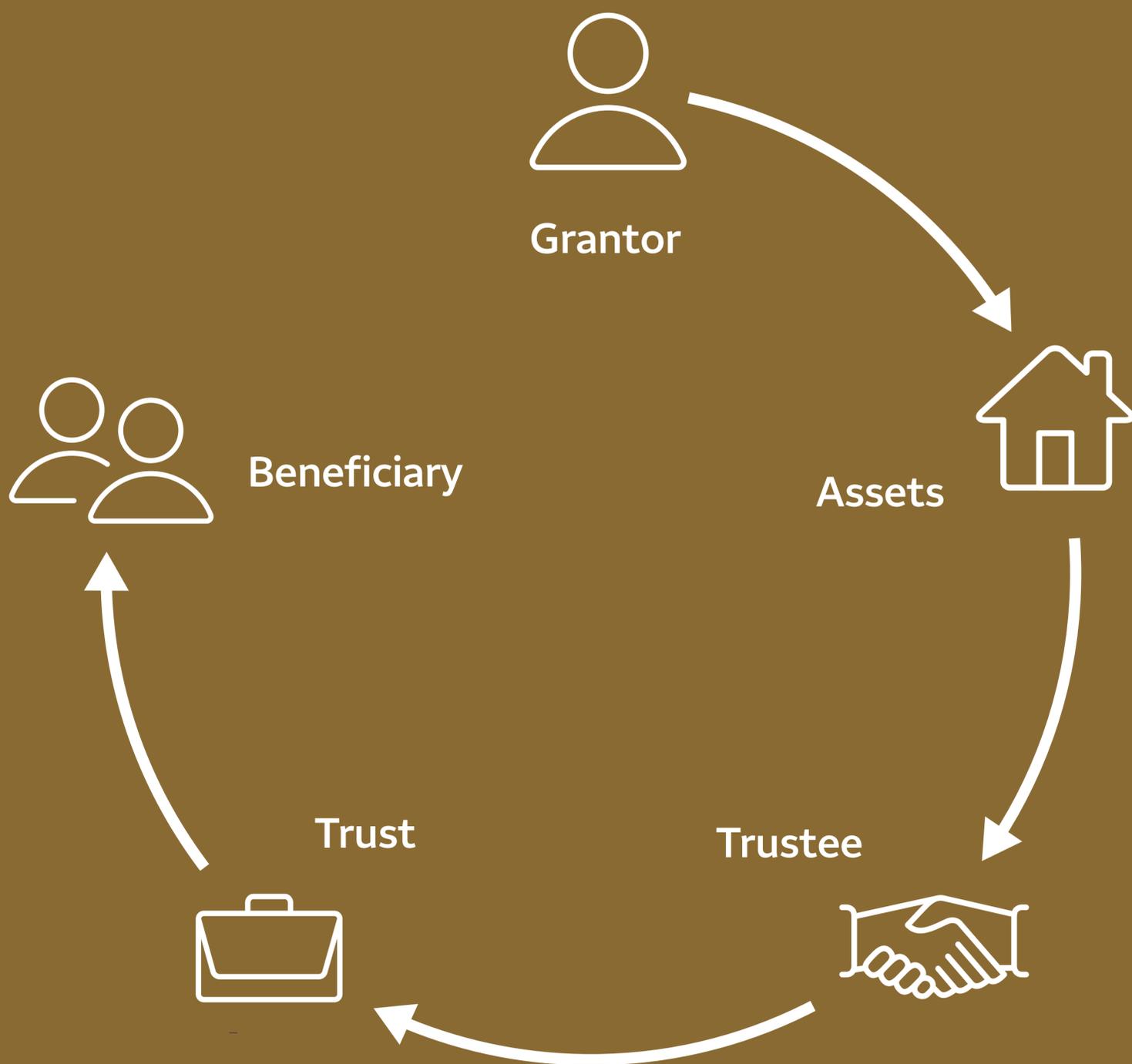


Using a revocable living trust

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- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested



Benefits

- Trusts are generally more efficient than a will to administer at death, especially if the grantor has property in multiple states
- Trusts offer privacy that probate cannot offer

Drawbacks

- Trusts are generally more expensive to create than a will

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