

SAFETY & SOUNDNESS

Trust Company of America (TCA) is a financially strong and well-capitalized company. Since our establishment in 1972, the philosophy has always been, and remains, fiscally conservative. We believe that financial strength is the foundation of providing value to our clients in all market conditions.

SUMMARY OF FACTS

- No long-term debt.
- Received high ratings for capital adequacy from both the Federal Deposit Insurance Corporation (FDIC) and the Colorado Division of Banking.
- TCA does not make loans, therefore, we have no exposure to defaulting loans.
- Our portfolio has no sub-prime mortgages, margined securities or leveraged assets.
- TCA is well insured, including FDIC insurance for investors' deposits.
- With the trust company charter, the firm is highly regulated by the FDIC and the Colorado Division of Banking.
- Financially audited annually by a top 10 CPA firm as well as having a robust internal auditing process.
- TCA always holds our client's securities separate from our firm's securities.
- TCA does not borrow or loan our clients' securities.

FINANCIAL SOUNDNESS

Trust Company of America has no long-term debt. The Company's operating performance has enabled self-funded market expansion and capital growth; thus there has been no need to secure long-term debt to fund the business. The company has a revolving line of credit at the Federal Home Loan Bank for approximately \$300 Million dollars which is available for working capital. In addition, TCA's parent company has a line of credit with one of its correspondent banks which is also available for working capital needs.

TCA has a long track record of profitability and financial strength. The Company's assets under custody (AUC) surpassed \$15 billion in 2016.

Since TCA is not a lending institution, there is no exposure to defaulting loans. Defaulting loans are the most common cause of failure for traditional depository institutions.

PORTFOLIO OVERVIEW

TCA's conservatively managed investment portfolio is primarily invested in US Government guaranteed securities or in highly rated short-term funds at banks. It does not contain sub-prime mortgages, margined securities or leveraged assets.

CORPORATE INSURANCE

Your assets at TCA are well protected. Through the deposit insurance program with the FDIC, investors' cash deposits are insured up to \$250,000 per account. More detailed information regarding FDIC insurance is available at www.fdic.gov/deposit/deposits/index.html.

At the corporate level, Trust Company of America's insurance coverage includes \$20 million for Financial Institutions Bond/Computer Crime and \$15 million for Bankers Professional Liability.

TCA operates from a secure facility with security features that meet the rigorous requirements for a U.S. bank. In addition, each of our employees undergoes thorough pre-employment security screening and background checks.

HIGHLY REGULATED

Accountable for billions of dollars in client investments, TCA ensures the safekeeping of client assets under custody by managing, tracking, and holding title to clients' securities for their benefit. The clients' securities are always held separately from corporate assets. TCA does not borrow for our own use, or loan out for another firm's use, any security owned by account holders. While TCA holds title to the clients' securities, investments in mutual funds are held at the mutual fund companies and the direct investments in equity securities are safely held at JPMorgan Chase & Co., a large, reputable, and highly regulated organization.

As an FDIC-insured depository institution, TCA complies with federal statutes and regulations enforced by stringent FDIC examinations. Trust Company of America is also supervised and examined by the Colorado Division of Banking and is bound by Colorado State Banking Commission regulations. TCA utilizes the services of a third-party examiner who reviews compliance with operating policies and internal controls on an annual basis, and reports the findings to TCA's board of directors.

In addition, TCA is audited annually by RSM International, Ltd. (www.rsm.global), one of the 10 largest CPA firms in the United States.

At TCA, we believe our conservative philosophy and strong financial track record creates value to the clients we serve. We work tirelessly to protect the assets we hold in trust and are committed to the ongoing financial safety and soundness of Trust Company of America.



For more information, contact us today at 1-800-955-7808 or visit www.trustamerica.com.

ABOUT TRUST COMPANY OF AMERICA

Trust Company of America (TCA) is the only independent RIA custodian offering fully integrated real-time technology, consultative services and back office support exclusively to RIAs. Since 1972, TCA has been a dedicated champion of RIAs, committed to personally helping them optimize their portfolios, streamline their business processes, and achieve their full potential — all without competing for their clients.

Visit trustamerica.com to learn more.

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