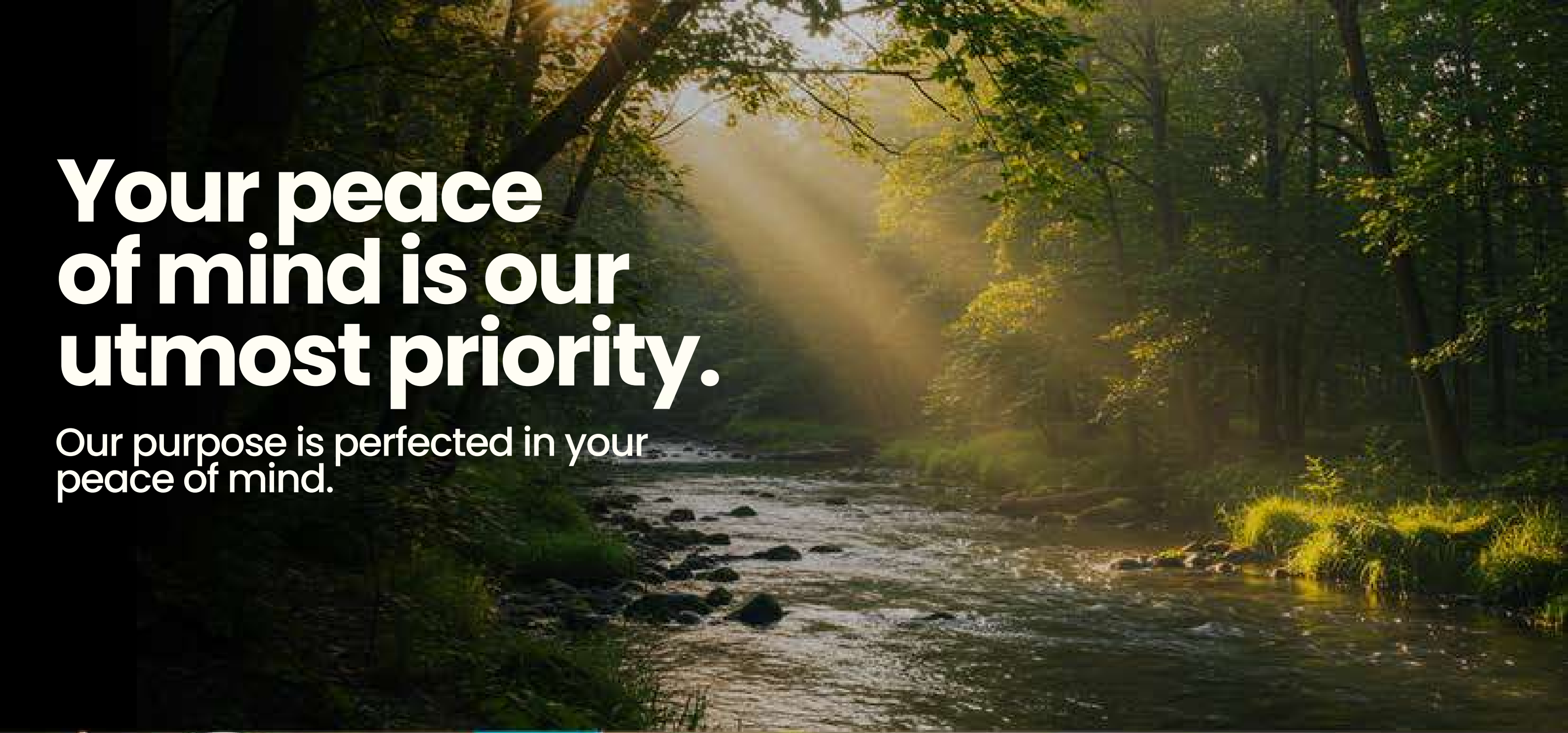
FIDUCIARY SERVICES LIMITED

Private Client Professionals

www.fiduciaryservicesltd.com



Your peace of mind is our utmost priority.

Our purpose is perfected in your peace of mind.

Well-being is wealth's truest reward.

Make it your reality with us.

A family that plays together, stays together.

Nurture your family harmony (and alignment) with us.

WHO WE ARE

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

- WEALTH MANAGEMENT
- FAMILY BUSINESS ADVISORY & GOVERNANCE SERVICES
- CITIZENSHIP AND RESIDENCY PLANNING
- FAMILY WEALTH ADVISORY
- ESTATE AND LEGACY PLANNING
- PROBATE & ESTATE ADMINIST-RATION
- WILLS DRAFTING & EXECUTORSHIP
- ISLAMIC ESTATE PLANNING
- PHILANTHROPY ADVISORY & SERVICES
- FIDUCIARY AND INTER-MEDIATION SERVICES
- ASSET PROTECTION
- LUXURY ASSETS PROCUREMENT
- FAMILY OFFICES

Wealth Preservation

As your Fiduciaries, wealth to us means "Well Being" (the word Wealth comes from the Anglo-Saxon term Weol" which means "well-being"). Financial assets/capital is a form of wealth but it is not in itself wealth. We " understand wealth, especially multi-generational family wealth, as a holistic composition of qualitative and quantitative capitals.

Qualititative Capitals

Spiritual Capital: This refers to a common purpose where every member of the family by affinity seeks to enhance the other's journey of happiness.

Social Capital deals with the ability, knowledge and competencies of family members to function amongst a community, a collective and be their best selves within the community.

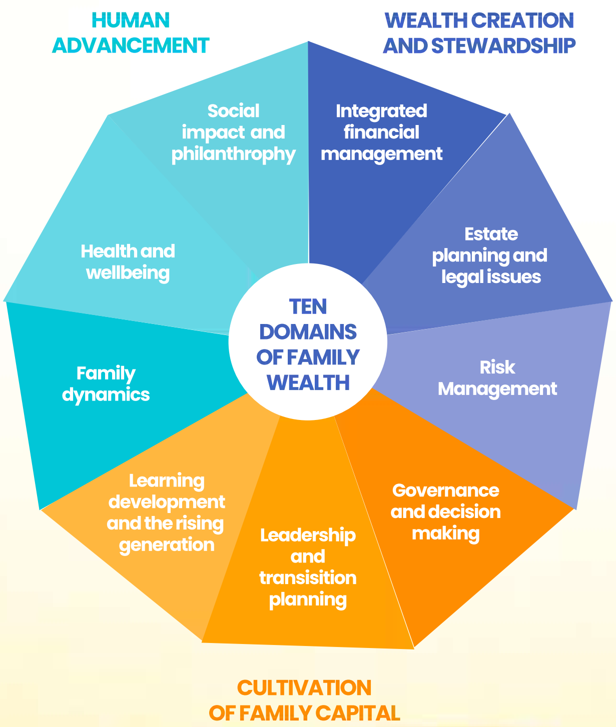
Intellectual Capital: means the family has to be a learning system where what is learned is shared

Human Capital: This is targeted at continuous growth and development.

Quantitative Capitals

Financial capital is the engine that grows the other capitals and does not simply function as accumulated wealth. It is critical to understand that the qualitative forms of capital must always be kept in focus above the financial capital that is meant to support them.

Our Wealth Management Service is dedicated to helping you preserve, grow and sustain your assets and family. For all our clients, we participate actively in the realization of their most cherished goals by preserving their family, wealth and legacy.



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Estate and Legacy Planning (onshore/offshore)

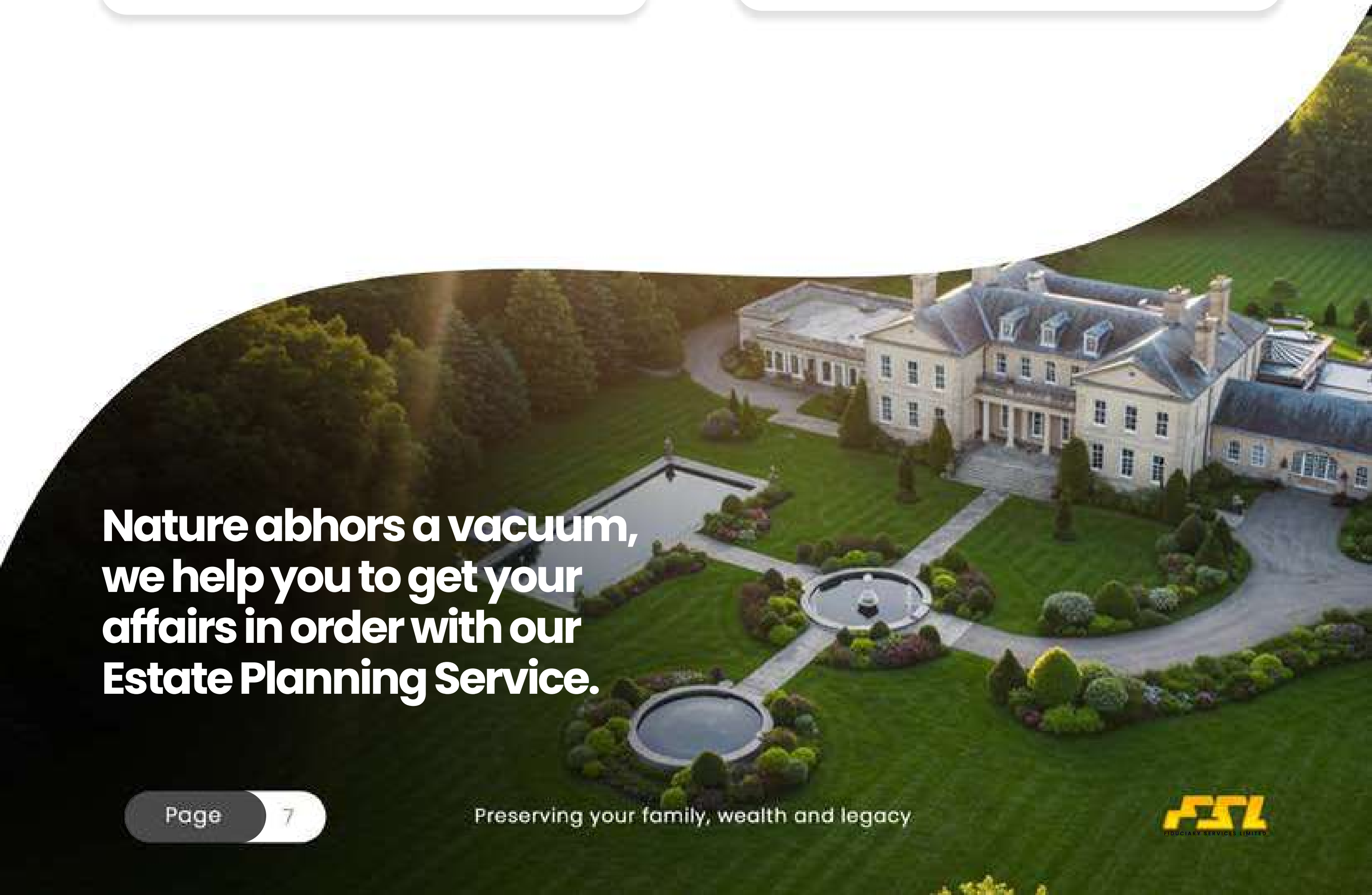
An Estate is the total property, real and personal owned by an individual, while Estate Planning refers to the acts/processes required in arranging a person's wealth and assets for (their) management and disposal during his/her lifetime as well as after his/her death.

Estate Planning allows you:

- To have a say (a big say) in what happens to yourself, your loved ones, and your assets, when you cannot;
- To set up a structure that minimizes conflicts between family members and allows smooth transition of assets;
- To give what you have to whom you want when you want, and in the way you want.- avoiding unnecessary costs (litigation, probate, etc) or leave your estate in chaos thus allowing Professionals or Visitors to feed on it.
- Have a say in what happens to you, your assets, and loved ones when you can no longer actively dictate same;
- Structure your assets to minimize avoidable crises among loved ones in your absence;
- Avoid Your Estate becoming exposed to Extended family's manipulations; Enjoy continuity of your lifestyle and that of your spouse (in your absence);
- Facilitate continuity of charitable deeds that are important to you and preservation of your legacy.
- To provide for special needs children (disability/health challenge)

> In those days was Hezekiah sick unto death. And the prophet Isaiah the son of Amoz came to him, and said unto him, Thus saith the Lord, Set thine house in order; for thou shalt die, and not live.
> - 2nd Kings 20:1

> "It is not proper for a Muslim who has got something to bequeathe to spend even three nights without having his will written down with him regarding"
> - Sahih Muslim, Book 13, Number 3987



Nature abhors a vacuum, we help you to get your affairs in order with our Estate Planning Service.

Islamic Estate Planning

Throughout our lives, we spend so much time worrying about making a decent living—asking ourselves questions like: Will we have enough for a new home? Can we afford the school fees for our children's education? Will I ever be able to go on Hajj in my lifetime? But the years pass, and slowly, through hard work and sacrifice, you begin to build. One day, almost without realizing it, you look back and see that you've built an estate, created stability, 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 and 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.

IS YOUR FAMILY ASKING THE RIGHT QUESTIONS?

Who are we as a family, and what do you collectively own?

What do we want to achieve together as a family?

As a family, what is our vision, purpose and family values?

How can we achieve multigenerational wealth?

As a family, do we intend to impact the society and environment positively?

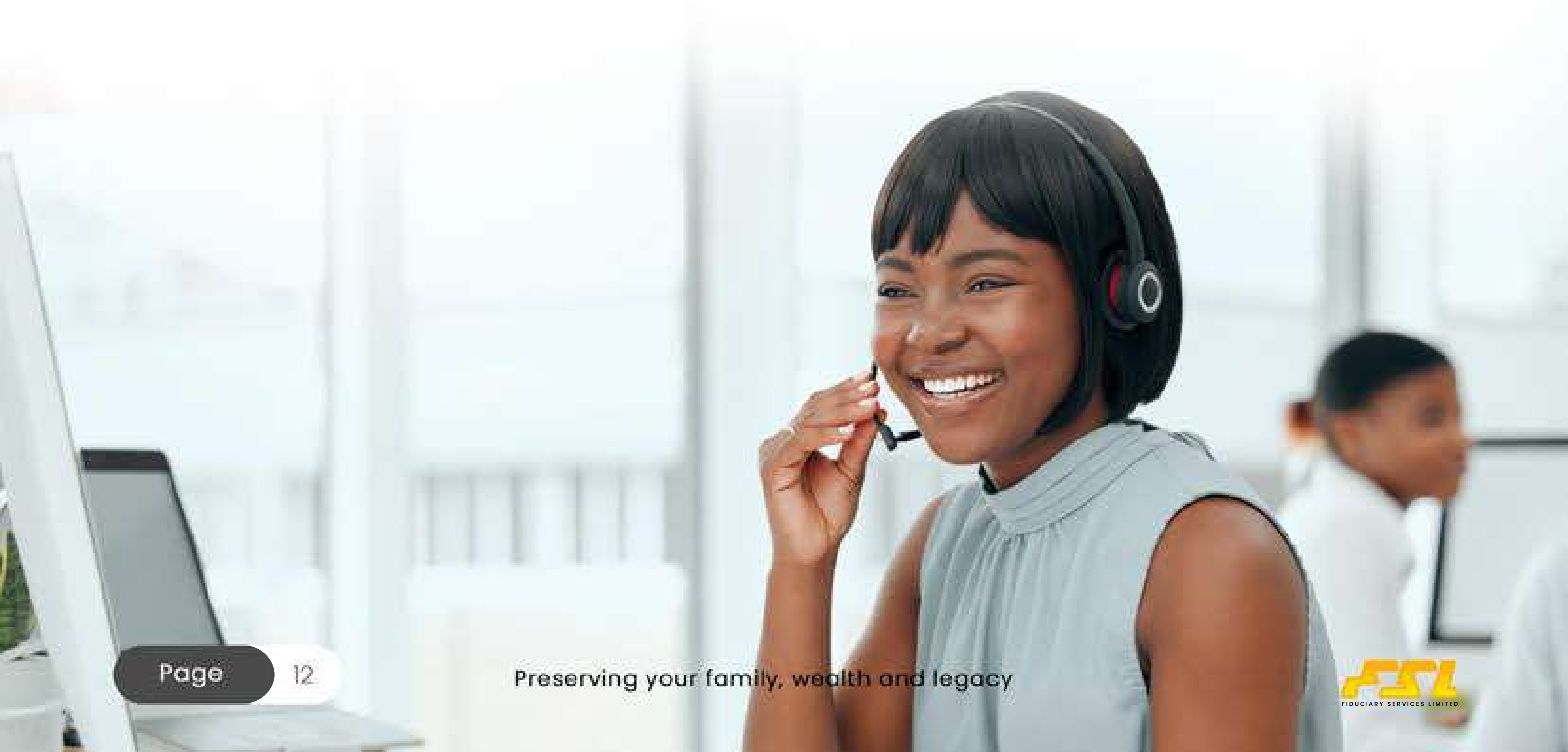
As a family, do we have specific philanthropic goals or causes we would like to support?

What activities and services do we consider strategic in achieving our family's long-term goals? Would we require a family office to help us organise these activities and services?

Are we interested in generational wealth planning and preservation as a family?
What does it mean for us?

What if we decide to diversify our assets and business for risk management purposes, what should we consider?

From shared purpose to generational wealth and impact, lets work with you to unearth the conversations that strengthens your family's purpose, harmony and sustain legacies.



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.

Insurance Solutions

Insurance might not have the glitz of high-yield investments or the thrills of market speculation, but it is essential for protecting and increasing wealth. It is a useful tool for estate planning, asset protection and tax planning. Strategic insurance structuring can provide invaluable benefits that enables the smooth transfer of wealth to next generations.

In wealth management, the goal is not just to accumulate wealth but to preserve and grow it over time. Thus, even though the high-risk, high return components of wealth management are frequently in the spotlight, it is important to highlight the foundation that supports it all. As an integral part of a comprehensive and strong wealth plan, insurance is the unsung hero in ensuring that your wealth serves your needs both during good and bad times.

Our Approach

At Fiduciary Services Limited, we understand the importance of insurance as a wealth and estate planning tool. We work with professionals, brokers and insurance firms to provide insurance services as a mechanism for wealth protection. Our team of experienced wealth advisors works closely with you to assess your unique personal and business affairs, your assets; and identify potential risks. We then work with you and your elected insurance firm to develop personalized insurance solutions designed to protect your assets and achieve your long-term goals. Whether you are looking to safeguard your business interests, provide for your family, or minimize estate taxes, we have the expertise and resources to tailor a solution with your chosen insurance provider to meet your needs.

Our Insurance Solutions

- Business Continuity Plan
- Family Business Continuity Plan
- Charitable Intention Insurance
- Life Insurance
- Private Placement Life Insurance (PPLI)
- Medical Insurance

Why Choose Us?

- Tailored solutions to meet your unique needs
- Global expertise and experience in wealth management
- National, local and international network of Insurance brokers & providers
- Constant and seamless communication
- Keen interest and in-depth understanding of your affairs and concerns

Our Team

Mercy Edukugho-Aminah, TEP

Chief Executive Officer

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 Chief Executive Officer of Fiduciary Services Limited.

Executives

Dr. Aishat Abdul-Qadir Zubair
Sharia Advisor

Aishah is an astute researcher and skilled professional with special interest in teaching and facilitating the application of Islamic Banking and finance, shariah audit, Miraath and Waqf Management, Islamic cooperative and management, General Law Practice, Fiqh Muamalat, Usul ul Fiqh etc.

She has worked as a Shariah Auditor with Jaiz Bank Plc. (the first Islamic Bank in Nigeria) where she was able to deplore her skill to establish key control measure in ensuring the bank products are in compliant with the shariah provisions

Funmilola Suleiman
Legal & Governance Services

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.

Advisory Team

Ayokunle Ayoko

Ayokunle Ayoko is a distinguished corporate governance expert and legal professional with a wealth of experience in senior leadership and board roles.

His extensive qualifications, including being a lawyer, notary public, chartered company secretary, and certified independent non-executive director, highlight his expertise in corporate governance, compliance, and strategic management.

His professional experience spans reputable organizations such as FirstBank/FBN Holdings, Berger Paints Plc, International Breweries PLC (AB InBev), and CFAO Nigeria Group, where he has held key roles like Group Company Secretary, Legal Adviser, General Counsel, and Chief Compliance Officer.

Additionally, his board memberships with the Chartered Institute of Directors of Nigeria's Young Directors Forum (YDF) and Kaizen Academy demonstrate his commitment to fostering governance and leadership development.

Ayokunle Ayoko's recognition in prestigious awards like the Nigerian Legal Awards, Modern Governance 100, New York, and the Legal 500 GC Powerlist Nigeria,further underscores his standing as a leading figure in the legal and corporate governance fields.

His affiliations with professional bodies such as the Institute of Management Consultants, Nigeria, and the CIOD further validate his expertise and influence in the industry.

Abayomi Ogunjobi

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).

Anita Brightley-Hodges

Anita Brightley-Hodges has over 35 years of experience in family business consulting. Anita has encountered virtually every challenge imaginable in the realm of family enterprises, playing a crucial role in transforming some of the most complex and emotionally charged situations across the UK and abroad.

Anita specialises in helping family-run businesses break free from stagnation and propel forward with renewed vigor. Her expertise spans several critical areas, such as Succession Planning, Preparing and Mentoring the Next Generation, Governance Structures such as Family Councils, Company Boards, and meetings, etc, Establishing Effective Communication Methods, Resolving Conflict and Mediation among Family Members, and Family Away-Days and Future Planning

Anita Brightley-Hudges has consistently demonstrated her exceptional ability to navigate and resolve intricate dynamics by helping family businesses thrive. Her dedication and insight are truly invaluable,

Ayodele Idowu

Ayodele is the Managing Partner/Chief Executive of Trade Pointe Capital (a company that specializes in alternative investments). He has over 18 years experience in the financial service industry with specialization in business and market strategy development, project management, business analysis and wealth management.

Prior to setting up Trade Pointe, Ayodele worked in different subsidiaries within the ARM Group including the asset management business, securities brokerage, specialized funds and real estate. Ayodele is a Certified Wealth Management Professional, business analyst and corporate transformation expert.

Anjorin, Abdul - Ghaniy Oriyomi

As an Islamic Scholar, Anjorin has amassed several certificates, awards and honors including Certificate of Expertise and Authority on Quran Recitation and Memorization in Hafs Rendition from the Institute of Quran Memorization and Arabic Language, Ilorin, Nigeria. Thaanawiyyah Certificate of Merit from the Institute of Quran Memorization and Islamic Propagation, Lagos, Nigeria.

Certificate Certificate in Advanced Arabic Studies from the Institute of Islamic Re-awakening, Lagos where he finished with a Distinction. Certificate in I'daadiyyah from the Institute of Religious Knowledge and Guidance, Lagos where he also finished with Distinction as well as Certificate in Ibtidaaiyyah from the Tuba Institute of Arabic and Islamic Studies, Lagos where he also finished with a Distinction.

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

WE PRESERVE YOUR FAMILY, WEALTH AND LEGACY

Gracepoint
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