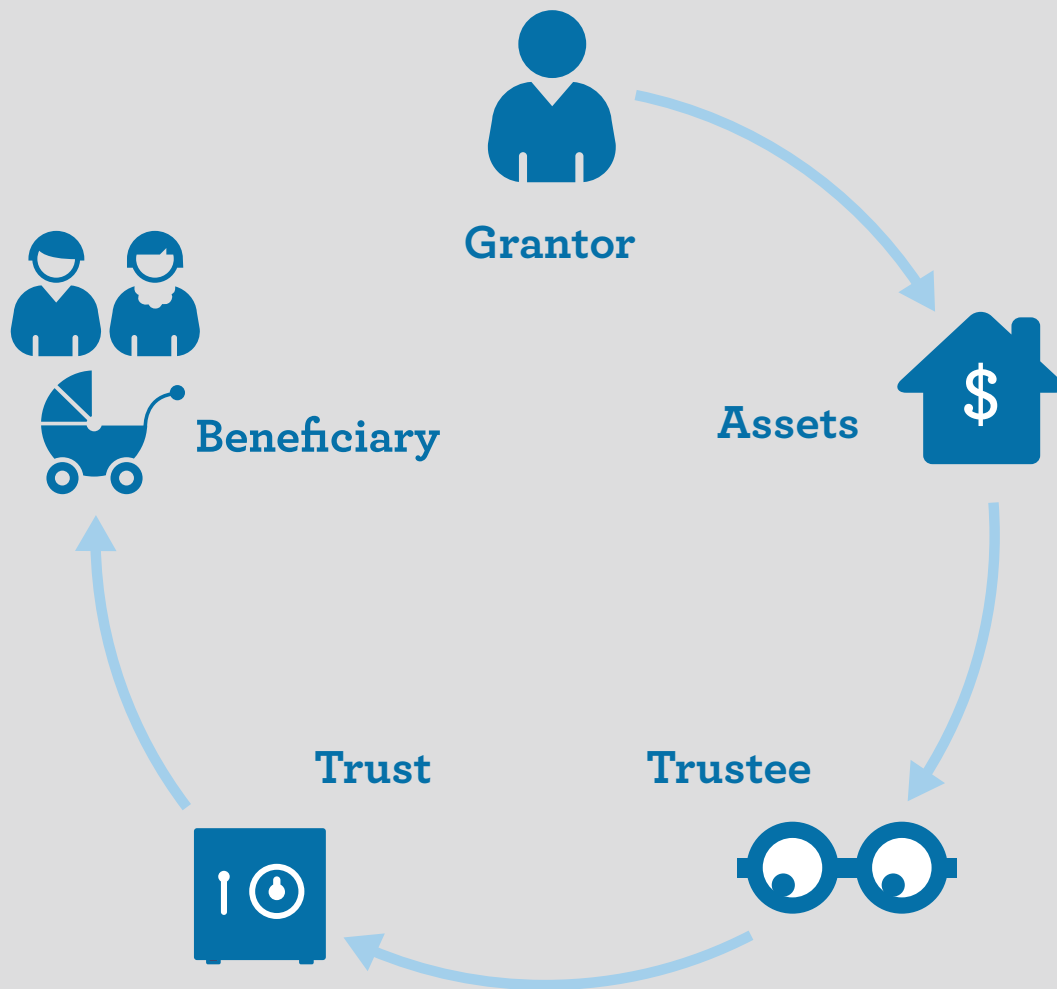


USING A REVOCABLE LIVING TRUST

WELLS
FARGO



Benefits

- Trusts are generally easier than a will to administer at death, especially if the grantor has property in multiple states.
- Trusts offer advantages that durable powers of attorney can't in case of incapacity.
- Trusts offer privacy that probate can't offer.

Drawbacks

- Trusts are generally more expensive to create than a will.
- Cost savings are not as great in states that have a streamlined probate process.
- Trusts can be confusing or unsettling because the legal language can be complex and hard to understand.

Investments and Insurance Products:

- **Are NOT insured by the FDIC or any other federal government agency**
- **Are NOT a deposit of or guaranteed by a bank or any bank affiliate**
- **May Lose Value**

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