



## INTRODUCTION

Meritus Trust Company Limited ("Meritus") was formed in March 2010 with one simple objective – to provide unparalleled fiduciary services to select groups of ultra-high-net-worth ("UHNW") international families and multinational corporations.

With this objective in mind, Bermuda's top trust, accounting and legal professionals came together to form the nucleus of our dedicated and motivated fiduciary team. To ensure stability and continuity, the founders are all shareholders and directors of Meritus.

### ADVANTAGES OF BEING INDEPENDENT:

Meritus is based upon a philosophy of independence. Meritus is first and foremost a trust company. We are completely independent of banks, investment managers, legal and accounting firms or other institutions. Meritus is able to provide fiduciary services completely free from any real or perceived conflict of interest.

Our independence allows flexibility and the opportunity to leverage our extensive network of professional advisors and specialized firms to provide our families with the global leaders in legal, accounting and other essential services on a completely transparent basis.

### CORE SERVICES

- Trust and Fiduciary Services
- Private Trust Companies
- Company Administration Services
- Family Office Services
- Charitable Trusts (Philanthropy Services)
- Education and Governance
- Corporate Trust Services
- Directorships
- Protectorships

### independent

(in'dē pen'dent, -di-) adjective

1. free from the influence, control, or determination of another or others

The staff and board of Meritus encompasses a complimentary mix of professionals whose collective aspiration is to create the premier boutique trust company in Bermuda.

Our senior team is supported by a dedicated and motivated group of professionals, including two trust officers and an administrative team committed to delivering individual and high quality service to all our families.

### SENIOR TEAM MEMBERS:

#### MICHELLE L. WOLFE, C.A.

MANAGING DIRECTOR

Michelle Wolfe, is a Founding Partner of Meritus. She has over 20 years of trust experience, being the former Managing Director of Rothschild Trust, Coutts and Butterfield Trust.

Michelle's experience includes establishing and administering foundations and charitable trusts, Bermuda Purpose Trusts and Private Trust Companies. She has been responsible for multi-manager portfolio assets, airplanes, yachts, art & wine collections, residential & commercial property, and operating companies located worldwide. She holds a Masters in Business and Human Resources, is on the Executive of the Bermuda Association of Licensed Trustees, is a member of both the Canadian and Bermuda Institutes of Chartered Accountants, and Society of Trust and Estate Practitioners Bermuda.

#### RANDALL J. KREBS, B.COMM., LL.B, TEP GENERAL COUNSEL, EXECUTIVE V.P.

Randall Krebs is General Counsel and Executive Vice President. Randall has over 25 years of legal experience. Prior to joining Meritus Trust he was the Head of Private Client and Trust at Appleby (Bermuda). Randall has been recognized as a leading lawyer by CityWealth Leaders List, PLC Which Lawyer, and the Expert Guide – Leading Lawyers.

#### ALLAN WIEKENKAMP C.A., CFP

CHIEF FINANCIAL OFFICER

Allan has over 10 years of experience in the offshore trust, investment and accounting sectors working closely with ultra high-net-worth clients, trustees, settlors, beneficiaries and their advisors. He is a member of the Canadian and Bermuda Institutes of Chartered Accountants, the Society of Trust and Estate Practitioners and is registered with the Financial Planning Standards Council of Canada.

#### BARBARA J. PATTERSON

FIDUCIARY DIRECTOR

Barbara has over 20 years experience in the trust and private client industry. A former Director of Bermuda Trust Company Ltd, and Fiduciary Director / Manager of the Private Family Office Team at HSBC Private Bank, Barbara has specialized in the management and administration of highly complex, multi jurisdictional relationships for UHNW families. Barbara is a member of the Society of Trust and Estate Practitioners.

#### DOROTHY U. GAZZARD

SENIOR TRUST OFFICER

Dorothy Gazzard has over 15 years experience in the trust industry. Dorothy is a former Senior Trust Officer of Family Office, Bermuda Trust Company Limited, HSBC Private Bank. Dorothy has considerable experience in establishing and managing complex portfolios of private trusts and companies for sophisticated ultra high net worth clients. Dorothy is also a student member of Trust and Estate Practitioners.

#### SUSAN EDNEY

SENIOR TRUST OFFICER

Susan Edney has over 12 years experience in the trust industry. Susan is a former Vice President of Butterfield Corporate Trust being responsible for a portfolio of employee benefit plans, insurance plans and other commercial vehicles that can utilize a trust structure. Susan has a BA Honours degree in Politics and Economics and is a member of the Society of Trust and Estate Practitioners.

### ADDITIONAL TEAM MEMBERS:

#### JANE A. SIMMONS

SENIOR TRUST OFFICER

#### ALEX ANFOSSI

SENIOR TRUST OFFICER

#### LISA FIGUREIDO

TRUST OFFICER

#### SARAH PENISTON

TRUST ADMINISTRATOR

#### ELIZABETH KEMPE BROWN

EXECUTIVE ASSISTANT/OFFICE MANAGER

#### MORAG LOMBOS

EXECUTIVE ASSISTANT

### fiduciary,

in law, a person who occupies a position of such power and confidence with regard to the property of another that the law requires him to act solely in the interest of the person whom he represents. They may be contrasted with persons in an ordinary business relationship, in which each party is free to seek purely personal benefits from his transactions with the other.

Meritus Trust Company Limited

8 Par-la-Ville Rd

Mintflower Place, 4th Floor

Hamilton HM 08, Bermuda

PO Box HM 1436

Hamilton HM FX, Bermuda

Licensed to conduct trust business

by the Bermuda Monetary Authority

Tel: 441 405 9870

Fax: 441 405 9871

info@MeritusTrust.com

www.MeritusTrust.com