



CRESTBRIDGE FIDUCIARY

A US JOINT VENTURE WITH  Willow Street

An independent global platform
to protect and structure wealth

crestbridgefiduciary.com





Introduction to Crestbridge Fiduciary

Crestbridge Fiduciary is a joint venture that brings client families the benefit of two preeminent independent firms: Crestbridge, which has a footprint in eight major international finance centers, and Willow Street, a leading Wyoming-based trustee and fiduciary.

OUR APPROACH

Through Crestbridge Fiduciary, families with existing or planned US-based holdings can access a comprehensive and sophisticated global platform for protecting and structuring wealth.

With team members located in three leading trust jurisdictions — Wyoming, the Cayman Islands, and Jersey — we offer a unique cross-border perspective and work cohesively to manage structures across multiple jurisdictions.

We pair resolute client focus with a high level of transparency, responsiveness, and close collaboration with families and their teams of advisors. Our clients benefit from our high touch relationship management and the deep, diverse expertise and uncompromising integrity of our team.

OUR SERVICES

- Directed, delegated, and discretionary corporate trustee services
- Private trust company consulting, director / officer services, and administration
- Accounting, financial statement reporting, and tax preparation coordination
- Strategic fiduciary thought leadership
- Pre-liquidity planning and support
- Cross-border investment governance and project management
- Transactional trusts for private capital

ABOUT CRESTBRIDGE

Founded in 1998, Crestbridge is a leading, independent provider of family office / trust services, real estate, fund administration, and corporate services. The Family Office Services team provides a broad range of fiduciary, administrative, accounting, and compliance services to ultra-high net worth families across the globe. The award-winning team offers a unique combination of understanding, skills, and experience helping clients protect, structure, and enhance their wealth, creating peace of mind to live their lives and pursue their ambitions.

ABOUT WILLOW STREET

Founded in 2005, Willow Street collaborates with families and their advisors to provide guidance and administration for custom Wyoming fiduciary structures. The firm specializes in advisory, governance, and operations for Wyoming private trust companies, and provides corporate trustee services to clients seeking a responsive, relationship-focused fiduciary. Willow Street strives to perform at the highest professional standard, with the utmost integrity, and with a firm commitment to be there for clients over multiple generations.





“Crestbridge Fiduciary has expanded Willow Street’s global capabilities and opened significant international opportunities. Moreover, our two firms have established a strong foundation of trust and collaboration, both core attributes of our respective cultures. Crestbridge Fiduciary has enhanced our value proposition for families looking for the highest level of service, integrity, and commitment.”

PHILLIP HARRINGTON

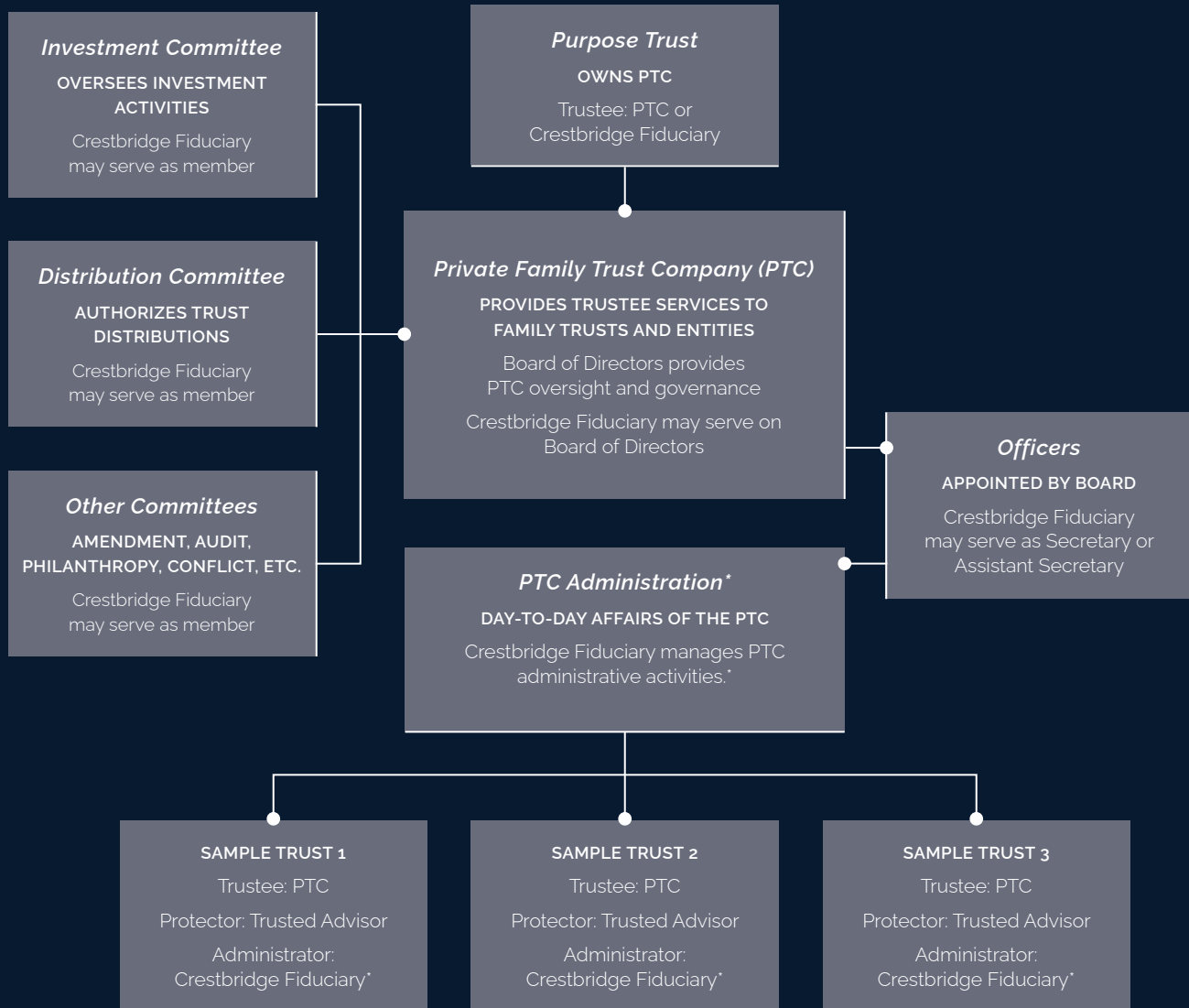
CHAIRMAN AND CEO, WILLOW STREET

“Our partnership with Willow Street goes from strength to strength, cemented by our shared passion for excellence and service quality. We are delighted to see our bold ambitions in the US marketplace being realized. Together we are creating new and exciting opportunities for our clients and harnessing the full potential of a trusted alliance, which we believe will only grow in stability and success.”

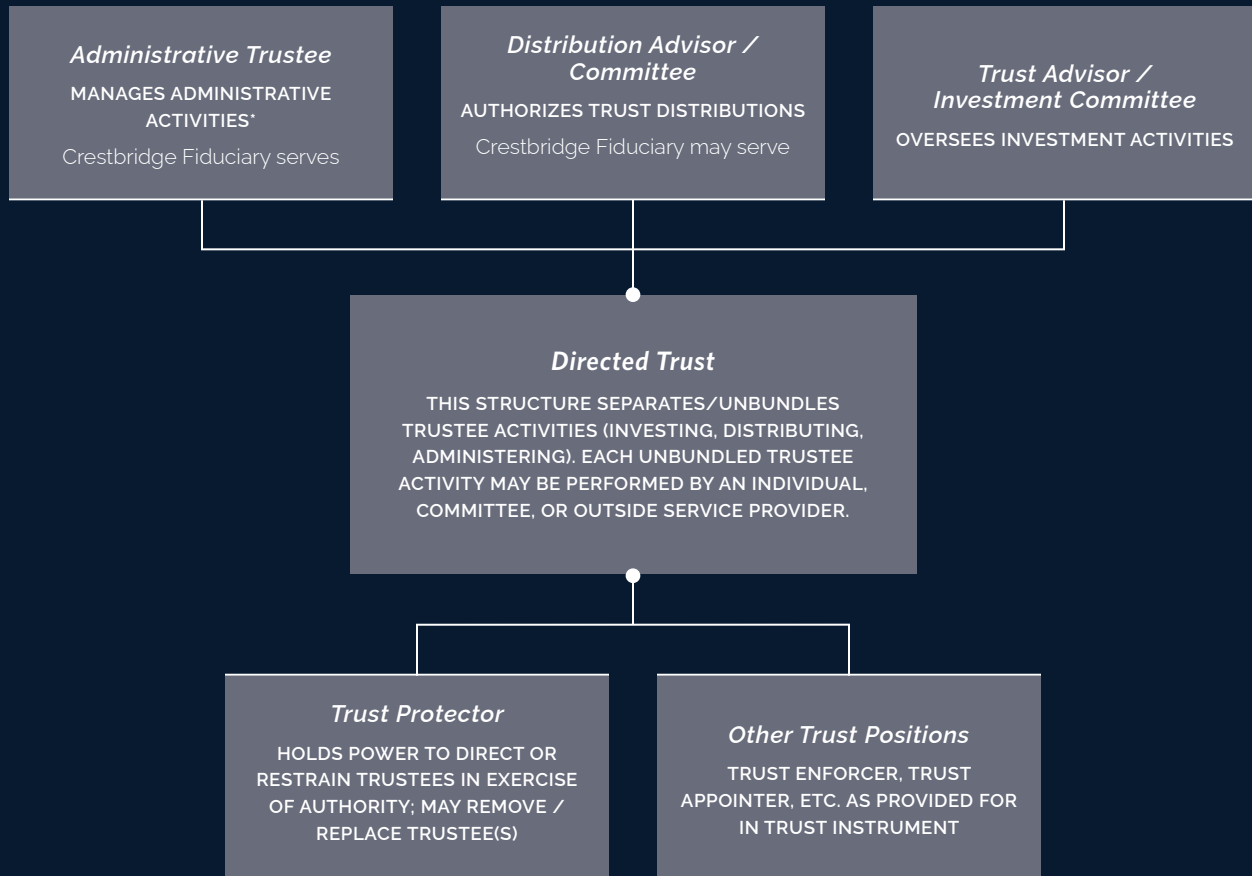
JOHN HARRIS

CHAIRMAN, CRESTBRIDGE

Common Private Trust Company Structure and Crestbridge Fiduciary Roles



Common Directed Trust Structure and Crestbridge Fiduciary Roles



* Administrative activity includes records archive, cash management, bookkeeping / billpay, compliance, tax reporting & payment coordination, meeting attendance and minute preparation, and document execution / signature authority. Administration may be provided in conjunction with the client family office or other service provider pursuant to a Service Agreement.

Meet the Crestbridge Fiduciary Leadership Team



PHILLIP J. HARRINGTON, JR.

CHAIRMAN, CRESTBRIDGE FIDUCIARY; WILLOW STREET CHAIRMAN & CEO

Phil is chairman and CEO of Willow Street and its affiliates. He is also a senior managing director at Brock Capital Group, where he serves in independent fiduciary roles to large US pension funds. He represents the Wyoming trust industry on the State Banking Board.

Phil has deep expertise in financial services regulation, risk management, operations, and corporate governance derived from his 40 years of professional experience in executive roles at CA Technologies, Deloitte & Touche, and Prudential Financial. Phil has also served as a cyber risk advisor to the World Economic Forum.

Phil earned an MS from Cornell University and a BS, *summa cum laude*, from Western Michigan University. He is a member of the National Association of Corporate Directors (NACD).

phil.harrington@crestbridgefiduciary.com
+1 307 683 1195

Jackson, Wyoming



PAUL HUNTER TEP

MEMBER, CRESTBRIDGE FIDUCIARY BOARD OF MANAGERS; CRESTBRIDGE CO-GROUP HEAD OF FAMILY OFFICE SERVICES

Paul has over 25 years' experience in servicing the wealth management and estate planning interests of UHNWIs and families. He has specialist knowledge and experience with clients from North America, Latin America, and the Middle East.

Paul has expertise in the administration of structures, including PTCs, reserved powers trusts, and foundations holding assets including marketable securities, real estate and art, and sharia-compliant structures and financing. He is experienced in buying, selling, and holding aircraft as an asset class and in the defense of trust assets against creditor claims.

Paul is a Chartered Secretary, a member of the Society of Trust and Estate Practitioners (STEP) and the Chartered Insurance Institute, and holds the Financial Planning Certificate. He frequently speaks at industry conferences and is fluent in Spanish and French.

paul.hunter@crestbridgefiduciary.com
+44 1534 835953

Jersey, Channel Islands



TRICIA OVERDYKE CTFA, TEP

MEMBER, CRESTBRIDGE FIDUCIARY BOARD OF MANAGERS; WILLOW STREET SENIOR MANAGING DIRECTOR & COO

As senior managing director and chief operating officer of Willow Street, Tricia leads the Client Services team, internal operations, and serves as a manager/director of PTCs.

Prior to joining the firm in 2012, Tricia was senior manager of Mergers & Acquisitions and Strategy for the energy and HSE divisions at IHS, a global information company in Colorado. She also spent six years in New York as a hedge fund investment analyst and as Special Projects Assistant for the Chairman of Bloomberg, LP.

Tricia holds the Certified Trust and Financial Advisor designation (CTFA) from the American Bankers Association (ABA) and the Trust & Estates Practitioner (TEP) designation from STEP. She earned her Master of International Affairs from Columbia University and her BA in Public Policy Studies from Vanderbilt University.

tricia.overdyke@crestbridgefiduciary.com
+1 307 683 1198

Jackson, Wyoming



HEATHER TIBBO TEP

MEMBER, CRESTBRIDGE FIDUCIARY BOARD OF MANAGERS; CRESTBRIDGE CO-GROUP HEAD OF FAMILY OFFICE SERVICES

Heather is a lawyer by background; in this capacity, she previously advised individuals, intermediaries, and trustees in relation to offshore matters. She holds both Jersey and English legal qualifications and is a non-practicing Advocate of the Royal Court of Jersey, solicitor of the Supreme Court of England and Wales, and an English Barrister.

Heather has over 25 years' experience in the UHNW sector. She has worked with UHNWIs, families, and institutions to provide a range of family office services to families and corporate clients.

Heather has been named on ePrivateclient's *50 Most Influential List* and *2021 Top 10 Leading Women Shaping the Private Wealth Sector*. In 2021, she was the winner of Citywealth's Powerwomen Awards *Woman of the Year - Director (Financial Organisation)* and WealthBriefing European Awards' *Women in Wealth Management (Company Contribution)*.

heather.tibbo@crestbridgefiduciary.com
+44 1534 835672

Jersey, Channel Islands


BETTY ANDRIKOPOULOS CTFA, TEP

WILLOW STREET SENIOR MANAGING DIRECTOR, CLIENT STRATEGY

As a Willow Street principal, Betty leads new client relationships, participates in the firm's management, and serves as manager/director of PTCs. She has over 30 years of experience in finance and marketing strategy in the banking, med-tech, and real estate industries, and in organizations ranging from start-ups to multinational corporations. Her breadth of experience brings a unique and integrated perspective to our firm and client families.

Betty holds the CTFA designation from the ABA and the TEP designation from STEP. She has served as President of the Wyoming Trust Association since its founding in 2018.

A native of Miami and a daughter of Cuban immigrants, Betty earned her MBA from Northwestern University's Kellogg School of Management and her BS in Finance from the University of Florida. She is fluent in Spanish.

betty.andrikopoulos@crestbridgefiduciary.com

+1 307 683 1197

Jackson, Wyoming


KAREN CLARK CFP, TEP

CRESTBRIDGE DIRECTOR, FAMILY OFFICE SERVICES

With over 30 years of experience advising families of wealth, Karen counsels on matters of governance, succession, and family office operations. Her work entails strategic planning, family office design and assessment, and operational best practices. Her areas of expertise include intergenerational wealth transfer, cross-border planning, strategic philanthropy, and creating successful successors.

Karen's experience encompasses complex entity structures, sophisticated investment assets, and complex tax strategies in a variety of jurisdictions. Karen is a natural, proven, and accomplished leader, an engaged mentor, and a loyal and passionate advocate for her family clients.

Karen is a member of STEP, the Family Firm Institute, and the Purposeful Planning Institute and serves on the Board of Trustees for Astia, a non-profit dedicated to leveling the investment playing field for women and minority entrepreneurs.

karen.clark@crestbridgefiduciary.com

+1 805 705 2283

Santa Barbara, California



DOMINIC LAWTON-SMITH TEP

CRESTBRIDGE MANAGING DIRECTOR, FAMILY OFFICE SERVICES

As a Director for Crestbridge Family Office Services, Dominic has over 25 years' experience and a strong background in the establishment, review, and operation of effective wealth planning, international investment, and asset protection solutions. His experience in the private client and family office, institutional, and sovereign wealth sectors includes regular use of trusts, funds, and other structures for private client and transactional purposes.

He is a member of STEP New York and holds a Master's Degree in International Business Law (LLM) from the University of London (Queen Mary & UCL) specializing in trusts law, comparative trusts law, shareholder rights arising in company law, and international investment law. He studied US Constitutional law at a postgraduate level, as well as other legal and financial market-related disciplines.

Dominic is a regular contributor to industry publications, having articles recently published in the STEP Journal.

dominic.lawton-smith@crestbridgefiduciary.com
+1 475 685 8739

New York, New York



SCOTT D. WEAVER JD

WILLOW STREET GENERAL COUNSEL & CHIEF FIDUCIARY OFFICER

As Willow Street's general counsel and chief fiduciary officer, Scott advises the firm on legal matters and works closely with the Client Strategy and Client Integration teams. Scott is a resource for client families and their advisors and serves as a director, officer, and committee member for client private trust companies.

Prior to joining Willow Street in 2018, Scott was a private client attorney at Geittmann Larson Swift LLP and its predecessors, where he focused on tax, business, and estate planning. He writes and speaks regularly on wealth transfer planning topics and has collaborated on Wyoming legislative enhancements.

Prior to law school, Scott assisted with economic research and forecasting at the Federal Reserve in Washington, DC. Scott earned a BA in Mathematical Economics from Colorado College and JD from the University of Colorado Law School.

scott@willowstreetgroup.com
+1 307 683 1199

Jackson, Wyoming



255 Buffalo Way · PO Box 1905

Jackson, Wyoming 83001

Phone +1 307-201-5921 · Fax +1 307-733-5037

crestbridgefiduciary.com

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