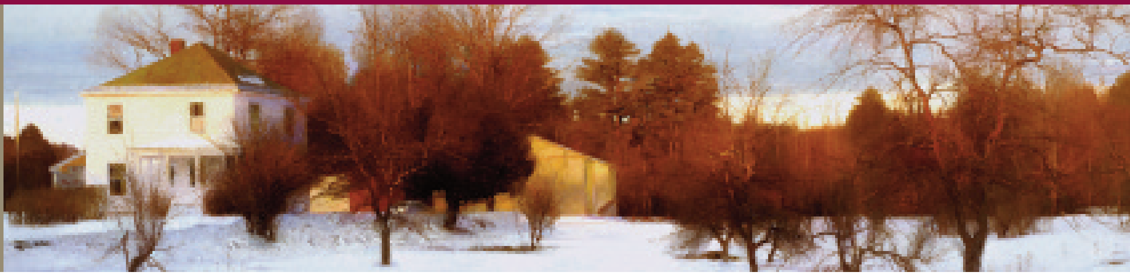


fiduciary services

TRUST SERVICES

Personalized professional attention

characterizes Pennsylvania Trust's estate, trust, tax and related services.

Our seasoned decision-makers, whether acting as trustee, executor, guardian, or advisor, work to bring about clients' long-term goals.

We learn about our clients' financial circumstances and find imaginative, flexible and individualized solutions.

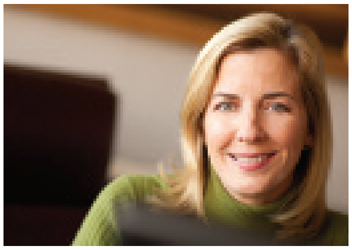
We are committed to maintaining a high staff-to-client ratio to ensure prompt, reliable, and technically correct handling of our clients' affairs.

We offer:

Faithful and impartial administration of trust agreements

Continuous assistance to co-trustees, grantors, and beneficiaries serving throughout the term of the trust

Advice on financial matters and answers to questions



Coordinating the advisory team members (attorney, accountant, and broker) is essential to our clients' best interests and integral to the seamless services we offer.
Leslie Gillin Bohner, Esq.

Trust Services Team

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Chief Fiduciary Officer

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Senior Vice President
Trust and Account Administration

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Trust and Account Administration

Jacqueline F. Duffy-Cardinal
Account Administrator
Trust and Account Administration

Helen E. Villare
Account Administrator
Trust and Account Administration

Christine M. Wilk
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Trust and Account Administration

PERSONALIZED ATTENTIVENESS

We have a tradition of serving families of wealth, and so our client relationships are characterized by meaningful discussions through which we can learn and understand family history and circumstances, current situations, objectives, and the client's highly individual requirements. By exploring those very particular needs, we are able to build around them the kinds of support most appropriate, helping to make the client's goals not only attainable but satisfying.

Whether this requires a personal visit by a trust officer to obtain a signature on a document, negotiating a mortgage for a new residence, or coordinating attorneys, accountants, and brokers, our "can do" attitude helps remove roadblocks and aggravations that erode peace of mind. It's not only our high staff to client ratio, but our seamless teamwork here at Pennsylvania Trust that makes this level of close attention possible. Everyone on our trust team understands that the goal of our service is to simplify our clients' lives and make their particular financial objectives both attainable and worry-free.

Passing wealth to future generations,

transferring ownership of a family-owned business,

protecting those unable to manage their own affairs,

realizing the full value of real estate holdings,

or

minimizing income and estate taxes —

these are some of the concerns of wealthy individuals,

and at no time are the decisions easy.

Pennsylvania Trust can make them less onerous by

personalizing estate and financial planning,

developing imaginative solutions for complex financial affairs, and

protecting assets from unnecessary taxation.

These are the hallmarks of our service.

Pennsylvania Trust provides investment management and trust administration, tax, estate, and related account services to individuals, families, foundations, and endowments. The company currently has over $2 billion under management. Founded in 1986, Pennsylvania Trust is independent and employee owned.

CASE HISTORY

The burdens of financial responsibility upon the death of a loved one can seem crushing. This is when a trusted relationship can be of great assistance and comfort. An elderly client of ours was faced with selling her long-time residence upon the death of her spouse. She felt relieved and comforted when we were able to take a lead role in negotiating the sale for her, responding to offers and terms, and participating in the closing. Because of the special relationship we had developed over the years, she knew that she could rely on Pennsylvania Trust to handle the situation with integrity, keeping her best interests foremost.

PENNSYLVANIA TRUST

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