

As Seen In  
**Bloomberg Businessweek, Fortune & Money**

**BUILDING WEALTH**

**Greater St. Louis**

# Full-Service Financial Partners

World-class wealth management delivered  
by collaborative local advisors.

**C**lients of The Commerce Trust Company benefit from the best of both worlds: nationally competitive resources and boutique-style service.

Managing over \$39 billion in assets and nationally ranked by SNL Financial at No. 26 for assets under management<sup>1</sup>, the firm is one of the largest trust companies based in the Midwest and has been serving clients since 1906. But industry-leading client satisfaction and account retention are the true testaments to the firm's success.

"Our clients say we offer the optimal combination of resources, size, and scale, with very personal service from people they know and who know them," says V. Raymond Stranghoener, president and CEO of Commerce Trust.

## Comprehensive Management

Each client is supported by a designated team of professionals who develop custom wealth management plans and can provide the full spectrum of financial services. In addition to private banking, investment management, and trust services, Commerce Trust can provide business valuation services, complex real estate and tax advice, eldercare services, and other highly specialized business services.

"We start each relationship with information gathering to get to know our clients. By understanding our

clients and their goals, we are better equipped to help them develop a road map to achieving their goals," Stranghoener says.

A specialized division, Commerce Family Office, for example, guides larger multigenerational families through the complex issues of family wealth stewardship, including succession planning, real estate property management, and the establishment of charitable foundations. Commerce Family Office ranks No. 21 worldwide in Bloomberg's list of the Top 50 Family Offices<sup>2</sup>.

"Our account teams really become like members of the family—very involved not just with financial matters but with a multitude of family issues that come up over the years," Stranghoener notes.

## Objective Advice

The firm's open architecture approach to investment management means that Commerce Trust is not tied to any particular investment managers or financial products. Rather, wealth management efforts are research-based and highly tailored to the individual client's needs and goals.

"We're in the business of selling objective advice," Stranghoener says.



Raymond Stranghoener, president and CEO

"We're not selling products or any kind of one-size-fits-all financial plans."

An investment research group is dedicated to studying the markets and the financial trends that affect client portfolios, such as tax laws, instability in foreign markets, and the impact an expected interest rate increase may have on municipal bond valuations. Armed with that research, account teams are constantly monitoring clients' investment plans to adjust for changes in the risk parameters.

"Our goal," Stranghoener says, "is to make clients feel very well organized and confident about their financial affairs and to know that with us, they've got the right financial partners in place to help them achieve their long-term goals."



**The Commerce Trust Company**  
A division of Commerce Bank

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Mutual funds, annuities, and other investment products:

Not FDIC-insured	May Lose Value	No bank guarantee
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<sup>1</sup> SNL Financial; ranking as of September 30, 2014

<sup>2</sup> Bloomberg Brief, "Family Office Special Report", December 2014