



*Wealth Management
& Trust*

WHY SELECT A CORPORATE TRUSTEE TO ADMINISTER YOUR TRUST?

A trustee is a “fiduciary” under the law and is held to the highest standard of care when serving as a trustee and managing trust assets. This means that the trustee is expected to be knowledgeable of not only the provisions within your trust, but also trust laws that govern the trustee’s actions. There are many reasons why a corporate trustee might be a good choice as your trustee today, or in the future. The following are some of the reasons for selecting a corporate trustee:

- **Professional Investment Advice** - Investing in today’s volatile financial markets can be difficult and confusing. As trustee or investment manager, the Bank will manage your assets and make investment decisions on your behalf. We can help you analyze the risks involved and position your investments to achieve your personal objectives and build long-term wealth.

We would welcome the opportunity to work with you in planning and building an investment portfolio suited for your objectives and risk tolerance.

- **Trust Accounting** – A corporate trustee has the capability to provide each trust beneficiary with comprehensive accounting statements detailing all trust transactions, including contributions, distributions, investment performance, and market values of trust assets.

- **Safekeeping of Trust Assets & Confidentiality** - The corporate trustee also can safe-keep the assets for your added protection and security and also all confidential records to prevent your trust records and assets from being accessed by any unauthorized individuals. At Rio Bank, we can ensure that your trust assets and information remain confidential and secure at all times.

- **Independent Decision-Maker** – For discretionary trust distributions to eligible trust beneficiaries, a corporate trustee is both unbiased and skilled in following your trust guidelines and trust laws when making discretionary distribution decisions.

- **Regulated & Insured** – A corporate trustee is subject to regular bank trust examinations and oversight by banking regulators. Also, a corporate trustee is required to maintain trustee liability insurance at all times. This provides an added protection to you in the unlikely event the corporate trustee commits an error while serving as your trustee.

- **Continuation of Trusteeship** – Sometimes a client establishes a trust to be in existence for a long period in time. For example, a client may wish for a trust to continue for his/her children’s and/or grandchildren’s lifetimes. In these situations, a corporate trustee may provide uninterrupted service that an individual trustee cannot provide because of the possibility of death or incapacity.

- **Complexity of Trust Agreements & Trust Laws** – Many trust agreements have some complexities and rules that an individual trustee may not fully understand without dedicating a significant amount of time to professional training on trust administration. The Rio Bank trust services division is led by a licensed attorney who has access to over 200 years of combined experience in trust administration and frequently participates in continuing education courses in order to remain up-to-date on trust laws and regulations. By having a strong knowledge of trust laws, this substantially reduces the chance of an error or mistake being committed by the trustee when a corporate trustee is serving in this capacity.

For more information as to whether trust services offered by Rio Bank would be beneficial to you, please contact us at our Wealth Management & Trust Services Office, located at the Rio Bank Headquarters. We look forward to visiting with you.

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