

Trustworthy Advice: Look no Farther

As a corporate fiduciary, we are dedicated to providing our clients with trustworthy asset management. Of course, we also provide traditional trust services, such as administering estates and managing trust funds for young or inexperienced beneficiaries. Our primary function, however, is helping people turn financial success into financial security.

The most important services that we can offer our clients, according to research conducted by Mathew Greenwald & Associates are: creating a comprehensive financial plan; providing investment advice; and building a plan for receiving income from retirement savings. These are but a few of the services that we are pleased to offer. We would like, then, to take this opportunity to introduce you to what we do and how we do it.

Technically, we serve our asset-management clients as investment agent or as trustee under a revocable trust agreement. In practice, however, each of our clients is “special.” We fit our services to the needs of the client. For example, you might need little more than a reliable source of investment bookkeeping today, but you might wish a much broader array of asset-management services when you retire and have new money to invest.

Essentially, the varied tasks that we perform for clients fall into four categories:

- **Asset management.** Clients look to us for help in developing investment strategies that fit their current income needs, their goals for the future and their tolerance for market risks. We’re also equipped to implement these strategies for them. Some ask us to submit specific investment recommendations for their approval. Others—including those who travel a lot or have especially demanding careers—authorize us to make investment decisions on their behalf.

Granting one's investment advisor full discretion is not something one does lightly these days. Because we charge moderate annual fees for our work, rather than relying on sales commissions, our clients know that they can count on us to act in their best interests.

When we talk about "trustworthy asset management," we mean that each and every member of our staff observes two rules: 1. The client's interests always come first. 2. In case of exceptions, see Rule 1.

- **Good financial housekeeping.** We handle all details related to purchases and sales of securities. We provide safekeeping. We disburse or reinvest investment income promptly. We keep accurate, comprehensive investment records and submit periodic statements to our clients. We watch for bond calls and handle redemptions promptly. We . . . but you get the idea. Our tradition of trusteeship makes us near-fanatics when it comes to attending to the detail work of investing. Some clients who first came to us merely to receive these relatively routine services now draw upon our asset-management capabilities as well.

- **Special services.** Many of our clients look to us for a variety of special services when and as they need them: Payment of household bills. Payment of quarterly estimated taxes. Arranging for preparation of annual tax returns. Older clients often authorize us to step in and provide full personal financial management in the event that they should become mentally or physically incapacitated. Even when this alternative to a court-ordered conservatorship is not needed, it contributes to the client's financial peace of mind.

- **Traditional trust and estate services.** Finally, our clients can draw upon our traditional trust and estate services. No other type of asset-management firm can offer this kind of continuity from generation to generation. Only a trust institution such as ours can help you preserve personal

financial security for life, then administer your estate and look after funds that you leave in trust for others in the family, or for charitable purposes.

When billionaires become billionaires, often they create and staff their own family financial offices. That's fine, but only if you possess the megawealth to justify the high cost. Perhaps the best way to visualize our approach to personalized asset management is to picture us as a similar office—one that serves many individuals and families and so can provide its services at quite moderate cost.

May we provide you and your family with more information about how we can help you create and maintain a long-term strategy for financial security? We would be glad to schedule an appointment at your earliest convenience.

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Any developments occurring after January 1, 2008, are not reflected in this article.