

Protecting Your Assets: What You Should Know about the Safety of Your Financial Accounts

There are many types of accounts available for the safekeeping — and potential growth — of your valued assets. The type of account you select depends on your individual needs and circumstances, as well as your desired long-term objectives and tolerance for risk. The following information provides an overview of the security of some of the types of financial accounts that are available.

TRUST AND FIDUCIARY ACCOUNTS

Assets held by Wilmington Trust in trust and fiduciary accounts, other than cash, are not considered assets or liabilities of Wilmington Trust; they are owned by the individuals or entities for whose benefit we are acting as a trustee or fiduciary. While we may provide investment management, administration, and other services for the account, the assets belong to the client. They are segregated from Wilmington Trust's assets and are not subject to the claims of third-party creditors of Wilmington Trust. Non-cash assets include, but are not limited to, balances held in mutual funds, securities, bonds, annuities, limited partnership interests, and life insurance policies. Uninvested cash held on behalf of Wilmington Trust clients in trust and fiduciary accounts is held for Wilmington Trust by M&T Bank as trust demand deposits and is covered by FDIC insurance up to current FDIC insurance limits, as more fully detailed below.

CUSTODY ACCOUNTS

Securities and other assets, other than cash, that are held by Wilmington Trust for safekeeping in custody accounts are not considered assets or liabilities of Wilmington Trust and cannot be reached by any creditors of the institution. The assets remain the property of the owner, whether they are registered in the individual's name, Wilmington Trust's name, or in nominee name. We simply act as custodian, holding such assets on the client's behalf and performing duties such as collecting dividends and interest, and others, at the direction of the client. Uninvested cash held on behalf of Wilmington Trust clients in custody accounts is held for Wilmington Trust by M&T Bank as trust demand deposits and is covered by FDIC insurance up to current FDIC insurance limits, as more fully detailed below.

Wilmington Trust is committed to treating each and every client with integrity, responsibility, and the utmost professionalism. We believe that only the highest standard of business and ethical conduct is acceptable. Dealing fairly, keeping client confidences, and avoiding conflicts of interest are paramount values in our relationships with our clients and foster our success as a financial institution.

DEPOSIT ACCOUNTS AND CASH HELD BY M&T BANK

Deposit accounts (including checking, savings, certificates of deposit, and uninvested cash held as trust demand deposits) that a client may have with M&T Bank are covered by FDIC insurance up to current FDIC insurance limits. Funds in deposit accounts that are in excess of FDIC insurance limits are considered liabilities of M&T Bank and would be subject to the claims of M&T Bank's creditors.

DEPOSIT INSURANCE COVERAGE THROUGH M&T BANK

Standard Deposit Insurance Coverage

Since 1933, the Federal Deposit Insurance Corporation (FDIC) has provided certain protections for depositors at FDIC-insured institutions. Specifically, the FDIC insures all deposits, including cash deposits and certificates of deposit, up to at least \$250,000 per depositor, per institution. For individuals holding accounts in other ownership categories, coverage in excess of \$250,000 may be possible depending on how each account is titled. Individual Retirement Accounts (IRAs) continue to be insured separately up to \$250,000 per individual per FDIC-insured institution.

Temporary Additional Coverage for Non-Interest Bearing Transaction Accounts

In addition to the above, non-interest bearing transaction accounts are covered by unlimited FDIC insurance under a temporary program that extends through December 31, 2012. Under that program, non-interest bearing checking accounts and Interest on Lawyers' Trust Accounts (IOLTAs) with M&T Bank, and uninvested cash held by M&T Bank on behalf of Wilmington Trust clients in trust, fiduciary, and custody accounts, are covered for the full value of the account through December 31, 2012.

As always, the FDIC does not insure investments nor does it cover losses in principal value of assets held in stocks, bonds, mutual funds, life insurance policies, annuities, or municipal securities.

This document is not designed or intended to provide financial, tax, legal, accounting, or other professional advice since such advice always requires consideration of individual circumstances. If professional advice is needed, the services of a professional advisor should be sought. This document is for informational purposes only; it is not intended as a recommendation, offer, or solicitation with respect to the purchase or sale of any security.

Investment products are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T Bank, or any other bank or entity, and are subject to investment risks, including the possible loss of principal amount invested.