



A Heritage of Trust. A Modern Approach.



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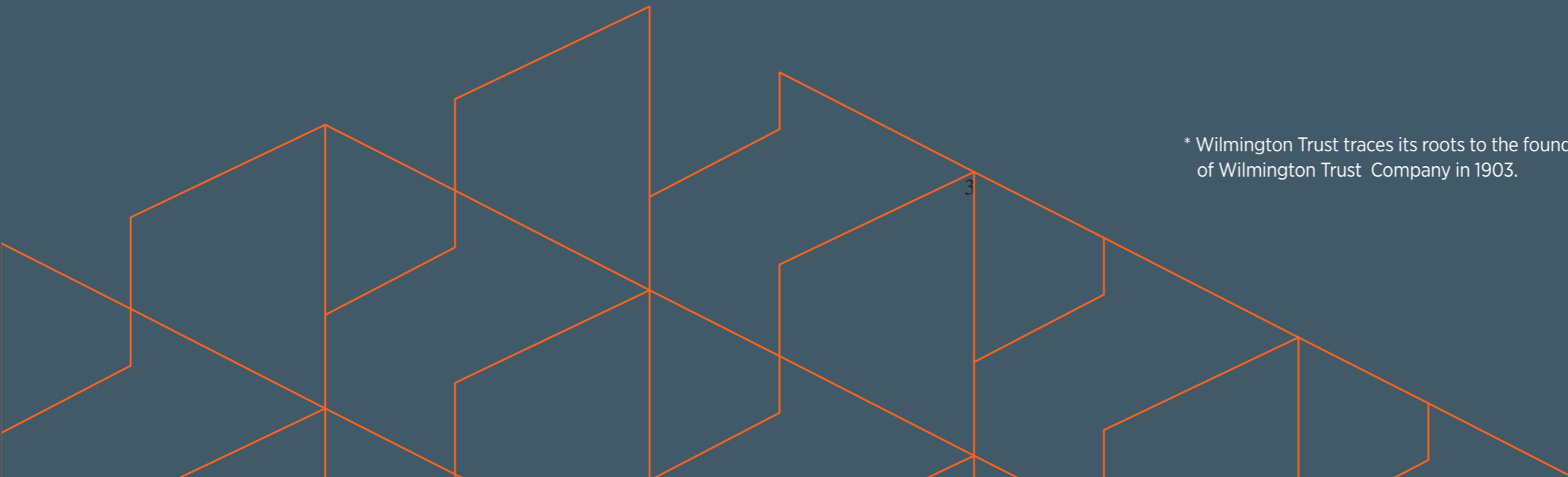
Your most important relationships are those built on a foundation of trust and understanding. Your relationship with your wealth management firm should be no different.

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.

As you embrace your true mission in life, we are by your side, listening, learning, and understanding. We are here to help you not just survive but thrive as you navigate life's defining moments and plot your path for the future.

Together, we can cultivate a relationship that endures.

* Wilmington Trust traces its roots to the founding of Wilmington Trust Company in 1903.



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, family office specialists, and outside advisors. As part of the M&T Bank family, one of the 15-largest U.S.-based commercial bank holding companies*, 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 informed and comprehensive advice. Our goal is to build robust relationships with your other advisors based on collaboration, not competition, 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.



* S&P Global Market Intelligence as of March 31, 2023. Methodology excludes subsidiaries of foreign bank parents, investment banks, credit card companies, insurance company subsidiaries, brokers, and asset managers.



“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 mitigate taxes and not just manage them?
- How well does your plan monitor 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 experience. When you work with Wilmington Trust, you gain confidence in the effectiveness of your plan. You get the security of knowing that the myriad aspects of your wealth are working together in an 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 an important 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 likely 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.

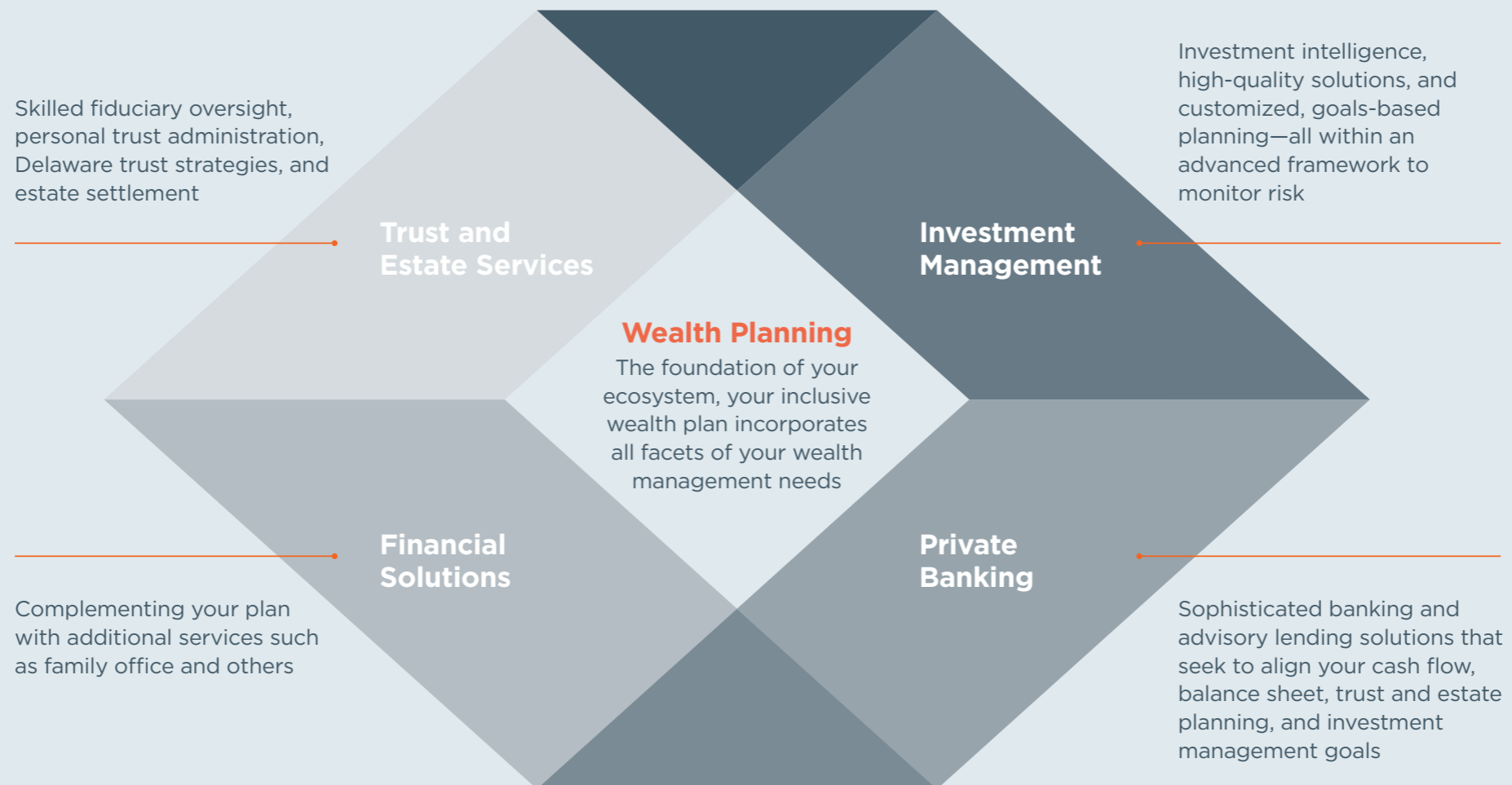
No matter how complex a goal may seem, we strive to find the right strategy to achieve it. Throughout our long history in wealth management, we’ve gained deep experience in developing solutions for complicated issues.



“I want comprehensive 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, 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 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, mitigating taxes and probate fees, and supporting your favorite charities? For many reasons, trusts can be 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 fiduciary oversight and skilled administration. You can be assured that your trust is managed with discretion and integrity. Our fiduciary professionals 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 help you 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 monitor drawdown exposure while delivering prudent growth of capital? Is it structured to mitigate taxes?

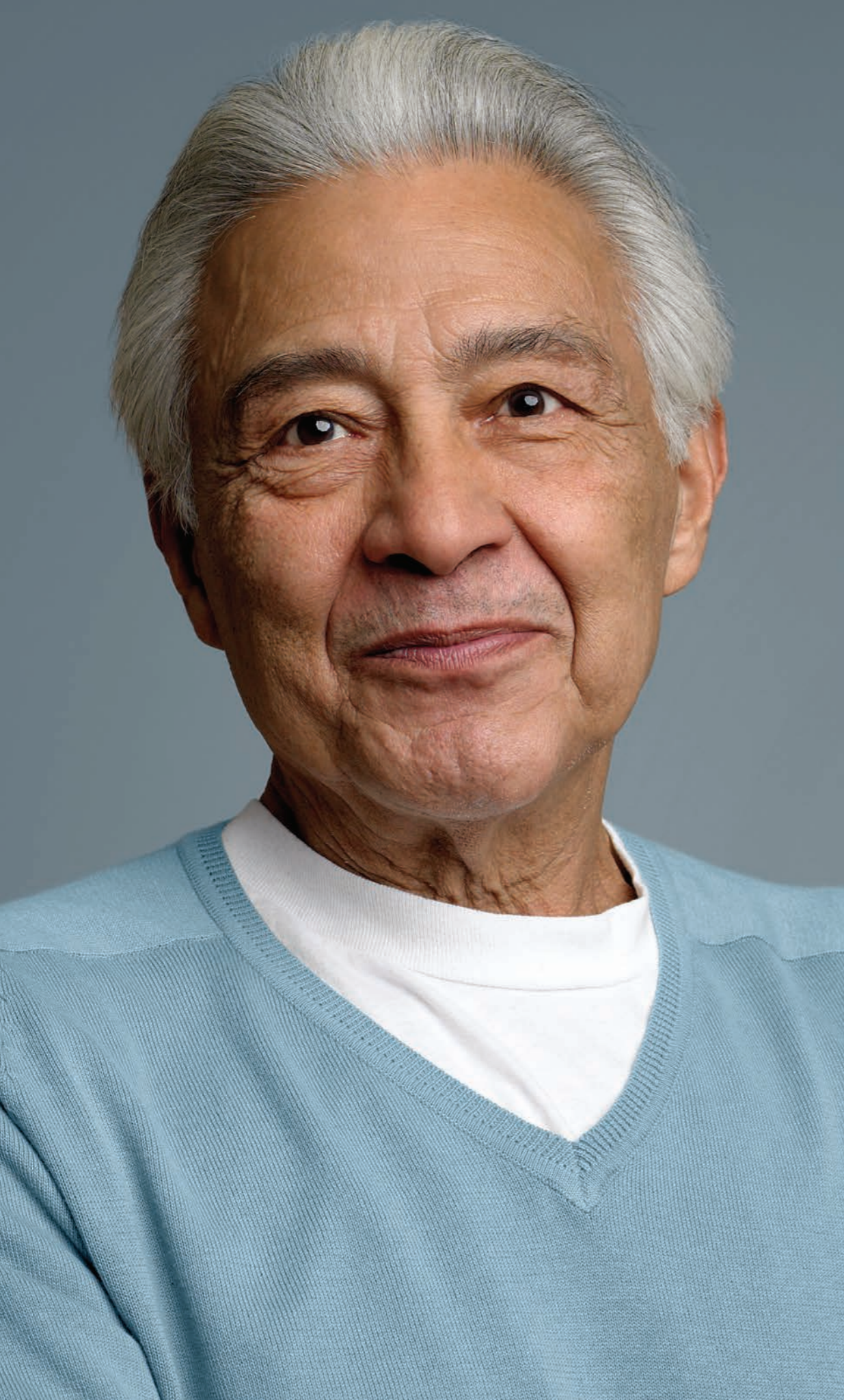
The Wilmington Trust difference:

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

Our core investment tenets:

- **Monitoring 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 that seek to deliver competitive, risk-adjusted returns

Drawdown is the peak-to-trough decline in a portfolio's value, or the volatility of returns below a specified target return.



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 monitoring 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 assets and other critical data into our proprietary portfolio modeling and risk monitoring 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 and fare 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 monitoring 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 appropriate financing strategies?

The Wilmington Trust difference:

Our private bankers carefully assess the myriad facets of your overall plan and creatively evaluate options before recommending potential strategies. Through advisory lending, we'll help you obtain the appropriate 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 relationship and wealth management plan

Private Banking is the marketing name for an offering of M&T Bank deposit and loan products and services. M&T Bank, Member FDIC and Equal Housing Lender NMLS #381076. 



Private Banking

SCENARIO

Leveraging concentrated stock to mitigate 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 mitigate 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?

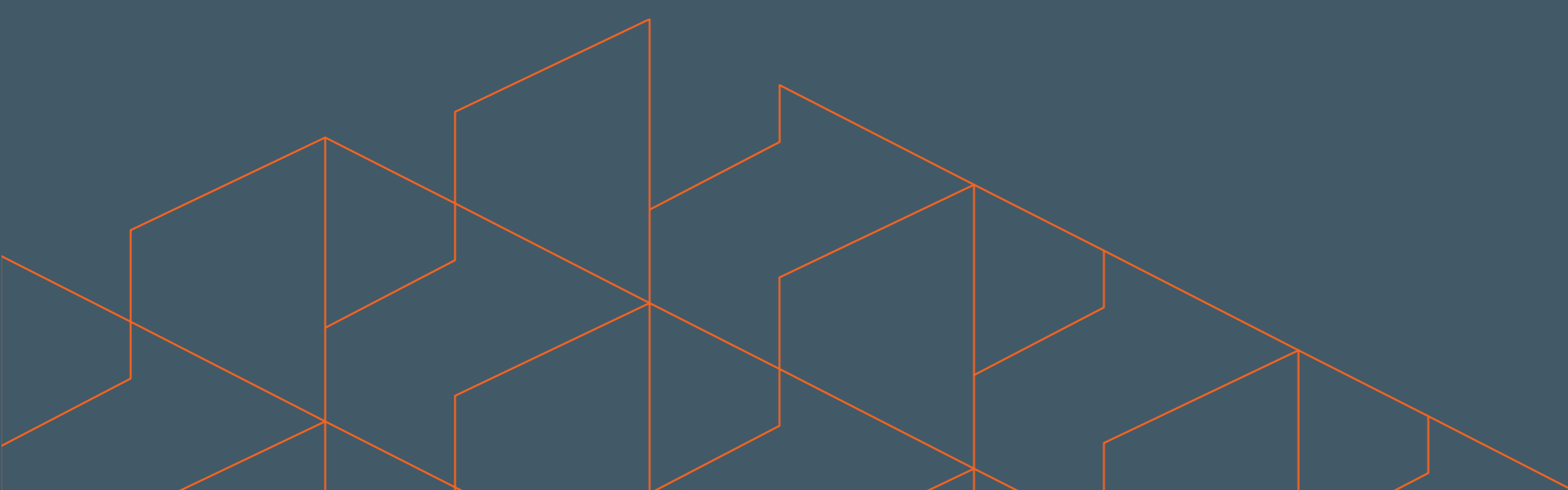
Does your family or business have a degree of complexity that requires specialized solutions?

The Wilmington Trust difference:

When you need financial services outside of your core wealth management solutions, we have the resources to help. Your wealth advisor will coordinate the delivery of any additional services you need 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:

- Family office services
- Additional services based on your specific needs





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. Your attorney suggested establishing your own family office, yet you don't have the time and resources to manage it.

Potential strategy: Engaging Wilmington Trust's family office services team to manage your family office 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 tax consultation for the entity and each family member.

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 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

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.

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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.

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

