



fiduciary services

TRUST SERVICES

Personalized professional attention

characterizes Pennsylvania Trust’s estate, trust, tax and related services.

Our seasoned decision-makers, whether acting as trustee, executor, guardian, or advisor, work to bring about clients’ long-term goals.

We learn about our clients’ financial circumstances and find imaginative, flexible and individualized solutions.

We are committed to maintaining a high staff-to-client ratio to ensure prompt, reliable, and technically correct handling of our clients’ affairs.

We offer:

Faithful and impartial administration of trust agreements

Continuous assistance to co-trustees, grantors, and beneficiaries serving throughout the term of the trust

Advice on financial matters and answers to questions



Coordinating the advisory team members (attorney, accountant, and broker) is essential to our clients’ best interests and integral to the seamless services we offer.
George C. McFarland, Jr., Esq.

PERSONALIZED ATTENTIVENESS

We have a tradition of serving families of wealth, and so our client relationships are characterized by meaningful discussions through which we can learn and understand family history and circumstances, current situations, objectives, and the client’s highly individual requirements. By exploring those very particular needs, we are able to build around them the kinds of support most appropriate, helping to make the client’s goals not only attainable but satisfying.

Whether this requires a personal visit by a trust officer to obtain a signature on a document, negotiating a mortgage for a new residence, or coordinating attorneys, accountants, and brokers, our “can do” attitude helps remove roadblocks and aggravations that erode peace of mind. It’s not only our high staff to client ratio, but our seamless teamwork here at Pennsylvania Trust that makes this level of close attention possible. Everyone on our trust team understands that the goal of our service is to simplify our clients’ lives and make their particular financial objectives both achievable and worry-free.

TRUST SERVICES TEAM

Irwin S. Love, Esq., CTFA
Senior Vice President
Chief Fiduciary Officer

George C. McFarland, Jr., Esq.
Senior Vice President
Portfolio Management
Director of Trust and Account Administration

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

Larry H. Lehrfeld
Senior Vice President
Tax Administration

Randy G. Thomas, CPA, CFP®
Senior Vice President
Tax Administration

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

Carolyn L. Wyeth
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

Melaine M. Andrews
Trust and Account Administration

Jacqueline F. Duffy-Cardinal
Trust and Account Administration

Caroline W. Fortin
Trust and Account Administration

Margaret M. Hermann
Trust and Account Administration

Kathleen M. McGinty
Trust and Account Administration

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 \$1.3 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

The burdens of financial responsibility upon the death of a loved one can seem crushing. This is when a trusted relationship can be of great assistance and comfort. An elderly client of ours was faced with selling her long-time residence upon the death of her spouse. She felt relieved and comforted when we were able to take a lead role in negotiating the sale for her, responding to offers and terms, and participating in the closing. Because of the special relationship we had developed over the years, she knew that she could rely on Pennsylvania Trust to handle the situation with integrity, keeping her best interests foremost.

PENNSYLVANIA TRUST



Richardson T. Merriman
President and Chief Executive Officer

Lee J. Anderson, CFA
Senior Vice President
Chief Information Officer

William H. Haines, IV
Senior Vice President
Director of Client Services

Irwin S. Love, Esq., CTFA
Senior Vice President
Chief Fiduciary Officer

George C. McFarland, Jr., Esq.
Senior Vice President
Portfolio Management
Director of Trust and Account
Administration

Barbara S. Wood, CPA
Senior Vice President, Treasurer
Chief Financial Officer

Willard N. Woolbert
Senior Vice President
Chief Investment Officer

Pierce Archer
Senior Vice President
Portfolio Management

Nils L. Berglund
Senior Vice President
Portfolio Management

Frederic N. Dittmann, CFA
Senior Vice President
Portfolio Management

JoAnne T. Fredericks, CFA
Senior Vice President
Portfolio Management

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

Larry H. Lehrfeld
Senior Vice President
Tax Administration

Charles L. Sheppard, II
Senior Vice President
Director of Investment Research

Randy G. Thomas, CPA, CFP®
Senior Vice President
Tax Administration

Radcliffe F. Thompson, CFP®
Senior Vice President
Business Development

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

Carolyn L. Wyeth
Senior Vice President
Trust and Account Administration

Kenneth R. Brightcliffe
Vice President
Equity and Fixed Income Trading

Karen H. Harr
Vice President
Trust Operations

Monica P. Ruggio
Vice President
Trust Operations

Debra S. Tongue
Vice President
Trust and Account Administration

Noni-Kai S. Williams
Operations Officer
Trust Operations

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

Adam T. Rogers
Account Manager
Portfolio Management

CONSULTANTS

Kevin R. Fisher
Senior Technology Consultant

Francis R. Grebe, Esq.
Senior Trust Consultant

Donald E. Lewin, Ph.D.
Senior Investment Consultant

Five Radnor Corporate Center
Suite 450
100 Matsonford Road
Radnor, Pennsylvania 19087
610.975.4300
800.975.4316
610.975.4324 F
www.penitrust.com