



Personal trust services

Offered through Wells Fargo Bank, N.A.

If a trust is part of your estate plan, naming a trustee to be responsible for managing your assets and administering the trust terms and provisions is one of the most important decisions you can make. Your trustee can have a wide range of responsibilities and face personal liability if they fail to perform their duties as specified by your trust. Choosing a corporate trustee with both trust administration and investment management experience can help instill a sense of confidence in knowing that your trust will continue to be managed efficiently and impartially when you are no longer able.

As an industry leader in trust services, Wells Fargo Bank offers the extensive knowledge and experience necessary to handle every aspect of your trust and help address the sophisticated needs of the most complex estate plans.

Estate planning for today and tomorrow

In addition to being valuable tools for transferring wealth after death, trusts can be just as important for addressing asset management and estate planning goals during your lifetime. As a corporate trustee, Wells Fargo Bank manages different types of trusts to meet the evolving needs of individuals and families. These can include managing traditional and specialty assets, naming guardians, providing privacy and potential tax advantages, rewarding beneficiaries through incentive provisions, supporting loved ones living with disabilities, managing charitable giving and multigenerational legacy planning, and more.

Managing your trust when you are no longer able

When you choose Wells Fargo Bank as your corporate trustee, you remain in control of your revocable trust until you become incapacitated or pass away. At that point, our trust specialists pick up where you left off — assuming responsibility for administering your trust and maintaining continuity.

When you become incapacitated, Wells Fargo Bank can step in to help in a variety of different ways, including:

- Facilitating expense and bill payments
- Recordkeeping, accounting, and transaction reporting
- Transacting business as necessary
- Coordinating with internal specialists and outside advisors

When you pass away, we'll implement the provisions as specified by you in your trust and:

- Inform your beneficiaries
- Inventory your assets and determine fair market value
- Collect your benefits (such as Social Security and insurance)
- Pay final expenses and file tax returns
- Handle accounting and recordkeeping
- Distributing your assets to beneficiaries as directed in your trust

Fiduciary investment management to help preserve and enhance your assets

In addition to the trust administration services above, as your corporate trustee, we can manage the investments in your trust with a comprehensive suite of solutions, including:

- Portfolio management
- Investment risk assessment
- Customized asset management services
- Tax-sensitive strategies

Also, as one of the country's largest and most experienced managers of specialty assets, we offer the capabilities to manage:

- Real estate — residential, commercial, office, retail, industrial, agricultural (farms and ranches), timber, vacant, and development properties
- Oil, gas, and minerals — royalty, working, leased, or geothermal interests, and mining claims
- Loans, notes, and contracts — secured or unsecured loans, notes, deeds, and contracts
- Closely held (privately owned) business interests

Custom services to implement your trust

Depending on your specific needs and requirements of your trust, we can serve as:

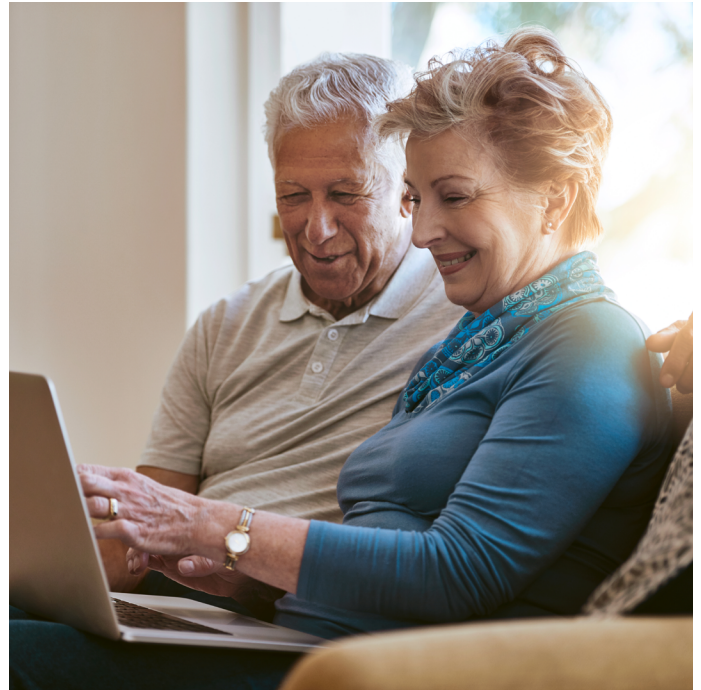
- **Sole trustee.** If you value the convenience of consolidating all your trust services under one roof, you can count on our skilled trust and investment management specialists for full trustee services.
- **Co-trustee.** We can also serve as co-trustee with a relative, friend, or advisor of your choice — collaborating with them in executing the provisions of your trust, as well as identifying tasks requiring the assistance of outside professionals.



Why choose Wells Fargo Bank as your corporate trustee?

For more than a century, Wells Fargo Bank has been an industry leader in managing assets held in trust and helping individuals and families build, transition, and make an impact with their wealth. This tradition continues today with our ongoing commitment to providing tailored trust services to meet our clients' needs for today and their legacy goals for tomorrow.

Through local professionals backed by national resources and specializing in many areas critical to trust and estate administration — including taxation, charitable strategies, and management of specialty assets — you can depend on your trust being managed with a high level of knowledge, integrity, and skill. You can also help mitigate the burden on your loved ones, and have the confidence knowing that your most important values and goals reflected in your trust documents will be handled objectively and to the highest standards.



Discover more

To learn more about how choosing Wells Fargo Bank as your corporate trustee can help you implement your wishes during and after your lifetime, contact your advisor.

Wells Fargo & Company and its affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. 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 tax return is filed.

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