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TRUST SERVICES FOR PROSPECTIVE CLIENTS KEY QUESTIONS AND ANSWERS

Selecting a corporate trustee can be confusing due to a variety of issues. For example, candidates don't always use the same terminology. To help present our services in a way that will permit an "apples to apples" comparison, we answer some of the key questions that arise whenever a change in trustees is contemplated.

Q: How do you measure "stability" in a trustee?

Our Senior Trust Officers

- bring with them a business record of success in the industry
- routinely offer 20 or more years of expertise in their field
- are hired with proven experience and retained with our superior business model
- have only left the company due to retirement

From our standpoint, if your trust officer keeps moving through a revolving door, it doesn't matter how long a trust company has been in existence.

Q: How important will my accounts be?

- Any company will have a commitment to client service. For us, it's the priority.
- We assess each officer's account load before any assignments are made.
- Families with multiple accounts are served by the same team of officers.
- We monitor the number of accounts managed by officers, to assure that clients receive appropriate service levels.

Q: Is the trust company experienced in handling accounts of our size?

Both the dollar value and type of assets invested are relevant to our decisions. The majority of our relationships range from \$2 million to \$10 million.



Q: Do you give individualized asset management advice?

Each account has an individually managed portfolio handled by an experienced investment professional. This individualized investment advice involves the following:

Understanding the specific circumstance of the trust or account:

- Needs of the current beneficiaries and remainders
- Tolerance for volatility
- Client preferences

Applying the collective judgment of our team to satisfy the needs, we identify:

- Asset allocation
- Individual security decisions
- How and when to use co-mingled funds

Our portfolios are invested with the above in mind. There are no pat solutions or corporate connections to bias our decisions.

Q: Will I get personalized service?

Each relationship is assigned a portfolio manager and an administrative officer. These experienced professionals are supported by an administrative team. This coordinated team approach assures that a client's current and prospective investment and administrative needs are addressed promptly.

Q: Will I get efficient decision making?

We minimize the bureaucracy endemic in large organizations through a flat management structure and provide significant levels of discretion to the administrative officer. This allows for a prompt decision making process. For instances beyond that authority, decision makers can be readily convened, eliminating the long wait for a "committee" to act.