

How Benchmark Private Wealth Management Advises Trusts

- BPWM can be named by the trust and/or administrative trustee(s) to provide investment advisory services for a trust
- BPWM works with trustee to understand needs and limits of the trust
- BPWM develops an Investment Policy Statement that guides the investments made for the trust
- BPWM uses an open-architecture platform and best of breed investment selection process
- BPWM does not have internally managed funds so there is no conflict of interest to the trust
- BPWM is transparent with fees and does not earn transaction-based commissions
- BPWM communicates regularly with trustee
- BPWM is constantly evaluating managers and markets for the trust and will rebalance as needed

Who are our Trusted Partners?

- Independent corporate trust companies
- Regulated by state and federal agencies
- Administrative trustee services only (i.e. no investment management department)
- Dedicated trust officers and support teams
- Local presence in Texas and ability to operate in all states
- Domiciled in states with very favorable trust laws (TN and SD)
- Specialize in smaller trusts (less than \$25million) that big companies are excluding or neglecting
- Have experts in specialized areas (for example, elder care or mineral interest administration)
- Utilize sophisticated trust accounting systems and robust reporting

What are the Trust Services offered via our Trusted Partners?

- Administrative Corporate Trustee
- Estate Administrative Services
- Personal and Family Trusts
- Special Needs Trusts and Special Care services
- Asset Protection Trusts (also known as Self-Settled Trusts)
- Charitable Trusts
- Insurance Trusts and Rabbi Trusts
- Trusteed IRAs
- Custodian for non-financial assets (real estate, art, mineral interests, business interests, etc.)

Why use a Corporate Trustee?

- Corporate trustees are held to a higher standard than individual trustees
- Corporate trustees are permanent institutions that can provide continuity for long-lived trusts
- Trustee Partners have tight focus on the complex administrative duties of a trust
- Trustee Partners provide no investment management. Therefore, no internal conflict between Trust and Investment Management departments
- Trustee Partners have specialists that smaller trust departments may not have
- Trustee Partners can utilize favorable state laws
- Trustee Partners have ability to co-trustee with an individual person (check and balance system)
- Trustee Partners work with existing attorneys and accountant/CPAs
- Trustee Partner's expertise is trust administration and BPWM's expertise is investment management

Benchmark Private Wealth Management products are not FDIC insured, may lose value and are not bank guaranteed.