



## Investing With Stifel Trust

Each client at Stifel Trust has a dedicated Investment Officer who works with the Trust Officer and your Stifel Financial Advisor to manage the trust and monitor the needs and circumstances of the trust and its beneficiaries. The Investment Officer works in concert with your Stifel Financial Advisor to design and implement the account's investment plan. This includes:

**Building the Investment Portfolio**

**Reviewing and Monitoring the Underlying Investment Products**

**Rebalancing the Portfolio as Required**

**Investing Deposits or Raising Cash as Needed for Distribution to Beneficiaries**

The Investment Officers at Stifel Trust are backed by the experience, talent, and resources of Stifel, Nicolaus & Company, Incorporated. In managing trust assets, Stifel Trust leverages Stifel investment programs, research, and due diligence. The result is investment options that offer broad diversification and portfolios appropriate for the goals and risk tolerances specific to each trust.

Stifel Trust employs an investment approach that incorporates managed money and asset allocation to help manage risk and meet a trust's investment objectives. This approach begins with the overall objectives of the trust, as expressed in the governing trust document, and the needs of the trust's beneficiaries.

Investment options include constructing a portfolio of mutual funds or exchange traded funds (ETFs), or a blended portfolio including mutual funds, ETFs, and separately managed accounts (SMAs). This allows Stifel Trust to incorporate a variety of different styles and disciplines in the portfolio through professional management dedicated to a particular expertise.

All investment strategies are reviewed and approved by the Stifel Trust Investment Committee. The choice of which option to use will usually depend upon an account's size and objectives, and account fees may vary depending upon the investment option selected.

### **Stifel Trust Mutual Fund Portfolios**

These are actively managed portfolios that are invested in institutional or no-load shares of mutual funds or ETFs. Portfolios may be tailored to the unique needs of the trust.

### **Stifel Trust Unified Portfolios**

These are actively managed portfolios consisting of a combination of institutional or no-load shares of mutual funds, ETFs, and SMAs or other pooled investments. Each portfolio is tailored to the unique needs of the trust.

► For more information on Stifel Trust, please contact your Stifel Financial Advisor.

*Diversification and asset allocation do not ensure a profit or protect against loss. Rebalancing may have tax consequences, which you should discuss with your tax advisor.*

**Trust and fiduciary services are provided by Stifel Trust Company, N.A. and Stifel Trust Company Delaware, N.A. (collectively Stifel Trust Companies),** wholly owned subsidiaries of Stifel Financial Corp. and affiliates of Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE. **Unless otherwise specified, products purchased from or held by Stifel Trust Companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Stifel Trust Companies, are not guaranteed by Stifel Trust Companies, and are subject to investment risks, including possible loss of the principal invested.** Neither Stifel Trust Companies nor affiliated companies provide legal or tax advice.

*The investment return and principal value of funds will fluctuate; and an investor's shares, when redeemed, may be worth more or less than their original cost. Mutual funds charge advisory fees and other internal expenses that are separate and distinct from the quarterly fees charged by Stifel Trust. ETFs trade like a stock and may trade for less than their net asset value. For a review of the fees, services, and disclosures associated with this portfolio, please refer to your copy of the Stifel Trust Disclosure Document.*

# STIFEL

Investment Services Since 1890