



Offshore Structuring

oak.group

GUERNSEY | ISLE OF MAN | JERSEY | MAURITIUS





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Who we are

Oak Group was established in 2018 as a fund, corporate and private client services business, headquartered in Guernsey, with a heritage dating back to 1999.

At Oak, we have a 'client-first' mentality. We provide exceptional, personalised client service, fostering lasting relationships built on trust, integrity and expertise.

Located in four jurisdictions with more than 200 employees, we strive to create an environment where our people are cared for, enabled, empowered, and supported to provide exceptional financial solutions.

With our collaborative approach, we strive to create long-term value for our clients, while maintaining the highest standards of conduct.

We prioritise the continuous growth and development of our people, recognising that their success is the foundation of our excellent service and our shared prosperity. ESG is something we take very seriously; it is at the centre of everything we do.

Oak has a new ownership structure whereby it will be owned by a standalone company, Opera Limited. An investor is Pula, family office of Stephen Lansdown, co-founder of Hargreaves Lansdown, the U.K.'s largest stock broking firm and a member of the FTSE 250.

Oak is privately owned with a fully-aligned strategy for growth and transformation. Our vision is long-term and allows us to plot a strategic arc. Our strategy includes investing into cutting edge technology and data tools, investing into back-office simplification to improve client and employee experience, and extensive training for our team to align client, staff and investor interest and fuel a constant drive for sustainable excellence and growth. Oak is committed to this exciting journey.

Our services

Funds

Corporate Services

Private Client

Oak values

The Oak 8

Focus on the client

We put clients at the heart of everything we do, paying attention to both the spoken and unspoken requirements. We start with understanding their needs to inform high-quality service delivery and solutions that are fit for purpose.

Think and act like an owner

We take full responsibility for the success and wellbeing of Oak. As stewards of the business, we act with integrity, make decisions for the long-term, treat resources as if they were our own, and uphold our regulatory duty and responsibility in every market we serve. We step up and solve problems proactively. Ownership means not only focusing on individual success but also ensuring the success of the entire team.

Think globally

We have a One Oak mindset, seamlessly collaborating across cultures and markets. Creating an inclusive environment where every voice is valued, we leverage broad perspectives and insights to innovate and achieve impactful results.

Earn trust with integrity

We build lasting internal and external relationships through honesty, transparency, and accountability. By embracing diverse perspectives and communicating openly, we align our words and actions with the highest ethical standards, fostering trust and respect in everything we do.

Innovate and lead fearlessly

We foster a culture where people feel safe to try new things. We are brave and embrace bold ideas to break boundaries, solve problems, take smart risks, and drive improvement. We proactively tackle challenges to stay ahead of the curve, craft solutions, and own our results. We take time to learn from our experiences, always pushing to get the basics right yet remain unique.

Empower community

We elevate each other through shared learning, celebration, and unwavering support. By championing diverse voices, fostering equity, and creating an inclusive environment, we cultivate a culture of respect and belonging.

Support each other to thrive

We are resilient in the face of challenges, prioritising wellbeing and supporting each other to work smarter and create an environment that fosters both personal and professional growth.

Fuel growth with passion and learning

We embody a growth mindset and entrepreneurial spirit. We prioritise our continuous learning and development of new ideas, directly benefiting our team and our clients. Our passion is contagious, inspiring others and celebrating wins.

How we can help

Our Private Client services offer a solution designed to meet the needs of you and your family.

We understand the personal involvement and hard work behind each of our clients' wealth and the desire they have for future generations to understand the origins of the legacy left for them and their continued benefit.

Oak assists clients around the world to structure their assets in a way that will help them grow their wealth now and preserve it for future generations. We guide our clients through the process of designing and implementing their bespoke structures, using trusts, foundations, companies and funds, in our offshore jurisdictions, to hold assets and investments for secure, efficient wealth and succession planning.

While some of our clients reside solely in one place, the majority of them are worldwide families with assets and relatives living in various countries. Oak has extensive experience administering trusts and private wealth structures with complex arrangements that include assets and beneficiaries spread across numerous jurisdictions as well as the legal, tax, and compliance concerns that occur when the laws of multiple countries may be in force.

Our team of experienced, qualified employees and our director led personalised service is focused on meeting those expectations and understanding the needs of our clients.

Securing your family's future

Diversifying assets offshore offers many benefits such as reduced jurisdictional risk, enhanced privacy, and international investment access.



Diversifying risk and increased stability

A broad spreading of assets across multiple jurisdictions has numerous advantages. Minimising exposure to economic and political uncertainties in a single country, increases stability, provides access to a broader variety of investment opportunities and enables wealth management strategies to become more flexible. A structure to hold these diverse assets may be the next step as any family will want to ensure that they have the right oversight and governance in place to keep track of their affairs. solutions for protecting the future interests of your business.



Enhancing privacy and confidentiality

By transferring assets offshore, you can maintain privacy and confidentiality for your family. High profile families can often be targeted, and a structure may provide an element of extra protection.



Tax efficiency

Properly advised structuring of your family wealth through an offshore jurisdiction can considerably reduce tax liabilities due to tax efficiencies available through those jurisdictions.



Asset protection and succession planning

An offshore structure can help to protect assets for the future and also enables the orderly transfer of wealth to the next generation. By appointing an experienced professional Trustee to look after your global family assets you can take comfort that your international assets are being looked after in a stable well regulated jurisdiction.



Accessing international investment opportunities

Investing in international markets enables individuals to expand their investment opportunities, these markets offer the potential for higher returns, exposure to emerging industries and the ability to capitalise on global economic development.

What are the costs?

We provide a specialised approach that helps clients accomplish their goals at a price that is economically viable for them.

It is frequently believed that managing a trust would be too expensive. It is true that many of the major banks and other financial institutions charge significant setup costs for trusts. In addition, they also charge annual administration fees based on a percentage of the trust assets and basis points fees for cash investments made by the underlying trust.

Independent trust company fees are typically cheaper, making trusts accessible to even very small estates. Independent fiduciary businesses such as Oak, provide a more specialised approach that will help clients accomplish their goals at a price which is economically viable for them.

“Offshore trusts provide comprehensive asset protection, confidentiality, and tax advantages. By leveraging the expertise of our highly qualified team, we can navigate the legal framework with the utmost integrity whilst adhering to global regulations, ensuring our bespoke solutions are tailored to meet your needs.”

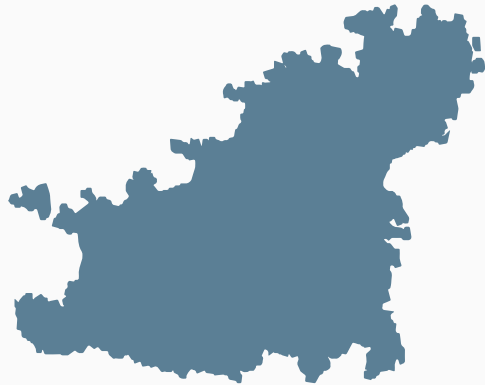
Scott McPherson - Director, Trust and Corporate

Our jurisdictions

We are jurisdictionally agnostic as a business, as a result our team will advise but not direct a client. The choice will come down to the individual circumstances, preferences and relevant tax advice.

Guernsey

Guernsey, which serves as our headquarters, is a leading offshore financial centre operating with the highest levels of governance and regulation and is one of the world's oldest and most reputable offshore financial services centres. The Island's professionalism and regulation are unparalleled, backed by over 60 years of experience. Guernsey offers high-net-worth individuals a secure and stable environment in which to structure and preserve their wealth for future generations. Our Guernsey team has a unique focus on the South African market, although they are primarily geared toward those who wish to invest in the United Kingdom and Europe. Our senior management team has over 100 years of combined experience in UK property matters, a core asset class for the Group's high net worth private clients.



Isle of Man

The Isle of Man economy has been hailed as the forefront of modern regulation with an established fiduciary, banking, insurance, pension, online gambling and fintech industry. With a long-established legislation, based on common law principals with a strong tradition of upholding trusts, the legal system specifically affords clients the comfort that assets held in Trust will be protected for them and their families.

The Isle of Man shares the same VAT regime as the UK, meaning trading structures can operate within the UK and EU because they can be registered for VAT with the added benefit of no tax on the profits. Our team primarily provide trust and corporate solutions to wealthy individuals and families, many of whom have been clients for more than two decades. Businesses such as Derivco, Pokerstars and De Beers all having operations and/or family office connections with the island.



Jersey

Jersey is a specialised centre that collaborates with some of the world's largest private equity managers who have more than 60 years of experience structuring, managing, and administering funds.

The core of the services provided by our family office are property and estate management for a number of large families. We have a robust network of relationships with all the leading banks, allowing us to locate the best financing and refinancing opportunities for our complex clients.

With our in-house expertise when it comes to the industry-leading Jersey Private Fund (JPF) product – professional investor structures with up to 50 investors – we offer quick setup timeframes, vehicle incorporation, and regulation with a lighter touch than the full Collective Investment Funds (CIF) product.

In addition, our team manages large Managed Trust Company structures for publicly traded UK companies and Private Trust Companies for ultra-wealthy individuals and we have extensive experience with AIM and Main market PLC listings, managing corporate governance for such entities to meet UK and Jersey substance requirements, and providing named directors to these boards.

We also have expertise with low carbon/net zero assets, with each Jersey director serving as a named director on the boards of companies with sustainability at their core.



Mauritius

Just a short hop from the African mainland, our Mauritius office operates as the Group's African hub, having a particular focus on the Southern African market. With its mixed economic system, combines private freedom with centralised economic planning and governmental regulation. It has become an international financial services centre of substance and repute and is an excellent and convenient base for trust operations for African based clients.

Employing almost 70 staff with highly qualified backgrounds in administration, law, company secretarial, investments, regulation and compliance, our Mauritian office also serves as the Group's Centre of Excellence for accounting, risk and compliance. There are various incentives open for foreigners to purchase property in Mauritius, and the island is becoming increasingly popular as a physical base for African high net worth individuals. Whether it be a primary residence, or just a holiday home, there are a wealth of desirable properties for sale to foreigners, with a surprisingly low entry level offering people an enviable lifestyle in the heart of the Indian Ocean. Our team are well placed to assist potential new residents in their move to the island.



Legal and Regulatory Notice

Further details can be found at oak.group/notices/regulatory/

Guernsey

Oak Group Limited

Registered in Guernsey, Company Registration No. 64716

Oak Trust (Guernsey) Limited

Registered in Guernsey, Company Registration No. 34973

Licensed by the Guernsey Financial Services Commission under The Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2020

Oak Fund Services (Guernsey) Limited

Registered in Guernsey, Company Registration Number 36305

Licensed by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law, 2020, to carry out Controlled Investment Business and the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020.

The Registered Office and contact details of all of the above companies is: Oak House, Hirzel Street, St Peter Port, Guernsey, GY1 2NP. Telephone + 44 (0) 1481 722 584

Isle of Man

Oak Group (IOM) Limited

Registered in the Isle of Man, Company Registration No. 089688C

Licensed by the Isle of Man Financial Services Authority

The Directors of this company are: Christian Cowley, Tanya O'Carroll and Diane Clarke

The Registered Office and contact details of this company are: Millennium House, Victoria Road, Douglas, Isle of Man, IM2 4RW. Telephone + 44 (0) 1624 611926

Jersey

Oak Group (Jersey) Limited

Registered in Jersey, Company Registration No. 87362

Regulated by the Jersey Financial Services Commission

The Registered Office and contact details of this company are: 3rd Floor, IFC5, Castle Street, St Helier, JE2 3BY. Telephone + 44 (0) 1534 834600

Mauritius

Oak Management (Mauritius) Limited

Registered in Mauritius, Company Registration No. 129233, business registration number C15129233
Licensed by the Financial Services Commission Mauritius and holds a Management License pursuant to Section 77 of the Financial Services Act 2007

Oak Trust (Mauritius) Limited

Registered in Mauritius, Company Registration No. 131334, business registration number C15131334
Licensed by the Financial Services Commission Mauritius and holds a Management License (qualified/ Corporate Trustee Only) pursuant to Section 77 of the Financial Services Act 2007

The Registered Office and contact details of these companies are: 1st Floor Block 19/20, Cascavelle Business Park, Black River Road, Cascavelle, 90522, Mauritius. Telephone +230 651 3200





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