



# Work with people who understand trust.

## Who is Peak Trust Company?

Peak Trust Company serves estate planners looking for a professional trustee, who want **reliable and accessible expertise** to help them with their client's complex trust plans.

Peak Trust Company offers the experience and sophistication to help you **quickly and accurately establish trusts**, backed by easy-to-use ongoing trust administration.

Unlike traditional banks and trust companies, at Peak Trust Company, your trust is our core business. This enables us to provide a highly **customized delivery process** tailored to your specific needs and an unbundled service structure; providing everything you need but only what you want.

Peak Trust Company serves as trustee of trusts nationwide, specializing in administration for trusts pursuant to Alaska or Nevada law.



**FOUNDED IN 1997** IN ANCHORAGE, ALASKA (ORIGINALLY AS ALASKA TRUST COMPANY)



**STATE-CHARTERED** IN TOP TRUST JURISDICTIONS, **ALASKA AND NEVADA**



WORKS WITH **1,500+ ESTATE PLANNERS** ACROSS THE NATION



SERVES **2,500+ FAMILIES** RESIDING IN **ALL 50 STATES** AND MANY COUNTRIES



**\$8 BILLION+** ASSETS UNDER ADMINISTRATION



**30 EMPLOYEES**, NO COMMISSIONED SALES



**PRIVATELY HELD**



# Innovating Trust Administration Since 1997

## Advanced Planning Techniques

- Asset Protection Trusts
- Beneficiary Defective Irrevocable Trusts
- Charitable Remainder Trusts
- Community Property Trusts
- Delegated Trusts
- Directed Trusts
- Dynasty Trusts
- Generation Skipping Trusts
- Gift Tax Exemption Trusts
- Grantor Retained Trusts
- Incomplete Non-Grantor Trusts
- Irrevocable Life Insurance Trusts & LLCs
- Marital Trusts
- Self Settled Trusts
- Special Needs Trusts
- Spousal Lifetime Access Trusts

*“Estate planning is not just about estate taxes. For most people, more wealth is dissipated from lawsuits, divorce, spendthrift heirs and other risks than from estate taxes. Properly crafted modern trusts can address all of these concerns and provide much needed flexibility.”*

- Jonathan Blattmachr, Director of Estate Planning



## Choice of Trust Jurisdiction

Setting up the trusts that best meet the needs and values of your clients and protect the interests of their beneficiaries involves not only developing the most advantageous trust plans, but also choosing the most favorable trust jurisdiction. Ultimately the decision rests on the grantor's goals for the trust and the client and attorney's preferences. Peak Trust Company can help you establish and administer trusts in two top-tier jurisdictions, Alaska and Nevada.

# Trustee & Custodial Services

## TRUSTEE SERVICES

*Includes:*

- Traditional full trustee services
- Directed trustee services
- Delegated trustee services
- Bifurcated/Trifurcated trustee services

Peak Trust Company offers a full spectrum of trustee services ranging from traditional trustee services where Peak has responsibility for all trustee duties including investment management, beneficiary distributions, and administrative matters, to limited trustee services where Peak's role as trustee is limited in some manner by the terms of the trust document.

Peak Trust Company often serves in a trustee role that is limited in some manner by the terms of the trust document, whether as directed trustee or some other separated trustee role where the trustee duties are bifurcated or trifurcated between several different parties serving as trustee in addition to Peak Trust Company.

Peak Trust Company can perform some or all of the following trustee functions for trusts in our care:

- Take responsibility for custody, management, or investment of the trust assets
- Exercise discretion over distributions and general administrative decisions for the trust
- Pay bills, maintain records, and facilitate the preparation of tax returns for the trust
- Hire professional services and legal counsel on behalf of the trust as needed
- Coordinate care of beneficiaries in event of incapacitation or disability
- Allow the grantor to take advantage of preferred trust situs in Alaska or Nevada

## IRREVOCABLE LIFE INSURANCE TRUST & LLC ADMINISTRATION

*Includes:*

- Private placement life insurance policy administration
- Irrevocable Life Insurance Trust (ILIT) administration
- LLC administration for life insurance

Peak Trust Company provides trust and LLC administration services for fixed, variable, and private placement life insurance policies. Peak serves as trustee for many insurance trusts due to Alaska's low premium tax, and great LLC laws. Peak can coordinate premium payments, distribute crummey notices, facilitate policy loans, and facilitate investment allocation changes.

## SELF-DIRECTED IRA & CUSTODIAL SERVICES

*Includes:*

- Custodial services for self-directed IRAs (Individual Retirement Accounts)
- Custodial services for LLCs and LPs
- Custodial services for unique assets
- Custodial services for cryptocurrency
- Bill pay for custodial accounts

Peak Trust Company offers custodial services for self-directed IRAs where clients have full investment discretion over IRA assets. With self-directed IRAs, Peak can custody a nearly unlimited range of traditional and non-traditional assets such as LLCs and LPs, mortgage-backed promissory notes, and cryptocurrency.

Peak Trust Company offers custodial services for a range of account types, including trusts with individual trustees, LLCs and LPs. For custodial accounts, Peak can hold almost any type of asset and provide recordkeeping, bill pay, coordination of tax returns, and much more.

# Trustee & Custodial Services *continued*

## TRUSTEED IRA

Peak Trust Company's *Peak Advantage Trusteed IRA* is designed to offer clients the best flexibility and choice for using outside investment advisors and direction for future distributions.

The *Peak Advantage Trusteed IRA* has the following features that may be to a client's advantage:

- The IRA owner can specify that their chosen accountant, attorney, or financial advisor will receive information regarding the account directly from Peak Trust Company.
- The IRA owner can specify how they want the beneficiary(ies) to receive payments from the account after death.
- The IRA owner can provide that their beneficiary will choose his or her own successor beneficiary(ies) for amounts remaining in the account at his or her death, or the IRA owner can specifically choose the successor beneficiary(ies).
- The IRA owner may choose to allow the trustee to make payments directly for health and support in the event of incapacity.

## DONOR-ADVISED FUND

The *Peak Trust Donor-Advised Fund* ("Fund") is a charitable gift service offered by *Peak Trust Donor-Advised Fund*, a public charity (501(c)(3) dedicated to providing support for charitable causes. Individuals, families, and organizations can set up their own donor-advised fund with *Peak Trust Donor-Advised Fund*. A donor can establish a Fund to:

- Make gifts at most the most advantageous time for tax and estate planning purposes, while maintaining the flexibility to make grant recommendations at any time
- Support charitable causes and make wise grant-making decisions, now

and in the future, with the assistance of a trained professional

Prior to distribution, assets are held in the Fund and invested following an asset allocation model designated by the donor. Donors may also recommend an outside investment manager to manage their Fund in accordance with the recommended asset allocation model.

## FAMILY LEGACY PLANNING

Peak Trust Company's proprietary *Family Legacy Planning* program is designed to help families define goals for their wealth, identify core family values, and groom heirs to be guardians of both wealth and values.

This program allows families to see their legacies unfold, while all family members are around to appreciate it and be part of the process. We make all the legal, accounting, and tax work required for estate planning meaningful by helping families acknowledge the connection between wealth and purpose.


Peak Trust Company assists families who participate in the *Family Legacy Planning* program, to develop and implement the following:

- Family mission statement
- Family constitution
- Video interviews and story capture
- Checklist of distribution scenarios with recorded decisions on each
- Letter of intent from the legacy provider

## Talk to a Trust Expert

Have a question about an advanced planning technique?

Ready to submit a trust document for review? Our seasoned experts are just a phone call away.

 (888) 544-6775

 [expert@peaktrust.com](mailto:expert@peaktrust.com)