ADVISORY TRUST

INTRODUCING ADVISORY TRUST

EXCEPTIONAL TRUST ADMINISTRATION SERVICES COUPLED WITH THE SKILLS OF YOUR TRUSTED INVESTMENT ADVISOR— THAT'S THE ADVISORY TRUST ADVANTAGE.

Advisory Trust is a trust administration provider that is committed to helping people like you achieve their financial goals through the establishment of a variety of trust vehicles. We do not provide investment management services for your trust's assets; we focus solely on administering your trust(s), enabling you to retain the services of your trusted financial advisor. Your financial advisor remains your central point of contact, collaborating and partnering with us to bring you truly customized service.

As Trustee, Advisory Trust administers your trust(s) in accordance with the terms of the governing trust instrument and applicable law. In doing so, the following services may be provided:

- Providing online access to your trust account information.
- Maintaining full tax cost basis records, along with principal and income accounting. This is no small task (especially for an individual Trustee) and should not be underestimated.
- Collecting and distributing income from the account.
- Evaluating and providing discretionary disbursements from the trust.
- Preparing and filing trust tax returns for a nominal fee, as well as distributing necessary tax information.
- Clearly communicating through quarterly statements, phone/conference calls, emails, etc., to ensure everyone is kept abreast of trust account developments.

Advisory Trust is domiciled in Delaware, one of the most wealth-friendly states in the U.S. In many cases, Delaware is an attractive on-shore alternative to off-shore trusts. And, while Delaware's advantages are numerous, the advantages focus on three primary areas: Tax Benefits, Privacy, and Asset Protection.

TAX BENEFITS

Taxes are very real and may present handicaps to your wealth creation and maintenance. They may seriously erode your real investment returns and may provide an obstacle for you as you try to reach your financial goals.

Delaware is one of the best states in the U.S. in terms of the minimal tax impact it applies to trusts. For example, in Delaware there are no taxes on income and capital gains accumulated in trust for out-of-state beneficiaries; and there is no Delaware state income tax on income distributed to out-of-state beneficiaries. Over years of compounding, Delaware's favorable tax treatment may amount to significantly more money being available for you in a trust account sitused in Delaware.

PRIVACY

This can be a very significant issue today. Delaware laws guard and protect an individual's privacy, and may put your concerns about privacy to rest. For example, in Delaware there are no public recordings or filings for assets held in a Delaware trust. Also, the state has favorable rules for required court accountings.

Trusted Solutions.

ASSET PROTECTION

Trusts may also provide protection from your creditors, especially creditors of your beneficiaries. The level of protection depends upon the governing state laws. Delaware laws provide for rigorous enforcement of spendthrift provisions (this means your beneficiaries' creditors generally can't reach trust assets); and Delaware allows trusts to last in perpetuity.

ADDITIONAL ADVANTAGES OF USING ADVISORY TRUST

- You and your financial advisor receive fast, efficient service at all times.
- Our business model allows you to continue working with your trusted financial advisor for the management of your assets.
- There are no proprietary products (i.e., mutual funds, CDs, etc.) in which your trust is required to be invested.
- No cross-selling of any additional products or services such as credit cards, auto loans, checking and/or savings accounts—we simply don't offer them.
- Competitive pricing.
- Access to the numerous advantages available through the state of Delaware.
- As a conflict-free corporate trustee with extensive experience; we focus solely on administering personal trusts.
- The financial strength and resources of our corporate parent, Wilmington Trust, ensures stability.

The Advisory Trust Company of Delaware

The Advisory Trust Company of Delaware (Advisory Trust) provides directed trustee, trust administration, and back-office services for high-net-worth individuals and families. We work exclusively with professional advisors, assisting them in helping their clients achieve their financial goals by using the full range of trust strategies available under Delaware law.

Advisory Trust is part of the Wilmington Trust corporate family, which has been in the wealth management business for 105 years, serving as trustee and advisor for prominent individuals, families, and foundations. Founded in Wilmington, Delaware, in 1903 by T. Coleman du Pont, one of the great industrialists and entrepreneurs in our nation's history, the Wilmington Trust corporate family currently serves wealth advisory clients in all 50 states and 36 countries.

Advisory Trust has offices in Wilmington, Delaware, and Phoenix, Arizona, and currently oversees approximately $1.3 billion in assets for more than 1,200 personal trust accounts, providing tax and administration services.

If you have any additional questions regarding Advisory Trust and/or our services, please do not hesitate to call us at 800.258.6334, ext 8531 or send an email to inquiries@advisorytrustco.com.

ADVISORY TRUST

The Advisory Trust Company of Delaware

2710 Centerville Road, Suite 101
Wilmington, Delaware 19808
800.258.6334

2800 North Central Avenue, Suite 900
Phoenix, Arizona 85004

www.advisorytrustco.com