

THE MASSMUTUAL TRUST COMPANY, FSB



AGENT FOR  
TRUSTEE ACCOUNT

PERSONAL TRUST SERVICES

# MassMutual Trust Company, FSB

- **Professional administrative support for Trustees**
- **Professional fiduciary asset management services**
- **Preparation of fiduciary tax returns**

THE MASSMUTUAL  
TRUST COMPANY.

EXPERIENCE.  
CONFIDENCE.  
TRUST.

The right trust can provide estate planning flexibility and can be customized to accomplish a wide array of objectives. However, a trust may be only as effective as the Trustee who manages and administers it.

A Trustee has significant responsibilities involving both the fiduciary laws and the terms of the governing instrument. When it comes to selecting a Trustee, you must be sure that the entity/person you choose has both the commitment and the capabilities to perform the fiduciary responsibilities required.

With THE MASSMUTUAL TRUST COMPANY, you can be confident in the experienced staff administering your trust because they act in the best interest of your trust and offer you:

- Superior customer service;
- Years of experience in trust and fiduciary administration;
- Direct personal access to your dedicated Trust Officer (and not a call center queue); and
- A dedicated Investment Officer solely focused on THE MASSMUTUAL TRUST COMPANY.

For more information on THE MASSMUTUAL TRUST COMPANY, FSB and the services they offer, please visit [MassMutualTrust.com](http://MassMutualTrust.com), contact your financial professional or call the TRUST COMPANY directly at 1-800-767-1000, ext. 2-0223 with questions and inquiries.

*Put your trust in THE MASSMUTUAL TRUST COMPANY, FSB.*

## WHAT IS IT?

- THE MASSMUTUAL TRUST COMPANY, FSB's Agent for Trustee Account enables an individual trustee the ability to "out source" all or part of their fiduciary responsibilities.
- THE MASSMUTUAL TRUST COMPANY, FSB gives individuals serving as trustee access to THE TRUST COMPANY's asset management, trust tax preparation, and record-keeping expertise.

## WHO IS IT FOR?

Those who:

- Have been named as trustee but need assistance in the management of the trust with regard to making investments, day-to-day administration, tax reporting, tax preparation, and the proper safe-keeping of trust assets.
- May be a surviving spouse who feels overwhelmed by the duties required of a trustee.
- Are sophisticated investors, but do not have the administrative capabilities for making accounting reports, and preparation of tax records.
- Are named as trustee and are required to make a formal accounting of trust assets and transactions to the Probate Court.
- Are attorneys and accountants who are trustee(s) but do not have the time or expertise for all aspects required of a fiduciary.

## HOW ARE ASSETS INVESTED?

THE MASSMUTUAL TRUST COMPANY, FSB has well-diversified portfolio models – growth, growth/income, and income – that seek consistently strong returns and help control risk through effective asset allocation, diversification\* and mutual fund selection. The funds are selected based on their performance within their peer groups. In addition to looking at returns, risk and expenses are examined – which are two key data points.

Over 250 historical data points that measure fund returns, risk, style and fees in over 38 different investment peer groups or sub-asset classes are measured. This evaluation methodology enables us to identify mutual funds that may perform well in all markets. A combination of standard deviation and semi-variance is used to evaluate downside volatility. This emphasis on *downside risk* analysis makes this research particularly unique.

This overall analysis is conducted every 90 days to monitor the funds for changes due to shifting capital market dynamics. After internal analysis, a change may dictate a reallocation in the portfolios. The portfolio structures are reviewed in the context of the clients' specified objectives on a monthly basis and changes will be made if the clients' objectives change.

For trusts of \$1 million or more an individually managed portfolio of equities and fixed income vehicles may be set up as an investment vehicle.

\* *Diversification does not ensure a profit or protect against loss in a declining market.*

## WHAT ELSE?

- Get the management expertise of THE MASSMUTUAL TRUST COMPANY, FSB.
- Quarterly trust statements will be prepared for the trustee and, if so desired, for the beneficiaries.
- Quarterly investment reports will be provided for the trustee.
- Regular and periodic distribution(s) can be set up to be paid out to beneficiaries, to pay bills, or for whatever purpose the trustee may direct.
- THE MASSMUTUAL TRUST COMPANY, FSB maintains accurate accounting and tax records.
- 24/7/365 access to account information via password-protected web-site for trustees, beneficiaries, and advisors.





THE MASSMUTUAL TRUST COMPANY, FSB is a federal savings bank chartered by the Office of Thrift Supervision to provide discretionary and nondiscretionary trust and fiduciary services in all states. The Trust Company does not engage in banking activity (take deposits, make loans, give mortgages, etc.) and does not sell products. Our business activity is limited to providing trust and fiduciary services. THE MASSMUTUAL TRUST COMPANY is a wholly-owned stock subsidiary of Massachusetts Mutual Life Insurance Company.

This brochure describes services offered by THE MASSMUTUAL TRUST COMPANY, FSB, and is intended for informational purposes only.

This presentation represents our understanding of the Federal gift and estate tax laws as currently interpreted. Actual results will depend on the existence of an appropriately structured and administered trust.

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

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