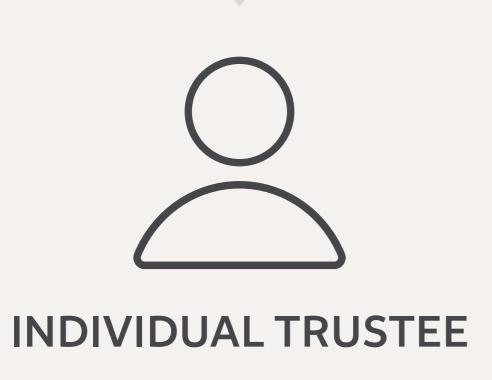
Who should be in charge of your estate?

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





unless

the trustee needs to have specialized asset management experience.

Then, consider a



If you have

Assets of more than \$1 million

consider a



unless

the trustee needs to have:

- A close relationship with the beneficiary, or
- Specialized knowledge, as in a family business.

Then, consider an



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



This information is provided for educational and illustrative purposes only.

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