# SUNTRUST PRIVATE WEALTH MANAGEMENT SIGNATURE

FINANCIAL ADVICE THAT REFLECTS YOUR INDIVIDUALITY

SunTrust
PRIVATE WEALTH
SIGNATURE

# “BE YOURSELF; EVERYONE ELSE IS ALREADY TAKEN.”

- OSCAR WILDE

Your life, your needs, your dreams and ambitions: these are the things that make you uniquely you. No two financial plans should ever be identical. After all, how can you possibly reach your own personal destination following somebody else’s roadmap?

For those who understand the value of advice in achieving their financial goals, SunTrust Private Wealth Management provides a distinct client experience to simplify the complex and guide you through the wealth planning process.

Your advisor acts as your advocate, providing insight and coordination of the expertise and resources that will help you make financial decisions with confidence.

## PURPOSE DRIVEN

Whatever your wealth management needs – from banking, cash management and lending to insurance, financial planning and comprehensive investment solutions from SunTrust Investment Services – our singular mission is to help light the way to your financial well-being. Fostering confidence in your financial decisions requires objective, disciplined advice and a strong collaborative relationship; it's a privilege we never take lightly.

As one of the nation's most long-standing and respected financial institutions, we bring you the wisdom that comes from a 120-year history of successfully guiding clients. We're uniquely positioned to not only understand your entire wealth picture, but to deliver and coordinate a wide range of services and solutions for virtually any financial need that may arise.

# EXPERT GUIDANCE AND ADVANCED SOLUTIONS

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.

## THE SIGNATURE CLIENT EXPERIENCE

| ADVICE AND PLANNING | TAILORED SOLUTIONS | TEAM DELIVERY | SERVICE AND BENEFITS |
|---|---|---|---|
| Collaborative planning and advice integrated with SunTrust SummitView® and delivered through the Essential Elements of Wealth: | Solutions to meet the needs of Signature clients: | Planning and solutions delivered by a team of knowledgeable advisors and specialists who understand your unique needs and specific situation: | **Welcome program** |
| **Planning** | **Advisory and investment solutions** | **Wealth management professionals** | **24/7 access to support through Private Wealth Client Care** |
| **Banking** | **Banking solutions** | **Subject matter specialists** | **Enhanced fraud remediation** |
| **Risk** | **Private Wealth Credit Card** | | **Enhanced mobile deposit** |
| **Investments** | **Credit solutions** | | **Client events** |
| **Estate** | **Private Wealth Mortgage** | | **Client education** |
| **Education** | | | **Digital portal** |

†The Private Wealth Management Signature experience is available to clients with $1MM+ in investments with SunTrust, as well as to select clients of Private Wealth Management specialty groups. For more information, please talk to your advisor.

## ADVICE AND PLANNING

## ESSENTIAL ELEMENTS OF WEALTH

Because each client has distinctive goals, objectives and needs, our integrated wealth management solutions span a host of subject areas, which we call the **Essential Elements of Wealth**.

# THE ESSENTIAL ELEMENTS OF WEALTH

**Pl**
PLANNING

**Goals-based financial planning including:**
- Financial positions and projections
- Tax planning
- Asset accumulation and savings plans
- Retirement accumulation and distributions
- Business planning considerations

**Ba**
BANKING

- Deposit solutions
- Lending services
- Personal secured and unsecured lending
- Mortgages
- Home equity lines of credit
- Credit card
- Investment and commercial real estate financing
- Business loans

**Ri**
RISK

- Risk assessment
- Asset protection strategies
- Long-term care†
- Life and disability insurance†
- Health care expense considerations
- Annuities†

**In**
INVESTMENTS

- Customized portfolio management
- Strategic and tactical asset allocation guidance
- Asset location and tax considerations
- Full-service brokerage offering and market-linked investments†
- Sustainable investing
- Market strategy insights and commentary

**Es**
ESTATE

- Will review and trust formation
- Estate administration and settlement
- Estate, gift and generation-skipping tax planning
- Wealth transfer planning
- Trust administration
- Special needs trusts

**Ed**
EDUCATION

- Education services: white papers, articles, podcasts and videos
- Exclusive educational events

† Offered by SunTrust Investment Services, Inc.

## ALIGNING YOUR FINANCIAL DECISIONS TO YOUR VALUES

True collaboration begins with listening – striving to gain an intimate understanding of your current situation, short- and long-term goals, dreams and other important aspects of your life. It's the context that allows us together to devise a finely tuned financial plan for your future that's also aligned with your family's values. Every recommendation we make is based on objective advice and strives to provide you with the strongest possible sense of confidence and control.

Each step of the way, your advisor will help you sift through competing priorities among the Essential Elements of Wealth to determine what makes the most sense for you and your loved ones. He or she will work with you to assess the implications your actions and goals can have on each other – rather than viewing them in isolation – addressing your questions and concerns and keeping you on track.

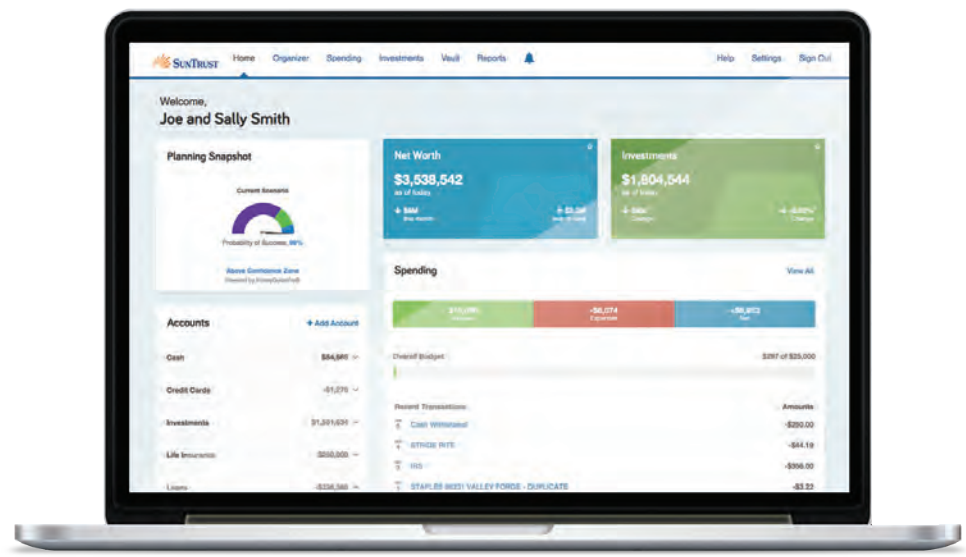
Over time, however, your circumstances will inevitably change. And with that, your needs and priorities will also change. Financial planning isn't a one-time event but an ongoing process that will require periodic adjustments to address your evolving needs as well as changing markets.

# BRING YOUR FINANCIAL PLAN TO LIFE WITH SUNTRUST SUMMITVIEW®

Thanks to our web-based SummitView financial planning solution, it's never been easier for you and your advisor to collaboratively build and monitor your custom financial plan. Offering a comprehensive, secure, real-time view of your entire financial life, at any point in time you can check exactly where you are in relation to your goals, so you can quickly make any necessary adjustments to get back on track.

## A FEW OF THE MANY BENEFITS OF USING SUMMITVIEW:

- **Simplifies planning** by bringing clarity and focus to your financial priorities.
- **Allows you to view all your financial information** in a single solution, including account information from other institutions.
- **Includes secure file sharing and storage**, which can help you recover more quickly in the event of a disaster and allows you to give secure access to authorized users.
- **Uses "what-if" modeling** features that allow you to explore changes and trade-offs and discuss them with your advisor.




As with any technology we provide, SummitView is by no means intended to replace the personal relationship you have with your advisor. Rather, its purpose is to provide greater clarity and transparency into your financial plan, facilitate closer collaboration with your advisor, and give you more confidence and control over your financial life.

# SOLUTIONS DESIGNED WITH YOU IN MIND

Your advisor won't merely work with you to carefully craft an investment portfolio based on your particular goals. He or she will do so in a way that assumes as little investment risk as necessary to achieve those goals while also being thoughtful about any potential tax ramifications. Whether you're looking to enhance your wealth or protect it, strategically borrow or better coordinate your personal and business finances, we've got the strategies and solutions you need.

## IN ADDITION TO SUPPORT FROM A DEDICATED ADVISOR WHO UNDERSTANDS AND ANTICIPATES YOUR NEEDS, SIGNATURE CLIENTS RECEIVE ACCESS TO TAILORED SOLUTIONS THAT INCLUDE:

- **Comprehensive financial planning** – this cornerstone of the client relationship is built around your circumstances and brought to life through the expertise of your advisor and a team of SunTrust specialists focused on your financial well-being
- **High-quality investment management and advice** – grounded in our extensive research capabilities and our offering of carefully selected investments from a variety of third-party sources
- **Customized lending solutions** – provide preferred rates and expedited lending options*
- **Complete banking and cash management services** – includes checking, investment and business banking services, as well as safe deposit storage. All of these products come with excellent service and minimal fees.
- **Special credit card solutions** – an exclusive Private Wealth credit card that has no maximum on rewards earned and rewards never expire
- **Exclusive mortgage solutions** – include preferred mortgage pricing, discounted closing costs and a dedicated mortgage support center

*All loans and lines of credit are subject to approval.



## COLLABORATIVE PLANNING

As a Signature client, you'll work closely with a dedicated team of advisors. Together, you'll design a financial plan aligned to your goals that identifies and prioritizes the specific recommended actions that will most positively impact your family's well-being today and for years to come.

Whenever needed, your advisor will call upon specialized resources and expertise from across SunTrust such as trust advisors and insurance specialists, who will coordinate closely with your other professional advisors, such as attorneys and CPAs, to ensure your needs and expectations are fully met.

Additionally, your advisor will oversee the selection of your investment portfolio by collaborating with our Investment Advisory Group (IAG). Comprised of highly credentialed and experienced professionals with deep industry knowledge (including economists, strategists and research analysts), IAG brings a depth of expertise, discipline and resources to your relationship.

## DISTINCT INTERACTIONS

When you partner with SunTrust Private Wealth, you can expect much more than just a warm welcome. We'll stay in regular contact with you – delivering meaningful, actionable insights and information. And we will proactively offer recommendations that may enhance your wealth over time. Additionally, as a Signature client, you will receive invitations to exclusive events that feature SunTrust's latest thinking on a variety of financial topics.

Signature clients have access to a 24x7 onshore Private Wealth Management Client Care team. This team is at the ready to help answer questions, troubleshoot technical issues and resolve account issues, as well as provide provisional credit should you ever experience a fraud event.

For your convenience, Signature clients also receive exclusive access to an online, personalized dashboard that shows a consolidated snapshot of your entire banking, investment and trust relationship. This dashboard also offers you information on a broad range of financial planning topics that are pertinent to your specific wealth management needs. And if you need to deposit money on-the-go through our online banking application, we will increase your allowable online deposit limit, which is significantly higher than standard SunTrust limits.

# AS YOUR WEALTH GROWS


When you choose SunTrust, you can be confident that your needs will never outgrow our abilities. For clients with $5MM to $25MM in managed assets, SunTrust offers **Private Wealth Management RESERVE**. From balancing long-term savings goals and short-term liquidity needs, to implementing risk management and legacy strategies, SunTrust's team of wealth specialists is ready to help you create a plan — no matter how extensive your wealth or complex your future challenges.

## IN ADDITION TO THE SOLUTIONS AVAILABLE TO SIGNATURE CLIENTS, RESERVE CLIENTS HAVE ACCESS TO:

- **A broad array of sophisticated investment strategies and structures** such as hedge funds, separately managed accounts, private equity and more
- **Tax-efficient retirement income planning strategies**
- **Estate planning solutions** for complicated needs such as special needs trusts and Delaware Trust and preparation for multigenerational wealth transfer
- **Charitable giving options** through donor-advised funds, charitable trusts and private foundations to impart cherished family values to your children and grandchildren
- **Business transition advisory services and commercial banking capabilities** from SunTrust Bank and **investment banking capabilities** from SunTrust Robinson Humphrey to help you balance the often competing interests of business and personal wealth
- **Next-generation financial education** to help you prepare future generations to become responsible stewards of your family's wealth
- **Exclusive benefits, including special pricing and expedited fraud response**
- **Partnerships for solutions such as personal excess liability, health care advisory services and art advisory services**[±]
- **Experiences and events** curated specifically for clients with significant wealth
- **Preferred pricing on lifestyle products and services** from companies such as Delta Private Jets, Porthos and PrimeSport[±]

## PUT THE EXPERIENCE OF SUNTRUST TO WORK FOR YOU

Personalized, comprehensive and responsive service on your terms; that's what you can expect when you become a SunTrust Private Wealth Signature client. It would be a privilege to serve you and help guide your family in managing wealth – today and for generations to come.

**TO LEARN MORE ABOUT BECOMING A SIGNATURE CLIENT, CALL US AT 866.841.4138 OR VISIT US AT SUNTRUST.COM/WEALTH.**

suntrust.com/wealth

866.841.4138

[±] Services are offered through an unaffiliated third party. SunTrust Bank may provide information to its clients regarding services offered by third parties. SunTrust Bank makes no warranty, express, implied, or statutory, with respect to the services provided by third parties, including, without limitation, any implied warranty of reliability, usefulness, merchantability, fitness for a particular purpose, or those arising from the course of performance, dealing usage or trade. Any person or entity considering using the services of the third parties should make its own determination as to the suitability of the services and products offered by the third parties.



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