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or less wants to put that money into a trust for a beneficiary--a family member, a grandchild, a child. The property owner is the transferor. They write this trust document, similar to the one that you'll find in the green copy of the bill. This is already existing law. They'll identify the property, they'll transfer the property and they'll name a beneficiary. That is then taken over by the transferee, who happens to be the trustee, and that trustee holds the property, manages the property for the benefit of a beneficiary. There's a second alternative where the property owner declares themselves to hold their property in trust for someone else. So they describe the property, they put it in the trust, but they control the trust for a beneficiary for someone else. For example, it might be where a father walls up \$100,000 of property, puts it in a trust, and it's...the beneficiary is the daughter of the father. The declarant of the trust is, in fact, the trustee and the transferor, the property owner, and there's only another beneficiary. Both of these mechanisms are allowed by the Custodial Trust Act. The whole principle was to have a simple trust form for this kind of relationship. Now, LB 62 comes along and does two things. First, it applies to the trustee of these goods, it could be real property, it could be personal property, could be stocks and bonds, but the trustee needs to do their fiduciary duty, and they have one, a duty of special care or prudence, they need to do that duty consistent with the Uniform Prudent Investor Act. Now a trustee has this benchmark. They've got to show special care. Question is, what is the standard of special care? What is the benchmark for a trustee? And, in the past, that's been a relatively amorphous standard. We created a clearer standard when we created the Uniform Prudent Investor Act pursuant to the Uniform Law Commissioners, and we did that about a year ago, maybe two years ago. The Uniform Prudent Investor Act basically says this: If you hold a portfolio, manage the portfolio, and invest the portfolio with a sense of what's best for the entire portfolio rather than an individual element in the portfolio. The general scheme of that, the general push of the Uniform Prudent Investor Act, is to promote diversification when holding a portfolio. That's a stronger strategy in holding a portfolio than just some rifle shot holding of stocks or bonds or investments. So the first thing this does is it says, custodial trustees, your fiduciary responsibility is to be consistent with the Uniform