

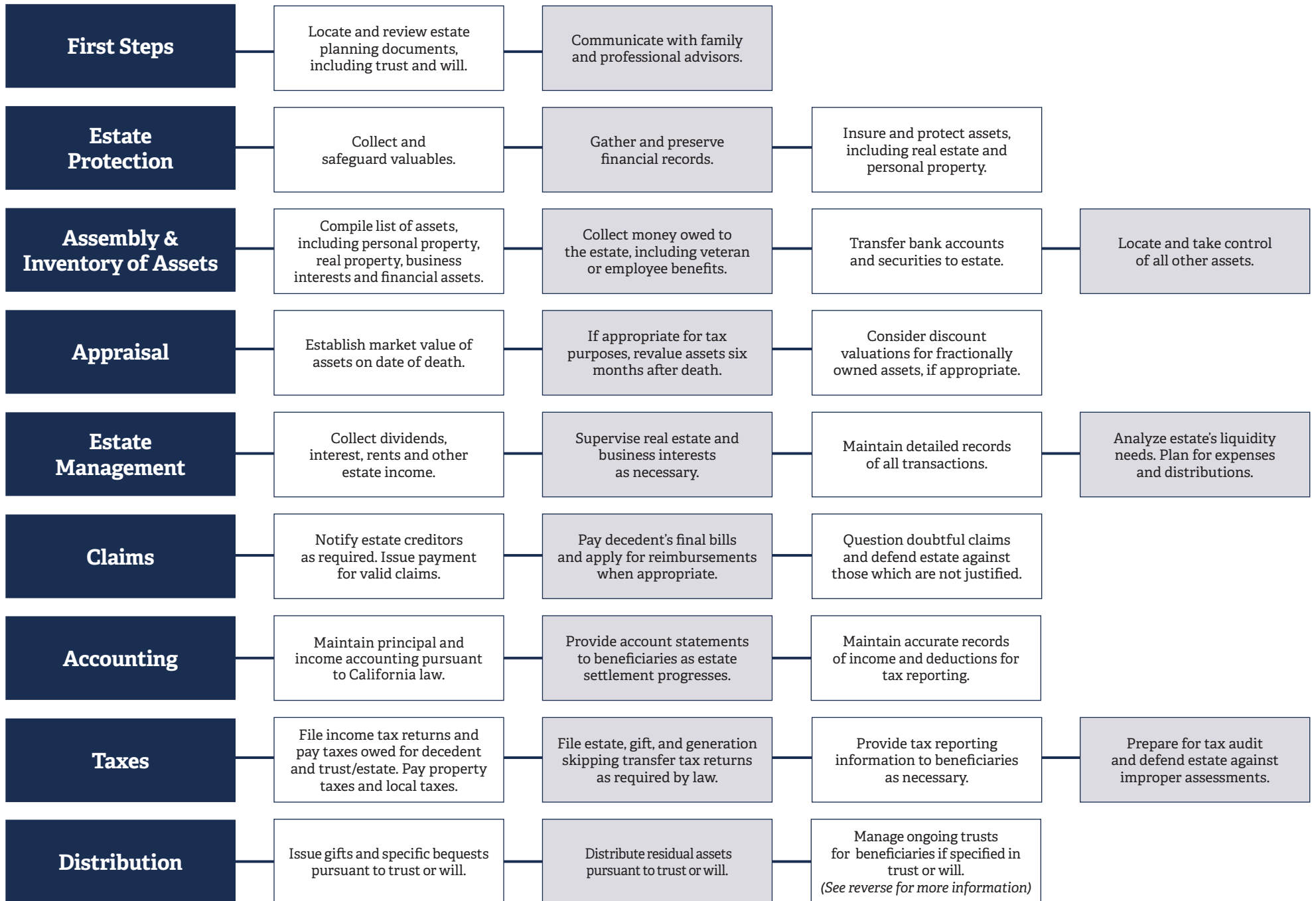
# COMPLEXITIES OF ESTATE SETTLEMENT



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Trust & Investment Management

# Complexities of Estate Settlement



## Continuing Your Legacy with Ongoing Trusts

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Your estate plan may direct the establishment of ongoing trusts for loved ones or charities, as opposed to issuing distributions outright when your estate settlement is complete. In doing so, you are providing a generous gift of stability and protection for your beneficiaries for years to come.

Exchange Bank administers trusts for surviving spouses, for children and future generations, for charities, for individuals with special needs, and for those who may be subject to self-destructive behaviors. Our professional yet personalized trust administration service comes bundled with expert investment management, providing a comprehensive and cost effective experience for your beneficiaries.

Exchange Bank received its trust powers from the State of California in 1963 and we are one of the largest community bank trust departments in the state. Our team holds certifications in the areas of estate planning, trust administration, investment management and employee benefits.

Our trust officers possess a strong technical understanding of estate planning and tax laws, along with a caring and compassionate nature. With our team approach and extensive financial experience, we have the expertise and capacity to carry out your legacy for years to come.

Call us today to learn more about our services.

## Trust and Investment Management Services

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- Fee-only investment management
- Agent for trustee
- Revocable and irrevocable trust administration
- Estate settlement
- Qualified retirement plan administration
- IRA rollover services
- Non-profit and endowment fund management
- Custody and record keeping for investment assets
- Durable power of attorney for finances
- Bill paying and cash flow management
- Estate plan depository

### **[exchangebank.com/trust-investment](https://exchangebank.com/trust-investment)**

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