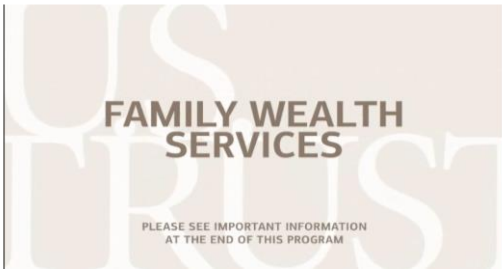
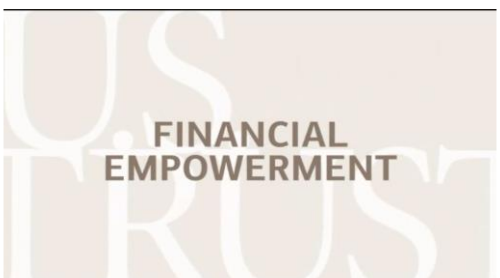
FAMILY WEALTH SERVICES

Chris Heilmann, Vice Chairman, U.S. Trust

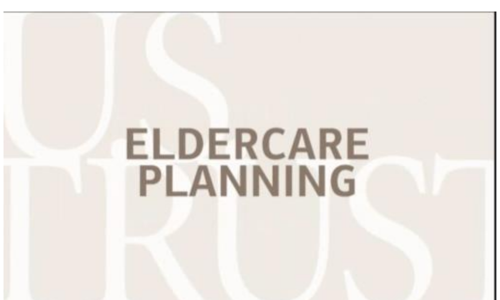


Families are complex today. Their needs are complex. We think about age and we think about people living longer. We think about issues such as domestic partners and same-sex couples. We think about the unique planning needs of women. We think about appropriately addressing the goals and aspirations not only of the client in the generation that we're working with, but the generation that's coming next.

Family Wealth Services is a suite of solutions that we have developed in order to address not only the needs of our existing clients but of their extended families' as well.

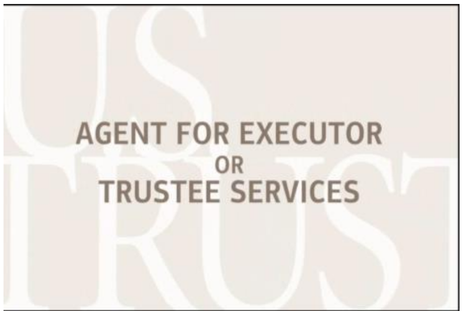


We have developed a program we call Financial Empowerment to assist the next generation in understanding investments, understanding life-changing events; starting a job, getting married, buying a home. All critical areas where we can provide ongoing assistance in terms of working with the next generation

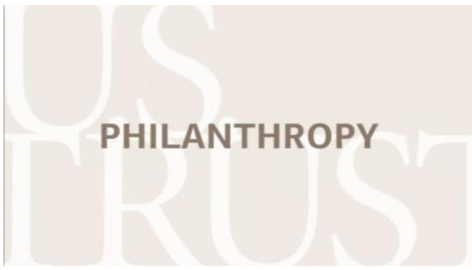


We think about the needs of the older generation. Many people are not really thinking about how to address the extended care needs that the older generation will have, until in fact they are faced with it.

We've developed an eldercare offering so that we're in a position to offer that level of assistance to them, both in terms of what we can do through the talent and expertise at U.S. Trust, and through relationships we've developed with organizations that can help as well.



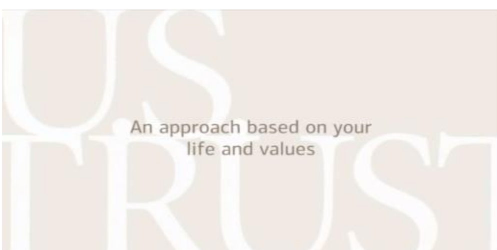
Often times for a variety of reasons families are very interested in having family members serve as a trustee. Or having family members serve as executor or personal representative. And we can work with them in terms of asset management, trust administration, some of the tax and planning issues that they will face. All of the very real issues that individuals will agree to do for all the right reasons and then find they either aren't equipped to do them, don't have the time to do them, and that's where we're in a position at U.S. Trust to really offer assistance.



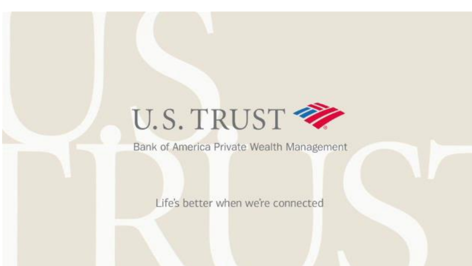
And lastly as we think about giving back; as we think about families who have either inherited wealth or families who have created wealth, what becomes very important in so many instances is the ability to pass not only their wealth to the next generation, but also passing their values. And in many instances that's through philanthropy.

And so through values-based planning and a large philanthropic business and experience at U.S. Trust we're in a position to work with individuals to fulfill their philanthropic dreams.

At U.S. trust our clients mean everything to us, and their families mean everything to them. Our responsibility is to help them achieve their aspirations that they have. And that's a responsibility that we take very seriously.



An approach based on your life and values



U.S. TRUST

Bank of America Private Wealth Management

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