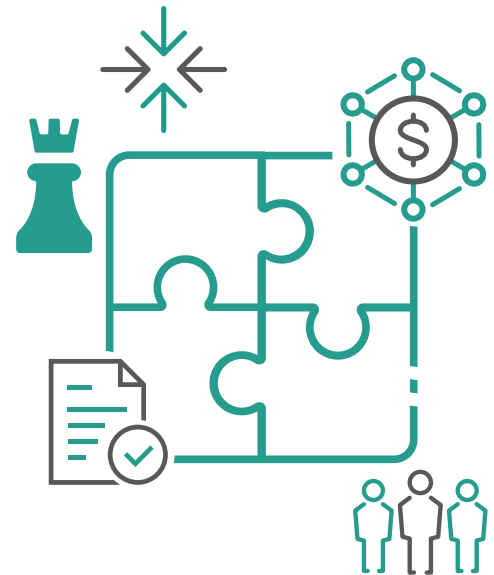




# OZK Delegated and Directed Trusts

Trust services designed to support today's estate plans.



## Securing a legacy with a corporate trustee.

With success comes the responsibility of planning for future generations. A corporate trustee can help protect and preserve a lifetime of hard work. At Bank OZK, we understand some families may have long-standing relationships with financial advisors, and require trustee services as well. Bank OZK is able to serve as a directed trustee, or delegate its investment authority to allow families to continue

to work with their financial advisors when it comes to the investment of trust assets. Our flexibility and capacity to partner seamlessly with registered investment advisors, including family offices and other wealth management advisors, keeps the needs of our clients at the forefront. Our team has decades of experience and is highly skilled in navigating the complex rules and

regulations that apply to trusts. As a corporate trustee, Bank OZK is impartial and has the ability to draw from a wealth of in-house resources. More importantly, as a corporate trustee, our focus is always on administering the trust with the best interests of the beneficiaries at the forefront, consistent with the intent of the grantor who established the trust. The result is that the needs of our clients always remain front and center.



### DELEGATED TRUSTS

A delegated trust is a trust in which investment duties and powers are delegated by the trustee to a qualified investment advisor. In a delegated trust arrangement, the trustee delegates its authority to manage trust assets to an investment advisor preferred by the family, which collaborates with the trustee to create a unique investment strategy tailored to the objectives of the trust and its beneficiaries. Throughout the year, the investment advisor will provide updates to the trustee on the performance of the investment portfolio. While the investment advisor manages the trust's assets, the trustee is responsible for the other tasks necessary to administer the trust in the best interest of the beneficiaries, such as distribution decisions and reporting.



### DIRECTED TRUSTS

A directed trust is a trust in which traditional trustee duties, such as the power to manage investments, are divided and allocated between the trustee and an additional power holder, often called a trust director. In a directed trust, it is common that the trust allocates responsibility for the management of trust assets to an investment advisor, and that all other administrative duties of the trust, such as responsibility for distributions, fiduciary accountings and tax preparation, remain with the trustee. In this type of arrangement, the investment advisor, acting as a trust director, is considered a fiduciary. This arrangement enables the client to name the investment advisor of his or her choice, who is often his or her longtime investment professional, while still retaining the benefit of a corporate trustee.

## A firm-wide commitment to excellence.

Our delegated and directed trusts are administered and overseen by a team of skilled trust professionals who are experienced in everything from navigating the complex rules and regulations that govern these trusts to managing assets that the family's investment advisor may prefer not to handle, such as unique assets, including oil and gas interests, life insurance policies and real estate holdings, among others. Bank OZK is recognized as an industry leader in financial strength, stability, financial performance, and customer satisfaction.

*We believe that a family's unique goals should be reflected in both the planning and management of its trusts. Directed and delegated trusts offer the ability to bring all of a family's trusted advisors together in pursuit of those goals.*

### TRUST SERVICES PROVIDED BY BANK OZK



#### ADMINISTRATION AND DISTRIBUTION

From timely response to discretionary distribution requests and direct access to our trust officers, Bank OZK is committed to ensuring that beneficiaries are well served.



#### TAX PREPARATION AND REPORTING

Well versed in everything from the income taxation of trusts to the nuances of estate plans, our team of experts handles all filings swiftly and accurately.



#### COMPLIANCE AND LEADERSHIP

The rules and regulations surrounding trusts are exceedingly complex. Our team remains at the forefront of legislative developments and frequently speaks on topics related to the administration of trusts.

## We understand the value of unique assets.

At Bank OZK, we make it our business to understand all the nuances surrounding unique assets—along with all the ways they can benefit the trust.

#### Energy Interests

From oil and gas wells to leases and options, we are well versed in managing energy assets.

#### Real Estate Holdings

Commercial, residential, farm or land holdings can be important assets of a trust and require skilled management.

#### Life Insurance Policies

Life insurance can be a key component to a client's estate plan, and we have the capability to manage this type of asset.

#### Privately Held Businesses

Our trust professionals are experienced in working with all aspects of family businesses, and the families who created them.



1-866-625-6691

Monday-Friday 7am to 7pm CT  
Saturday 7am to 4pm CT

[ozk.com/trust-wealth](https://ozk.com/trust-wealth)

[wealthinfo@ozk.com](mailto:wealthinfo@ozk.com)