



Butterfield

*Private Banking*



*Focused on Your Goals*

*Your goals are unique.  
Our mark is in the details.*

Establishing a Private Banking relationship is an important step to developing a comprehensive wealth management strategy—one that is customised, flexible and designed to help you attain your long-term goals. At Butterfield, one of the most valuable things we bring to a Private Banking partnership is the ability to help you remain focused on those goals. We offer insight and access to global resources to help you design a plan to achieve the things that are most important to you and your family...on terms and timelines that are comfortable for you.

In that equation, there's simply no substitute for experience, and as Bermuda's oldest bank, our depth of knowledge and highly developed global network of specialist advisers is unparalleled. Your personal Private Banker is your access point to the full range of Butterfield's international resources. He or she will take the time to get to know you and fully understand your financial position, to help you understand the possibilities and develop a robust plan around your unique objectives and requirements.



*Valued relationships  
are part of our nature.*

Many financial service providers claim to offer tailored services and solutions, but at Butterfield our customer-centric approach is fundamental to how we operate and how we're organised. Various teams of specialists—in banking, treasury, custody, investment, fiduciary, custody and insurance services—comprise Butterfield Group, a diversified provider of financial services with operations in seven international markets. Your Private Banker will work closely with these internal experts, your personal advisers and other professionals to coordinate the development and administration of your customised wealth management plan. He or she will remain your single point of contact in Private Banking and the key person responsible for the affairs you've entrusted to Butterfield.

The frequency with which you meet with your Private Banker and the timing and format of information you receive is entirely up to you. Although we know that your personal relationship with your Private Banker is the key to a valued financial partnership, we understand that you're probably comfortable keeping tabs on certain accounts and investments on your own via electronic channels. With Butterfield as your Private Bank, you can interact with us whenever, wherever and however you please. You can access your accounts, obtain updates or perform transactions via Butterfield Direct, our secure online banking system, available 24 hours a day no matter where you are in the world. We also provide telephone banking services, making it easy to obtain information when you're on the go. And, of course, we're always happy to receive your calls or meet with you—to provide assistance, execute transactions or advise you on financial matters—at your home, office or in our comfortable Private Banking offices, whichever is most convenient for you.



*Private Banking the Butterfield Way*



*We take pride in  
getting to know you.*

Our approach in Private Banking echoes the traditions of hospitality—at home and abroad. We prefer to invite you to sit with us a while, so we can get to know you and provide you with a tailored solution that will help you achieve your goals. Through our dedicated Private Banking facility, Butterfield offers a full complement of banking services to our Private Banking clients, including:

- foreign exchange, cash and wire transactions
- various current, savings and deposit account options
- customised credit facilities, including mortgages, personal loans and flexible lines of credit
- prestigious credit cards featuring attractive rewards programmes
- a full suite of electronic access services, including Internet and telephone banking

Our fixed-term deposit accounts allow you to hold funds in all major currencies with a flexible choice of maturity terms. You can establish separate capital and income/interest accounts for tax planning purposes. Foreign exchange services include international payments and spot and forward contracts in all major currencies.



*Banking Services*



*Every move is strategic.  
We help you anticipate all the  
possibilities and position yourself  
for maximum opportunity.*

As a Butterfield Private Banking client, you will enjoy access to a range of Treasury products and services that can be used as part of a comprehensive plan to build, manage and protect your wealth. Butterfield offers deposit accounts in several major currencies offering competitive interest rates. We can also assist you with foreign exchange transactions involving virtually any currency, which can be arranged for immediate settlement or for forward delivery.

As part of a comprehensive approach to managing wealth, your Private Banker will provide you with information on the options available to you to help mitigate interest rate exposures on both your assets and liabilities. These strategies may include the use of interest rate derivatives such as swaps, options and forward rate agreements.

*Treasury Services*







## Investment Services

*Some things need to mature  
before they become truly valuable.  
We're here to help you plan for  
exactly that kind of investment.*

A properly structured investment portfolio is another foundational element of a comprehensive wealth management plan. The optimal allocation of various asset types within that portfolio, based on your investment time horizon and risk tolerance, is essential to helping you reach your short- and long-term goals.

Your Private Banker can offer you a wide range of investment options provided by Butterfield and third parties, including individual equity and fixed income securities, investment funds and a variety of alternative investments. You can choose to make investment decisions independently by taking advantage of our Brokerage and Advisory service, or opt for our Discretionary Management service through which a Butterfield Portfolio Manager, working closely with your Private Banker, will take care of the day-to-day investment decisions and manage your portfolio according to your preferences and established parameters. If you prefer a more hands-on approach, Butterfield offers self-directed trading facilities for US-listed securities and international mutual funds through our secure online investment portal.

Through our expansive international network of advisers, we can also provide qualifying investors access to select private equity investment options that concentrate on various industries and geographies.





*Fiduciary Services*

*When you take the time to set goals and plan for your future, we take the time to get you there.*

Asset growth and protection, along with estate and succession planning, are essential pieces of a balanced wealth management strategy. Your Private Banker can leverage the expertise of Butterfield's award-winning fiduciary services team to advise you on trust formation and administration, the establishment of private trust companies, foundations, corporations, and other structures.

Trusts are among the most popular structures for the management of family wealth and are widely recognised as appropriate legal vehicles for holding a variety of asset types. The benefits of employing trusts as part of your overall wealth management strategy can include:

- the ability to plan for the future care and protection of loved ones
- enhanced confidentiality with respect to your family's financial affairs
- improved flexibility in tax planning
- enhanced asset protection and mitigation of the impact of civil-law jurisdiction regulations (including the mitigation of obligatory succession/inheritance rules affecting real and monetary assets)
- the ability to provide long-term philanthropic support to causes that are important to you

With our own fiduciary services experts based in The Bahamas, Bermuda, Guernsey, the Cayman Islands, Switzerland and the United Kingdom, Butterfield can also assist you in establishing trust and company structures in the most appropriate jurisdictions to suit your purposes.



*When you need access to global possibilities, we take care of the introductions.*

With dealing and settlement capabilities in all major markets and many of the smaller, opportune markets, Butterfield provides you and your advisers a truly global service. Working through our network of correspondents, brokers and international clearing houses, we provide dealing, settlement, corporate actions, dividend collection and nominee services, in addition to full reporting, to ensure you are always provided with timely and comprehensive portfolio information.

In connection with any corporate management interests you may have, your Private Banker can make appropriate introductions to key personnel in Butterfield's Custody Services department. These highly experienced professionals will provide advice and execution of custodial services, including the purchase and sale of securities on local and international markets, local safekeeping facilities and asset holding via our global sub-custodian, JP Morgan Chase.



*Custody Services*





## *Insurance Services*

*Protect what matters.*

Your Private Banker, through Butterfield Insurance Services, can assist you with the establishment of policies that will help protect you and your family, as well as your personal and business assets, from unexpected events. We offer expertise in the following insurance facilities:

- home and contents
- motor car and motorcycle
- yacht and pleasure craft
- health
- life
- business
- travel

Through our insurance services network, your Private Banker can also provide access to professional pension administrators who will design customised retirement savings solutions for you, your loved ones and employees of your business.







