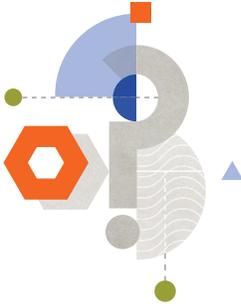


TRUST AND ESTATE SERVICES

Duties of a Personal Trustee



Trusts can be extremely effective estate planning tools as part of your overall plan. We've managed trusts for families that span multiple generations, providing trusted fiduciary oversight and skilled administration

Why might I need a personal trustee?

It's important to understand all the duties required to manage a trust, as well as the potential liabilities. While many individuals choose to name a family member or trusted friend for this role, a corporate trustee generally has more time, experience, and resources to perform this role to the highest standard.

Before making this important decision, ask yourself the following questions about the individual you are considering to serve as your trustee:

- Does he or she have the ability to understand complex tax and trust management issues?
- Does he or she have the time to serve in this capacity?
- Does he or she have the knowledge to manage securities, real property, and closely held businesses?
- Does he or she have the ability to be impartial?

Then, consider the general benefits of naming a corporate trustee:

- They have unlimited lives, and do not get sick or incapacitated
- They can provide professional accounting, reporting, and ongoing communication
- They are regulated and monitored by government agencies
- They have strong knowledge of the administrative complexities of trust management
- They can devote their full time and attention to the business of trust services
- They can provide access to professional asset management

What are the actual duties?

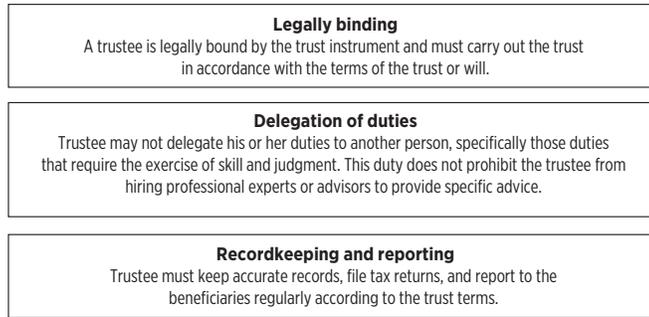
The chart on the reverse side is for general information only and is not intended to be a complete description of a trustee's duties under any particular state's laws. Not all estates involve all of the duties included in the chart.

Important information to know

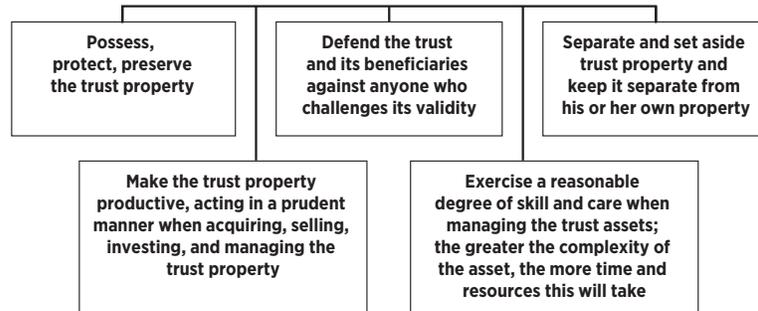
A corporate trustee typically has the time, resources, and professional experience to manage your trust efficiently. It's critical to carefully review if an individual you're considering has the same degree of expertise.

Continued

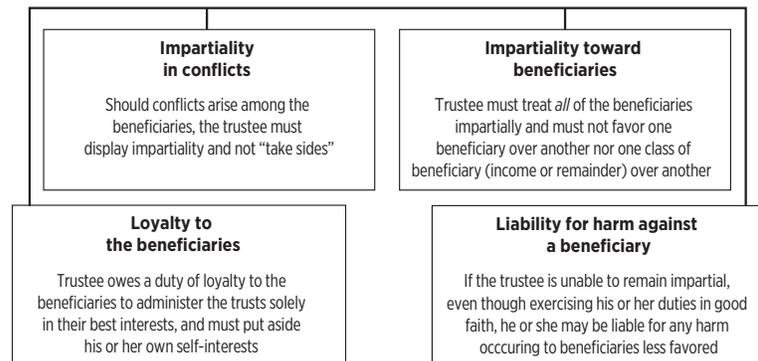
General rules



Trust property—a trustee must:



Responsibilities to beneficiaries



Please contact us to learn more about the duties of a personal trustee and the value of naming a corporate trustee.

Wilmington Trust is a registered service mark used in connection with various fiduciary and non-fiduciary services offered by certain subsidiaries of M&T Bank Corporation including, but not limited to, Manufacturers & Traders Trust Company (M&T Bank), Wilmington Trust Company (WTC) operating in Delaware only, Wilmington Trust, N.A. (WTNA), Wilmington Trust Investment Advisors, Inc. (WTIA), Wilmington Funds Management Corporation (WFMC), and Wilmington Trust Investment Management, LLC (WTIM). Such services include trustee, custodial, agency, investment management, and other services. International corporate and institutional services are offered through M&T Bank Corporation's international subsidiaries. Loans, credit cards, retail and business deposits, and other business and personal banking services and products are offered by M&T Bank, member FDIC.

This material is for informational purposes only and is not intended as an offer or solicitation for the sale of any financial product or service or as a determination that any business/estate planning or investment strategy is suitable for a specific business or investor. Strategic and investment advice should be sought based on objectives, financial situations, and particular needs. 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. There is no assurance that any investment, financial or estate planning strategy will be successful. These strategies require consideration for suitability of the individual, business or investor.