

What matters now is what you protect, not what you earn.

Over the years, you've done everything right. Saved diligently, invested wisely and made prudent financial choices. Now it's time to protect the legacy you've created.

In our experience, a trust can be one of the most powerful financial tools for managing a legacy. Only a trust can help you accomplish these goals:

- Leave more to your family by reducing or eliminating transfer taxes.
- Direct how assets will be managed after your death.
- Endow a family foundation or other charity while benefiting loved ones.
- Protect your assets if you're unable to take charge of them.
- Keep your finances private and avoid the cost and delay of probate.

Most importantly, a trust lets you make sure your assets will be managed according to your wishes, now and in the years ahead.

Would a trust make sense for you?

At First Financial Wealth Management, we suggest that clients consider a trust if they meet any of these conditions:

- Your assets (such as stock or real estate) have increased substantially in value, potentially exposing your estate to high taxes.
- You are concerned about controlling "who gets what, when" in the event of your death or incapacity.
- You have children from a previous marriage.
- You have special-needs children whom you want to support.
- You have a financial interest in a business.
- You own property in two or more states.
- You want to simplify life by appointing a dependable agent to pay bills and keep tax records for yourself or a loved one.
- You are concerned about your assets or your children's future inheritance being vulnerable to a creditor.

A trust is a legal structure set up in order to transfer assets advantageously to *beneficiaries* (often a spouse, children, grandchildren or a charity). To establish it, you provide instructions to a financial institution in a Trust Agreement prepared by an attorney. The assets you transfer to the trust are managed and distributed by a *trustee* in accordance with the Trust Agreement.

If you're interested in protecting your legacy with a trust, there's an important choice to make: Who will you rely on to be your trustee?

Rely on First Financial Wealth Management.

You'll profit from tax, estate and family legacy planning by skilled professionals within First Financial Wealth Management with an 80-year history of serving families, businesses and charitable organizations in this region. We not only handle complex details of trust management and administration, but also serve as guardians, settle estates, provide custodial services and set up and manage endowments and foundations.

Even more remarkable than what we do is how we do it. We believe in developing close relationships with our clients and their families. We rejoice with them at graduations and weddings, and counsel them after a death or divorce. We help parents and grandparents determine the legacy they want to leave—not just property, but values and experiences. At First Financial, we understand that the heritage passed on by our clients often lasts for generations.

A trust may be the most important financial legacy you ever create.

Your trust contains assets you have carefully safeguarded, along with your instructions on how these assets are to be protected and distributed to the people you care about. With First Financial Wealth Management, you can be confident that your wishes will be carried out just as you've planned.

A service of First Financial Wealth Management.

First Financial Wealth Management, a division of First Financial Bank, N.A., has been creating and implementing comprehensive wealth solutions for more than 80 years. Our team of professionals will work with you to develop holistic planning solutions, sophisticated portfolio strategies and tax-efficient trust structuring to support your financial goals and help you take another step on the path to success.

To learn more, please call **800.606.0100** or visit **bankatfirst.com**.

The services offered by First Financial Wealth Management, a division of First Financial Bank, N.A., are:

- **NOT Deposits**
- **NOT Insured by FDIC or any other government agency**
- **NOT GUARANTEED by the bank**
- **Subject to risk and may lose value**

first

first financial wealth management

Another step on the path to success