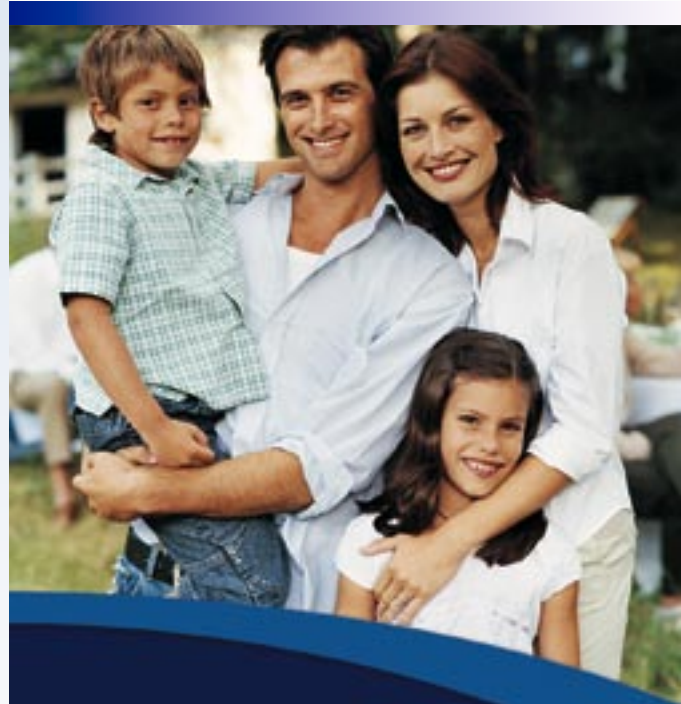


## How can we help?

Concentra Trust, owned by the credit union system, has dedicated teams of specialists who provide exceptional service. Technical experts monitor and interpret legislative changes. An experienced administration unit focuses exclusively on the delivery of personal trust services. Individuals with specialized knowledge and skills are there to provide ongoing support and assistance.

When you decide that a professional trustee is the right solution for you, we will work with you to provide the advice and services you require.



*trust services*

## What is a Professional Trustee?



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Credit Unions and  
Concentra Financial working  
together to provide a full  
range of financial services.



# What is a Professional Trustee?

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Stability, trustworthiness and expertise are all hallmarks of a professional trustee. For over a half century, Concentra Trust has fulfilled the trust needs of individuals and organizations and as a result has extensive knowledge of trust services.

## Why should I consider a Professional Trustee?

Realizing your personal and financial objectives and ensuring the well-being of your family requires careful and thorough preparation. You can manage and oversee many of these tasks yourself, but certain key roles such as executor and trustee must be delegated to others.

The trustee that you appoint is responsible for holding and managing your assets. The executor you name in your Will is accountable for safeguarding your assets and carrying out the administration and final distribution of your estate. These appointments require careful consideration.

Some people ask a family member or close friend to assume these responsibilities. Most individuals do not fully understand the complicated duties and personal liability involved in the administration of estates and trusts. Unfortunately, inexperience, lack of judgment or neglect can lead to delays, conflicts, unnecessary fees and even financial losses. That's why you should consider using the services of a professional trustee.

## Factors to consider

When you hire Concentra Trust you have access to a team of specialists with the time, knowledge and expertise to provide the needed advice and services.

A professional trustee is recommended to those who:

- do not wish to unduly burden family members
- are concerned that there may be conflict among beneficiaries
- want a fair-minded and experienced professional to handle the complete administration
- want a qualified, unbiased specialist to hold and manage the assets set aside to care for a spouse, disabled family member or favourite charity
- have accepted the appointment as an executor or trustee and require professional guidance and assistance.

A professional trustee is the answer for those who want to ensure proper control and security of their affairs.