Trust Services

ENSURE YOUR JOURNEY BENEFITS GENERATIONS TO COME

Charting a course for your wealth to endure for generations to come is an important part of your holistic wealth plan. Whether you wish to leave a legacy to your heirs or to a favored organization, you and your Mariner Wealth Advisors team will develop a strategy together to meet your wishes while seeking to maximize your potential wealth transfer.

A well-designed estate plan distributes assets according to your wishes after death, while working to ensure that as much wealth as possible is passed on by minimizing taxes or other potential costs.

SERVICE

We provide first-class trust services that align with your wealth goals. Our trust and estate experts are industry veterans with decades of experience. Your advisor has unique insight into your needs and goals. The trust expert on your team will work with you and your advisor to understand what is important to you and design solutions to best fit your needs.

SECURITY

When you partner with Mariner for your trust services your assets are protected by a South Dakota-chartered trust company. Mariner Trust Company, a member of the Mariner family, is regulated by the South Dakota Banking Commission. By law, client assets are segregated from the capital assets of Mariner Trust Company and are not subject to potential creditor claims against the trust company.

TRUST

Mariner Wealth Advisors seeks to identify risk and opportunity across your entire financial landscape.

Every member of your team serves a limited number of clients, and helping you reach your financial goals is their top priority. Your team can be comprised of any combination of your choice of our in-house estate planning, retirement planning, tax planning, risk management, and business valuation and succession planning specialists to ensure everything we do brings you closer to your goals. Comprehensive wealth advice is more than investment advice. It means surrounding you with a team of experts focused on your big picture rather than just one aspect of meeting your financial goals.

CHARTERED IN SOUTH DAKOTA

We believe a South Dakota-chartered trust company provides the best solution for our clients.

- **South Dakota has the most trust company charters of any state in the country.** Their courts are developing a solid base of common law trust decisions to guide trust administration.
- **South Dakota levies no state income tax on any type of trust income.** Many states levy taxes, in the highest bracket, on income from irrevocable trusts.
- **South Dakota was one of the first states to repeal the ancient Rule against Perpetuities, which prohibited private non-charitable trusts from lasting more than three generations.** This gives the grantor the ability to create a "Dynasty Trust," which can last as long as there are trust assets and beneficiaries.
- **South Dakota is very progressive on protection of trust assets from creditors.** South Dakota was the first state to pass a Domestic Asset Protection Trust (DAPT) law. As a result, clients can create DAPT trusts to shelter assets from creditors for any reason. (South Dakota has a two-year statute of limitations on transfers in fraud of creditors.) The South Dakota courts have held that a DAPT, under which a grantor is entitled to discretionary distributions, has a limited power of appointment, or a remainder interest, and is not reachable by creditors, as none of the foregoing constitutes a property interest that is attachable by a creditor.

TYPES OF TRUSTS

Because we understand the need for personalized trust services to meet each client's particular objectives, Mariner Trust Company administers a wide range of trusts, including:

- Revocable Living Trusts
- Irrevocable Living Trusts or Trusts under Will
- Irrevocable Life Insurance Trusts
- Charitable Remainder Trusts
- Charitable Lead Trusts
- Intentionally Defective Grantor Trusts
- GRATs, GRITs and GRUTs
- Qualified Personal Residence Trusts
- Special Needs Trusts
- QTIP and QDOT
- Domestic Asset Protection Trusts
- Rabbi Trusts

For more information visit us at www.marinerwealthadvisors.com