

# Trusts

## Investment Philosophy

The Trust and Investment Services Division of American National Bank and Trust Company offers a customized investment strategy designed to meet our customers' needs and long-term objectives.

## Financial Planning

Our experienced Trust Officers are available to assist you with a free estate analysis to determine ways to accomplish your financial goals and objectives while minimizing taxes.

## Benefits of Trust and Investment Services

- Experience - personnel with years of trust and investment training with a variety of trust services to meet the unique needs of customers.
- Knowledge - officers knowledgeable in investment, tax, administrative, retirement, and estate planning matters.
- Security - trust services are conducted in absolute compliance with the strict regulations of governmental agencies.
- Accountings - complete and accurate accountings will assure you of proper records for tax reporting and decision making.

## Living Revocable Trusts

A trust is simply an arrangement whereby a trustee holds legal title to an asset and manages it for the benefit of another.

Your assets are transferred to the bank, as trustee, to be administered in accordance with the terms of a trust agreement between you and the bank. The trust is fully personalized with the investment program carefully tailored to fit the specific requirements of the individual creating the trust. The trust agreement contains provisions for the management of the assets placed in the trust during your lifetime, during a period of any disability, and at your death.

The investment program of the trust is flexible and can be redesigned or amended to meet changing circumstances.

Other important features:

- Experienced investment management
- Convenience - we handle investment research, receipt and delivery of securities, collection of the income and

details of bookkeeping, and delivery of yearly income tax information.

- Financial security
- Simplification and coordination of an estate plan
- Continuity in the trust administration

#### Other Popular Types of Trusts

- Irrevocable Living Trust
- Testamentary Trust
- Marital or QTIP Trust
- Family or ByPass Trust
- Crummey Trust
- Charitable Trust
- Minor's Trust

#### Agencies

Individuals, institutions, and organizations in increasing numbers are recognizing the importance and benefits of services offered by the bank's Trust and Investment Services Division.

#### Estate Administration

The person or institution named in a will to settle an estate is the Executor. Naming an institution, such as the bank, as Executor of your estate can ensure that your estate will be settled in a fair, professional manner by officers with years of experience. We can also act as an agent for an individual that has been named executor and complete the settlement for them.

To access the Portfolio Account Link (PAL), please [click here](#).

#### Contact Us

To make an appointment, or to obtain more information, telephone:

Danville: 434-773-3326

Martinsville: 276-632-5416

Lynchburg: 434-386-6307

Toll Free: 800-240-8190

and ask for our Trust and Investment Services Division.

The mutual fund investments included in the asset allocation and cash equivalent programs are NOT FDIC insured; are NOT deposits of, obligations of, or guaranteed by any bank; and involve risk including the possible loss of the principal amount invested.