

# Fiduciary duties over the life cycle of your estate plan

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

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		EXECUTIVE OR AGENT	
Fiduciary function	Advise and implement ▼	Organize and manage ▼	Settle estate and distribute assets ▼	Manage assets and make decisions ▼
Fiduciary duties	<ul style="list-style-type: none"> <li>• Build and monitor plan</li> <li>• Understand trust provisions</li> <li>• Review asset ownership</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>• Secure storage of key documents</li> </ul>	<ul style="list-style-type: none"> <li>• Manage assets</li> <li>• Deal with family dynamics</li> <li>• Pay taxes</li> </ul>		

This information is provided for educational and illustrative purposes only.

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