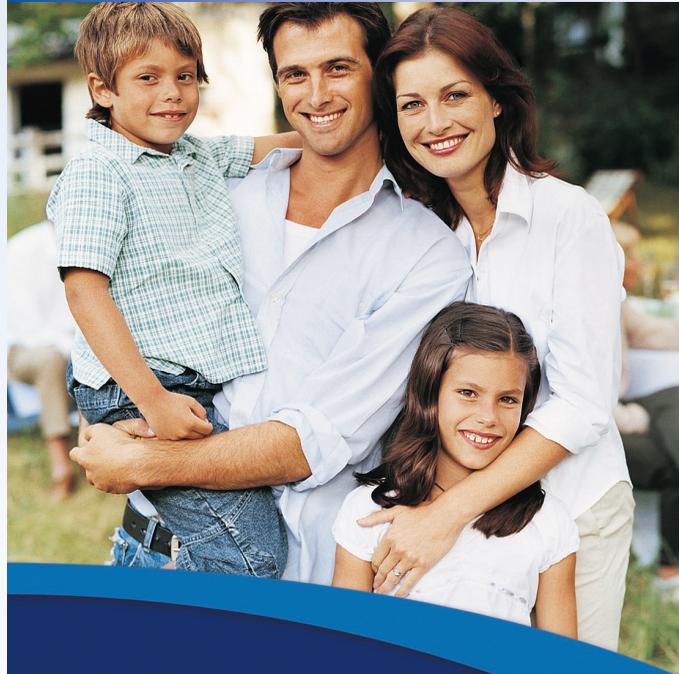


How can we help?

Managing your financial affairs can be simple or complex, but in all cases it is beneficial to have professional advice and assistance.

When you decide that a personal administration account is the right solution for you, we will work with you and the technical professionals at Concentra Trust to provide the advice and services you require.



trust services

What is a Personal Administration Account?

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Credit Unions and
Concentra Financial working
together to provide a full
range of financial services.



What is a Personal Administration Account?

A personal administration account allows you to appoint our trust company to conduct some or all of your financial affairs. You retain legal ownership and control of your assets and can have as much, or as little, involvement as you choose. The formal agreement with Concentra Trust contains the details of the arrangement and which functions are delegated.

Why would I want a Personal Administration Account?

Handling financial affairs can be time-consuming and frustrating. There are many reasons why you may be unwilling or unable to attend to your financial affairs. An administration account allows you to access professional management services rather than having to rely on family members or friends when you need assistance.

Concentra Trust ensures the assets are being administered in accordance with your instructions and that the financial transactions are completed in a timely manner. Accurate records are maintained and regular statements are provided. You are kept informed about the operation of your account and should your needs change, your plan can be modified to meet those needs.

Factors to consider

A personal administration account is structured to meet your personal situation and accomplish your goals. It can contain some or all of your assets.

You should consider a personal administration account if you:

- are out of the country for extended periods
- want the flexibility and freedom to pursue other interests
- want complete and accurate financial records
- are concerned you lack the expertise needed to handle your financial affairs
- simply do not want the responsibility

A Power of Attorney appointing Concentra Trust facilitates the administration of the account and grants the authority to continue handling your affairs in the event of illness.