

BESPOKE X TETRA DIGITAL GROUP

Pre-Panel Briefing

Southpac in Vancouver
April 15th & 16th, 2026



Welcome

Dear colleagues and friends,

I'm looking forward to welcoming you to Southpac in Vancouver for our upcoming session.

I'll be joined by Didier Lavallée, Founder & CEO of Tetra Digital Group, in our panel, Bitcoin and Its Integration with Offshore Asset Protection Strategies on Thursday, April 16 at 11:05 AM in the Fairview Ballroom.

We'll explore how Bitcoin now fits within the same wealth operating systems long used to manage companies, trusts, and cross-border structures. For many families and fiduciaries, Bitcoin has moved from fringe to foundational, demanding the same standards of governance, custody, and reporting as any other asset class.

Sune Hojgaard-Sorensen, our President of Client Services & Asset Management, will also be participating in the Investment Panel Discussion: Successful Investments in a Disengaging World on Wednesday, April 15 at 11:40 AM in the Fairview Ballroom.

This letter arrives with your media packet, which includes resources to help frame the discussion:

- Session Information – A brief overview of our panel discussions and where to find us.
- Featured Audio Episode – A short discussion with Didier expanding on the ideas we'll cover live.
- Overview of our Bitcoin Ethos – Snapshot of how we see Bitcoin and build it into real-world wealth plans
- Speaker Profiles – Background on Bespoke and Tetra's complementary work in wealth strategy and institutional-grade Bitcoin custody.
- FAQ – A reference on custody design, key management, and trustee responsibilities.
- Digital Asset Glossary – A guide to the digital asset language you'll hear during the session.

These materials are designed to help you get the most out of our time together and to serve as a reference after the event.

I look forward to seeing you in Vancouver and to connecting in person for what I know will be an engaging, insightful conversation.

Warm regards,



Matt McClintock

Co-Founder & Chief Executive Officer
Bespoke Group

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Session Information

Session Information

Come to our sessions to see where leading families and investors are taking wealth, risk, and opportunity next.

Bitcoin & Offshore Asset Protection Strategies

Date: Thursday, April 16

Time: 11:05 AM

Location: Fairview Ballroom

Bespoke Group Founder & CEO Matt McClintock and Tetra Digital Group Founder & CEO Didier Lavallée for a panel on Bitcoin and offshore asset protection strategies.

We'll discuss:

- How Bitcoin now fits inside the same wealth operating systems used to manage companies, trusts, and cross-border structures
- Why families and fiduciaries are shifting their view of Bitcoin from fringe to foundational
- How to apply familiar governance, custody, and reporting standards so Bitcoin can sit alongside existing asset classes

If there are specific questions you'd like Matt and Didier to address, please feel free to share them [here](#).

Investment Panel Discussion: Successful Investments in a Disengaging World

Date: Wednesday, April 15

Time: 11:40 AM

Location: Fairview Ballroom

Join Sune Hojgaard-Sorensen, President of Client Services & Asset Management at Bespoke Group at the Investment Panel Discussion: Successful Investments in a Disengaging World.

We'll discuss:

- How geopolitics, regional fragmentation, and conflict risk are reshaping global markets
- Where AI and technological change are creating both new opportunities and vulnerabilities
- How leading investors are positioning portfolios, including what they are leaning into and actively avoiding in a disengaging world

If there are specific questions or areas you'd like to hear about, please feel free to share them [here](#).

Featured Audio Episode

Offshore Wealth Meets Bitcoin

“For years, when someone walked in with significant Bitcoin wealth, the answer was simply no. Now there is no regulatory argument left for saying you can’t engage with this.”

Bitcoin has moved from speculative trade to concentrated family wealth, creating new pressure on estate planners, trustees, and fiduciaries. Bespoke Founder and CEO Matt McClintock and Tetra CEO Didier Lavallée discuss how to bring a digital bearer asset into established legal and custody frameworks, so practitioners can use familiar strategies instead of reinventing the playbook. You will hear why the default answer was “no” for so long, what has changed in the regulatory and custody landscape, and how values-driven Bitcoin families are using this wealth to build the world they believe ought to exist.

Tune in for additional context on how Bitcoin is reshaping family wealth ahead of our panel [here](#).



SEASON 2 / EPISODE 1

 BESPOKE
AUDIO COLLECTION

Bitcoin, Custody, and Wealth Planning Explained

00:00 1:26:09 

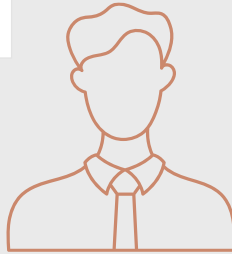
Diagrams

Funding Entities with Crypto

Self Custody

THE FANTASY

Haha! I'm sovereign!!



Lingering Risks

- \$5 wrench attack
- Phishing, hacking
- Zero (legal) tax benefit
- Zero (legitimate) asset protection
- High likelihood of failure to pass crypto to family
- Hodler is the single point of critical failure

Segregated, Qualified Custody



HODL Spending/
Trading Crypto



Qualified
Crypto Vault

Regulated Qualified Custodian (US or International)

- Regulatory clarity
- All vaults fully segregated and off the custodian's balance sheet
- Client may change custodians & trustees
- Client can select independent watchdogs
- Custodian is PROHIBITED from commingling depositors' assets BY LAW
- No counterparty risk without explicit client approval
- Opportunity for client to borrow \$\$ against crypto while crypto remains in segregated cold storage
- Other financial activities (e.g., staking and related crypto-native strategies) while assets remain in cold storage
- Tailored signature regimes determined by the client, structured to meet "fiat objectives" (tax savings, asset protection, inheritance preservation, etc.)

Our Bitcoin Ethos

Our Bitcoin Ethos



“Bitcoin solved one sovereignty problem and exposed another. It freed money from central banks and intermediaries, then handed that freedom to human beings who live inside messy legal systems, families, and tax regimes. The sovereignty paradox is recognising that if you stop at ‘my keys, my coins,’ you’ve only done half the work; the other half is designing structures so that the same asset which escaped institutional control doesn’t end up at the mercy of chaos, courts, or chance instead.”

Matt McClintock
Co-Founder & Chief Executive Officer

Bitcoin’s Monetary Engine

Bitcoin’s supply schedule is hard-coded: every ~four years the block reward halves, cutting new issuance while cumulative supply marches toward a fixed 21 million cap. Each halving to date has arrived at a higher price level and a slower rate of appreciation, signalling a maturing asset that is still becoming structurally scarcer. For large holders, this mechanical scarcity is what turns “internet cash” into a long-duration store of value that can quickly become a family-scale asset if left unplanned.

Programmatic supply halvings and price history | 2009—present

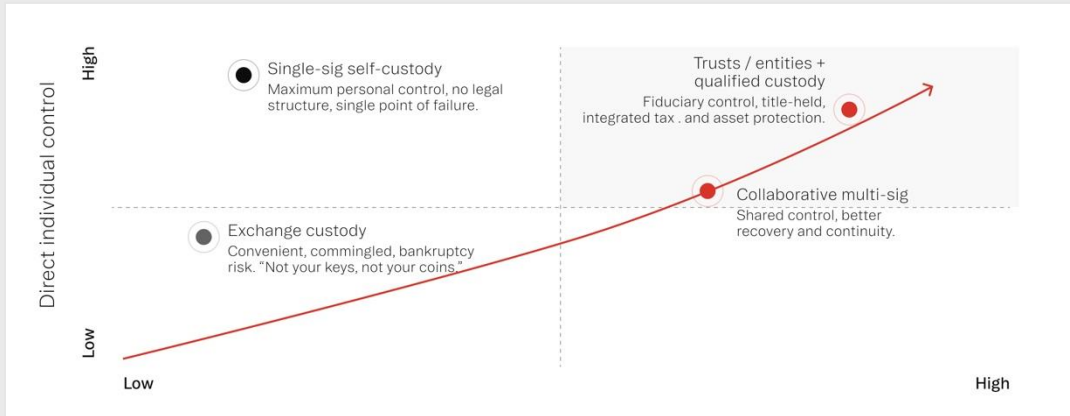


Source: Blockchain data. Daily issuance = block reward x ~144 blocks/day. Prices approximate at halving dates.

Risk—Control—Protection Map

This map shows that custody choices are not just about “self-sovereignty”; they are trade-offs between direct key control and legal/structural protection. Single-sig self-custody maximises personal control but concentrates risk in one person and one device, while exchange custody sacrifices both control and protection. The upper-right quadrant—collaborative multi-sig and title-held structures with qualified custody—is where serious Bitcoin wealth can be managed with redundancy, continuity, and real recourse under the law.

Key custody regimes mapped by individual control vs. legal protection

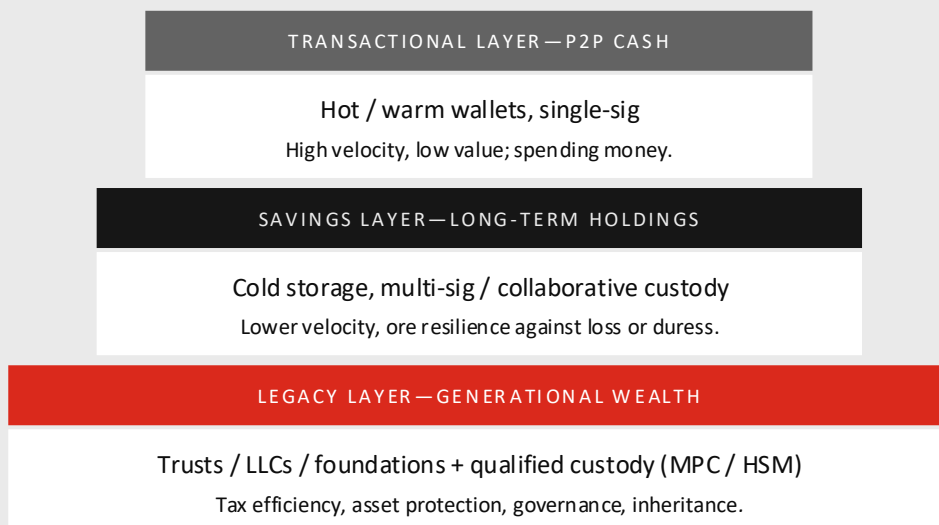


Source: Bespoke analysis. Positions are illustrative. Optimal placement depends on individual circumstances.

The Bitcoin Ownership Stack

As Bitcoin has evolved from P2P cash to a foundation for generational wealth, key management has to evolve into a stack. The transactional layer is built for speed and small balances; the savings layer slows things down with cold storage and collaborative controls; the legacy layer wraps large, long-horizon holdings in trusts, entities, and fiduciary structures. Viewed together, the stack reframes sovereignty: you keep unilateral control where it’s appropriate, and deliberately trade some of it for tax efficiency, asset protection, and inheritance resilience where the stakes are far higher.

Three layers of custody, calibrated to purpose



Source: Bespoke analysis. Layer sizes are illustrative of typical allocation weight, not prescriptive.

Speakers

About the Speakers



As co-founder and CEO of Bespoke Group, Matt McClintock helps ultra-affluent, globally mobile families create order, continuity, and meaning in their wealth.

With more than 20 years of experience as an estate planning attorney and national educator, he guides clients through both the strategic and human dimensions of family capital, building coordinated wealth systems that align advisors and structures around each family's goals. Recognized as a pioneer in integrating traditional wealth frameworks with Bitcoin and digital-asset ownership, his work emphasizes client control, privacy, and multigenerational planning

Matt McClintock

Co-Founder &
Chief Executive Officer



Sune Hojgaard-Sorensen is President of Client Services & Asset Management at Bespoke Group, with 20+ years advising international entrepreneurial families on wealth strategy. A trusted partner, he designs estate plans, optimizes custody, and builds cross-asset portfolios to preserve and grow generational wealth. A strong advocate for entrepreneurship, he supports visionary builders and the value they create.

Sune Hojgaard-Sorensen

President, Client Services &
Asset Management



About the Speakers



Didier Lavallée

Founder &
Chief Executive Officer

Didier Lavallée is the Founder and CEO of Tetra Digital Group, which includes Tetra Trust, Canada's preeminent digital asset custodian, Tetra Unity, a Software as a Service platform specializing in custody orchestration, and CADD, Canada's first stablecoin backed by a financial institution.

Prior to joining Tetra, Didier spent 16 years in capital markets and financial services roles, including a decade at Royal Bank of Canada in various leadership positions across Canada and the United States.

In addition to digital assets, Didier has worked across many market segments including equities, foreign exchange, and custody.



FAQ

FAQ

Bitcoin & Offshore Asset Protection

1. What makes Bitcoin different in estate and inheritance planning?

Bitcoin is a bearer-style, key-based asset with no recovery mechanism or central administrator. Ownership depends entirely on control of private keys. Estate and inheritance plans must therefore specify how keys are secured, who will succeed to that control, and how heirs will be equipped to manage what they receive.

2. What is digital asset custody?

Custody refers to the systems and governance used to manage control of private keys safely. Because keys confer ownership, custody establishes institutional processes—rather than personal passwords—so fiduciaries can prove existence, track holdings, and ensure continuity after incapacity or death.

3. What is a qualified custodian?

A qualified custodian is a regulated financial institution, such as a trust company, authorized to safeguard client assets under legal and operational standards. They provide asset segregation, insurance coverage, and audited controls that exceed what standard crypto exchanges offer.

4. What is the difference between self-custody and third-party custody?

In self-custody, individuals manage their own keys and bear full security responsibility.

In third-party custody, a regulated custodian holds the keys on behalf of the client, introducing professional governance and oversight while reducing operational risk..

5. When is self-custody appropriate for high-net-worth clients?

Self-custody can be suitable for smaller, transactional balances or technically capable clients. Once holdings become wealth-significant or part of a fiduciary structure, professional custody is typically required to meet governance and succession standards.

6. How should trustees approach key management?

Trustees should treat private keys as direct control of the underlying asset. Good key management includes documented authority, segregation of duties, auditable procedures, and a clear succession plan—all aligned with fiduciary obligations.

7. Why are regulated custody structures increasingly important?

As Bitcoin becomes part of institutional and family portfolios, regulated custody ensures the same standards of auditability, reporting, and continuity expected for other financial assets. It also provides transparency for auditors, courts, and tax authorities while enabling long-term generational transfer.

8. How do beneficiaries or heirs gain access when the time comes?

Succession planning must be built into both legal documents and operational design: defined roles, reproducible processes, and custody solutions that allow orderly handover—without relying on a single password or seed phrase.

9. How can Bitcoin strengthen existing offshore structures?

Held through trusts, foundations, or LLCs, Bitcoin adds a portable, non-local reserve that remains functional even if jurisdictions or institutions become unstable. Combined with existing governance and asset-protection frameworks, it enhances flexibility and resilience.

10. When does a client's Bitcoin position become "too big to ignore"?

When it represents a meaningful share of net worth or could materially affect the estate or trust if lost or mishandled. At that point, institutional custody and structured policies are essential.

If there are specific questions you'd like Matt and Didier to address, please feel free to share them [here](#).

Glossary

Digital Asset Glossary

TERM	DEFINITION
Bitcoin / BTC	A decentralized digital monetary network and asset that allows value to be stored and transferred without a central authority such as a bank or government. Ownership is determined by control of the private keys associated with a wallet. BTC is the ticker symbol used for pricing and trading bitcoin.
Blockchain	A decentralized digital ledger that records transactions in linked blocks, each referencing the previous one to create a tamper-resistant history.
Block	A batch of validated transactions added to the blockchain roughly every 10 minutes in Bitcoin.
Scarcity (21 Million Cap)	Bitcoin's protocol permanently limits supply to 21 million coins, creating a predictable and transparent insurance schedule that cannot be changed by policy decision.
Satoshi	The smallest unit of bitcoin. One bitcoin equals 100,000,000 satoshis, enabling very small or granular transactions.
Bearer Asset	An asset where control equal ownership rather than formal registration in a name. In digital assets, whoever controls the private keys effectively controls the asset.
Public and Private Keys	<p>Cryptographic keys that determine asset ownership and authorization. The private key is a secret code used to sign transactions and access assets.</p> <p>The public key (or derived address) is shared so others can send funds or verify ownership. Losing the private key usually means losing access to the assets permanently.</p>
Bitcoin Address	A destination identifier used to receive bitcoin, similar to a digital account number, generated by wallet software.
Bitcoin Wallet	Software or hardware that manages the cryptographic keys controlling bitcoin holdings. Wallets display balances, generate new addresses, and authorize transactions.

TERM	DEFINITION
Seed Phrase	A list of words that backs up a wallet’s key material. It allows users to recover funds if a device is lost, destroyed, or replaced.
Self-Custody vs. Custodial	<p>In self-custody, the asset owner directly controls the private keys controlling bitcoin holdings.</p> <p>In custodial arrangements, a third part—such as an exchange or qualified custodian—holds the keys on behalf of the client.</p>
Qualified Custodian	A regulated financial institution, such as a trust company, legally permitted to hold and safeguard client assets. Qualified custodians maintain segregation of assets and adhere to high standards of reporting, governance, and security,
Asset Segregation	The practice of holding client assets separately from a custodian’s own assets to ensure clear ownership and reduce counterparty risk.
Cold Storage vs. Hot Wallet	<p>Cold storage keeps private keys offline (e.g., hardware devices or paper backups) to minimize cyber risk, typically for long-term asset holding.</p> <p>A hot wallet keeps keys on an internet-connected device or service for ease of access and frequent transactions.</p>
Proof of Work and Mining	The consensus mechanism securing Bitcoin. Miners perform computational work to add new blocks, validating transactions and preventing double-spending without a central authority.
Bitcoin Halving	A programmed event every four years that reduces the number of new bitcoins created per block by 50%, gradually slowing new supply and reinforcing Bitcoin’s scarcity.
On-Chain vs. Off-Chain (Lightning)	<p>On-chain transactions occur directly on the Bitcoin blockchain and settle transparently on the base layer.</p> <p>Off-chain transactions, such as those on the Lightning Network, occur on secondary layers for faster and cheaper settlement, periodically reconciling back to the main chain.</p>
Altcoin and Stablecoin	<p>An altcoin is any cryptocurrency other than bitcoin, often with different design goals or trade-offs.</p> <p>A stablecoin is a crypto asset designed to maintain a stable value by tracking a reference asset—usually a fiat currency such as the U.S. dollar—through reserves or collateralization</p>

Thank You

If these themes resonate, we welcome the opportunity to continue the conversation.

Feel free to connect with us directly during the conference or reach out to arrange a more focused discussion [here](#).

Disclaimer:

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