



ENSURING YOUR TRUST MEETS ALL YOUR GOALS

How a mother protected the future of her assets and her children.

Donna was grateful for the large inheritance left to her by her mother, but her windfall left her and her estate vulnerable to taxes. Plus, now she had substantially more assets to leave to her three children, none of whom were mature enough to make important financial decisions.

By setting up an irrevocable trust, she made sure the assets she set aside for her children and future generations would always be there. Doing so also removed those assets from her taxable estate, ensured her heirs wouldn't squander the money, and protected the assets within the trust from creditors to ensure the full amount in the trust would pass on to her heirs after her estate's debts were settled.

Moreover, the irrevocable trust by its very nature couldn't be changed, guaranteeing Donna's wishes would be carried out even if she were to become incapacitated. Now that her children were taken care of, Donna could focus on living the life her mother always dreamed her daughter would have.

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*This is a hypothetical illustration and is not intended to reflect any actual outcome.

RAYMOND JAMES® Trust

AN IRREVOCABLE TRUST WITH RAYMOND JAMES TRUST

An irrevocable trust is one that can't be changed or terminated. This type of trust is usually set up to provide tax savings, wealth preservation or some other benefit important to the person who creates it. One of the main benefits of an irrevocable trust is that all the assets you place in it are removed from your taxable estate.

As trustee, Raymond James Trust offers professional management of your trust assets by experienced trust professionals who deal exclusively with trust issues. Raymond James Trust serves living trusts, charitable trusts, life insurance trusts, and many others.

WORKING WITH RAYMOND JAMES TRUST

With more than 23 years' experience, Raymond James Trust administers trusts exclusively designed for families and individuals – not institutions. We do not offer a “one size fits all” solution, but rather an individually tailored trust designed to meet personal needs both now and in the future. In fact, our customized investing approach makes a full array of investment choices and instruments available for use in our trust portfolios.

Choosing a trustee to manage your personal affairs could be one of life's most important decisions. Our experts understand the complexities and nuances of issues related to a broad range of personal and court-created trusts. We're comprised of experienced attorneys, CPAs and trust experts, all of whom are committed to serving clients for the long term – throughout their lives and for generations to come.

BENEFITS OF AN IRREVOCABLE TRUST

Just about any asset can be transferred to an irrevocable trust

Transferred assets are no longer part of the trust owner's taxable estate

Protection from creditors so all trust assets may be preserved for the benefit of the beneficiaries

Once signed, no changes can be made to the trust or your wishes

The Raymond James Trust Advantage

- Tenured and credentialed trust professionals
- Sound financial management through our financial advisor partnerships
- Tailored arrangements to suit the needs of benefit recipients
- Responsive client and affiliate partner service
- The highest standards of fiduciary conduct

Our Services

- Oversight of trust assets
- Accounting and record keeping
- Reporting of trust receipts and disbursements
- Tax reporting
- Performance reports and statements

RAYMOND JAMES[®] *Trust*

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