

### Trust Management FAQs

**Q1.** *What is the primary advantage of using Rinehart Wealth Management and their partnership with National Advisors Trust Company?*

**A1.** Both Rinehart Wealth Management and National Advisors Trust Company provide you with unbiased advice. Your financial advisor at Rinehart Wealth Management is a fee-only advisor, meaning they do not receive any compensation from commissions, loads, trails or referral fees: the advice you receive is focused solely on you and your needs. Our partnership with National Advisors Trust Company reinforces this same principle. NATC, a national trust company solely focused on trust management, does not have proprietary products which would distract them from the trust management and they understand the value that a personal financial advisor brings to a trust relationship.

**Q2.** *I wish that I had access to the people who are making the decisions about the investments in my trust. I don't clearly understand the relationship between the goals for the trust and how it is ultimately invested, and I seldom get investment questions answered to my satisfaction. Is it unreasonable for me to expect more from interactions with my trust advisor?*

**A2.** It is not unreasonable for you to expect to meet with your trust advisors regularly and to have your investment questions answered to your satisfaction. Rinehart Wealth Management seeks to have a long-term personal relationship with our clients and to provide you with the depth of explanation you desire. We use a team approach, which will give you access not only to a financial advisor but also to a member of our investment team. This investment manager researches and selects the particular investments which will be part of your trust, and makes their choices based on your particular needs as well as any specific priorities addressed in the trust document. They are then available to meet with you to help you understand why the chosen investments are suited to accomplish the goals of the trust, whether those are to provide current income or to grow the principal for future generations.

**Q3.** *I like the idea of having a trust officer who is responsible for my trust. Won't I lose that by moving my trust to National Advisors Trust Company?*

**A3.** The advantage of working with Rinehart Wealth Management and National Advisors Trust Company is that you actually gain relationships, not lose them. You will have a personal relationship with a local financial advisor who understands the details and intricacies of your particular situation, and access to the investment expertise of your investment manager. In addition, NATC provides the specialized trust administration and legal expertise necessary for proper management of your trust.

**Q4.** *The document governing my trust specifies the trustee as "[Big Bank X], and its successors." Does that mean that I am forced to leave this trust with "Big Bank X" for the life of the trust? If not, how could National Advisors Trust Company be used as an alternative?*

**A4.** Although the trust document indicates a particular bank or trust company as the trustee, there are typically provisions within the trust document which allow for trustee changes. If you are not satisfied with the current management of your trust, you can request that the institutional trustee resign their position. Once they indicate their willingness to resign, the beneficiaries of the trust would be required to sign a document indicating National Advisors Trust Company as successor trustee in order to initiate the change.

# Rinehart Wealth Management

## Greater Trust

**Q5.** *My trust was established under Tennessee law and Rinehart Wealth Management is located in North Carolina. Doesn't it present a problem to deal with an out-of-state trust?*

**A5.** Because we are in partnership with National Advisors Trust Company it is not a problem to manage a trust that was created in another state. NATC is federally chartered by the Office of Thrift Supervision (OTS), a bureau of the U.S. Treasury Department, which allows them to do business in all 50 states. Rinehart Wealth Management has clients throughout the U.S. and is experienced in understanding the complexities presented by having assets in multiple states.

**Q6.** *Although my trust doesn't total \$30 million, it is still an important part of my family's financial future. Why would National Advisors Trust Company want to deal with a smaller trust when the other large institutions don't seem interested?*

**A6.** National Advisors Trust Company was created by independent financial advisors who sought access to an independent trust company to meet the needs of clients with trusts, whether those trusts were \$2 million or \$50 million. Because NATC is solely a trust company, they can effectively manage both large and small trusts and provide physical custody for the assets and the necessary administrative oversight required. Your advisors at Rinehart Wealth Management provide the investment expertise for the trust assets and the personal relationship with you, the client.

**Q7.** *What safety nets are in place to protect my trust if I made the decision to engage National Advisors Trust Company?*

**A7.** National Advisors Trust Company is one of the largest independent trust companies in the nation. Because they are federally chartered by the Office of Thrift Supervision (OTS) and belong to the Federal Deposit Insurance Corporation (FDIC), they are required by law to segregate client assets from the capital assets of the company, thereby ensuring that client assets are never subject to potential creditor claims against the company.

**Q8.** *I am in the process of creating a trust as part of my estate planning documents. If I am interested in having National Advisors Trust Company designated as corporate trustee in the document, how could I do this?*

**A8.** We can provide your estate planning attorney with the necessary details to ensure that the language of the trust properly reflects the selection of National Advisors Trust Company as trustee. NATC is also willing to review drafts of estate documents to ensure that the language meets their specifications prior to execution of the documents.