

Trust grows with experience



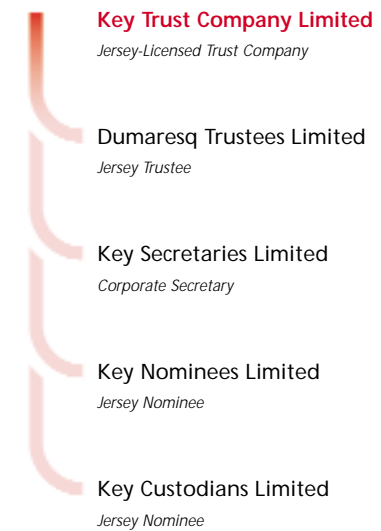
Key Trust Company



Key Trust Company Limited

Key Trust is a member of the Key Group of companies. We are committed to supporting and developing financial services of the highest integrity and repute.

Our service is a blend of traditional values and innovation, inspiring confidence and security, and ensuring timely delivery at a fair value.



Serve clients well and success will follow

*Our assets are our people, our pride is professional quality,
our heart is integrity and honesty, your aspirations are our goals*



Management Expertise and Experience

Private clients are best served by a dedicated team with the experience to understand their objectives and achieve their goals.

The strength of our team is based on its members' knowledge, professionalism and disciplined approach. This ensures that every client receives the quality of service that is the hallmark of a Key relationship.

The Directors

Left to right
Advocate R.G.S. Fielding (non-exec.)
J. Perkins TEP
I.C.N. Toole FCA
R.Poingdestre ASI. Cert-AMLA
A.D.O. Williams MA (Oxon) FCA
B.G. Clarke ASIP TEP (Managing)

Key Advantages

We work in partnership with our clients - using our professional expertise and connections to meet each individual's needs.

Our independence enables clients to access a carefully selected international network of the best providers for investments, banking, asset management and related ancillary services.

We already look after clients of more than 30 nationalities and diverse aims. Our flexibility enables us to deliver a quality service that reflects and meets their personal objectives and aspirations.



The Key Commitment

'Serve clients well and success will follow'

We believe that clients are entitled to the highest qualities of service. Our commitment to quality protects the reputation of our clients and confirms the value of our service, giving clients the following rights:

The Right to the highest quality services

We will succeed by never compromising on quality, reliability, or responsiveness. When we say something, we do it.

The Right to personal service

Our appointed manager will personally undertake the administration for each client and their family, and know them as individuals.

The Right to continuity

To ensure clients have minimal personnel changes, we reward and encourage our people, as members of a mature team with an interest in the business.

The Right to fee certainty

Each client is given a written Service Agreement with a Fixed Fee quotation. We do not time charge.

The Right to change arrangements

We always listen to our clients, and will adjust our service to match changes to their objectives.

The Right to share knowledge

We will clearly explain, report and inform our clients in all we do. We invest time and effort to ensure our personnel have extensive industry knowledge and share this information with our clients.

The Right to personal meetings

We best understand our clients by meeting with them, delivering a personal report and ensuring that we fully appreciate their current needs and future plans.



The Right to benefit from experience

We only employ experienced and professionally qualified people. We will not employ juniors to deliver client service.

The Right to feel special

We will maintain the personal touch by rendering a service that is enjoyed both by the person delivering it and the person receiving it.



Un buon servizio ai clienti si traduce in successo.

I nostri dipendenti sono il nostro punto forte, il nostro obiettivo e' un servizio di qualita' superiore, il nostro orgoglio e' la qualita' professionale, quello che ci sta piu' a cuore e' l'integrita' e l'onesta'.



Key Questions and Key Answers

Who is Key Trust Company?

- An independent fiduciary
- Licensed by the Jersey Financial Services Commission
- Working with professional advisors to give clients best advice
- Staffed by experienced, qualified people.



How do we look after our clients?

We value highly the continuity of our client relationships, and nurture them with a personalised service that includes:

- Personal meetings and regular reports
- Frequent updates and consolidated accounting across all assets.

We maintain the quality of our service by ensuring that administration is carried out by people who are thoroughly familiar with each client and their objectives.

How do we gain new business?

Existing clients and their professional advisors recommend us for the qualities that characterise our service:

- Responsive and personal
- Knowledgeable and accurate
- Thoughtful and professional.



The result is a one-to-one relationship, supported by prompt responses and information delivery.



How do we manage assets?

- Preserving wealth is not enough - we also strive to retain professionals who can create it.
- We use our knowledge and contacts to help clients expand their investment horizons.
- We recommend and appoint specialist investment advisors who match each client's preferences and according to asset type.
- We monitor performance and discuss with our clients where action is needed.
- We remain alert to any changes in a client's priorities and suggest changes to match.
- We maintain up-to-date accounting records on each client, making them available on demand.

How do we give certainty on fee costs?

We ensure total clarity by agreeing fees with each client in advance, confirming them in a written Service Agreement with a Fixed Fee quotation.

Our fee calculations are completely transparent, and our charges moderate. We provide fair value for a personal service.

How do we manage ourselves?

- We place a high emphasis on our professional reputation.
- We strive to attract, retain and develop talented people.
- We have taken great care to establish the highest quality:
 - i. administration systems;
 - ii. procedures;
 - iii. methodologies;
 - iv. precedents.
- Our client to staff ratios are low, creating a more personal service;
- Clients have direct access to the account manager, who takes personal responsibility for all day-to-day administration.





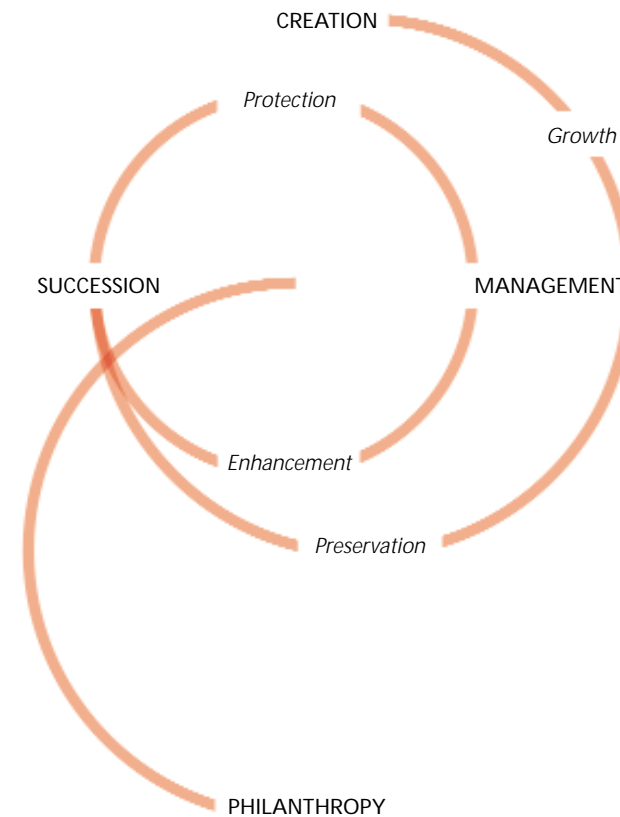
Family Office Services

Through our role as Family Office managers we have the privilege of serving the financial interests of families over successive generations. We are aware of how objectives can change over time, and make a point of assisting each generation by organising the optimal structure.

We give each family their own experienced qualified administrator, who provides personal account management on a pre-agreed, written, fixed fee basis.



The changing priorities of wealth succession



Private Client Services

The management of private wealth is a very personal business. We work with each client to develop strategies that are as individual as they are.

We provide full management and administration - including consolidated accounts and reporting for diverse assets, often held by a number of specialist sub-managers.

We also organise and manage philanthropic and charitable arrangements.

Private Client Structures include:

- Foundations
- Inheritance Management
- Companies
- Trusts
- Asset Management
- Accounting
- Philanthropy Management
- Estate Administration
- Succession Planning

Family Office Structures include:

- Private Trust Companies
- Trusts and Foundations
- Companies
- Philanthropy
- Real Estate
- Succession Management





Making Contact

We believe that our primary objective - to provide high quality service to our customers - is best achieved through regular face to face meetings, either in our new offices in Jersey or further afield, as necessary. With this aim in mind we recommend an initial meeting at the time of establishing a new relationship to discuss individual arrangements and thereafter meetings on a yearly basis, or more frequently if requested, when we provide an annual report.

We frequently travel to the U.K. and European cities for meetings as well as long haul destinations as required.



Where we are

Your Next Step

We recognise that there are many firms to choose from. However, we are confident that the quality of our work, the care we invest in our client relationships and our fixed fee arrangements make Key Trust your best option for a secure, long-term service.

To arrange an initial meeting or to find out more about us and how we can help you, please contact:

Key Trust Company Limited

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St. Helier

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