

12 POWERFUL REASONS SOUTH DAKOTA IS AMERICA'S #1 TRUST JURISDICTION

In today's complex tax and legal environment, *where* you establish and administer a trust matters more than ever. South Dakota has emerged as the gold standard for estate planning—offering unmatched tax advantages, privacy protections, and long-term flexibility.

Sophisticated planners are turning to **South Dakota** trusts to protect, preserve, and grow their wealth across generations. Here's why:

TAX & WEALTH PROTECTION BENEFITS

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| 01. | No State Income Tax | Eliminate state income tax on trust income—especially powerful for Non-Grantor Trusts holding investment assets. |
| 02. | Best-in-Class Asset Protection | South Dakota offers some of the strongest creditor protections in the country with a short 2-year look-back period. |
| 03. | Perpetual (Dynasty) Trusts | Build multigenerational wealth. South Dakota abolished the Rule Against Perpetuities, allowing trusts to last forever—with no forced distributions. |
| 04. | Ultra-Low Insurance Premium Tax | At just 0.08% , South Dakota's premium tax is among the lowest in the U.S., making it ideal for trusts owning life insurance policies. |
| 05. | Lowest Premium Tax on LLC-Owned Policies | Unlike Delaware's 2.00% tax on LLC-owned policies, South Dakota maintains its 0.08% rate—even for entity-held insurance. |
| 06. | Community Property Trusts | One of only a few states offering this powerful planning tool—ideal for married couples looking to reduce capital gains tax exposure. |

FLEXIBILITY & CONTROL FOR THE LONG HAUL

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| 07. Best Decanting Statute in the U.S. | South Dakota's unmatched flexibility allows trustees to easily modify trusts to meet changing laws or family needs—without going to court. |
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| 08. Directed Trust Capability | Assign specialized roles (investment advisor, distribution advisor, etc.) for better control and expert asset management. |
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| 09. Electronic Document Execution | Set up and manage your trust fully online. South Dakota was among the first to accept digital signatures for trust agreements. |

UNRIVALED PRIVACY & GOVERNMENT SUPPORT

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| 10. Unmatched Trust Privacy | No public disclosure. No unnecessary beneficiary reporting including quiet trusts (extending the notification period) South Dakota offers the strongest trust privacy laws in the nation. |
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| 11. Proactive, Trust-Friendly Legislature | South Dakota's lawmakers continually modernize trust laws to maintain the state's competitive edge—ensuring your plan stays current. |
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| 12. Nationally Recognized as the Top Dynasty Trust State | Leading legal publications, including Trusts & Estates Magazine, consistently rank South Dakota #1 for Dynasty Trusts. |

Establishing Your South Dakota Trust is Easier than Ever

Clients don't need to live in South Dakota to benefit from its trust laws. All the client needs is a **South Dakota-based trustee—Corient Trust Company**. The Corient Trust Team can assist with moving existing trusts or creating new trusts that name Corient Trust Company as trustee.

Contact the Corient Trust Team—Trust@corient.com for assistance with conversations with clients, COIs and others or to lead you through the simplified onboarding process.