WEALTH MANAGEMENT: ON YOUR TERMS
YOUR VISION FOR THE FUTURE

While you actively build your personal wealth, it is also important to consider how you will protect those assets, generate income from them at the appropriate time and perhaps transfer wealth to the next generation.

SunTrust Private Wealth Management applies a thoughtful and far-reaching approach to planning and wealth management that can help you transform tentative goals into tangible plans. Our advisors take the time to genuinely listen – getting to know you, your family, your dreams and values. That kind of deep collaboration is required to effectively design a plan aligned with your goals for today, tomorrow and generations to come.

By aligning your financial plan with your goals, you are able to prioritize them, so you know which are essential needs vs. important wants vs. aspirational wishes. In addition, we help you see how various goals may interact or even compete. It’s not just what could you do, but what should you do and in what order.

No matter where you are on your journey, let us help you refine the choices down to a critical few recommended actions that will most positively impact your future.
OUR EXPERTISE WORKING FOR YOU

The simple truth is that complex wealth requires more than just insightful portfolio management; successful wealth management happens only when all of your individual financial needs are working in concert.

From credit, risk management and investments, to estate and educational planning, our wealth advice integrates across multiple disciplines, which we call the Essential Elements of Wealth. Whether you need to secure a line of credit or explore ways to more effectively manage your cash flow, establish a trust or implement an insurance strategy, we'll help you look beyond your portfolio to address every aspect of your financial life, both personally and professionally.

Your trusted advisor is committed to total transparency and to understanding your unique situation. He or she will develop your holistic financial plan using our collaborative wealth planning solution, SunTrust SummitView®. Advisors are supported by our Investment Advisory Group offering solutions that rely on objective due diligence, a time-tested investment process and a highly credentialed team of experts who deliver:

- Asset allocation guidance, portfolio investment and market/economic strategy
- High-quality proprietary equity and fixed-income investment management
- In-depth initial investment manager research and ongoing due diligence – including both traditional and alternative investment classes

When you choose to work with SunTrust, you have access to the expertise of our entire firm.

Investment and Insurance Products: • Are not FDIC or any other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value
EXPERT GUIDANCE AND ADVANCED SOLUTIONS

Your wealth, your goals and your needs aren’t static. They will continue to evolve over time. Early on, your needs may be simple, but as both your wealth and family grow, other considerations such as income protection, education savings and legacy planning will likely come into the picture. And for those fortunate enough to amass considerable wealth, additional tax, philanthropic and estate planning concerns may, at some point, take center stage.

At SunTrust, we’ve structured our service offerings to adapt to your life – ensuring that you’ll have access to the expertise and resources you require, no matter how much your wealth management needs may change over time. Rest assured, you will never outgrow us.
As part of the Signature experience for clients with $1MM+ in investments, your advisor aligns your plan with your goals and introduces solutions to meet growing wealth needs. Your relationship is led by a dedicated advisor who coordinates the necessary specialists, and entitles you to enhanced services and benefits within SunTrust.

RESERVE clients with $5MM to $25MM in managed investments have additional challenges to consider when developing a plan that aligns to their goals. To address this complexity, your advisor may introduce sophisticated solutions into your planning conversations.

The depth and expertise of your team are aligned with the complexity of your wealth, and will always be coordinated by a dedicated advisor. You can expect an elevated level of service and access to additional benefits beyond typical banking solutions.

GenSpring exclusively serves clients with $25MM+ in managed investments. In order to provide the sophisticated expertise needed to proactively advise relationships of this complexity, GenSpring strategists have our lowest client-to-advisor ratio.

Through a collaborative community of individuals, families and committed professionals, we are focused on growing wealth in support of your family’s enduring values. As a member, you are invited to join peer networking and learning events offered exclusively to GenSpring client families.
SPECIALIZED EXPERTISE

While no two individuals are alike, certain groups and careers come with a unique set of financial challenges that require specialized expertise. For that reason, the SunTrust Private Wealth Management team includes specialty advisors who have extensive knowledge of the circumstances faced by specific types of clients:

**Attorneys & Law Firms** – at the firm level, our responsive escrow services are widely respected; while individual partners turn to us for everything from liquidity and debt management to retirement exit planning.

**Medical Professionals & Practices** – whether you head a multi-disciplinary practice in need of cash cycle management support, are a new physician seeking to manage debt, or an established professional looking for liability protection, we can deliver solutions that let you focus on care.

**Athletes & Entertainers** – from professional athletes with special liquidity needs to professional musicians looking to effectively manage royalties and publication rights, we’re adept at planning for nontraditional and unpredictable income streams.

**International Wealth** – we provide for the personal wealth needs, as well as the business offshore banking needs, for clients from over 50 countries around the world.

**Foundations & Endowments** – for more than 100 years, we’ve been serving the evolving needs of nonprofit organizations: helping them amplify their charitable impact through our deep nonprofit expertise, proactive collaboration and tailored advisory and administrative solutions.
Personalized, comprehensive and responsive service on your terms; that’s what SunTrust Private Wealth Management has been designed to deliver. To explore your specific needs and wealth challenges in more detail, talk to your SunTrust advisor or call us at 866.841.4138.
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