



# FIRST COMMERCIAL BANK FOR FINANCIAL ADVISORS

## TRUST SERVICES

First Commercial Bank Trust Department offers a financial advisor-friendly platform. We help clients protect the assets that have been built with their financial advisor, and ensure that those assets are distributed according to their wishes. Financial advisors who partner with First Commercial find that they can build and continue to protect their asset base, while delivering a competitive, full-service investment strategy for their clients. In essence, it's a complementary relationship, not a competitive one.

### The Trust/Advisor Relationship

Building a team of specialists establishes a financial planner with a well-rounded portfolio of services that can compete with large financial institutions. Including First Commercial as part of that team will go a long way with ensuring that the valuable, often long-standing, relationship between the investment advisor and the client is protected and continued.

Frequently, those relationships are threatened through estate planning, or the death of a client, which often results in the transfer of funds to a traditional bank trust department. Because First Commercial will serve only as trustee, not investment manager, the client is encouraged to retain his or her own financial advisor.

Clients can have the best of both worlds – the comfort and stability of a local, regulated financial institution to serve as trustee and the broader benefits of being able to choose from a wide selection of investment advisors/managers with extensive research capabilities and contrasting investment styles.

### Why work with First Commercial Bank?

Asset management and trust administration are different functions, requiring different skills and expertise. At First Commercial, we put our trust experience to work on behalf of our clients by offering:

- **No competitive threat.** First Commercial Bank does not compete with financial advisors for their core business.
- **Enhanced advisor/client relationship.** First Commercial Bank Trust Department provides objective trust solutions, while financial advisors deliver comprehensive investment management with the flexibility of holding client assets with their preferred custodian. We avoid any conflict of interest to the advisor/ trust relationship.
- **Excellent service.** First Commercial Bank is committed to offering high quality, attentive trust administrative services, enabling advisors to concentrate on investment management and maintaining the client relationship.
- **A win-win solution.** Partnering with First Commercial Bank Trust provides a win-win solution for all involved, especially your client. We provide rigorous trust administration while you continue to provide outstanding financial advisory investment services. The clients receive the peace of mind that comes from knowing both its present and future assets remain in the hands of a well-rounded team of experts.

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*To learn more about our unique approach to trust administration, or to fully explore how our services can benefit your clients, please call First Commercial Bank Trust Department at (601) 790-2779.*