

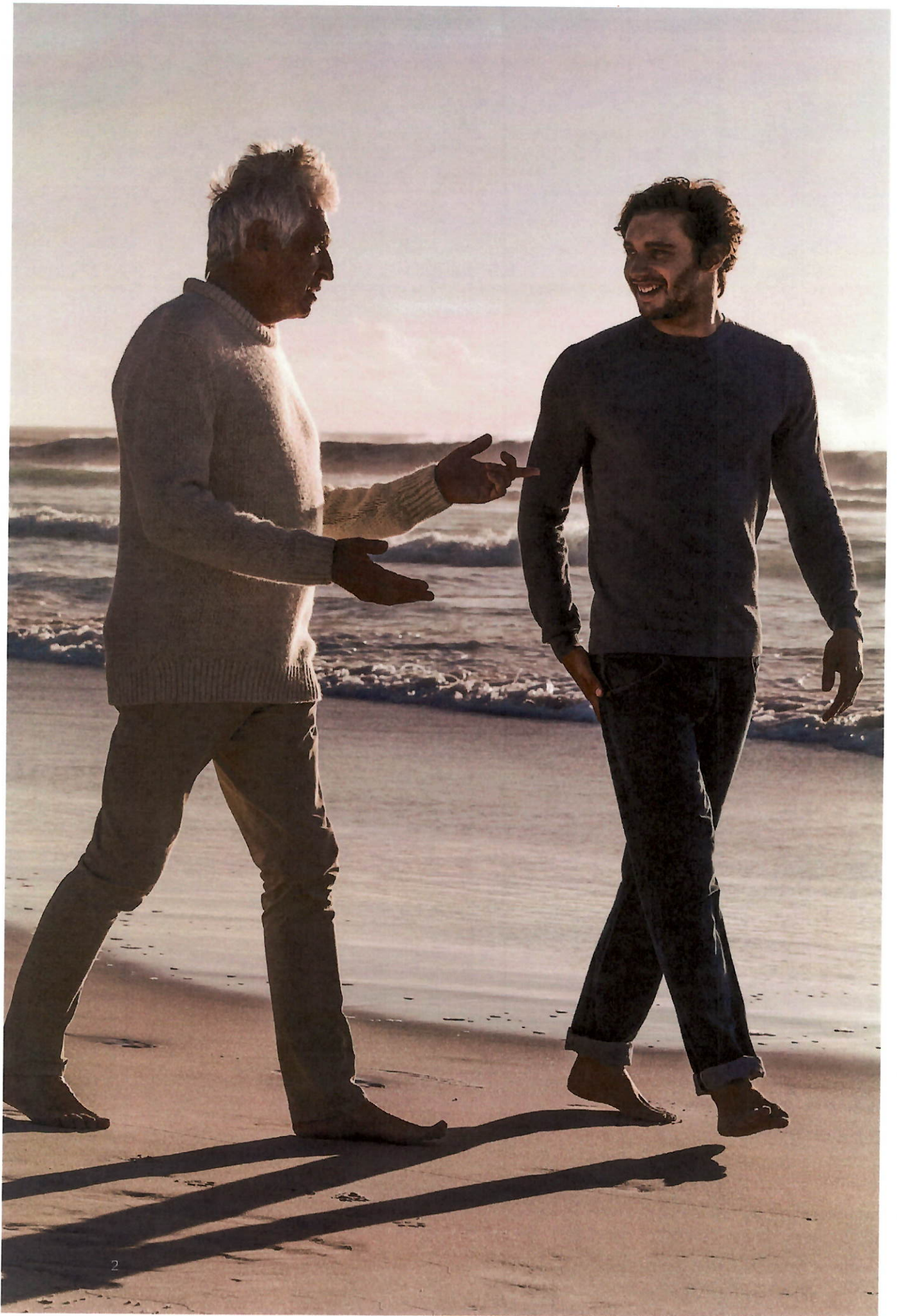
WELLS  
FARGO

Wealth & Investment  
Management

# Trust Services

*Offered through Wells Fargo Bank, N.A.*





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# Let's help your legacy live on

You want to provide for your heirs and preserve what you've spent a lifetime building. But without thoughtful planning and responsible stewardship, wealth can often dissipate by the third generation. So how can you help ensure that your wishes will be honored?

With our comprehensive range of trust and fiduciary services, Wells Fargo Bank, N.A. provides custom strategies designed to help you build, impact, and transition your wealth. Your advisor will coordinate an experienced team of trust professionals who bring specialized knowledge and a deep commitment to helping you meet your legacy goals.

**THOUGHTFUL  
PLANNING**

**RESPONSIBLE  
STEWARDSHIP**

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# Personal trust services

Transferring wealth is deeply personal, which is why an impartial third party can be instrumental in navigating the complex dynamics in a thoughtful and respectful manner. Our dedicated team of trust professionals is here to help with overall management of your trust accounts.

## **Corporate trustee**

To make sure your trust reflects your values and mitigates the burden on your loved ones, Wells Fargo Bank can serve as corporate trustee of your personal trust. In this role, we can perform critical functions such as making distributions based on guidelines outlined in your trust documents. These can include payments for health and education purposes, ongoing maintenance and support, and administering incentive provisions for your named beneficiaries.

With extensive experience in managing different types of trusts and assets, our trust specialists act in an objective manner and have knowledge in many relevant areas, including administration and taxation. Our collective resources can also help with investment, estate, and charitable management strategies for a variety of trust assets, including real estate, closely held business interests, and oil, gas, and mineral interests.

**A corporate trustee may be right for your needs if:**

- Your trust requires specialized asset management experience
- Your trust is complex, longer term, or multigenerational
- An available individual trustee may trigger unintended tax consequences or present a conflict of interest

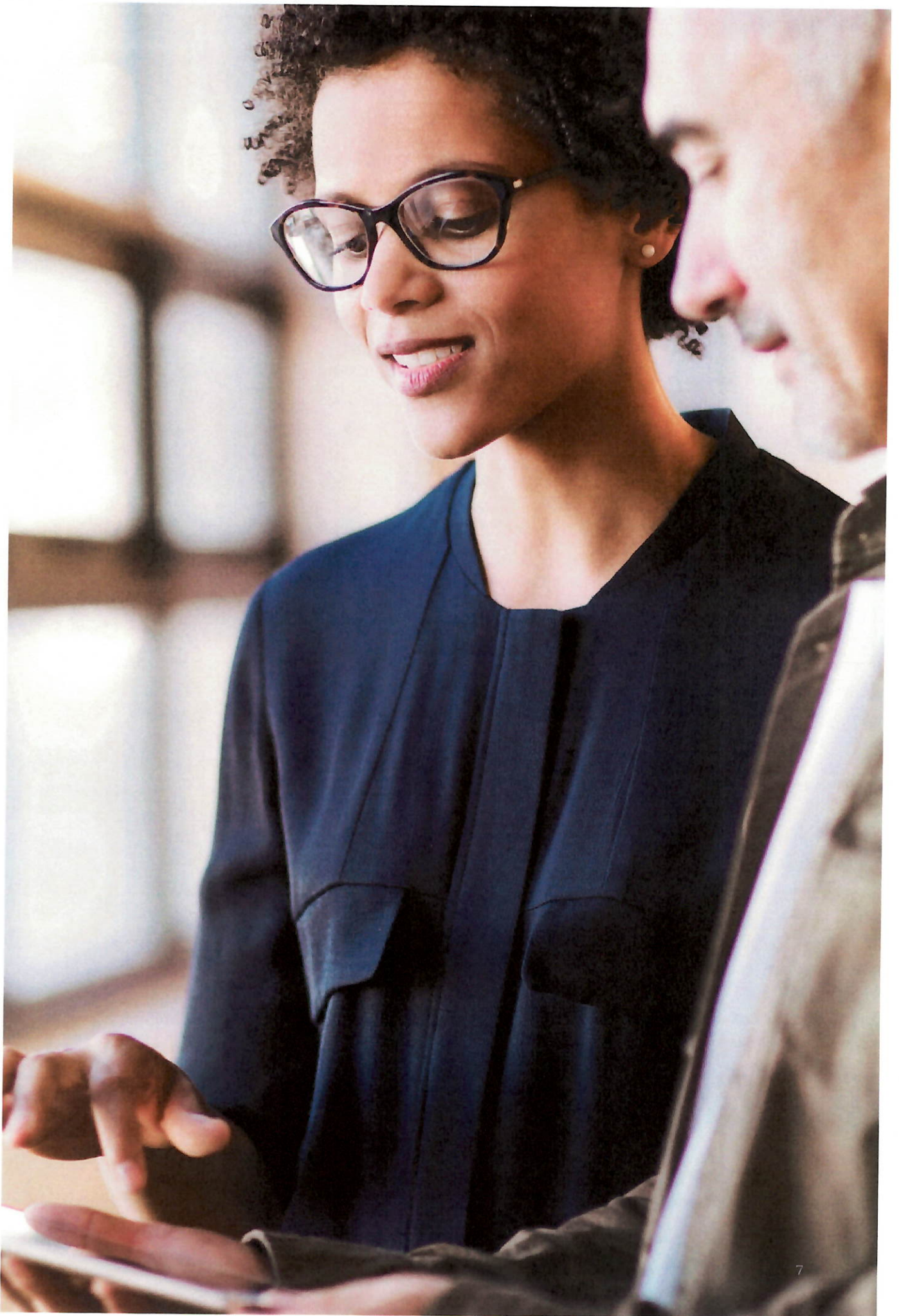
A combination of an individual and corporate trustee (co-trustees) may be appropriate if your individual trustee needs to delegate certain duties that require professional expertise.

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# Specialized services for your unique needs

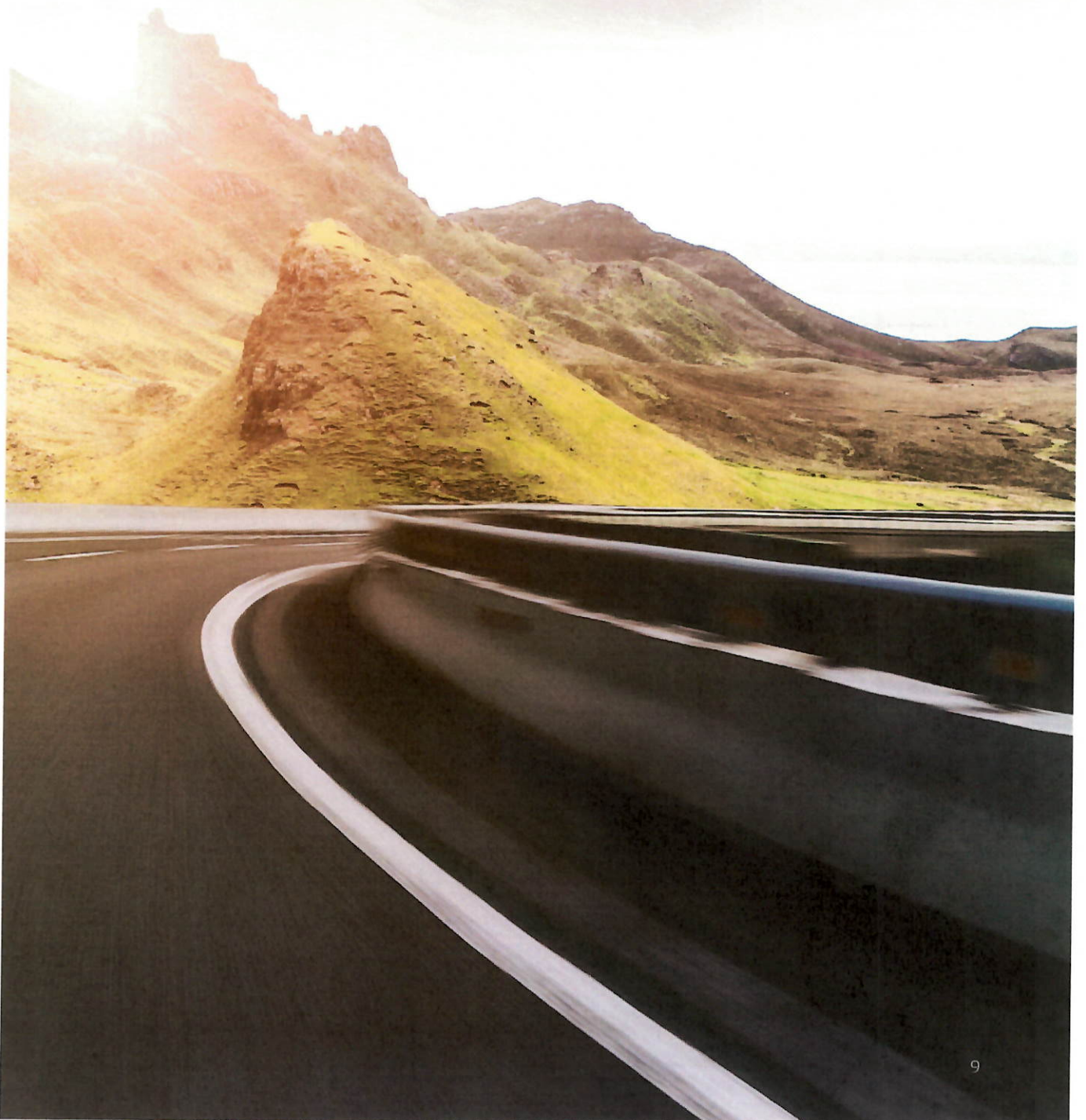
We know one size doesn't fit all. That's why our specialists provide an array of custom offerings beyond our traditional trust services. On the following pages, we invite you to explore our more specialized services that can help meet your most personal wealth management goals.

As your advocate, we will work with you to develop solutions, using our differentiated services, that build on the foundation you've laid.





*From managing complex assets to navigating major life events, we're here to help you through every transition.*



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# Philanthropic Services

Create a lasting legacy by making a measurable impact on the causes or organizations that matter most to you. We'll work together to implement tax-efficient giving strategies that align with your values, family situation, and overall wealth plan.

Whether you want to establish your own donor advised fund, private foundation, charitable remainder or lead trust, or other structured lifetime or testamentary gifting plan, we have the experience to assist you with careful stewardship at every stage.

For public charities and foundations, we offer comprehensive investment management services, fiduciary administration, governance advice, and compliance, tax, and reporting services.

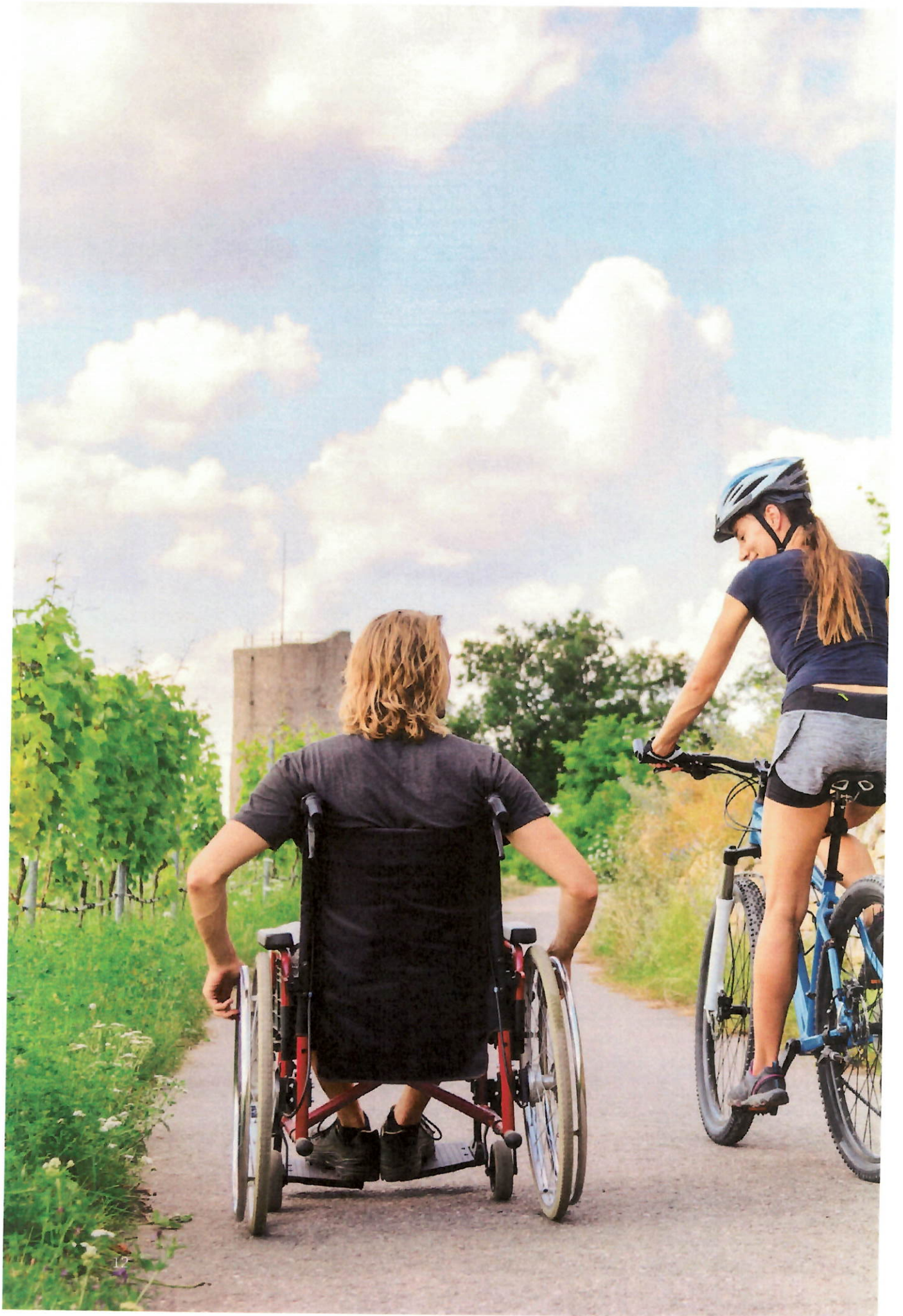
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# Estate Services

Pass your legacy on to your beneficiaries efficiently and effectively with our estate services. As the executor or personal representative of your estate, our specialists have the experience to help ensure that your plan is implemented correctly, disputes are resolved, and assets are distributed in a timely manner.

We'll manage every aspect of the settlement process, including estate plan review, probate and trust administration, post-mortem planning, and fiduciary and estate tax return preparation. If needed, we'll include specialists who can provide asset and family business management.

As an experienced national provider of estate settlement services, we staff your team with members who hold advanced degrees and certifications related to complex estate, tax, and investment planning areas.



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# Special Needs Trust Services

Do you have concerns about financial security for a loved one living with a disability? A special needs trust can help meet ongoing cash flow needs, preserve eligibility for means-tested state and federal benefits, and provide financial support for a wide range of quality-of-life purchases, activities, and services.

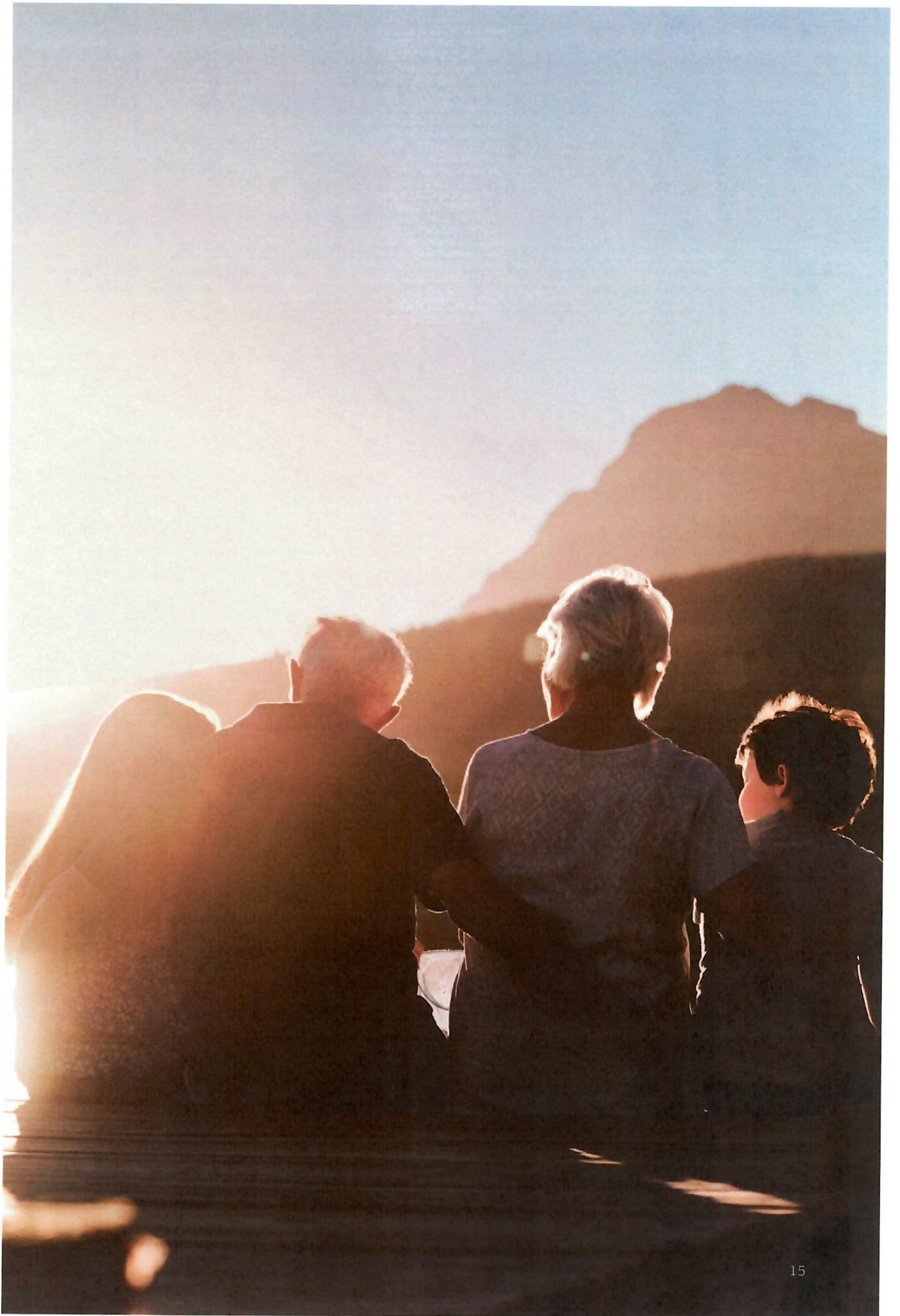
Beyond managing trust and investment assets, we can provide custom services according to your level of need, such as developing budgets, assisting with professional referrals, bill and tax payments, purchasing vehicles and residential real estate, if necessary, and preparing administrative trust accountings for use with the courts.

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# Legacy Trust Services

Do you want to provide for the financial well-being for your children, grandchildren, great-grandchildren, and beyond? A Legacy Trust, also known as a dynasty trust, is designed to help protect your assets from the impact of transfer taxes for generations to come.

As a longstanding national trust company, we have specific experience in the complexities of Legacy Trusts. We can help navigate the varying state laws (including in the favorable trust jurisdictions of Delaware, South Dakota, and Nevada) as well as every stage of the trust's life cycle, from assessment to funding to implementation. Our trust team is responsible for ongoing administration, coordinating distributions to your heirs, keeping records, and completing tax reporting.



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# Fiduciary investment management for your specialty assets

For owners of real estate, natural resource interests, or closely held businesses, these specialty assets often account for the majority of your financial portfolio. They may also represent your life's work or the original source of your family wealth. Holding these types of assets within trusts can present unique opportunities and challenges that can benefit from professional oversight.

At Wells Fargo Bank, we understand the significant financial and emotional value these assets have and take great care and responsibility in providing discretionary fiduciary management for what may likely be your most personal holdings.

### **Real Estate Asset Management**

Whether you are looking to build your portfolio, managing your existing holdings, or planning for a transition, our dedicated team offers strategic asset management during every phase of real estate ownership. Our real estate asset management professionals have specialized experience with commercial, residential, and agricultural properties (including farms, ranches, vineyards, and timber), as well as vacant, undeveloped, or special use land. Through acquisition, capital improvement, leasing, and sale/transfer strategies, our specialists can help you maximize your returns.

### **Oil, Gas, and Mineral Management**

As an experienced manager of oil, gas, and mineral interests in the United States, we provide professional management of your natural resource assets held in trust. Available services include lease and contract negotiations, collection of royalties and working interest income, bill payment, and reporting. We can also help with appropriate titling of your interests and managing their transfer or sale in line with your wealth and estate planning goals.

### **Closely Held Asset Management**

If you own or hold a controlling or minority interest in a private company, our specialists can work with you to help grow and preserve the value of your closely held assets in support of your overall investment objectives and wealth plan. With extensive experience managing various entity structures including corporations, limited liability companies (LLCs), sole proprietorships, and partnerships, we can help you provide for continuity of ownership through professional oversight of your business interests in the event you are no longer able to do so, or for the benefit of future generations.



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# Our commitment to you

Trust services have always been a prominent part of Wells Fargo Bank's history and continue to be a priority for meeting our clients' needs today and goals for tomorrow.

With highly specialized and credentialed trust professionals throughout the country, we offer distinctive and personalized local services backed by the national resources of Wells Fargo Bank.

We take great pride in serving the needs of multigenerational families and helping them realize their legacy. From managing complex assets to navigating major life events, we're here to help you through every transition.

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# Let's connect

To prepare for tomorrow and support your needs today, contact your advisor to explore our trust services.

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.

Wells Fargo Wealth & Investment Management (WIM) provides financial products and services through various bank and brokerage affiliates of Wells Fargo & Company. Bank products and services are offered through Wells Fargo Bank, N.A.

Trust Services are available through Wells Fargo Bank, N.A. and Wells Fargo Delaware Trust Company, N.A.