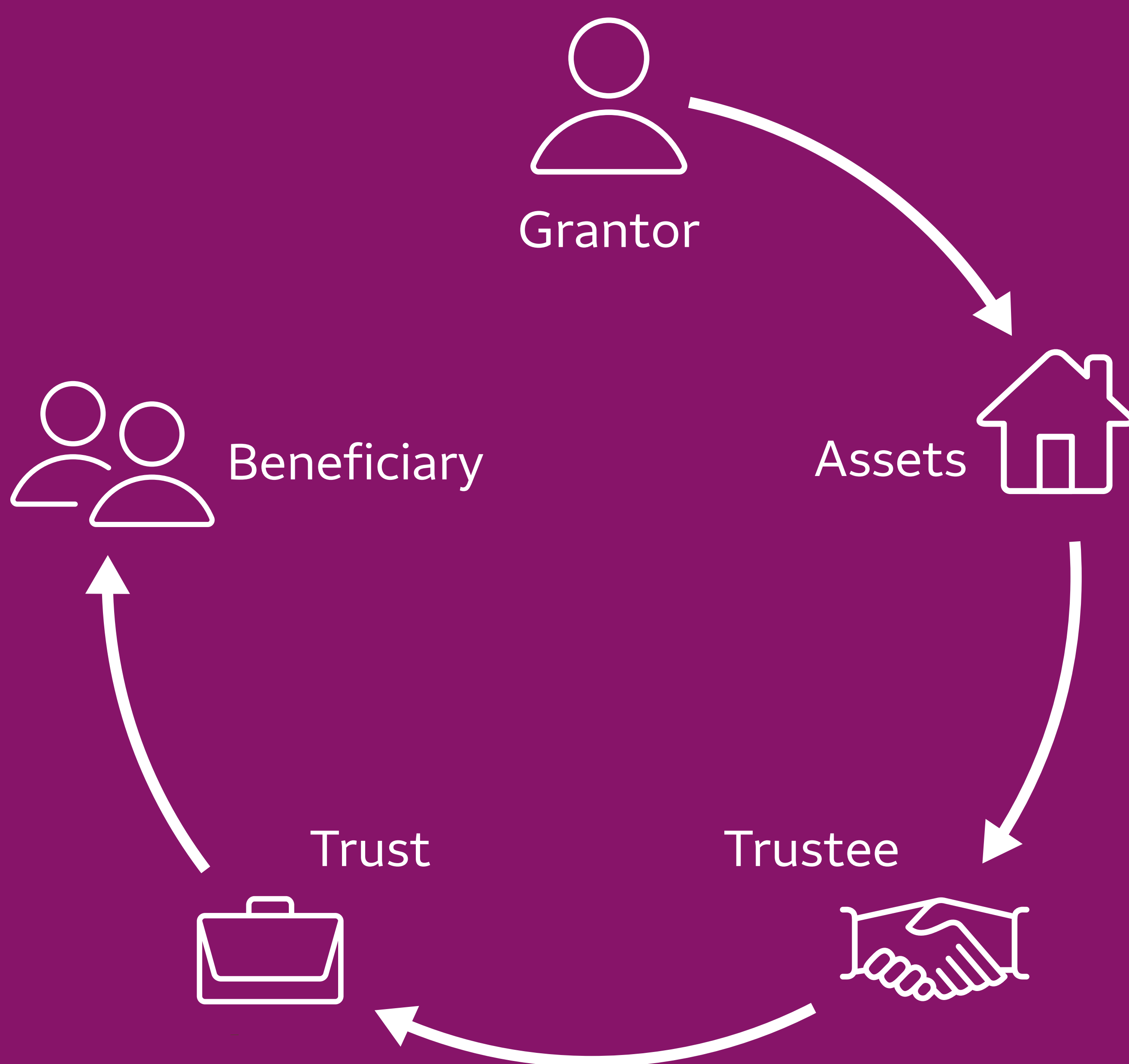


# Using a revocable living trust

## Investment and Insurance Products are:

- 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 Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested



## Benefits

- Trusts are generally easier than a will to administer at death, especially if the grantor has property in multiple states
- Trusts may offer advantages that durable powers of attorney can't in case of incapacity
- Trusts offer privacy that probate can't offer

## Drawbacks

- Trusts are generally more expensive to create than a will
- Cost savings are not as great in states that have a streamlined probate process
- Trusts can be confusing or unsettling, because the legal language can be complex and hard to understand

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