



OLD NORTH STATE TRUST, LLC

Managing *Your* Money through Living Trusts

Previous ONST articles have outlined sound advantages to incorporating a living trust as part of your estate plan. Among them include avoiding probate at your death which reduces the delay and costs associated with the settlement of an estate that passes under the terms of a will. In addition, a living trust can distribute assets to your heirs privately, not subject to the public records of a probated will. There also could be tax advantages associated with a living trust and protection during incapacity.

But, have you thought about the money management advantages associated with a living trust? At ONST we are long term investors. Our clients expect from us investment guidance that is prudent, personalized and oriented away from short-term thinking and speculation. Growing and preserving wealth for our clients is one of our core objectives. As your trustee, we provide:

- Expert guidance in setting your investment goals and objectives. This includes analysis of your current financial needs as well as planning for your family's protection at death or in case of a short or long term incapacity.
- Personalized development of a sound asset allocation plan based on your specific goals and objectives. The sure way to achieve investment success is to choose an appropriate mixture of the asset classes. That is, how much should be allocated to stocks, how much to bonds, and how much to be reserved for cash needs. We offer a time tested investment process that has produced proven results based on prudent investing principals.
- Continued portfolio supervision to ensure your goals are being achieved in a rapidly changing financial environment. This includes on-going capital gains and losses analysis and year-end tax planning. We constantly monitor the investment products used for our trusts to ensure internal mutual fund investment expenses and other costs are minimized.

We realize that granting a trustee full management discretion is not a decision to be made easily these days. But we are prepared and ready to assist in achieving your financial success and providing for the well-being of your family. We charge competitive, asset based fees for our services, rather than relying upon transaction

fees or commissions. Our clients can be confident that we are acting in their best interest, as we are mandated by law to do so.

Let us assist you with exploring how trusts can grow and preserve your wealth. Please contact any of our trust and investment professionals with questions, or if we may help you.

www.oldnorthstatetrust.com

Disclaimer

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