Arbor Trust
WEALTH ADVISORS

BEYOND ADVICE

Arbor Trust Wealth Advisors was formed for one simple and straightforward reason—to be THE trusted Wealth Advisor for each of our clients. Going Beyond Advice means helping our clients define and pursue their most important financial objectives. We do that by seeking to protect and enhance their wealth through sound and informed investment solutions and through our steadfast commitment to providing the highest level of personalized service. By delivering on this promise independent of outside influence, we act as a fiduciary for our clients, always striving to place their needs above everything else we do. Integrity, honesty, diligence and a humble approach are our hallmarks, guiding us as we help our clients pursue their dreams and goals with confidence.

WHY ARE YOU STARTING AN INDEPENDENT FIRM NOW?

Each of our four partners brings years of wealth management experience, including the past seven years working together as a team. The advisor landscape has evolved to the point where we feel that being fully independent allows us to put that experience to work, ensuring your needs are being served from a fiduciary perspective with the widest platform of products, solutions, investments and expertise available.

WHAT ARE THE BENEFITS OF THE INDEPENDENT MODEL?

Independence allows us to build on the trust we have worked so hard to establish with our clients. It also facilitates flexibility, and aims to eliminate the constraints of a large organization. As an independent firm, we can enhance your experience by freely focusing on what's best for your long-term goals.

HOW WILL THIS CHANGE AFFECT YOUR WEALTH MANAGEMENT?

Through relationships with our strategic partners, we have access to what we consider to be the best independent resources available. This opens up a vastly greater number of possibilities for building and enhancing a wholly integrated financial plan that serves as the roadmap for the decisions made today and in the future.

WHERE WILL MY ASSETS BE HELD?

Charles Schwab will serve as the custodian of your assets at our firm. Schwab boasts over $2 trillion in client assets, with approximately half of those assets held at professional wealth management firms like ours. They do no proprietary trading of their own capital, do not leverage their own balance sheet, and maintain extremely low debt levels.

WILL I HAVE INSTITUTIONAL OVERSIGHT OF MY ASSETS?

Arbor Trust Wealth Advisors is an SEC-registered investment adviser, and we are subject to a fiduciary standard. As a fiduciary, we are held to a high standard of care, and have a responsibility to follow prudent investor practices as well as to put our clients' interests ahead of our own.

DO YOU HAVE THE RESOURCES TO MEET MY NEEDS?

Independence allows us—and you—many freedoms, one being the ability to choose from a long list of strategic partner organizations to smooth our transition and facilitate our management. We've chosen the best. By utilizing the services of firms such as Dynasty Financial Partners, Schwab and Salesforce.com, we will be more operationally efficient so we can spend more time with you, our clients.

WHAT IS DYNASTY FINANCIAL PARTNERS?

Dynasty is the leading provider of wealth management and technology platforms for independent firms like ours. They provide us with access to best-in-class resources and capabilities through their open architecture platform, that will help us address your sophisticated needs in a manner that ensures absolute objectivity.

WHAT HAPPENS TO MY NON-INVESTMENT SERVICES?

Schwab offers a robust selection of client services, including direct deposit, web bill pay, check writing, debit cards, credit cards, etc. After reviewing these services with you, we will facilitate changes as needed.

WHAT'S THE ADVANTAGE FOR ARBOR TRUST WEALTH ADVISORS?

Independence means we can truly go Beyond Advice, and more fully exercise our entrepreneurial spirit and look for opportunities to enhance your success. As you know, we see client relationships as long-term, collaborative partnerships. That requires accessibility, objectivity and transparency in everything we do, and independence gives us the freedom to make it a reality.

IF YOU MOVE YOUR OFFICES, HOW WILL THAT IMPACT THE PERSONAL SERVICE WE GET?

Our move will be temporary. We will continue to live where you live, shop in the same stores and sit in the same stands at games. We've always been in this business for you, and we intend to take every opportunity to show that independence is the right choice on every level.

At the end of the day, our work is only as good as our word. And that word must always be "integrity."

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