



## Steve Ellis

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Navy Federal Trust Services

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### Education:

- Bachelor's degree in finance & insurance
- Honors graduate, National Graduate Trust School

### Previous Professional Experience:

- 35 years of combined financial services experience
- 24 years in trust and wealth management
- 10-year faculty member at Southern Trust School

**NAVY  
FEDERAL**  
Trust Services

# Creating a plan for your financial future

Navy Federal Trust Services helps you gather information, make informed decisions and understand your estate plan—outlining who gets what, when they get it, and the manner in which they will receive it. We offer our Trust Services through Members Trust Company. Navy Federal is one of the owners of Members Trust Company. Each trust officer is an employee of Navy Federal and is an officer of Members Trust Company.

### Retirement planning and investments

What are your retirement goals? Navy Federal's trust officers can help you organize your finances, as well as set up retirement, investment and estate planning options for you and your family.

#### *Retirement projections*

Are you prepared to retire at age 59 ½ or is age 65 a better goal? As part of opening an investment management account with Navy Federal Trust Services, you will receive a complimentary forecast of expected retirement living expenses and income.

#### *Investment management services*

Keep your investment options on track with a customized solution tailored to your financial needs.

### Estate and tax planning

Need help lowering taxes and increasing the value of your estate? Our trust officers can review your estate goals and devise a plan using the most common types of trusts below.

#### *Revocable living trusts*

This legal document can help your family avoid probate court at your death, avoid court guardianship if you are ever incapacitated, and help your heirs manage and protect their inheritance after you're gone.

#### *Credit shelter trusts*

These can help a married couple make the most of unified credits to eliminate or reduce federal estate taxes.

#### *Special needs trusts*

Special needs trusts are designed to protect assets of individuals with disabilities and maintain Medicaid and Social Security eligibility.

#### *Charitable trusts*

Contributing to a charity through a charitable trust is a good way to leave a legacy in your community, while producing a lifetime income stream for you and avoid capital gains on the sale of appreciated property. Navy Federal's trust officers can discuss the advantages of such a trust in your situation.

### Executor services/estate settlement

At Navy Federal, we can act as executor under a will to help families settle estates through the court, sell estate property, pay estate debts, file estate tax returns and accurately distribute estate property according to the will.

### Trustee services

Navy Federal Trust Services is available to help you create a trust for the future or to provide administrative services for a current active trust. We protect trust assets, manage investments, collect income, pay bills, file taxes and preserve your family's lifestyle, according to your trust terms. We accept trusts that your family may want to transfer from another trustee.

We make all this available and more:

- Estate planning
- Trustee services
- Guardian/conservator services
- Investment management accounts
- IRAs
- Retirement planning
- Estate settlement
- Free seminars—visit [navyfederal.org/investtrust/](http://navyfederal.org/investtrust/) for dates, times and topics.

**Nondeposit investment products are not federally insured, not obligations of the credit union, not guaranteed by the credit union or any affiliated entity, involve investment risks, including the possible loss of principal, and may be offered by an employee who serves both functions of accepting member deposits and selling nondeposit investment products.** Trust Services available through MEMBERS Trust Company, 14025 Riveredge Drive, Suite 280, Tampa, FL 33637. Settlement Services provided through NFRES, LLC, a Navy Federal company. Not all products or services are available in all geographic areas of the United States. Coverages may vary by carrier and you may not be eligible for all products and services.  
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