



A Heritage of Trust. A Modern Approach.



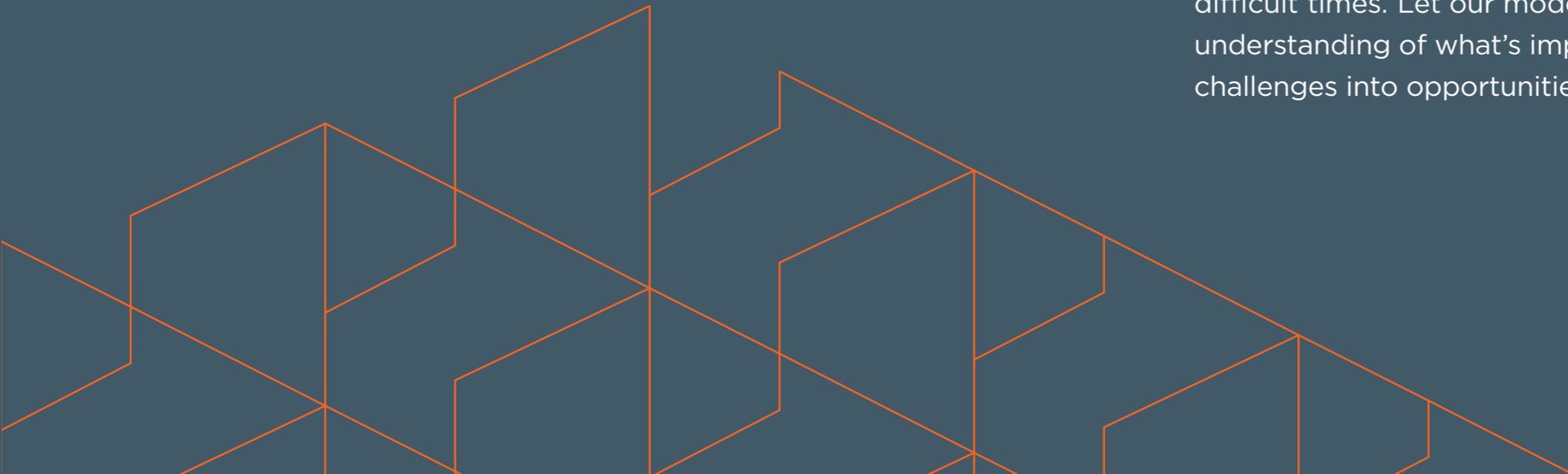
A Heritage of Trust. A Modern Approach.

Your most important relationships are those built on a foundation of trust and understanding. Your relationship with your wealth management firm should be no different.

For more than a century, we have built deep and lasting relationships, put our clients first, and provided innovative advice for complex situations. Our guidance has helped generations of families and businesses thrive, backed by the sound experience of our professionals and a forward-looking mindset.

Your wealth, your life, and your goals are unique. Whether you're looking to protect and grow your assets for future generations, succeed in your business ventures, or prepare for the unexpected—we are here to guide you every step of the way.

At Wilmington Trust, we put you at the center of all that we do. When you face life's challenges and roadblocks, you don't always know where to turn. Protecting your family is paramount during difficult times. Let our modern solutions and deeper understanding of what's important to you turn your challenges into opportunities.



An approach centered on you

Your dedicated wealth advisor leads a team of specialists who are carefully selected based on your specific needs and those of your family. Your team may include investment advisors, private bankers, wealth strategists and financial planners, fiduciary advisors, M&T bankers, insurance specialists, family office specialists, and outside advisors. As part of the M&T Bank family, one of the most financially sound and successful companies in the U.S. financial services industry, our capabilities are vast—yet our approach is personal, attentive, and trustworthy.

Combined resources working together for you

You likely have relationships with a trusted attorney, accountant, or other advisors. Those relationships are important to us, too. By working together as a unified team, we can provide the most informed advice possible. Our goal is to build robust relationships with your other advisors based on collaboration, not competition, always working in your best interest. Not every wealth manager would include your outside advisors as an extension of their team. To us, it's a key component of our integrated approach to managing your wealth.





“I want an advisor I can trust and who knows what’s important to me and my family.”

Is your advisor putting your best interest first?

You know that your wealth deserves a skilled management team. You may already have a plan in place. But do you have confidence that your advisor is providing the level of skill and attention needed to address your most important concerns?

- What strategies are being utilized to preserve your wealth for you and your future generations?
- Is your plan structured to minimize taxes and not just manage them?
- How well does your plan manage risk?
- Is your advisor obligated to make decisions in your best interest?

It’s important that you trust your wealth management team to help you navigate these challenges with proven expertise. When you work with Wilmington Trust, you gain confidence in the effectiveness of your plan. You get the security of knowing that all aspects of your wealth are working together in an optimal and integrated way.



“I’m very passionate about my business and want to make sure that the legacy I’ve built is secure.”

Don’t just set goals—achieve them

You may know where you want your wealth to take you—but how will you get there? Setting goals is a critical first step, and you want the assurance that what you visualize is possible. We can help bring your vision to life. Through a dynamic and interactive process, we listen to what you hope to achieve, gain a thorough understanding of your goals, and then set a course of action that begins with building your personal wealth plan. Just by creating a plan, you significantly increase the chances of obtaining your objectives. As solutions are implemented, we have a proprietary methodology to show you just how and when your aspirations could become reality.

No matter how complex a goal may seem, we excel at finding the right strategy to achieve it. Throughout our long history in wealth management, we’ve been industry leaders in developing solutions for the most complicated issues.



“I want comprehensive expertise from a team I can trust, and that can help me with every facet of my wealth.”

The Wilmington Trust wealth ecosystem

Similar to an ecosystem found in nature, there are many components that are essential for a healthy, secure, and strong wealth plan. Our team integrates a diverse range of services that are matched to your overall needs, optimizing your financial position. Each part of your wealth ecosystem works in conjunction with one another, providing a seamless delivery of solutions. As your needs evolve, we carefully take into consideration how changes may affect your entire system and adjust as needed.



Integrating the Components of Your Wealth Plan





Trust and Estate Services

Protecting your values and assets

Do you need Trust and Estate Services?

Are you concerned with providing for your heirs, minimizing taxes and probate fees, and supporting your favorite charities? For many reasons, trusts can be extremely effective estate planning tools as part of your overall plan. And, if you're a business owner, trusts may provide control, asset protection, and privacy for your most important asset.

The Wilmington Trust difference:

We've managed trusts for families that span multiple generations, providing trusted fiduciary oversight and exceptional administration. You are assured that your trust is managed with the utmost discretion and integrity. Our fiduciary experts have practical experience finding trust solutions for your most complex needs.

Our Trust and Estate Services include:

- Fiduciary oversight
 - Personal trust administration
 - Delaware trust strategies, including asset protection and directed trusts
 - Estate settlement
 - Unique assets administration
- 



Trust and Estate Services

SCENARIO

Providing for you and your family for generations

Profile: You've nurtured and grown a successful business and are thinking about a succession plan for the business and income for your retirement.

The need: You want your wealth protected and the transfer of your business to be done in a tax-advantaged manner, with a proper plan in place for your family and employees.

Potential strategy: Wilmington Trust's advisors might recommend that you create an investment-directed dynasty trust for the benefit of your family. You would gift a portion of your business interests to the trust, then sell the balance of the business to the trust in exchange for a note from the trust, payable over time. The trust's note repayment could provide a retirement income stream, and the appreciation in the business' value may mitigate estate taxes, providing a significant pre-transaction planning benefit should there be an external buyer down the road. The trust could offer multigenerational tax efficiency, asset protection, and confidentiality, while serving as the backbone of your overall estate and succession plan.

Takeaway: Wilmington Trust offers comprehensive strategies designed to help you integrate your personal and business planning to protect your wealth and achieve your financial goals.



Investment Management

Reinforcing your plan with a customized, risk-adjusted portfolio

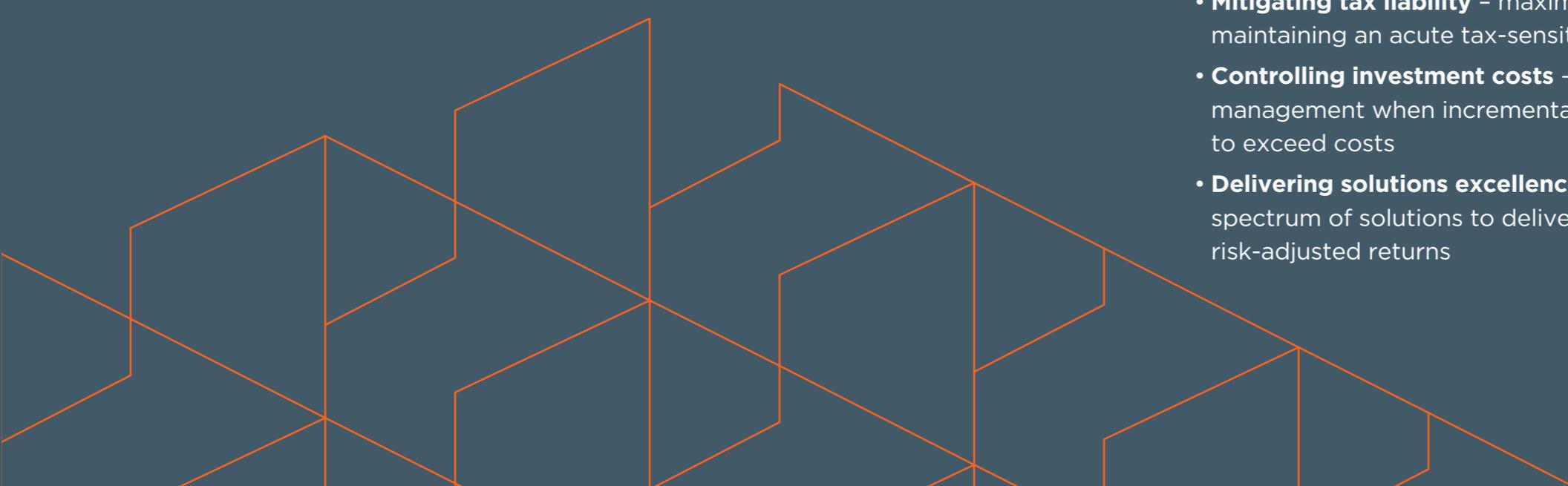
Do you need Investment Management services?

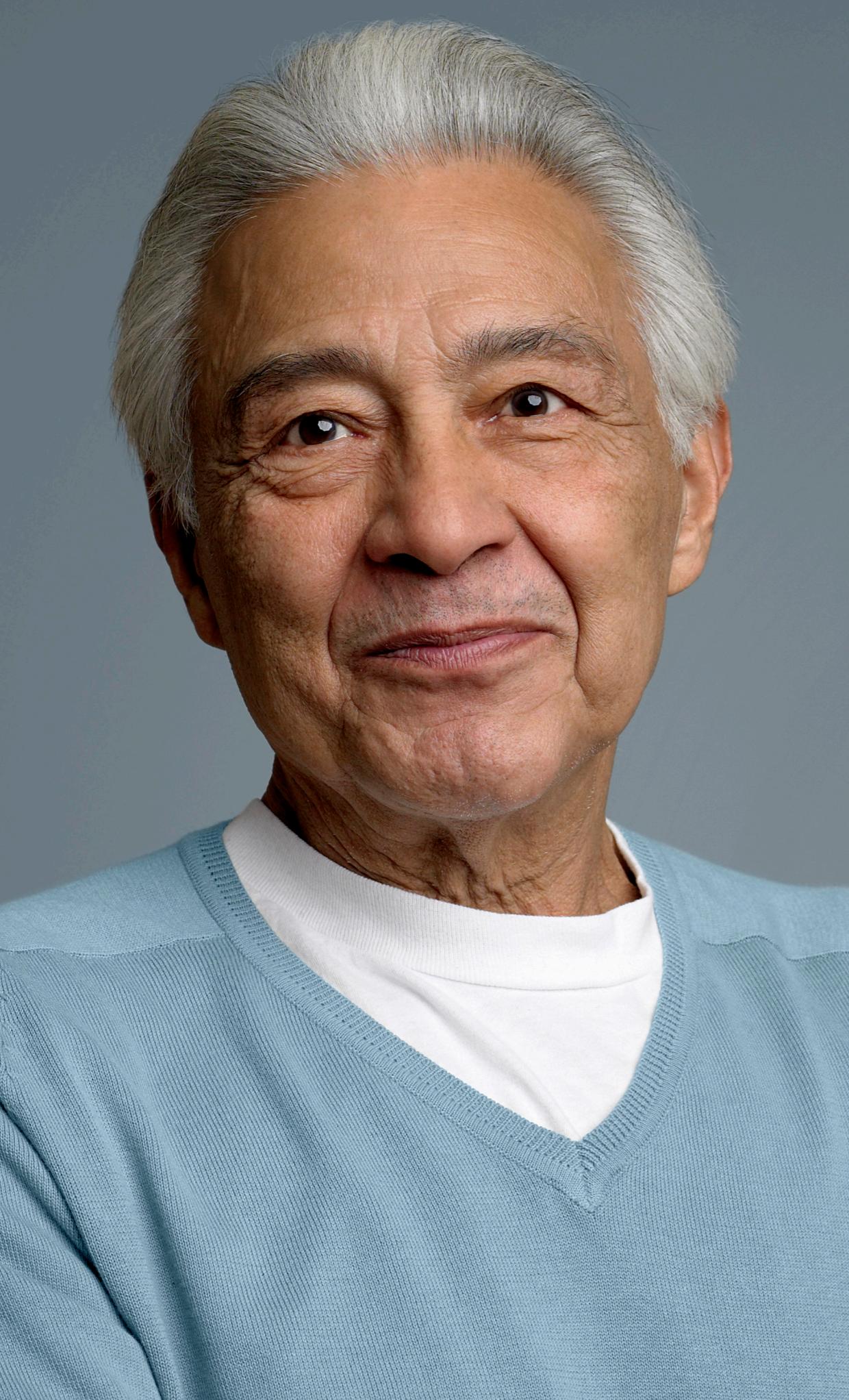
Are you confident that your portfolio is appropriately constructed given the risk present in today's world? Is it designed to limit drawdown exposure while delivering prudent growth of capital? Is it structured to reduce or defer taxes?

The Wilmington Trust difference:

Our investment intelligence, high-quality solutions, and customized, goals-based planning—all within an advanced framework to manage risk—exemplify our differentiated, dynamic investment process. We seek to mitigate the potential for drawdown, preserve and grow capital during downturns, diversify economic forces, and control investment costs.

Our core investment tenets:

- **Managing drawdown risk** – limit exposure and deliver prudent growth of capital
 - **Diversifying economic exposure** – understand the economic factors that drive asset class behavior
 - **Mitigating tax liability** – maximize returns by maintaining an acute tax-sensitive perspective
 - **Controlling investment costs** – use active management when incremental returns are expected to exceed costs
 - **Delivering solutions excellence** – offer a broad spectrum of solutions to deliver superior, risk-adjusted returns
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Investment Management

SCENARIO

Consolidating assets for an integrated investment strategy

Profile: Over the years, various firms have sought and won your business, often by selling you investment products. Now, with different assets at multiple firms, you aren't sure if your portfolios are aligned and working toward the same goals.

The need: You need a trusted wealth management firm with experience in managing risk to develop a comprehensive plan that considers your whole financial picture. This will increase the likelihood of your being able to sustain your lifestyle, fulfill your long-term goals, and protect your desired legacy.

Potential strategy: Our investment advisors would incorporate all of your asset and other critical data into our proprietary portfolio modeling and risk management tool. It frames the likelihood of meeting your goals, as well as the risks of trying to achieve them. And unlike distributions typical in the industry, we use those that account for greater risk, faring better in challenging markets. These insights, and our experts' thoughtful guidance, inform your integrated portfolio and form the foundation of a comprehensive wealth plan.

Takeaway: We will bring our deep experience and our differentiated risk management tool to bear on the full breadth of your investment goals.



Private Banking

Leveraging your plan to meet your financing needs

Do you need Private Banking services?

Are your lending and deposit solutions sophisticated enough to complement your often complex wealth management plan? Do you have a dedicated professional to help manage your banking accounts, handle transactions, and recommend the right financing strategies?

The Wilmington Trust difference:

Our private bankers carefully assess all aspects of your overall plan and creatively evaluate options before recommending appropriate strategies. Through advisory lending, we'll help you obtain the right source of funding for significant purchases such as real estate, yachts, aircraft, artwork, or other collections; for business expenses; to fund your annual gifting; or to cover payment of taxes.

Our Private Banking services include:

- Premium deposit accounts
- Advisory lending solutions
- Specialized asset-backed loans secured by partnership interests, fine art, yachts, and aircraft
- Securities-based lending solutions
- A dedicated private banker familiar with your entire relationship and wealth management plan



Private Banking

SCENARIO

Leveraging concentrated stock to minimize taxes

Profile: You're ready to retire but you're faced with a potentially significant tax issue. You have low basis, concentrated stock held in both a revocable trust and an irrevocable dynasty trust.

The need: You want to minimize the tax impact of funding your desired retirement lifestyle, and reposition your assets for future tax efficiency for your heirs. Your attorney suggests you contact Wilmington Trust, which manages your trusts, to discuss your options.

Potential strategy: Our private bankers would assess your balance sheet, cash flow, trust structures, and overall planning objectives. They might suggest the use of a term loan to create liquidity for lifestyle needs and to “swap” low basis stock for cash in the irrevocable dynasty trust. The low basis stock now held in the revocable trust would be eligible to receive a step-up in basis at your death—minimizing capital gains tax. The loan principal could be repaid at death using the stepped-up basis stock.

Takeaway: Our private banking team evaluates your entire financial situation when evaluating your needs. This can result in more suitable financing options that may provide additional benefits and tax savings for you and your heirs.



Financial Solutions

Adding resources to augment your plan

Do you need additional Financial Solutions?

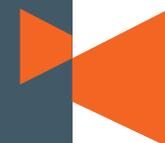
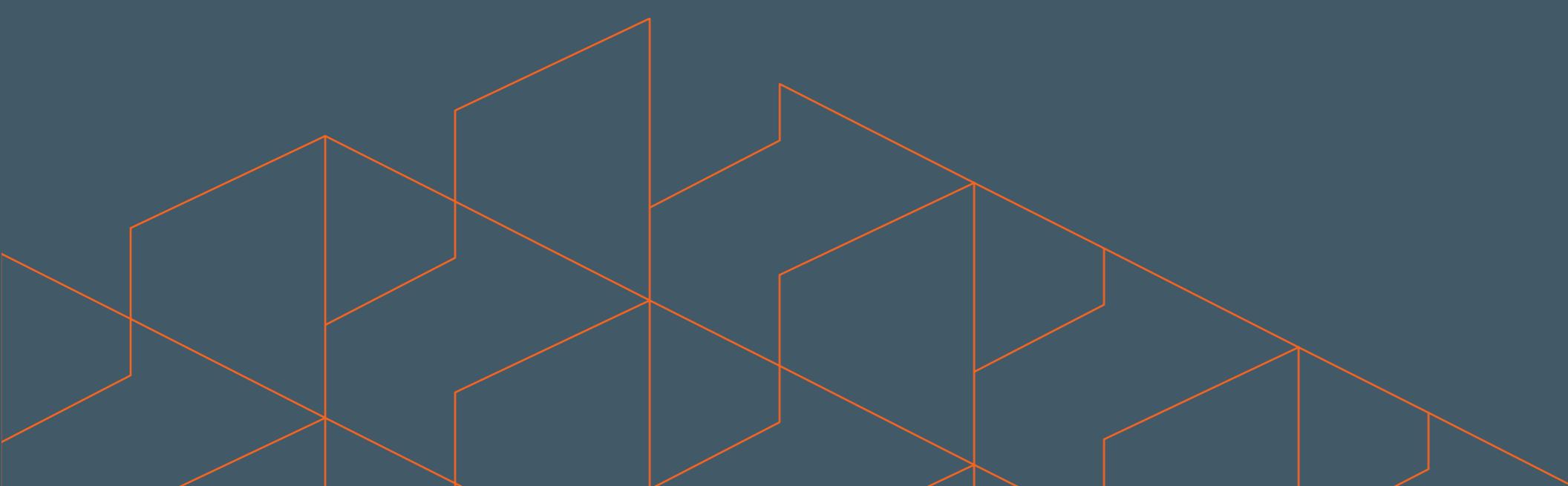
Do you have the right insurance and is it coordinated with your overall wealth plan? Is your brokerage account aligned with your investment portfolio? Does your family have a degree of complexity that requires specialized solutions?

The Wilmington Trust difference:

When you need financial services outside of your core wealth management solutions, we have the resources to help. Your private client advisor will coordinate the delivery of any additional services you need, always with your convenience in mind. We can also recommend more comprehensive options if you, your family, or your business need specialized expertise.

Our Financial Solutions include:

- Insurance (life, property, casualty)
- Brokerage services
- Family office services





Financial Solutions

SCENARIO

Managing multiple concerns for family members

Profile: You and your family own a successful business and have decided to sell your enterprise. To date, your personal financial affairs have been managed by one of your trusted employees and your insurance provided through the business.

The need: Your family needs one resource to manage all your collective financial needs. While your attorney suggested establishing your own family office, you have no idea what that entails and don't have time to manage it.

Potential strategy: Engaging Wilmington Trust's family office services team to establish your family office to handle all your financial management could be a beneficial solution. The team would take care of all bill payments, provide income statements and cash flow management for the family, and handle tax preparation and consultation for the entity and each family member. In addition, our insurance team would consult on bundled life, property, and casualty insurance for the family.

Takeaway: Wilmington Trust provides comprehensive financial services and solutions needed to augment your overall wealth plan, particularly when your needs are complex and diverse.

Our promise to you

As a firm that has built generation-spanning relationships, we work to:

- Anticipate your needs with guidance and integrated solutions to help keep you prepared for and ahead of life's changes
- Deliver the expertise you need through tailored and risk-sensitive solutions
- Build a relationship based on trust and understanding that you can rely on for many years to come
- Work collaboratively with your other trusted advisors
- Utilize the full resources of M&T Bank to augment your wealth plan with the financial services you need

Let's get started

Contact us to start the conversation today about how we can help you create an integrated wealth management plan with exceptional service and attention.

866.627.7853

www.wilmingtontrust.com

Please see important disclosures on the next page.

Disclosures

Private Banking is the marketing name for an offering of M&T Bank deposit and loan products and services.

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