

Wealth Management Referral Reminders

Inaugural Issue

A different kind of financial manager

You may be aware that in Congress one element of the financial reform debate is the question of whether all financial advisors should be required to act as fiduciaries, always putting their clients' interests first. This would be a higher legal standard for evaluating their conduct than applies today.

Here is an interesting fact. Our trust division, which provides investment management as well as trust services to affluent families and individuals, is already a fiduciary and always has been a fiduciary. We are proud of that fact. We believe it gives us an edge in the competitive marketplace for financial services.

The box at right summarizes the core elements of how we as a corporate fiduciary differ from others who provide investment services or individuals who may try the role of trustee.

As a corporate fiduciary we offer:

Key DIFFERENCES

As a corporate fiduciary, we:

- must put the customer's interest first, always;
- can provide a multigenerational wealth management plan; and
- are subject to government oversight, regulation and audit.

For whom?	Service	Benefit
 <p>Affluent individual or family</p>	Investment management account	Easy to set up, gain perspective of professionals
	Living trust	Professional asset management, continuous financial protection upon incapacity, avoids probate in many states
 <p>Surviving spouse</p>	Marital deduction trust	Spouse receives lifetime income, may direct distribution of trust assets
	Qualified terminable interest property trust	Appropriate for "blended families"; spouse receives lifetime income, but children's inheritance can't be changed
	Qualified domestic trust	Marital deduction may be secured for noncitizen spouse
 <p>Beneficiaries</p>	Bypass trust	Maximum protection from federal estate tax for married couples
	Spendthrift trust	Protection from creditors
	Special needs trust	Financial support for a special needs person to supplement government benefits
	Charitable remainder trust	Tax advantages make philanthropic goals easier to achieve

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Spread the word!

Affluent families and individuals can benefit from our professional investment management services and our long experience setting up and managing trusts. Please tell your best customers about us, and please let us know about them. Your referrals are very important to the success of your customers and to us.