# **Managed investments**

**■** Expert management of your investments **■** Detailed attention from non-commissioned staff **■** No transaction fees

Reach your financial goals with a customized investment portfolio that is managed for you – non-commissioned staff and no transaction fees!

A managed investment account gives you the freedom and peace of mind that your portfolio is invested consistent with your specific goals and risk tolerance. It helps define investment goals and determines strategies to achieve desired returns.

### Let professionals manage your personal or business investments

A managed investment account is ideal for individuals or organizations that have accumulated assets and who don't have the time, expertise, or desire to manage their own investment portfolio.

In addition to personal portfolios, investments can also be managed for businesses, organizations, tax-deferred IRAs, non-tax-deferred investments, personal trusts, or Uniform Transfer to Minors accounts – no matter what the investment goals.

### **Account set-up and maintenance**

- Managed accounts are most cost effective when you invest \$100,000 or more, and this is generally considered the minimum amount to open an account.
- Because every client has different needs, several factors are considered to determine the proper mix of investments. These include: long-term objectives, personal financial situation, risk tolerance, current and future income requirements, growth of principal requirement, investment time horizon, need for liquidity, and tax status.
- Asset allocation is important to any sound financial plan, so managed investment accounts usually consist of an optimum mix of equities, fixed income, and money market mutual funds.
- The account is monitored on a regular basis, and appropriate modifications are made to the portfolio to maintain the desired investment strategy.

#### The details

Fees – Managed investment accounts have no transaction fees. However, there is a minimum management fee for accounts with a balance of \$500,000 or less, that is 1% of the market value of the account with a \$1,000 annual minimum fee. For balances over \$500,000, lower fees apply.

**Risk** – Although higher rates of return can be achieved with managed investment accounts, there is risk involved. These products are not federally insured and involve investment risks that include possible loss of principal.

Access to funds – You do have access to your funds, although a penalty may apply for early withdrawal of funds from a managed IRA account. And since managed investment accounts are set up as long-term investments, market fluctuations could result in a loss of principal or earnings.

## How to get started

To open a managed investment account, call Alaska USA Trust Company at (888) 628-4567.

# Investment tools

Visit alaskausatrust.com for a variety of financial planning calculators that will help you consider your retirement plan, a college fund, IRAs, and other investment options.

alaskausatrust.com

