

# *A TRADITION OF CONFIDENTIALITY WITH A VIEW TO THE FUTURE.*

High specialization \_\_\_\_\_  
for the protection of your assets. \_\_\_\_\_

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## *A History of Excellence*

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Siref Fiduciaria is the result of the merger of two historic fiduciary companies belonging to the Intesa Sanpaolo Group, Sirefid and Fideuram Fiduciaria. A union built on shared values, on high levels of professionalism based on exclusive expertise acquired over the decades.

Siref Fiduciaria is a subsidiary of Fideuram-Intesa Sanpaolo Private Banking, the company of the Intesa Sanpaolo Group dedicated to the customers with the most sophisticated needs.

## *The Prestige of Membership*

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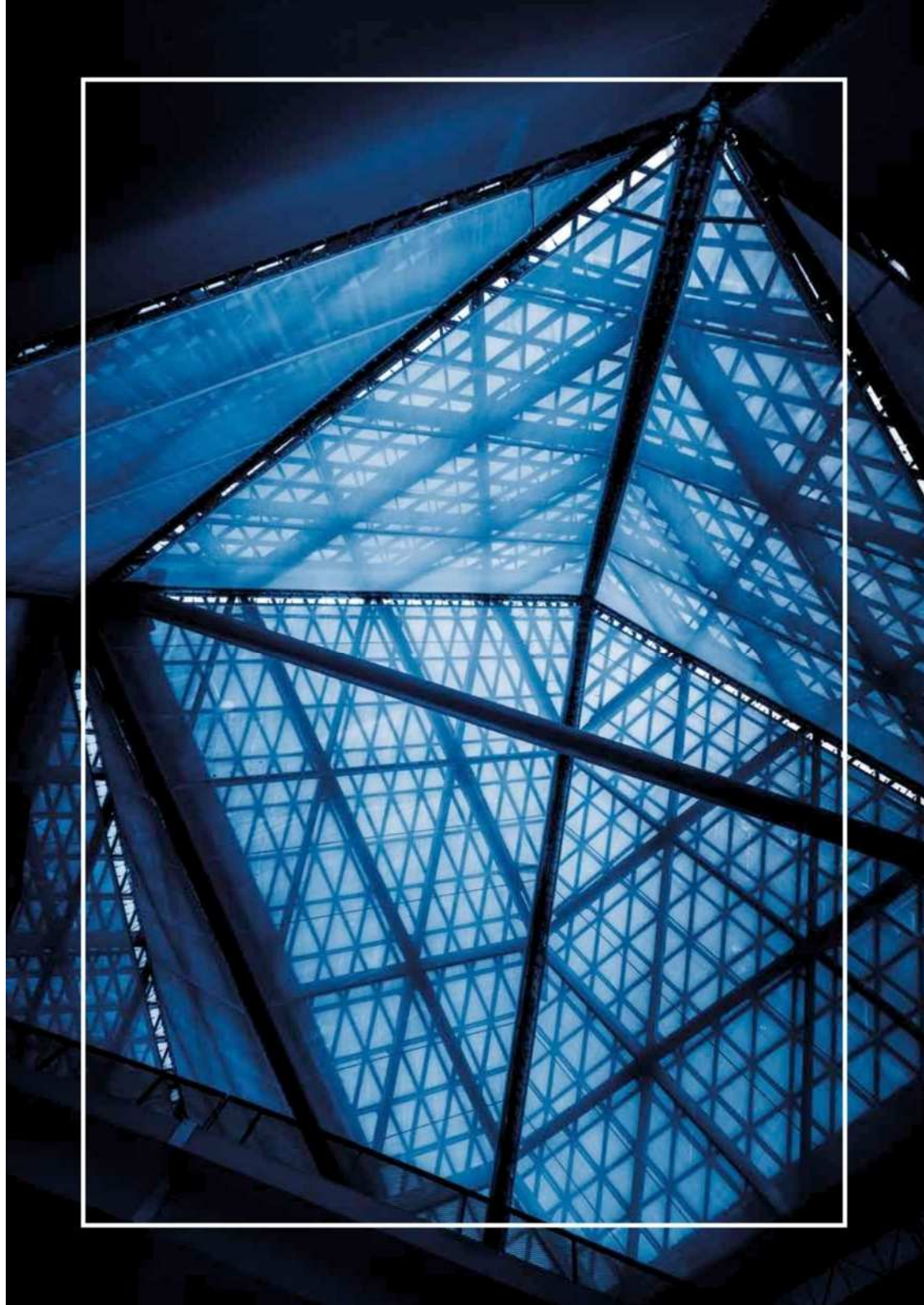
Siref Fiduciaria is the best option for clients looking for integrated and fully customized solutions, delivered throughout a wide network of professionals in Italy and abroad.

Intesa Sanpaolo Group is Italy's largest banking group, with over 12.3 million customers and a broad network of over 4,600 branches throughout the country.\* Fideuram Intesa Sanpaolo Private Banking, a leader in financial advisory and wealth management, is the largest private banking service provider in Italy and fourth-largest in the EU, with over 5000 financial advisors in the Fideuram, Sanpaolo Invest and IW Private Investments networks and 900 relationship managers in the Intesa Sanpaolo Private Banking network, with 180 Private Banking branches available to its Clients.

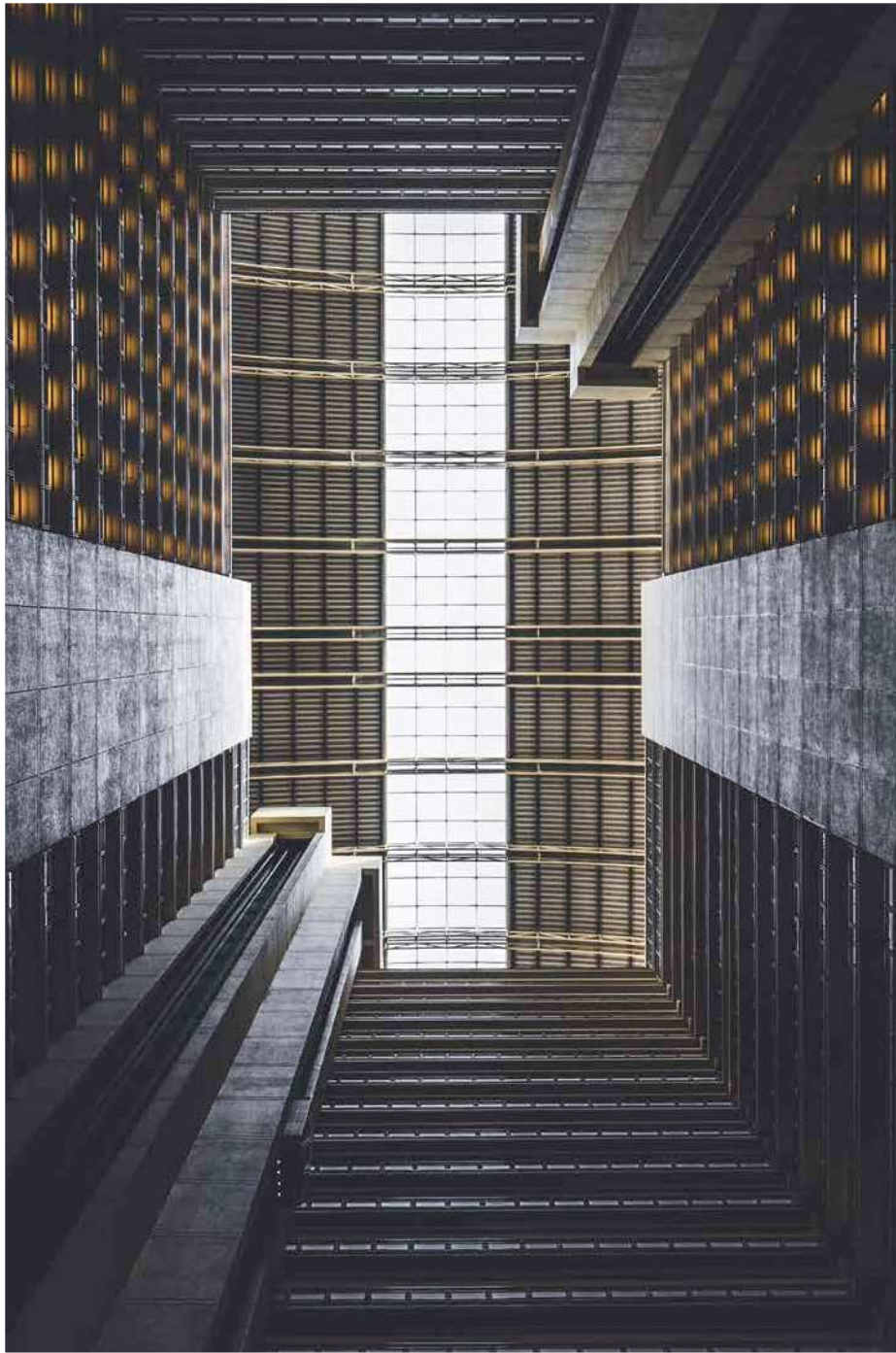
Sanpaolo Invest is a network of financial advisors belonging to Fideuram-Intesa Sanpaolo Private Banking group

\*Figures as at 30/04/2018

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## Key Values

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### Absolute discretion. An inestimable value

For the protection and transfer of personal and business assets, Siref Fiduciaria offers a range of solutions to cover all customers' different needs:

- Confidentiality, within the limits of law
- Continued support in the management of global assets
- Management of Contractual constraints and Commitments
- Harmonization of personal, family and business dimensions
- Governance of business and company dynamics

### Security. An indispensable value

In an increasingly complex regulatory and economic environment, Siref Fiduciaria is the partner to rely on for protection of business confidentiality and for personal and family assets.

### Professionalism. The value of excellence

Siref Fiduciaria creates the basis for an ongoing relationship of confidence, thanks to the high quality of its services and the professionalism of its staff. which when combined, creates a high capacity to understand needs with Constantly updating of the dedicated solutions. The know-how of a leading banking group and the digital services support our team and Private Bankers in finding the best solutions for clients expressed needs, guaranteeing maximum transparency and discretion.

### Time. The value of attention

Time dedicated to listening to the customer and managing the customer relationship is a key value of Siref Fiduciaria: its professionals offer flexibility and availability to search effective solutions for a customized administration of the assets.

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## Fiduciary services

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### For the Investor

Siref Fiduciaria guarantees the maximum Confidentiality permitted by law in providing support and targeted services for the administration of assets, including:

- Administration of contracts for banking or financial products and services provided by banks or intermediaries (administration of current accounts)
- Administration of contracts for investment services and products, including accessory services - administration of securities portfolios, individual asset management mandates, subscription of harmonized UCI (funds and companies) units -
- Administration of life insurance contracts
- Provision of Collateral to third parties on securities under fiduciary administration, enabling the client to trade through various banks and intermediaries.

### For the Entrepreneur

Siref Fiduciaria exercises the rights related to being a shareholder of a company. Corporate shareholdings can be registered to the Fiduciary company through incorporation, direct registration, acquisition, or the subscription of new rights issues.

Company management can involve:

- Non-interest-bearing loans and Capital grants to shareholder
- Subscription of bonds
- Attendance at general meetings
- Collection of dividends and coupons
- Execution of sale and purchase agreements
- Withholding agent services, where permitted.









## Highly specialised services

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To complete its range of services, Siref Fiduciaria provides sophisticated and advanced solutions, as a result of the experience and the professionalism gained over 40 years of activity.

### Escrow Agreement

Siref Fiduciaria provides escrow services for escrow agreements, in particular for the purchase and sale of Corporate shareholdings, business units and real estate. Acting as an escrow agent for the transacting parties, Siref Fiduciaria will manage the assets or their counter value, under the agreement between the parties and releasing them to the Claimant only when Contractual conditions are fulfilled.

Siref Fiduciaria guarantees the parties compliance with all Contractual agreements and provisions.

### Trust

A trust is a highly efficient legal instrument for the administration, management and disposal of assets. Under a trust arrangement, assets are protected and the personal and family interests of the owner safeguarded.

This legal instrument offers high levels of asset protection and preservation and can be used to shield assets from personal, family and business affairs.

It provides a mindful solution to the issue of wealth generational transfer and can be used to pursue charitable or philanthropic purposes.

Siref Fiduciaria guarantees the maximum confidentiality permitted by law, offering:

- assistance in the process of analyzing and setting up a trust
- an exclusive service and aid in identifying highly personalized and innovative solutions
- trustee services for the administration, management, and disposal of the trust assets, in accordance with the provisions of the trust deed
- ongoing risk monitoring
- a key reference point for present and future generations to rely on

### Employee Share Ownership Plans and Stock Option Plans

Siref Fiduciaria has gained many years of experience in the administration of share plans, which have led to the creation of a dedicated operating unit and a tailor-made SerVIC9 model with the aim of meeting the needs of the company that proposes the Plan and of the individual beneficiaries, while respecting the constraints imposed by the Regulations.

In addition to offering a higher degree of confidentiality through fiduciary registration, Siref Fiduciaria enables optimization of the cost payable by each beneficiary by means of collective administration of individual positions and offers the service of withholding tax on income arising from ownership of the shares.



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Fiscal agent services for foreign investments

Mandate of fiduciary administration without registration

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## SIREF FIDUCIARIA

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### REGISTERED OFFICE, HEADQUARTERS AND OFFICES

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20121 Milano  
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### TURIN OFFICE

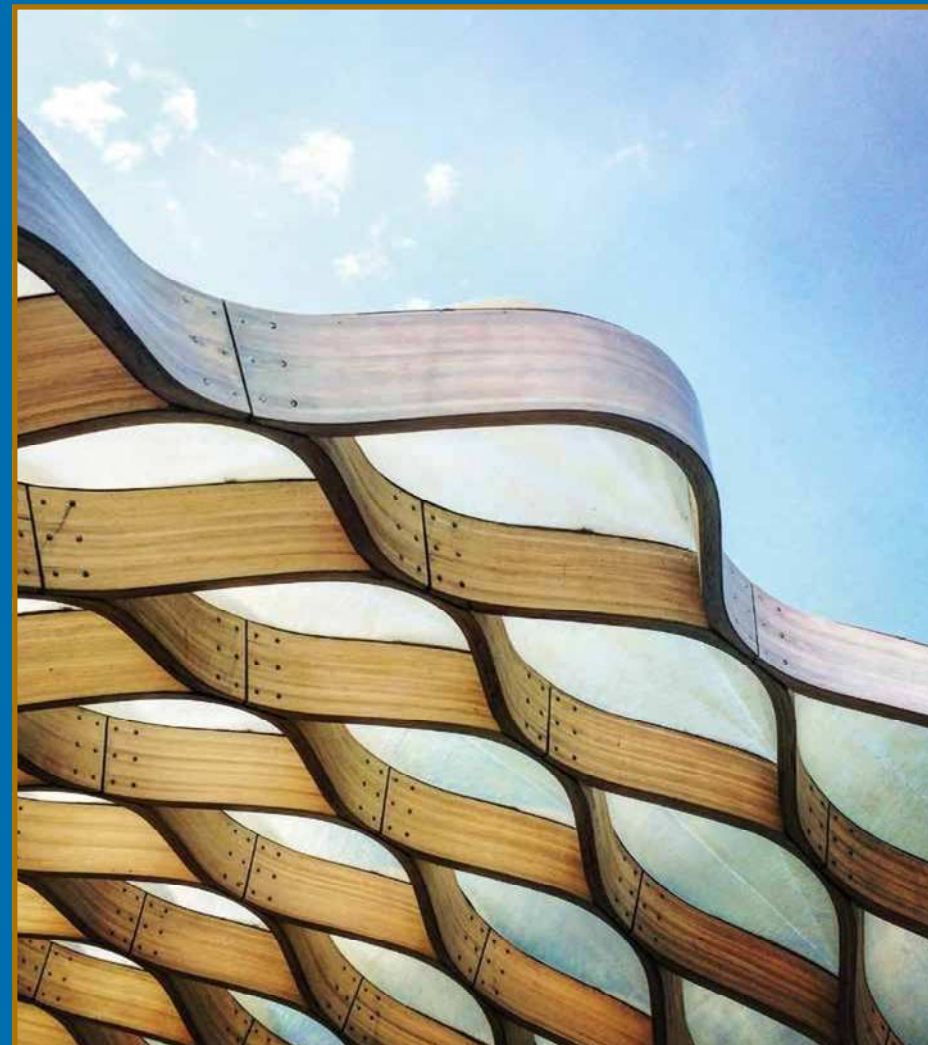
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Company of **INTESA**  **SANPAOLO**