

THE MASSMUTUAL TRUST COMPANY, FSB

REVOCABLE
LIVING TRUST



PERSONAL TRUST SERVICES

MassMutual Trust Company, FSB

- Consolidate Assets Under Professional Management
- Efficient Transfer of Assets to Heirs
- Provide Estate Liquidity
- Avoid Probate Proceeding
- All trusts may be customized to meet your specific needs

WHAT IS IT?

- Provides for ongoing custody and professional management of assets.
- Keeps assets transferred to the trust out of probate, and avoids the costs of probate.
- The trust is revocable at will.
- The terms of the trust may be changed at will.
- The grantor retains full control of their assets.
- Grantor may take distribution of any or all of the assets at any time.
- Grantor may make additional contributions at any time.
- Regular distributions can be set up to be paid to beneficiaries.
- THE MASSMUTUAL TRUST COMPANY maintains accurate trust accounting and fiduciary tax records.
- Quarterly trust statements issued.
- Quarterly investment performance report.
- 24/7/365 access to account information via password protected web-site.

WHO IS IT FOR?

Those who:

- Feel their beneficiaries may need the guidance of a professional trustee with administration and record keeping of assets.
- Want a trustee to provide prudent investment management.
- Wish to name whom the assets will go to and how they are to be used.
- Want to provide liquidity at time of death.
- Want to provide for the welfare of family members and /or beneficiaries.
- Want to keep assets out of probate.
- Are concerned with privacy, who want to avoid publication of assets through probate.

HOW ARE ASSETS INVESTED?

THE MASSMUTUAL TRUST COMPANY, FSB has well-diversified portfolio models – growth, growth/income, and income – that seek consistently strong returns and help control risk through effective asset allocation, diversification* and mutual fund selection. The funds are selected based on their performance within their peer groups. In addition to looking at returns, risk and expenses are examined – which are two key data points.

Over 250 historical data points that measure fund returns, risk, style and fees in over 38 different investment peer groups or sub-asset classes are measured. This evaluation methodology enables us to identify mutual funds that may perform well in all markets. A combination of standard deviation and semi-variance is used to evaluate downside volatility. This emphasis on *downside risk* analysis makes this research particularly unique.

This overall analysis is conducted every 90 days to monitor the funds for changes due to shifting capital market dynamics. After internal analysis, a change may dictate a reallocation in the portfolios. The portfolio structures are reviewed in the context of the clients' specified objectives on a monthly basis and changes will be made if the clients' objectives change.

For trusts of \$1 million or more an individually managed portfolio of equities and fixed income vehicles may be set up as an investment vehicle.

** Diversification does not ensure a profit or protect against loss in a declining market.*

THE MASSMUTUAL
TRUST COMPANY.

EXPERIENCE.
CONFIDENCE.
TRUST.

The right trust can provide estate planning flexibility and can be customized to accomplish a wide array of objectives. However, a trust may be only as effective as the Trustee who manages and administers it.

A Trustee has significant responsibilities involving both the fiduciary laws and the terms of the governing instrument. When it comes to selecting a Trustee, you must be sure that the entity/person you choose has both the commitment and the capabilities to perform the fiduciary responsibilities required.

With THE MASSMUTUAL TRUST COMPANY, you can be confident in the experienced staff administering your trust because they act in the best interest of your trust and offer you:

- Superior customer service;
- Years of experience in trust and fiduciary administration;
- Direct personal access to your dedicated Trust Officer (and not a call center queue); and
- A dedicated Investment Officer solely focused on THE MASSMUTUAL TRUST COMPANY.

For more information on THE MASSMUTUAL TRUST COMPANY, FSB and the services they offer, please visit MassMutualTrust.com, contact your financial professional or call the TRUST COMPANY directly at 1-800-767-1000, ext. 2-0223 with questions and inquiries.

Put your trust in THE MASSMUTUAL TRUST COMPANY, FSB.



THE MASSMUTUAL TRUST COMPANY, FSB is a federal savings bank chartered by the Office of Thrift Supervision to provide discretionary and nondiscretionary trust and fiduciary services in all states. The Trust Company does not engage in banking activity (take deposits, make loans, give mortgages, etc.) and does not sell products. Our business activity is limited to providing trust and fiduciary services. THE MASSMUTUAL TRUST COMPANY is a wholly-owned stock subsidiary of Massachusetts Mutual Life Insurance Company.

This brochure describes services offered by THE MASSMUTUAL TRUST COMPANY, FSB, and is intended for informational purposes only.

This presentation represents our understanding of the Federal gift and estate tax laws as currently interpreted. Actual results will depend on the existence of an appropriately structured and administered trust.

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

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100 Bright Meadow Boulevard
Enfield, CT 06082