



Trust Company Oklahoma

INVESTMENT PERSPECTIVES

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THOMAS W. WILKINS
President, Chairman
and CEO

VIEWPOINT

A message from the Desk of Tom Wilkins

Recently I was asked what value we can bring to clients as a corporate trustee. The question is important, and I was glad to respond to it. After all, today, some organizations manage money (almost) for free. Why should clients have TCO manage their assets and serve as corporate trustee if a friend or family member can fulfill this role without charge? One of my friends was discouraged by her estate planning attorney from having TCO serve as guardian and trustee. According to her attorney, TCO's fees are too high and we wouldn't apply discretion if/when the beneficiaries ever requested funds from her trust.

I told them that TCO has been a corporate trustee for over 38 years, and our professionals know how to navigate difficult financial and family situations with professional objectivity. They have helped families through all sorts of circumstances. They are experts in the law, financial planning, and investments.

Serving as a trustee is a time-consuming commitment. Unlike individual trustees, who may fall ill and will eventually die, we are a fully staffed entity and are always available and reliable.

Many believe they will save money by using an individual trustee and a broker with low charges, but this combination often results in higher, non-transparent fees. Now consider the costs of having your family assets depleted by inadequate decisions or ill-advised actions by non-professionals. And keep in mind that our trustee fee includes everything from investing your lifetime savings to paying bills, counseling your family, helping you plan for retirement, etc.

Our independence allows us to use our unbiased, best judgement in seeking out the best decisions for you. Our responsibility towards our clients is carried out with full commitment, and we exercise professional discretion when needed and permitted by your trust. As a fiduciary, our obligation is to always act in our clients' best interest. We are subject to strict regulatory oversight, as well as bonded and insured for the safety of your assets.

I share this with you because we are devoted to providing financial peace of mind to you and your family. Let us know if we can answer any questions.