



Put your
trust
in us



D|A DAVIDSON
TRUST COMPANY

Who You Are

At D.A. Davidson Trust Company, it's all about **you**. We understand that you have unique needs, and no two of our clients are alike. That's why we take the time to get to know you: to ensure that we can deliver best-in-class service and a truly personalized approach.

We start with your questions and concerns:



Legacy Planning

- Will my spouse need help if I become incapacitated or pass away?
- Who will help me understand the impact of charitable giving today vs. at my death?
- Who should be my trustee/executor?
- What is the best succession plan to maintain the success of our family business?
- What are my options to transfer wealth to my family and others who are important to me?



Family

- How do we prepare to help our parents as they age?
- How do I provide for children with financial or chemical dependence issues?
- How do I provide for a child/grandchild but still promote a productive lifestyle?
- What is the best way to pay for our children's and grandchildren's education?



Asset Protection

- Have we overfunded an UTMA/UGMA account for my child?
- Am I paying too much in taxes and is my estate properly structured for potential tax obligations?
- How can I protect my children's inheritance in the event of divorce?
- How do I provide for a family member with special needs?



Retirement

- At what age would I like to retire?
- How much can I afford to spend in retirement?
- How should we plan for health care during retirement so our resources last?
- How will my activities change during retirement and how will I pay for them?

Who We Are

Established in 1975, D.A. Davidson Trust Company is a full-service trust company offering personal trust, investment management, and retirement services for individuals and families. We specialize in all facets of trust management, offering comprehensive trust services tailored to help you meet your needs. We understand the importance and personal nature of your trust decisions, and work alongside you to implement trusts as flexible tools that can help ensure your hard-earned success is protected and transferred as you intend.

Benefits of Our Services

Team Approach

You benefit from working with a full, accessible team of estate planning professionals. Because of our strong cooperative spirit, you receive the customized attention you need from your trust officer, retirement specialist, and estate planner. We work closely with the investment professionals of D.A. Davidson & Co. to broaden the array of products and services we offer, collaborating with your trusted advisors, attorneys, accountants, and insurance consultants. Whatever your situation, our team pools its knowledge and expertise to provide you with full-service wealth planning solutions.

Experience in the Trust Area

Administration of accounts includes safekeeping assets, controlling and monitoring discretionary distributions, record keeping, accounting, coordinating preparation and filing of tax returns, and bill paying. We are well-versed in these duties and will accurately carry out the wishes of the grantor, meeting all trust requirements.



Why Clients Engage Us

Investment Management

We are experienced in a wide variety of assets and have the necessary investment vehicles available to meet the goals and objectives of the grantor. With over \$4 billion of assets under advisement, D.A. Davidson's Asset Management and Trust Division has the size and experience to effectively access a wide variety of investment vehicles. Whether it be individual stocks, bonds, mutual funds or common trust funds, our well-qualified and tenured staff will work together to ensure your objectives are met.

Objectivity

We will follow trust instructions included in the agreement objectively and faithfully. When a corporate outside party administers the trust, the grantors, survivors of the grantors, and named beneficiaries are serviced professionally, and potential conflicts of interest between family members can be avoided.

Regulated and Safe

Our Trust Company is a federally chartered savings bank and is subject to all banking, fiduciary, and trust rules and regulations. Examiners and independent auditors visit our office and review accounts regularly, and expect higher standards from corporate trustees than individual trustees.

Stability of a Corporate Trustee

D.A. Davidson Trust Company is ongoing. We are not hindered by illness, tragedy or death as an individual trustee may be. Two account administrators are assigned to each account, keeping current on all activities in the account.

Minimization of Family Problems

Money can change attitudes and behavior. Occasionally, jealousies can arise if one family member is principally responsible in assisting parents or siblings and others are wondering where the money may be going. Leaving one member with the many burdens that befall trustees may not be fair or reasonable.

Peace of Mind

Relinquishing the worry of record keeping, investment decisions, and tax returns with an organized estate plan can yield peace of mind for individuals. Burdensome tasks are handled by an experienced, objective, regulated trust company and the benefits are retained by the grantor.

Unique Asset Management

In addition to publicly traded investments, our clients often own assets such as real estate, closely-held business interests, and artwork. We call these investments unique assets. Preserving and growing the value of unique assets demands highly-specialized expertise. Should your family ever need assistance managing unique assets, D.A. Davidson Trust Company is here to help. Either through an in-house specialist or coordinating the services through external professionals, we offer the following services, among others:

Real Estate (including farm, ranchland, multi-family, and commercial)

- Pay property taxes, insurance
- Conduct annual inspections
- Leasing services (collect rents, etc.)
- Supervise contractors (lawn service, etc.)

Closely-Held Businesses

- Collect relevant ownership documents
- Monitor underlying investments
- Process distributions
- Independent valuations

Life Insurance

- Policy review
- Policy remediation
- Make premium payments
- Send Crummey notices

Loans and Notes

- Process payment notices
- Track principal and income
- Verify collateral
- Follow-up on delinquencies

Oil, Gas and Mining

- Negotiate leases and releases
- Review/approve division orders
- Review authorization for expenditure requests
- Audit royalty accounting reports

Intellectual Property

- Coordinate with Paying Agent
- Confirm receipt of royalty payments
- Review transactions for accuracy
- Research and resolve discrepancies

Tangible Assets and Collectibles

- Document ownership
- Conduct periodic inspection
- Arrange for insurance
- Independent valuations

Every day, for every client, we combine the best of people, services and resources to deliver the finest wealth and trust management services available.

FamilyCare

Addressing a Need

Longevity has increased dramatically in the last few decades, and it is now possible for people to spend more than 30 years in retirement. According to the U.S. Census Bureau, the number of people aged 65 or older will nearly double in the next 40 years, representing approximately 25% of the U.S. population.¹ The importance of thoughtful planning around this stage of life has become clear for those entering these years, as well as their family members.

Have you thought about your financial security as you grow older, including the cost of health care and basic necessities in retirement? What will come next in life for you or a loved one when you can no longer take care of yourself? While it may not be the easiest topic to discuss, elder care planning is still an important issue to consider.

The Resources

To address these growing needs, we have developed FamilyCare: a personalized process and suite of supporting resources designed to empower, educate, and guide you and your family as you plan for this phase of your life. Our goal is to provide you with the appropriate strategies and comprehensive services that, as you age, will enable you to maintain the quality of life you expect—and deserve.

FamilyCare focuses on four core areas of longevity planning:



Legacy Planning

Creating a legacy and passing wealth from generation to generation is something we address with our clients every day. Does your family know what your wishes are? Do they know how or where to access important documents if a situation were to arise unexpectedly? A professional can guide you through the basics of beneficiaries, proper documents, trusts, or a simple will.



Financial Planning

With longer life expectancies come increased concerns about financial security. Retirement distributions, Social Security expectations, insurance needs, and preventing financial exploitation are all issues that we will face as we plan for the next chapter of life.



Housing

We all would like to stay in our homes as long as possible, so planning ahead is crucial. Is your current residence safe if you become limited physically? When would it be prudent to look into retirement communities or nursing care facilities? It is never too early to explore your options.



Caregiving

What are the types and costs of caregiving assistance? Where can one find the resources? Taking care of your own needs, facing decisions about assistance, and knowing how to navigate the vast caregiving system are decisions that require professional advice and careful counsel.

¹ U.S. Census Bureau, "Projections of the Population by Age and Sex for the United States: 2015 to 2060", U.S. Census Bureau, released Dec. 2014 (most recent released by the U.S. Census Bureau Data on Population Projections, National Population Projections).

Coordinated Services

Solid Planning

With our personalized wealth planning services, we help simplify the complexities of planning for your future—adding value to your wealth equation by supplementing and coordinating the services necessary to reach your goals. Taking into consideration all of your resources and choices, we offer a big-picture perspective, helping you make plans to achieve success as you define it, while minimizing costs and risks.

Wealth and Estate Planning

- Comprehensive review of legal and estate documents
- Ongoing investment goal setting and review
- Tax efficient generation to generation asset transfer
- Philanthropic planning and foundation management
- Trust administration
- Estate settlement
- Bill paying and budgeting
- Navigating family dynamics
- Financial education for children
- Elder care planning and assistance
- Ongoing tax and risk management
- Asset protection

Contact us to see how our dedicated specialists can help you and your family.

1-800-634-5526





D | A | DAVIDSON
TRUST COMPANY

1-800-634-5526 | dadavidson.com