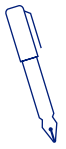


Setting up a trust

Five steps for grantors



Initial questions to ask yourself as the grantor of a trust to kick-start the process.

Identify what assets will go into the trust. If you're contemplating setting up a trust, you likely already have an idea of what assets you want to include. Will it be cash, stocks, bonds? You can also include real estate in a trust, such as your home or a business property.

The exact process for setting up a trust will vary based on what assets you want to include in the trust and who is set to receive the assets.

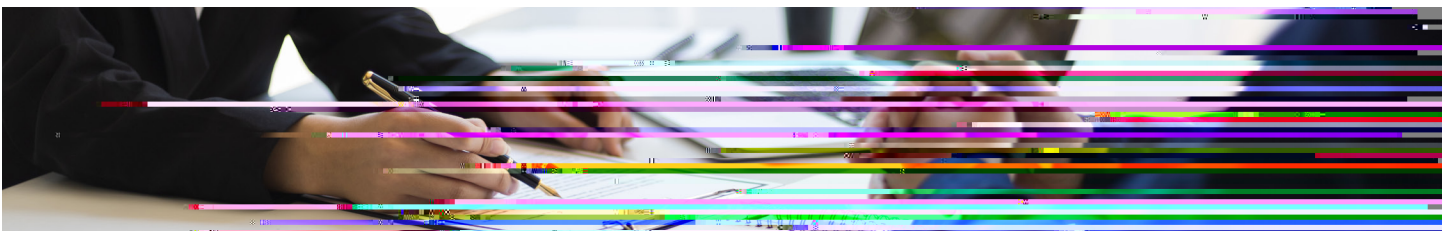
It's good to start thinking of these parameters now and talk to a qualified planning attorney or your trustee about how they can be executed as you

Set up an appointment with your potential trustee. Perhaps the most important step of the trust process will be choosing your trustee. While it's possible to choose a friend or family member to manage your trust for you, choosing an unbiased third-party trustee (like a bank) has several benefits.

If you select and meet with a professional trustee, bring up any questions you may have about the trust administration process and how it might work. Feel free to ask questions about possible drafting options, potential tax implications and other issues before you meet with your attorney to save time and cost in the drafting process.

Create a power of attorney for property and healthcare. Consider creating a power of attorney for any property or assets held outside of your trust. If you become disabled or unable to make decisions regarding these assets prior to your death, this person will be able to legally manage the assets for you.

A healthcare power of attorney may also be advisable; this person would be able to make medical decisions on your behalf if you can't make them for yourself.



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