InTrust Advisors

Eight Pillars of Service

Wealth Management

- Strategic investment planning
- Macro and tactical investment management
- Portfolio construction and rebalancing
- Asset allocation and diversification
- Alternative investments (private equity, real estate, hedge funds)
- Retirement income planning
- Investment policy statement creation
- Performance reporting and benchmarking
- ESG/SRI investing strategies
- Cash flow modeling
- Concentrated stock position management

Risk Management

- Insurance needs analysis
- Life, disability, and long-term care insurance reviews
- Liability risk assessment
- Asset protection strategies
- Umbrella policy coordination
- Business continuity planning
- Risk mitigation through hedging strategies
- Limited cybersecurity and identity theft protection guidance

Tax Planning

- Tax-efficient investment strategies
- Capital gains and loss harvesting
- Roth conversion analysis
- Charitable giving strategies (e.g., donor-advised funds)
- Coordination with CPAs
- Tax bracket management
- Estate tax minimization
- Business tax planning (for entrepreneurs)
- Income shifting strategies

Estate Planning

- Legacy planning and wealth transfer strategies
- Trust structuring and coordination
- Will and beneficiary review
- Estate liquidity planning
- Coordination with estate attorneys
- Family governance and education
- Digital asset planning
- Succession planning for business owners

Cash Management

- Budgeting and spending plans
- Emergency fund planning
- Debt management and optimization
- Mortgage and refinancing guidance
- Line of credit evaluation
- Banking relationships and optimization
- Cash flow forecasting
- Liquidity event planning (e.g., sale of business)

Philanthropy

- Charitable giving strategy development
- Foundation and donor-advised fund setup
- Grant-making support
- Legacy impact planning
- Multi-generational philanthropic education
- Social impact investing
- Bursary and scholarship fund creation
- Coordination with nonprofit advisors

Value-Added Services

- Family office concierge services
- Coordination with other professionals (CPAs, attorneys, etc.)
- Financial education for heirs
- Sounding board for family members
- Business advisory services
- Health care planning and Medicare guidance
- Document vault and digital organization tools
- Life transition coaching (e.g., retirement, divorce, career change)

Purpose-Driven Planning

- Values-based financial planning
- Financial therapy and stress reduction strategies
- Goal-setting and accountability sessions
- Purpose-driven legacy planning
- Family meeting facilitation
- Vision and mission statement development