



THE RIVERVIEW WAY: CHOOSING A TRUSTEE

One of the toughest decisions you'll make when creating your estate plan can be deciding who will be in charge of your affairs when you're no longer able to, or after you're gone. Taking on this role requires assuming different responsibilities, depending upon the situation.

- **First**, if you're incapacitated, you may need a trustee (if you have a revocable trust) or a guardian or conservator to manage your finances on your behalf (investing your assets, paying your bills and making all other financial arrangements).
- **Second**, at your death a trustee or executor has to administer your estate (collecting and preserving your assets, paying any creditors, filing estate and income tax returns and paying any tax liabilities, and finally distributing your assets to your beneficiaries).
- **Third**, after your estate is settled, a trustee may need to manage any ongoing trusts for heirs (like trusts created for minor children or grandchildren).

In light of all these responsibilities, it's little wonder that many people have a hard time deciding who to choose.

Most people, of course, choose a family member for this important role. In most cases, that's the right decision. However, there are times when a family member isn't the best choice, perhaps because there isn't anyone in the area, there isn't anyone with the skills to manage finances or there is a high likelihood of conflict.

If a family member isn't the best choice to manage your financial affairs when you're no longer able to, a corporate trustee is often the right choice. But which one? Many banks have trust departments, staffed with experienced professionals. How do you choose between them?

While it can be a difficult choice, here's what we'd like you to know about Riverview Trust Company:

- Our operations are solely Washington – based. This has important state income tax benefits, especially as compared to trusts administered in Oregon.
- We have the technical expertise and depth of knowledge, accumulated over many years of specialization in trust and estate administration, to give you peace of mind that your assets, your heirs, and your legacy will be well cared for and protected.
- We are locally operated. All decisions are made right here in Vancouver. This means we can respond quickly and efficiently to any issues you or your heirs may have.
- We invest in a careful, fiduciary manner. Our goal is not to outperform the market (because no one does on a regular basis), but to ensure that your goals are met after taking into account the best interests of you and your heirs.

We know this is a hard decision, and that you have many choices. We'd love the opportunity to talk with you (and perhaps with your advisors as well) to determine if Riverview Trust Company is right for you!



[riverviewtrust.com](http://riverviewtrust.com)

**WASHINGTON**

900 Washington Street, Suite 900  
Vancouver, Washington 98660  
360.693.7442

**OREGON**

5285 Meadows Road, Suite 255  
Lake Oswego, Oregon 97035  
503.558.6454