



# Estate Settlement

No two estates are exactly alike and therefore, every estate and trust administration requires special handling and close attention.

The Estate Settlement Team's expertise in trust settlement, estate settlement, and estate tax issues coupled with excellent customer service delivered with empathy for the family ensures the decedent's final wishes are fulfilled and closure is complete for the family.

The Estate Settlement Team utilizes colleagues within Comerica Trust that have a broad range of fiduciary and ancillary expertise to assist with the complexities of settling a probate or trust estate.

Working closely with your legal and other advisors, our professionals streamline what might otherwise prove a time-consuming process and expedite the distribution of your assets according to your wishes.

Contact Comerica Trust for more information on Estate Settlement: [comerica.com/estatesettlement](http://comerica.com/estatesettlement)

**The timeline shown below is an average based on statistics and experience.** Please note that every relationship is unique; every timeline will be as well. Not all of the steps below may apply to your estate.

<b>Months 1-3</b>	<ul style="list-style-type: none"><li>• Safeguard personal property</li><li>• Identify and collect will and trust documents</li><li>• Record probate petition and will</li><li>• Close personal accounts and memberships</li><li>• Open administrative estate accounts</li></ul>
<b>Months 3-9</b>	<ul style="list-style-type: none"><li>• Identify and collect financial assets</li><li>• Identify liquidity needs for estate settlement</li><li>• Settle debts of decedent</li><li>• Determine Date of Death values</li><li>• Disburse personal property</li></ul>
<b>Months 9-12</b>	<ul style="list-style-type: none"><li>• File federal estate &amp; gift tax returns</li><li>• File state inheritance/estate tax returns</li><li>• File fiduciary income tax return</li><li>• File final individual income tax returns</li><li>• Make partial distributions</li></ul>
<b>Months 12-36</b>	<ul style="list-style-type: none"><li>• Prepare and file final accounting</li><li>• Obtain estate-tax closing letter(s)</li><li>• Make final distribution</li><li>• Close probate estate</li><li>• File final fiduciary income tax return</li></ul>

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Our goal is to be the primary partner helping families and trusted advisors transition multi-generational wealth by utilizing our extensive fiduciary expertise. We leverage Comerica's thought leadership resources to provide wealth transfer solutions for families, ensuring the decedent's wishes are handled accurately, expeditiously, and compassionately.

The Estate Settlement Officers have obtained many industry-recognized designations and certifications. Our Estate Analysts who work closely with the Estate Settlement Officers also have earned industry-respected designations.

## Steve Zamenski

Manager, Estate Settlement

## Cameron Lindahl

Manager, Special Needs Trust

## Andrea Bruce

Managing Director, Specialty Wealth Solutions

## Comerica's Strength in Estate Settlement

- Since 1849, Comerica has led the industry with experience and professionalism for our clients:
- We participate and speak at local and national estate planning and administration conferences.
- Comerica's dedication to providing outstanding customer service has led to our fiduciary appointments in all 50 states and administer an average of 150 new estates per year.
- With trust powers in all 50 states, Comerica has the ability to handle all types of property ranging anywhere from rare and common cars, priceless doll, stamp and coin collections, sprawling ranches, car dealerships, professional athlete memorabilia, unpublished rockstar recordings and everything in between.
- Comerica collaborates with clients' professional advisors including Financial Advisors, Certified Public Accountants, Attorneys at Law, Realtors and Appraisers to provide finality to a decedent's affairs and completes the transition of wealth to the next generation.

Comerica Trust is a unit of Comerica Wealth Management which consists of various divisions and affiliates of Comerica Incorporated, including Comerica Bank, Comerica Bank & Trust, N.A. and Comerica Insurance Services, Inc. and its affiliated insurance agencies. Strategic alliance organizations of Comerica Bank & Trust, N.A. are neither subsidiaries nor affiliates of Comerica Incorporated or Comerica Bank & Trust, N.A. Securities and other non-deposit investment products are not insured by the FDIC; are not deposits or other obligations of or guaranteed by Comerica Bank or any of its affiliates; and are subject to investment risks, including possible loss of principal invested. Comerica and its affiliates do not provide tax or legal advice. Please consult with your tax and legal advisors regarding your specific situation. The views expressed are those at the time of writing and distribution and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

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