



Founded in 1987, The Trust Company of Tennessee is an independent, private state-chartered trust company organized under the Tennessee Banking Act pursuant to Title 45 Chapters 1 and 2 of the Tennessee Code Annotated. It is regulated by The Tennessee Department of Financial Institutions, the chief regulatory agency for all of Tennessee's state-chartered and licensed non-depository financial institutions. Comprised of more than 100 employees dedicated to providing fiduciary trust services, assets under management total more than \$4.5 billion.

The Trust Company of Tennessee is examined by The Tennessee Department of Financial Institutions; is audited each year by an independent accounting firm; and carries various insurance policies including a \$10,000,000 general errors and omissions policy, \$10,000,000 directors' and officers' errors and emissions policy, and a \$10,000,000 fidelity bond, which protects against fraudulent/dishonest acts of employees.

The Trust Company of Tennessee as a part of its traditional business model administers Irrevocable Trusts (Special Needs Trusts, Structured Settlement Trusts, Management Trusts) both within the state of Tennessee and throughout the country.

The Trust Company of Tennessee is the only Corporate Trustee utilized by The Halpern Group, which has a dedicated team providing trust services exclusively to their clients, including relationship management, tax, legal, real estate, bilingual services and financial planning.