



Trust Transfers: The Tip of an \$8.5 Trillion Iceberg

Are your clients happy with their current trustee?

Are your clients unhappy because: the trust's investments are not performing competitively; poor service from the Trustee; annual fees are too high, services provided don't match your client's needs; your clients goals may not be the same as those of the person who originally established the trust and made your client its beneficiary; the trustee is an individual who does not have specific trust management skills; due to a banking merger decisions once made locally are now made in a distant city.

Now you can help them...

When your client transfers a trust to RTC he or she will be assigned a personal trust officer who will work with you to develop a personalized, comprehensive investment strategy for your client. RTC will respond to your clients needs and make sure the trust's investments have the potential to meet your client's expectations and objectives. RTC can act as investment manager or we can assume responsibility only as trustee and partner with the current investment advisor.

Record keeping and reporting service...

We relieve your client of all the required, but often time-consuming and difficult, administration of a trust account. Specifically, we collect and distribute interest and dividend income, maintain tax and accounting data, prepare and file trust tax returns, and fulfill all of the regulatory requirements. We act as custodian of the trust assets and provide regular reports to your client.

Competitive fees...

There is no minimum trust size with RTC. The annual fee can be as low as \$2,500.00.

Our Trust Transfer Program Offers You Additional Opportunities

- More asset-gathering opportunities.
- More new account opportunities.
- Creates opportunities for contact with children, grandchildren and other beneficiaries.
- Increased cross-selling opportunities.
- Improved account retention
- Using RTC as the successor trustee will keep the assets under your control.
- Attorneys and tax advisers, who may be involved in transferring a trust, are valuable referral sources.

How to Transfer a Trust to RTC

1. Forward copy of the current trust documents and a current account statement to your RTC Consultant for review.
2. Your Consultant and RTC will review the document to assure that we are able to accept appointment as trustee.
3. RTC will also verify that the holdings are transferable.
4. If RTC is able to act as trustee and most of all of the assets are transferable, we will forward a simple transfer form to you for signature by your client and the current trustee, along with complete details on how to process the paperwork.
5. We will assign a specific trust officer to your client to facilitate the transfer.

If you have questions about this or other personal trust opportunities, please contact your Reliance Consultant at 704-366-8875.