

SEVEN REASONS TO USE AN INDEPENDENT CORPORATE TRUSTEE

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1. EXPERIENCE.

You'll gain the advantage of years of experience. Because they administer trusts on a daily basis, they are familiar with all kinds of trusts, tax and estate planning strategies, and the legal responsibilities of a trustee. They can administer the assets in your trust now and/or after you die as your trust directs—for oversight of assets, paying bills, filing tax returns, maintaining accurate records, and distributing income and assets. Most

have experience with all kinds of nonconforming assets, including real estate, farms, closely held businesses, mineral properties, international investments, and collectibles.

2. CHECKS AND BALANCES.

You'll avoid inherent conflicts of interest that may arise with both investment management and administration with one party. The independent trustee model delivers a checks-and-balances system with the family and advisors. Independent corporate trustees give their full attention to administering trust assets (versus managing investment assets).

3. PROTECTION.

You'll protect your wealth because independent corporate trustees are regulated by state or federal agencies. Also, most courts consider them "experts" and expect them to meet higher standards than a nonprofessional.

4. CONTINUITY.

You'll receive reliable, long-term service. A corporate trustee won't become ill or die, get divorced, go on vacation, move away or be distracted by personal concerns or emotions (as an individual might).

5. OBJECTIVITY.

You'll value their objectivity. They will follow your trust instructions objectively and faithfully; something family members are often unable to do.

6. RESOURCES.

You'll tap their rich sources of advice and referrals. They routinely provide insight on best practices on estate administration matters, and can refer you to attorneys and other qualified professionals as needed.

7. PEACE OF MIND.

You'll enjoy peace of mind. Knowing you have selected someone with experience and integrity to manage your financial affairs now and/or when you are no longer able to do so yourself can be very reassuring.