



Pioneer Bank & Trust

Trust & Investments

Local.

*704 7th Ave, PO Box 729
Belle Fourche, SD 57717-0729
Phone (605) 892-3494
Fax (605) 892-2115*

*2001 W Omaha St, PO Box 9189
Rapid City, SD 57709-9189
Phone (605) 341-2265
Fax (605) 341-7425*

*140 E Jackson Blvd, PO Box 10
Spearfish, SD 57783-0010
Phone (605) 642-2725
Fax (605) 642-1736*

Are you a living trust candidate?

Any comprehensive review of an older person's financial planning is likely to touch upon the value of a revocable living trust for investment management. The trust approach provides a great tool for delegating investment responsibility into experienced hands without giving up control of assets. Anyone with a substantial portfolio should consider a trust and the benefits of professional trusteeship, such as we provide. Other good candidates for a living trust include those who:

- own assets in more than one state;
- are concerned about financial management upon illness or incapacity;
- value family financial privacy; or
- want to ensure immediate family access to assets after the owner's death.

For a real-life example of family financial privacy, one need look no farther than the will and living trust of actor James Gandolfini, who died suddenly in 2013. There was a flurry of speculation when the details of his will were made public, but the talk died down quickly when it was learned that there was much more to Gandolfini's estate plan than first reported—he had trusts in place as well.

Think you might be a candidate for a living trust? Please come in and talk it over with us to learn more.

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