

# STEP CYPRUS

## ANNUAL INTERNATIONAL CONFERENCE

### Reinventing the wheel: The future of succession planning

25 APRIL 2024 LIMASSOL  
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## Reinventing the wheel: The future of succession planning

08:30 - 09:00 **Registrations**

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09:00 - 09:30 **Welcoming addresses**

- Mrs Kelly Greig, Chair of STEP Worldwide
  - Mr Paolo Panico, Deputy Chair of STEP Worldwide and Chair STEP Europe
  - Mrs Stella Kammitisi, Chairwoman of STEP Cyprus and Deputy Chair STEP Europe
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09:30 - 10:30 **Citizens of the World - Successfully Crossing Borders**

- Practical aspects of the EU Succession Regulation
- International Private Law and Multiple Wills
- Interplay of succession law with (matrimonial) property regimes & Pre-Nuptial Agreements
- Lasting Powers of Attorney: the STEP Global Representative Power

**Moderator:** Dr. Chrysthia Papacleovoulou, Advocate, Assistant Professor of Law, Open University Cyprus

- Panelists:**
- Marta Cenini, Professor of Law, University of Insubria & Lawyer, Maisto e Associati
  - Toby Graham, Partner, Farrer & Co
  - Helena Luckhurst, Partner, Fladgate
  - Serge Hediger, Managing Partner, 1291 Group
  - Emily Yiolitis, CEO, Anemi Trustees Limited
  - Kelly Greig, Chair of STEP Worldwide, Partner, Steele Raymond LLP
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10:30 - 11:30 **Dear Tax Advisor, any news?**

- Taxation of Trusts: The Nuts & Bolts the UK, Italy, France, Poland, Greece & Cyprus
- Tax Considerations vs. Domicile
- Trends of private clients following impact of tax changes

**Moderator:** Panicos Loizou, Board Member of STEP Cyprus

- Panelists:**
- Adelle Seaton, Senior Associate, Turcan Connell
  - Jonathan Shankland, Partner, Weightmans LLP
  - Michael Michaelides, Partner, Deloitte Limited
  - Tomasz Krzywański, Partner, KORDIA Legal
  - Francesca Romana Lupoi, Chairperson of the Italian Trust Society
  - Petros Chr. Fatouros, Managing Partner, Phi Lambda Law Firm
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11:30 - 11:45 **Coffee break**

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11:45 - 12:00 **Fireside Chat: Banking in Cyprus**

**Moderator:** Paolo Panico, Deputy Chair of STEP Worldwide and Chair STEP Europe

**Guest:** Miltos Michaelas, CEO, Alpha Bank

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12:00 - 13:00 **Oh my AI!**

- The Impact of AI in Wealth Management
- Protection Mechanisms: Mitigating the Risks of Misuse of AI (GDPR and Privacy Considerations)
- Discovering the Power of AI in Trust and Estate Law
- European law of contract, AI and smart contracts

**Moderator:** Nicky Xenofontos, Vice-Chair STEP Cyprus, Partner, N. Xenofontos LLC

- Panelists:**
- George Christofides, Partner, Orphanides, Christofides & Co LLC
  - Christiana Aristidou, Partner, Christiana Aristidou LLC
  - Dr. Konstantinos Kouroupis, Assistant Professor of European and Data Rights Law, Department of Law of Frederick University
  - Ramzi Khoury, Formulaw
  - Dr. Niklas J.R.M. Schmidt, Partner, Wolf Theiss
  - Philippe Jougleux, Associate Professor in Private Law, European University Cyprus



## Reinventing the wheel: The future of succession planning

13:00 - 14:00 **Lunch**

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14:00 – 14:30 **Changing Scenery of Residency Rules in Cyprus**

- Relocation, relocation, relocation in the sun!

**Moderator:** Natalie Petrides, Partner, Kinanis LLC, President of Business Relocation committee of the CBA

**Panelists:** • Maria Adamidou, Director, Civil Registry and Migration Department

• Maria Kyriakou, Advocate, Pyrgou Vakis Law Firm

• Pieris Ashiotis, Senior Manager, Deloitte Limited

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14:30 - 15:30 **A Fiduciary's Look to the Future**

- Professional Trustees and Fiduciary Advisors: Show me your licence!
- Family Offices: To be or not to be (regulated)?
- Insights & Innovations
- Investment funds for private families in Cyprus

**Moderator:** Kypros Ioannides, Partner, Hadjianastassiou Ioannides LLC

**Panelists:** • Hannah Southon, Consultant, Sinclair Gibson LLP

• Stelios Triantafyllides, Managing Partner, Antis Triantafyllides & Sons LLC

• Antigone Mavragani, Senior Legal Counsel, Eastern Mediterranean Maritime Ltd

• Gary Ashford, Partner, Harbottle & Lewis LLP

• Petros Mavrommatis, Vice President, Cyprus Investment Funds Association (CIFA)

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15:30 -16:00 **Coffee break**

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16:00 - 16:45 **Navigating Risk & Reputation: Mind the Gap**

**Moderator:** Stella Kammitisi, Chairwoman of STEP Cyprus and Deputy Chair STEP Europe

**Panelists:** • Kyriakos Iordanou, General Manager, The Institute of Certified Public Accountants of Cyprus (ICPAC)

• Christoforos Ioannou, General Manager, Cyprus Fiduciary Association (CYFA)

• Chris Georgiades, Chair of the Companies and Stock Exchange Committee of the Cyprus Bar Association (CBA)

• Doxia Nikia Hadjivassiliou President, Cyprus International Businesses Association

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16:45 - 17:45 **The 2024 EU Council AML Legislative Agenda:  
Legal Challenges and Suggestions as to the Way Forward**

**Moderator:** Pantelis Christofides, Partner, L. Papaphilippou & Co LLC

**Panelists:** • Paolo Panico, Deputy Chair of STEP Worldwide and Chair STEP Europe

• Filippo Nosedo, Partner, Mishcon de Reya LLP

• Johanna Niegel, Vice-President, Industrie-Und Finanzkontor

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17:45 - 18:00 **Q&A**

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Chairperson's closing remarks

End of Conference

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18:00 **Networking Cocktail**

## Speakers | Panelists



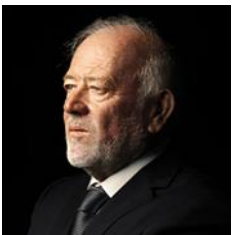
**Adelle Seaton** is a Legal Director at Turcan Connell, a private client focussed firm in Edinburgh, Scotland. She is dual qualified in the law of Scotland and the law of England and Wales.

She has been a member of the STEP Scotland branch committee since 2016 and have recently been elected to the Cross Border Estates SIG.

She specialises in advising clients on tax and succession planning matters, focusing on cases with a cross border element. This includes intra-UK matters as the succession laws of Scotland and England and Wales are distinct.



**Antigone Mavragani**, Senior Legal Counsel, Eastern Mediterranean Maritime Ltd. An attorney specialising in commercial and financial law and since 2012 she has been working in the Athanasios Martinos family group of companies heading the Real Estate, CSR and Tax Legal Departments. She has also acted as a legal consultant for the AEGEAS Non-Profit Civil Company and, since its inception in 2016, of the Athanasios and Marina Martinos Foundation. She holds a degree in Law from the University of Athens Law School and post-graduate degrees in commercial and financial law from the Universities of Athens, Piraeus and ALBA Graduate Business School. She also acts as a research consultant for the Queen Mary University of London and as a mentor for the WoT organization for the professional empowerment of women and for equality at the workplace.



**Chris Georgiades** is a senior consultant at Chrysses Demetriades & Co LLC and has extensive experience of corporate and commercial matters, particularly in relation to company and business acquisitions and sales of both public and private companies, joint ventures, shareholder disputes, corporate reorganisations, insolvency, banking and taxation.

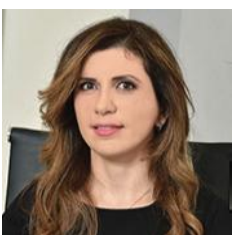
He also advises on Banking Law, Insurance Law, Corporate Finance, International Transactions, Intellectual Property, Energy, Arbitration (International Commercial Arbitration), Construction Law, Sports law, Aviation Law and Administrative Law. He is a licenced insolvency practitioner.



**Christiana Aristidou** is a Transnational Technology Lawyer, CEO of "The Hybrid LawTech Firm", empowered by Christiana Aristidou LLC. She has been practicing business and technology law for more than 27 years. She is involved in multijurisdictional business and technology legal projects that introduce innovative business models, leverage advanced and emerging technologies, involve a variety of different regulatory regimes and regulators across the globe, and require comparative law approach and analysis in their structures. Christiana is the head of the national delegation to the ISO TC/307 Blockchain Committee, a member of the ISO TC/68 Financial Services Committee and the ISO TC/322 Sustainable Finance Committee. Christiana has been recently appointed as the Legal Director of the Blockchain Climate Institute (BCI).



**Christoforos Ioannou** is the General Manager of the Cyprus Fiduciary Association, the representative body of regulated Administrative Service Providers (ASPs) in Cyprus. He holds this position since 2018 and has, amongst others, represented the Association in various bodies and forums promoting members interests and raising sector awareness. Before joining CYFA, Christoforos worked as a lobbyist in Brussels representing private sector interests and then as an economist in the Cyprus Commission for the Protection of Competition. Christoforos holds a BA in Economics from the University of Nottingham, an LLB from the University of London and an MA in European Economic Studies from the College of Europe in Bruges, Belgium.



**Dr. Chrysthia Papacleovoulou** is an Associate Professor of Commercial Law at the Open University of Cyprus.

Her research interests focus on company law, cross-border commercial disputes and litigation, conflicts of laws, the use of corporate and tax structures, as well as trust law and international commercial arbitration, with an emphasis on arbitration under bilateral investment treaties.

She is a Honorary Fellow of the Association of Fellows & Legal Scholars of the Centre of International Legal Studies and a member Society of Trust and Estate Practitioners (STEP).



**Doxia Nikia Hadjivassiliou**, President of Cyprus International Businesses Association.

Managing Partner at D.D. Fidelity Associates Ltd with Directorships in large number of Companies in Europe, Asia and Offshore Jurisdictions. Expert Structural and Tax Planner and Corporate Business Administrator. Approved Business Introducer in large Banking Institutions in Europe, Middle East and Asia.

Member of STEP as Registered Trust and Estate Practitioner since September 2006, Member of ITPA – Registered Practitioner since 2011 and Member of the Advanced Certified Anti-Money Laundering Specialists (ACAMS) since 2016.



**Emily Yiolitis** founded Aristodemou Loizides Yiolitis LLC which merged with Harneys LLC in 2010 where she continued as partner and global head of tax and regulatory till her appointment to the position of Minister of Justice and Public Order of the Republic of Cyprus in June 2020.

She was a stagiaire at the European Commission and a Robert Schuman scholar in the Legal Service of the European Parliament in Luxembourg.

She currently heads Anemi Trustees Limited as CEO. Her main areas of practice are trust, regulatory, competition, tax, corporate and commercial law.



**Filippo Nosedà** is a partner in Mishcon de Reya and a Visiting Professor at King's College, London, where he teaches International and Comparative Trust Law.

He routinely advises on the establishment and restructuring of both trusts and foundations as well as on UK and international tax and succession planning issues, including family governance and disputes.

More recently, he appeared as an expert before the Council of Europe and the EU data protection authorities in connection with the introduction of the OECD's Common Reporting Standard (CRS) and the EU's Beneficial Ownership Registers.



**Francesca Romana Lupoi** is a senior partner since 1989 of the Lupoi Law Firm with offices in Rome, Milan and Genoa, and Chairperson of the Italian Trust Society.

She is a speaker at various conferences throughout Italy on the topics of trusts and trust contracts and a teacher at post-university training masters degrees.

As a lawyer she has been providing consultancy on trusts since 1992, and has experience in family trusts relating to the generational transition which may have as an asset (historic real estate) to protect the values of the family and the assets that compose it.



**Gary Ashford**, Partner, Harbottle & Lewis LLP. He has particular expertise in complex structures, including trusts and funds both in the UK and overseas, and supports non domicile and international clients in identifying areas of risk in their tax affairs. Gary is an expert on the various overseas tax agreements, international transparency, exchange of information and the increasing need for substance. He spends a considerable amount of his time helping high-net-worth and high-profile individuals and their companies on managing tax avoidance dispute issues and tax risks relating to overseas structures. Gary is an author for Bloomsbury and tax lecturer on international tax matters. Citywealth listed Gary in their Top 100 International Private Client Litigation Lawyers.



**George Christofides** is among the founders and the Executive Director of Orphanides, Christofides & Co LLC. Christofides graduated in Law from Lancaster University in 1994.

He obtained an LLM in International Law and International Relations in 1995. In 1996, he obtained an MSC in European Politics from LSE. He was admitted to the Cyprus Bar in 1997.

He is a Visiting Lecturer in Frederick University and from 2015 he is an arbitrator in Court of Arbitration for Sports (CAS/TAS) and he is a registered Mediator. He is the head of Litigation and Alternative Dispute Resolution Department of the Firm.



**Hannah Southon** completed her Legal Practice Certificate with distinction at BPP School of Law and became a Consultant at Sinclair Gibson in September 2018.

She specialises in advising private individuals faced with disputes relating to trusts, wills and estates, whether involving purely UK law and entities or with one or more international elements. She also holds a diploma from the Institute of Art & Law and is experienced in dealing with chattels disputes, again frequently involving multiple jurisdictions. She is a member of the Association of Contentious Trust and Estate Practitioners, Society of Trust and Estate Practitioners, and Professional Advisers to the International Art Market.



**Helena Luckhurst** is a partner at London law firm Fladgate LLP and specialises in tax and legal issues affecting family wealth holding vehicles, inheritances and estate planning.

She has over 20 years' experience advising on family wealth holding vehicles (wills, trusts and corporate entities) and related issues. She also helps plan family wealth transfers and inheritances. Her clients are individuals, trustees, personal representatives of estates and attorneys/families with incapacitated family members; UK based and abroad; sometimes relocating in or out of the UK. Helena's work often has an international angle.



**Dr. Johanna Niegel** specialises in foundation law, trust law, corporate law, family governance and philanthropy in the fiduciary business in Liechtenstein for 25 years, after working for international law firms, among others in New York, Budapest and Vienna.

She is the editor of Trusts & Trustees 'Private Foundations: A World Review' and editor to the book 'Private Foundations World Survey', published by Oxford University Press. In addition, she regularly publishes in the areas of foundation and trust law as well as family governance and speaks at international conferences.



**Jonathan Shankland** is a trust, tax and estates lawyer and deals with all aspects of personal estates, wills and tax planning for UK-based and international clients. Jonathan specialises in offering international private wealth advice. He heads the International Private Wealth Team at Weightmans, one of the largest & most renowned private wealth legal practices globally, within UK top 40 law firm. Jonathan advises Ultra High Net Worth clients on their tax, estate and succession planning across jurisdictions.

Jonathan is ranked as a Leading Lawyer in both Chambers and Legal 500. He also features in CityWealth's Leaders List and its 2021 list of Top 100 Private Client Lawyers.



**Kelly Greig** leads the Estate Planning and Tax team at Steele Raymond and is dual qualified as a solicitor and Chartered Tax Advisor (CTA). Kelly holds an advanced diploma in international taxation – with a specialism in UK/US tax. She has over 15 years' experience in tax planning for high net worth individuals, including succession planning for business owners, international estate planning and dealing with international capacity issues. She also acts as an expert witness on tax issues.

Elected as worldwide chair of STEP. Kelly regularly provides commentary and responses to government consultations on legislative changes and presents at international debates and conferences around the world.



**Dr. Konstantinos Kouroupis** is an Assistant Professor of European and Data Rights Law at the Department of Law of Frederick University, in Cyprus.

His area of expertise are online protection of privacy, security and data rights, artificial intelligence, digital law, human rights and European Law.

He is the author of several legal books and has published numerous articles, both in greek and English as well as in French to esteemed international peer-reviewed journals.



**Kypros Ioannides** is a practicing lawyer with over 20 years post qualification experience. He is a founding partner of the law firm Hadjianastassiou, Ioannides LLC, a member of the Deloitte Legal network. He holds a BA in law and an MA from the University of Cambridge and was called to the Bar by the Honourable Society of the Middle Temple. Kypros was the lecturer and examiner in Company Law of the Cyprus Legal Council for 17 years, he served as president of the Companies and Capital Markets Committee of the Cyprus Bar Association, was a member of the board of the Cyprus Securities and Exchange Commission (CYSEC) from 2014 to 2016 and he chaired the Company Law Working Group of the European Union Council during the Cypriot Presidency in the second half of 2012.



**Kyriakos Iordanou** is the General Manager of the Institute of Certified Public Accountants of Cyprus (ICPAC) since January 2012. He is a Fellow of ACCA, member of the Chartered Institute of Public Finance and Accountancy (CPFA) and a Fellow member of the Chartered Governance Institute UK and Ireland (FCIS), as well as a Certified Internal Auditor (CIA) and a member of the Chartered Institute of Marketing (MCIM).

He also holds an MBA from Maastricht School of Business. He also served as a board member of the Cyprus Institute of Internal Auditors (2006-2011). In 2019, he was elected as the President of the Parallel Parliament for Research, Innovation and Digital Governance.



**Maria Kyriakou** studied law and earned a Degree in Law (LL.B) at the Open University of London. She has been a member of the Cyprus Bar Association since 2014.

In November 2013 she has joined Pyrgou Vakis Law Firm as a Lawyer providing litigation services, specialized in Civil and Commercial Litigation, Banking Law, Contract Law, Family Law, Employment Law, Personal Injury Claims, Insurance Laws, Drafting of Wills, and Administration of Estate work.



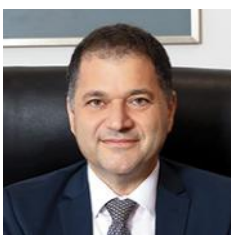
**Marta Cenini** is lawyer and associate professor of private and Civil Law at the University of Insubria and Lawyer at Maisto e Associati.

She has extensive experience in protection, valorization and generational transfer of movable and immovable family assets, family business and artistic assets both domestically and internationally. She has also developed a particular expertise in inheritance and trust litigation, also acting in cross-border and international cases. She is an expert of art law and arbitrator at the Venice Chamber of Arbitration, Art Section and at the Aja Court of Arbitration for Art (CAFA). She is TEP and member of the Advisory Board of the Italian branch of STEP and member of the leading Italian associations of university professors.



**Michael Michaelides** Michael is a tax partner at Deloitte with over 15 years of experience. He offers tax compliance and tax advisory services to a diverse client portfolio. He commenced his career with Deloitte in London, where he trained and qualified as a chartered accountant.

Michael holds a B.Sc. in Mathematics with Economics from UCL and an M.Phil in Finance from Cambridge University. He is a fellow member of the ICAEW and holds the Advanced Diploma in International Taxation, awarded with distinction. He is a member of the Institute of Certified Public Accountants of Cyprus and appointed on its tax policy committee.



**Miltos Michaelas** is the CEO at Alpha Bank.

Miltiades combined studies in management and computer science at Aston University with an MBA in financial services from the University of Nottingham. He is a Chartered Director as awarded by the Institute of Directors (UK), and was also an Associate of the Chartered Institute of Bankers.

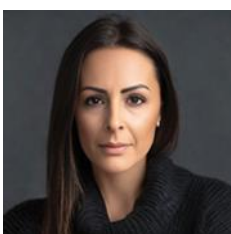
His professional journey commenced in 1992 at Laiki Bank, and over the years, he took on various roles, including managing the Nicosia Corporate Banking Unit. From there on he worked in many of the banks offices around the World and in the private sector.



**Natalie Petrides** is a Partner for the law firm Kinanis LLC.

Natalie's main areas of practice and expertise are Company Liquidations and Dissolutions, Immigration and Migration, Immovable Property law, Corporate law, and Company Incorporations and Management.

She is the president of the Business Relocation committee of the Cyprus Bar Association. Furthermore, Natalie is officially allowed to act as authorized Liquidator.



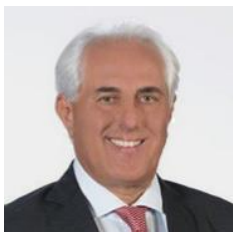
**Nicky Xenofontos** is the Founder of the law firm N. Xenofontos LLC. She specialises in corporate, commercial law, intellectual property, insolvency and restructuring, trusts and estates, compliance, regulatory, privacy law and fiduciary services. Other major areas of practice and expertise are compliance, anti-money laundering and regulatory matters.

Nicky is a certified Trusts & Estates Practitioner (TEP – STEP UK, Vice – President of the Board of Directors of STEP Cyprus (Society of Trust & Estate Practitioners), a certified AML Compliance Officer from the Cyprus Securities & Exchange Commission and licenced Insolvency Practitioner. In November 2023 she was appointed as Vice President of the Trusts Committee of the Cyprus Bar Association.



**Dr. Niklas J.R.M. Schmidt** is a partner at the Vienna office of Wolf Theiss, one of the leading law firms in the CEE/SEE region. He has been admitted both as a lawyer and as a tax adviser. His areas of specialization include tax law, and private clients. He is very interested in tech topics, in particular crypto assets and AI.

He is the founder of the "WT Crypto Academy", an educational initiative for non-crypto natives where he has trained more than a thousand lawyers in the last few years. Recently he has begun the "AI Lab for Lawyers" where he is teaching lawyers to automate business development and marketing through AI tools.



**Panicos Loizou** studied at the University of Salford, in Manchester, where he was awarded the University prize in Economics. He trained with a big four accounting firm in Manchester and in 1980 he was admitted to the Institute of Chartered Accountants in England and Wales. In 1981 he qualified and was admitted to the Institute of Taxation of the UK, as a Chartered Tax Advisor. In 1984 he was admitted to Partnership with a big four accounting firm in Cyprus, where he served for 37 years. In 1991, he attended a Cash Management Course, at the Wharton School, University of Pennsylvania, Philadelphia, USA. He has been a member of STEP for many years. He has served on the Council of STEP for 3 years.



**Pantelis Christofides** is an Advocate, Member of the Cyprus Bar Association and Nicosia Bar Association, a Director and Head of the EU and Regulatory Law Practice Group, as well as a Member of the Corporate & Commercial Practice Group of L. PAPAPHILIPPOU & CO LLC Advocates & Legal Consultants. Pantelis has advised, inter alia, on matters of EU Trade Law, EU Foreign Direct Investment Screening (FDIS) Law, Anti – Corruption, Anti – Money Laundering and Sanctions Law and Privacy and Personal Data Protection Law, as well as represented clients before the competent Authorities of the Republic of Cyprus.



**Paolo Panico** is Deputy Chair of STEP Worldwide and Chair STEP Europe

Paolo is a Scottish solicitor, a licensed legal advisor in Monaco, a Romanian “avocat”, and a Registered European Lawyer in Cyprus. He was also an “avocat à la Cour” in Luxembourg until 2022.

He is a director of Private Trustees SA, a Luxembourg trust company, and a director of Teton Trust Company LLC, a licensed trust company in Wyoming (USA). Paolo is an academic supervisor of the Certificate in International Family Wealth at the International University of Monaco and teaches courses at the Master in Wealth Management of the University of Luxembourg and at the LLM of the University of Liechtenstein.



**Petros Chr. Fatouros** heads the Private Clients section of the Phi-Lambda Law Firm, as well as the Multi-Family Office of the same organization which provides services to a limited number of families.

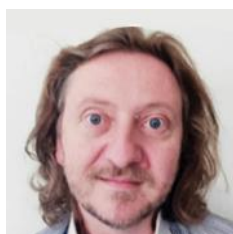
Petros's expertise is on strategic tax planning, establishments and reorganizations of Trusts and Foundations as well as of challenging families-related portfolios.

He also supports selected non-profit organisations in various strategic and legal matters. He is currently helping to organise the set-up of the STEP Greece chapter.



**Petros Mavrommatis** is the co-founder and vice chairman of the KPMG Cyprus Audit Committee Institute. He is also the Head of the Asset Management Services with extensive experience in providing audit services in a variety of industry sectors, such as Banking, Insurance, Energy, Mining, Investment Funds, Oil & Gas, Telecommunications, Pharmaceutical, Technology and General Trading.

His clientele included companies listed in the Cyprus Stock Exchange, London Stock Exchange and Johannesburg Stock Exchange.



**Philippe Jougoux** is Associate Professor at the Law School of European University Cyprus, teaching Cypriot civil law (civil wrongs and contract law), EU copyright law and EU Internet law.

Philippe is member of the list of academic experts of the European Parliament and regularly participates to EU research programs and co-organizer of the biennial International Conference REDA (Regulation and Enforcement in the Digital Era).



**Pieris Ashiotis** is a Senior Manager in the Human Capital Services department of Deloitte. He is a key member of the International Migration Solutions team and he is mainly involved in the provision of services to multinational corporations and high-net-worth individuals, related to personal, corporate or investment immigration. He holds a Bachelor of Laws LLB from the Sheffield Hallam University.

He has been involved in the headquartering and relocation to Cyprus projects of a diverse portfolio of clients, including companies operating in the Oil and Gas industry, the IT development industry and the gaming industry.





**Ramzi Khoury** is the co-founder and CEO of Formulaw, a legal-tech start-up revolutionising legal management for small and medium-sized enterprises with AI and other emerging technologies.

Educated in the UK, Ramzi holds a BA in English and Scots Law from the University of Aberdeen and an MA in Competition Law from Queen Mary University of London. Transitioning from a background in technology consulting, Ramzi is passionate about the intersection of law and emerging technologies, notably in the web3 space. He is also a frequent speaker on panels discussing the implications of blockchain and decentralized technologies in the legal industry.



**Serge Hediger** is the Co-Founder and Managing Partner of various 1291 Group entities since 2014.

Serge holds a Bachelor of Laws LLB from the Sheffield Hallam University.

From 2007 - 2014 he was CEO and Board Member of an Irish and Liechtenstein based international Life Insurance company with more than EUR 5 billion Assets under management and held various management positions with a listed Swiss Insurance Group from 1996 - 2007.



**Stelios Triantafyllides** is a partner of the law firm Antis Triantafyllides & Sons LLC since 1983.

As head of the corporate team, he has assisted the most respectable and recognised international companies acting either for the underwriters or the issuers in public offerings and/or private placements and listing of shares on various international exchanges.

He advises an array of clients on re-organisations and corporate restructurings, rights issues, mergers and equity raising transactions. His experience in international secured financing transactions combined with deep product expertise and close links with regulatory authorities in Cyprus.



**Stella Kammiti** is the founder of Raza Corporate Services Ltd. Her main areas of expertise are Corporate, Banking, Trust and Estate Succession Planning and Commercial Law. She obtained her law degree from the University of Leicester, UK and her LLM in International Banking Law from Boston University, USA.

She is member to the boards of various companies and associations including, inter alia, Chairwoman of STEP Cyprus and one of the Deputy Chairperson of the STEP Europe Region, Vice-President to BPW Cyprus, Chairperson of the Standing committee for Legislation of BPW International. She has also been the ex-Chairwoman and ex Vice-Chairwoman at the Housing Finance Corporation (appointed by the Council of Ministers) and ex-President of the Cyprus Women's Lobby. She is also a lecturer at the International University of Monaco on the International Management of Family Wealth.



**Toby Graham** is Partner and Head of Contentious Trusts and Estates at Farrer & Co in London.

He has advised and assisted several trustees of Cypriot international trusts involved in heavy weight litigation both before Cypriot and foreign courts.

He is also the co-editor of Trust & Trustees, published by Oxford University Press (<http://tandt.oxfordjournals.org>) and a long-standing member of STEP (and served as chair of the Trust Disputes Special Interest Group).



**Tomasz Krzywański** is a partner at KORDIA Legal. He is a Polish attorney at law and TEP providing counsel to high net worth individuals with respect to succession planning and asset protection issues, with a special focus on trusts and foundations. He also has an extended expertise in international tax planning.

He is often engaged as a HNW's lead counsel coordinating the interdisciplinary work in various jurisdictions. He lays a special emphasis on working in line with values, especially with progressive wealth holders and NGOs.

Tomasz is regularly recognized in Chambers and Partners (Band 2) and Legal 500 rankings.