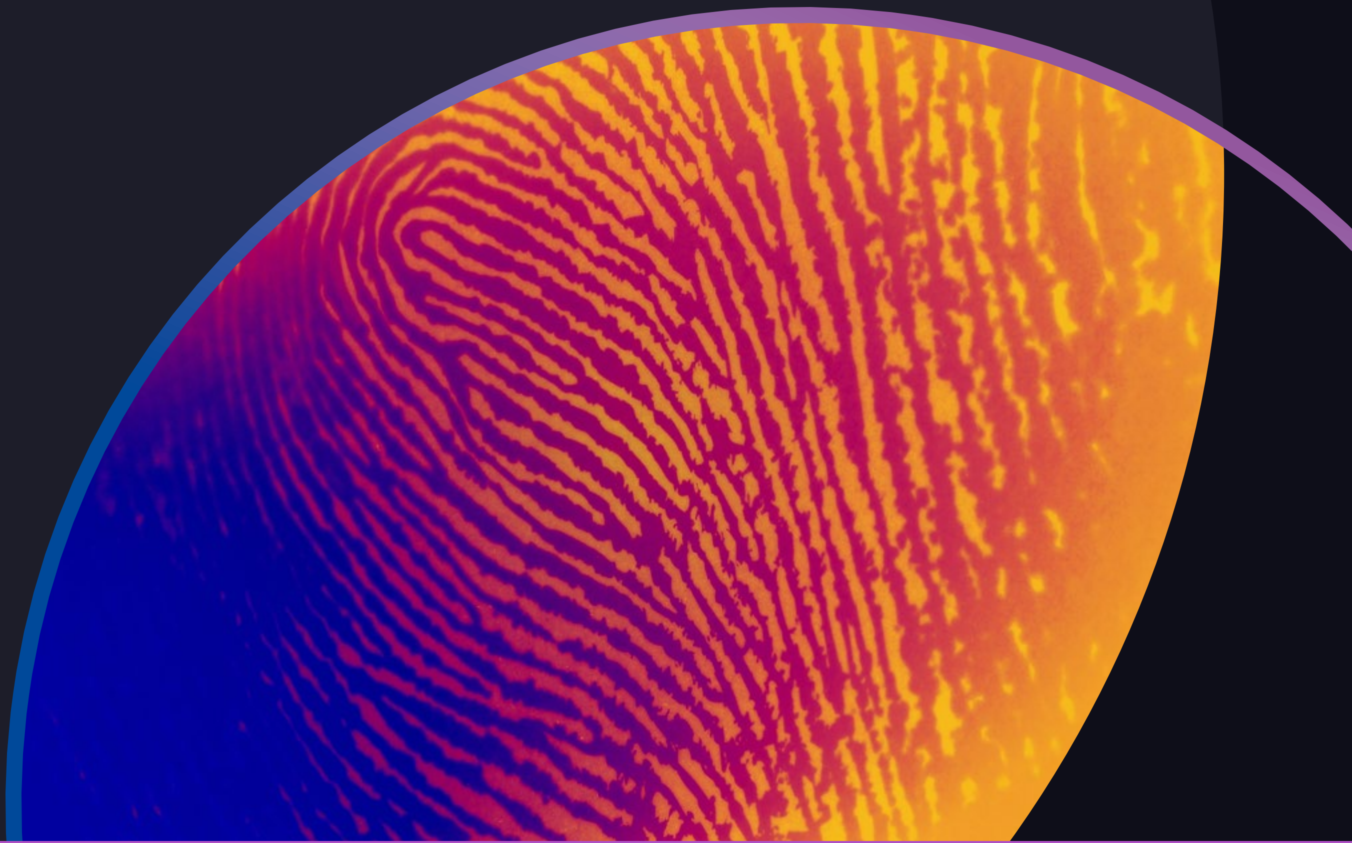
EST. 1982

Private Wealth

# It's as simple as... partnering with people you trust

Since 1982 we have leveraged the abundance of available Jersey structures to translate and meet the needs of ultra-high-net-worth individuals and their families globally. We enact bespoke solutions for family business succession strategies, estate planning, intergenerational wealth transfer and tax efficiency optimisation.



# High net worth individuals, international families, family businesses and their offices face sophisticated and complex issues; trust and fiduciary structures form an important part of planning and solving these challenges.

Our Private Client team focuses on what really matters to clients. By offering continuity, consistency, and excellence, we have worked with individuals, entrepreneurs, and their families around the world for over forty years, some into their third generation, to deliver tailored trust and fiduciary services, catering for all asset classes. Whether your objective is to preserve, grow or pass on your wealth to future generations, we can help.

## What are you looking for?

- To partner with a trusted, hands-on trustee and fiduciary who can guide you through the complexities of protecting your assets?
- To protect your hard-earned international business interests, investments, property portfolios and other high value assets?
- To meet your asset protection needs with the ability to retain a formal role within the structuring of your wealth?
- To ensure that you are prepared, and your wealth is adequately structured, to transition smoothly across generations?
- To minimise the impact of issues such as foreign inheritance taxes, probate formalities and confidentiality concerns?



"I started working with my Trustee and VG in 2015. In the years that I've known them, communication has been straightforward; they have consistently explained both their and VG's position and applied what seems to be the very best efforts in resolving any issues or following through on my requests. My Trustee is always a phone call away, they understand that business issues sometimes need to be addressed promptly and urgently. I feel that I am in good hands."

"It is not only my Trustee at VG's accessibility as a person, but that they have a grasp of the softer issues that arise in families, particularly as these become more complex – and the associated issues more vexed."

"My Trustee at VG has looked after the offshore interests of myself and my family for nigh on two decades and they continue to do so, as Trustee and Director across a large group structure, with interests across the globe. They have taken the trouble to get to know us, our business, and various objectives closely. It is all about trust, and we trust them to do the correct thing for the beneficiaries, at all times. It is a great source of comfort to us."

# Our private wealth solutions

## Preserve

**Wealth structuring**
From entrepreneurs to royal families, we have been appointed to structure and administer complex, cross-border private wealth solutions for our clients. These may hold international business interests, investments, property portfolios and other high value assets in structures using trusts, companies, foundations and partnerships.

**Fiduciary services**
As the global regulatory and environment continues to evolve, independent trustees and directors are required to provide increased oversight. We are an experienced and trusted independent provider of trustee, director, and other fiduciary solutions.

**Private Trust Companies (PTCs)**
Our clients are increasingly looking to retain an element of control in their international fiduciary structures. PTCs can serve as a corporate trustee of all your family trusts and provide optimum control, governance and confidentiality.

**Protector and enforcer services**
We can work with your existing team of trust professionals to embed appropriate and independent counterbalance and oversight within your structure to ensure fulfillment of its purpose.

**Luxury assets**
Ownership of luxury assets such as yachts, private aircraft, classic cars and art can fulfil lifestyle ambitions or investment goals; but require careful consideration when structuring their ownership.

**Family governance**
No matter the sophistication or complexity of your structures and family dynamics, we will work with you to create and maintain a robust corporate governance framework to preserve and create orderly transfer of your wealth.

"It makes us sleep well at night knowing that the assets we as a family have worked hard to accumulate are within VG's stewardship."

## Pass on

**Family succession**
As successful families' wealth passes through generations, we add value by becoming a trusted partner and integral part of your support network. Working in partnership with families, we learn the intricacies of families' dynamics, the purpose of their wealth and gain insight into their vision, values and beliefs. This ensures effective management of often complex and cross-border asset portfolios, whilst working through tax and regulatory matters, to ensure efficient succession by future generations.

**Philanthropy and charity**
Ultra-high-net-worth (UHNW) individuals and their families are increasingly applying environmental, social, and governance (ESG) frameworks to their philanthropic and charitable donations whilst also moving away from simple charitable donations, where the recipient would spend the money as they see fit, and towards a much more dynamic, innovative and hands-on approach. Trusts, companies and foundations are effective ways to realise philanthropic and charitable objectives.

## Grow

**Real estate investment services**
Our clients have substantial interests in commercial and residential real estate; this asset class poses different challenges to others. We work closely with your advisers from asset purchase through to sale, including all aspects of financing, maintenance, and tenant management. Our expert team has a wealth of experience managing structures holding residential assets through to large-scale commercial real estate including office blocks, industrial, student accommodation, retail, hospitality and logistics.

**Family investment companies (FICs)**
Use of FICs has grown significantly in recent years by individuals with a desire to pass on their wealth without giving ownership in name to the beneficiaries. A FIC is a bespoke corporate vehicle which uses different share classes to help distinguish between economic and voting interests, thus allowing some control or influence over the family's wealth protection.

**Registered office**
There are some instances where clients are appointed as sole director but require support with ancillary services. We can provide the right level of assistance and corporate governance needed by our clients through the provision of standalone or integrated services including a registered office, Jersey nominated person, company secretary, administration, bookkeeping and preparation of financial statements.

# Your trusted partner

VG is a leading provider of private wealth solutions. We pride ourselves on being expert, responsive and flexible.

Our award-winning team of 110+ dedicated trust and fiduciary professionals have been serving global clients and institutions for four decades and today administer more than 1100 structures and £15bn of assets across a range of classes.

Our private client team's experience in international trust management is backed by technical qualifications in trust, administration, legal, accounting and tax.

Our clients partner with us on average longer than 10 years. When clients work with VG, they know they have a dedicated and experienced team committed to fostering a long-term relationships.

"VG has been the Trustee of our Jersey family trust since its establishment in 2010.

They have consistently excelled in their level of service, knowledge and diligence across all the activities of the trust.

I would recommend them wholeheartedly."



# What can you expect from us?

**A personal and bespoke service**
We spend time getting to know what matters to you, to create plans that help you to preserve, grow and pass on your wealth. We will partner with you and your advisers to understand your objectives, find the right solution and support you as your needs change; if we think there is a better solution, we will let you know.

**Flexibility and reliability**
Solid relationships are based on open communication, shared vision, and trust. Each client relationship is director-led, meaning that you will always have direct access to key decision makers who can respond quickly. Your Private Client Director will be supported by a handpicked and dedicated team with the experience and qualifications to meet your needs. We maintain regular contact, are proactive in our approach and our team responds promptly to enquiries to give you, your family, and advisers information in a timely manner.

**Long-lasting partnerships**
Understanding you, your family and your aspirations is key to helping you to achieve your short and long-term financial and personal goals. We work alongside you as an extension of your legal and advisory team, building an open relationship with you and your family to protect your legacy for years to come.

**Value for money**
Our team will work with you to recommend cost effective solutions. Our 'no surprises' approach to fees assures transparent and competitive pricing.

**Cultural understanding**
We are recognized for our market-leading knowledge and award-winning expertise administering Shariah-compliant solutions; we understand the intricacies and nuances of meeting different cultural requirements across the globe and the importance of getting it right.

"I would like to count my Trustee at VG, with whom we have developed a decade long relationship, as a friend. But, I have refrained from doing so as we require their objectivity as a trustee on our offshore trust and the lead of the team that we rely on for all of our offshore matters."

# It’s as simple as... speaking to people you trust

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**Wendy Inns**
Director

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Wendy joined VG in 2022 and brings more than 25 years’ experience as a trustee and Director navigating intricate landscapes and complex structures for entrepreneurs and UHNW clients. She has deep experience managing diverse portfolios, complex trusts and estate planning. Wendy is exert at providing guidance and tailored solutions and securing optimal outcomes. She focusses on intergenerational wealth transfer as well as preserving and growing wealth and fostering a legacy that aligns with her clients' values and goals. Wendy prides hersefl on building long-lasting partnerships, based on integrity, transparency and mutual respect. She has a proiven track record of working collaboratively with clients, their families and professional advisors to create wealth management solutions. Her approach is characterised by a commitment to personalised service, attention to detail and being proactive to anticipate challenges and opportunities in an ever-evolving environemnt.

**Paul Roper**
Director

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Paul joined VG in 2020 as a Director on the board of VG Holdings Limited. Paul brings over 25 years’ experience and a focus on South African wealth, tax and structures for expatriated and currently resident families in addition to vast experience of international structures. Paul has authored and co-authored nine books covering offshore investments, structures and tax, as well as international financial centres, financial and retirement planning. Paul, who holds the STEP International Diploma in Trust Management alongside a Batchelor of Laws (LLB) and MSC (Masters) in International Tax, was recognised at the 2022 Citywealth IFC Awards and awarded Silver for Trustee of the Year (Channel Islands & Isle of Man).

**Debbie Lumsden**
Director

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Debbie joined VG in 2020 as a Director on the board of VG Holdings Limited. With over 20 years’ experience, Debbie has an impressive track record of analysing and developing new business opportunities combined with deep experience of managing client relationships, dealing with complex structures and transactions in a variety of jurisdictions for high-net-worth individuals and families. Debbie holds the STEP International Diploma in Trust Management, the ICA Diploma in AML and a first-class honours Bachelor of Laws (LLB) degree. In 2022, Debbie’s continued hard work and commitment was acknowledged in the Citywealth Powerwomen Awards and was awarded Bronze for Woman of the Year - Leadership - Financial Organisation (Director).