

CONTINUUM OF CARE SERVICES

WINTRUST[®]
WEALTH MANAGEMENT



As a retirement community owner, you can count on our professional trust services to help you focus less on your facility's administrative challenges and more on your residents' experience.

We recognize the many challenges facing retirement communities today. With rising expenses, difficult economic conditions, and a dynamic health care legislative environment, the risks associated with operating your facility have grown. Our Trust organization, The Chicago Trust Company, N.A., can help by partnering with you to provide professional trust services for prospective and current residents under our Continuum of Care service offering.

BENEFITS TO YOU

As a retirement community owner, you can count on our professional trust services to help you:

- Assure fund availability and the timely payment of bills
- Provide financial protection for your facility and maximize residents' assets
- Protect your residents' assets from fraud and misuse
- Simplify your residents' stay with you

BENEFITS FOR YOUR RESIDENTS

Our Continuum of Care trust services offering provides many benefits to your residents. The use of a revocable segregated trust account allows your residents to enjoy all of the trust benefits without having to incur the legal expense associated with drafting an individual trust.

As clients, your residents are served by two experienced

HOW THE SERVICE WORKS

Under an established Master Trust arrangement, you are able to require a prospective resident to join the Master Trust to ensure a continuum of care for the life of the resident and the financial stability of the facility. The Master Trust is established so that the resident's assets declared on the entrance application are used solely for the resident's care.

Wintrust Wealth Management's Trust group, The Chicago Trust Company, serves as trustee providing the following services:

- **Collection of residents' funds**
- **Professional, customized investment management of residents' assets**
- **Payment of residents' monthly facility charges, prescriptions, insurance, medical bills, and other expenses**

professionals—a Trust Administrator, who provides day-to-day supervision of account activities and fiduciary responsibilities; and a Portfolio Manager, who directs the investment of the assets. During the planning process, where appropriate and with their approval, we will consult with your residents' attorneys or accountants to ensure that everything we do is consistent with their overall financial and estate plan. We also simplify tax season by providing the necessary tax reporting documents in an easily understood format.

Lastly, 24-hour online access to residents' portfolios is offered through a secure server, which provides information including a summary account statement, performance, and transaction history. In addition, we provide monthly account statements and economic and market commentaries on a regular basis. In summary, your residents will enjoy many benefits associated with the services we offer including:

Convenience

- They no longer have to worry about paying bills and filing tax returns
- Their assets placed in the segregated account are not subject to the challenges of the Probate process
- They can choose the manager of their investments within the Master Trust segregated account

Security

- Their funds in the trust are protected from misuse and fraud by any party
- They are insulated against financial pressure from family members, charities, and other self-interested outside parties

Peace of Mind

- They have the privacy and confidentiality of a trust with an objective, reliable trustee
- They are served by independent, impartial professionals to manage their investments and bookkeeping and handle the sale of their real estate
- They enjoy the comfort of regular contact and reporting on their account by a local Trust Administrator

BENEFITS FOR YOUR FACILITY

We believe that frequent interaction is necessary to ensure that a trust plan stays on course. During regularly scheduled meetings with both the Trust Administrator and Portfolio Manager, we review the status, composition, and performance of the portfolio with you, as well as the plan for trust management. We also take the opportunity to discuss the overall economy and financial markets and address any concerns you may have. Wintrust Wealth Management's Trust team is committed to the trust business and serving the needs of our clients.

Through our high-service Continuum of Care offering, we provide you with:

- Assurance of funds availability and timely bill payment
- Protection from financial hardship and liability while maximizing your residents' assets
- A simplified and improved experience for your residents
- Financial security and protection from fraud and misuse for your residents
- Service from hands-on, readily accessible, and experienced Trust Administrators



INVESTMENTS • TRUST • ASSET MANAGEMENT

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