Investment Management

At Bank of Utah, we understand how important investments are in reaching your larger goals. As a strong, local provider of investment management services, Bank of Utah can help you on your path to financial growth and security.

We manage investments for:

- Individuals (including individual retirement accounts or IRAs)
- Institutions (including companies, foundations and closely held businesses, such as family limited partnerships or LLCs)
- Trusts, estates and conservatorships
- Other personal or institutional investment accounts

As investment manager for your securities and other marketable assets, we will tailor solutions to your unique needs and circumstances, with the help of your experienced trust and investment officers.

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Investment Management Solutions

Bank of Utah's time-tested strategies offer a full-range of investment options, designed around common-sense forecasting and coupled with a nimble outlook toward market dislocations.

We build your portfolio to meet your goals, whether for aggressive growth, income, preservation of capital, cash management or a balanced portfolio.

Diversified Mutual Fund Model

Generally reserved for accounts under $2 million, this type of portfolio has built-in diversification and lets you access a wide mix of assets, including domestic and international stocks, bonds and commodities.

Individual Holdings

For larger stock or equity accounts, this type of portfolio is built with varying emphases on capital size, growth or value, concentration in certain industries or maximum dividends. Private equity or other alternative investments may be added.

Fixed Income Portfolios

Depending on the need for taxable or tax-exempt income — or a mix of both — we build laddered portfolios within a determined maturity range. This type of portfolio offers several fixed income securities, ranging from short to long term.

Start the conversation.

Please reach out for more information on how we can work together to meet your investment needs and objectives.

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Frequently Asked Questions

Who Does Bank of Utah Provide Investment Services To?

Bank of Utah serves those with:

- Investable assets of approximately $150,000 and more
- High net worth ($2 million to $10 million in liquid assets)
- Ultra high net worth (over $10 million in liquid assets)

What Are Bank of Utah's Standards for Managing Investments?

As a trustee or other appointed fiduciary role, Bank of Utah has a duty to manage investments like a prudent investor. As an investment management agent, the bank has a duty to manage investments in the best interests of its clients.

Whether as a fiduciary or investment agent, Modern Portfolio Theory guides our methodology to maximize investment return with diversification for your level of investment risk. This includes identifying your risk tolerance and investment objective, setting the investment objective in writing, then applying the portfolio strategy allocation.

The bank’s trust and investment services are examined annually by the FDIC and state banking regulators to help ensure that your investments are managed to these standards of care required by law and regulation.

What Types of Securities Can Be Included in a Fixed Income Portfolio?

We build laddered portfolios within a determined maturity range from U.S. government treasury or agency bonds, investment grade municipal bonds or corporate bonds, brokered CDs, real estate investment trusts (REITs), high-yield corporate bonds if warranted, or alternative fixed income products.

How Does the Bank Minimize Tax Liability?

We understand that mitigating taxes is important to you. Whether we are managing a large stock portfolio or acting in our fiduciary capacity, our goal is to balance the objective of the portfolio with a strategy of minimizing tax consequences.

What Are Our Investment Management Fees?

Bank of Utah charges fees based on a percent of the assets we manage. This aligns the bank’s compensation with the performance of the client’s investments.

However, our duty to manage your investments well is required regardless of how our fees are charged. On average, investment management fees are about 1 percent of the portfolio's market value. Lower fees may be applied for larger or fixed income portfolios. Commissions on equity trades are at institutional rates of about three cents per share with a $5 minimum per trade.

Do Managed Accounts Include Custody?

Yes, all managed accounts include custody at no additional cost. Custody-only services for securities are also available at a percentage fee of the market value. The bank charges a bookkeeping fee for managed or fiduciary accounts when the investments are custodied at another firm.

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What if I Want to Retain Control Over My Investments But Seek Recommendations?

For clients who want to manage their own securities through a self-directed account but would like professional guidance, Bank of Utah Wealth Management Services — powered by OUTCOME — offers investment recommendations. For more information, click **here**.

DISCLOSURE: Non-deposit investment products are not FDIC insured

Get the lastest information from our website. Scan the QR Code to go directly to this page.

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