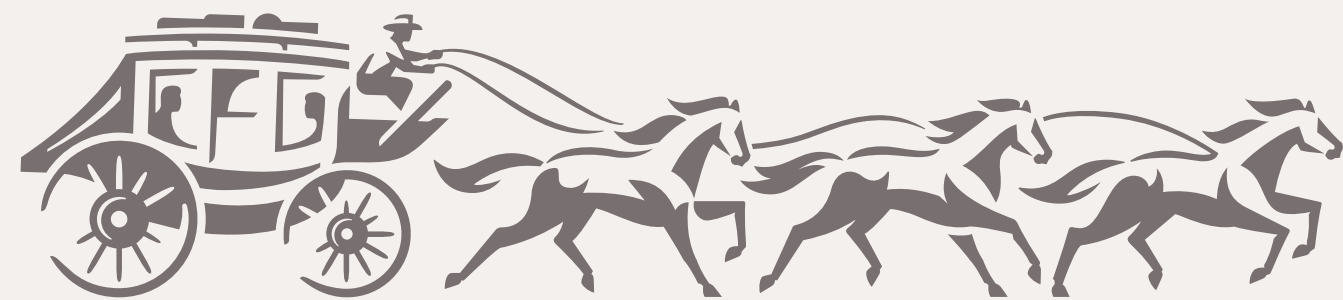


# FIDUCIARY DUTIES OVER THE LIFE CYCLE OF YOUR ESTATE PLAN

Event or situation	You are alive and well	You are temporarily or permanently incapacitated	At the time of your death	Your legacy continues
Time span of the fiduciary role	TRUSTEE			
	INVESTMENT MANAGER			
	YOU OR AGENT		EXECUTOR OR AGENT	
Fiduciary function	<b>Advise and implement</b> ↓	<b>Organize and manage</b> ↓	<b>Settle estate and distribute assets</b> ↓	<b>Manage assets and make decisions</b> ↓
Fiduciary duties	<ul style="list-style-type: none"><li>• Build and monitor plan</li><li>• Understand trust provisions</li><li>• Review asset ownership</li><li>• Secure storage of key documents</li></ul>	<ul style="list-style-type: none"><li>• Pay bills</li><li>• Assess and coordinate care</li></ul>	<ul style="list-style-type: none"><li>• Distribute assets</li><li>• Coordinate final tax filings</li><li>• May also mediate any disputes</li></ul>	<ul style="list-style-type: none"><li>• Administer trust provisions</li><li>• Protect assets</li></ul>
Other ongoing duties		<ul style="list-style-type: none"><li>• Manage assets</li><li>• Deal with family dynamics</li><li>• Pay taxes</li></ul>		



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Not Insured by the FDIC or Any Federal Government Agency	Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliation	Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

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CAR-0220-03007