

PLANNING AND PRESERVING YOUR

# LEGACY

WINTRUST<sup>®</sup>  

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WEALTH MANAGEMENT



Wintrust Wealth Management's trust group—The Chicago Trust Company, N.A.—has proudly served the trust and estate planning needs of individuals and institutions throughout the Chicago and southern Wisconsin areas since 1991.

Our seasoned professionals offer comprehensive trust solutions and objective guidance to help make the financial and testamentary goals of our clients a reality. As the exclusive provider of trust services for the community banks of our local parent company, Wintrust Financial Corporation, we serve clients in neighborhoods throughout the Chicago and southern Wisconsin areas. Our distinctive combination of experience, knowledge, and personal service and attention allows us to deliver sophisticated and tailored solutions for your most complex trust needs right in your own community.

We invite you to learn more about the value of a sound wealth transfer strategy and how we can help you every step of the way.

Our Trust Administrators are located in offices across the greater Chicago and southern Wisconsin areas...

- Antioch
- Barrington
- Burlington, Wisconsin
- Chicago
- Oak Lawn
- Oakbrook Terrace
- Lake Forest
- Lansing
- Naperville
- Western Springs
- Wilmette

...and serve clients by appointment in over 140 other Wintrust banking offices.

# What is a Trust?



When established properly, a trust can be an effective tool to address your unique circumstances and protect your interests both during and after your life.

A trust is a legal arrangement made between you (the grantor) and a named trustee (you, another individual, or an institution), which allows assets to be held and distributed for the benefit of yourself or other beneficiaries. Trusts can be arranged in many ways and can specify exactly how and when you as the grantor would like trust assets passed to your beneficiaries. Since trusts normally avoid the probate process, when comparing a trust to a will, trusts provide beneficiaries with a layer of privacy and allow beneficiaries to gain access to trust assets more quickly.

## PREPARING FOR TOMORROW AND BEYOND

Ensuring your financial security and that of your loved ones is possible through careful planning and by having a trust as part of your comprehensive wealth transfer plan. A trust allows you to maintain control of your assets by granting you the capability to specify when and to whom distributions may be made. This function, regardless of life's uncertainties, helps protect your beneficiaries' financial interests, mitigates potential estate tax consequences, and allows your assets to be treated however you like both during and after your life.

A trust is a flexible, efficient, and powerful part of a sound wealth transfer plan. For example, you can set up a trust so that the trust assets remain accessible to you during your lifetime while at the same time provide for the passing of the remaining assets according to your wishes. The flexible options available when creating a trust can help you and your family establish a lasting legacy.

# OBJECTIVE



With the ever-evolving estate planning landscape, there are now more sophisticated products and solutions available than ever before. The flexibility that trusts provide make them ideal wealth transfer tools for a variety of different circumstances.

## **Parent**

Protect the financial security, education funding, and special needs of your children or grandchildren

## **Complex Family Situation**

Stipulate ownership rights to your property and eliminate any ambiguity or bias that can arise in situations with multiple marriages

## **Health Crisis**

Provide income and ensure that your family members and personal property are protected in the event you are unable to do so

## **Business Owner**

Safeguard personal assets from uninsured liabilities or potential lawsuits and establish a succession plan for your company's future

## **Recently Wealthy**

Minimize potential taxes from the sale of a business or an inheritance and plan for the long-term protection and disbursement of your property

## **Philanthropist**

Leave a lasting legacy in your community while also securing the financial security of your beneficiaries

You should also consider reviewing your wealth transfer plan following a “life event,” such as a death in the family, birth of a child, marriage, or divorce. Additionally, a move to a different state, new career, or any change in value or composition of your portfolio warrants a thorough review. At a minimum, most people should evaluate their strategy every five years to incorporate any changes in state or federal law that may affect their overall wealth transfer plan.

# Benefits of a Trust



## **Provide for Beneficiaries**

Trusts can be a powerful and efficient way to achieve your long-term financial goals, including passing assets to future generations, funding education expenses, and supporting charitable initiatives.

## **Plan for Taxes**

You may be able to significantly reduce the tax liability generated when assets are transferred throughout or after your life with certain trusts.

## **Ensure Privacy**

With a properly constructed trust, you can avoid the costs, time delays, and publicity associated with the probate process.

## **Preserve Control**

A trust can help you build a lasting legacy, allowing you to decide how and when your assets are distributed while protecting young, financially unsophisticated, or special needs heirs.

## **Protect During Incapacity**

A trust can outline your intentions and support you, your family, and your beneficiaries in the event that you are unable to manage your affairs.

## **Safeguard Assets**

Certain trusts allow you to protect assets from the claims of either creditors or uninsured liabilities.

# SECURE

With the unprecedented growth and increased complexity of personal wealth in our country, more people than ever can now benefit from the flexibility that trusts can bring to wealth transfer planning.

## WHO CAN BENEFIT FROM A TRUST

### *I'm single and don't have any children*

In the absence of a wealth transfer plan that includes a will or a trust, your assets will be distributed according to state law, which may not align with your wishes. For example, you may choose to use a trust to benefit a charity or donate to a specific cause, as opposed to having all of your property transferred to your next of kin.

### *I don't want to lose control of my wealth*

Contrary to this common misconception, a trust provides you with more control over your assets because you define the terms of the trust and your intentions are recorded in a legal document. For example, a revocable trust gives you the flexibility to add or remove beneficiaries or assets, adjust the investment objective, or reverse the trust altogether placing the assets back in your name.

### *I have children from a previous marriage. How do I ensure both my spouse and my children are secure?*

Today's "blended families" can cause additional estate planning concerns. A Qualified Terminable Interest Property trust can be used to give a surviving second spouse a life income interest and ensure that the children from the first marriage will receive property in the trust after the spouse's passing.

### *I know my estate will owe estate tax when I die. How can a trust help me?*

Certain trust arrangements allow you to shelter assets from estate tax. This requires planning well in advance, but when executed and administered properly, most taxable estates could potentially avoid estate tax, leaving more for your intended beneficiaries.

# Choosing a Trustee



Appointing a trustee is one of the most critical decisions you will make when establishing your trust. Though you may consider a close friend or family member for this role, acting as trustee is a significant responsibility that requires both time and expertise to fulfill properly. In addition to accepting personal responsibility, your trustee has a legal obligation to protect the financial welfare of your beneficiaries. He or she must understand complex tax issues, coordinate with tax and legal professionals, maintain detailed records, and actively manage all of the assets included in your trust.

## ADVANTAGES OF A CORPORATE TRUSTEE

Many people choose to appoint a trust company as their corporate trustee, co-trustee, or successor trustee. There are several important advantages to using a corporate trustee:

**Experience.** Corporate trustees understand the intricacies of a wide range of trust structures and advanced estate planning strategies and can service them efficiently and accurately.

**Regulation.** A corporate trustee can interpret the many rules, regulations, and legal procedures essential to properly administering a trust.

**Reliability.** Administrative functions are not interrupted due to personal circumstances or other disruptions that may distract a personal trustee from fulfilling trust responsibilities.

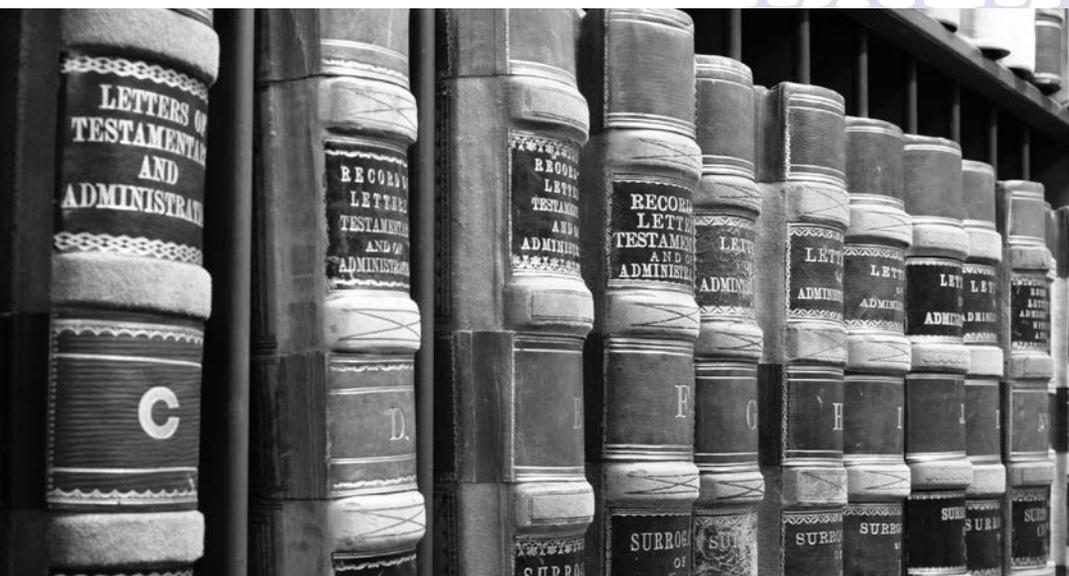
**Objectivity.** A corporate trustee will objectively carry out your wishes as described in your trust agreement and remain impartial.

**Record Keeping.** Administering a trust involves a variety of responsibilities, including filing tax returns, issuing regular statements, and maintaining records of trust account activities.

**Availability.** Your trustee will need to have sufficient time, possibly over many years, to administer the trust, manage the trust assets, and attend to the needs of your beneficiaries without getting caught up in competing business and personal concerns.

**Longevity.** Unlike an individual trustee, a corporate trustee will not predecease you or otherwise be unable to administer the trust.

# EXPERIENCED



## WHAT TO LOOK FOR IN A TRUSTEE

Before you select a corporate trustee, you should review the firm's industry experience, commitment to service, and breadth and depth of capabilities.

### Average Experience of Trust Administrators

You may consider whether the organization has an established track record and if the professionals have the necessary educational background and industry experience to properly oversee your finances. At The Chicago Trust Company, N.A., our highly knowledgeable, credentialed, and dedicated Trust Administrators have an average of over 25 years of industry experience. This team includes CPAs, CTFAs, CFPs, CFAs, and JDs that work in collaboration to help clients navigate a broad array of elaborate trust matters, including those involving complex estate and tax issues.

### Commitment to Client Service and Accessibility

Many institutions delegate administrative tasks and even investment management to third party agents. This can be particularly worrisome if clients are unable to receive the information they need, participate in critical portfolio decisions, or contact those overseeing their accounts. We maintain all services internally and view ourselves as an extension of your family. Your dedicated team of trust and investment professionals are committed to continuity and will be there for you and your family throughout the life of the trust.

### Comprehensive Wealth Management Offering

You should choose a firm that has the capabilities to design and execute an appropriate strategy that addresses the totality of your financial circumstances. As part of Wintrust Wealth Management, we can provide you with access to an impressive range of specialists who can assist with a wide array of personal financial issues, including education and retirement planning, wealth advisory planning, tax-efficient investment strategies, legacy holding or single stock risk management, and other factors that you may need to incorporate into your long-term wealth management plan.

With an average industry tenure of nearly 25 years, our trust professionals stand ready to help you design and implement an effective wealth transfer strategy so that you can be assured your legacy will be protected now and for generations to come.



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# T E D

We are committed to building deep, lasting, and caring relationships and treat our clients like family.

# Our Approach



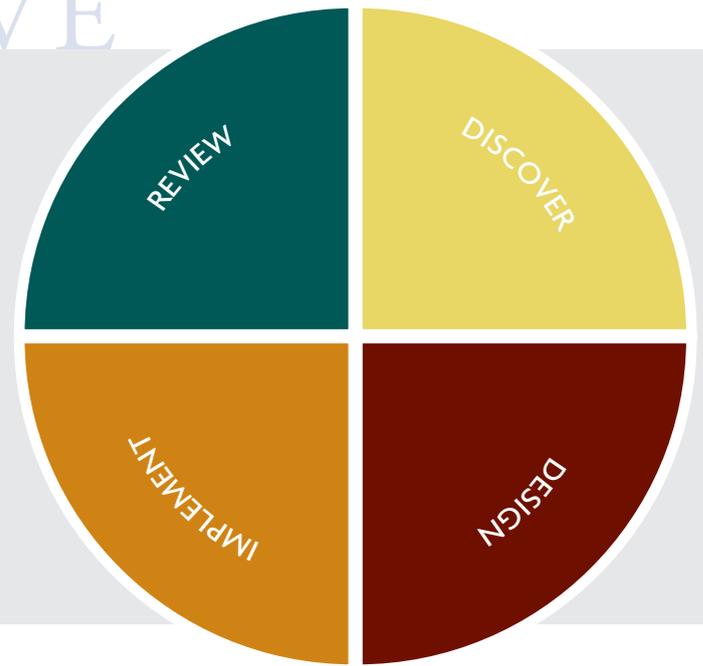
Whether your goal is to provide for children or grandchildren, preserve a family-owned business, protect an inheritance, or benefit a charity, we can work with you, your attorney, and other professional advisors to help construct a sound estate plan. An effective trust strategy can mitigate potential tax implications and maintain your privacy, while ensuring that your wealth transfer plan is in accordance with your intentions.

## A TAILORED APPROACH

We believe that one person alone cannot adequately manage your wealth—it takes a team of experts working together to help you achieve your goals. We partner with our investment, asset management, and banking professionals, along with you and your advisors, to ensure all aspects of your wealth management plan work effectively, efficiently, and in concert with one another.

We also understand that no two clients are the same. Therefore, we approach each relationship with the creativity, determination, and ingenuity necessary to design a customized trust strategy to best meet your unique needs. Our Trust professionals work closely with you to create a plan that reflects your intentions, while mitigating tax consequences, maximizing value, and maintaining privacy.

# CONSULTATIVE



## **Step 1: Discover**

Our consultative process begins by listening to you to gain a thorough understanding of your personal and financial circumstances, including your overall goals, investment objectives, time horizon, and tolerance for risk.

## **Step 2: Design**

We work with you, your attorney, and your other advisors to carefully design a wealth transfer strategy and an investment plan to help you achieve your goals and preserve your legacy.

## **Step 3: Implement**

We manage all aspects of establishing your trust and work closely with our team of asset management experts to implement an investment strategy based upon your needs while balancing return objectives and risk considerations.

## **Step 4: Review**

We regularly monitor your estate plan and investment portfolio to ensure that the overall strategy continues to be best positioned to help you achieve your goals.

Our four-stage process is centered around you to facilitate the design and implementation of a custom-tailored wealth transfer plan just for you.

# *Our Commitment*

TRUSTED



For over a generation, our Trust Administrators have proudly been helping clients define and achieve their wealth transfer goals. Remaining true to the core tenets upon which our firm was founded, our professionals are committed to providing unparalleled client service and responsiveness. We understand that our clients deserve the comfort and confidence that only comes with knowing that their experienced Trust Administrator is always available. At Wintrust Wealth Management, you get the undivided attention of a knowledgeable, seasoned, and caring professional for the life of your trust.

Come see what our dedicated Trust Administrators can do for you and your family...

*...come see what sets us apart.*

WINTRUST®

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PROUD TO BE A WINTRUST COMPANY. We are nearly 3,500 community and commercial bankers, home loan officers, wealth managers, and specialty lenders focused solely on our customers and the communities where they live. We all have the same mission: to provide best-in-class financial services to all of our customers, be the local alternative to the big banks, and to improve the communities which we call home.

[wintrustwealth.com](http://wintrustwealth.com)

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**WEALTH MANAGEMENT**

**INVESTMENTS • TRUST • ASSET MANAGEMENT • WEALTH SERVICES**

Securities, insurance products, financial planning, and investment management offered through Wayne Hummer Investments, LLC (Member FINRA/SIPC), founded in 1931. Trust and Asset Management services offered by The Chicago Trust Company, N.A. and Great Lakes Advisors, LLC, respectively. Investment products such as stocks, bonds, and mutual funds are not insured by the FDIC or any federal government agency, not bank guaranteed or a bank deposit, and may lose value.