

# Estate Services: Managing your estate now and in the future

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

What will happen when you are gone? Will your assets go to the ones you love and to causes you care about? The loss of a loved one can be one of life's most challenging times. In addition to the grief, there is the matter of settling the estate, which can be trying—especially if you have never experienced it before.

## Choosing an executor

The duties and responsibilities of an executor can be significant, even for the simplest estate. It is important to choose an executor or trustee who has the knowledge as well as the time and commitment to plan and administer your estate. Wells Fargo Bank Estate Services is here to help you, your family, and your advisors.

An inexperienced executor may risk making mistakes that could jeopardize how efficiently your assets are distributed and expose them to legal consequences in their role as executor or trustee. We can help streamline the process.

An estate plan is your guide for the transfer of your estate and may include a will, trusts, beneficiary designations, powers of appointment, property ownership, gifting instructions, and powers of attorney.

## Your estate settlement plan

A well-executed estate settlement plan can help provide you with comfort of knowing your legacy will be well defined for loved ones to carry out. Some can be complicated while others are simple. In general, though, most estates will require someone to:

- Help preserve and manage the assets of the estate until they are distributed to the heirs; this may include the valuation of a family business or personal property.
- Distribute the assets in an orderly and tax-efficient manner.
- Handle the administration duties of the estate, including notifying interested parties and government agencies, filing of documents, legal accounting, and tax filings.

## We can help

The professionals within Wells Fargo Bank Estate Services can assist in handling your final affairs to help relieve your loved ones of the pressure and work involved in the settlement of your estate.

When you name Wells Fargo Bank, N.A. as the executor/personal representative, trustee, or agent of your estate or trust, our dedicated specialists can manage the entire settlement process. The settlement process is designed so that your estate plan can be implemented accurately, any dispute handled impartially, and the assets distributed to heirs efficiently.

## A professional approach

You can rely on us to work closely with your attorneys, accountants, and other key advisors to help implement your estate plan. We will bring together a team of dedicated specialists to support the unique needs of your estate or trust. Our role is to help support your family and heirs by leveraging our experience and financial knowledge to manage all aspects of the settlement process. Our team can:

- Collect, arrange for valuations and appraisals, and distribute assets—we can handle everything from the inventory of household assets, to verifying the validity of creditor claims and making payments, to coordinating the sale of real estate or other specialty assets.
- Provide monthly statements to attorneys, accountants, and entitled beneficiaries.
- Manage taxes, including the oversight and filing of personal income tax and preparation and filing of estate, inheritance, and fiduciary income tax returns as needed.
- Maintain objectivity while handling disputes in a sensitive and professional manner.

As a distinguished provider of estate and trust settlement services in America, Wells Fargo Bank is committed to providing exceptional service to our clients and their beneficiaries—now and in the future.

## Capacities in which Wells Fargo Bank, N.A. can serve

### Executor

When you name Wells Fargo Bank as your executor, we carry out the wishes outlined in your will.

### Trustee

In this role, Wells Fargo Bank carries out your wishes according to the directions in your trust document.

### Successor trustee

When you are (or someone else is) named as the trustee of your trust, you may name Wells Fargo Bank as the successor trustee. You remain in control until you can no longer manage the duties, which is when our specialists step in.

### Agent

When a loved one dies and you are named as an executor or personal representative for their estate, or trustee or successor trustee of their trust, consider having Wells Fargo Bank act as your agent for the settlement of the estate or trust. We can provide solutions and services that can be difficult or more costly for you to obtain by yourself.

Gain a sense of confidence by knowing that your estate is well-planned and reflects your values. Contact your advisor to put Wells Fargo Bank Estate Services to work for you.

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