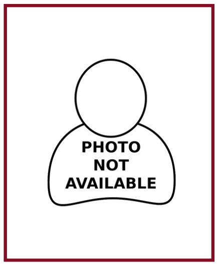
First State TRUST COMPANY
Service. Redefined.

YOUR FSTC PERSONAL TRUST RELATIONSHIP TEAM



JORDAN WOLFF, CTFA, MBA
VICE PRESIDENT, DIRECTOR OF PERSONAL TRUST SERVICES
EMAIL: JWOLFF@FS-TRUST.COM
PHONE:(302)573-5821

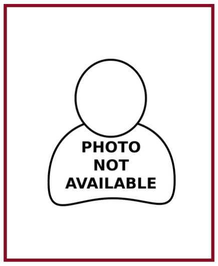
Jordan is the Director of Personal Trust Services, overseeing our administration and servicing teams located in Wilmington, Delaware and West Palm Beach, Florida. Jordan is also a member of the First State Trust Company's senior management team, Steering Committee and New Business and Discretionary Distribution Committee. Jordan focuses on leading the trust administration team to deliver unmatched client services, while delivering top fiduciary excellence to all of our personal trust relationships.

Prior to joining First State Trust Company, Jordan was a Senior Trust Officer and Senior Manager at Charles Schwab Trust Company of Delaware. In 2016, Jordan was the Chief Executive Officer and Founder of Shrinkabill, which was eventually sold to Billshark, a company backed by Billionaire investor, Mark Cuban. Jordan also held administrative positions at JPMorgan and US Trust's Personal Trust Administration Departments.

Jordan graduated Magna Cum Laude from Campbell University with a degree in Trust and Wealth Management, a minor in Financial Planning, and a Master of Business Administration (MBA) with a concentration in Management. Jordan holds the Certified Trust and Financial Advisor (CTFA) Designation.

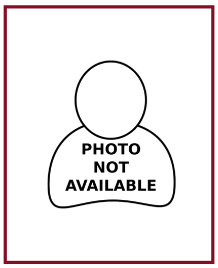
CHRISTOPHER CARR
VICE PRESIDENT AND TRUST OFFICER
EMAIL: CCARR@FS-TRUST.COM
PHONE: (302)573-5959

Christopher is a Vice President and Trust Officer with First State Trust Company. Christopher works directly with our financial advisor partners and clients to oversee your entire trust relationship and administration of your account, including discretionary distributions and tax related matters. Christopher is based in Delaware and has over 15 years of financial services experience. He has worked at Vanguard, Wells Fargo and Neuberger Berman. Christopher received his bachelor's degree in Communications from Cabrini University. Christopher is passionate about charitable work and is extremely active in his family's charitable organization named Caiden's Angels, in memory of his son.



DONNA BAUDANZA, CTFA
VICE PRESIDENT AND RELATIONSHIP MANAGER
EMAIL: DBAUDANZA@FS-TRUST.COM
PHONE: (561)515-6157

Donna is a Relationship Manager and Vice President with First State Trust Company and is based in our Palm Beach, Florida office. Donna works directly with our financial advisor partners and clients to oversee your entire trust relationship and administration of your account, including discretionary distributions and tax related matters. Donna joined First State Trust Company with over fifteen years of experience in the Wealth Management industry. Prior to joining First State Trust Company, she was a Trust Officer at US Trust supporting Merrill Lynch Financial Advisors by providing comprehensive fiduciary expertise and excellent service to clients. Prior to joining US Trust, she administered trusts and estates at Citi Trust for over 8 years. A graduate of Cannon Trust School and Katharine Gibbs School, Donna earned her Certified Trust and Financial Advisor (CTFA) designation. She is also an active member of the Estate Planning Council of West Palm Beach, Florida.



WENDY SWIFT, CTFA
VICE PRESIDENT AND TRUST OFFICER
EMAIL: WSWIFT@FS-TRUST.COM
PHONE: (302)573-5818

Wendy is a Vice President and Trust Officer with First State Trust Company with over 20 years of experience in the industry. Wendy works directly with our financial advisor partners and clients to oversee your entire trust relationship and administration of your account, including discretionary distributions and tax related matters. Wendy is based in Delaware. Wendy comes to us from Wells Fargo Bank, N.A. where she served as a Senior Fiduciary Administrator and Team Lead in the personal trust area. Wendy also worked with JP Morgan Trust Company of Delaware and UBS Trust Company. She holds her Certified Trust & Financial Advisor (CTFA) designation. Wendy holds a Bachelor of Administration from the University of Delaware in Environmental Studies and is currently completing her Master's in Counseling Psychology.

STACIE WOLFF, CTFA
ASSISTANT VICE PRESIDENT AND TRUST OFFICER
EMAIL: SWOLFF@FS-TRUST.COM
PHONE: (302)573-5812

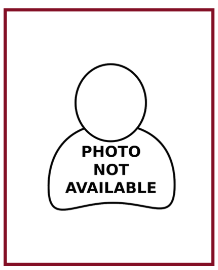
Stacie is an Assistant Vice President and Trust Officer with First State Trust Company. Stacie works directly with our financial advisor partners and clients to oversee your entire trust relationship and administration of your account, including discretionary distributions and tax related matters. Stacie is based in Delaware and joined First State Trust Company with many years of client service including four years of trust experience with U.S. Trust Company of Delaware. She has completed all three levels of training at Cannon Financial Institute and holds her Certified Trust & Financial Advisor (CTFA) designation. Stacie holds a Bachelor of Science degree in Psychology with a business minor from Campbell University, where she had a full-ride scholarship playing division 1 women's soccer.

SETH RAIVETZ, ESQUIRE
ASSISTANT VICE PRESIDENT
EMAIL: SRAIVETZ@FS-TRUST.COM
PHONE: (302)510-6011

Seth joins First State Trust Company as an Assistant Vice President and Trust Officer where he provides fiduciary and trust administration services to personal trust clients. Seth has over seven years of experience as a practicing trust and estate attorney in the Philadelphia area. Prior to joining First State Trust Company, Seth worked as an associate in Ballard Spahr LLP's Private Client Service Group and as an associate at a prestigious boutique law firm, Alexander & Pelli, PC. His practice as an attorney involved all aspects of trust, estate and fiduciary law, with a particular emphasis on trust and estate administration and planning for high net worth and ultra-high net worth families.

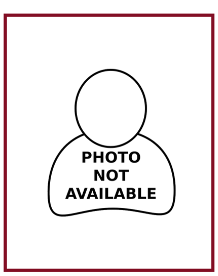
Prior to working as a trust and estate attorney, Seth was a litigator for a small law firm in Philadelphia. He also was a Deputy District Attorney in Los Angeles County, California.

Seth earned his Juris Doctor from Tulane Law School in New Orleans, Louisiana and his LL.M. in the field of taxation (with a concentration in estate and trust planning and administration) from Temple Law School in Philadelphia. Seth is an active member of the Probate and Trust Section of the Philadelphia and Pennsylvania Bar Associates. He is also an inactive member of the California Bar.



KAREN SPITZO, CTFA
TRUST ADMINISTRATOR
EMAIL: KSPITZO@FS-TRUST.COM
PHONE: (302)573-5948

Karen is a Trust Administrator with First State Trust Company. Karen supports the Trust Administration team with the day-to-day administrative functions. Karen is based in Delaware and joined First State Trust Company with over 25 years of trust administration and client service experience, previously working at Wells Fargo and Reliance Trust Company. She has completed all three levels of training at Central Atlantic School of Trust and holds her Certified Trust & Financial Advisor (CTFA) designation. Karen holds a bachelor's degree in Business Administration from Kutztown University.



KRISTEN DOHERTY
TRUST ADMINISTRATOR
EMAIL: KDOHERTY@FS-TRUST.COM
PHONE: (302)510-6098

Kristen is a Trust Administrator with First State Trust Company. Kristen supports the Trust Administration team with the day-to-day administrative functions. Kristen is based in Delaware and joined First State Trust Company with over 9 years of experience in the financial industry. Kristen holds a Bachelor of Science in Business Management from Wilmington University.

JAMES OKAMURA, CFA, CFP, AWMA
PRESIDENT AND CHIEF INVESTMENT OFFICER
EMAIL: JOKAMURA@FS-TRUST.COM
PHONE: (302)573-5819

As President, Jim Okamura leads the management team which is responsible for implementing all fiduciary, administration, operations, investment and compliance activities at First State. Jim serves on the Board of Directors as well as Chairing the Fiduciary Steering Committee and Investment Committee. Jim is also responsible for the overall strategic development and works closely with the leadership team to broaden the enterprise and footprint. Jim recently served as the Chief Investment Officer and an Executive Director for Morgan Stanley Trust Services, which is part of Morgan Stanley Private Bank, NA. Jim graduated from Montclair State University with a Bachelor of Science degree in Finance. He has 28 years of financial, investment, and management experience with expertise in Trust Services and Wealth Management. He is a Chartered Financial Analyst (CFA), Certified Financial Planner (CFP) and Accredited Wealth Management Advisor (AWMA). Prior experience includes Citigroup, Legg Mason, Smith Barney Asset Management, Smith Barney Private Trust, Merrill Lynch Trust Companies and First Fidelity Bancorporation.

ANDREW GIBSON, CFA
VICE PRESIDENT AND INVESTMENT OFFICER
EMAIL: AGIBSON@FS-TRUST.COM
PHONE:(302)573-5828

Andrew is your First State Trust Company Investment Officer, who works closely with the First State Trust Company Chief Investment Officer on oversight of all trust account investment management and asset allocation. Andrew has been employed with First State Trust Company and its predecessors for over 10 years performing various roles related to the trust and fiduciary business including financial reporting, sales support, product development, business analytics, and most recently as product manager for the firm's Collective Trust Funds (CTFs) for employee benefit plans. In his role as CTF product manager, Andrew chaired an investment committee charged with the selection and fiduciary oversight of institutional investment managers for 20 CTFs consisting of both passive and active strategies including equity, stable value, and fixed income investments. Andrew graduated from Loyola University Maryland with a Bachelor of Business Administration degree in Finance and is a CFA charter holder.

LES EISEL, MBA
ASSISTANT VICE PRESIDENT AND INVESTMENT ASSOCIATE
EMAIL: LESIEL@FS-TRUST.COM
PHONE: (302)5691-7407

Les is an Investment Associate located in Wilmington, Delaware who oversees trust account investment management and asset allocation. Prior to joining First State Trust Company, Les was employed by Lincoln Financial Group serving as an Advisory Platform Consultant assisting financial advisors with the management of their fee-based advisory business. Les also has a background in risk-based and retirement products. Les holds both a Bachelor & Master's in Business Administration degrees in Finance from Drexel University. Les is also a proud veteran of the United States Air Force.

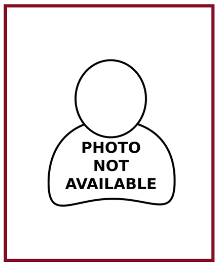
JACQUELINE JENKINS, CTFA
MANAGING DIRECTOR, CHIEF FIDUCIARY OFFICER
and DIRECTOR OF TRUST SERVICES
EMAIL: JJENKINS@FS-TRUST.COM
PHONE:(561)515-6156

Jacqui is the Chief Fiduciary Officer for First State Trust Company who oversees the New Business Group, is a member of the senior management team and the Steering Committee. Jacqui handles discussions and needs related to trust beneficiaries, income and discretionary distribution needs, educational topics, trust structure, and coordinating with your attorney and professional partners. Many wealthy families have questions and concerns about how their trusts work, how they affect the quality of their or their children's lives and how they can contribute to a healthy family dynamic. Jacqui helps clients address these questions and make it more likely that family trusts will be a source of fulfillment rather than discord. Jacqui also provides fiduciary support and experience to meet the needs of clients through an integrated delivery of products and services. Jacqui is responsible for the ongoing management of new trust business, including internal processes and procedures as well as identifying and managing external partners to assist in the design, implementation and ongoing management of the institution's programs.

Based in Delaware and Florida and has over 30 years of experience in the trust, estate and guardianship area. Prior to joining First State Trust Company, Jacqui was a Vice President and Senior Trust Officer with Morgan Stanley and with Citigroup Trust-Delaware, N.A. serving as a Vice President, First Vice President and President. Jacqui worked as a Certified Legal Assistant with a specialty in Wills, Trusts and Estates for a large law firm in Palm Beach. While there, Jacqui handled all trust, estate and guardianship administration for the firm. Jacqui obtained her Bachelor of Science degree in Interdisciplinary Studies with a Concentration in Social and Behavioral Sciences at Freed-Hardeman University. Jacqui is currently active in the Freed-Hardeman University Estate Planning Council and Freed- Hardeman University Advisory Board. Jacqui is a Certified Trust and Financial Advisor and a Qualified Interpreter for the Deaf. Jacqui has been named in Manchester's Who's Who Among Executive and Professional Women "Honors Edition."

KEITH AL-CHOKHACHY, CFP, CTFA
VICE PRESIDENT AND NATIONAL BUSINESS DEVELOPMENT OFFICER
EMAIL: KEITH.AL-CHOKHACHY@FS-TRUST.COM
PHONE: (302)510-6027

Keith is a Vice President and National Business Development Officer with First State Trust Company. Keith has over 15 years of experience in the Wealth Management industry. Keith has also worked with US Trust Company of Delaware, JPMorgan Chase and Wilmington Trust throughout his professional career. Keith assists our individual and family clients and their advisors with trust and administration service solutions. Keith also works with ultra-high net worth individuals and families by helping them achieve their complex financial, estate and investment planning objectives. Keith holds his Certified Financial Planner (CFP) and Certified Trust & Financial Advisor (CTFA) designations. Keith received a bachelor's degree in Business Administration from Wilmington University.



SHARON KOBILKA
BUSINESS DEVELOPMENT ADMINISTRATOR
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PHONE: 302-573-5930

Sharon is a Business Development Associate located in Wilmington, Delaware who supports the First State Trust Company team with on-boarding, new account paperwork and other customer service support to provide a seamless, efficient experience during transition. Sharon joined us from Wells Fargo Trust Company where she was a Trust Officer since 2005.