



CHRISTIANATrust
A DIVISION OF WSFS BANK

An Invitation

We extend an invitation to you to join the other individuals, families, financial advisors, businesses, and institutions who have found Christiana Trust to be a firm uniquely responsive to client needs. Whether you are interested in personal trusts, corporate trusts or other asset management services, the professionals at Christiana Trust would be happy to show how you can reach your goals and meet your strategic objectives.

CHRISTIANA TRUST - WHO WE ARE



From our beginning, Christiana Trust has been dedicated to providing exceptional personal service and professional assistance to individuals, families, and corporate and institutional clients. Christiana Trust has built a worldwide reputation for the administration and servicing of trust and asset management accounts of all types.

Christiana Trust is a division of WSFS Bank, a Delaware institution founded in 1832 and one of the ten oldest continually operating banks in the United States. Adding to WSFS's history of world-class service Christiana Trust adds its own proud traditions and expertise.

When you work with us, you secure the advantages of our:

- *Extensive Experience*
- *Exceptional Service*
- *Team Approach*
- *Complete Attention*

BUILDING ON A TRADITION OF SOPHISTICATED ASSET MANAGEMENT SERVICES

The need for personal and professional trust, tax and investment services has never been greater. Individuals and families with substantial assets require workable, effective ways to help them minimize the impact of income and estate taxes, manage their financial assets, and ensure that they and their beneficiaries will be secure and protected irrespective of what the future may bring. Corporations, government entities, and nonprofit groups desire high quality, value added services and products that can enhance their income and further their strategic interests.

Christiana Trust was founded with a simple principle: combine superior, informed asset management services, delivered by experienced professionals with access to the best technology. This principle continues to be our basic tenet. Our dedicated people are committed to ensuring that all our individual and institutional clients receive the personal attention they deserve and the services and products that are crucial to meeting their strategic goals.

SERVICES FOR INDIVIDUALS & FAMILIES

Trust Services

Carefully implemented trust and asset management strategies can be instrumental in providing for the continued wellbeing of individuals and their families. When Christiana Trust acts as trustee, it does so in a personal and experienced manner that can be tailored to each client's requirements and expectations.

Our firm is staffed by knowledgeable and caring professionals committed to a high level of personal service. Working with the client's trusted advisors, we provide the facilities needed to implement a strategy that will meet the client's needs and objectives. While we can act in a number of jurisdictions, the client can take advantage of Delaware's and Nevada's unique regulatory and legal climate for trusts.

Investment Management

Utilizing Christiana Trust provides access to a range of investment options. We take a logical, well thought out approach to investing. A client has access to specialists with expertise and performance that reaches across a range of sectors and styles. We believe that we can only fully understand each client's objectives by listening to each client's needs and expectations. A full mutual understanding of each client's objectives allows Christiana Trust to deliver. Reaching an understanding with the client allows us to execute a tailored plan designed to meet each client's goals.

Custody Services

Large custody bank sophistication and execution combined with personal attention and service are the focus of our custody services. Our tested state of the art technology, combined with administrative flexibility, ensures that our clients receive custody services that are second to none. We handle the securities and perform all the administrative tasks with a penchant for detail and a level of individualized service that is unsurpassed.

Our services include:

- *Executing buy/sell orders*
- *Collecting, depositing, disbursing and reinvesting income*
- *Maintaining accurate and timely records of all transactions*
- *Providing regular reports detailing all account activity*
- *Supplying tax information*

SERVICES FOR CORPORATIONS & INSTITUTIONS

Christiana Trust provides the services businesses and other organizations need to save taxes, protect assets from lawsuits and creditors and limit owner's liabilities. A trust established in Delaware or Nevada can provide a flexible and unique entity with a number of uses. As escrow or distribution agent, we can hold cash and marketable securities as a stake holder pending the completion of various agreements.

Statutory Trusts

Delaware and Nevada law provide that a statutory trust can be a separate special purpose entity that may carry on any lawful activity. A statutory trust can have a special purpose, perpetual existence, and provide indemnification for its trustees and the trust's beneficial owners against claims.

We work closely with our client's legal and financial advisors in all aspects of a statutory trust. Our experienced, knowledgeable staff does everything possible to facilitate each transaction.

Custody

We execute and process all buy and sell orders in accordance with our client's instructions. In addition to on line access, we provide timely and accurate custody statements that detail all income and principal transactions and list assets held, their tax basis, current market value and estimated income.

Escrow

Our experience as an objective third party has given us invaluable insight into what it takes to provide premier escrow agency services for a variety of corporate and institutional customers. Christiana Trust's knowledgeable and committed professionals provide escrow agency services for a wide range of transactions.

Decanting

Existing irrevocable trusts frequently lack modern administrative provisions that permit the grantor to direct investments; limit fiduciary liability to the fiduciary's direct actions; and protect trust beneficiaries through a generously-worded spendthrift provision. As an alternative to costly court reformation, Delaware and Nevada offer "decanting" legislation as an option. It's also an excellent way for irrevocable trusts created in foreign jurisdictions to obtain the Delaware/Nevada advantage. This legislation enables the trustee of an existing trust that is authorized to distribute principal to create a new trust and distribute the assets of the first trust to the second under certain circumstances.