

HERITAGE TRUST COMPANY OF NEW MEXICO

A NAME YOU CAN TRUST



You depend on professionals – lawyers, accountants and investment advisors – for reliable direction regarding financial and legal matters. Now you can add the team at Heritage Trust Company of New Mexico to your list of trusted advisors. We offer a selection of unique, affordable services to individuals and families who want help managing the disposition of wealth, possessions and other personal concerns from generation to generation. We collaborate with you and your other advisors, to achieve your financial goals and prepare for any contingency.

As the first independent trust company in Northern New Mexico, we hold a certificate of trust authority from the New Mexico Financial Institutions Division. Along with our professional, confidential approach, we have a deep understanding of Northern New Mexico's cultures and customs so we're especially good partners for members of the local community.



WHAT IS A TRUST?

A trust is a legal document separate from a will that details your wishes regarding the management of your assets, charitable giving, and other financial concerns while you're alive and in the event of your death. When a trust is established, an appointed third party, called a trustee, manages the trust on behalf of the grantor and the beneficiaries. A trustee can be a friend, family member or an impartial, outside organization, often called a *trust company*.

TRADITIONAL TRUST SERVICES

For many of our clients, we serve as a trustee, managing the funds, property and other assets within a trust. We specialize in compliance and administration and ensure a professional, accurate and timely approach to administrative tasks.

Our Trust Services include:

- Coordinating the establishment of new trusts
- Assuming the management of existing trusts
- Assessing financial holdings
 - Hiring outside counsel
 - Acting as a personal representative





FINANCIAL CONCIERGE

Do you have a family member who needs help with recordkeeping and balancing the checkbook? Do you need someone to review your mail, pay monthly bills and check on your property while you're on a long trip? The Financial Concierge service from Heritage Trust can help. We will customize a package of personalized financial and life-management services to meet any need. These time-saving, confidential services are especially valuable for families with parents or grandparents who live alone or in senior care facilities. A Heritage Trust Financial Concierge serves

as a reliable, compassionate advisor, as well as a constant communicator for the client, family members and other professional consultants.

Our Financial Concierge Services include:

- Bill paying
- Checkbook balancing
- Record-keeping
- Reviewing mail
- Supervising hired staff – medical care-givers, housekeepers and maintenance people
 - Overseeing property management
 - Conservatorship
 - Guardianship

We offer many other services too – estate planning, charitable giving, investment management, tax review and tax preparation. When it comes to financial management and meeting your goals, turn to a name you can trust – ***Heritage Trust Company of New Mexico.***



The Heritage Trust team:

Juana Bergerson, Jenny Trindel, Fred Winter, CPA, Glenda Mondragon

“All of the staff members with whom I’ve worked have been exceptionally pleasant and competent. Heritage Trust has turned my position as a personal representative from being a chore to being a pleasure.”

Margery Reading

Taos, NM

“Hardly a day goes by that I am not in some way thankful for the work that Heritage Trust has done for my mother. Not only has Heritage Trust’s professional knowledge and expertise been crucial to helping my mother and me make some very important decisions, but their patience, understanding and friendship have all been equally crucial.”

Reed Anderson

Cincinnati, OH

