

2020

Comprehensive Bank Trust Update



SpectremGroup
Voice of the Investor

▪Introduction and Methodology

▪Market Opportunity

- Total Wealthy Households - 1999 to 2019 (Millions)
- Total Wealthy Households – 2016 to July 2020 (Millions)
- \$25 Million Plus Investors Trust Utilization
- \$25 Million Plus Investors Trusts

▪Defining Financial Planning

- Components of Financial Plan
- Primary Advisor vs. Advisor Used to Develop Plan
- Have a Financial Plan
- No Current Financial Plan
- Reason for Initial Financial Plan
- Reason for No Financial Plan
- Reason to Set Up a Formal Financial Plan (Among Those Without a Plan)
- More Loyal to the Firm That Created Financial Plan

▪Trust Assets - Market Size

- Total Number of Personal Trust Accounts - 1998-2019
- Total Personal Trust Assets - 1998-2019 (\$ millions)
- Number of Managed vs. Non-Managed Personal Trust Accounts
- Personal Trust Investments - Managed Accounts vs. Non-Managed Accounts by Asset Levels
- Personal Trust Organizations in Each Segment - Ranked by Assets
- Top Personal Trust Firms
- Market Value Personal Trust and Investment Agency Accounts – By Investment Category

▪Perceptions of Top Personal Trust Providers

- Top Personal Trust Providers
- Trustworthy and Transparent
- Innovative Products and Services
- Talented Advisors and Staff

Copyright Notice: The content of this Report is owned by Spectrem Group and is fully protected by copyright law. Our content may not be copied, reproduced, duplicated, displayed or distributed in print or electronic form, in whole or in part, without the prior written consent of Spectrem Group. Republishing the content contained in the report in any form, including without limitation the republication of company rankings for advertising, marketing or promotional purposes, is strictly prohibited.



- **Common/Collective Fund and IRA/HAS**

- Bank Share of Common/Collective Funds – By Assets

- Bank Share of Total Number of Common/Collective Funds – By Number of Funds

- Market Value Common/Collective Funds

- Number of Common/Collective Funds

- Retirement Accounts – Percentage Owned

- Retirement Accounts – Mean Value

- 2017 IRA/HSAs Non-Managed Account Assets

- **Bank Trust Income**

- 2019 Total Personal Trust Gross Income

- 2019 Total Bank Trust Gross Income - Defined Contribution and Defined Benefit

- 2019 Total Bank Trust Gross Income - Other Retirement

- 2019 Total Bank Trust Gross Income - Corporate Trust

- 2019 Total Bank Trust Gross Income - Investment Management

- 2019 Total Bank Trust Gross Income - Endowment and Foundation

- 2019 Total Bank Trust Gross Income - Custody

- **Implications for Providers**

Copyright Notice: The content of this Report is owned by Spectrem Group and is fully protected by copyright law. Our content may not be copied, reproduced, duplicated, displayed or distributed in print or electronic form, in whole or in part, without the prior written consent of Spectrem Group. Republishing the content contained in the report in any form, including without limitation the republication of company rankings for advertising, marketing or promotional purposes, is strictly prohibited.