CADENCE Bank

Asset Management & Trust

Experience the Difference

Helping Opportunity Take Shape

All lasting relationships are built on trust. When it comes to finding the right partner for your wealth goals, it's about more than products and services. It's knowing you're with a team that will provide you and your family the personal attention and experience you deserve.

Our wealth management solutions and advice are customized and delivered through a local, personalized team of experts to meet your evolving financial goals. Our advisors are by your side, getting to know you and your family and offering trusted guidance to help bring your wealth plan to life.

No matter how challenging a goal may seem, we strive to tailor a solution that fits you best. Let us demonstrate the deep understanding and experience we offer though customized, curated solutions for our clients.

Together, we can build a lasting relationship that's hard to find.

Solutions Focused on You

We tailor a comprehensive and fully integrated wealth plan based on your individual goals. Our team curates a tailored set of expertise and services delivered as a focused, personalized experience. We offer independent, objective solutions and manage you and your family with impeccable care.

Wealth Planning

Through a personal and engaging process, we listen to what you hope to achieve and then set a course of action toward building your personal wealth plan.

Specialty Assets

Personalized solutions for managing unique assets such as farm & ranch land, commercial & residential real estate and oil, gas & mineral rights.

Investment Management

Customized, goals-based investing on an open architecture platform

Private Banking

Elevated banking and credit solutions tailored to your needs and delivered by a local team

Trust & Estate Services

Dedicated personal trust and estate settlement administration

Wealth Planning

Through a personal and engaging process, we listen to what you hope to achieve, gain a thorough understanding of your goals, and then set a course of action that begins with building your personal wealth plan.

Our Wealth Planning solutions include:

Retirement Planning

We work with you to understand your retirement goals and available resources. By integrating all aspects of your personal balance sheet and cash flow, we can help to optimize preretirement savings strategies, consider liquidation options for your most valuable assets, and work to fund retirement goals in a tax-efficient manner.

Trust and Estate Planning

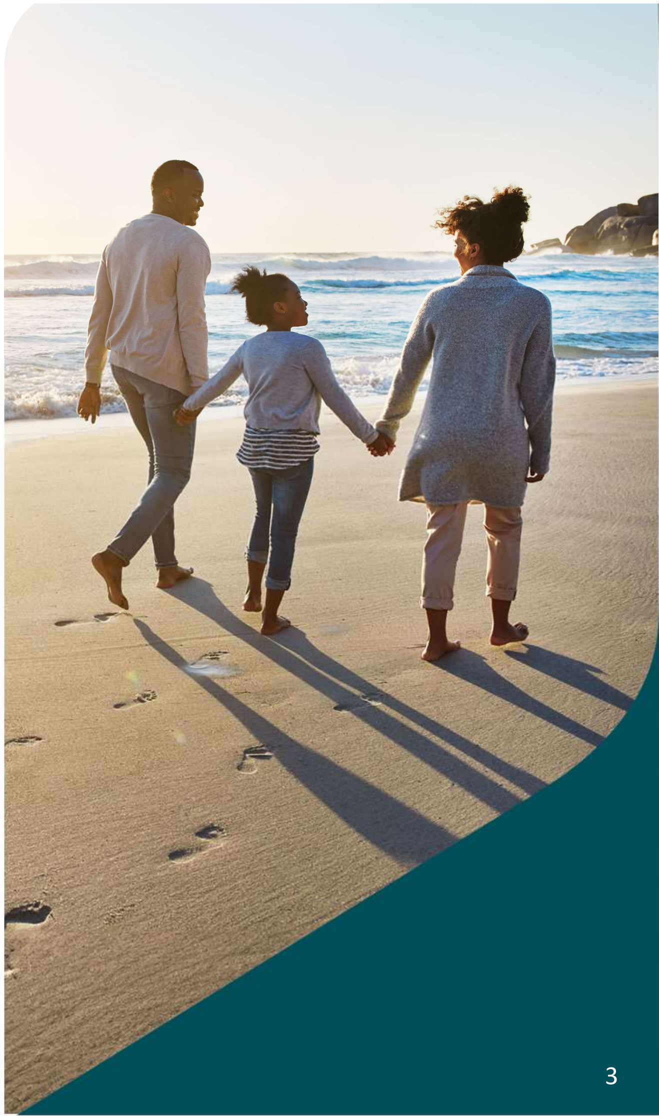
After evaluating your current estate and asset structure, we can help you and your advisors develop a plan that seeks to efficiently transfer wealth to your heirs, protect your family and business, and carry out your charitable intents.

Succession and Exit Planning

When it comes to transitioning your business, planning for the next generation of owners and managers well in advance usually leads to better operational, financial and tax outcomes, whether the transition involves a sale to an outside buyer, passing to the next generation of family, or selling to employees. We can help you assess the options and prepare for a successful exit.

Philanthropic Planning

If philanthropy is an important part of preserving your family's legacy, we can help you establish a suitable gifting vehicle, including a private foundation or other charitable trusts. We also assist with endowment management and planned giving.



Investment Management

Our experience, sophisticated solutions, and customized, goals-based investing is designed to help preserve and grow your wealth while managing risk.

Our Investment Management approach includes:

Open Architecture Solutions Platform

Aim to strengthen your portfolio with our discretionary advisory services through both proprietary offerings and third-party boutique managers. We strive to concentrate client portfolios in sophisticated investment opportunities that help access desired markets and exposures that reflect our highest-conviction ideas.

Local Touch with Broad Reach

Experience the personal attention of a dedicated advisor coupled with access to the market and economic views of our senior investment leaders. Your advisor works with you to craft an investment plan that is grounded in an investment policy statement and periodically reviewed to help ensure your wealth goals are on track.

Distinctive, Economics-Led Process

We focus on economics to develop long-term asset allocations and market projections as well as shorter-term adjustments to help sidestep challenges and capitalize on opportunities—all against a backdrop that prioritizes the monitoring of portfolio risk.

Investment Strategies

Our robust platform features appealing proprietary offerings and third-party separately managed accounts (SMAs), mutual funds, and exchange-traded funds (ETFs).

Private Banking

We integrate our deposit and lending solutions with your broader financial plan to offer elevated capabilities delivered with a local, personalized touch.

Our Private Banking services include:

Consumer Lending and Banking

Banking services include premium deposit accounts and access to our premier residential mortgage experience for our Private Banking clients.

Custom Credit

Our tailored approach to lending can provide the right source of funding for significant purchases such as real estate, yachts, aircraft, or other needs. Your team can recommend appropriate strategies and expedite any application and approval processes.

Securities-Based Line of Credit (SBL)

When you need short-term liquidity to take advantage of new opportunities or meet unplanned expenses, an SBL offers quick access to liquidity by leveraging your eligible securities as collateral. By leveraging rather than liquidating a portion of your portfolio, an SBL can provide funding for a wide variety of personal or business needs while keeping your overall investment strategy intact.

Trust & Estate Services

Our experience, sophisticated solutions and customized, goals-based investing is designed to help preserve and grow your wealth while managing risk.

Our Trust and Estate Services include:

Trustee Services

We have longevity, prudence and considerable experience working with families over multiple generations and are dedicated to administering each trust in accordance with its specific provisions. Our team demonstrates impartiality, fairness and sensitivity to the needs of the beneficiaries we serve.

Personal Trust Management

Our administrative and recordkeeping services are executed by a skilled and attentive team of trust administration professionals. We've managed trusts for families that span multiple generations, working to ensure that each trust is administered in accordance with its specific provisions and that the trust's terms are carried out as its creator intended.

Estate Settlement

By naming Cadence Bank as executor of your estate, you can have confidence in knowing that an experienced, professional and caring team can help carry out your wishes and effectively handle all duties, including asset gathering and safekeeping, meeting tax and legal obligations, and managing complicated family dynamics.

Specialty Asset Management

When complex and unique assets are part of your wealth, you need a partner who understands the opportunities and risks that come with these holdings—someone who can see beyond just the current value and understands the long-term nature of the investment, the operational challenges, and the cash flow needs.

Our Specialty Asset services include:

Oil, Gas & Mineral Rights

Our team composed of seasoned professionals, including Certified Petroleum Landmen (CPL), provides active financial management and administration of oil, gas and mineral rights, in the field and on the balance sheet.

Real Estate

Our team of professionals, including a Certified Commercial Investment Member (CCIM), provides management solutions for commercial & residential real estate, farm & ranch land, and timber assets owned directly or held in a trust, estate or entity.

Unique Asset Advisory Services

Our team can consult and serve in an advisory capacity to offer personalized solutions designed to protect and maximize the value of the specific asset or portfolio of assets. Our team can assist in evaluations, negotiations, purchases and sales related to these assets.

Experience the Difference

We recognize that as your level of wealth increases, so does the complexity of the financial decisions you have to make. We partner with you to develop a custom wealth plan to help answer the questions unique to your situation.

Whether working through the sale of your business, planning for the transfer of wealth to the next generation, or getting ready to face retirement, we will be by your side as a trusted advisor to offer guidance and integrated solutions designed specifically for you.

Let's start the conversation today with what matters most to you and how we can help create an integrated wealth plan with the personalized service and attention you and your family deserve.

Tailored Strategies. Enduring Relationships. Exceptional Results.

CADENCE Bank