

## First Bankers is a National Provider of Corporate Trustee Services

Choosing a trustee is one of the most important decisions you will make for your loved ones. While many think a family member or friend would be an excellent trustee, people often find this is not the best option. This important designation should be seen as a business decision, not an emotional one. Understanding the role and responsibilities of a trustee can help you make the best choice.



### Trustee Services Include:

- Highly personalized generational service
- Overseeing the trust with prudence, impartiality, and concern for the financial well-being of both present and future beneficiaries
- Following the terms of the trust as intended
- Providing reports
- Managing the assets
- Making fiduciary investment decisions
- Maintaining detailed records of all receipts and disbursements
- Filing necessary tax returns
- Staying current with tax laws
- Exercising impartial, reasoned judgments regarding financial matters
- Distributing assets

The First Bankers team offers clients quality, professional service, and the peace of mind knowing they have selected an experienced and enduring trustee.

### Why First Bankers?

The key to success of any trust relationship is making sure the terms of the document are carried out as intended. First Bankers has over 50 years' experience and manages over \$8 billion in assets. We are an experienced team that partners with the family to help manage your trust. First Bankers provides a high level of service, dependable staff, objectivity, assurance, and years of experience.

## How to Choose a Trustee

There are several questions that are key when choosing a trustee. We encourage you to seek the answers to designate the proper trustee.

### ***Does the trustee have the experience and knowledge to perform the trust services to fulfill fiduciary responsibilities?***

- ✓ First Bankers has over 50 years' experience and proven excellence in managing over \$8 billion in assets. Our team has earned the top certifications and stays up-to-date on the latest laws and continuing education as trustees. Trust management is our job, not an added responsibility on top of an individual's regular profession.

### ***Will the trustee be able to make objective decisions to administer the trust as you intended, while treating beneficiaries fairly and impartially?***

- ✓ As a trustee, First Bankers remains impartial in all situations and is not subject to conflicts of interest. An individual trustee may be hindered by emotional considerations and influenced by personal issues, beneficiary requests, or demands.

### ***Can the trustee provide continual administration of the trust, keeping up with the laws, and spanning multiple generations?***

- ✓ First Bankers' staff stays current on all laws and accounting requirements to make certain your trust is managed correctly. Our highly experienced team works to ensure seamless service from one generation to the next. We are audited annually to verify that your assets are properly administered.

### ***What kind of service will the trustee provide? Are they accessible when the beneficiaries have a request or a question?***

- ✓ We pride ourselves on our customer service. We create a relationship with the family to assist where needed and help you through the generations. Undivided attention and ongoing hands-on service guarantees we will meet the needs of beneficiaries.

### ***Does the trustee understand your estate planning strategy to meet your goals and objectives for the family?***

- ✓ First Bankers begins every relationship with a comprehensive strategy and goals meeting. We continually meet with the family throughout the generations to ensure all goals and strategies are in line and are meeting their needs.