The Trust Company

Trust: The Untapped Market – A Prospecting Guide

Transfer of Existing Trust

Where do you find prospects who have personal trusts? Why not begin the search in your own book of business? Many of your clients have trusts currently managed by your competitors. For those clients who have trusts, it may be possible to expand your relationship using the trust services of The Trust Company of Sterne Agee, Inc.

New Trust Opportunities

New trusts are frequently created in response to changing circumstances. Trusts can provide tax and estate tax savings in many different ways. The chart below outlines life events and problems which are often solved in part through the use of a trust.

Life Event	Clients with Highest Potential	Potential Trust Solutions	Advisor Opportunity
Estate Planning *(Trigger events include: Retirement, an inheritance, a second marriage, selling a business, a birth, a death, and changes in tax laws.)*	● Individuals with a net worth in excess of $2Million ● Trust Beneficiaries	● Irrevocable Trusts ● Revocable Trusts ● Life Insurance Trusts ● Asset Protection Trusts ● Dynasty Trusts ● Incentive Trusts	● Asset Management ● Life insurance sales ● Networking with Attorneys and CPA's
Retirement Planning And Asset Distribution	**Age 55 to 70 1/2** *Special Note: be aware of the special tax savings opportunity with employer securities in retirement Plans*	● Beneficiary Trust ● Life Insurance Trust ● Charitable Trust	● Asset Management ● Life insurance sales
People with Disabilities Injuries	People with financial responsibilities for the Disabled people	● Special Needs Trust	● Asset Management ● Life Insurance Sales
Concerns about the management of financial assets due to aging, incapacity and death	Individuals, spouses and children with aging parents	● Revocable Living Trust ● Irrevocable Trust	● Asset Management
Charitable Gifts	● Clients with Charitable Intentions ● Clients seeking Tax Benefits ● Clients Seeking Increased Income	● Charitable Trust ● Donor Advised Funds ● Pooled Income Funds	● Multiple sales-ask your Trust Officer about the "Perpetual Charitable Trust Plan"

If you have questions about this or other personal trust opportunities, please contact your Sterne Agee Trust Officer at (800) 203-5321.
www.sterneagee.com