



A Heritage of Trust. A Personal Approach.



## **A Heritage of Trust. A Personal Approach.**

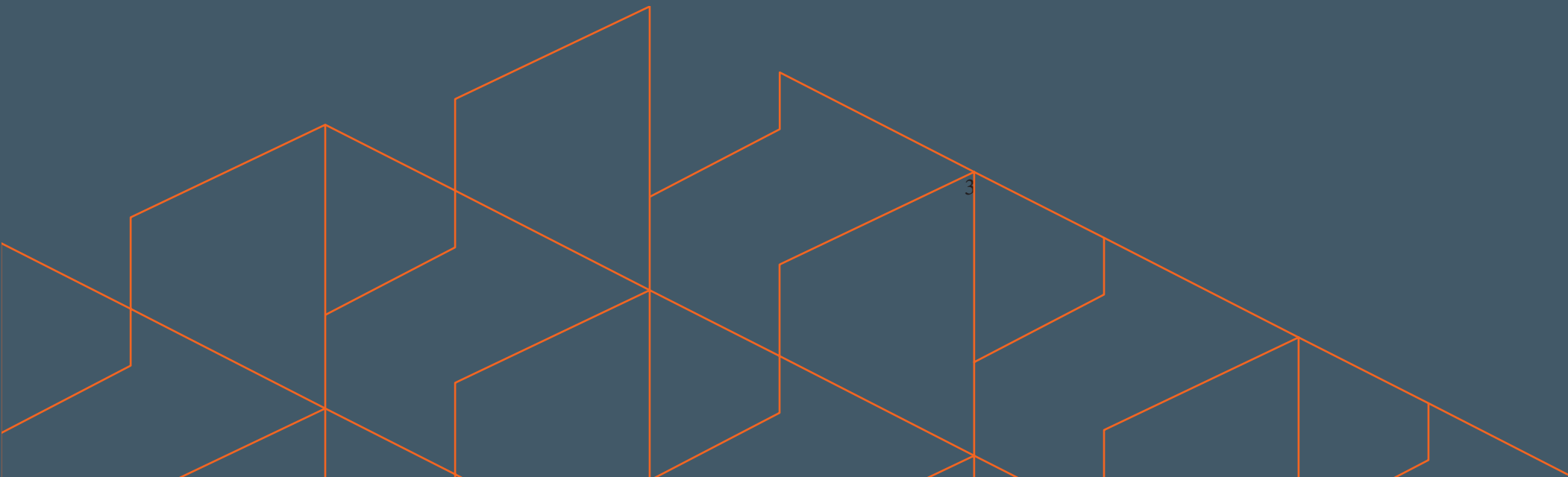
Your most important relationships are those built on a foundation of trust and understanding.

Your relationship with your wealth management firm should be no different.

At Wilmington Trust, we have deep-rooted experience working with complex individual, family, and business situations. Founded by one of the nation's foremost, forward-thinking families, we've helped generations of clients pursue their wealth aspirations.

We are here to do the same for you, through local teams devoted to building a personal relationship you can count on as your life and needs evolve.

Together, we can cultivate a relationship that endures.



## An approach centered on you

Your dedicated wealth advisor collaborates with a team of specialists based on your specific needs and those of your family. Your team may include investment advisors, custom credit advisors, wealth strategists and financial planners, trust officers, M&T bankers, family office specialists, and outside advisors. As part of the M&T Bank family, one of the top 15-largest U.S.-based commercial bank holding companies\*, our capabilities are vast—yet our approach is personal and attentive.

### 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 informed and comprehensive advice. Our goal is to build robust relationships with your other advisors based on collaboration, not competition, working together on your behalf. 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.

\* S&P Global Market Intelligence as of June 30, 2024. Methodology excludes subsidiaries of foreign bank parents, investment banks, credit card companies, insurance company subsidiaries, brokers, and asset managers.

\*\* Custom Credit Advisors are M&T Bank employees.







“I’m very passionate about my business and hope to leave a lasting legacy to my children and grandchildren.”


## Don’t just set goals—strive to achieve them

You may know where you want your wealth to take you—but how will you get there? Setting goals is an important first step, and you want the assurance that what you visualize is possible.

Our wealth management solutions and advice are delivered through local, personalized relationships, and customized to suit your evolving life goals. Our advisors are by your side, listening to your aspirations and offering trusted guidance to help bring your wealth plan to life.

No matter how complex a goal may seem, we strive to find the right strategy to achieve it. Throughout our long history in wealth management, we’ve gained deep experience in developing solutions for complicated issues.



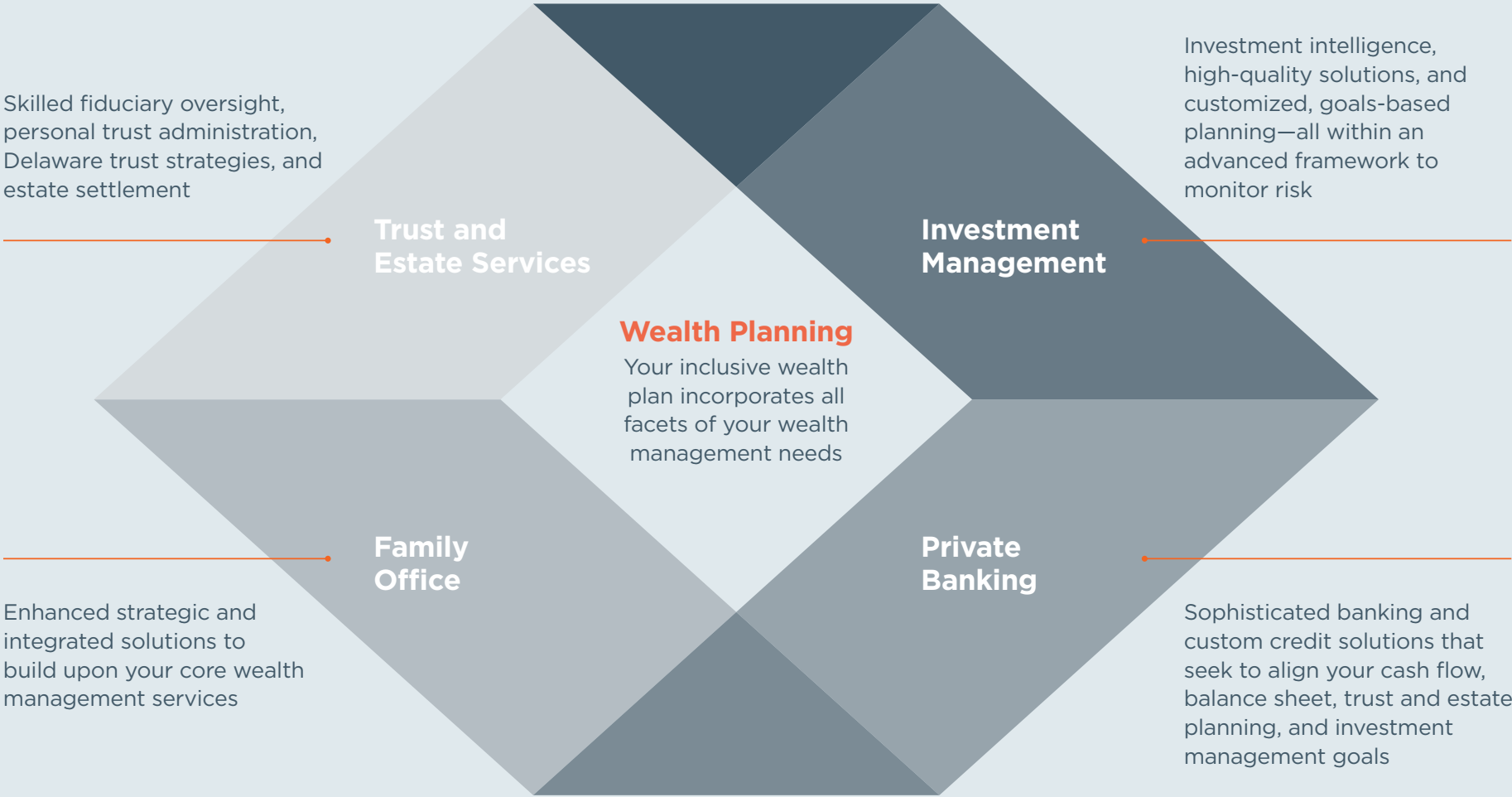


“I want comprehensive solutions from a knowledgeable team who can help me with myriad facets about my wealth.”



**A wealth of resources designed to help you achieve your aspirations**

We believe 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, helping to optimize your financial position. Each part of your plan works in conjunction with one another, providing a seamless delivery of solutions.



Solutions designed to  
evolve as you do





# Wealth Planning

Through a dynamic and interactive process, we can help bring your wealth aspirations to life.

## Our Wealth Planning solutions include:

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### Trust and Estate planning

After evaluating your current estate and asset structure, we can help you and your advisors develop a plan that seeks to efficiently transfer wealth to your heirs, protect your family and business, and carry out your charitable intents.

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### Philanthropic planning

If philanthropy is an important part of preserving your family's legacy, we can help you establish a suitable gifting vehicle, including a private foundation or other charitable trusts. We also assist with endowment management and planned giving.

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### Divorce/Matrimonial planning

Facing a divorce brings many emotional as well as financial concerns. Being well-informed of your options during the difficult time of divorce may position you for success. As you segue from one chapter of your life to the next, we can help you address many pressing financial and planning considerations.

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### Succession and Exit planning

When it comes to transitioning your business, planning for the next generation of owners and managers well in advance usually leads to better operational, financial, and tax outcomes, whether the transition involves a sale to an outside buyer, passing to the next generation of family, or selling to employees. We can help you assess the options and prepare for a successful exit.





# Trust and Estate Services

If your goals include providing for your heirs, mitigating taxes and probate fees, and supporting your favorite charities, we are here to help.

## Our Trust and Estate Services include:

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### Trustee services

We have longevity, prudence, and considerable experience working with families over multiple generations, and are dedicated to administering each trust in accordance with its specific provisions. Our team demonstrates impartiality, fairness, and sensitivity to the needs of the beneficiaries we serve.

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### Personal trust management

Our administrative and recordkeeping services are executed by a skilled and attentive team of trust administration professionals. We've managed trusts for families that span multiple generations, working to ensure that each trust is administered in accordance with its specific provisions and that the trust's terms are carried out as its creator intended.

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### Delaware trusts

As a leading trust jurisdiction, Delaware offers many advantages to consider for your trust, regardless of the state in which you reside. Our experienced trust professionals can help you take advantage of asset protection trusts, dynasty trusts, directed trusts, and others.

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### Estate settlement

By naming Wilmington Trust, N.A. as executor of your estate, you can have the comfort of knowing that an experienced, professional, and caring estate settlement team can help carry out your wishes and effectively handle all duties, including asset gathering and safekeeping, meeting all federal and state legal and tax compliance, and managing complicated family dynamics.

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### Unique assets administration

Our specialized team administers interests in closely held businesses, real estate, mineral interests, loans and notes, life insurance, and other unique and hard-to-value assets that are held in trust, agency, or custody accounts.

Wilmington Trust Company operates offices in Delaware only. Note that a few states, including Delaware, have special trust advantages that may not be available under the laws of your state of residence, including asset protection trusts and directed trusts.



# Investment Management

Our experience, sophisticated solutions, and customized, goals-based planning is designed to help preserve and grow your wealth while managing risk.

## Our Investment Management approach includes:

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### Open architecture solutions platform

Aim to strengthen your portfolio with our discretionary advisory services through both proprietary offerings and third-party boutique managers. We strive to concentrate client portfolios in sophisticated investment opportunities that help access desired markets and exposures that reflect our highest-conviction ideas.

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### Deep investment intelligence

Access a team of more than 100 experienced professionals—including economists, strategists, researchers, and analysts— to carefully shepherd your portfolio through evolving economies and markets.

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### Local touch with broad reach

Experience the personal attention of a dedicated advisor coupled with access to the market and economic views of our senior investment leaders. Your advisor works with you to craft an investment plan that is grounded in an investment policy statement and periodically reviewed to help ensure your wealth goals are on track.

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### Distinctive, economics-led process

We focus on economics to develop long-term asset allocations and market projections as well as shorter-term adjustments to help sidestep challenges and capitalize on opportunities—all against a backdrop that prioritizes the monitoring of portfolio drawdown\* risk.

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### Investment management strategies

We offer an array of stock, bond, and alternative solutions\*\*—including private market opportunities from smaller, newer, and proven capacity-constrained managers—plus hedge funds and real assets, that we believe offer significant potential excess return.

\*Drawdown measures the peak-to-trough drop in asset values over a specified period.

\*\*Some investment products may be available only to certain “qualified investors”—that is, investors who meet certain income and/or investable assets thresholds. Alternative assets, such as strategies that invest in hedge funds, can present greater risk and are not suitable for all investors.

Investing involves risks and you may incur a profit or a loss. There is no assurance that any investment strategy will be successful. Diversification cannot guarantee a profit or protect against a loss.





# Private Banking

We understand that your level of wealth requires financial solutions that extend beyond traditional banking and lending.

## Our Private Banking services include:

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### Consumer lending and banking

Banking services include premium deposit accounts, including checking, savings, and money market accounts. In addition to our high-net-worth residential mortgage for our Private Banking clients, our financing options include our CHOICEquity line of credit, which provides the flexibility and convenience of a revolving line of credit and a loan in one account. We also offer our M&T Signature Credit Card with no annual fee, no foreign transaction fees, and the option for expedited delivery at no cost.

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### Custom credit

Our approach to lending and flexible solutions can provide you with a reliable source of funding for business investments, real estate and lifestyle purchases, tax liabilities, and unforeseen expenses. We first gain an understanding of your personal and business goals, your sources of income and cash flow needs, your specialty assets and illiquid holdings, and your wealth transfer plan before recommending tailored liquidity solutions.

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### Securities-based line of credit (SBL)

When you need liquidity to take advantage of new opportunities or meet unplanned expenses, an SBL offers quick access to liquidity by leveraging your eligible securities as collateral. By leveraging rather than liquidating a portion of your portfolio, an SBL can provide funding for a wide variety of personal or business needs while keeping your overall investment strategy intact.


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### Lifestyle financing

If you're looking to make a significant lifestyle purchase, our team can help you assess the most suitable financing options and help you evaluate the nuances of each type of item you hope to obtain. We will look at purchasing, refinancing, holding, and eventually transferring aircraft, yachts, cars, investment real estate property, fine art collections, and others.

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### **Borrowing with securities as collateral involves certain risks and is not suitable for everyone. Please see the end disclosures for important risks and information regarding Securities Based Lending.**

Private banking is the marketing name for an offering of M&T Bank deposit and loan products and services. Custom credit advisors are M&T Bank employees. Loans, retail and business deposits, and other personal and business banking services and products are offered by M&T Bank, Equal Housing Lender Bank NMLS #381076 Member FDIC. 



# Family Office

With significant wealth often comes the need for elevated services beyond the traditional. We can help oversee the complexities of your family's wealth.

## **Our Family Office services include:**

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### **Virtual family office home**

Our digital platform can provide you with full visibility into your entire net worth while serving as a central storage for your important wealth planning documents. We collect and organize your financial data in a way to help you make informed financial decisions, while creating customized reporting to give you ongoing insight into your financial picture.

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### **Customized financial reporting**

We can help construct a comprehensive, goals-based financial blueprint to support the administration of your personal finances. We can also provide customized financial analysis and reporting,

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### **Multidisciplinary advice**

Through an ongoing planning consultancy model, we can provide advice through various assessments, analyzing your plan from different perspectives to validate current thinking or identify areas of improvement and create a priority action plan.

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### **Structured wealth plan implementation**

We work with you to create a priority action plan and clear process for plan implementation after our assessment and education phases of your engagement. Our team can help you establish a disciplined meeting and process governance model that seeks to ensure a consistent and reliable cadence of communication and accountability between you, your advisors, and stakeholders.



## Our commitment 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 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

Put our vast resources to work for you, as we help monitor risk and capitalize on opportunities. Together, there is tremendous synergy—and in synergy, there is security, simplicity, and strength.

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

[www.wilmingtontrust.com](http://www.wilmingtontrust.com)

*Please see important disclosures on the next page.*

## Disclosures

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, Wilmington Trust Asset Management, LLC (WTAM), 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 publication 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 investment strategy is suitable for a specific investor. Investors should seek financial advice regarding the suitability of any investment strategy based on their objectives, financial situations, and particular needs. This publication is not designed or intended to provide financial, tax, legal, accounting, investment, 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.

Wilmington Trust is not authorized to and does not provide legal, accounting or tax advice. Our advice and recommendations provided to you are illustrative only and subject to the opinions and advice of your own attorney, tax advisor or other professional advisor.

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

Investing involves risks and you may incur a profit or a loss. Past performance cannot guarantee future results. Diversification cannot ensure a profit or guarantee against a loss. There is no assurance that any investment strategy will be successful.

Note that a few states, including Delaware, have special trust advantages that may not be available under the laws of your state of residence, including asset protection trusts and directed trusts.

**Credit is being offered by M&T Bank. Member FDIC.** The credit offering requires an investment account at M&T Bank, Wilmington Trust Company and Wilmington Trust N.A. and sufficient eligible collateral to support a credit facility of the applicable loan amount. M&T Bank Wilmington Trust Company, and Wilmington Trust, N.A. are affiliated, but are separate entities. Neither M&T Bank, Wilmington Trust Company, nor Wilmington Trust, N.A. is responsible for the products and services of each other.

**Borrowing with securities as collateral involves certain risks and is not suitable for everyone.** A complete assessment of your individual circumstances is needed when considering a securities-based loan. You should review both the Securities-Based Lending Program Credit, Security and Guaranty Agreement and the Disclosure, Waiver of Conflict of Interest, Acknowledgment and Release carefully with your legal and tax advisors. Also consider the following:

- **Credit secured by marketable securities can increase your level of market risk.**
- **The downside is not limited to the collateral value in your pledged account.**
- **Assets held in your accounts may lose market value or may be afforded less collateral value by the lender at any time, resulting in a collateral call.**
- **The collateral maintenance requirements can be increased at any time, which may result in a collateral call, and the lender is not required to provide you with advance written notice.**
- **You are not entitled to an extension of time on a collateral call.**
- **An increase to the variable interest rate will result in a higher periodic payment required and, if you are unable to make the higher periodic payment, could result in a collateral call.**
- **The sale of any securities in your account may be initiated, without contacting you, to meet a collateral call.**
- **Your ability to withdraw assets will be subject to the consent of the lender.**
- **The sale of your pledged securities may cause you to suffer adverse tax consequences. You should discuss the tax implications of pledging securities as collateral with your tax advisor. Neither M&T Bank Corporation, nor any of its subsidiaries, affiliates, or advisors, provide legal, tax or accounting advice. You should consult a legal and/or tax advisor before making any financial decisions.**

All securities and accounts are subject to eligibility requirements. Certain restrictions and terms and conditions apply. Tax-deferred assets are not eligible. Financing real estate with a securities-based loan or line of credit carries risk and may not be appropriate for your needs. Securities held in a retirement account cannot be used as collateral to obtain a loan.

M&T Bank is a Member FDIC and Equal Housing Lender. NMLS #381076 

**Investments: Are NOT FDIC Insured | Have NO Bank Guarantee | May Lose Value**



