

# 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

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