



THOUGHTS FROM OUR CHAIRMAN

The holidays are a special time for families and friends. However, some of us have seen tensions arise over a disagreement or misunderstanding about who got what. Our associate, Lydia Owen, shares some thoughts on how an independent corporate trustee can get the job done, while taking the heat on any tough decisions. Happy Holidays.

Alfred B. Van Liew

Corporate Trustee - A Gift for all Seasons

Lydia R. Owen, CFP®

Working for Van Liew Trust Company one develops a strong affinity for many of the individuals, families, beneficiaries and charitable organizations that we have the privilege to serve. Getting to know our customers through in-person meetings, account reviews, and Trust committee meetings is at the core of what we do as a Trust Company.

This year, Van Liew Trust Company celebrates its 40th anniversary. Founded by leaders with deep roots in the Trust industry, our company's history is built on fostering long-term relationships. As a corporate trustee, we bring advantages that not only safeguard assets but also allow relationships to continue for generations, ensuring that a family's legacy remains true to the values defined by its Trust.

What is a Corporate Trustee?

A corporate trustee is a legal entity – not an individual person. A corporate trustee is usually a bank or a Trust company that is legally appointed to manage the assets of a Trust on behalf of its beneficiaries. A group of

seasoned individuals within the entity who possess a breadth of experiences, a range of perspectives, and significant Trust expertise, ensure that Trusts are consistently managed according to the grantors' intentions for generations to come or until the Trusts are terminated.

Why Choose a Corporate Trustee?

Impartiality

Family dynamics can sometimes complicate Trust administration. At Van Liew Trust Company, we serve as an impartial and neutral party, ensuring fairness and adherence to the terms of the Trust. By impartially addressing conflicts, we can often help maintain harmony among beneficiaries.

Longevity and Continuity

Van Liew Trust Company offers continuity for generations to come. For forty years, we have provided not only expertise, but also stability and reliability, ensuring that every Trust we manage is handled professionally and consistently. Our corporate

structure ensures uninterrupted service, whereas an individual trustee may retire and require a suitable successor.

Accountability and Regulation

As a corporate trustee, we operate under regulatory oversight and adhere to the highest fiduciary standards. This accountability ensures transparency and minimizes the risk of mismanagement. We provide clear, detailed reporting to customers and beneficiaries, fostering trust and confidence in every decision we make.

Access to Resources

Our team approach means our customers benefit from a wealth of expertise and experience. Over the years, we have established strong relationships and access to sound professional resources that are of benefit to our customers. These resources include accountants and legal professionals. We excel at collaborating with your chosen professionals to address key aspects of Trust creation and administration. This professional

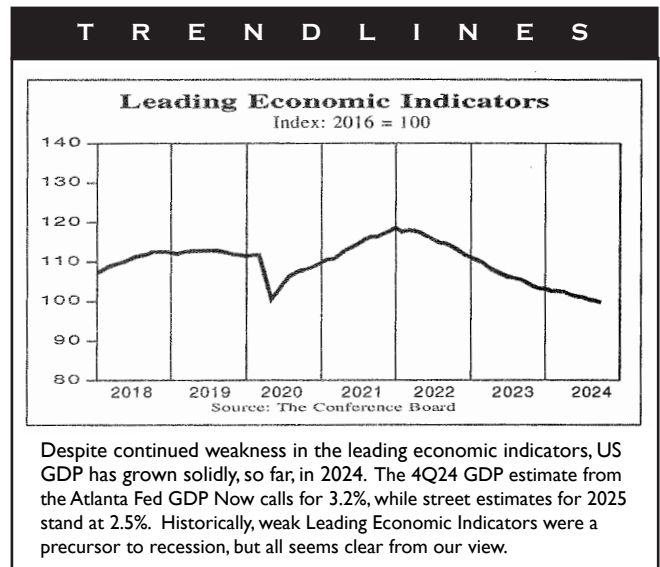
element of our work can be invaluable in helping our customers navigate complex financial, legal, and tax challenges.

Consistency and Reduced Emotional Strain

Corporate trustees offer consistency in administering Trusts, free from personal biases or changing circumstances. We manage the day-to-day responsibilities—complying with Trust intent, distributions, tax filings, and regulatory compliance—so families can focus on their important life relationships, not the burdens of Trust management.

A Season of Gratitude

As we celebrate this holiday season, we would like to express how deeply grateful Van Liew Trust Company remains for being entrusted with the responsibility and the honor of serving you and your families. Getting to know our customers and helping our customers achieve their objectives is at the core of why we do what we do.



We would be delighted to meet with you to share comments about this article, or to review your portfolio in detail.

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NEWPORT
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