



TRUST ADMINISTRATION

BENEFITS OF HOMESTAR TRUST SERVICES

- We treat trust administration as a full-time job
- We have facilities and systems for asset management that individual trustees may lack
- Trust funds in our care are monitored by internal auditors as well as by state and federal regulators
- We have an unlimited life, while an individual trustee may die, become incompetent or too busy to handle this task
- We bring experience and group judgment to the job of investment management
- We treat all beneficiaries impartially
- We can withstand pressure when a beneficiary asks for more from a trust than was intended, while an individual trustee might give in to the request for “more”

AS YOUR TRUSTEE, HOMESTAR WILL:

Carry Out Duties

- Meet with beneficiaries regularly to review trust and determine expectations
- Remit income and send detailed statements to beneficiaries
- Exercise discretion when advancing principal to a beneficiary, when needed and permitted by trust terms
- Pay for support, education, and medical needs of beneficiary, if allowed by trust terms

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Supervise Investments

- Establish an investment plan appropriate for needs of current and future beneficiaries
- Collect dividends, interest, rents and other forms of income
- Review trust assets regularly for quality and performance
- Oversee business and real estate interests

Monitor Tax Matters

- Maintain tax records
- File fiduciary income tax returns annually and furnish data for beneficiary's personal tax returns
- Manage investments on a tax-efficient basis, when possible

Act In A Prudent and Skillful Manner

- Submit actions to independent audit and examination
- Seek legal counsel when necessary
- Avoid any conflicts of interest

