PERSONAL TRUST SERVICES

PROFESSIONAL TRUST ADMINISTRATION FOR A LASTING LEGACY

TIAA Wealth Management

Where actionable financial advice[SM] leads to achievable outcomes

THEY'RE CALLED TRUSTS FOR A REASON.

Estate planning can feel like a leap of faith. You hope you don't burden those you leave behind, that you didn't overlook key details, that your wishes can and will be carried out.

As part of your larger estate planning picture, our trust administration services can help address those uncertainties with professional support driven by decades of experience. We can administer your trust, manage its investments and even settle your estate so family and friends don't have to.

Trust administration services really are about trust—your ability to trust that all the pieces are in place for a lasting legacy.

WE'LL HELP YOU MAKE THE MOST OF YOUR TRUST.

Preserve wealth

Trusts allow you to tax-efficiently transfer assets, and help reduce the probate costs that come with traditional distribution through a will.

Provide for loved ones

A trust ensures assets are prudently managed to benefit your heirs.

Facilitate charitable giving

Charitable trusts make planned giving easier, structure your philanthropy for tax advantages and allow you to choose anonymity.

Protect your wishes when you can't

When managing your financial affairs independently no longer makes sense, a trust provides orderly administration on your behalf.

EXPERIENCED, IMPARTIAL TRUSTEESHIP. RIGHT-SIZED TO MEET YOUR UNIQUE NEEDS.

It's common to appoint someone close to you as trustee. Which makes sense—a trust is a reflection of how you've lived and what matters most to you, and your loved ones know you best. But even well-intentioned individual trustees can find themselves in over their heads.

Trusteeship is a serious fiduciary responsibility that takes time and understanding of tax, legal and investing implications. Leaving it to experts not only frees the people you care about, but ensures objective, unbiased management from professionals who do it every day. And as corporate trustees, we're subject to both internal compliance reviews and external regulations that help you feel confident decisions are in the hands of thoughtful stewards.

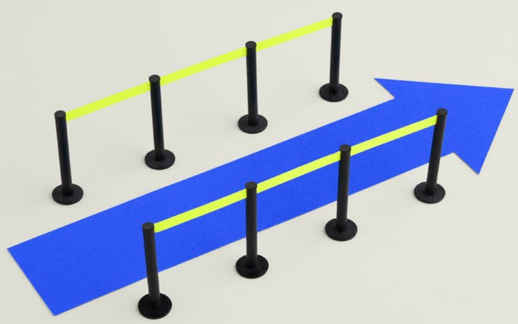
We serve in a range of roles so you can choose the level of service that's right for you.

Trustee, co-trustee or successor trustee

You can nominate us to serve now or in the future to provide holistic and impartial fiduciary administration of your trust, according to your intents and wishes as expressed in the trust agreement.

Executor

You can opt for us to serve as your executor, marshaling all your assets, settling claims and conducting your final affairs as expressed in your will.



FROM STRATEGIC GUIDANCE TO PAYING THE TAXES, WE'VE GOT YOU COVERED.

Collaborating with your other advisors, our trust specialists help you maximize your trust's benefits with ease. We combine insightful administration and investment management with tactical assistance to help you meet your goals—today, and for years to come.

Strategic Administration

- Meet with you and your family to review your needs
- Provide fiduciary expertise and partner with your other trusted advisors
- Provide distributions to your beneficiaries' accounts according to your trust's terms

Research and Analysis

- Review and interpret trust documents and help you understand them
- Analyze beneficiary income and cash flow needs

Investment Management

- Provide discretionary asset management for liquid trust assets
- Offer options that include unique and hard-to-value assets, such as real estate, closely held business interests, art and personal property
- Solicit the services of third-party professionals if needed

Account Hygiene

- For accounts where TIAA Trust serves as trustee, we offer tax assistance, including date of death valuations and estimated payments
- Manage account maintenance like contact and beneficiary changes so you don't have to
- Provide administration services in the event of your incapacity

WHAT KIND OF TRUSTS DO WE SUPPORT?

We can support the aims of nearly any kind of trust—or situs—you and your estate planning attorney establish.

Living (or Revocable) Trusts

- Offer flexibility and control in planning for your future incapacity and avoiding probate
- Allow consolidation of your assets for easier management

Irrevocable Trusts

- Support beneficiaries like your surviving spouse, partner, children or grandchildren in a tax-efficient manner[2]
- May reduce state and federal estate, gift and income taxes

Charitable Trusts

- Provide your beneficiaries with income for life or a specified period of time, with the remainder going to philanthropy
- Offer charitable tax benefits, and may reduce capital gains and estate taxes

Directed Trust

- A trust type in which the trust document separates the management of some or all of the assets from trust administration.
- The trust grantor names an individual or professional to manage the assets, with the trustee's role limited to administrative duties.
- May be useful in situations where the grantor wants to retain control over certain assets, or over the investment strategy.

WE SEE THE FOREST *AND* THE TREES.

Best-in-class trust administration requires specialized expertise. But trusts and estate planning are only part of your holistic financial wellness. So our trust services are strategically integrated with everything else about your TIAA Wealth Management experience, creating a 360°, one-stop solution for your money management.

Why does that matter?
It's convenient, for one.

More importantly, it means that each specialized way we serve you is informed by your evolving goals and comprehensive financial future. And we'll bring that insight when we work with your other advisors like attorneys and accountants, too.

So from your investment management and income planning to trust administration and incapacity planning, there's a coordinated ecosystem of expertise driving toward your success.

Trust administrators

The specialists who administer your trust to meet your goals

Wealth management advisor

The quarterback of your wealth management team and keeper of the bigger picture

Trust client solutions group

Your team of account service professionals

Portfolio manager

Your investment strategist and asset management expert

WE CAN TAKE THE PAIN OUT OF SETTLING YOUR ESTATE.

Settling an estate in the midst of loss is an emotional, stressful experience—and one that requires deep legal and trust administrator experience. When you designate us as your executor, we help you make an already tough time easier on those you leave behind.

Supporting your loved ones and beneficiaries with sensitivity and impartiality, we guide them through the transition. Meanwhile, we inventory, appraise and defend all your assets, shepherd real estate sales through closing and finalize the tax liabilities of your estate. We stay connected with your beneficiaries, distributing assets fairly and promptly, and transfer assets to your trust.

ULTIMATELY, A LEGACY IS LIVED, NOT ADMINISTERED.

Professional trust administration and estate planning can give your legacy structure—structure to protect your wishes, to provide for the people and communities who matter to you and to maximize the impact of a life well lived.

We're here to help you do just that.

READY TO LEARN MORE?

Call 888-842-9001, x45-5242

[1] TIAA Trust, N.A. provides investment management, custody and trust services. Advisory services provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

[2] This type of trust cannot generally be changed once established.

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TIAA Trust, N.A. provides investment management, custody and trust services for a fee.

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