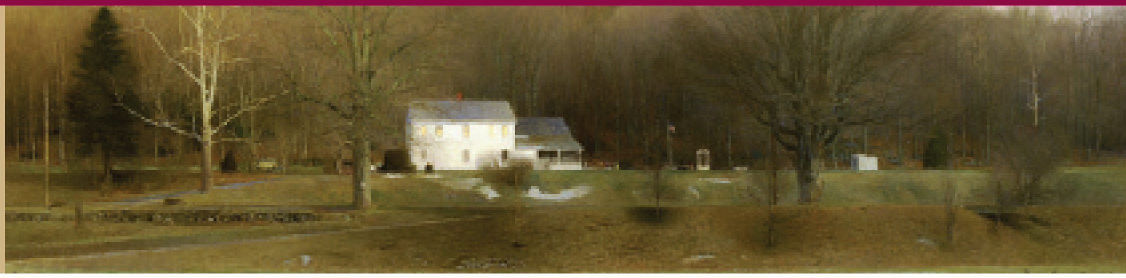

fiduciary services

SPECIAL NEEDS TRUSTS AND GUARDIANSHIPS

Experience and expertise

describe the officers of Pennsylvania Trust in the formation and administration of these complex accounts.

Our officers, many of whom are attorneys, have experience in a number of jurisdictions and provide compassionate, competent, and comprehensive care to families in a number of areas, which include:

- **Giving "hands on" help in coping with a family member's physical, cognitive, and/or emotional challenges**
- **Providing help in securing proper health care and other public benefits**
- **Facilitating the design and construction of adaptive living spaces and/or the purchase and modification of adaptive vehicles**
- **Delivering streamlined and efficient decision making when applicable law requires discretionary distributions**

Pennsylvania Trust's team of experienced professionals are a source of thoughtful advice to our clients, whether for themselves or their families.

J. William Widing, III, Esq.

SPECIAL NEEDS TEAM

J. William Widing, III, Esq.
Senior Vice President
Trust and Account Administration

Jean E. Hunt, Esq., CPA
Senior Vice President
Trust and Account Administration

Debra S. Tongue
Vice President
Trust and Account Administration

Kristen L. Behrens, Esq.
Trust Administrator
Trust and Account Administration

Jacqueline F. Duffy-Cardinal
Trust and Account Administration

PRUDENT ADVOCACY

Special Needs Trust and Guardianship planning and administration can only be as effective as the sophistication and attentiveness of the professionals serving the family entity. Our specialized team, as part of a trust and investment advisory firm — itself an autonomous affiliate of a major financial services organization — brings to the administration of special needs trusts and guardianships considerable expertise and experience in even the most complex of situations. We are well prepared to offer thoroughly researched and creative options to clients as they seek to achieve particular goals. We are also highly sensitive to the importance of minimizing the burdens for both client and family.

Passing wealth to future generations,

transferring ownership of a family-owned business,

protecting those unable to manage their own affairs,

realizing the full value of real estate holdings,

or

minimizing income and estate taxes —

these are some of the concerns of wealthy individuals,

and at no time are the decisions easy.

Pennsylvania Trust

can make them less onerous by

personalizing estate and financial planning,

developing imaginative solutions for complex financial affairs, and

protecting assets from unnecessary taxation.

These are the hallmarks of our service.

Pennsylvania Trust provides investment management and trust services for individuals, families and institutions including private foundations, endowments and both public and private employee benefit plans. We currently have over $1.4 billion under management. Founded in 1986, Pennsylvania Trust was acquired by Penn Mutual in 1991, retaining its autonomy but gaining the stability and capabilities of a $13 billion financial services company of national repute.

CASE HISTORY

A young man, living at home with his parents, was severely disabled through a workplace accident. Wheelchair-bound and communicating only by computer, he was awarded a substantial settlement. Such cases require both astute financial management and flawless administration. The judge appointed Pennsylvania Trust as guardian. When the parents decided to build a house that would accommodate his physical requirements, we were there to help them manage contracts and property settlements. When the young man decided to marry, the sensitivity of the trust team was instrumental not only in sorting through the issues of guardianship, but in helping both the family and the new spouse arrive at equitable legal and financial arrangements.

PENNSYLVANIA TRUST

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Chief Information Officer

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Chief Financial Officer

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