



## Every plan is unique

Personalized service and flexibility are catch phrases at many institutions, but it's something you can expect from us. You have your own unique goals, and you will receive a plan that is personal, flexible and customized to your needs. Your designated professionals will work closely with our team to manage your assets and fulfill your vision.

Every legacy starts with a plan, and that means listening to you, your priorities, your passions and who you want to take care of.

Identifying answers to some key questions can provide great clarity in determining your ultimate estate planning goals and communicating them to your family. Questions like:

- How much wealth do you need during your lifetime?
- How much wealth should transfer to family and when is the right time to do it?
- Do you wish to make charitable gifts as a tax-saving strategy?

Once you tell us about your unique situation, we'll present options and provide guidance. You can feel confident knowing we will review your existing documents and address any concerns, and then create an estate plan that meets your needs and fulfills your short and long term goals. This plan will serve as a blueprint, now and in the future, for all those responsible for handling your affairs.

## What documents do I need?

The four main documents everyone should have are a:

- Will (even if you and your spouse have joint ownership of all assets),
- Living will,
- Durable financial power of attorney, and
- Health care power of attorney



## Put a living trust to work for you

A living revocable trust can help you control your assets while you're living, and if you become incapacitated. When you pass, the assets held in your trust will avoid the delays and some expenses of probate, and guide how your heirs receive their inheritance. A lot of clients like that the terms of a living trust agreement generally remain private, unlike the terms of a probated will, which becomes public record.

### What can we do for you?

We can serve with consistency as trustee, co-trustee, or agent and provide the following services:

- Provide timely distributions based on your objectives or as directed by an individual trustee.
- Provide all regular account and investment statements.
- Facilitate and file federal and state income tax returns and provide summary information to beneficiaries.
- Safeguard and invest trust assets according to trust goals and objectives.
- Manage trust assets, including residential and commercial real estate and closely held securities.
- Schedule and hold regular meetings with your portfolio manager and trust officer to review trust investments, performance, administration and other needs.
- Pay bills for personal and household expenses.

Our estate specialists are experienced and know how to avoid unnecessary delays, safeguard assets and make informed tax choices. We often can save families money because our fees include specialized services that individual executors or trustees often have to obtain from outside sources, at an added cost.

Most importantly, you receive unbiased service. A corporate trustee helps to preserve the family relationship, as no one family member is charged with overseeing another. And if there are difficult decisions to make, you can be confident we can make them without creating family drama.

## Understanding probate

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### Should I use a corporate executor?

Selecting an executor for your estate is a very personal and important decision. Many people choose a loved one or close friend to perform this duty, but it can be overwhelming for the novice or grieving family member. Having a corporate executor allows you to pass off the many required tasks, yet still be very active in the process.

We routinely serve as a corporate executor and our experienced team will complete the settlement process quickly and efficiently. All executor fees are set by state law, so you can feel confident knowing you will never pay more for our expertise than what anyone else could legally charge for the same service.

**Availability:** An executor must be available when needed, regardless of other family or business matters.

**Impartiality:** An executor must be free from personal bias. All family members need to feel no one is favored and everyone has equal access to information.

**Knowledge:** Estate administration can be complicated. State laws govern the process and unfamiliar tax laws can apply. A variety of filings need to be made on time. If errors are made, penalties and fines may occur.

**Experience:** Every estate presents a unique mix of assets, personal property, stocks and bonds, life insurance, investment real estate, and/or family business interest. The executor must know how to handle all types of assets and holdings.

**Investment capabilities:** An executor must have an understanding of current financial markets and be capable of making informed investment decisions.

**Patience and sensitivity:** Estate settlement is a time of grief and adjustment. The executor needs to be responsive to concerns of the beneficiaries.

**Longevity:** No one knows when the executor's services will be needed. A corporate executor is ready to serve at any time and can complete the job of estate settlement, no matter how long it takes.