



A FIDUCIARY MUST INVEST AND MANAGE ASSETS SOLELY  
IN THE INTEREST OF THE BENEFICIARIES OR CLIENTS.

Uniform Prudent Investor Act, Section 5



IT'S YOUR JOURNEY,  
WE'RE HERE TO HELP!





# EXPERIENCE

## WHO WE ARE

We are a state chartered trust company, providing investment management, wealth planning, and trust services to individuals, families, and non-profits across Washington and Oregon.

As a fiduciary, whether we are managing your wealth or a trust for your heirs, it is our ethical and legal duty to act in your best interest at all times. We maintain the highest standard of care, and carefully balance the investment and administrative aspects of serving as fiduciary with the very real and emotional aspects of handling your wealth now and for future generations.

### HISTORY

Riverview Trust Company was established in 1998 in Vancouver, Washington. We are a wholly owned subsidiary of Riverview Bank, which has been providing personalized banking and lending services to the residents of Washington and Oregon for over 100 years.

### WHO WE SERVE

- Individuals and families who need comprehensive advice and guidance in managing their wealth and financial goals.
- Trustees, executors, and non-profit directors who need professional guidance and management of the assets for which they are responsible.
- Families who need professional administration of irrevocable trusts and estates upon the death of a loved one.

### OUR PEOPLE

- Our staff members have extensive knowledge and experience in financial planning, investment management, trust law, trust administration and tax strategy.
- Members of our staff hold numerous certifications, including: Certified Financial Planner (CFP®), Accredited Fiduciary Investment Manager (AFIM™), Certified Trust and Financial Advisor (CTFA), and Attorney.

## LOCAL SOPHISTICATION

We have the depth of knowledge and experience to handle your complex wealth needs, but also the advantage of being a locally run company. Each client matters, services can be highly customized, and our success depends on the quality of our work and our relationship with you.

Local management and local decision making

Active in SW Washington and Portland Estate Planning Councils

Committed to serving Oregon and Washington

Passionate about supporting the communities in which we live and work



## WHY RIVERVIEW

### **WE LOVE WHAT WE DO!**

We are passionate about helping people solve financial problems, understand their wealth, and protect their family and property. We recognize that for many people financial planning and investing is complex, frustrating, and sometimes overwhelming. We also know how devastating the lack of good planning and prudent management can be to long-term goals. Individuals, families, and entities need advice and guidance that is given in their best interest and free of conflicts of interest. We love making the complicated clear and the confusing easy to understand.

### **A BROKEN INDUSTRY AND OUR ANSWER**

People are more successful in finance when they receive high quality advice, but the financial services industry is not always set up to provide it. Unsubstantiated and confusing performance claims, advisors whose recommendations need only be “suitable,” and pressure to meet sales goals rather than simply provide sound advice, all lead to low standards of care, lack of loyalty to the client, and lack of trust. Further, clients (and often their advisors) are misled by myth and media hype into believing that they can “beat the market.” In light of all these obstacles, there is a deep need for a firm whose focus is on serving the best interest of their clients. This is our approach, and we believe it should be the industry standard.

We’ve developed a business model, grounded in fiduciary principles, that puts our clients’ needs first. Built on our knowledge, expertise, and experience, our approach is comprehensive and highly personalized. We look at the complete financial picture for each of our clients, develop a plan and investment management objective that is suited to their goals, and work closely with them over the years to manage their wealth. We’ve achieved our goals when our clients have achieved theirs.



*There is a deep need for a firm whose focus is on serving the best interest of their clients.*



# FIDUCIARY STANDARD

## FIDUCIARY DEFINED

A fiduciary is a person who holds a legal or ethical relationship of trust with one or more other parties. In a fiduciary relationship, one party vests complete confidence, reliance, and trust in another, whose aid, advice, or protection is sought in some matter. The person acting as the fiduciary has a duty to act, at ALL times, in the sole benefit and interest of the other and must diligently avoid conflicts of interest. In other words, to be held to a “fiduciary standard” means that you are held to the highest standard of care.

## WE HAVE A LEGAL DUTY

As a fiduciary, we have a legal duty to put our clients first. We are extensively regulated not only to protect our clients’ interests but also to ensure the safety and soundness of the institution for the public good. State and federal regulations govern most aspects of our activities, including management of transactional, strategic, compliance, and reputational risks. Our investment standards are set by the Uniform Prudent Investor Act, which requires us to put our clients’ interests ahead of our own (a standard to which most of the industry is not held). This ensures that we avoid even the appearance of conflicts of interest.

## WE GO FURTHER

At Riverview, being a fiduciary is about more than just the laws and regulators, and it’s more than just a job. It is the foundation of our vision and philosophy. It means that we are always looking out for and thinking about our clients’ best interests, and it is the basis for how we approach all aspects of wealth management.



# WORKING WITH YOU THROUGH ALL OF LIFE'S STAGES

We strive to earn your trust and ultimately the honor of managing your wealth through all stages of your life and for future generations.

## WHILE YOU'RE IN CONTROL

- **What You Need:** During life, you are building your wealth and planning for your future. Your needs and goals should be defined and planned for and your property and risks managed.
- **How We Help:** We act as your financial partner, working with you and your other advisors to develop and implement all aspects of your financial plan, including managing your investments.

## WHEN YOU NEED EXTRA HELP

- **What You Need:** During incapacity of either you or your spouse, bills must be paid, wealth managed, care arranged and maintained, and financial plans monitored.
- **How We Help:** We can help in a number of ways during this stage of life. We can act as agent for your spouse or caretaker, or we can act as trustee or co-trustee, managing your finances, and guiding and supporting caretakers. We continue to implement and monitor your financial plan while managing your investments accordingly.

## AFTER DEATH

- **What Your Family Needs:** After death, your estate needs to be safeguarded and administered. Often trusts are created for the surviving spouse, children, or charities.
- **How We Help:** We can handle all aspects of estate administration and settlement duties as trustee or executor, or as an agent for a family member acting in either capacity. Our knowledge and experience helps provide confidence and comfort during this very challenging time. We are also able to act as trustee for ongoing trusts for your heirs, ensuring your wishes are carried out in the way you intended them and your legacy is protected.

*Our knowledge and experience helps provide confidence and comfort during challenging times.*





Salmon Run Bell Tower Vancouver, WA

# LOYALTY

## **AGENT:**

A person authorized to act on another's behalf, in that other person's best interest and according to the terms of a contract, such as a power of attorney, to handle asset management, planning, bill pay, and more.

## **TRUSTEE:**

A person appointed by another person (grantor or trustor) to manage property for the benefit of a third person (beneficiary), in accordance with specified terms laid out in a trust agreement.

## **EXECUTOR/ PERSONAL REPRESENTATIVE:**

The person appointed by a probate court to administer the estate of a person who has died. The executor appointed is usually named in the decedent's last will and testament.



# INTEGRITY

# OUR SERVICES - AN OVERVIEW

## COMPREHENSIVE WEALTH MANAGEMENT

Wealth management is not just about investing. It is about good planning, risk management, and smart choices. Investing is one piece of a larger puzzle, which we help you solve. In addition to helping you manage, grow, and protect your assets during life, we offer a full range of trust services in order to provide ongoing support to your family through generations.

### FINANCIAL PLANNING

- Retirement Planning
- Estate Planning
- Tax Planning
- Insurance Review
- Asset Protection
- Titling Issues
- College Funding
- Real Estate
- Elder Care Options
- Charitable Giving

### INVESTMENT MANAGEMENT

- Individuals & Families
- Trusts & Estates
- Corporations
- IRAs & Tax Qualified Accounts
- Nonprofits
- Private Foundations
- Cash Management

### TRUST AND ESTATE SERVICES

- Estate Settlement
- Irrevocable Trusts
- Revocable Trusts
- Charitable Trusts

*"Risk comes from not knowing what you're doing"*

– Warren Buffett

**Additional Services:** Depending on your specific needs and circumstances, additional private banking and brokerage services may be available through Riverview Bank or our brokerage division.

### CONCIERGE BANKING SOLUTIONS

- Personal Loans
- Investment Loans
- Lines of Credit

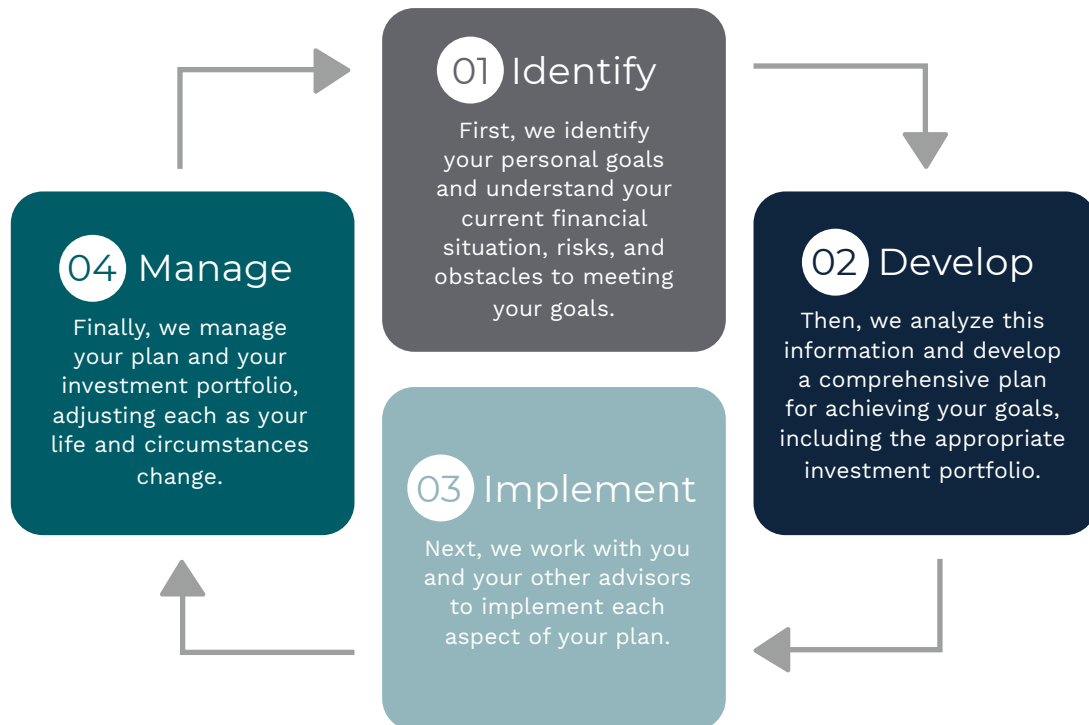
- Home Equity Loans
- Custom Credit Services
- Unsecured Lines
- Deposits and CDs

### BROKERAGE SERVICES

- Insurance Products
- Retirement Plans
- 529 Plans



## OUR PROCESS



Financial planning is not a thing, it's a process. It helps you make sensible decisions about your family and wealth. Properly done and maintained, it will help you achieve your financial goals in life.

Your financial plan is the foundation of our relationship with you. It is the first thing we work on and how we begin our relationship. We can't manage your wealth without it.

Although our planning process is driven by what drives you, we also view ourselves as your financial 'watchdog,' drawing on our experience in finance, tax, and law to identify areas of risk and opportunity that you may not have identified. We are your financial partner and work collaboratively with your other advisors, including your CPA and attorney, to implement each aspect of your plan.



# INVESTMENT MANAGEMENT

## **OUR INVESTMENT PHILOSOPHY – STAY THE COURSE**

Successful investing requires objectivity, discipline, and patience. Investors often damage their returns and lag the market because they make investment decisions during times of heightened market volatility. This emotional response, though normal, is made worse by not having a sound investment strategy or a professional advisor they trust.

We design portfolios people can understand and live with, based on decades of research. We don't pick stocks or time markets, because research proves the futility of trying to do so. Rather than trying to outguess the markets, we focus on building globally diversified portfolios with the appropriate amount of risk tailored to meet our clients' specific needs.

We believe that strategic asset allocation is the main driver of performance. How much to allocate to stocks, bonds and other asset classes is the most important decision. While still crucial to success, manager selection explains a far smaller component of performance. We do not believe that timing the market is effective as a long-term source of excess returns.

## **INVESTING STARTS WITH PLANNING**

Our process for investing your wealth starts with planning. Understanding your full financial picture, what drives you, and how you want to live your life, helps us determine the appropriate investment objective for your circumstances, your stated goals, your time frame, and your appetite for and ability to handle risk. We then invest your portfolio, manage it, and review it with you on a periodic basis against a benchmark that is based on your personal goals, and a blended industry benchmark for a similar portfolio with comparable risk level.

*Our job is to give you the confidence that you're prepared to meet your goals, to weather market turbulence, to retire comfortably and, if so desired, to leave a legacy.*





# INDEPENDENCE

# TRUST SERVICES

Traditionally, people think of trustees as managing assets after death for heirs. They often name a corporate trustee when they don't have a trusted family member, and we have a lot of experience helping families in this way. However, people often overlook the role of a trustee during their lifetimes, when they are no longer able to manage their own affairs. A trustee can step into your shoes and manage all of your financial affairs on your behalf. This includes such things as managing assets, paying bills, and collaborating with family and caregivers on important personal and financial decisions.

**Having been your financial partner through life's stages, we are uniquely suited to oversee your affairs and safeguard your legacy.**

## COMPREHENSIVE SERVICE

We handle all aspects of trust and estate administration, including such things as:

- Probate Administration
- Collection and Safeguarding of Assets
- Management of Assets, including:
  - Liquid Investments
  - Real Estate
  - Business Holdings
  - Tangible Property
- Trust Accounting & Reporting
- Bill Payment
- Distribution to Beneficiaries
- Fiduciary Tax Return Preparation

### *Trust Offerings*

Estate Settlement

Revocable Trust

Irrevocable Trust

Charitable Trust

Special Needs Trust

Life Insurance Trust

## UNIQUE ASSET MANAGEMENT

Your family may own assets such as real estate or a family business. We have the experience and depth of knowledge to manage these unique assets. Our team is sensitive to the many important issues that are inherent in family-owned companies and unique assets and work closely with your team of external advisors and local market contacts to ensure your assets are managed and administered in accordance with your wishes.

## ARE YOU CURRENTLY A TRUSTEE OR EXECUTOR?

It's a big responsibility to manage someone else's end-of-life plans. We understand and are here to help. We can partner with you as a co-trustee, co-executor, or agent. We would be happy to talk with you about your options and help you navigate all the steps. It may be just the help you need to alleviate family tension, give you piece of mind, and give you time to do the things you want in your life.



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