set aside funds aimed at securing retirement and long-term financial stability.
- **Philanthropic Trusts:** Facilitating the establishment of charitable trusts to support philanthropic endeavors.
- **Family Financial Support:** Structuring distributions for family members across generations.
- **Collaboration with Investment Managers:** Working closely with selected investment managers to ensure the execution of clients' investment strategies aligned with their financial goals.
- **Financial Reporting and Analysis:** Offering detailed financial reporting and analysis to keep families informed about their wealth and investments.
- **Lifestyle Management:** Assisting with managing various aspects of family life, including personal and household affairs that go beyond traditional wealth management.
- **Intergenerational Wealth Education:** Educating family members about wealth management principles to foster responsible stewardship of family assets.

INSTITUTIONAL TRUST SERVICES

- **Pension Fund Trusts:** Providing trustee services for pension funds, ensuring compliance and effective management of retirement assets.
- **Life Insurance Trusts:** Administering life insurance trusts according to the trust's terms.
- **Purpose Trusts:** Establishing and managing purpose trusts designed for specific objectives, without identifiable beneficiaries, ensuring that the intent of the trust is met.

WHY CHOOSE CLARIEN TRUST?

Because managing wealth is about more than just numbers—it's about protecting your family's values for future generations. Here's why Clarien Trust stands out:

- **Tailored Wealth Management:** Your family's needs are unique, and so is our approach.
- **Integrated Financial Solutions:** Seamless access to banking, investments, and corporate services.
- **Decades of Expertise:** Trusted advisors guiding you through complex financial landscapes.
- **Proactive Estate Planning:** Strategies that align with your family's goals, ensuring smooth wealth transitions.
- **Global Connections, Local Expertise:** Access to global legal experts and deep local insight into Bermuda's trust regulations.
- **Competitive & Transparent Fees:** Exceptional service with clear and competitive pricing.
- **A Lasting Partnership:** Your goals are our goals—we listen, adapt, and deliver based on your needs.

THE BERMUDA ADVANTAGE

When you choose Clarien Trust, you unlock the unique advantages of Bermuda—an ideal location for your family's future.

PRIME LOCATION

Positioned perfectly between North America and Europe, Bermuda offers seamless, global support for your family's needs.

UNMATCHED LEGAL SECURITY

Benefit from Bermuda's stable legal framework, rooted in English common law—providing peace of mind and protection.

WORLD-CLASS EXPERTISE

Our team of trusted professionals brings decades of experience in trust and estate management, empowering you to grow and secure your legacy.

A GLOBAL REPUTATION OF EXCELLENCE

Bermuda is renowned as the top choice for wealthy families worldwide, making it the ideal home for your family office.

REGULATED BY THE BERMUDA MONETARY AUTHORITY (BMA)

Safeguard and grow your wealth under a robust, internationally respected regulatory framework.

OUR CORE VALUES IN ACTION

At Clarien Trust, we believe that true wealth management goes beyond numbers. Our philosophy is built on four key pillars that guide every decision and ensure your family's legacy is preserved and enriched:

Informed Decision-Making

Transparent Communication

Family-Centric Approach

Continuous Improvement

Clarien Trust. Your family's future, secured.

MEET YOUR TEAM ON THE GROUND

JENNIFER HANSON CROCKWELL, CPA, CA, TEP

SVP, Head of Trust & Family Office | jmhanson@clarienbank.com

Jennifer is a distinguished leader in Bermuda's trust industry, bringing over 25 years of experience to her role as the Head of Trust and Family Office at Clarien. She is dedicated to overseeing the strategic development of personalized solutions for ultra-high net worth families, ensuring their unique objectives and values are prioritized. With a strong foundation in fiduciary services and estate planning, Jennifer empowers families to navigate complex financial landscapes while effectively preserving their legacies for future generations.

MIGUEL DAPONTE, CFA

EVP, Chief Wealth Management Officer | mdaponte@clarienbank.com

Miguel is a seasoned executive with an MBA from the Richard Ivey School of Business and a CFA designation, bringing a wealth of knowledge to his role as Chief Wealth Management Officer at Clarien. He oversees all aspects of Wealth Management, including Trust and Corporate Services, ensuring that clients receive integrated and comprehensive financial solutions. With extensive experience in managing substantial investment portfolios and developing strategic asset allocation plans, Miguel is committed to delivering tailored financial strategies that align with the goals of ultra-high net worth individuals and families.

CLARENDON HUGH ("HAL") MASTERS

Consultant | hmasters@clarienbank.com

Hal is a respected consultant with over 25 years of experience in the financial services sector, offering valuable insights into corporate governance and fiduciary management. As a Director of Clarien Bank and a consultant to Clarien Trust Limited for over 10 years, Hal is an essential member of the team. He leverages his extensive expertise in hedge fund oversight and private equity to provide strategic guidance for clients. His approach emphasizes collaboration and a deep understanding of each client's unique circumstances, ensuring effective trust development and management to support their long-term financial goals.

JONATHAN REGO

Consultant | jrego@clarienbank.com

Jonathan is a dedicated consultant and a valued member of the Clarien Trust Limited team. He has over 15 years of experience in the trust sector, specializing in client relationships and fiduciary responsibilities. He effectively collaborates with clients and their advisors to address estate planning needs, ensuring that each family's objectives are met with care and precision. Jonathan's extensive knowledge of Bermuda's financial landscape, cultivated over a long-term consultancy, allows him to provide tailored support, facilitating optimal solutions for the unique challenges faced by multi-generational families.

BRITTANY CRAWFORD

Trust Officer | bcrawford@clarienbank.com

Brittany is a passionate Trust Officer with 6 years of specialized experience in trust administration and estate planning. Her commitment to delivering customized trust solutions involves engaging closely with clients to ensure compliance and effective management of their trusts. Brittany's strong attention to detail and client-focused approach make her an essential resource for families navigating their wealth management needs. Brittany is currently working towards completing her Trust and Estate Practitioner designation.

CHRISTINA HOWARTH

Trust Officer | chowarth@clarienbank.com

Christina is a dedicated Trust Officer at Clarien, responsible for a range of client-facing and administrative duties that ensure the smooth operation of trust services. Her prior experience managing the production team at Dockyard Glassworks Co. for ten years, combined with her ownership of a jewelry business, gives Christina a unique perspective on customer service and operational efficiency. She works collaboratively with management on client issues and special projects while pursuing her Trust and Estate Practitioner designation, demonstrating her commitment to professional growth and excellence in client service.

WHAT OUR CLIENTS SAY

"Our experience with Clarien Trust has been transformative. The team genuinely understands the intricacies of wealth management and has provided exceptional support in securing our family legacy."
- Satisfied Client

"The personalized attention and expertise offered by Clarien Trust made a significant difference in our estate planning. The level of service we received was outstanding!"
- Valued Client

Let's build your family legacy together.

Partner with Clarien Trust Limited to preserve and enhance your wealth for the future.

Contact **Jennifer Hanson Crockwell** today to get started.

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