



## Professional Trustee for Retirement Plans

### Fiduciary Services

- Trust & Estate Administration
  - Charitable Trusts
  - Domestic Asset Protection Trusts
  - Estate Settlement
  - Insurance Trusts
  - Irrevocable Trusts
  - Revocable Trusts
  - Testamentary Trusts
- Retirement Plans Trustee
  - ERISA Plans
  - Individual Retirement Plans

### Comprehensive Family Planning & Advisory Services

- Bank Advisory
- Family Business Advisory
- Private Investment Advisory
- Trust and Estates

### Family Stewardship & Philanthropy

- Charitable Gifting
- Family & Donor Foundation Advisory
- Family Education
- Family Gifting
- Family Meeting

### Household Financial Management

- Bill Payment
- Concierge Services
- Financial Reporting
- Household Payroll
- Real Estate Advisory

In today's competitive business environment, offering a retirement plan to employees is no longer just a benefit — it's a necessity. Retirement plans attract and retain top talent while also introducing significant fiduciary responsibilities and potential legal risks for employers. Choosing a professional trustee for your retirement plan is a critical step in mitigating these risks and ensuring the program's long-term success.

At The Preferred Legacy National Trust Bank, we provide trustee services that strictly adhere to your plan's objectives, safeguarding your business and employees. Acting as impartial fiduciaries, we manage retirement plans with efficiency and precision, aligning every decision with the best interests of plan participants and beneficiaries as required by ERISA regulations. At the same time, we support your company's long-term goals, ensuring the plan operates smoothly and effectively.

Unlike self-trusteed plans, which place full liability for compliance and directives on administrators, professional trustees bring specialized knowledge to efficiently handle fiduciary responsibilities. We ensure your plan complies with IRS deadlines, participant notices, and required amendments while overseeing investment management to align with designated fund objectives. Our impartial approach focuses on optimizing performance and maintaining compliance, minimizing risks for employers.

Our team's regulatory knowledge and extensive industry experience make us a trusted partner for retirement plan administration. We work seamlessly with your legal, tax, and financial advisors to develop an integrated, compliant, and efficient management process. This collaborative approach ensures your retirement plan is handled with precision and care, aligned with your organization's goals and regulatory requirements.

Choosing The Preferred Legacy National Trust Bank as your professional trustee ensures comprehensive fiduciary oversight and customized support tailored to your needs. With our guidance, you can confidently focus on growing your business and building a lasting legacy for your employees, knowing your retirement plan is managed responsibly.