

# Trust & Investment Services

What do you want your future to look like? Making the right choices *now* can protect your assets and keep them growing to meet your objectives in the years to come.

Managing and preserving your assets can be challenging, though. That's where we can help. Many individuals and families turn to us for expert guidance. Our investment and trust professionals are ready to work with you to develop an asset management approach that is customized for your goals and lifestyle.

## Common — and Uncommon — Goals

You may find that your assets have grown significantly over the years. You might have received a large inheritance, sold a family-operated business, or accumulated a sizable nest egg through saving and investing. No matter how you acquired your assets, a wealth management approach that focuses on *your* specific needs and desires, *your* tolerance for risk, and *your* short- and long-range goals can be invaluable.

We believe that asset management is not a cookie-cutter process. Our professionals recommend specific services only after a careful review of your total financial picture. The services we offer are flexible enough to cover a wide range of needs and goals.

Still, we don't claim to be all things to all people. If our services don't fit your situation, we'll tell you that. If you already have financial relationships you're satisfied with, we'll work with your other advisors as part of your asset management "team."

## Your Needs Are Not Like Everyone Else's

Your wealth management needs depend on several things — the amount and nature of your assets, the time and effort you want to put into managing them, and your personal goals. We offer a variety of asset management options. You can choose the approach that works best for you. Here is a sampling of arrangements that you might consider.

- You want to manage your own assets, but you'd rather leave the paperwork to us. When your other obligations don't allow you enough time to take care of the details, we take care of them for you.
- You want professional help with managing your assets. You benefit from our expert advice but have control over asset management decisions.

- You want nothing to do with asset management. You prefer leaving the decision making to our professional advisors.
- You need special asset management services. You hope to provide for a disabled family member, benefit a charitable institution, or address some other special circumstance.
- You need estate settlement services. You want to be sure that your estate's assets will be properly managed for your surviving family or other beneficiaries.

These are just some of the types of asset management issues you and your family may be facing.

## We Listen to You

Your objectives are important to us, so right from the start, we ask questions. In our early discussions with you, we clarify exactly what you expect from our relationship. To provide you with the right services, we need to know what you want from your assets and whether there are any special circumstances we should bear in mind. Once we learn what your needs and expectations are, we'll tell you how we can meet them.

## Our Services

As professional asset managers, we have a long history of providing reliable, unbiased advice. We offer a high level of integrity and personalized service that you can count on for your asset management needs.

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We offer five broad categories of wealth management services.

**Investment Administrative Services.** Through our custody services, we collect all dividends and interest and distribute or reinvest the money as you direct. We carry out your buy and sell orders. And we provide you with complete and accurate statements of all portfolio activity, including tax records.

**Investment Advisory Services.** Our investment professionals discuss your goals with you and explain all your investment options. Then we help you set up an investment program and recommend investments based on the guidelines you've given us. You may accept or reject our advice. You make all final investment decisions.

**Investment Management Services.** If you want full professional management, we'll make all investment decisions for you, based on the guidelines we've established together. If your objectives change or you want to modify your guidelines, we'll revise your investment strategy. And we can manage all types of assets — not just stocks and bonds — on your behalf.

**Trust Services.** Your personal financial objectives may demand a more targeted approach than investment services alone can provide. A trust arrangement might be the best way to meet your needs. A trust can help you attain goals as different as:

- Supporting an elderly relative
- Making large charitable gifts
- Managing your assets if you become incapacitated
- Creating future security for disabled loved ones
- Providing long-term asset management for your family after your death
- Transferring assets to a younger generation under the terms you specify

We offer a wide range of trust services that include managing trust assets, making distributions to beneficiaries, maintaining records, and carrying out the directions you have given us.

As your trustee, we are legally bound to follow your instructions to the letter. Our skill in trust administration ensures that you and your beneficiaries will receive professional asset management and comprehensive administrative services of the highest quality.

**Estate Settlement Services.** Through our estate settlement services, we work with your legal advisor to administer and settle your estate without unnecessary delay. We handle probate, tax, and other administrative work on your estate's behalf. During the settlement period, we also oversee the estate's investments. And we faithfully distribute your estate as you have directed in your will.

### Your Advantage: Unmatched Flexibility

We understand that each situation is different. And we know that "off the shelf" asset management services won't give you the personalized approach you require. That's why we'll recommend only services that are appropriate for you. If we don't offer a service that you need, we'll work closely with any other advisors you choose. And, because of the way we charge for our services, you can be assured of our impartiality. Our main interest is serving your best interests.

**We invite you to learn more about the many ways we can help you meet your goals. Our professionals will show you the benefits that our experience and knowledge can bring to you and your family — now and over the long term. Contact us today.**

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