



SATURNA TRUST COMPANY

2920 North Green Valley Parkway
Suite 814
Henderson, NV 89014
Tel (702) 505-9297
Fax (702) 566-0855
www.saturnatrust.com

Saturna Trust Company, a licensed Nevada trust company, offers an impressive variety of flexible, low-cost administration and trust services designed to meet the needs of families, charities, trusts, estates, and retirement plans throughout the US. **Saturna Trust Company** is a wholly-owned subsidiary of **Saturna Capital**, a registered investment adviser providing investment management and mutual fund administration services, as well as brokerage and custody services through **Saturna Brokerage Services**.

With headquarters in Henderson, Nevada, **Saturna Trust** is advantageously positioned to allow our clients to benefit from the asset-friendly nature of Nevada's trust laws. Our priority is building long-lasting relationships with our clients, and assisting them in providing for their heirs in accordance with their wishes. To that end, our combination of legal, financial, and customer service expertise makes Saturna Trust an invaluable partner in planning for your future.

Saturna Capital is owned by investment professionals, predominantly employees and their families, whose broad experience distinguishes Saturna in the trust business. Ms. Jane K. Carten is Saturna Capital's controlling shareowner, president, and chief executive officer. Saturna's staff of more than 80 is committed to creating a unique firm, where client interests always come first.



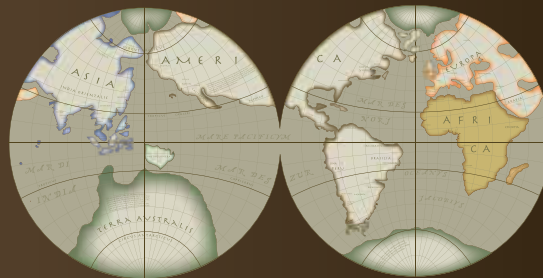
1300 North State St.
Bellingham, WA 98225
800/SATURNA
www.saturna.com

SATURNA



TRUST COMPANY

Protecting Your Family and Your Future



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Welcome to Saturna Trust Company

You have worked a lifetime to accumulate your assets. Now you need to protect those assets and ensure they keep their value. Managing your wealth takes careful coordination of financial management and legal planning to protect assets from the costs that can erode their value and delay the efficient distribution of assets to your heirs. Estate settlement costs, taxes, legal fees, privacy issues, and other considerations need to be taken into account when you consider how to manage your wealth today and for the future. Carefully coordinated trust and financial planning services are a vital part of that plan.



What is a Trust?

A trust is a flexible financial planning tool that holds the assets of an individual (the settlor or grantor) for the benefit of one or more beneficiaries. The grantor names a trustee, and possibly a co-trustee, to manage during their lifetime and distribute, at death, the trust’s assets according to the grantor’s wishes. An institution that provides professional trust management services is often chosen as either a trustee or co-trustee.

Why Have a Trust?

Trusts are not solely an estate-planning tool for the very wealthiest people. As a part of any financial management strategy, a trust can benefit people with even modest assets. A trust can be tailored to protect your assets and give you greater financial peace of mind. Trusts can help you:

- Provide for a trusted professional to act on your behalf in the event of death or disability
- Ensure assets are conserved and not squandered by heirs after you or your spouse die
- Provide for your family’s financial needs after your death
- Ensure privacy for your estate
- Eliminate probate fees on assets held in a living trust
- Reduce or eliminate estate taxes
- Expedite the distribution of assets to beneficiaries
- Ensure control and protection over payments and asset distribution to heirs with special needs either during your lifetime or when you die

Who Should Consider a Trust as Part of Their Financial Planning Strategy?

You may benefit from a trust if:

- You wish to leave your estate to your spouse and still make bequests to other beneficiaries after your spouse’s death
- You want to provide for your current spouse, as well as any children from a previous marriage
- You are concerned about the possibility of periods of disability and want to ensure continuous management and protection of your assets
- You want increased control over the actual distribution of your assets after death, especially in providing for beneficiaries with special needs, such as disabled persons or beneficiaries unable to manage their inheritance
- You’re married and your assets exceed the maximum applicable exclusion amount for federal estate taxes, which is \$23,400,000 for 2021
- You want a portion or all of your assets distributed to philanthropic endeavors



Saturna Trust Company

One of the most important aspects of creating a trust is selecting the right trustee. A trustee is responsible for ensuring that your investments, assets, and financial affairs are handled in accordance with your wishes. A trustee also has fiduciary responsibilities to a trust’s beneficiaries for both asset protection and management, and must keep extensive records of all financial activities related to the trust. Moreover, trusts can be complicated and time-consuming to manage. An institution with professional trust administrators, such as Saturna, can greatly assist with the management of your trust during your lifetime and at death.

As your trustee, Saturna Trust will provide you with investment, tax, and trust administration experience, combined with a centralized administrative, regulatory, and investment team to meet your trust’s needs. We’ll help you prepare by discussing the various trusts, wills, and durable powers of attorney that might be useful for your particular financial situation.

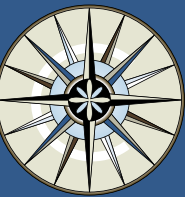
Using Saturna as your trustee ensures continuity of service and the combination of trust and financial expertise guaranteed to provide for your beneficiaries in the manner of your choosing.

Important Responsibilities of a Trustee:

- Loyalty
- Asset growth
- Avoiding undue risk
- Maintaining accurate records
- Communicating with beneficiaries
- Avoiding conflicts of interest

Get Started With Saturna today

You have worked too hard for yourself and your family to take your assets for granted or entrust them to anyone who will not manage them effectively. With Saturna Trust Company, you have a team of investment and trust administration professionals at your disposal that will ensure your trust is properly created and managed according to your wishes. Although it is difficult to think about providing for your family after your death, setting up a trust could be one of the most generous and caring things you will ever do for them.



“Trust men and they will be true to you; treat them greatly, and they will show themselves great.”

Ralph Waldo Emerson

Islamic Trust Services

Saturna Trust Company specializes in meeting the estate planning and trust needs of the nearly three million members of the American Muslim community.

The Qur’an defines how a person’s assets are to be divided at death. In Muslim countries, Islamic inheritance law is part of local common law. Since this is not the case in the U.S., observant American Muslims find that a carefully drafted will, often coupled with one or more trusts, is a necessity.