



CONFIDENCE

STRENGTH

INTEGRITY

INDEPENDENCE



**EQUITY**

BANK AND TRUST BAHAMAS LIMITED

**Fiercely committed to your success.**

## **Fiercely Committed to Your Success**

Equity Bank And Trust Bahamas Limited represents the finest and most demanding qualities of what an institution dedicated to the needs and success of high net worth individuals, families and institutional clients should possess.

Our range of bespoke products and services gives us the confidence and strength to deliver creative and responsive advice and solutions for the most complex client requirements. Our independence ensures that the integrity of our advice and solutions are clearly and solely focused on what is best for the clients we are proud to serve.

Equity's reputation is built on these pillars. Without compromise we are **Fiercely Committed to Your Success.**



## The Essence of Equity

Equity Bank And Trust Bahamas Limited is located in Nassau, Bahamas, the leading private management centre in the Caribbean region and is part of The Equity Group of Companies with bank and trust company affiliates in Switzerland, Panama and the British Virgin Islands.

As an independent, boutique bank, trust and other financial services provider, The Equity Group designs custom made products and services to meet specific needs of high net worth individuals, families and institutional clients.

The breadth of our multi-jurisdictional group of companies and affiliates provides us with the flexibility to devise and establish entities and relationships not only in The Bahamas but elsewhere if this in the best interest of a client.

The constantly changing global economic environment demands an increasingly complex process for personal wealth management and a service provider that understands the intricacies and challenges that come with that responsibility and mandate. Private banking is

the foundation of the Bahamas comprehensive financial services offerings and Equity Bank And Trust Bahamas Limited is at the forefront of independent Bahamian banks with the knowledge, agility and experience to meet the evolving needs of international clients. Since its establishment in 1985, Equity Bank and Trust Bahamas Limited and its affiliates have continued to evolve the broadest range of banking, investment funds, trusts, foundations, corporate products and related services.

The evolution and growth of The Equity Group over the past three decades – a period of tumultuous change and uncertainty across the international financial services industry – is testament to our fierce and uncompromising client-centric commitment to professionalism and integrity in delivering exceptional services and inspiring confidence and security among our clients around the world.

Additionally, our wholly owned Bahamian company status inures us from decision-making from afar allowing us the flexibility to respond quickly to any client situation or opportunity.



## Full Service Private Banking

With a host of custodial services and personal banking facilities, Equity Bank And Trust Bahamas Limited delivers close in house control over our client's confidential information while at the same time adhering to international standards under the regulatory and licensing control of the Central Bank of The Bahamas and the Securities Commission of The Bahamas.

Additionally our Eastern Time Zone location allows us to access the most sought after markets in the Western Hemisphere in real time, while staying in touch with our European counterparts to the East.

Our efficiently conducted and discreetly managed private banking services include:

- Custodial Services of assets with Equity Bank And Trust Bahamas Limited
- Interest bearing deposit accounts (\$250,000 minimum)
- Tax efficient fiduciary deposit options
- Treasury services
- Cash management including currency transfers
- Cash backed credits
- Foreign exchange in any currency



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## Trusts for Every Need

The long standing use of trusts for succession planning and asset protection is based on their versatility and reliability. As one of the most progressive jurisdictions in the world for innovative and premier trust legislation, The Bahamas provides Equity Bank And Trust Bahamas Limited with a fertile environment to create wealth management structures that can be tailored to the most discerning needs of high net worth individuals, families and institutional clients.

In establishing a Bahamian trust, planners do not need to take local taxes into consideration since there are no income, capital or estate taxes in the jurisdiction and The Bahamas maintains a tax neutral position with respect to non-resident clients.

Under the Bahamas trustee legislation, Equity Bank And Trust Bahamas Limited provides full trust services including trust creation and administration, estate and succession planning, creditor protection and financial planning accounting.

Equity's trust services are also employed for its comprehensive Family Office service which is specifically tailored to deal with individual client interests and to smooth the transition of wealth from one generation to the next.

Recent additions to Bahamian wealth management landscape have solidified the jurisdiction's reputation as a leading edge trust provider and expanded our portfolio of trust-related products and services. These include:

- Private Trust Companies which provide trusteeship to a defined class of trusts and for which we provide a turnkey service for the establishment and ongoing administration;
- Foundations which in civil jurisdictions are preferred over trusts yet may be used for most purposes for which trusts and companies are used; and
- The Bahamas Executive Entity which institutionalizes the governance of wealth structures and other entities in an entity with limited liability that is specifically designed for that purpose.





## Investment Funds for Every Class

Equity's fund services complement the strength and depth of our wealth management expertise by delivering comprehensive solutions to fund managers, family offices, high net worth individuals, families and institutions.

Our in-house fund expertise and relentless focus on client stewardship has solidified Equity's stellar reputation in the investment fund industry and elevated us as one of the fastest growing fund administrators in The Bahamas and the Caribbean.

In addition to serving as administrators, Equity also provides individual Directors and full accounting services including NAV calculation.

Professional Funds, a class of funds for sophisticated investors, and Recognized Foreign Funds, which are licensed or registered in a prescribed jurisdiction, are core components of Equity's private investment funds offerings.

However The Bahamas, under the oversight of the Securities Commission of The Bahamas, has taken measured steps in recent years to differentiate itself from other jurisdictions by creating mechanisms to

establish different types of funds with more flexibility and appropriate levels of governance.

The Bahamas SMART® Fund which is part of Equity's fund arsenal reflects this market-driven approach. It is a cost-effective investment fund vehicle for families, family offices, and related investors, providing clients with innovative, progressive and flexible structuring solutions via a regulated vehicle, domiciled in a premier international financial centre. Seven SMART Fund templates are currently available from Equity.

The newest addition to Equity's fund services is The Bahamas Investment Condominium Fund – or ICON as it has been dubbed. While designed to be fully compliant with Brazilian laws and to operate like one of that nation's products, it's an alternative legal structure for investment funds in countries which have similar civil law constructs.

Regardless of the fund, Equity provides guidance throughout every stage of the fund's life cycle and ensures that each fund is administered to the highest professional standards.

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## Your Corporate Partner

Equity Bank And Trust Bahamas Limited's corporate experience is second to none in The Bahamas. If an International Business Company (IBC) is required, we provide for its efficient incorporation. Our service also include the provision of directors and/officers, office registry and registered agent services.

For more complex business requirements, we can structure a Segregated Account Company (SAC) to create separate accounts with assets and liabilities which are segregated from the assets and liabilities attributable to every other account and from the company's general assets and liabilities.

The provision of legal services is also available in house and we can also act as the Managing Agent for banks and trust companies and the Trustee of pension funds.

Resident companies are also available for local investment as well as through an affiliate.

Relocation services such as real estate acquisition and establishing residency in The Bahamas are additional services available through Equity Bank And Trust Bahamas Limited.





## The Bahamas Advantage

It is not by chance that The Bahamas is the most successful international financial centre in the Caribbean today. More than 80 years of thought, effort and co-operation have produced ideal conditions for (Ultra) High Net Worth individuals, families and businesses to manage their wealth efficiently in comfort and style.

The country's mature financial services industry, established infrastructure, progressive government, tax neutral environment and luxury lifestyle have all been carefully cultivated to satisfy the specific needs of the most exclusive clientele and provide the jurisdiction with business and lifestyle advantages that few can match.

### Advantage 1 / Strategic Location

The Bahamas is situated at the Crossroads of the Americas, just 65 miles off the east coast of Florida. An ideal hub for regional investment and business in the Eastern United States and Canada, and much of Central and South America, it is in the same time zone as New York, Miami and Toronto, so office hours align with most of the major business centres in the Americas.

### Advantage 2 / Wealth and Asset Management Options

The Bahamas offer owners of capital a broad choice of financial institutions that deliver myriad services including

banking, private banking and trust services, investment fund administration, capital markets, investment advisory services, accounting and legal services, e-commerce, insurance and corporate and shipping registries. The Bahamas is a favourable jurisdiction for the establishment of family offices, which help wealthy families achieve their goals while dealing with increased regulations, and complex issues of taxation, distribution planning and charitable giving.

### Advantage 3 / Physical Resources

The Bahamas has developed its land, premises and fit-for-purpose infrastructure with the singular focus of facilitating international business. The Bahamas is easy to get to, with six major airports and 49 other airports situated throughout the archipelago, as well as countless ports of entry and marinas that can accommodate the largest yachts.

### Advantage 4 / Human Capital

The Bahamas has a highly educated local workforce and a long tenure in financial services excellence which has created a deep pool of skill and experience that is recognized and trusted worldwide. With more than 6000 experienced financial professionals committed to the local community, clients can expect to build deeper and more lasting relationships and receive more consistent service in The Bahamas than in locations largely dependent upon imported skills.

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#### Advantage 5 / **Taxation**

The Bahamas remains committed to a tax neutral platform upon which international persons and entities receive the same tax benefits as Bahamians. This includes no income, capital gains and inheritance taxes for all who conduct business or reside in The Bahamas.

#### Advantage 6 / **Investment Policy and Incentives**

The Bahamas' government is committed to building an economic environment in which free enterprise can flourish. The National Investment Policy is designed to support an investment friendly climate and complements Bahamian and overseas investments.

#### Advantage 7 / **Political and Economic Stability**

The Bahamas has an outstanding record of political and economic stability, progress and stewardship. An independent nation since 1973 The Bahamas prospers from more than 280 years of uninterrupted parliamentary democracy.

#### Advantage 8 / **Regulation**

The Bahamas encourages the growth of its financial sector through adherence to internationally accepted regulatory principles, and efficiency in their administration. Regulatory independence is maintained through the separation of roles of policy makers and regulators.

#### Advantage 9 / **Public-Private Sector Partnership**

Government and business interests in The Bahamas act in close partnership to respond to market needs and at the same time adhere to international standards.

#### Advantage 10 / **Permanent Residency Opportunities**

The Bahamas has a liberal process for granting Economic Permanent Residency (EPR) that makes it easier for individuals to "follow their money" with respect to where they live and work. Persons with permanent residence are for all intents and purposes treated like Bahamians, except for the right to vote.

#### Advantage 11 / **Work Permits and Immigration**

The Bahamas has a flexible immigration policy which encourages companies to develop Bahamian talent but recognizes the needs of international firms, individuals and families to recruit additional human resources abroad.

#### Advantage 12 / **Lifestyle**

The Bahamas is located in one of the most idyllic tropical settings in the world and has many attractive features for those who may wish to relocate permanently or establish a second home. To meet the diverse and sophisticated tastes of travelers and residents alike, The Bahamas offers something to suit every taste: rest and relaxation, family fun and entertainment, or adventure and exploration. With miles of natural sand beaches, out-door attractions, luxury resorts, golf, casinos, restaurants and shopping, there is no shortage of exciting things to do.

All of these advantages may be summed up very simply: The Bahamas is committed to growth and development of its natural resources and cultivated assets to create an environment that supports business and the enjoyment of life in equal measure. Individuals, companies and family offices will all find a warm welcome when they come to The Bahamas.





## Primary Contacts and Offices

### Equity Bank And Trust Bahamas Limited

Equity Trust House  
Caves Village, West Bay Street  
P.O. Box N-10697  
Nassau, Bahamas

T/ +1 242. 676. 8188  
F/ +1 242. 676. 8199

www.equitybahamas.com  
info@equitybahamas.com

## Senior Management

**D. Gilbert Cassar** MBA, TEP, JP  
Chairman

D/ +1 242. 676. 8180  
E/ gcassar@equitybahamas.com

**Ivylyn B. Cassar** CPA, TEP, ACI Arb  
Vice Chairman

D/ +1 242. 676. 8181  
E/ icassar@equitybahamas.com

**Dillon R. Dean** CPA, TEP  
Managing Director

D/ +1 242. 676. 8184  
E/ ddean@equitybahamas.com

## Affiliate Companies

### Equity Bahamas Limited

Equity Trust House  
Caves Village, West Bay Street  
P.O. Box N-10697  
Nassau, Bahamas

T/ +1 242. 676. 8188  
F/ +1 242. 676. 8199

### Equity Group International Limited

Equity Trust House  
Caves Village, West Bay Street  
P.O. Box N-10697  
Nassau, Bahamas

T/ +1 242. 676. 8188  
F/ +1 242. 676. 8199

### Equity Fiduciare SA

Avenue de Champel 29  
CH-1211 Geneva 12  
Switzerland

T/ +41 (0) 22. 346. 8067  
F/ +41 (0) 22. 346. 8439

### Equity International (BVI) Limited

3076 Sir Francis Drake's Highway  
Road Town, Tortola  
British Virgin Islands

### Equity International (Panama) Group Inc.

East 54th Street  
Marbella 54th East Street #34  
Panama City, Panama

T/ 507. 205. 5888, 507. 206. 9400  
F/ 507. 263. 9218

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