

# Premier Advantage

## Your Trust Services Partner

Founded in 2001, Premier Trust is a trust administration company chartered in the State of Nevada. We focus exclusively on the administration of trusts and estates in collaboration with a client's existing legal, accounting, and financial professionals. We do not manage investments or provide legal or accounting services. Our independent model allows us to work with financial professionals, attorneys, CPAs, and their clients across the United States to provide personalized trust administration services.

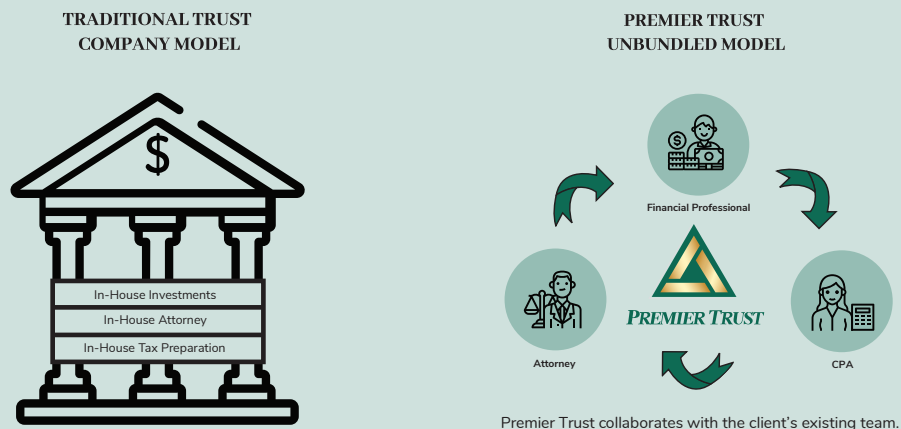
- Largest independent trust company in Nevada
- 50+ trust professionals
- Over \$1.5B in assets under administration
- Administration of over 5,000 trusts

### Trust (noun);

*reliance on the integrity, strength, ability, surety, etc., of a person or thing; confidence*

Our mission is simple: to provide our clients with unparalleled service. Premier acts in a fiduciary capacity to administer trusts and estates with the highest level of professionalism. Each one of our clients is matched with an experienced administrative team, allowing them to build a relationship that is tailored to their individual needs.

As a Nevada chartered trust company, our clients, nationwide, take advantage of Nevada's favorable laws that offer unique opportunities for advanced estate, asset protection, financial and tax planning.



### Name Premier Trust

Contact your attorney to name **"Premier Trust, Inc., A Nevada Chartered Trust Company"** as your trustee.



Premier Trust is a wholly owned subsidiary of Advisor Group

**IRS CIRCULAR 230 Disclosure:** To comply with requirements imposed by the Department of the Treasury, we inform you that any U.S. tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used by any taxpayer, for the purpose of (I) avoiding penalties that may be imposed on the taxpayer, and (II) supporting the promotion or marketing of any transactions or matters addressed herein.

**Disclaimer:** Not FDIC insured, may lose value, no bank guarantee. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication, including attachments, was not written to be used and cannot be used for the purpose of (I) avoiding tax-related penalties under the Internal Revenue Code or (II) promoting, marketing or recommending to another party any tax-related matters addressed herein. If you would like a written opinion upon which you can rely for the purpose of avoiding penalties, please contact us.

[PREMIERTRUST.COM](https://premiertrust.com) | 702.577.1777



# Nevada Advantage

Premier Trust is based in Nevada, allowing its clients across the country to design and execute their estate plans to take advantage of Nevada's progressive trust, corporate, and tax laws; we call this the "Nevada Advantage." You can reside anywhere in the United States and still benefit from a fiduciary relationship with Premier Trust.

Nevada consistently ranks as the top trust jurisdiction in the United States for many reasons:

## State Income Tax Savings

Nevada does not have a state income tax. Undistributed income generated by a trust administered in Nevada is not taxed at the state level.

## Asset Protection

Nevada is one of the few states that allow self-settled spendthrift trusts, commonly referred to as Nevada asset protection trusts (NAPT's). An individual can create an irrevocable trust in Nevada, and after a two year statutory waiting period, the assets transferred to the trust should be protected from their creditors. Nevada is America's safest state for wealth protection.

## Dynasty Planning

A trust in Nevada can last 365 years, commonly referred to as a dynasty trust. Dynasty provisions can be included in any trust. These provisions allow the trust to avoid estate taxes for multiple generations and protect the assets held in trust from creditors of the beneficiaries, including a divorcing spouse.

## Decanting

Clients can work with Premier Trust to take advantage of Nevada's superior decanting statute to modify an irrevocable trust. Clients no longer have to accept that an existing irrevocable trust cannot be changed. Trust decanting is the act of distributing assets from one trust to a new trust with different terms.

## Directed Trusts

Nevada's directed trust statute allows for the division of trust duties among multiple trustees. A directed trust gives clients more control over their estate plan by giving someone other than the corporate trustee the power to direct the investments. Premier Trust charges a flat fee to serve as trustee of a directed trust, which can result in significant savings on trust administration fees for clients and beneficiaries.

---

Premier Trust is a wholly owned subsidiary of Advisor Group

**IRS CIRCULAR 230 Disclosure:** To comply with requirements imposed by the Department of the Treasury, we inform you that any U.S. tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used by any taxpayer, for the purpose of (I) avoiding penalties that may be imposed on the taxpayer, and (II) supporting the promotion or marketing of any transactions or matters addressed herein.

**Disclaimer:** Not FDIC insured, may lose value, no bank guarantee. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication, including attachments, was not written to be used and cannot be used for the purpose of (I) avoiding tax-related penalties under the Internal Revenue Code or (II) promoting, marketing or recommending to another party any tax-related matters addressed herein. If you would like a written opinion upon which you can rely for the purpose of avoiding penalties, please contact us.

[PREMIERTRUST.COM](https://PremierTrust.com) | 702.577.1777

# Services

## Successor Trustee | Trustee | Co-Trustee

Our dedicated staff has years of experience administering a variety of trusts:

### Personal Trusts

Revocable & Irrevocable Trusts

Irrevocable Life Insurance Trusts (ILITs)

Special Needs Trusts (SNTs)

Charitable Trusts

### Nevada Trusts

Asset Protection Trusts (APTs)

Dynasty Trusts

Nevada Incomplete Gift Non-Grantor Trusts (NINGs)

Beneficiary Defective Inheritor's Trusts (BDITs)

## Trust Administration Services

Premier Trust can serve as a trustee to make sure a grantor's wishes are followed. There are many reasons to keep assets in trust, requiring continual administration. Premier Trust can fill one or more roles depending on the client's wishes, including administration, investments, and distributions.

### Administration

- Carry out the grantor's wishes per the governing document
- Engage professional team
- Keep books & records
- Pay bills & expenses
- Record principal & income accounting
- Provide online statements
- Review & sign tax returns
- Advise heirs

### Investments

- Work with financial professionals and their preferred brokerage platform
- Request an investment policy statement (IPS)
- Confirm investments follow the terms of the trust
- Monitor investment portfolio(s)
- Take direction from named investment trustees, when applicable

### Distributions

- Confirm distributions follow the terms of the trust
- Gather backup documentation, receipts & invoices
- Process distributions through trust committee
- Request funds from financial professionals
- Send checks, direct deposits, or wires
- Pay vendors directly

## Trust Settlement Services

Premier Trust can serve as successor trustee to distribute assets outright and free of trust to beneficiaries, avoiding probate.

## Agency Services

Premier Trust can be hired as an agent in a fiduciary capacity. We can act on our client's behalf to oversee investments, pay bills, and maintain records.

## Executor Services

Premier Trust can only serve as executor of a will in Nevada.

## Guardianship Services

Premier Trust can serve as the guardian of an estate in Nevada. We work with the guardian of the person to ensure the client's needs are met and confirm their property and financial matters are in order.

## Self-Directed IRA Services

Premier Trust can serve as custodian for Self-Directed IRAs providing the flexibility to include non-traditional investments in retirement planning.

Premier Trust is a wholly owned subsidiary of Advisor Group

**IRS CIRCULAR 230 Disclosure:** To comply with requirements imposed by the Department of the Treasury, we inform you that any U.S. tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used by any taxpayer, for the purpose of (I) avoiding penalties that may be imposed on the taxpayer, and (II) supporting the promotion or marketing of any transactions or matters addressed herein.

**Disclaimer:** Not FDIC insured, may lose value, no bank guarantee. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication, including attachments, was not written to be used and cannot be used for the purpose of (I) avoiding tax-related penalties under the Internal Revenue Code or (II) promoting, marketing or recommending to another party any tax-related matters addressed herein. If you would like a written opinion upon which you can rely for the purpose of avoiding penalties, please contact us.

[PREMIERTRUST.COM](https://www.premiertrust.com) | 702.577.1777

# Which trust is right for you?

## Personal Trusts

### Revocable Trust

A revocable trust sets the stage for the disposition of assets similar to a will, however, they generally avoid probate administration and the costs associated with it. To gain this advantage, be sure that assets are retitled into the name of the revocable trust after it has been established.

### Irrevocable Life Insurance Trust (ILIT)

An ILIT is an irrevocable trust that owns a life insurance policy used to shelter insurance proceeds from federal estate taxes. If a life insurance policy is not owned by an ILIT, and the insured passes away, the death benefit will be included in their taxable estate. If drafted properly, the trust may also protect the insurance proceeds from the beneficiaries' creditors, including a divorcing spouse.

### Charitable Trust

A charitable trust is an irrevocable trust that can offer significant tax benefits while contributing to a charity of your choice. The two basic types of charitable trusts are charitable remainder trusts (CRTs) and charitable lead trusts (CLTs). In both instances, the donor can contribute highly appreciated assets to fund the trust, avoid the capital gains tax on the sale of the assets, and receive an income tax deduction for a portion of the amount donated in the year of funding.

### Special Needs Trust (SNT)

A special needs trust is an irrevocable trust created to ensure that a beneficiary who has a disability can benefit from the use of trust property without jeopardizing their government benefits.

## Nevada Trusts

### Nevada Asset Protection Trust (NAPT)

A NAPT is an irrevocable trust that can protect the grantor's assets from creditors during their lifetime. Two years after the grantor contributes a portion of their assets to a NAPT, the contributed assets should be protected from their creditors. A NAPT may be an appropriate creditor protection solution for clients in high-risk professions such as doctors, attorneys, architects, engineers, developers, and small business owners.

### Dynasty Trust

A dynasty trust is an irrevocable trust that leverages a grantor's estate, gift, and generation-skipping tax exemptions for as many generations as applicable state law permits. A dynasty trust is drafted to encourage the trustee to keep the assets in trust for the benefit of the beneficiaries, rather than distributing the assets outright, which may subject them to estate taxes and creditors, including divorcing spouses. A dynasty trust under Nevada law can last 365 years.

### Nevada Incomplete Gift Non-Grantor Trust (NING)

A NING trust is an irrevocable trust created under Nevada law by a resident of a high-income tax state. The goal of a NING trust is to reduce or eliminate state income taxes on the sale of an asset. A NING may be an appropriate income tax saving vehicle for clients looking to sell an asset with a large capital gain, such as a business, or a large income-producing brokerage account.

### Beneficiary Defective Inheritor's Trust (BDIT)

A BDIT is an irrevocable trust with powerful asset protection and estate tax savings features. A BDIT allows a beneficiary to freeze assets at the date of contribution while protecting the future appreciation of those assets from estate taxes and the beneficiary's creditors. Traditional irrevocable trusts require relinquishing control. A BDIT allows the beneficiary to maintain control and direct the investments of the trust. A BDIT works best for appreciating assets or assets that have a low basis and are likely to appreciate greatly in the future.

Premier Trust is a wholly owned subsidiary of Advisor Group

**IRS CIRCULAR 230 Disclosure:** To comply with requirements imposed by the Department of the Treasury, we inform you that any U.S. tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used by any taxpayer, for the purpose of (I) avoiding penalties that may be imposed on the taxpayer, and (II) supporting the promotion or marketing of any transactions or matters addressed herein.

**Disclaimer:** Not FDIC insured, may lose value, no bank guarantee. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication, including attachments, was not written to be used and cannot be used for the purpose of (I) avoiding tax-related penalties under the Internal Revenue Code or (II) promoting, marketing or recommending to another party any tax-related matters addressed herein. If you would like a written opinion upon which you can rely for the purpose of avoiding penalties, please contact us.

[PREMIERTRUST.COM](https://PremierTrust.com) | 702.577.1777

# Partnering with Your Team

At Premier Trust, we are not attorneys, accountants, or financial professionals. We use the client's existing team throughout our trust administration.



CPA



Financial  
Professional



Premier  
Trust



Attorney

## Financial Professionals

Given the choice, many clients would name their financial professional as trustee of their trust. Most financial institutions view this as a conflict of interest and prohibit their associates from serving in this capacity. The next best solution is to work with a trustee that does not manage investments.

Partnering with Premier Trust allows financial professionals to continue managing assets for the next generation without the fear of losing control of their client relationships:

- Retain assets under management - We do not manage investments
- Keep assets on your platform - We work with all custodians
- Experienced trust administration - We assign each account a single point of contact
- Maintain relationships - We follow you if you change broker-dealers or custodians

## Attorneys

As a Nevada chartered trust company, we give attorneys and their clients access to the Nevada Advantage; Nevada's favorable asset protection and trust laws.

Our exceptional customer service and responsiveness in working with beneficiaries is the reason why many attorneys refer their clients to Premier Trust. Whether you are looking for a corporate trustee for a personal trust or a Nevada asset protection trust, we offer cost-effective, creative solutions to assist your clients in reaching their estate planning goals.

## CPAs

The unique relationship a CPA has with their clients is an integral part of our trust administration. We work with your trusted CPA to prepare the trust tax returns. As the corporate trustee, we will review, sign, and coordinate with your CPA to file the tax return.

CPAs can rest assured, knowing that we will not interfere with any of their professional relationships.

**When including Premier Trust in your clients' trust documents, please use our official name, Premier Trust, Inc., A Nevada Chartered Trust Company.**

Premier Trust is a wholly owned subsidiary of Advisor Group

**IRS CIRCULAR 230 Disclosure:** To comply with requirements imposed by the Department of the Treasury, we inform you that any U.S. tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used by any taxpayer, for the purpose of (I) avoiding penalties that may be imposed on the taxpayer, and (II) supporting the promotion or marketing of any transactions or matters addressed herein.

**Disclaimer:** Not FDIC insured, may lose value, no bank guarantee. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication, including attachments, was not written to be used and cannot be used for the purpose of (I) avoiding tax-related penalties under the Internal Revenue Code or (II) promoting, marketing or recommending to another party any tax-related matters addressed herein. If you would like a written opinion upon which you can rely for the purpose of avoiding penalties, please contact us.

[PREMIERTRUST.COM](https://premiertrust.com) | 702.577.1777