

BECU Trust Company: Tailored Wealth Management

by BECU Trust Company

At **BECU Trust Company**, we provide services that simplify your life as you create a long-term legacy. Our goal is to provide members with the peace-of-mind that their wealth is being professionally managed and properly administered—now and for generations to come.

It is not required to have a trust to work with us, but we can act as your “trustee” – someone who works for you and administers your financial affairs on your behalf.

Our full-service wealth-management team helps protect and manage your assets with objective analysis, advice, and planning. We put the interest of our clients first. We provide professional investment management; handle day-to-day financial affairs; administer trusts; and settle estates. We also handle IRA Rollovers as well as simple investment relationships known as “agency accounts”.

When paying bills, keeping financial records, managing investments, and tax planning becomes tedious or requires too much of your time, our team of experts can step in & help out.

At **BECU Trust Company**, our services are designed to fit your needs. There are no predetermined plans or “canned” solutions.

Our first job is to listen so that we can understand your concerns, begin establishing goals, and develop appropriate strategies to meet your unique needs. We create custom strategies for estate and tax planning, manage trusts, administer estates, and build investment portfolios.

Give us a call. We look forward to discussing in person what **BECU Trust Company** can do for you.

Investing your wealth prudently can help to ensure a more secure future for you and your family.

At **BECU Trust Company**, we build portfolios that feature no-load mutual funds, bonds, and individual stocks—when appropriate—to help you make the most of your money. Markets move up and down. Economies fluctuate. Tax laws change. When you work with us, we react to these changes to keep your investments on track.

Our experienced **Investment Management Team** will manage your investments, provide objective analysis, assess risk, and always look for new opportunities. We start by meeting with you to develop clear, objective investment goals. And by assessing your assets and income, we help determine the best investment options for you, and your heirs.

Contact us to discuss how you can benefit from **BECU Trust Company's** investment management services.

Regardless of the value of your estate, a **Life & Estate Plan** can provide financial peace-of-mind for you and for your heirs.

BECU Trust Company is here to help when you need to consolidate your financial affairs, quickly and efficiently settle an estate, or when you need long-term financial assistance for yourself or family members.

Contact us to learn more about consolidating assets, simplifying your life, or maintaining the privacy of your financial affairs through the use of:

- >> "Revocable Living" Trusts
- >> "Charitable" Trusts,
- >> "Irrevocable" Trusts
- >> or "Special Needs" Trusts

We ensure the terms of your will or trust are expertly handled—minimizing legal issues that could reduce or delay the distribution of your assets. When it's time to settle your estate, we can also act as an "executor" or personal representative. We'll ensure your wishes are carried out and provide your heirs with expert personal attention throughout a difficult time.

Contact us to discuss your Life & Estate Plan.

A trustee is someone who administers assets on behalf of another under strict fiduciary laws. A trustee must:

- >> Analyze and determine the appropriate division of assets to place in trust
- >> Manage distribution to beneficiaries
- >> Provide regular accountings
- >> Manage investments
- >> And file annual trust tax returns

Trustees can be named through a will or trust or even appointed by the courts. A trustee may choose not to act in this capacity due to time constraints or family dynamics.

Should you be named a trustee but not wish to perform the required duties, **BECU Trust Company** can act as your agent, allowing you to maintain your role as trustee while we perform the duties on your behalf. If you don't want to deal with the complex legal, financial and tax issues, as your trustee, we'll take care of them for you – promptly and professionally.

Be forewarned that an improperly administered trust can cause unnecessary problems—including personal financial liability, tax burdens, and legal consequences. As your trustee or agent, **BECU Trust Company** guides you through the complex process to help you sidestep these potential pitfalls. Put our expertise to work for you. Call us today to set up an appointment.

Simplify your life with BECU Trust Company's **Concierge Services**. When you have a relationship with us, Concierge Services can free your time for what's important to you. We can handle a wide array of daily financial responsibilities—like paying bills, keeping tax records, or collecting rental income. We can help review insurance policies, coordinate donations, and arrange health care for you or relatives of advanced age.

With **BECU Trust Company Concierge Services**, you become free to travel, pursue your hobbies, spend time with your family or volunteer in your community. Call us to discuss how you can benefit from Concierge Services when **BECU Trust Company** manages your money.

At large national trust companies, advisors handle an endless list of clients and may make decisions from clear across the country. At **BECU Trust Company**, we're local and our first priority is you. We work with you one-on-one and are committed to helping you make informed decisions that help you secure your financial future. There's more to life than just money. At **BECU Trust Company**, you'll meet local professionals you can trust.

Call us today to begin creating your sound Life & Estate Plans focused on providing financial peace-of-mind for you and your heirs.