

SOUTHEASTERN
TRUST

COMPANY

Southeastern Trust Company is an independent boutique trust firm serving families across the United States with traditional multi-family office services. Our typical services include trust and estate administration, investment management, real estate management, and bill pay services. In addition, we specialize in asset protection trust and special needs trust administration. We provide personal service and custom solutions for high net-worth households.



WHY SOUTHEASTERN TRUST?

We are **client focused**. By choosing Southeastern Trust, you will engage people who care about your personal finances and take their fiduciary duties seriously. Our size and team structure are perfect for appropriately servicing the needs of our clients. You won't be treated like a number, and we have the resources and expertise on hand to assist in any situation. Families are fully serviced by our office, meaning we have control over all administration, investment management and operations. We never outsource, and we have better service and response times because of it. Whatever your circumstances, our team members are ready to begin a relationship with you.



Peter Corbin • *A Morning at Turkey Hill*

TRUST SERVICES

Trusts can be used to manage and protect your assets, to help you avoid probate, and to aid in tax planning. To assess your specific trust needs and start developing your personal strategy, our specialized wealth management professionals meet with you personally. We administer Special Needs Trusts, Asset Protection Trusts, Court-Appointed Guardianships or Conservatorships, Community Property Trusts, Charitable Trusts, and Revocable Trusts.



ESTATE SERVICES

Losing a loved one is difficult. Southeastern Trust can remove the added and often unexpected stress of dealing with unfamiliar estate administration details. Our professionals impartially handle all necessary estate procedures. We ensure the financial wishes of the decedent and family are smoothly carried out, minimizing possible tension between family members. We help families and clients by serving as executor, co-executor or agent for the executor, collecting and safeguarding estate assets, carrying out the terms of the will, preparing a comprehensive final accounting, and preparing tax filings.



INVESTMENT MANAGEMENT

Our investment philosophy is both flexible and disciplined. The portfolio construction process takes into consideration all available opportunities in the market. This includes the use of strategic and tactical asset allocation decisions. Portfolios are diversified and meet the specific risk tolerance and investment objectives of each client.

Our portfolios are designed with the goal of capturing more of the upside in markets during positive periods and less of the downside during negative periods. This approach allows for a smoother equity curve as portfolios grow at a steady pace, although perhaps slower at times. Being defensive, as we have found, is a good, long-term approach, and we always focus on capital preservation in our client portfolios.



SPECIAL NEEDS TRUSTS

A Special Needs Trust provides people with disabilities the independence and security they need. Primarily, they allow the beneficiary to keep or qualify for government benefits such as Medicaid or Supplemental Security Income (SSI), and still have access to the trust assets. The beneficiary of the trust receives funds through the trustee who distributes them according to the trust document. Special needs trusts enable families to provide beyond governmental assistance—they supplement and enrich the quality of life for the beneficiary.

Special Needs Trusts require a special trustee. Our devoted and compassionate staff has over 120 years of combined trust experience. We help families and individuals navigate the complex rules associated with government benefits and eligibility guidelines. Your finances are our responsibility, and we carefully comply with applicable regulations to keep your funds safe. We have had the privilege of assisting clients with a range of needs, including home renovations, securing trained childcare providers, and setting up long-term nursing care.



CHARITABLE GIVING PLANS

Coming up with a plan can be easier than the execution. At Southeastern Trust, we help with both. When it comes to assisting families with their charitable giving plans, we help develop and carry out the family's vision by setting attainable goals and reaching them. We build our program on experience, informed by successful planning, and in partnership with family advisors. Charitable Giving Plans may be created during the donor's lifetime or at the donor's death as part of a trust or will. For solid planning, our methods include settling on a fully developed philanthropic vision, aiding with annual meetings and Form 990 tax filings, crafting a process to achieve required distributions, and working with the charitable beneficiaries.



PRIVATE INVESTMENTS

One benefit of a firm our size is flexibility. Our team is committed to understanding and accomplishing your individual financial objectives by developing a comprehensive and personal plan for your investment management. Whether current, future, or troubled, we assist with any pain points associated with private investments. For existing private investments, we review their history and context, providing counsel based on the findings. While we are results-driven to meet investment benchmarks, we stay focused on achieving your long-term goals.



DELEGATED TRUSTEE ADMINISTRATION

Our flexibility gives clients choices. We are happy to work with an outside investment advisor at the client's request. A delegated trust allows the client to assign the investment management to either an independent co-trustee or another qualified investment professional. As the corporate trustee, we will remain responsible for all administration of the trust.



REAL ESTATE

Real estate can be a strong income-producing investment, but it requires an experienced trustee to manage it well. We protect the interests of your non-financial asset and efficiently carry out the wishes of family members outlined in the trust document. Southeastern Trust has substantial real estate management experience in residential, commercial, vacation, rental and timber properties.



FAMILY EDUCATION

As part of our planning services, we place great value on counseling families on in-house matters. We serve families as their partner, joining with their existing advisory team and other professionals. After individually meeting with family members, our advisors set a timeline for family learning goals, then develop a plan to meet those goals. We focus on helping families grow their strategies for communication, efficiency, and innovation. South-eastern Trust can facilitate meetings and encourage conversations around family values.



TENNESSEE: WHERE TRUSTS THRIVE

Thanks to trust code modifications and favorable laws, Tennessee trusts enjoy preferred features in a healthy and trust-friendly environment. Southeastern Trust is conveniently located in Chattanooga, TN, meaning our trusts and our clients also reap the benefits of Tennessee's favorable trust laws. No matter where you live, Southeastern Trust can help you gain access to one of the country's top-rated states for Asset Protection and Dynasty Trusts.

Southeastern Trust Company
is based in Chattanooga, Tennessee
and serves families nationwide.

To learn more about our team, please
visit us online at setrustco.com.

