

Personal trust services

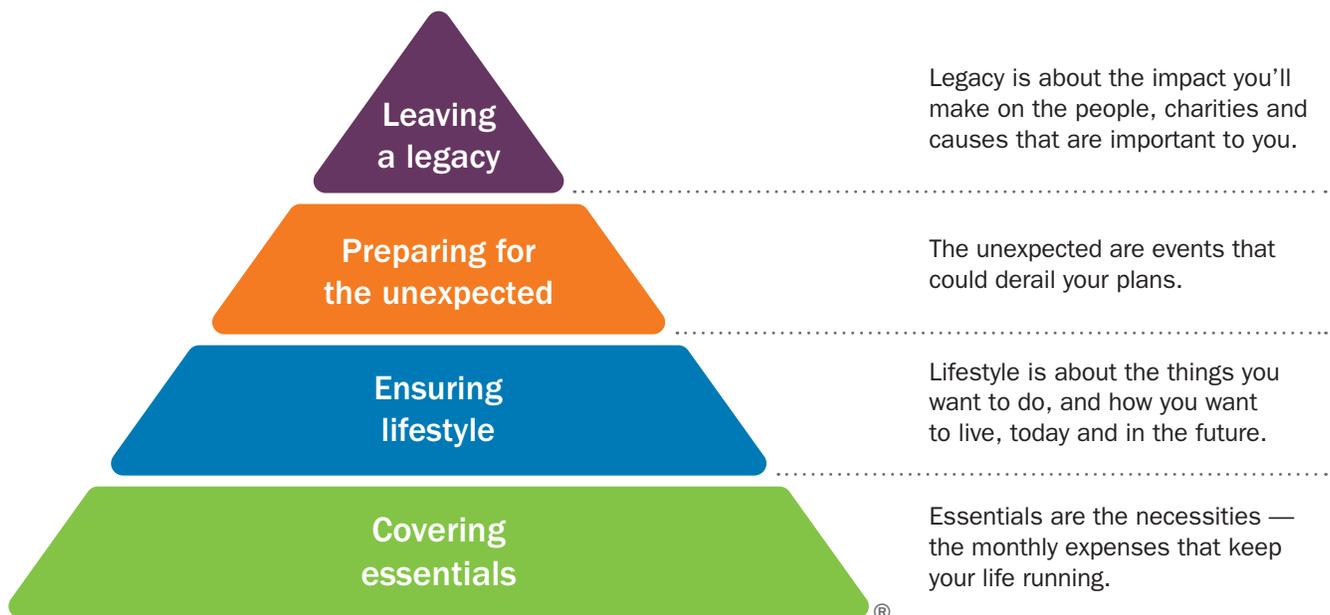
Expertise and service from a team you can trust.



Plan to live life on your terms.

Ensuring the wealth that you have accumulated is used to provide for the individuals or causes you care about most is an important part of planning for a confident retirement. After accounting for your everyday essentials, lifestyle goals and unexpected expenses, the next step is creating a legacy plan. Effective legacy planning addresses two critical factors: control during retirement and leveraging specific solutions to avoid instances that can negatively impact your retirement plan.

Confident Retirement® approach



The *Confident Retirement®* approach is not a guarantee of future financial results.

For you. For your retirement dreams. For generations to come.

You've spent a lifetime accumulating and managing assets. Trusts allow you to direct how those assets are managed during your working life, throughout your retirement years and after your death, helping you to leave the legacy you've envisioned. Trusts can also be valuable if you own property in multiple states, have life insurance to pass on to future generations or are concerned about privacy issues.

To establish a trust that fits with your entire financial plan or to move an existing trust, consider working with Ameriprise Bank, FSB (Bank). The personal trust services team will guide you and your Ameriprise financial advisor through the process and oversee your trust assets. The Bank will manage legal and administrative details, freeing you to enjoy the confident retirement you've planned and worked for.

Discover the benefits of a trust that meets your needs.

Trusts can be used in a variety of ways, such as making charitable donations, funding a child's college education or taking care of family members for years to come. And they offer a variety of benefits.

Establishing a trust can help you:

- Avoid the costs and time delays of probate.
- Provide for your beneficiaries.
- Protect your heirs from family disputes.
- Benefit a favorite charity.
- Maintain control of your assets after you are gone.
- Protect assets from creditors.
- Reduce tax liability.
- Maintain privacy, as trusts are not available for public viewing.

We manage all types of trusts, including:

- Irrevocable trusts
- Charitable trusts
- Testamentary trusts
- Credit shelter trusts
- Family trusts
- Spendthrift trusts
- Dynasty trusts
- Grantor retained annuity trusts
- Special needs trusts
- Irrevocable life insurance trusts¹
- Revocable living trusts
- Asset protection trusts

Work with a team led by your Ameriprise financial advisor.

When the time comes to choose how your assets are distributed during and after your lifetime, you need a team you can rely on. The Bank offers all the benefits of a professional trustee with one important distinction — you'll continue to work with your Ameriprise financial advisor, who can coordinate with the personal trust services team. With personal trust services, you can plan your legacy while working with an advisor who understands the people and causes that matter to you. The Bank and your Ameriprise financial advisor can manage all of your trust needs in one place.

Your advisor will consider your estate planning needs as they fit within your total financial picture, and he or she will work directly with our personal trust services team to oversee your mix of trust assets and review your investments. As the liaison, your advisor will work with your attorney, tax advisor and trust officer to make sure all your financial professionals are working toward the same goal — a confident retirement and a legacy for future generations.

You have better ways to spend your time. We'll handle the details.

We'll take care of the time-consuming paperwork that goes into maintaining a trust. We'll also monitor changing legal requirements to make sure your trust stays in compliance. We'll take care of all the details, step by step, including the following:

Administration and reporting	Accounting and tax reporting
Maintaining thorough records	Tracking and reporting trust principal and income accounting
Providing required statements to beneficiaries	Preparing and filing fiduciary income tax returns
Gathering and updating information on all trust beneficiaries	Collecting income from trust assets
Paying bills	Disbursing funds in accordance with the trust agreement
Managing service-level agreements defined by the client	Providing tax reporting to beneficiaries

A comprehensive trust solution from a qualified team.

In addition to your Ameriprise financial advisor, your personal trust services team will include a trust officer, an investment officer and the support of our operations team. They'll provide high-quality trust administration services, along with personalized assistance and customer support.

A trust account with Ameriprise Bank, FSB can hold most investments, including mutual funds, stocks, bonds and other marketable securities. Some of our trusts also own real estate², annuities, insurance and other assets. As a federally regulated bank, we maintain strict compliance and risk management controls designed to keep your assets safe.



“I need a partner I feel comfortable with to manage and oversee my trust.”

“As a single parent, I don't have time to manage my finances, so my father arranged to have a trust created and administered by a local bank trustee. The income is a blessing, as it will be used to support my children's college education. But I'm concerned that the advice I'm getting doesn't tie into my family's financial goals. I'd feel more confident if my Ameriprise financial advisor was making the investment recommendations since he understands my family's financial needs.”*

Personal trust services from the Bank offer strength, stability and experience.

To avoid potential family conflicts, you can name Ameriprise Bank, FSB as your professional trustee to impartially administer your trust.

As a professional trustee, we offer:

- **Experience.** We're familiar with legal and regulatory requirements for a wide range of trust types, so we can service trusts efficiently and accurately.
- **Objectivity.** Unlike family members, we'll be impartial and objective, and we'll work with your Ameriprise financial advisor to carry out your wishes.
- **Reliability.** Administration of your trust won't be interrupted by vacations, illnesses or other disruptions that may distract an individual trustee.
- **Longevity.** Unlike an individual trustee, we administer the trust as long as it exists.
- **Competitive fee structure.** All inclusive, comprehensive fees are based on the value of assets under management and services provided.



“Naming the Bank as trustee helped me maintain my family relationships.”

“I was the trustee for two family trusts, and the responsibility was overwhelming. The reporting and paperwork were time-consuming. I felt at odds with my siblings, since I was a beneficiary and the trustee. Now the Bank handles my trusts, which takes the stress out of my family relationships.”*

Move your trust to the firm you trust.

Remember, irrevocable does not mean immovable. We can help you transfer your current trust(s) to the Bank or work with your estate planning team as they establish a trust for you. Either way, your trust assets will be overseen by your financial advisor, someone who's familiar with your family's goals.

Meet with your financial advisor for a professional review of your current trust documents to determine the right trust strategy for you and your family.

For more information on personal trust services, visit ameriprise.com/pts.

“A trust helped me choose the right time to retire.”

“I’d planned on working a few more years, partly because I was worried about outliving my retirement savings and partly because I wanted to leave a legacy for my grandchildren. But my Ameriprise advisor, my estate-planning attorney and I worked together to come up with a trust plan that allowed me to retire on my terms and still provide for the people who matter most to me long after I’m gone.”*

To review your trust needs, contact your Ameriprise financial advisor today.

About Ameriprise

A tradition of commitment since 1894. A legacy of putting clients first.

For more than 125 years, Ameriprise has been committed to putting our clients' needs first. Our advisors develop ongoing one-to-one relationships and take time to understand what's truly important to clients and their families.

We offer a comprehensive approach to financial planning that helps our clients feel confident, connected and in control of their financial life.



Financial Advice | Retirement | Investments | Insurance | Banking

Ameriprise Bank, FSB
10894 Ameriprise Financial Center, Minneapolis, MN 55474
ameriprise.com

¹Irrevocable life insurance trusts submitted to Ameriprise Bank for trust administration will be presented to Life Insurance Trust Co. to serve as trustee. Life Insurance Trust Co. is not affiliated with Ameriprise Bank, FSB or its affiliates.

²Special assets are managed by Innovest, a third-party asset manager who specializes in the management of Unique and Hard to Value Assets, including: Closely Held Businesses, Mineral, Oil and Gas, etc...

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