DUNHAM TRUST COMPANY

Building relationships that last generations

"People come to us with a variety of needs; asset protection, charitable giving and endowments, private foundations or custodial accounts, all with a desire to ensure that their retirement and goals of their estate disposition will be handled in accordance with their wishes. These are extremely personal and meaningful matters to our clients. That's why at Dunham Trust Company, all of our clients have personal and direct access to me and each and every member of the Dunham Team."

– Tom Tucker,
Board Member and Retired President

Nothing is more personal than a trust.

Most Trust Companies are fairly good at what they do–some better than others. Over the years we've proven we are among the best, offering clients state-of-the-art administrative tools, and quality investment management.

What makes us truly unique, however, is the fact that as a Dunham Trust Company client, you will be dealing directly with senior trust officers who have the experience to help you meet your goals.

Customized services to meet your goals and those of your loved ones.

We pride ourselves on building relationships that last generations. That's because, as a Trustee, we help our clients develop wealth accumulation, asset protection and distribution strategies designed to meet their immediate needs, while setting a foundation for the future. We work closely with your other trusted professionals; financial advisors, attorneys, and accountants, to ensure your specific objectives are not just addressed, but met.

The highest levels of discreet customer service possible.

Protecting the wealth you have already accumulated is critical to the services we provide. Our experienced team will help to ensure that the transfer of your estate to your heirs or others will be achieved in an orderly, cost-effective manner. That's because we take personal responsibility for each and every client's trust account, giving it the care we would our own.

There are benefits to utilizing a Nevada Trust Company.

Dunham Trust Company was established in the State of Nevada by design. There are distinct advantages to utilizing a Nevada Trust Company which include:

- No state income tax on income earned, but not distributed, for certain trusts.
- Nevada is a preferred state to establish as Asset Protection Trust.
- No corporate income tax and no franchise tax.
- No state estate tax for Nevada residents.



A full range of estate, trust and investment services.

Dunham Trust Company offers a wide range of services that can allow us to meet most any need. From custodial accounts and safekeeping of assets, to family trusts, and wealth management and investment options, you will receive our commitment to providing you with uncompromising services and value.

Our services include:

Trust Administration for

- Revocable and Irrevocable Trusts
- Charitable Planned Giving (CRT, CRUT, CRAT, etc.)
- Special Needs Trusts
- Nevada Asset Protection Trusts
- Testamentary Trusts with Dunham Trust Company named as corporate trustee

We also provide:

- Estate and Probate Services including valuation
- Private Foundation and Endowment creation and administration
- Estate, Trust and Tax Planning on common and community property law
- Custodial Services including safekeeping

Custodial and Limited Co-Trustee services for Qualified Retirement plans.

Dunham Trust Company also serves as custodian for IRAs and limited co-trustee for qualified retirement plans. Various investment alternatives are available, including our own collective investment funds, in addition to self-directed options. We work with the plan sponsor's trustee and third-party administrators utilizing their plan documents and record keeping services.

Service as individual as you are.

Regardless of your individual, family or multi-generational financial goals, Dunham Trust Company can provide the tools and services you and your heirs need to help preserve and enhance your assets. We spend the time getting to know you and understanding your wealth management objectives, concerns and expectations.

Best in class administrative tools and customer service.

Accurate systems and record keeping are the lifeblood of any trust company. Dunham Trust Company excels in providing dependable, state-of–the art administrative services, including:

- Customer record keeping with easy-to-read statements
- Fiduciary tax return preparation and filing assistance
- Timely income collection and disbursement
- Principal disbursement
- Inventory services
- Trust document interpretation and assistance
- Online, 24/7 account information

Dunham Trust Company: building relationships that last generations.

As you learn more about Dunham Trust Company, we think you will see that we offer an uncommon approach to trust and estate services. We were founded in 1999 to fill a need in the trust services marketplace for wealth protection and asset management based upon a willingness to serve and work with, not compete against, your other trusted advisors.

The key to our success is the establishment of a personal relationship with each and every one of our clients. Our senior trust officers, representing years of experience and expertise, will answer any and all questions you and your advisors may have regarding your needs. You will never be forced to deal with administrative assistants or junior managers or wait weeks for a decision from a committee who only knows you as an account number, not a person. Call us and discover the difference our one-on-one level of service can make.

Build a lasting legacy that stretches across generations.

Our clients only deal directly with senior, experienced trust officers–individuals who understand that the trust you place in us is the confidence that we are looking out for you and your loved ones. Because when it comes to helping clients grow and transfer wealth, performance counts.

Dunham Trust Company offers a broad range of Trust services structured to assist in meeting your specific financial objectives and goals.

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