

WHO WILL MANAGE YOUR FINANCES AND ESTATE IN THE EVENT OF INCAPACITY OR DEATH?



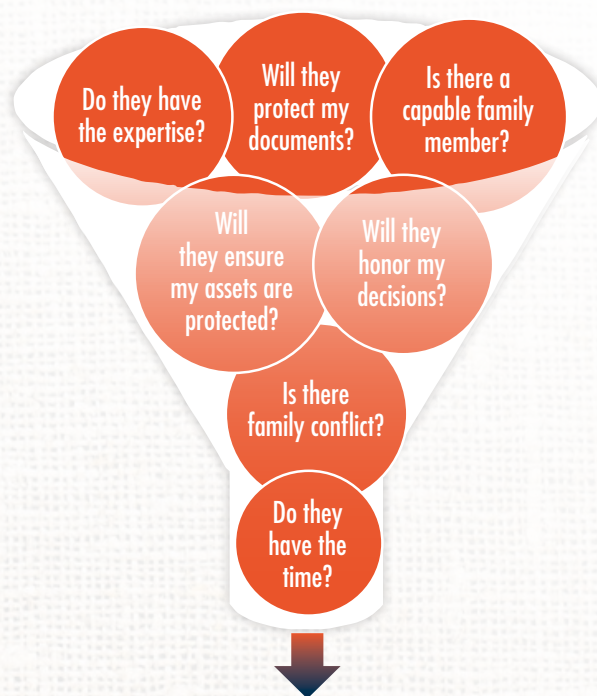
**Maine
Fiduciary Services**

An affiliate of **RUDMAN • WINCHELL**



WHO MIGHT NEED A PROFESSIONAL FIDUCIARY?

When developing your estate plan or creating a trust, one of the first questions you face is who will manage your finances in the event of incapacity or death. Your spouse? Your child? Your sibling?



FIDUCIARY

A professional fiduciary like Maine Fiduciary Services avoids these potential issues while providing expert services.

*Let us help you protect
what matters most.*

WHAT IS A FIDUCIARY?

A fiduciary is an individual or an entity given legal responsibilities for the care of another person or an estate.

A fiduciary may serve as:

- Trustee
- Personal Representative
- Conservator
- Agent under a Power of Attorney

Contact us at 207.947.4501 or visit www.rudmanwinchell.com

YOU CAN TRUST MAINE FIDUCIARY SERVICES

We ensure that your wishes are followed

Maine Fiduciary Services, LLC can serve as trustee of a trust or the personal representative of an estate. We can also assist by serving as agent under a financial power of attorney. We will work with you, your family, and your beneficiaries to ensure that all needs are met.

We provide a wide range of fiduciary services, including:

- ✓ Paying bills, keeping records and tracking expenses;
- ✓ Keeping account records of income and outflow;
- ✓ Reconciling accounts and assets;
- ✓ Ensuring tax filings are completed and reported to beneficiaries as required;
- ✓ Communicating with beneficiaries and distributing funds as appropriate;
- ✓ Monitoring and managing the needs of the beneficiaries within the scope of the document and with regard to the intent of the grantor.



SPECIAL NEEDS TRUSTS

A special needs trust administers assets for the benefit of an individual with disabilities. Maine Fiduciary Services assists, advises and serves as trustee of special needs trusts to maximize resources and protect that individual's public benefits.

As trustee of a special needs trust, we also provide:

- ✓ Annual reviews of the beneficiary's public benefits;
- ✓ Compliance with SSI and Medicaid income and resource rules;
- ✓ Focus on the dignity and quality of life of the beneficiary;
- ✓ Guidance on trends and new tools to enhance the independence of the beneficiary, including ABLE accounts.



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COUNSELORS AT LAW

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