

WILLS vs TRUSTS

KEY DIFFERENCES, BETTER OUTCOMES.

Both Wills and Trusts can play an important role in your estate plan. Here's how they compare, and how Ventura National Bank & Trust can help.

WILLS

VS

TRUSTS

PROBATE	Goes through probate.	Usually avoid probate, so assets can be transferred faster and privately.
PRIVACY	Becomes public record.	Stays private because it is not part of the public record.
TIME	Takes months or years.	Assets can be distributed quickly and efficiently.
COST	Fees that add up.	Usually costs less overall by avoiding probate and related expenses.
ASSET CONTROL	Provides instructions after death only.	Can manage assets during your life and after death if you become incapacitated.
BENEFICIARY PROTECTION	Covers assets in your name.	Can provide ongoing protection for beneficiaries (e.g., minors, creditors, spendthrifts).
FLEXIBILITY	Takes effect when you die.	Can provide a roadmap that controls how the trust is used while you are living and even after your death for generations to come.

★ WY BENEFITS

Does not leverage Wyoming's strong trust laws and asset protections.

Wyoming trust advantages include strong asset protection, privacy, flexibility, and no state income tax on trust assets.



SIMPLIFIED. STREAMLINED. PERSONALIZED.

We help you navigate the complexities of wealth planning, so you can focus on what matters most.



VENTURA
NATIONAL BANK & TRUST

Personalized trust solutions.
Generational impact.

Trust and investment products are not FDIC insured, are not guaranteed, and may lose value.

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