

Investors Trust

Investment and Trust Services

Frequently Asked Questions

General Questions

1. What services do you offer?

Investors Trust provides investment management, trustee services, and wealth planning capabilities for individuals, families, non-profits and institutions.

2. Do you only manage Trust accounts?

Approximately 70% of our business is current investment management and individual retirement accounts, while the other 30% is irrevocable trusts. In addition to serving as trustee for trust accounts, we help individuals, families, and institutions with taxable investment accounts, retirement accounts, and other tax-exempt accounts.

3. Are you a fiduciary?

Yes. This means we have a duty of care requiring us in our utmost good faith, to make decisions which we believe to be in our client's best interest. We are legally obligated and morally honored to serve as your fiduciary.

4. What is your minimum account size?

Our minimum account size is \$1 million. Client relationships range from \$1 million - \$100 million.

5. How much money do you manage?

We manage approximately \$1 billion.

6. What are your fees?

A fee schedule for both trustee services and investment management services is available upon request. The fee percentage quoted on our schedule is divided and charged monthly as clearly reflected on client statements.

7. Do you receive any commissions or sell any products?

No. Investors Trust does not receive any commissions on trades, nor do we sell any investment products such as annuities, loaded mutual funds, life insurance products, proprietary products, or receive any referral fees or 12b-1 fees.

8. Are my assets safe?

Your assets are never commingled with the assets of our company or any other clients' accounts; therefore, your investments are not SIPC insured. Client assets are held with Fidelity as an independent custodian. In addition, Investors Trust has errors & omissions fiduciary insurance coverage and support of its parent company, Investors Title Company. We are an independent trust company chartered and regulated by the NC Commissioner of Banks (NCCOB). As part of NCCOB oversight, Examiners conduct site visits annually to ensure the appropriateness of company policies and procedures, audit accounts and assess the financial strength of our Trust Company.

9. Do you have discretion over investment decisions?

Yes. Clients annually complete an Investment Policy Statement or Investment Objective form, which guides Investors Trusts' investment decisions and permits us to tailor advice to meet your goals, objectives, and expectations. Our investment decisions are made in a controlled and disciplined environment under the supervision of our investment strategy committee, all attended by Chartered Financial Analysts.

10. Do you charge a fee for financial planning services?

Financial Planning is a free service to our current investment clients and trust beneficiaries.