DEAR TRUST OFFICER:
My parents are retired, living in another state. They have a sizeable investment portfolio and are financially comfortable. However, as they are getting older, they are having trouble keeping up. They have asked my brother to oversee but he has no interest. I would very much like to help them but I just live too far away.

Is there a service that you can offer my parents in managing their money? Does it cost a lot?
—WORRIED CHILD

DEAR WORRIED:
Your parents should look into establishing a ***living trust***, naming either of them as the ***Initial Trustee.*** It may be helpful to think of this living trust as a "***Pie***" with each of their investable assets being a "***Slice of the Pie***" within the whole trust.

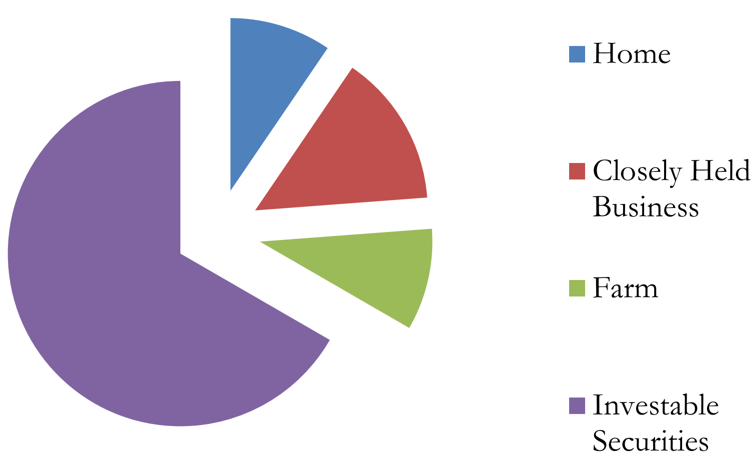
They would transfer all of their investment assets into the trust through our ***Trust Agency Agreement.*** Those assets would be cared for by TCK – The Trust Company of Kansas, sm as ***Investment and Record Keeping Agent for the Individual Trustee***, keeping your parents as the initial trustee.

This allows your parents ***full control*** of the ***slice*** of their assets that they feel comfortable managing, while TCK would care for the ***slice*** of assets with which your parents need our help. By only using TCK as needed your parents are able to utilize the full benefit of our help while ultimately saving money.

Under our agreement, we would establish a normal periodic distribution, provide tax information, and pay their bills, if they so desire. We would continue to provide these financial services even if one of your parents became incapacitated. The trust(s) would continue to operate through both of their lives, and the assets titled in the name of the trust would avoid probate upon their deaths. TCK would be named as their successor trustee when they are unable to fulfill the function.

The bottom line is: ***TCK will be there when they want us or when they need us.***

an example of a **Living Trust PIE**
with Inital Trustee in control
of as much or little as they are comfortable.



Our annual fees are based on "***fee for service***" which are determined as a percentage of the size of the trust. We ***do not earn commissions on sales,*** and ***we are not paid for generating transactions***. Our fees grow only if the value of the account grows.

One of the ways TCK differentiates themselves from other companies is by operating as a "***fiduciary***" and holding ourselves accountable to fiduciary guidelines. This added accountability allows your family the security of knowing that TCK is entrusted for the benefit of your parents.

If you have more questions we would love to hear them and help you in any way in which you and your parents are comfortable.

Feel free to give me a call or email,

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