

Wealth and Retirement Planning

It's never too early to start saving for retirement. At Cadence Bank, we have a wide range of wealth planning services, tools, and accounts to help you save for life after work. Our team strategically chooses and implements financial strategies while considering your goals, risk tolerance and time line.

Planning for Your Future

The first step is to review your current retirement assets, including IRAs, 401(k)s, deferred compensation plans, pensions and annuities. By analyzing your current assets, cash flow and spending habits, we can develop a comprehensive retirement plan that meets your goals while minimizing taxes and inflation.

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CADENCE
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Trust & Asset Management



Our investment professionals have the knowledge and expertise to design and administer a variety of solutions, including:

- 401(k) Rollovers
(traditional, safe harbor, Roth IRA and simple)
- IRAs and inherited IRAs
- Employee stock ownership plans
- College planning
- Profit-sharing plans
- Pension plans
- Stocks, bonds and mutual funds

Additionally, monthly distributions can be set up to deposit directly into your checking account, withhold taxes upon request, and establish monthly contributions through bank drafts.

Individual Retirement Accounts

An Individual Retirement Account (IRA) can help you build enough money to support your dreams of retirement.

Trusted IRA

A Trusted IRA – also known as an Individual Retirement Trust (IRT) – combines the tax advantages of an IRA with the flexibility and long-term control of a Trust, thus combining your estate planning and retirement goals in a single framework.

Roth IRA

This non-tax-deductible account features tax-free withdrawals for certain distribution reasons after a five-year holding period.

To find out how our trust administration experts can assist you and your family, please contact us today.



CADENCE

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Preserving and creating wealth for over 40 years

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