

# ATLANTIC TRUST

PRIVATE WEALTH MANAGEMENT

## Case Studies: Creating Solutions and Strong Relationships

When Atlantic Trust understands your needs—whether for next year or the next generation—we develop solutions that are highly personal, a reflection of your values and customized to your goals.



A MATTER OF TRUST

### An Unpredictable Journey:

#### Adapting to Changed Circumstances

All good parents plan ahead for the education of their children. So the Turners thought while creating a trust for their infant son to finance his college education. They made all the right moves—funding it with shares in a closely held company that was about to go public. The planning technique proved to be successful, and the value of the trust grew rapidly. However, life is unpredictable. By the time the Turners' son reached school age, it was apparent that he had special educational needs and was unlikely to go to college. Although the trust funds had grown substantially, they were earmarked for college by the terms of the trust agreement; technically they were not available to pay for the costly private school that the child required. Recognizing that these funds were essential for the child's current needs, the Atlantic Trust team used their expertise to seek a change in the terms of the trust agreement. Working with the Turners and the local court, our team spearheaded the effort to reform the trust so the funds could be used to provide the best education for the special needs of this very special child. While the Turners can't anticipate everything in life, they feel good knowing they have a partner in the journey.

This case study is based on actual Atlantic Trust clients' experiences, but names and certain details have been changed to protect our clients' privacy.

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