



# Yes, We Can!

I cannot tell you how many times I have had a prospective client say to me, “I did not realize that Trust Company could manage my investment account.”

It is apparent from the word ‘Trust’ in our name that we manage trusts, estates and retirement funds. But, a service we offer that may not be apparent from our name is that of an investment money manager. In fact, we now manage more money for individuals in traditional investment and retirement accounts than in trusts, estates and guardianships combined.

Through massive advertising and aggressive sales, the brokerage community has positioned itself as the place to have your money invested while you are alive. We see this as being true for people who want to be aggressive with their investments and/or would like to direct what investments are purchased in their account on a day-to-day basis. For more conservative, long-term investors who do not have the inclination to make all the decisions required, professional portfolio management by Trust Company is a perfect fit.

It might help to discuss a few of the differences between our asset management structure and the typical brokerage relationship. First of all, under our trust company umbrella, we have a fiduciary obligation to each of our clients for all accounts, not just trusts. This means that our ultimate duty and loyalty is to our clients. Our obligation is to do what is in the best interests of our clients. The brokerage world does not have this mandate. That is not to say that there are no brokers who take care of their clients’ business in a very honorable and effective way. The point is that the brokerage industry as a whole does not operate within a fiduciary standard.

Another difference is compensation. The brokerage world is primarily compensated through commissions on investment products they sell to their clients. We are fee-based money managers. Since our fee is based upon the market value of the relationship, our compensation is aligned with our clients’ financial success. In addition, we do not receive any money from any mutual fund we invest in for our clients. This allows us to remain objective and independent in our analysis and judgment.


Because of our fiduciary standard and non-commissioned structure and independence, we are never faced with a moral “Y” in the road where we pause to consider what is good for us versus what is good for our clients.

One last consideration is the level of investment expertise. At Trust Company, we have six full-time, professional portfolio managers on staff actually investing our clients’ life savings. Five of these positions are staffed with people who hold the designation of Chartered Financial Analyst (CFA). The CFA designation is the investment industry’s recognized standard for asset management and is earned only after several years of experience and examination. In addition, five of our portfolio managers have advanced degrees in business. This investment expertise can be especially advantageous during unsettling markets.

We certainly are in a time when it is critical to have money managed in a way that is completely consistent with long-term tolerance for risk and need for income. It is also so very important given the return environment we have experienced and may continue to experience that clients understand the fees they are paying. Our transparent fee structure offers value to our clients and is easy to understand.

Conservative money management is certainly in vogue with the market turbulence that has become the new normal in a global economy. We at Trust Company are disciplined money managers who believe in diversification. We purchase quality and conservative securities within asset allocations that are uniquely tailored for each client. Our in-house team of investment professionals are creating and maintaining investment plans that are practical and achievable.

We have learned through many market cycles that neither panic nor greed are effective strategies for building long-term wealth. We provide a road map that helps our clients establish an appropriate asset allocation, which typically determines most of an investor's returns.

If you have any questions or would like additional information, please let us know. We would enjoy the opportunity to meet with you and discuss your unique situation. You also can find additional information about our company as well as officer biographies at our website [www.trustok.com](http://www.trustok.com). 



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