



# Sucré-Vail

## Wealth Advisors<sup>®</sup>

Achieving Financial Wellness without Unnecessary Risk

### **What SVB's Collapse Means for Your Money**

In like a lion, out like a lamb – that's what they say about March.

And this year it's as true as ever, as we recently saw the collapse of Silicon Valley Bank and the subsequent government response. It has many savers and investors wondering if something similar could happen to their bank and concerned about the financial ramifications. [SVB:What happened](#)

### **This is a great time to reevaluate how your custodians/Investment Advisors are structured.**

At Sucré-Vail Wealth Advisors, we use a custodian that provides an additional layer of security to protect you from the institutional failures that have recently occurred.

Your money is held in trust with a federally chartered, limited purpose savings association that provides custodial and personal trust services.

It adheres to extensive federally mandated controls, which are audited by independent and internal auditors and designed to prevent fraudulent activity.

### **What does that mean to you?**

- Your assets are not co-mingled with other assets.
- All client assets are held in an account under your name, so trust-company creditors have no claim to your assets.
- Your assets are not used as collateral for lending activities.
- Our Trust company partner does not participate in margin lending. They cannot pledge, lend or margin client assets held in their custody.
- Our Trust Company partner maintains custody of your assets, not the money manager
- Our third-party money managers are granted access to trade securities on the Trust Company platform. However, the Trust Company is the sole custodian of your assets, not the money managers. Your assets are held

- [https://www.sucrevailwa.com/asset\\_safety\\_security](https://www.sucrevailwa.com/asset_safety_security)

Still, there are important points to know about the fast-moving situation and how it relates to your plan. Keep reading for answers. From understanding the broader economic implications to tips on how to stay resilient during market downturns, these articles can provide valuable insights.

Remember, I am always here to answer your questions and discuss any ideas you may have. Don't hesitate to reach out if you need further support in pursuing your financial goals.

Thanks,

Margaret & Henry



**Margaret R Sucré-Vail, AIF® AWMA®**

Advisor

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