

# Who should be in charge of your estate?

## 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

*If you have*

Assets of less than  
**\$1 million**

*consider an*



**INDIVIDUAL TRUSTEE**

*unless*

the trustee needs to have specialized asset management experience.

Then, consider a



**CORPORATE TRUSTEE**

*If you have*

Assets of more than  
**\$1 million**

*consider a*



**CORPORATE TRUSTEE**

*unless*

- the trustee needs to have:
- A close relationship with the beneficiary, or
  - Specialized knowledge, as in a family business.

Then, consider an



**INDIVIDUAL TRUSTEE**

Regardless of the amount of your trust, if:

- There is no trusted individual
- The available individual would face adverse tax results
- The available individual would have conflicts of interest
- The trust is longer-term or multi-generational
- The trust is complex and requires additional oversight

*consider a*



## **CORPORATE TRUSTEE**

consult with your estate  
planning attorney

This information is provided for educational and illustrative purposes only.

The Private Bank offers products and services through Wells Fargo Bank, N.A., Member FDIC, and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.

Deposit products are offered by Wells Fargo Bank, N.A. Member FDIC.

Brokerage services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

**Wells Fargo Bank, N.A. offers various advisory and fiduciary products and services including discretionary portfolio management. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, a separate non-bank affiliate, may be paid an ongoing or one-time referral fee in relation to clients referred to the bank. The bank is responsible for the day-to-day management of the account and for providing investment advice, investment management services and wealth management services to clients. The role of the Financial Advisor with respect to the Bank products and services is limited to referral and relationship management services. Some of The Private Bank experiences may be available to clients of Wells Fargo Advisors without a relationship with Wells Fargo Bank, N.A.**

Wells Fargo and Company and its affiliates do not provide tax or legal advice. In limited circumstances, tax advice may be provided by Wells Fargo Bank, N.A. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your taxes are prepared.

