

Overview

City National Trust & Estate Administration Services

Through your relationship with City National Rochester¹, you can access City National Bank's Trust & Estate Administration services.

We provide high touch, comprehensive and flexible trust services from knowledgeable professionals to deliver intelligently personalized solutions that cater to unique and complex wealth needs.

City National Bank uses a fully managed, tax-advantaged framework that seeks to help you preserve and grow your wealth and fulfill your legacy wishes.



WHAT DISTINGUISHES CITY NATIONAL TRUST & ESTATE

A HIGH QUALITY + EXPERIENCED TEAM

- Senior Trust Officers average 20 years of experience, nearly 10 with City National Bank
- The majority of Senior Trust Advisors hold Certified Trust and Financial Advisor (CTFA) designation, a premier designation in the trust field
- Seek to have fewer relationships per Trust Officer than industry average giving time for higher touch service
- Top professionals for hands-on active property management and oversight, and the right strategies to help maximize the value of real estate assets

THE ADVANTAGES OF TRUST & ESTATE SERVICES

- Ensure continuity and execution of services with a balance of personal touch and professional experience that is backed by fiduciary responsibility
- Make sure the grantor's intentions are properly reflected in their estate planning
- Protect the assets so they go to the right parties
- Protect the client in the event of death or incapacity
- Reduce the burden on family in carrying out the grantor's plan
- Improved service and performance environment for the trust
- Allows for seamless transition to the next generation

A CULTURE OF SERVICE

- Delivers the look, feel and service of a boutique with the power of a large balance sheet
- An unwavering commitment to providing personalized service and exceptional value coupled with great attention to detail
- White gloved service that includes dedicated trust officers/advisors and Investment portfolio managers
- A personal approach that takes care to ensure that the needs of clients and their families are handled with great compassion and expedience
- City National Trust Administration Offices include: California, Delaware, Florida, Nevada, New York, Tennessee

THE ADVANTAGES OF USING A CORPORATE TRUSTEE

As a corporate Trustee or Co-trustee, City National can offer benefits beyond those of an individual trustee:

- **Objectivity.** City National manages a client's trust without personal bias – an important factor in resolving disputes among family members and beneficiaries.
- **Continuity of Service.** An individual trustee may not survive the duration of the trust due to age or incapacity. A corporation, on the other hand, can ensure your client's trust is continuously administered according to his or her wishes for the entire life of that trust.
- **Fiduciary Responsibility.** As a fiduciary, City National is held to stringent legal and ethical standards.

CITY NATIONAL'S BROAD ARRAY OF TRUST SERVICES*

Flexible and Intelligently Personalized to Meet Every Client's Specific Needs

Trust & Estate Administration

- Revocable and Irrevocable Trusts
 - Special Needs Trusts
 - Discretionary and Incentive Trusts
 - Gifting Trusts
 - Directed Trusts
- Probate Estates
- Agent for Trustee/Executor
- Conservatorships of Estates

Comprehensive Asset Management

- Fully Managed Investment Management
- Specialty Assets
 - Real Estate Management
 - Farm and Agriculture Holdings
 - Closely Held Business/Operating Company
 - Limited Partnership Interests
 - Limited Liability Companies
 - Mineral, Oil and Gas Management Services
 - Art/Other Collectibles

Philanthropic Services

- Donor Advised Fund
- Private Foundations and Endowments
- Charitable Trusts

Additional Services

- Custody and Reporting Services
- Trust Tax Return Preparation

*Provided the governing document is not subject to an embedded fee arrangement.

A National Trust Charter allows City National Bank to act as Trustee in all 50 states, in whatever capacity is required, including:

- Trustee or Co-trustee
- Agent for Trustee or Executor
- Executor or Administrator of Probate Estate
- Guardian
- Conservator

SERVICES OF NOTE

Trust Real Estate

Offering the best of both worlds. City National views real estate not only as property to be managed, but as an investment to be managed — an important part of an overall portfolio. City National's goal is to enhance the after-tax return of the real estate, which has significant implications for how City National handles a property.

- **Professional Property Management.** City National has a proven track record of successfully managing a wide array of property types: Retail and Commercial Centers, Office Buildings, Industrial Facilities, Residential Properties, and Mineral, Oil & Gas Assets.

Philanthropic Services

Helping clients give back. City National can help you structure charitable plans for your clients that enhance the ability to give, offer favorable tax treatment, minimize capital gains, gift and estate taxes, and increase after-tax cash flow. City National can work closely with you and the charity of your choice to determine which structure is most tax-efficient.

Special Needs

A special touch. A dedicated team of professionals specializes in managing the unique needs of those with impaired health or reasoning. They have the expertise, judgment, and professional resources required to find creative and meaningful solutions for individuals with disabilities, while providing support and guidance to the family.

¹Investment management services provided by City National Bank through its wholly owned subsidiary City National Rochdale, LLC, a registered investment advisor.

IMPORTANT INFORMATION

The information presented does not involve the rendering of personalized investment, financial, legal or tax advice. This presentation is not an offer to buy or sell, or a solicitation of any offer to buy or sell mentioned herein.

Professional trustee services are offered to City National Rochdale clients by City National Bank which may serve as trustee.

City National Bank, its managed affiliates and subsidiaries, do not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

City National Rochdale, LLC is an SEC-registered investment adviser and wholly-owned subsidiary of City National Bank. Registration as an investment adviser does not imply any level of skill or expertise. City National Bank is a subsidiary of the Royal Bank of Canada.