

HERITAGE TRUST COMPANY OF NEW MEXICO

A NAME YOU CAN TRUST

*We know your family comes first.
That is why we focus on providing the
talent, tools, and techniques to preserve
your family's financial legacy and heritage.*

You depend on professionals—lawyers, accountants and investment advisors—for reliable direction regarding your financial and legal matters.

Tax laws and laws governing trusts and estates change regularly. Planning for your life's goals isn't as simple as it used to be, and the need for trusted, competent advisors is more important than ever. How to save for your children's education, your own retirement years, and how to pass on as much of your legacy as possible to your children and future generations: these important issues require sound advice.

Heritage Trust Company of New Mexico is made up of a team of professionals who take great pride in providing high quality trust and estate services to our clients. We maintain an entrepreneurial style, allowing us to work quickly and efficiently, while strictly adhering to all fiduciary standards and requirements. Our commitment to sound administration and strict compliance allows you to have peace of mind that your wishes are honored.

As the first independent trust company established in Northern New Mexico we hold a certificate of trust authority from the New Mexico Financial Institutions Division.



WHAT IS A TRUST?

A trust is a legal entity, created either by a trust agreement or a will, which details your wishes regarding the management of your assets, charitable giving and other financial concerns. A trust can be established while you are alive under a trust agreement or upon your death pursuant to a will. When a trust is established a party is appointed, called a trustee, who manages the trust on behalf of the grantor and the beneficiaries. A trustee can be a friend, family member, or an impartial outside organization, such as an independent trust company.

WHY DO YOU NEED AN INDEPENDENT TRUSTEE?

Professional trustees are able to mediate in any disputes and make impartial, unemotional, rational decisions based on the facts. We administer assets under our control objectively and without the emotion that may be present if a family member is asked to serve in the capacity of trustee. This objectivity can avoid costly legal battles and can ensure that each beneficiary is treated fairly.

We will be there in the future to administer the trust's assets whereas an individual can never provide this assurance. This permanence is vital for a trust to achieve its objectives. While individuals may come and go, we will continue to be there to service the needs of our clients. Our organization is not dependent upon any one individual, rather, we draw upon the collective resources of all employees, directors, and advisors to ensure that your needs will be met.

Heritage Trust Company of New Mexico must act as a prudent investor on behalf of its clients and is subject to significant and constant regulatory scrutiny. This high level of regulatory oversight requires us to establish and maintain policies and safeguards to avoid the misappropriation of client funds and provide for the proper management of a client's account.





We follow the principles of prudent investing and conservation of assets, assuring you of quality advice and counsel, independent of any particular product line or parent institution.

All our recommendations are impartial. We sell no proprietary products. Our investment isn't in generating commissions, but in assisting clients in making sound decisions.

We bring together an independence of spirit and a respect for traditions of the past.

WHAT SERVICES DO WE PROVIDE?

We manage many different types of fiduciary accounts including:

- Revocable and Irrevocable Trusts
- Charitable Remainder Trusts
- Total Return Unitrusts
- Irrevocable Life Insurance Trusts
- Testamentary Trusts
- Special Needs Trusts
- Income Diversion Trusts
- Employee Benefit Trusts, including 401(k) plans and Deferred Compensation Plans
- Conservators and Guardian Appointment
- Personal Representative Appointments
- Estate Administration

DO WE WORK WITH OTHER PROFESSIONALS?

We will always respect and honor the trusted advisors that have helped shape your decisions in establishing your estate plans.

If you have a preferred investment advisor, we can delegate the investment management function to them. We will also work with your trusted legal and accounting professionals.

If you do not have favored advisors we have a number of advisors with whom we have established solid and meaningful relationships.

In the end, our goal is to insure that your estate plans are being managed and implemented by the best team of professionals possible.



When it comes to financial management and meeting your goals, turn to a name you can trust — ***Heritage Trust Company of New Mexico.***

“All of the staff members with whom I’ve worked have been exceptionally pleasant and competent. Heritage Trust has turned my position as a personal representative from being a chore to being a pleasure.”

Margery Reading
Taos, NM

“Hardly a day goes by that I am not in some way thankful for the work that Heritage Trust has done for my mother. Not only has Heritage Trust’s professional knowledge and expertise been crucial to helping my mother and me make some very important decisions, but their patience, understanding and friendship have all been equally crucial.”

Reed Anderson
Cincinnati, OH

