

DOES YOUR TRUST NEED A SECOND OPINION?

AAFMAA WEALTH MANAGEMENT & TRUST LLC



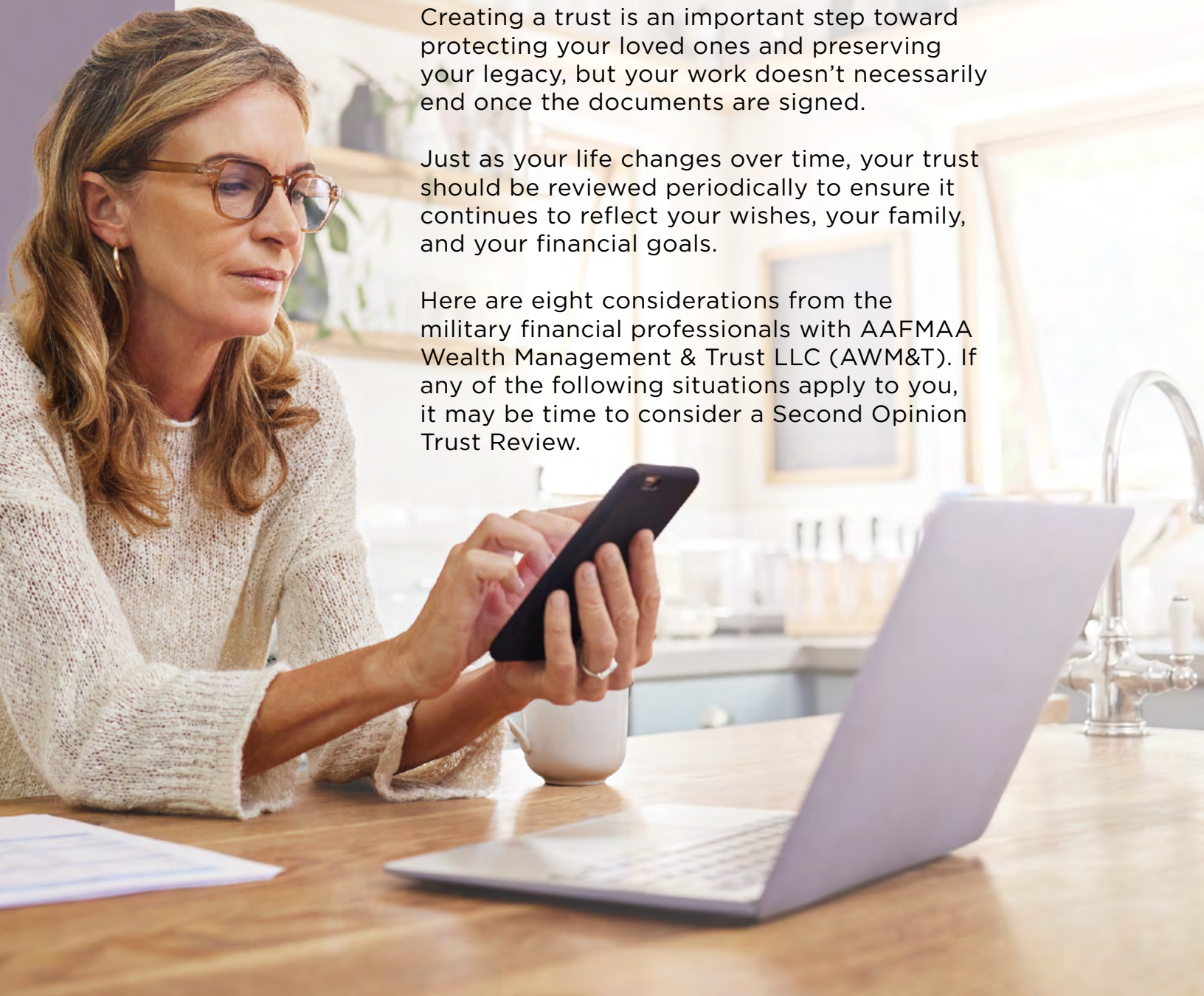
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8 REASONS TO REVIEW **YOUR TRUST**

Creating a trust is an important step toward protecting your loved ones and preserving your legacy, but your work doesn't necessarily end once the documents are signed.

Just as your life changes over time, your trust should be reviewed periodically to ensure it continues to reflect your wishes, your family, and your financial goals.

Here are eight considerations from the military financial professionals with AAFMAA Wealth Management & Trust LLC (AWM&T). If any of the following situations apply to you, it may be time to consider a Second Opinion Trust Review.



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1 IT'S BEEN SEVERAL YEARS SINCE YOU **REVIEWED YOUR TRUST**

Even if nothing major has changed, reviewing your trust every few years helps ensure it still aligns with your current wishes and today's estate planning considerations.



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2 YOUR FAMILY HAS **CHANGED**

Marriage, divorce, remarriage, the birth of children or grandchildren, or the loss of a loved one may all affect how you want your trust to operate.



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3 YOUR FINANCIAL SITUATION HAS **BECOME MORE COMPLEX**

Have you purchased additional real estate, inherited assets, started or sold a business, accumulated investments, or experienced significant growth in your estate?

Your trust should reflect those changes.



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YOU'RE UNSURE WHETHER YOUR TRUSTEE IS STILL
THE RIGHT CHOICE

The individual you selected years ago may still be the right fit, but circumstances change.

Ask yourself:

- Are they still willing to serve?
- Do they understand the responsibilities involved?
- Are they still capable of carrying out your wishes?



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5 REASONS TO REVIEW YOUR **SUCCESSOR TRUSTEE**

For many revocable living trusts, the trust creators serve as the initial trustees throughout their lifetime. That means your successor trustee may not step into the role for many years.

Is that person still the right choice?



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6 YOU'RE CONCERNED ABOUT **FAMILY DYNAMICS**

Serving as trustee can require difficult decisions, ongoing communication with beneficiaries, and impartial administration. Consider whether naming a family member could unintentionally create stress or conflict — or whether a professional fiduciary may provide greater objectivity.



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YOUR BENEFICIARIES' NEEDS **HAVE CHANGED**

Children grow up. Grandchildren are born. Family members may experience disability, financial hardship, or changing circumstances. Your trust should continue to support the people you care about most.



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YOU SIMPLY WANT
CONFIDENCE THAT YOUR
**PLAN STILL REFLECTS
YOUR WISHES**

Sometimes the greatest value of a trust review isn't making changes. Instead, it's confirming that your plan is still working exactly as you intended.



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A SECOND OPINION DOESN'T MEAN **STARTING OVER**

A trust review isn't about replacing your existing estate plan. It's about making sure your trust continues to support your goals, your family, and your legacy as life evolves.

Whether you're reviewing an existing trust or creating one for the first time, thoughtful planning today can help provide clarity and confidence for tomorrow.

Learn how AAFMAA Wealth Management & Trust LLC can help you preserve your legacy through personalized trust services designed for military families.

To learn more, [speak with an AWM&T professional](#) or call **910-307-3500**.



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