

As a client of LNW, you benefit from access to two trust companies, either one of which can serve as corporate trustee depending on where the trust is based: The Laird Norton Wetherby Trust Company, launched in 1967 in Washington State; and the LNW Trust Company of South Dakota, created in 2023.

As trustee, we serve as a fiduciary, which means we are obligated by law to administer the trust in the best interest of the beneficiaries.

## Key Aspects of the Beneficiary Relationship

Your trust beneficiaries will come across countless decisions in life. As trustee, we can be there to inform and guide each choice along the way. Here's how we make that happen:

**We Listen.** Trust documents cannot foresee every circumstance that arises in life. Does that mean a request for funds from a beneficiary will be automatically turned down if it does not match the trust terms? Not necessarily. As trustee, we work closely with each beneficiary to help them make informed financial choices, and to explore how their goals and aspirations can be supported by the trust.

**We Inform & Guide.** How long a trust could last depends on how the assets are managed and the level of distributions. By helping a beneficiary develop a realistic budget, we gain an understanding of their individual needs and objectives. As part of our ongoing relationship, we review investment performance, discuss specific investments, and provide beneficiaries with the knowledge they need to properly maintain their finances. If things go off course, we are always there to help and restore balance.

**We Advise.** What if a beneficiary's request for funding is complex or requires analysis, such as starting a business or moving overseas? Our Trust Administration Committee (TAC) meets regularly to review and analyze non-ordinary requests and to make recommendations to the beneficiaries. The TAC consists of members of our senior leadership team, as well as senior client service team members.

## Our Commitment to You

As trustee, we are relentless in our pursuit of client satisfaction. Working on our trust services team is a select group of individuals who have the knowledge and experience to ensure that the trusts we administer and manage for each client are appropriate, effective, up-to-date and working for the beneficiaries as the grantor intended.

### Key Benefits of a Trust at LNW

- **Longevity:** Privately owned and independent, we take a multi-generational approach to personal and family wealth. We have served as trustees or co-trustees since 1967; some trusts we manage were created to last for more than a century.
- **Integration:** LNW comprises two trust companies and a registered investment advisor (RIA). With either of our trust companies as trustee or co-trustee, your trust will benefit from expert investment management and wealth planning, aligned to serve the best interests of the trust and its beneficiaries.
- **Integrity:** All our advice reflects only what we think would work best for you and yours. We have no incentive to recommend one type of trust strategy or investment over another.





### DISCLOSURE

LNW refers to Laird Norton Wetherby Trust Company, LLC, a State of Washington chartered trust company; LNW Trust Company of South Dakota, LLC, a state of South Dakota chartered trust company; and two investment advisers registered with the Securities and Exchange Commission, LNW Wealth Management, LLC and Laird Norton Wetherby Wealth Management, LLC.

The information presented herein is not intended as investment, financial or wealth planning advice; we offer advice only on a personalized basis after understanding the client's individual needs, objectives, and circumstances. The information presented herein does not constitute and should not be construed as legal advice or as an offer to buy or sell any investment product or service. Any accounting, business or tax advice contained in this presentation is not intended as a thorough, in-depth analysis of specific issues, nor a substitute for a formal opinion, nor is it sufficient to avoid tax-related penalties. Any opinions or investment planning solutions herein described may not be suitable for all investors nor apply to all situations. All opinions expressed are those of LNW and are current only as of the date appearing on this material.

All investments involve a level of risk, and past performance is not a guarantee of future investment results. The value of investments and the income derived from them can go down as well as up. Future returns are not guaranteed, and a loss of principal may occur. All investment performance can be affected by general economic conditions and the extent and timing of investor participation in both the equity and fixed income markets. Asset allocation, due diligence, and diversification do not guarantee a profit or protect against a loss. International investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles, or from economic or political instability in other nations.

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