



OVERVIEW

Premier Trust, Inc. ("Premier") is incorporated and chartered in Nevada as a state-licensed Trust Company where it administers more than \$1 billion in trust assets.

Premier provides both the Nevada and national markets with personalized trust administration services. The local market consists of a large and growing number of affluent individuals, professionals and owners of closely-held businesses who are underserved by the other trust service providers. Nevada provides a unique opportunity for out-of-state clients who desire to take advantage of Nevada's favorable laws in their estate and financial planning.

PREMIER'S COMPETITIVE ADVANTAGE

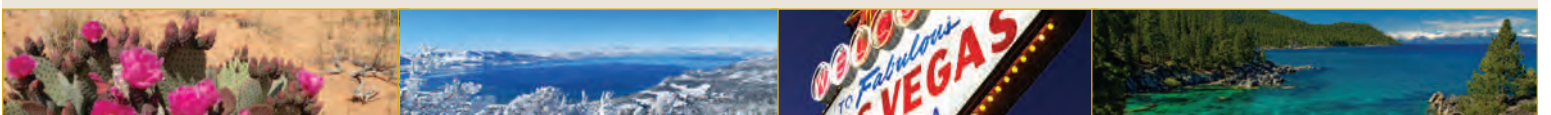
Large corporate trust service providers (national trust companies and banks) often have too many clients, not enough experienced employees to serve them, or simply focus their efforts on a larger clientele from an asset management perspective. They often segregate and centralize trust relationships by size and capacity thereby diminishing or eliminating clients' interpersonal contact with an administrator. Many of those individual clients are traditionally accustomed to and prefer dealing directly with senior trust officers and administrative personnel who know them and can discuss and handle their individual needs.

The large trust service providers' neglect has created a niche that Premier Trust has been able to effectively exploit. Premier's focus is to provide personalized fiduciary services by creating customized personal relationships with clients.

HISTORY AND BUSINESS

Premier Trust first offered trust services in Nevada in July of 2001. On September 1, 2010, Premier was purchased by and is a subsidiary of Ladenburg Thalmann Financial Services Inc., which has provided investment banking financial services since 1876.

Acting as a true fiduciary, Premier operates independently of its parent and sister companies and continues to cultivate existing and potential trust and business relationships unrelated to our parent company. Whenever appropriate, Premier does provide trust services to the clientele of its related companies and partners.



THE MARKET

In response to the increasing demand for individualized trust services, Premier provides trust services to both the Nevada market and out-of-state clients wanting to create a Nevada presence.

Premier serves its extensive existing Nevada clients and markets through referrals and assists the local professional community with fiduciary solutions for their clients.

Additionally, Premier promotes Nevada's favorable law and tax structure to the out-of-state affluent market who may desire irrevocable trusts, asset protection planning or seek to change situs to Nevada.

THE APPROACH

Premier Trust provides its clients with unparalleled personal service.

Premier:

- ▲ Offers clients personal trust officer relationships and provides traditional fiduciary services for the administration of existing trusts and the settlement of estates;
- ▲ Assists clients and their families organize and navigate complex financial affairs;
- ▲ Assists independent financial advisors who offer their clients fiduciary services;
- ▲ Offers the professional community trust services for their clients;
- ▲ Assists professionals locally and nationally to use Nevada's law, tax structure and situs for their clients' estate and asset protection planning;
- ▲ Builds strategic alliances with other financial institutions (banks and credit unions) to offer trust services to their customers, subject to applicable regulatory approvals and restrictions;
- ▲ Seeks to maintain a quality reputation.

IMPLEMENTATION

Premier Has:

- ▲ **Experienced Staff:** Premier's experienced trust services professionals offer clients confident individual attention, customized services providing a streamlined process and responsiveness.
- ▲ **Technology:** Premier utilizes the SunGard trust accounting system to provide its clients with user-friendly account access allowing clients to develop reports best suited for their needs. Data is maintained on Premier's servers with multiple backups in secure co-locations.
- ▲ **Referral Network:** Premier relies on a network of professionals, with whom Premier may develop strategic alliances, enabling Premier to offer their affluent clients a broad array of personalized trust services. Premier also has relationships with both unaffiliated and affiliated investment advisors who refer their clients to Premier to provide trust services.
- ▲ **Directors:** Premier's directors are seasoned professionals with financial expertise and business contacts that directly benefit Premier. They provide an extended referral network whose clients may need fiduciary services or may benefit from Nevada's favorable legal and tax legal structure.

CLIENT RELATIONSHIPS

Premier works with its clients from the development and planning stages of their estate plans and continues the personal relationship through to the following generations. As the needs of each client change or grow, Premier remains flexible and initiates customized updates to the services provided.

TRUST COMPANY SERVICES

Premier provides clients comprehensive fiduciary services assistance with estate and asset protection planning in cooperation with legal, accounting, and investment management professionals. Every aspect is personalized to meet each client's individual financial and family goals and objectives. Premier frequently becomes the client's trusted advisor familiar with their financial needs and their personal wishes for their family.

The various services offered by Premier's selective approach to its target market fall within these general categories:

- ▲ **Fiduciary Services:** Premier offers the traditional administration services of settling of trusts and estates. This includes administering an account pursuant to the applicable governing document, collecting, holding and valuing assets, paying debts, expenses and taxes, distributing property and advising heirs, monitoring investment portfolios;
- ▲ **Directed Trustee Services:** Premier recognizes that many clients have trusted investment advisors but still require professional fiduciary trust administration. Premier respects and facilitates the existing investment relationships and continues those relationships for the vested interests of the clients/beneficiaries;
- ▲ **Self-Directed IRAs:** Premier acts as custodian or trustee of self-directed IRAs in which clients may hold traditional and non-traditional investments. This service may enhance an existing client relationship or it may be a stand-alone service offered;
- ▲ **Qualified Retirement Plans:** Premier acts as a fiduciary for employee benefit trusts, provides custody of the assets and other related trust services;
- ▲ **Other:** Premier can act in all types and capacities of administrative trust services, including guardianship, custody, escrow, business and section 1031 exchanges. Each situation and opportunity will be reviewed on a case-by-case basis to determine the criteria for such acceptance;
- ▲ **Asset Management:** Premier does not provide investment management services. If a client desires such services, Premier can coordinate with the client's existing investment advisors, or if the client does not have a relationship with an investment advisor, Premier may outsource investment management to meet the goals and objectives of clients with their full knowledge and approval.

COMPLIANCE

Premier Trust functions with policies and procedures that mandate a system of internal controls designed to safeguard of client assets against operational and administrative risk. Such policies and procedures relate to authorization, documentation, and monitoring of transactions. Premier maintains corporate policies to ensure that obligations to clients are discharged faithfully and in compliance with applicable legal and regulatory requirements.



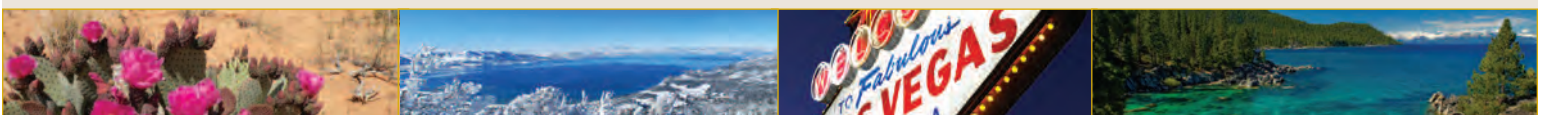
CONTACT US TODAY

For more information, please visit our website at www.PremierTrust.com
or send an email to info@PremierTrust.com



4465 South Jones Boulevard ▲ Las Vegas, NV 89103
Phone: (702) 507-0750 ▲ Fax: (702) 507-0755

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ADVANTAGES OF A CORPORATE TRUSTEE

When clients formulate their estate plan or update an existing plan, one of the most important decisions they must make is who will be the trustee. Will they appoint a family member, a friend, or an Independent Corporate Trustee, such as Premier Trust.

The Most Important Factors They Should Consider Are:

Trusts are complex legal documents with major tax and family implications.

Corporate Trustees have professional knowledge and expertise in handling the complexities of trust administration.

Trust administration is time consuming and can be complex.

Corporate Trustees employ dedicated professionals who have the experience and resources to manage the details of complex trusts.

Trust administration requires very specific financial reporting.

Corporate trustees have the financial and operational systems to provide timely accurate statements and reports to meet regulatory and beneficiary requirements.

Trusts may continue for many generations.

Corporate Trustees have a perpetual life. They will not die, become incompetent or go through distracting personal issues, all of which can happen to an individual family member or a friend who may be named as trustee.

Trust administration demands a high level of fiduciary responsibility and confidentiality.

Corporate Trustees are regulated and monitored by state or federal government agencies and are held to a much higher standard than that of individual trustees.

Dealing with the distribution of trust assets to beneficiaries can be emotional.

Corporate Trustees do not have the personal biases that a family member or a friend may have toward one or more beneficiaries. Corporate Trustees are not affected by emotions and personal agendas. Their job is to follow the client's instructions objectively and faithfully.

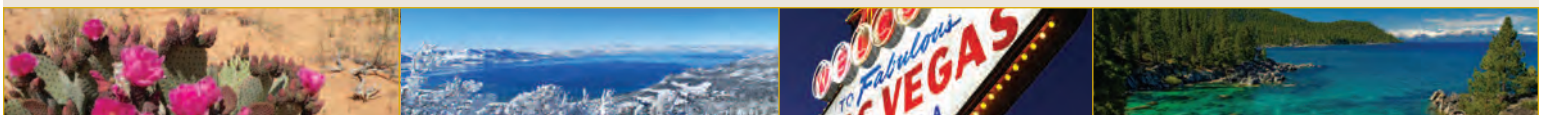


4465 S. Jones Blvd. ▲ Las Vegas, NV 89103

Tel: (702) 507-0750 ▲ Fax: (702) 507-0755

Email: info@premiertrust.com

www.PremierTrust.com



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NAME PREMIER TRUST AS SUCCESSOR TRUSTEE

A trust is a contract between the grantor and the trustee. Every trust requires at least one trustee. Most trusts contain a provision for naming a Successor Trustee in case of the death, incapacity or retirement of the current trustee. The document may outright name a Successor Trustee or establish procedures for appointing one. Generally, naming a Successor Trustee outright provides more certainty that the trust will be administered according to the client's wishes after their demise.

In a Revocable Trust, while the grantor is alive the grantor can simply change the designation in one low-cost amendment.

So, How Easy is It?

Simply replace the existing Successor Trustee with "*Premier Trust, Inc.*"

Naming Premier Trust as Successor Trustee assures clients that they will maintain the continuity of their investment plan. Their trusted financial advisor will continue managing the investment accounts.

Trust Agreement
THE JAMES JOSEPH BOND
REVOCABLE TRUST AGREEMENT

On this ____ day of _____, 2012, I, James Joseph Bond (as Grantor) hereby transfer, assign and convey to myself (as Co-Trustee) and Sean Connery (Co-Trustee) the sum of One Dollar (\$1.00), to be held in trust for the beneficiaries and upon the uses and purposes hereinafter set forth. This trust shall hereafter be known as THE JAMES JOSEPH BOND REVOCABLE TRUST AGREEMENT.

It's That Simple!

ARTICLE I
DEFINITIONS

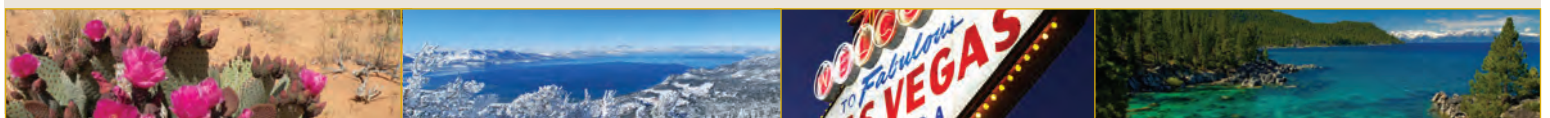
1.01 Grantor. James Joseph Bond shall be referred to herein as "Grantor".

1.02 Trustees. Grantor And Sean Connery shall serve as the initial co-trustees of the trust.

1.03 Successor Trustees. If either of the initial Co-Trustees shall become unable to serve as trustee for any reason or resign, Roger Moore shall serve as Successor Trustee. Any then-acting trustee shall have the power to add to this list of successor trustees through a written declaration. The term "Successor Trustee" or "Co-Trustee" should be



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Email: info@premiertrust.com
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DYNASTY TRUSTS

A Dynasty Trust is an irrevocable trust that contains “dynasty” provisions within it that instruct the trustee to hold the assets placed in the trust for more than one generation. The duration or life of the trust depends on the laws of the state under which it is governed, commonly referred to as the “rule against perpetuities.”

If the assets transferred to the trust are exempt from Generation Skipping Transfer tax (GST tax), then the assets held in the trust may inure to the benefit of future generations without further estate or transfer taxes.

Dynasty provisions can be included in *any* trust; revocable trusts, irrevocable life insurance trusts (ILITs), asset protection trusts, credit-shelter trusts, and even trusts established by a will (testamentary trusts).

The benefits of holding assets in trust for high net worth clients is obvious; trust assets grow and compound within the trust free of estate taxes that normally would be levied at the death of each generation. This is how *real* family wealth has been and is created, for example, the Rockefellers and the Carnegies.

Under reasonable growth and income tax assumptions, \$1 million left in a typical one-generation trust for 115 years (within the time periods permitted in most states) would grow to about \$67 million. The same \$1 million in a Dynasty Trust would grow to almost \$220 million, about 3.2 times more due to the estate tax savings and compounding growth. There are several

states that permit perpetual trusts and in Nevada a dynasty trust can last 365 years. Compounding effects longer than 115 years are more staggering.

Years	Tradition	Dynasty	Difference	Greater
Start	1,000,000	1,000,000	0	NA
85	26,607,645	53,790,927	27,183,282	2.0x
115	67,262,264	219,557,109	152,314,845	3.2x

Dynasty trusts are not only for the wealthy. As is common with irrevocable trusts that have been established by someone other than the beneficiary, the assets held in the trust are exempt from creditor claims of the beneficiary. That includes divorcing spouses. Today more than half of all marriages end in divorce.

By incorporating “Dynasty” provisions into their planning vehicles, clients of even modest wealth can protect their children, grandchildren and even great grandchildren and further from the loss of assets to a divorcing spouse.



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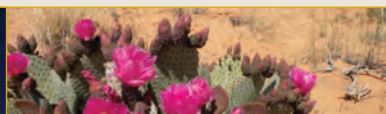
4465 S. Jones Blvd.
Las Vegas, NV 89103
Tel: (702) 507-0750
Fax: (702) 507-0755

RENO

1 E. Liberty St., Ste. 600
Reno, NV 89501
Tel: (775) 473-2200
Fax: (775) 562-4718

Email: info@premiertrust.com
www.PremierTrust.com

Direct Marketing Line: (702) 577-1777





IRREVOCABLE LIFE INSURANCE TRUSTS (ILITs)

Clients with a net worth high enough to be subject to the estate tax will often have substantial illiquid assets as part of their overall investment portfolio. Accessing the value of these types of assets for liquidity to pay estate taxes (due within nine months of death) often results in accepting prices that are forced lower by this time constraint.

To avoid this fire sale situation, clients often choose to liquidate more of their investment assets to cover estate taxes. They sell marketable securities and take withdrawals from investment and brokerage accounts.

The use of a properly structured and administered Irrevocable Life Insurance Trust (ILIT) and the life insurance it holds can provide the liquidity necessary to cover estate taxes. This avoids or limits the sale of other investment assets managed by an advisor.

ILITs can help accomplish other planning goals as well. When a client does not have a taxable estate,

life insurance inside an ILIT can help leverage the amount of money that passes to the client's heirs. Since the death benefit will be received inside an ILIT, the client can dictate through the terms of the trust just how the insurance proceeds are to be used and allocated to the beneficiaries. If drafted properly, the trust may protect the insurance proceeds from the beneficiaries' creditors, including potential divorcing spouses. If dynasty provisions are included, the trust can prevent future depletion of trust assets by eliminating estate taxes paid by future generations on the assets held in the trust, for as long as state law permits.

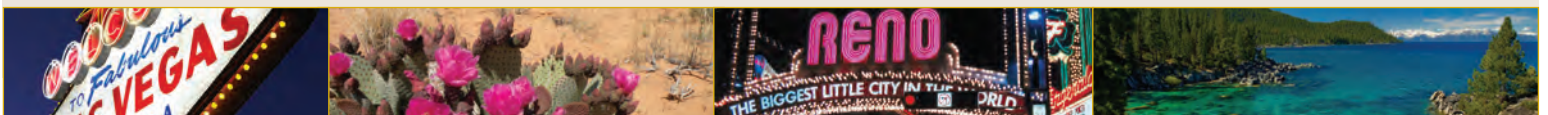
Discussing estate planning and life insurance with clients can help advisors retain assets by minimizing loss due to estate taxes and potential creditor claims of heirs. Using Premier Trust as independent trustee to administer trusts mitigates the chance for potential poaching of client assets by other advisors, banks or trust companies. Advisors become a valuable resource to help clients accomplish long-term goals.



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Fax: (702) 507-0755

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ASSET PROTECTION TRUSTS

Many wealthy clients who have an estate plan have not adequately protected their assets from the claims of potential creditors. A self-settled spendthrift trust, commonly referred to as a domestic Asset Protection Trust (APT), may be an appropriate creditor protection solution for clients in high-risk professions such as doctors, attorneys, architects, engineers, developers and other small business owners.

Only 15 states have enacted laws allowing the creation of APTs, an irrevocable trust in which the grantor is also a permissible beneficiary, a “self-settled” trust. Nevada’s absence of exception creditors, no state income tax and two-year statute of limitations period make it the most desirable state in which to establish an APT.

When an APT is established in Nevada, the assets placed into the trust are *protected from all creditor claims after two years*. Many of the other states have

legislated certain exceptions to the protection afforded by the trust, for example claims from ex-spouses for alimony, child support and other specific claims.

Nevada has ***no exception creditors*** so after the two-year waiting period no future creditor can pierce the trust and the protection offered under the statute.

Nevada’s law affords an additional layer of creditor protection when limited liability companies (LLCs) and limited partnerships (LPs) established in Nevada are utilized. The “charging order” is exclusive remedy for a creditor against a Nevada LLC or LP, including single member entities, meaning a creditor cannot take ownership or control of the entity or its assets.

Nevada has the added benefit of no state fiduciary income taxes on trust income allowing for greater planning flexibility.



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Las Vegas, NV 89103
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Fax: (702) 507-0755

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Reno, NV 89501
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CHARITABLE TRUSTS

Charitable trusts are irrevocable trusts that include both taxable and non-taxable beneficiaries. They are popular vehicles that can be structured to provide the donor with flexible planning options.

There are two basic types of charitable trusts; charitable remainder trusts and charitable lead trusts. In both instances, the donor can contribute highly appreciated assets to fund the trust, avoid the capital gains tax on the sale of the assets, and receive an income tax deduction for a portion of the amount donated in the year of funding.

Charitable Remainder Trusts (CRTs):

CRTs provide a stated percentage of trust income to the donor during the donor's lifetime. Upon the donor's death the assets that are left, known as the "remainder," are distributed to the charitable beneficiary. There are two main subsets of CRTs:

Charitable Remainder Annuity Trusts - CRAT

Pays the donor annually, a fixed dollar amount determined when the trust is established.

Charitable Remainder UniTrusts - CRUT

Pays the donor annually, a fixed percentage of trust's value computed at the start of each year.

A popular variation of the CRUT provides for distribution of a set percentage of Net Income With Right of Make-up, known as a NIMCRUT. It is very flexible since income can be deferred for years and then paid out as needed, similar to a retirement plan but without the IRS restrictions.

Charitable Lead Trusts (CLTs):

CLTs provide distribution of a portion of the trust's income to the charitable beneficiary for a specified period of years or designated lifetime after which the balance is distributed to non-charitable beneficiaries, either back to the donor or to the donor's heirs. They can be setup to provide an Annuity or UniTrust payment, similar to CRTs. CLTs are useful planning tools for donors who are not concerned with receiving current income from donated assets and are more interested in removing assets from their taxable estate.



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Las Vegas, NV 89103
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Fax: (702) 507-0755

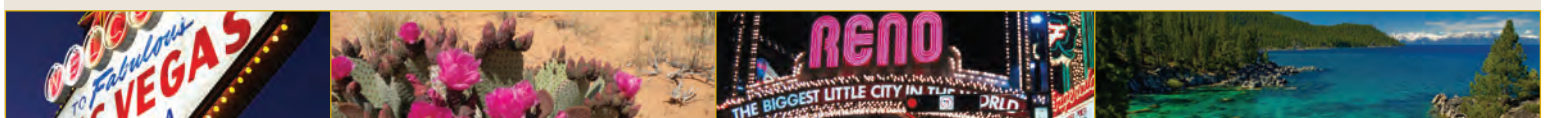
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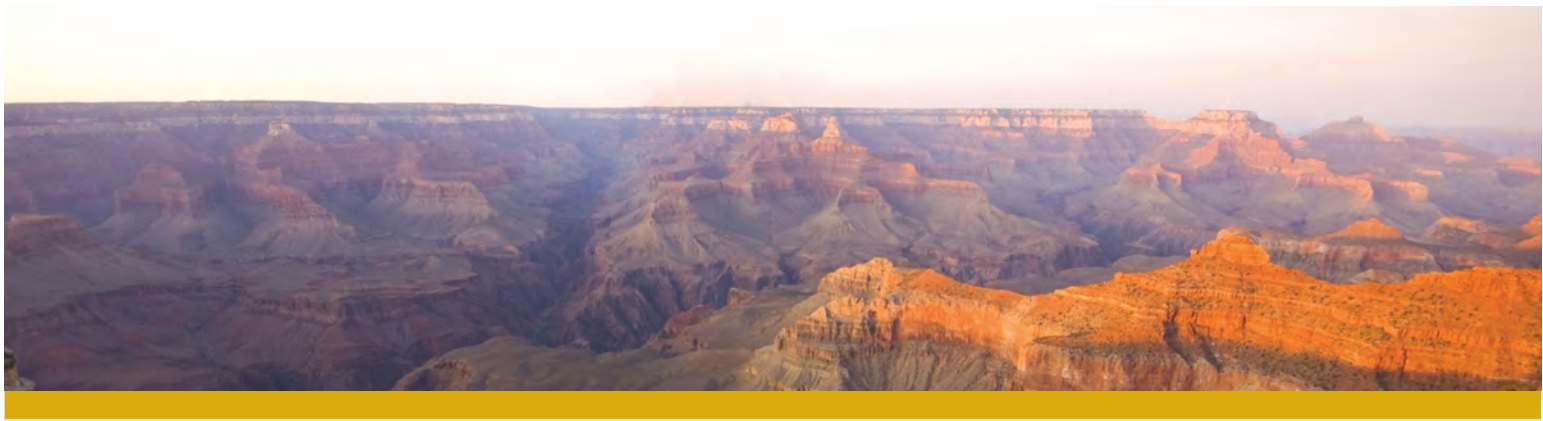
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SPECIAL NEEDS TRUSTS

A Special Needs Trust (SNT) is an irrevocable trust created to ensure that a physically or mentally disabled beneficiary can enjoy the use of property held in trust for his or her benefit.

A SNT may be established for a beneficiary to prevent a beneficiary from losing access to essential government benefits including: Social Security Disability Insurance (SSDI or SSD), Supplemental Security Income (SSI) and federal and state sponsored Medicaid programs that provide the beneficiary access to healthcare, long-term care and nursing home care.

SNTs are frequently established for the benefit a disabled person to receive an inheritance, personal injury settlement proceeds, or the proceeds of compensation for criminal injuries, litigation or insurance settlements. Often they are set up under the guidance of a Structured Settlement planner in cooperation with a qualified legal and financial team.

When established by a Court, family members, a trust company, individuals or entities may be appointed to administer the trust as its trustee.

An independent trust company is often the preferred recommendation since it can act more efficiently to secure government benefits than a court appointed official or an individual that does not have the expertise.

The disabled person, a parent, grandparent, legal guardian or court, can establish a Self-Settled SNT for the sole benefit of a disabled person under the age of 65. Under current Social Security Law, the trust assets are not counted as assets available to the beneficiary for benefits qualification purposes. However, the trust must include "Payback" provisions for Medicaid upon the death of the beneficiary, if the beneficiary had the right to outright possession of the assets.

Pooled trusts, in which several individual beneficiaries are "Pooled" together, can be managed only by authorized non-profit organizations. At the death of a beneficiary "Payback" is modified to allow the remaining funds held in trust to be available to the other pooled beneficiaries.

Third-Party SNTs, that are established by anyone other than the disabled beneficiary (or someone acting on behalf of the beneficiary), are not restricted as to age of the beneficiary and do not need to include Medicaid "payback" provisions.

SNTs are complicated instruments that are affected by many different competing laws, rules and regulations. Great care must be taken in the choice of appropriate trustees to administer trust assets for a disabled person and to the specific provisions that should be included in the trust. Competent professionals specializing in this very unique aspect of the law should be engaged to draft the appropriate documents.



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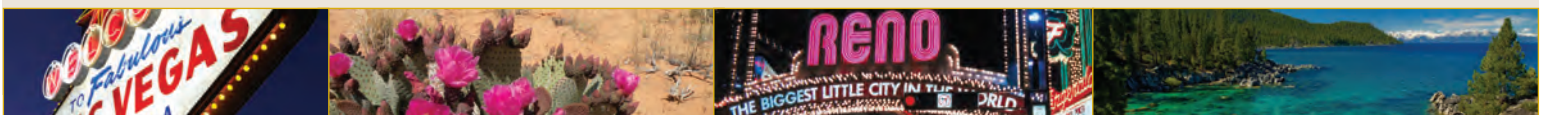
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SELF-DIRECTED IRAs - FAQs

Some Frequently Asked Questions Regarding Self-Directed IRAs:

What Types of Assets Can I hold in My IRA?

You can invest in:

- ▲ Real Estate
- ▲ Notes or Deeds of Trust
- ▲ Private Placements
- ▲ Water Rights
- ▲ Partnerships
- ▲ LLCs

Is Any Type of Investment Not Permitted?

Only two types of investments are *excluded* under ERISA and IRS Codes:

- ▲ Life Insurance Contracts
- ▲ Collectibles (artwork, jewelry, antique cars, etc.)

Are There Restrictions to the Investments I Can Select?

In addition to the *excluded* types of investments listed above, there are certain “prohibited transactions” and “self dealing” that occur when an IRA owner engages in a transaction with a “prohibited person.” Prohibited transactions could cause the entire IRA to lose its tax-free or tax-deferred status. Work with competent professionals to avoid violation of these rules.

Who are “Prohibited Persons”?

Prohibited persons include the IRA owner, spouse, lineal ascendants and descendants, financial advisor, attorney etc.

What Types of Self-Directed IRAs Does Premier Trust Provide?

We act as custodian or trustee of any of the following:

- ▲ Traditional IRA
- ▲ Roth IRA
- ▲ Simple IRA
- ▲ SEP-IRA
- ▲ Inherited/Stretch/Beneficiary IRA
- ▲ Rollover IRA



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