Rinehart Wealth Management
Greater Trust

Trusted Advisors for Your Trust Relationship

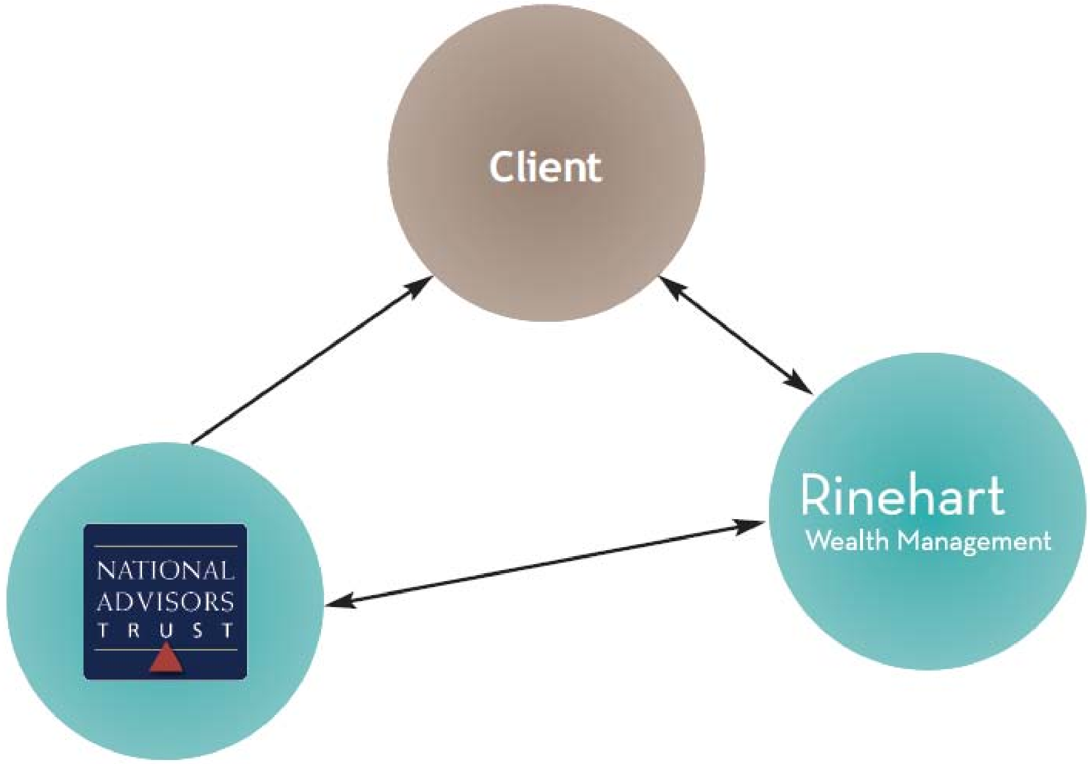
Many families have a trust as one component of their overall financial picture. You may be the grantor of an irrevocable trust, an income beneficiary on a trust, or even a remainder beneficiary who will eventually inherit the assets of the trust. Historically, having such an entity has meant dealing with a trust officer at one of the large institutions in order to have the trust assets managed and administered on an ongoing basis.

At Rinehart Wealth Management, we have observed clients' becoming increasingly frustrated with these trust relationships. As these large institutions shift their focus to concentrate both their time and their talent on only the most lucrative trust relationships, typically those over $10 million, smaller trusts are receiving less attention and fewer resources, which can give clients the impression that their trust assets have been deemed insignificant or unimportant. Some clients have told us that they have never even met their currently assigned trust officer.

For over 25 years, Rinehart Wealth Management has been in the business of developing personal, long-term relationships with our clients and their families. We have always taken a comprehensive approach to ensure that all the pieces of our clients' financial lives are working together toward their desired future. We understand that for many of our clients, trust management is one critical component of their financial lives that deserves the same careful attention as all their other assets. For that reason, Rinehart Wealth Management has for over 10 years been in partnership with National Advisors Trust Company, a nationally chartered trust company created specifically for independent financial advisors. National Advisors Trust Company's business model is designed to manage trusts in conjunction with financial advisors, so that the personal relationships that have already been forged with clients are utilized to achieve a high level of personal attention for trust relationships.

The uniqueness of this business model allows both Rinehart Wealth Management and National Advisors Trust Company to concentrate on what we each do best, which gives our clients the strongest possible partnership for trust management:

- **Rinehart Wealth Management** establishes a personal relationship with the client, ensuring that we understand all the complexities of your financial life in order to create a comprehensive plan for managing your family's wealth throughout the generations. We provide the in-house expertise for professional investment management of both your trust and non-trust assets. Whether the trust document prioritizes preserving assets for the remainder beneficiaries or generating high levels of current income for the income beneficiary, we can select and monitor the underlying investments which are most appropriate to accomplish the stated goals.
- **National Advisors Trust Company** acts as physical custodian of the trust assets and provides the administrative oversight, back office, compliance and filing capabilities that are legally required for this special type of entity. Because they are a federally chartered and regulated trust company, they can work with trusts in all 50 states, and they can act as corporate trustee if necessary. Their only business is as a trust company, so they will never be involved in promoting proprietary products within the trusts, as is the case with many other institutions.



National Advisors Trust Company

- Provides continuity of trust management for successive generations
- Respects and supports the client-advisor relationship
- Federally chartered trust company, with over $6 billion in assets
- Competitive fees and no proprietary investment products
- Regulated by the Office of Thrift Supervision and the FDIC to assure the safety and soundness of its business policies and the security of its capital

Rinehart Wealth Management

- Personal relationship and access to your advisors
- Credentialed and experienced team
- Comprehensive approach to your entire financial situation
- Access to in-house research and investment team
- Independent, objective advice

Rinehart Wealth Management is able to transfer trusts currently held at the major institutions to our trust custodian, National Advisors Trust Company. We feel we offer the most value to those clients with current trust assets under $10 million, because we can provide the focused attention and comprehensive viewpoint that you may have been missing.

If you are frustrated with your current trust relationship and would like to explore the possibility of an alternative arrangement, we invite you to contact Rinehart Wealth Management to discuss the possibility of having your trust assets, as well as your other personal assets, managed by our fiduciary advisors in partnership with National Advisors Trust Company. We believe that clients with trust entities deserve a higher level of personal attention and service than that which many are currently receiving. It is time you know that you have a choice when it comes to the management of your trust assets.

For more information, please visit the FAQs on our website.

Regards,

Cheryl Sherrard, CFP®

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