FIDUCIARY SERVICES LIMITED

Private Client Professionals

www.fiduciaryservicesltd.com

WHO ARE WE

Fiduciary Services Limited provides contemporary bespoke and holistic Private Client Services to High Net-Worth Individuals (HNIs). We are set up to attend to all matters pertaining to the life of an affluent person – their personal, family, and business affairs.

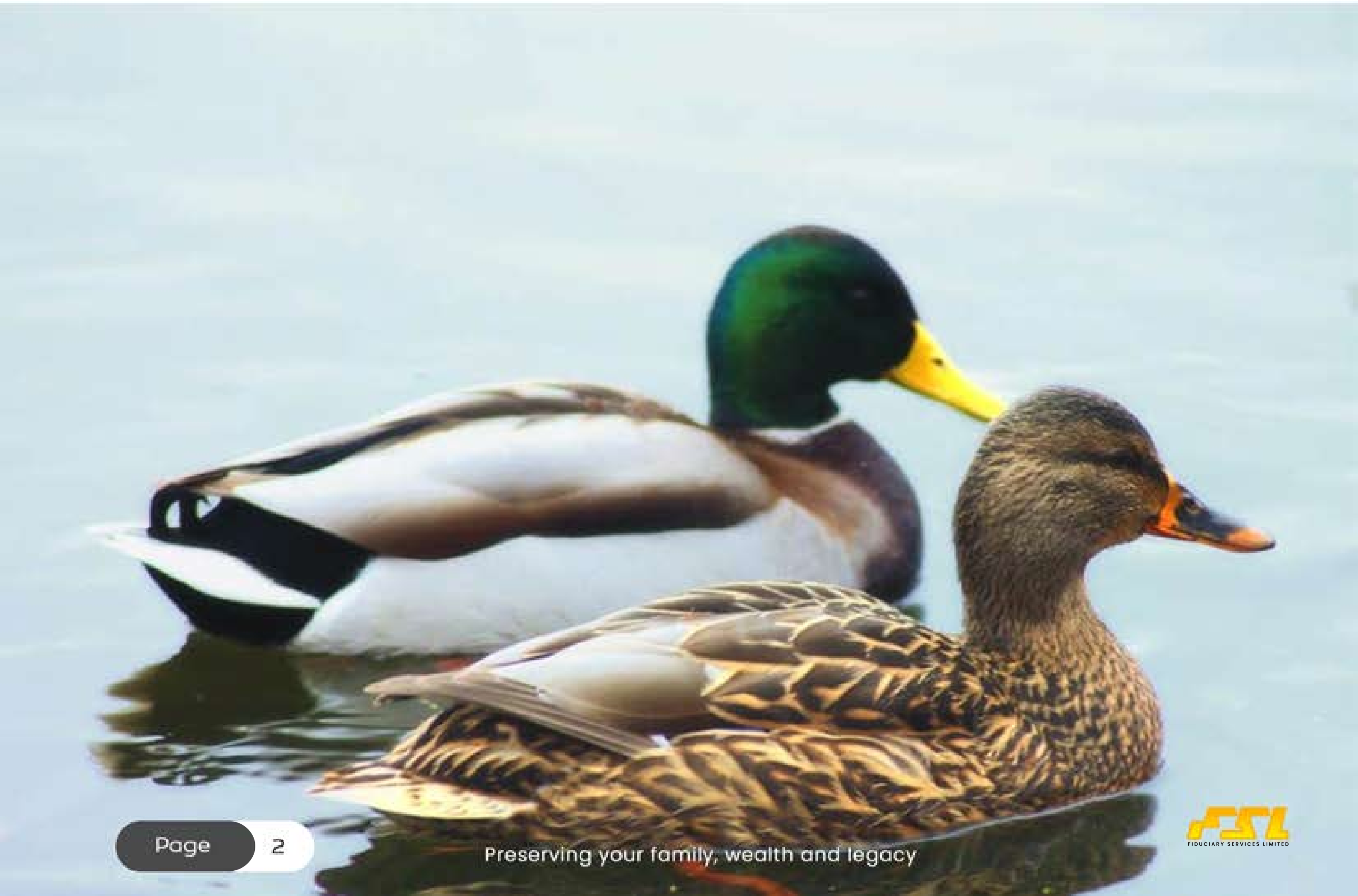
We work with our clients to develop bespoke solutions that effectively address their specific contemporary concerns on Wealth Management and Preservation, Estate and Legacy Planning, as well as the security of their family/dependents' future.

Our services include Estate and Legacy Planning, Trusteeship/Asset Custodial, Family Business Advisory & Governance, Islamic Estate Planning, and Wealth Management.

We deploy the skills and expertise of our team, collaborators, and partners across Tax advisory and restructuring, Business advisory, Investment and assets protection, Corporate administration, and Estate planning to provide an objective and holistic analysis of our client's existing situations balanced against their aspirations and desired objectives.

Our professional guidance and unbiased advice enable our clients to enhance and protect what is most valuable to them.

At the core of our service delivery are constant and seamless communication, keen interest, and an in-depth understanding of our clients, their affairs, and concerns.



Our Core Values

Confidentiality

As Fiduciaries, we know that our core obligation to you is the confidentiality of your information. The concept of confidentiality is at the Centre of our business and our structures have been deliberately designed to protect your privacy. Your wishes and desired objectives are safe with us.

Professionalism

We pride ourselves in providing reliable solutions to our clients that reflects our deep knowledge of contemporary issues that ensures that our solutions remain reflective of best practices and adaptable to varying situations and dynamics.

Resilience

We work continuously and we are relentless in ensuring that our clients achieve their goals especially the protection of their cherished families and assets.

Agile Mindset

We continuously value and foster collaboration and constant interaction with our clients, associates and partners.

Integrity

We are transparent and committed to doing what is best in the interest of our clients and our stakeholders.

WHAT WE DO

ASSET(S) PROTECTION

DIGITAL ASSETS ESTATE PLAN

TRUSTEES SERVICES

ESTATE & LEGACY PLANNING

ISLAMIC ESTATE PLANNING

PROBATE & ESTATE ADMINISTRATION

WILLS DRAFTING & EXECUTORSHIP

PHILANTHROPY SERVICES

PROCUREMENT OF LUXURY ASSTES

FIDUCIARY SERVICES & INTERMEDIATION

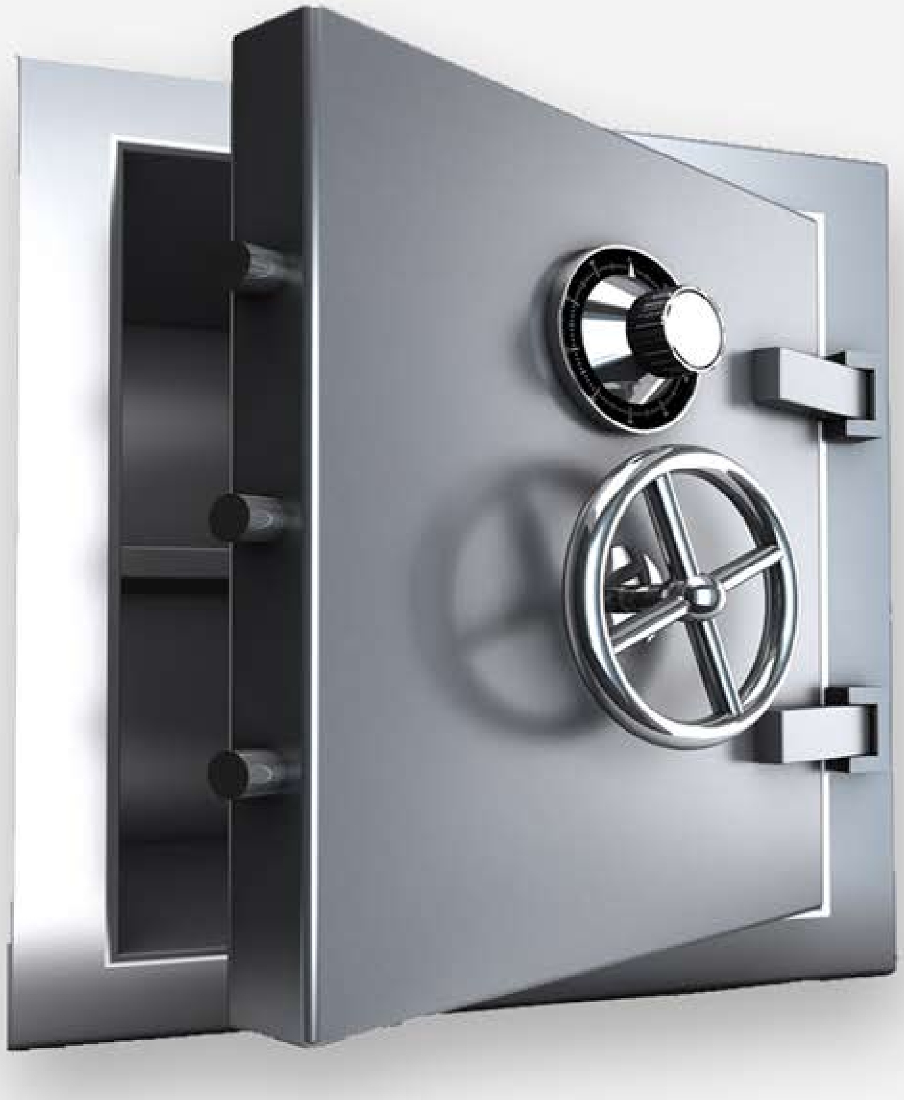
Wealth Preservation

Our wealth preservation service is dedicated to helping you consolidate, preserve and sustain your assets and family.

Preservation of wealth is as important as generating and accumulating wealth. More often, this aspect of wealth management is ignored or glossed over. We strive not only to preserve your wealth but to do much more to relieve you of its attendant burdens and worries. For all our clients, we participate actively by developing actionable strategies that help in the preservation of their wealth for themselves and their families.

Our purpose is to add value to our clients by working with them to model and structure their assets and investment portfolios to be sustainable across generations. We add value by adopting amongst others, multi-jurisdictional asset planning, portfolio diversification, as well as offshore domiciliation and asset protection.

With this goal in mind, we work with either your chosen investment portfolio managers or our expert in-house personnel, collaborators and partners with competencies across tax advisory/structuring, business advisory, investment/assets management, and corporate administration. We will provide an unbiased and holistic analysis of your existing situations balanced against your aspirations and desired objectives.



Estate and Legacy Planning (onshore/offshore)

An Estate is the accumulated wealth or assets owned by an individual, while Estate Planning refers to the acts/processes required in arranging a person's wealth and assets, including the management and their disposals, during lifetime, upon death and other incapacities.

Our responsibility at Fiduciary Services Limited is handling the management, transfer and distribution processes on our client's behalf, relieving them of the attendant burden and stress associated, applying various estate planning tools tailored to their wishes.

Estate and legacy planning allows you to give what you have to whom you want, when you want, and in the way or manner you want. This ensures that you avoid unnecessary costs (litigation, probate amongst others) or leave your estate in chaos thus allowing visitors to feed on it.

An estate plan allows you:

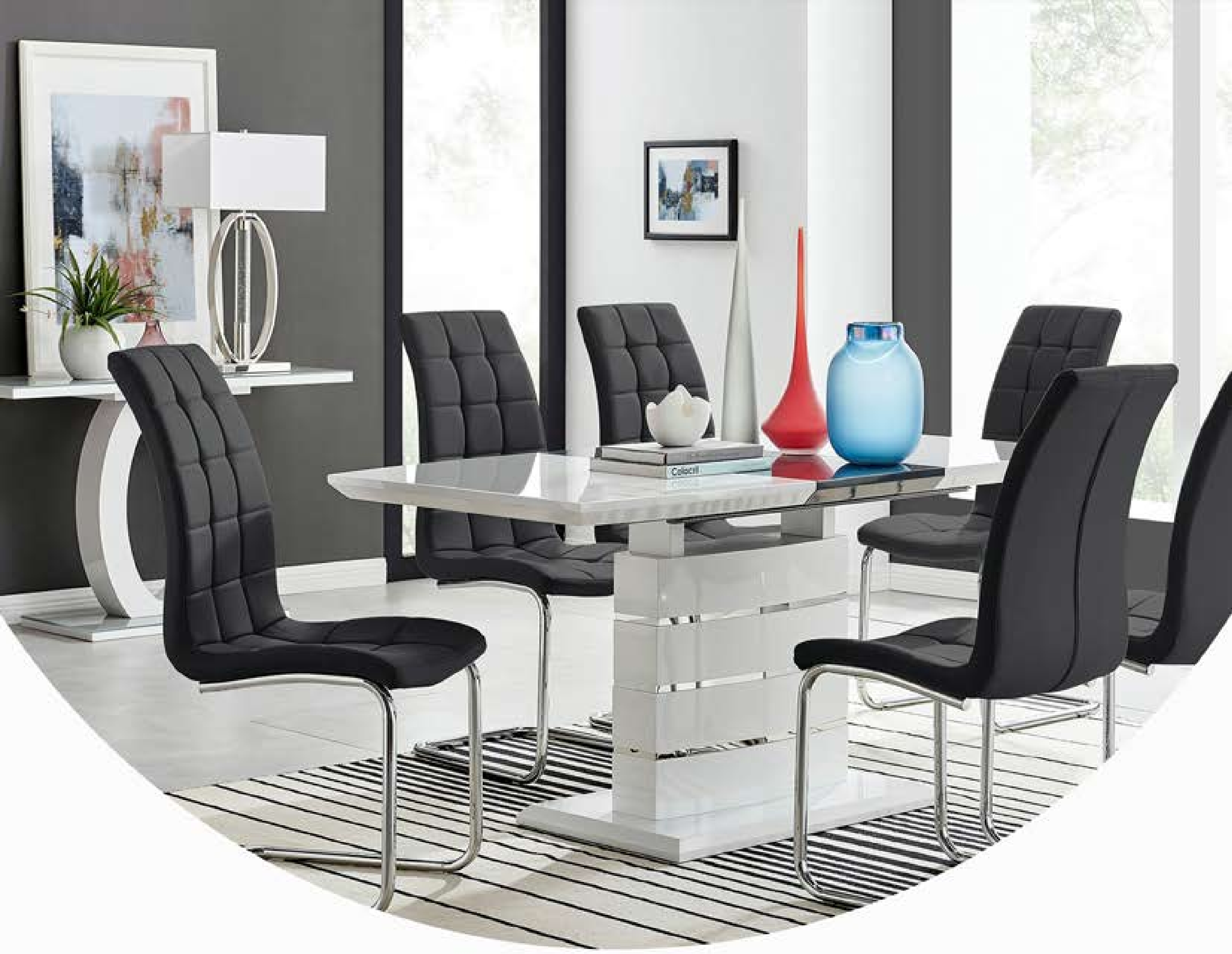
- To have a say in what happens to you, your assets and loved ones when you can no longer actively dictate same;
- Ensure the continuity and protection of your business and business interests;
- Deliberately ascertain all your assets and entitlements (including work benefits/gratuity) and who would benefit from same in your absence or death;
- Structure your assets to minimize avoidable crises among loved ones in your absence;
- To ensure your Estate is not exposed to Extended family's manipulations;
- To enjoy continuity of your lifestyle and that of your spouse (in your absence);
- To cater for funeral arrangements;
- To facilitate continuity of charitable deeds that are important to you and preservation of your legacy.
- To make special provisions for minors and differently enabled (challenged) children.

Islamic Estate Planning

Through our lives, we spend so much time worrying about making a decent living Questions like; Will we have enough for a new home? Can we afford the school fees for our children's education? Can I go on haji in my lifetime? But the years pass. You have built up an estate and achieved success

In Islam, wealth is considered a resource that facilitates the well-being of Muslims in this life and in the afterlife Unforeseen events do happen and such events can bring chaos and crises that negatively impacts our most efficacious attempts at arranging our affairs and putting in place a successful intergenerational business enterprise, lineage, family wealth and legacy

Our Islamic Estate planning services provide you with the guidance, tools and resources you need to preserve your wealth, family & legacy in accordance with Islamic guidelines. Our services include the preparation of the wasiyah (Islamic Will), structuring of Waqf (Islamic Trust), Hibah (Islamic gift), undertaking Nazr (vow or commitment to carry out an act) settlement of debt, and distribution of assets.

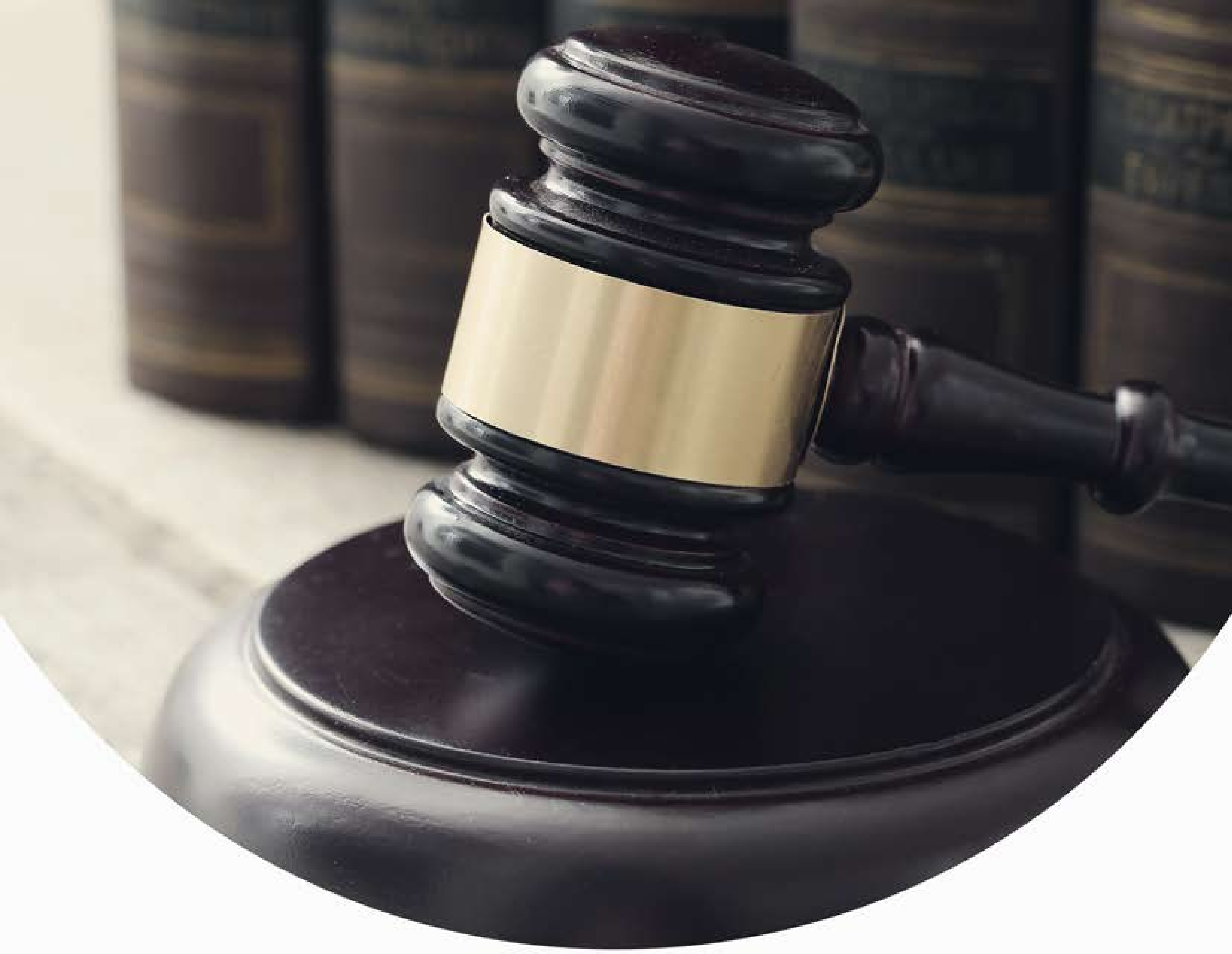


Family Offices

Families with significant assets and investment holdings at some point in the family's lifecycle would require a structure that helps to administer its assets, dispersed financial holdings and provide ease in management of the family's affair whether personal, financial or for succession purposes. Hence the setup of a family office.

To secure the benefits of owning and operating a family office, we ensure that the structure is suitable for the family. For us, a family office's success depends on the understanding and implementation of its five (5) qualitative capitals.

We work to facilitate the human capital of family members by enabling their ability to learn, grow and adapt. This also takes into consideration the legacy capital of the family that provides an intergenerational shared vision and identity for the family; the family relationship capital that ensures effective communication across generations Structural capital that enables a family to work within a network of partnership and trust and lastly, social capital that focuses on a family's desire to use their wealth to make a positive impact in the world.



Probate and Estate Administration

The loss of a loved one can be a traumatic experience, this can be more intense when at the same time there is need to identify, collate and administer the assets and properties of the deceased.

Our Probate and Estate Administration services includes the preparation of wills, securing probate, processing letters of administration as well as obtaining relevant documents for transmitting the assets [real and personal] of a deceased person to named beneficiaries through executors/administrators.

Our team of lawyers have extensive experience in probate matters, executorship and estate administration.

Family Business and Family Wealth Advisory and Governance

There is a risk to family wealth, hence, the task is how to facilitate and Institute intergenerational and sustainable family wealth. To preserve wealth, families are advise to consider long-term planning, even for a time frame of 100 years or longer.

At Fiduciary Services Limited, we provide governance and advisory services to families with wealth and family businesses Family businesses are unique especially given constituent family members and changing business dynamic which can offer both opportunities and challenges for the business and the family. The growth and sustainability of a family business lie in the thin balance between the needs of the business and the expectations of family members.

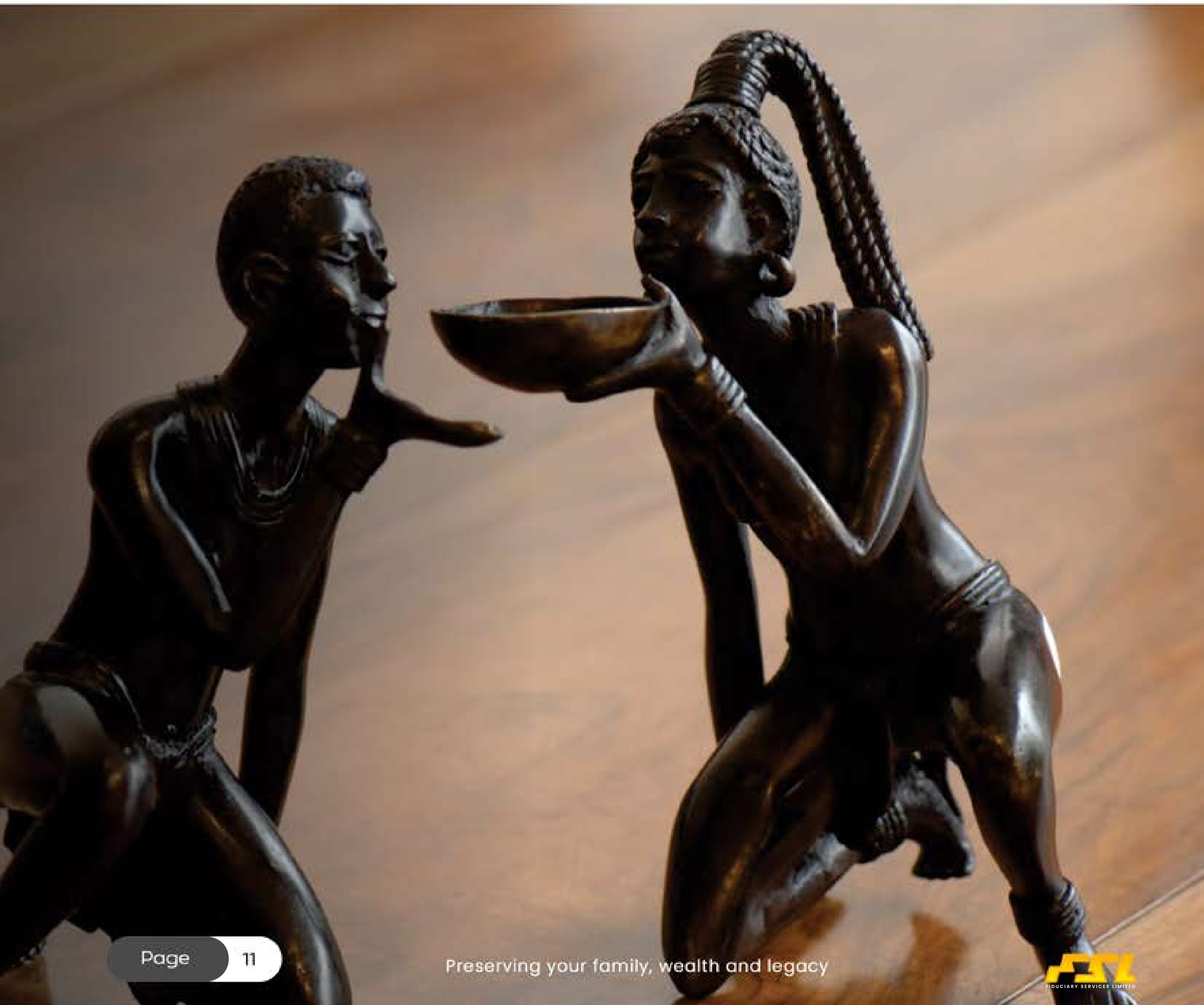
We identify key pillars and values that will serve both the best interests of the family, its wealth and business and aid long-term sustainability of the relationship amongst family members and the business activities of the family We offer advice and relevant documentation on articulating the family's purpose for its wealth and business, family governance, business succession and conflict resolution.

Philanthropy

Many individuals are desirous of giving back to the society in which they operate and being socially responsible citizens. Such desires may be undertaken through the establishment of Foundations or charitable organizations with the main objective of benefitting selected sectors of the public or the general public in a variety of ways ranging from the provision of basic amenities to infrastructural development in rural communities.

Where there is a desire to give back, we are able to help you actualize your dreams. We will work with you to design and execute a very rewarding charitable giving program thereby eliminating attendant administrative and execution burdens in your philanthropic journey.

Our services span from the gestation period of selecting the charitable vehicle setting the terms of reference for its governing body, drafting and preparation of relevant documentation, incorporation of the vehicle (when desired) the management and instituting best practices for the implementation of the philanthropic initiative.



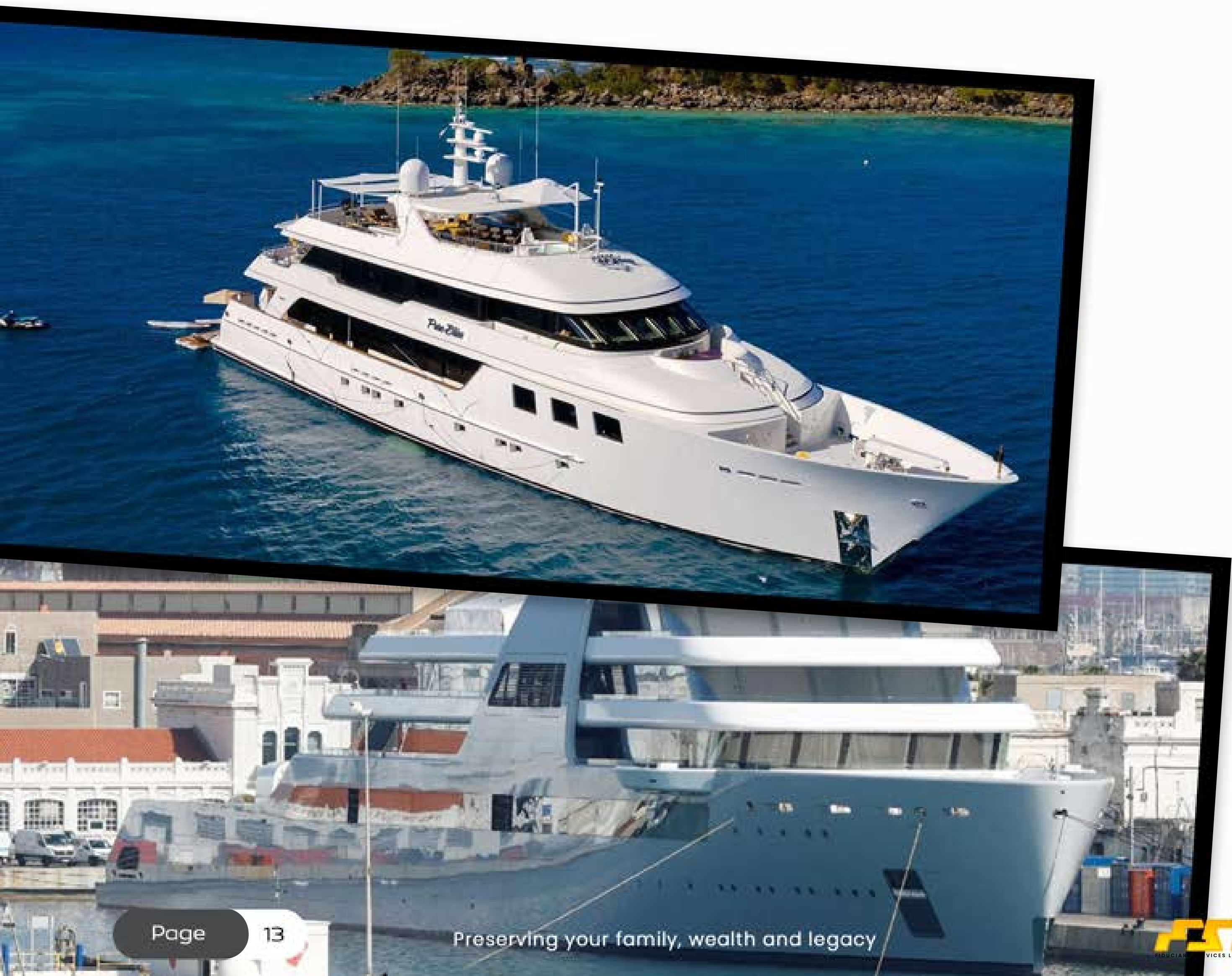
Next generation Advisory

We understand the importance of family values and traditions. Hence, we discuss long preserved values with our clients' next and succeeding generations. Bearing in mind that values should be reflective of your family as a unit, we create an environment of inclusivity by ensuring every member of your family participates in and contributes to the development of what is the shared purpose and expectations of members of the family with the aim of engendering sustainability of the family's wealth & legacy.

Luxury Assets

Whether you are looking to buy, dispose or raise finance against significant art pieces, collectibles, artifacts, vintage books, fine wine collections, private jets, yachts, classic cars, supercars, jewelry, and other luxury assets, an adviser that understands this class of assets is essential We render expert advice on the most valuable luxury goods to acquire and customised ownership structures that are both tax-efficient and effective for the utility of the asset.

Our team of experts will proffer advice that addresses your specific goals and needs, whether the asset acquisition is simply for leisure or aimed at estate planning or philanthropy purposes.



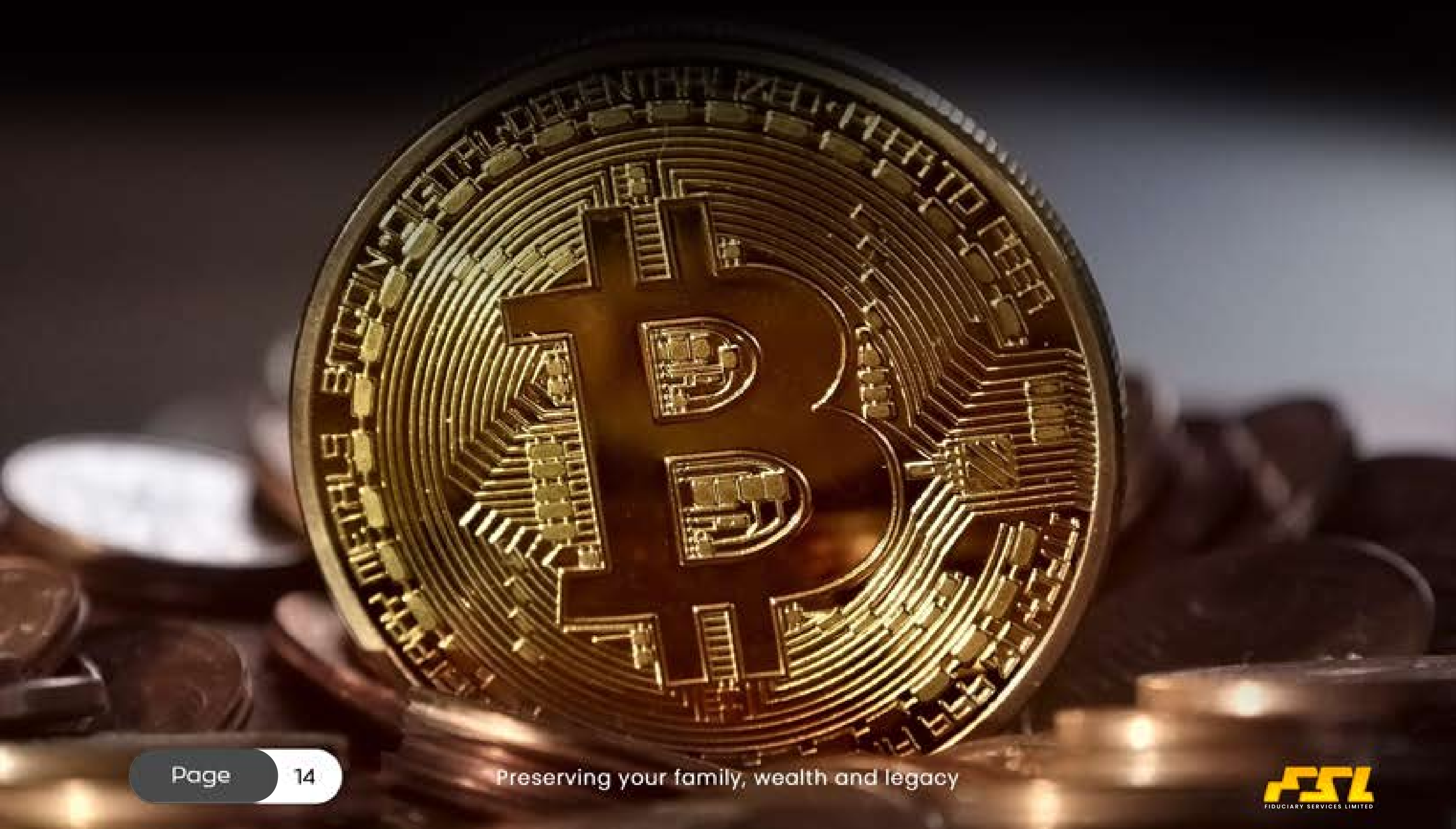
Digital Assets

Digital assets are our memories, money and records held in digital format as against paper form. They include our emails, social media accounts, digital photos, gaming accounts, loyalty points, reward points, gaming tokens, cloud accounts, YouTube channels, Cryptocurrencies, shopping accounts and digital wallets.

Digital Assets is measured by its sentimental or financial value. Digital Asset could be transferred, gifted or bequeathed using estate planning tools.

In view of our existing digital footprints and ownership of digital assets, we need to plan our digital legacy as part of our estate plan.

At Fiduciary Services Limited, we advise on the protection, value optimisation and estate planning structure for your Digital Assets. We keep an inventory of your Digital Assets, their values and track all changes overtime to the assets as part of your estate plan.



Our Team

Mercy Edukugho-Aminah, TEP
Director

Mrs. Mercy Edukugho-Aminah, TEP is a passionate Corporate Solicitor, Governance Expert, Chartered Secretary & Administrator, Trust & Estate Practitioner (TEP), and Sustainability Enthusiast.

She is a visionary executive with a digital and agile mind-set along with strong innovation and data analysis capabilities. Mercy has over fifteen years of rich capital market experience encompassing numerous corporate legal services, corporate governance, regulatory compliance, business development, and client management within greenfield, high-pressure and competitive environments.

She holds an Advanced Diploma in International Trust Management as well as an Islamic Finance Qualification from the Chartered Institute of Securities and Investments (CISI) UK.

Mercy is a Certified Corporate Governance Trainer by the African Finance Corporation (AFC) and a graduate of the Institute of Chartered Secretaries and Administration of Nigeria (ICSAN), and the Compliance Institute, Nigeria.

In addition to her post graduate certificate in International Business Law from the University of Cumbria UK, Mercy also holds LLB and MBA degrees from the University of Lagos, Nigeria. She is a Faculty member at the Nungu Business School where she teaches Wealth Management and Islamic Finance.

Early in her career, she worked as Legal, Governance, Compliance and Energy Lead at Meristem Wealth Management Limited between 2009 and 2017. Thereafter, she served as the Managing Director of Meristem Trustees Limited, a position she held from February 2017 to July 2020.

Mercy is the Founder and Executive Director of Fiduciary Services Limited.

Ayokunle Ayoko
Non Executive director

Ayokunle is a Legal practitioner with expertise in corporate governance, negotiation, corporate strategy, and human resources management. He is also a Chartered Secretary and Administrator, Certified Compliance Analyst, and Certified Management Consultant.

Ayokunle was previously Company Secretary to FBN Insurance Limited, FBN General Insurance Limited (previously subsidiaries of FBN Holdings Plc and Sanlam, South Africa), and FBN Insurance Brokers Limited. He joined Berger Paints Nigeria Plc in 2018 as Company Secretary/Legal Adviser

He is a consultant and council member of Gerson Lehrman Group (GLG), a New York-based network of executives and industry experts. He holds fellowships of both the Institute of Management Consultants, Nigeria, and the Global Academy of Finance and Management, USA. He is also part of the Adjunct Faculty Network for the Nirmala Challarams Centre for Entrepreneurship Skills (NCCES), University of Lagos.

Ayo holds an LLB (Hons) degree from the University of Ibadan and was a recipient of the 2019 edition of the “Esq Nigeria Legal 40 under 40” Award, the 2022 African Forty under Forty Award for Law, Ghana, and the 2020 Modern Governance 100, by Diligent Corporation, New York, for the top global 100 and General Counsels.

He is a member of the Nigeria Bar Association (NBA), International Box Association (IBA), Institute of Chartered Secretaries Administrators of Nigeria, the Institute of Directors, Nigeria, and Society for Corporate Governance Nigeria (SCGN).

Funmilola Suleiman
Advisory Partner

Funmilola Suleiman is a legal practitioner with almost two decades of experience in the legal industry particularly in corporate commercial law. She has expansive experience in legal compliance, corporate governance, company secretarial, legal advisory and real estate. She is a member of Nigerian Bar Association, Section on Business Law and an Associate Member of the Chartered Institute of Arbitrators.

She was the Company Secretary/ Legal Adviser of Afriland Properties Plc and has worked with law firms such as Tokunbo Orimobi LP and Banwo & Ighodalo, and Lagos & Abuja Multi-Door Court House.

Funmilola holds a Bachelor of Law from University of Lagos, a Barrister at Law degree from the Nigerian Law School and Masters'of Law, with Specialization in Corporate and Securities Law from London School of Economics and Political Science.

Abayomi Ogunjobi
Advisory Partner

Abayomi Ogunjobi is an experienced finance professional with global experience in Corporate finance, Financial Planning & Analysis, Investment Management, Strategy and Investor Relations. He is a Certified SAFe® 5 Program Consultant and has over 10 years' working experience spanning Accounting & Finance, Relationship Management, Investor Relations & Business Strategy.

Abayomi has worked closely with several institutional clients such as State and Corporate organizations on Capital Market transactions playing a significant role in coordinating, leading the finance team of several states and running Bond transactions as the lead trustee.

He earned a master's degree in business administration ("MBA") with distinction from New York Institute of Technology, USA and a BSc Degree in Accounting from University of Abuja. He is a member of two International honors society: Beta Gamma Sigma and the Financial Management Association International (FMA).

He is a Fellow of the Association of Chartered Certified Accountants (ACCA) UK, A Qualified member of he Chartered Professional Accountants of Canada (CPA) Canada and the Chartered Institute of Bankers of Nigeria (CIBN).

The Private Client Experts

We Protect, Preserve & Sustain Your Wealth

Our Purpose

To help you identify the potential impacts that threatens the continuity of your wealth, legacy & family harmony.

We apply our expertise as private client professionals to guarantee the preservation & sustainability of your wealth and affairs for generations to come.

OUR EXPERTISE

WEALTH PRESERVATION

- Gift During Lifetime
- Private Placement Life Insurance
- Family Office
- Asset (s) Tracking & Consolidation
- Private Equity
- Offshoring
- Nuptial Agreements
- Residence / Citizenship Planning
- Tax Advisory

PHILANTHROPY SERVICES

- Foundations
- Donor Adviced Funds
- Models of Giving

ESTATE & LEGACY PLANNING

- Digital Assets
- Luxury Assets (Artworks. Yatch, etc.)
- Trust Administration
- Probate Administration
- Family Shareholding
- Will Drafting & Executorship

CORPORATE ADMINISTRATION & COMPLIANCE SERVICES

- Nominee / Fiduciary Services
- Corporate Secretary & Compliance Services
- Board Evaluation
- Corporate Governance

FAMILY BUSINESS

- Shared Purpose / Vision
- Business Governance
- Ownership Governance
- Next Generation Advisory

ISLAMIC ESTATE PLANNING

- Hibah
- Wasiyah
- Waqf
- Estate Distribution

FAMILY GOVERNANCE

Family Constitution
Family Council
Family Assembly
Family Meetings

Preserving your family, wealth and legacy w w w . f i d u c i a r y s e r v i c e s l t d . c o m

WE PRESERVE YOUR FAMILY, WEALTH AND LEGACY

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