

# It's A Matter of Trust

# Sample



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When it comes to making decisions about your estate, choosing qualified trust professionals is an important part of the decision-making process.

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When you're updating your estate plan, one of the most important decisions you'll make is the selection of your executor and trustee, who will be responsible for carrying out your wishes.

Consider the qualities that make an effective trustee:

- **Investment management expertise** – keeping your assets adequately diversified and allocated in such a way that the portfolio provides the necessary income and growth to meet the needs of your beneficiaries.
- **Objectivity** – exercising discretion in making decisions about how much to distribute, to whom and when is both an art and a science – this is the single most critical function a trustee performs.
- **Availability** – being there when needed to perform the tasks required on a timely basis.
- **Knowledge of fiduciary & tax law** – ability to properly interpret and follow the terms of your will or trust, consistent with applicable laws that govern the arrangement and ensure all tax matters are addressed correctly.
- **Fiduciary accounting expertise** – properly accounting for principal and income ensures your beneficiaries receive what they are entitled to.
- **Permanence** – some trusts last for years or even through generations. Consistency of administration of the trust ensures beneficiaries are treated fairly.

A corporate trustee will have all of these qualities and, in addition, will provide the following advantages:

- Experienced professionals, educated in trust and tax law
- Locally delivered, personalized service
- Professional asset management
- Full array of services, including bill paying, and estate settlement
- Flexibility in tailoring services to meet your specific situation
- Legal and regulatory oversight
- Unlike individual fiduciaries, corporate trustees do not have to be bonded - which can result in a significant cost savings to the trust/estate.

By working with qualified professionals, you can ensure that your wishes are carried out in a manner that is appropriate to your family's circumstances. We'll be glad to visit with you in person to answer your questions about how we can serve your needs.

Be sure to consult your attorney and tax advisor when updating your estate plan.

