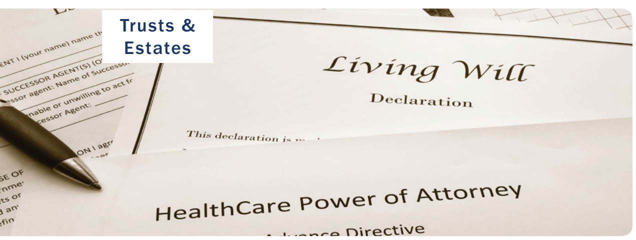
Your Goals. Our Knowledge.

Our Capabilities

Investors Trust
Investment and Trust Services

Partnering with Clients to
Meet their Financial Goals


Retirement Accounts



Trusts & Estates

Individual Investment Accounts


Investment Agents to Trustees

Investors Trust

Investors Trust is a wealth management and financial planning advisory firm dedicated to servicing the financial needs of individuals and families. We are deeply committed to our clients, partnering with them to provide long-term plans that are easily understood, diligently executed, and constantly monitored, in order to grow and protect their wealth.

Dedicated professionals working to help you achieve your financial goals.

Who We Are

Three core principles define our mission and guide our commitment to clients:

Experienced, Multi-Disciplinary Team

- We are a modern firm with traditional values—we marry proven, successful strategies with innovative thinking, sound solutions, and home-grown values.

Disciplined Investment Process

- We perform meticulous research and analysis to make informed decisions. A consistent framework for evaluating information is applied in the decision-making process.

Expert Care

- Our history of putting clients' interests first influences our business decisions, client interactions, and the ability to offer superior and objective advice.

Experienced, Multi-Disciplinary Team

Our advisory team has a broad mix of education, experience, and tenure that enables us to contribute meaningful insights through the **stages of clients' lives.**

Our seasoned team provides clients with the following benefits:

- An accessible **team of specialists** with in-depth knowledge of various wealth management disciplines.
- Perspective from experience gained working through multiple market cycles.
- Deep understanding of the markets and how they impact long-term strategies.
- Professionals who help you make more informed decisions on financial issues and investments.
- Guidance that helps you grow, protect, and preserve your wealth.

Planning and Advice

Wealth Management Process

We think of the wealth planning process in five steps:

Goals-based planning is central to our approach. Once we have a clear understanding of your objectives, we engage in a sophisticated and comprehensive - yet flexible - process to analyze your current situation.

Once complete, the analysis helps us provide recommendations to align your retirement accounts, investments, and tax strategies with your long-term goals and build a plan to reach those goals.

At the heart of our process is a single idea: We listen to our clients - to their needs, goals, and aspirations. Then we keep listening, because as situations change, your plans may change, too.

Your advisory team works together through each of these steps to develop a holistic plan focused on your goals and needs and then provides strategic advice to help put that plan into action.

Disciplined Investment Process

We develop investment solutions for our clients using a rigorous and disciplined process. Economic cycles and financial conditions are constantly in flux. Our goal is to distill the myriad of opportunities and issues that investors face into specific client solutions. The fundamental pillars of our process are:

Strategic Asset Allocation

Investment Selection

Insightful Tactical Adjustments

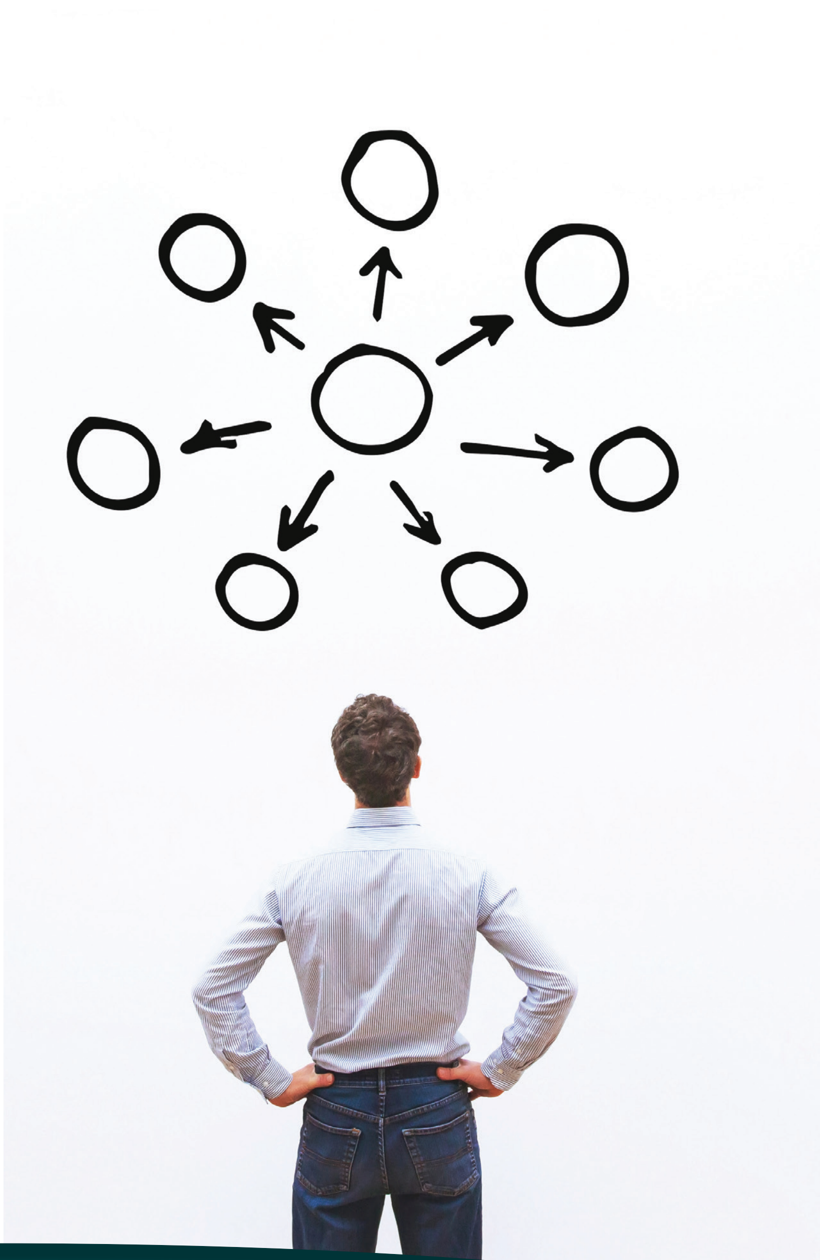
Client Goals and Constraints

Strategic Asset Allocation

We begin by considering a variety of investments available to investors. These investment choices are analyzed to determine how different mixes of investments can minimize risk and maximize returns across a spectrum of investor profiles. Ultimately, we diversify client investment among selected asset classes to reduce volatility, mitigate risk, and position portfolios to successfully achieve our clients' objectives.

Strategic asset allocation takes a long-term view. Our portfolios include asset classes that seek to enhance returns such as small-cap stocks and international investments, as well as asset classes that tend to mitigate risk and reduce volatility – such as investment-grade, fixed-income, municipal bonds and real estate investments.

An appropriately diversified portfolio enhances return potential while simultaneously reducing risk.



Investment Selection

After establishing the Strategic Asset Allocation, we focus on the selection of individual stocks and other securities to build portfolios that reflect the risk and return profile of the targeted asset mix. We apply analytical rigor to select specific investments for inclusion in client portfolios.

Individual domestic securities are the cornerstone for most portfolios. A proprietary security selection process using quantitative screening of high-quality investment factors is applied to narrow the universe of prospective companies to a smaller list of viable candidates. Fundamental and qualitative analysis is then performed to identify companies that best meet our investment parameters.

Then, to gain exposure to complementary types of investment classes, we augment our individual security selection with outside active managers or funds. Extensive research and analysis, as well as focused manager due diligence is used to find the most appropriate types of investment vehicles for this part of the portfolio.

Tactical Adjustments

Investment markets are constantly changing.

In the short term, asset prices are influenced by a variety of factors. We monitor various market cycles, valuations, returns, trends, and a host of other variables to identify opportunities to increase or decrease exposure to a particular segment of the market.

Implementing these tactical decisions seeks to bring enhancements to performance, reduction in risk, or both.

Client Goals and Constraints

It is our job to create an investment portfolio that is right for you. Together we build an Investment Policy Statement which provides us with an investment mandate and you with a clear line of sight to your goals. Your Investment Policy Statement serves as a roadmap, which is reviewed and adapted frequently to your changing needs and circumstances.

In short: We listen, understand your needs, and invest accordingly.

Expert Care

We create a personalized experience that is focused on making clients feel heard, understood, and appreciated.

- We know our clients and their families on a personal basis – and they know us. We understand their passions, interests, and concerns.
- Regular, proactive communications and reviews help keep clients informed of where they stand.
- Our team of dedicated professionals is local and accessible, at your service, and committed to solving complex needs as they arise.
- Our commitment to open communication builds trust and allows clients to spend more time enjoying the things they love.

Our Values

- We care about our clients. That means being proactive in offering our advice. As your fiduciary, we will act in your best interest.
- We care about our employees and will empower them to do what is right for clients.
- We invest in our people, providing continuing education and all the necessary technology and training to provide the best, most informed, and up-to-date service to our clients.
- We care about our community and share a strong commitment to giving back.

A true partnership that lasts.

Our Company

- Chartered as a North Carolina independent trust company in 2004
- Over $700 million assets under management
- Subsidiary of Investors Title (est. 1972)
- Offices in Chapel Hill and Charlotte
- Regulated by the NC Commissioner of Banks
- Client assets are safely held with an independent custodian and not commingled with company assets

"Investors Trust Company provides us with objective advice and exceptional customer service."

Russ & Toni Glatz, Chapel Hill, NC

Our Suite of Services

Retirement Planning

Distribution Strategies

Investment Management

Trust Services

Investors Trust

Investment and Trust Services

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