

FIDUCIARY DUTIES OVER THE LIFECYCLE OF YOUR ESTATE PLAN

**WELLS
FARGO**

Event or situation	You are alive and well	You are temporarily or permanently incapacitated	At the time of your death	Your legacy continues
Time span of the fiduciary role	TRUSTEE			
	INVESTMENT MANAGER			
	YOU OR AGENT		EXECUTOR OR AGENT	
Fiduciary function	Advise and implement	Organize and manage	Settle estate and distribute assets	Manage assets and make decisions
Fiduciary duties	<ul style="list-style-type: none"> • Build and monitor plan • Understand trust provisions • Review asset ownership • Secure storage of key documents 	<ul style="list-style-type: none"> • Pay bills • Assess and coordinate care 	<ul style="list-style-type: none"> • Distribute assets • Coordinate final tax filings • May also mediate any disputes 	<ul style="list-style-type: none"> • Administer trust provisions • Protect assets
Other on-going duties		<ul style="list-style-type: none"> • Manage assets • Deal with family dynamics • Pay taxes 		

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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