



Cogent is an independent financial services business, licensed and regulated by the Guernsey Financial Services Commission and a Member of The Channel Islands Stock Exchange. We provide mainly wealth management, family office, trustee and corporate services to private and corporate clients.

Our primary business is the development and administration of international financial plans for individual clients and for specialised corporate structures. These plans are custom designed to serve a client's objectives of asset preservation, wealth and estate planning and international asset management. The services of Cogent include:

- **Trust services**

The great attraction of a Trust is its flexibility for arranging personal, family or business affairs. We administer trusts in circumstances ranging from private family arrangements for succession planning, to employee benefit and retirement plans and complex international corporate structures. Trusts have been used for structuring estate and tax planning, asset protection and preservation, continuity of ownership, long-term family provisions and anonymity of investment. We can also arrange to establish and administer Foundations and provide escrow services, as well as Private Trust Companies.

- **Corporate services**

A corporate vehicle can offer valuable benefits, in minimising taxation, in allowing for a convenient and effective means of holding assets for private and corporate clients. They are used for a wide variety of purposes including asset financing, exploitation of industrial and intellectual property, captive insurance, employment and consultancy services, and trading business. We can incorporate and manage companies (or similar entities) registered in Guernsey or in most other jurisdictions.

- **Insurance services**

Life insurance and annuities are increasingly used as wealth and tax management tools. Cogent has equity interests in Lighthouse Capital Insurance and US Commonwealth Life, insurance companies that offer Private Placement Variable Life Insurance and Variable Annuity policies. Separate details are available on request.

- **Pension arrangements (including QROPS and RATS)**

Cogent has established a variety of international pension plans for participants from around the world. We have a Retirement Annuity Trust that has received formal approval from Guernsey Tax Office and our Liberty QROPS is accepted by HMRC in the UK as a QROPS.

- **Stock exchange listing services**

As a Member of The Channel Islands Stock Exchange, Cogent acts as a Sponsor of stock exchange listings and provides continued representation and a variety of related services. We can also act as directors of a company being sponsored for listing.

- **Consultancy and Corporate representation and management**

The management at Cogent has vast experience in managing international financial services businesses and Cogent is prepared to consider advisory and management contracts in a broad area of wealth management, trust and structuring services, including assistance with acquisitions, mergers, integrations and divestments. The 'partners' at Cogent having qualified as professional directors and possessing substantial knowledge of current corporate governance practices are prepared to consider their appointment as non-executive directors to a limited number of companies. Where a foreign enterprise wishes to establish a business in Guernsey without the need to independently staff and manage the entity, Cogent can provide 'Administered' services.

We take great pride in the individual and flexible character of our services and in our knowledge, experience and reliability, that helps satisfy the most demanding needs of our clients.



Our approach to the provision of services

Cogent was set up by Paul Backhouse and Nick Ferris after working together for many years at a major European financial institution where they built one of the most successful businesses in the Channel Islands. Cogent evolved as a direct response to the demands of clients and advisors seeking a level and style of service that in the present financial services market is becoming increasingly difficult to find.

We believe that each client has a unique set of demands that is why our services are provided in an individual and tailored manner and why we are so keen to understand the objectives of each client. It is our aim to match individual needs to the most effective solutions and products; and to do what is required, in a clear, straightforward and timely manner. We do not believe in adding complexity to a service, when a simple, established and reliable standard solution is available. We are capable, nevertheless, of providing innovative and flexible services in an efficient and cost effective manner. It is important to us that each client receives the best service available, in a manner appropriate to that client's needs and resources.

We place great importance upon the quality of our administration, the security of client assets and on client relationship and reporting. As an independent business, we pay particular attention to the security of assets and therefore we maintain relationships with a number of major financial institutions for the custody of cash, securities and other assets.

We are always attentive to our client's needs, every client can be assured of ready access to a member of staff with a direct understanding of their affairs, and each client enjoys the benefit of personal attention. While our considerable level of professional expertise and practical experience enables us to provide the highest possible level of service.

When working with a new client, we require certain due diligence documentation and we can provide copies, and assist with the completion of a Cogent Know Your Client Questionnaire and our relevant Service Questionnaire.

A Fee schedule is available on request; however, we typically charge fees on an agreed basis taking into account the individual circumstances.

We take great satisfaction whenever we are able to exceed the expectations of our clients and their advisors.

Advantages of Guernsey as a base for personal and business activities

- Political and economic stability (democratic, self-governing Crown dependency)
- Sound, modern legal system and realistic regulations
- Beneficial tax regime
- No exchange control and GB £ currency
- Quality infrastructure with professional support services
- Excellent communications and information technology
- Competitive administration costs
- Privacy and discretion
- Reputation and track record

How to contact us

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