



Taking care of what's special in your life

Personal trust services





Providing peace of mind for you and those you care about

How can you financially support the people close to you—such as your spouse, children, grandchildren, a disabled family member or others in your life—if you're not there to provide for them? How can you transfer wealth discreetly, tax efficiently and according to your wishes while reducing burdens on your beneficiaries?

We can help you with the estate planning strategies and trust solutions that give you confidence in the future so you can enjoy life now. As a subsidiary of TIAA, TIAA Trust, N.A. ("TIAA Trust") offers solutions to help you accomplish your financial goals.

Holistic advice and planning

In addition to trust and estate planning, our TIAA professionals offer expertise in investment management, income planning, incapacity planning and legacy planning so you can create an overall financial plan without having to go anywhere else.

Trust strategies for your unique needs

TIAA professionals can match you with strategies tailored to your circumstances and provide full-service trust administration, investment management, trust tax preparation and trustee services.

Estate settlement services to ease wealth transfer

Our estate settlement experts can serve as executor of your estate, acting in a legal capacity on behalf of your estate to ensure your goals and wishes are carried out. They can also support and guide your beneficiaries at a time when they may need it most.*

Trusts can play a vital role in an overall estate planning strategy, helping you preserve wealth and provide for the people and causes you hold dear.

Why a trust?

- Efficiently transfer wealth to your beneficiaries and favorite charities
- Preserve your assets while potentially minimizing taxes and probate costs associated with transferring assets through a will
- Provide support for yourself and others in the event of your incapacity

*TIAA Trust does not provide estate settlement services in Delaware.



Investment management

- Ongoing risk management and review
- Current and future financial needs assessment
- Pursuit of financial security

Incapacity planning

- Offer continuity of asset management
- Protection of your loved ones' future
- Assistance with maintaining your financial health and goals

Income planning

- Charitable giving
- Lifetime income
- Asset management in a risk and tax appropriate manner

Legacy planning

- Implementation of your legacy's goals
- Easing of the burden of administration
- Tax-efficient transfer of wealth

Helping you build your financial future

Creating a fiduciary relationship with TIAA Trust provides unique opportunities to put several solutions in one package.

Investment management

Private Asset Management (PAM), the investment management area of TIAA Trust, offers a tailored solution that starts with a wealth management advisor who is backed by a dedicated portfolio manager and a dedicated trust administrator. The solution may include comprehensive trust services—depending on the complexity of your needs.

Income planning

While providing for others, it's also important to provide for yourself. With a legacy of helping people “to and through” their retirement, TIAA offers you the support of a dedicated advisor backed by a team of specialists in key areas of income planning. By consolidating your retirement accounts at TIAA Trust, that same team will provide you with holistic advice and perspectives.

Incapacity planning

If you have a loved one living with a disability or want to have a plan in place in the event of mental impairment or incapacity, we're here to help. We can talk with you about what trust may be right for you—a trust that provides the best answers to the financial challenges you may experience. Through thoughtful incapacity planning, we will work together with you and your loved ones to help you maintain your financial health.

Legacy planning

Our professionals can help you efficiently transfer your assets to your beneficiaries. We provide estate, tax planning, and wealth transfer services that will optimize the legacy you leave to the people and causes you care about.

A heritage of integrity

For more than 100 years, TIAA has been helping people create their financial futures. We have been recognized for investment performance, diversity and high ethical standards.

Holistic advice and planning

Your financial life can be complex. Our team approach to trust and estate planning provides specialized expertise from professionals managed by your advisor who keeps the overall picture in mind.

We'll work with you—and your legal or tax advisors—to build and monitor a plan that's right for you. We can also work with family members so we can understand their needs and provide continuing support for future generations.



A reputation for doing what's right

Designated as a World's Most Ethical Company® by the Ethisphere Institute, TIAA is committed to doing what is right for our clients and remaining one of the most respected names in the financial services industry.

Trust strategies for your unique needs

Your life and the people who are part of it are wonderfully distinct. Our TIAA professionals take the time to understand not just your financial needs but what you value so we can help with a plan that reflects who you are and what you want.

Trustee services

TIAA Trust can also serve as your corporate trustee or co-trustee, providing impartial fiduciary oversight according to your wishes as expressed in the trust document.

Trust expertise and administration

Together with your advisor and portfolio manager, TIAA professionals will partner with you to review your options and create a plan that takes advantage of all that a trust can offer. We can also implement and administer your plan, providing everything from tax preparation and charitable gift calculations, to income and cash flow analysis, and bill payment.

Investment management

We'll help you develop a comprehensive, tax-smart strategy, and we'll work continuously to manage your assets consistent with your goals.

Matching you with the right trust

Once we understand what you're looking for, we can help determine which trust or combination of trusts might be right for you and your beneficiaries.



Nationwide trust and investment management services (except in Delaware)

Living (Revocable) Trust

- Offers flexibility and control in addressing future incapacity and avoiding probate
- Allows consolidation of assets for ease of management

Irrevocable Trust

- Supports beneficiaries such as surviving spouse and descendants in a tax-efficient manner¹
- May substantially reduce state and federal estate, gift and income taxes

Irrevocable Life Insurance Trust

- Transfers wealth to beneficiaries in a tax-advantaged manner²
- Creates liquidity for estate taxes or other needs

Charitable Remainder Trust

- Provides income for beneficiaries for life or a period of time with the remainder to charity
- Offers charitable tax benefits to the grantor, and may reduce capital gains and estate taxes

Charitable Lead Trust

- Provides income to a charity or charities for a period of time with the remainder to beneficiaries
- Offers charitable tax benefits to the grantor and may reduce capital gains and estate taxes

Testamentary Trust

- Created out of a Last Will and Testament, and specifies how that portion of the estate will be administered for the client's beneficiaries
- Follows estate planning intentions for charitable giving

¹ This type of trust cannot generally be changed once established.

² Trust must be irrevocable to receive tax benefits.

Helping you pursue your goals

To support you, your trust and your beneficiaries, we go beyond simple administration to provide insights and identify opportunities to further your goals.



Guiding you and your trust team

- Meet with you and your family on a regular and ad hoc basis to review your needs
- Provide fiduciary expertise and partner with your other trusted advisors
- Assist your trust's beneficiaries with discretionary distributions, required distributions and partial terminations, as appropriate



Taking care of the details

- Offer tax assistance, including date of death valuations and estimated tax payments
- Provide bill payment assistance
- Manage account maintenance activities such as name, address and beneficiary changes at your direction



Providing research and analysis

- Review and interpret trust documents and help you understand all the provisions
- Analyze income and cash flow needs



Supporting your changing needs

- Pinpoint estate planning and wealth transfer options
- Create personal and charitable gifting strategies
- Provide administration services in the event of your incapacity



Managing your assets

- Provide discretionary asset management for liquid 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



Serving as your trustee

Appointing a trustee is an important decision. Trustees have a fiduciary responsibility that requires financial expertise as well as an understanding of the tax, legal, accounting and investment aspects of a trust. A corporate trustee offers a number of advantages over an individual trustee.

As a corporate trustee, TIAA Trust provides professional, unbiased management of your trust according to your values and wishes. Our trust administrators and partners are dedicated to the management of your trust—it's what we do every day. We bring objectivity to decision making that can help protect family relationships and establish continuity while carrying out your wishes across generations.

Corporate trustees are subject to both internal compliance reviews and external regulations. These checks and balances are backed by TIAA's history of service and commitment to customers' interests, and can give you peace of mind that decisions about your trust are in the hands of caring professionals.

Estate settlement services to ease wealth transfer

Designating TIAA Trust as executor of your estate can help alleviate the financial and emotional stress, and time-consuming tasks that may otherwise fall on a family member or friend.

As executor, TIAA Trust can:

- Assist your loved ones after your passing and guide them through the transition
- Treat beneficiaries with sensitivity, discretion and impartiality
- Distribute assets to your beneficiaries fairly and promptly
- Help alleviate the potential conflicts associated with a family member serving as trustee

Executor

To serve as executor, TIAA Trust is nominated in your will and appointed by a probate court. We stand in your place and hold the legal authority to collect any assets, settle claims, and conduct your final affairs. We are accountable to the probate court for our actions.

Executor and successor trustee

When serving in both capacities, TIAA Trust will use the authority as executor, if the will so directs, to collect all assets and transfer them to the trust for further administration for your beneficiaries and chosen charities.*

Let's start the conversation

Talk to us about your needs and how we can help you preserve assets for your beneficiaries so you can enjoy the life you want now, knowing plans for the future are in place.



Contact your TIAA advisor

You can also call 844-567-9077 or visit TIAA.org/trust.

*If your trust is governed by the laws of the State of Delaware, please contact TIAA Trust to discuss your options for trustee and estate settlement services with TIAA Trust.



Important trust-related terms

Grantor

The person or persons who establish the trust

Fiduciary

The person who is vested with rights and powers to be exercised for the benefit of one or more other persons, in such persons' best interests, with prudence and loyalty; can include an executor, a trustee or any number of other agents

Probate

A court of law that follows a legal process that can be time-consuming, expensive and lacking in confidentiality—occurring after someone dies—to transfer assets of a deceased owner

Beneficiary

The person or entity who will receive assets or property from your trust or estate

Trustee

The person or institution to whom the grantor has transferred legal authority for the administration, asset management, and distribution of assets and property

- **Sole trustee**—single manager of the trust
- **Co-trustee**—additional person who acts in the role of trustee
- **Successor trustee**—another individual or institution who takes ownership of the trust's assets and property after a predecessor trustee ceases to serve



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The TIAA group of companies does not provide legal or tax advice.

Please consult your independent legal or tax advisor for advice specific to your needs.

TIAA Trust, N.A. provides investment management, custody and trust services for a fee. If your trust is governed by the laws of the State of Delaware, please contact TIAA Trust to discuss your options for trustee and estate settlement services with TIAA Trust.

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