

**ESTATE TAX EXEMPTION AMOUNTS:\***

2015	\$ 5,430,000	(with index inflation)
2016	\$ 5,450,000	“
2017	\$ 5,490,000	“
2018	\$11,200,000	“
2019	\$11,400,000	

\* Summary overview of the amount that can be transferred at death without incurring federal estate taxes. US citizen spouses are allowed an unlimited marital deduction. Portability began in 2012.

**ANNUAL GIFT TAX EXCLUSION:**

\$15,000/year per person  
(\$30,000 for a married couple)

**WHAT ARE YOU WORTH?**

**Assets** (what you have): \$ \_\_\_\_\_  
(real estate, bank, investment or retirement accounts, life insurance, annuities, vehicles, personal property, receivables)

**Liabilities** (what you owe): - \_\_\_\_\_  
(mortgages, loans, debts, notes payable)

= **Net worth:** \$ \_\_\_\_\_

*This is the place to begin to see what your needs may be. Long-term, realistic and strategic planning is an important part of a successful future. We can help.*

**HELPFUL WEB SITES:**

PSB	<a href="http://www.piscataqua.com">www.piscataqua.com</a>
IRS	<a href="http://www.irs.gov">www.irs.gov</a>
Social Security	<a href="http://www.ssa.gov">www.ssa.gov</a>
Medicare	<a href="http://www.medicare.gov">www.medicare.gov</a>
NH	<a href="http://www.state.nh.us">www.state.nh.us</a>

*NOTE: Investments are typically not FDIC insured, may lose value, and there is no Bank guarantee of results.*



**OUR TEAM:**

*Trusts/Relationships:*

**Thomas J. Queeney, CTFA, CFP®, AEP®**  
VP / Senior Trust Officer

**Brianna Adams, J.D., LL.M.**  
VP / Trust Officer

**Laurie R. Siergiewicz**  
Trust Officer

*Investments:*

**Michael D. Rodier, CFP®**  
VP / Senior Portfolio Manager

**Corey A. Boucher, CFA**  
Portfolio Manager

Tel. 603-430-2955  
or 800-286-5254

15 Pleasant Street (2<sup>nd</sup> Floor)  
Portsmouth, NH 03801  
[www.piscataqua.com](http://www.piscataqua.com)

*Hours: 9 to 4 weekdays or by appointment*



**TRUST & INVESTMENT DEPARTMENT**

*Proudly serving the Greater Seacoast area and beyond with friendly, personalized services.*



*Named for the Piscataqua River and its historic region, find us near Market Square in beautiful downtown Portsmouth.*

**15 Pleasant Street  
Portsmouth, NH 03801**  
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## PISCATAQUA SAVINGS BANK – TRUST & INVESTMENT DEPARTMENT

### About Our Department:

Piscataqua Savings Bank, a local mutual savings bank founded in 1877 with a focus on customer service and hometown values, added its Trust & Investment Department in 1995 with experienced local officers and on-site operational staff. Our focus both then and now is on providing highly personalized service, risk-controlled investment strategies and coordination with other professionals in a friendly, accessible manner. In today's ever-changing marketplace of acquisitions and mergers, this is an increasingly rare trait and we are committed to providing the high level of service our clients deserve.

### Our Trust & Investment Team:

**THOMAS J. QUEENEY**, VP / Senior Trust Officer, Certified Trust & Financial Advisor (CTFA), Certified Financial Planner (CFP®) & Accredited Estate Planner (AEP®), provides oversight of the department and complements the team approach with extensive banking experience and client relationship services.

**BRIANNA ADAMS**, VP / Trust Officer, J.D., LL.M. shares her legal background in estate planning while providing fiduciary services for trusts and estates and overall client relationship services.

**LAURIE R. SIERGIEWICZ**, Trust Officer, bringing a wealth of experience in retirement planning, income planning and risk management.

**MICHAEL D. RODIER**, VP/ Senior Portfolio Manager, Certified Financial Planner (CFP®), leads our portfolio management services with a focus on strategic asset allocation and economic/capital market reviews.

**COREY A. BOUCHER**, Portfolio Manager, Chartered Financial Analyst (CFA), also handles all aspects of investments and strategies based on each client's personalized objectives and liquidity needs.

### Overview of Services:

With our extensive years of combined experience, our Officers are pleased to offer the following to complement your estate planning, investment, retirement and continuity needs, including:

- ❖ **FULL INVESTMENT SERVICES -**  
Agency services for individuals, trustees and retirement accounts with careful consideration for the appropriate objectives for you including distribution and tax planning strategies.
- ❖ **TRUST ADMINISTRATION, WILLS and PROBATE, ASSET MANAGEMENT -**  
Fiduciary services which include all of the tools and experience needed for trust administration, compliance, tax reporting, accountings and distributions to beneficiaries.
- ❖ **PROFESSIONAL CORPORATE FIDUCIARY -**  
Experienced, bonded, ethical and regulated for your security and peace of mind in handling family matters through successive generations.
- ❖ **COMPETITIVE FEE STRUCTURE -**  
Based on the market value of the account and the type of services needed – no commissions.
- ❖ **WE ARE YOUR PERSONAL TEAM -**  
Working closely with your attorneys, accountants, other key advisors and/or family members, we provide whatever level of service is needed at various stages of life. If you have investment assets in excess of \$500,000 or need a corporate trustee for fiduciary services, we welcome the opportunity to be of service to you.

*Call for a free initial consultation to see if our services are right for you.*

Whether you are from a family with generational wealth or worked hard and planned carefully, the services of a professional trustee and/or investment advisor may be just what you need to help with financial assets or as part of your long-term and estate planning needs. Here are some examples of clients we serve – this could be you or someone you know:

- *A non-profit organization has capital funds and wants help growing an endowment.*
  - *You have a nest egg or retirement funds which have grown and you would like guidance to be sure they keep pace with your age, income needs, time horizon and other factors, while complying with required distributions and tax laws.*
  - *Failing health or diminishing ability to handle financial matters requires assistance. It is critical that these services are provided in a trustworthy and bonded environment for peace of mind and continuity in connection with long-term planning.*
  - *You have a trust (or you are a beneficiary of a trust) and need a professional Trustee to provide an appropriate level of oversight and expertise to preserve, protect and administer assets in the manner directed and in compliance with laws and regulations – possibly over multiple generations with complicated family dynamics. Asset protection may be a factor, someone may have special needs, you may be charitably inclined, or you might just want help managing a budget and investments.*
- There are potential pitfalls for the inexperienced fiduciary which could result in unnecessary taxes or costs, loss of investments, or even misdirected funds. We can serve as sole Trustee or along with a trusted family member or advisor.*
- *Whether you need assistance now or want to plan for the future to help your loved ones, see how your "Piscataqua" family may be of service to you.*

### Examples: