

### ADVISORY TRUST

### SUPPORTS YOU AS YOU

### WORK WITH YOUR

### CLIENTS TO ACHIEVE

### THEIR FINANCIAL GOALS

The Advisory Trust Company of Delaware (Advisory Trust) focuses on doing one thing well: providing personal trust services to professional financial advisors like you. As a trust administration provider, Advisory Trust supports you as you work with your clients to achieve their financial goals.

In our capacity as trustee, we administer trusts in accordance with the terms of the governing trust instrument and applicable law. In doing so, the following services may be provided:

- Allowing you to invest the underlying assets in your client's trust accounts and to remain as their primary point of contact. Advisory Trust is "custodian agnostic," meaning we are able to work with a myriad of trading platforms and outside custodians.
- Providing online access to your client's trust account information.
- Maintaining full tax cost basis records, along with principal and income accounting.
- Collecting and distributing income from the account.
- Evaluating and providing discretionary disbursements from the trust, where required.
- Preparing and filing trust tax returns for a nominal fee, as well as distributing necessary tax information.
- Clearly communicating through quarterly statements, phone/conference calls, emails, etc., to ensure all necessary parties are kept abreast of trust account developments.

The things that Advisory Trust doesn't do are often as, or more, important than the things we do. For example, we don't do:

**Retail.** Your clients cannot open accounts directly with Advisory Trust. We must have a financial advisor involved from the beginning to the end of an account's life for two very important reasons: We don't provide investment management services—only trust administration. Your clients rely on you, the advisor, to be their primary point of contact.

**Commercial or personal lending.** Advisory Trust doesn't make auto or business loans. No one can open a checking or savings account with us. We don't issue credit cards.

**Proprietary products.** We don't have any. There are no Advisory Trust mutual funds or CDs.

**Conflicts.** Advisory Trust is a conflict-free corporate trustee, focusing on administering trusts and not competing with you for business. Advisory Trust will not be attempting to "cross sell" your clients additional products/services.

## **DELAWARE ADVANTAGE**

Advisory Trust is domiciled in Delaware, one of the most wealth-friendly states in the U.S. In many cases, Delaware is an attractive on-shore alternative to off-shore trusts. And, while Delaware's advantages are numerous, the advantages focus on three primary areas: Tax Benefits, Privacy, and Asset Protection.

### **1. Tax Benefits**

Taxes are very real and may present handicaps to wealth creation and maintenance. They may seriously erode real investment returns and may provide an obstacle for your clients as they try to reach their financial goals. Delaware is one of the best states in the U.S. in terms of the minimal tax bite it applies to trusts. For example, in Delaware there are no taxes on income and capital gains accumulated in trust for out-of-state beneficiaries. Generally, most Delaware trusts do not require public recordings or filings. Over years of compounding, Delaware's favorable tax treatment may amount to significantly more money being available for your clients in a trust account situated in Delaware.

### **2. Privacy**

This can be a very significant issue today. Delaware laws guard and protect an individual's privacy, and may put your client's concerns about privacy to rest. For example, in Delaware there are no public recordings or filings for assets held in a Delaware trust. Also, the state has favorable rules for required court accountings.

### **3. Asset Protection**

The U.S. society has become quite litigious over the years and your clients may become increasingly concerned with protecting their assets. Trusts provide protection from creditors, especially creditors of beneficiaries. The level of protection really depends upon the governing state laws. Delaware laws provide for rigorous enforcement of spendthrift provisions (this means beneficiaries' creditors generally can't reach trust assets) and Delaware allows trusts to last in perpetuity.

## **ADDITIONAL ADVANTAGES OF USING ADVISORY TRUST**

- We provide you and your clients with fast, efficient service.
- Our business model allows you to continue managing your clients' assets.
- We are competitively priced.
- Our Delaware charter and location offer numerous advantages.
- We have extensive experience with all kinds of personal trusts.

**If you have any additional questions regarding Advisory Trust and/or our services, please do not hesitate to call us at 800.258.6334, ext 8531 or send an email to [inquiries@advisorytrustco.com](mailto:inquiries@advisorytrustco.com).**

## About Advisory Trust

Advisory Trust is part of the Wilmington Trust corporate family, which has been in the wealth management business for 107 years, serving as trustee and advisor for prominent individuals, families, and foundations. Founded in Wilmington, Delaware, in 1903 by T. Coleman du Pont, one of the great industrialists and entrepreneurs in our nation's history, the Wilmington Trust corporate family currently serves wealth advisory clients in all 50 states and 36 countries.

Advisory Trust has offices in Wilmington, Delaware, and Phoenix, Arizona.

THE FOREGOING IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. It is not designed or intended to provide financial, tax, legal, accounting, or other professional advice since such advice always requires consideration of individual circumstances. If professional advice is needed, the services of a professional advisor should be sought.

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The Advisory Trust Company of Delaware

2710 Centerville Road, Suite 101  
Wilmington, Delaware 19808  
800.258.6334

2800 North Central Avenue, Suite 900  
Phoenix, Arizona 85004

[www.advisorytrustco.com](http://www.advisorytrustco.com)

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