YOUR FSTC PERSONAL TRUST RELATIONSHIP TEAM

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.

JACQUELINE JENKINS, CTFA
SENIOR VICE PRESIDENT AND CHIEF FIDUCIARY OFFICER
EMAIL: JJENKINS@FS-TRUST.COM
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Jacqui is the Chief Fiduciary Officer for FSTC who oversees the entire FSTC Personal Trust Administration team. 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 the 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 25 years of experience in the trust, estate and guardianship area. Prior to joining FSTC, 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 TRUST OFFICER
EMAIL: KAL-CHOKHACHY@FS-TRUST.COM
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Keith has over 15 years of experience in the Wealth Management industry. Keith is currently a Vice President and Trust Officer. Keith has also worked with US Trust Company of Delaware, JPMorgan Chase and Wilmington Trust throughout his professional career. Keith is responsible for the day-to-day administration of trust accounts for individuals and their families. Keith also works with ultra-high net worth individuals and families by helping them active their complex financial, estate and investment planning objectives. Keith has 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.

CHRISTOPHER CARR
ASSISTANT VICE PRESIDENT AND TRUST OFFICER
EMAIL: CCARR@FS-TRUST.COM
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Christopher is a Trust Officer with FSTC. 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 joined FSTC with over ten years of financial services experience with both Vanguard and Wells Fargo and includes institutional retirement plans and personal trusts. Christopher holds a communications degree from Cabrini College. Christopher is pursuing his Certified Trust & Financial Advisor (CTFA) designation and is expected to complete this in 2017. 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.

STACIE WOLFF, CTFA
TRUST OFFICER
EMAIL: SWOLFF@FS-TRUST.COM
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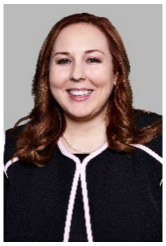
Stacie is a Trust Officer with FSTC. Stacie works directly with our financial advisor partners and clients to oversee your entire trust relationship and administration of your account, including discretionary distributions and tax related matters. Stacie is based in Delaware and joined FSTC with many years of client service and other four years of trust experience, previously working 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.



BRITTANY ROBIDOUX, CTFA
ASSISTANT TRUST OFFICER
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Brittany is an Assistant Trust Officer located in Wilmington, Delaware who supports the Personal Trust Officers, and is responsible for the day-to-day administration of personal trust accounts. Brittany joined FSTC with over six years of trust experience most recently with Norway Savings Asset Management Group in Portland, Maine. Brittany holds a Bachelor of Science degree in Trust and Wealth Management and a minor in Financial Planning from Campbell University. Brittany has completed all three levels of training at Cannon Financial Institute and holds her Certified Trust & Financial Advisor (CTFA) designation.

CATHERINE TAMES
ASSISTANT TRUST OFFICER
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Catherine is an Assistant Trust Officer located in Wilmington, Delaware who supports the Personal Trust Officers, and is responsible for the day-to-day administration of personal trust accounts. Catherine joined FSTC with many years of client service experience. Catherine holds a Bachelor of Business Administration degree in Accounting, graduating in the Honors Program.

ANDREW GIBSON, CFA
VICE PRESIDENT AND INVESTMENT OFFICER
EMAIL: AGIBSON@FS-TRUST.COM
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Andrew is your FSTC Investment Officer, who works closely with the FSTC Chief Investment Officer on oversight of all trust account investment management and asset allocation. Andrew has been employed with FSTC 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.

KELLY BROCKSTEDT, CIMA
SENIOR VICE PRESIDENT AND HEAD OF BUSINESS DEVELOPMENT
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Kelly is the Alliance Partner Relationship Manager responsible for assembling and bringing together the professionals, clients and FSTC team to provide trusts with fiduciary and investment oversight services. Trust relationships are extremely personal and Kelly takes the initiative to ensure the team at FSTC will meet the needs of each relationship. Kelly has been with FSTC since 2010 and was employed by Morgan Stanley and its predecessor firms since 2000. At Morgan Stanley, Kelly was a Senior Vice President and Director of 401(k) Services for Consulting Group Institutional Services, where she designed and managed one of the first 401(k) fee-based consulting programs on the street. Kelly graduated with a B.A from the University of Delaware and currently holds the Certified Investment Management Analyst (CIMA®) designation. In 2005, Kelly was a graduate of the prestigious Citigroup Developing Talent Program which recognizes 30 women each year in the organization for special projects and advanced training.

THOMAS MITCHELL
SENIOR VICE PRESIDENT AND NATIONAL BUSINESS DEVELOPMENT OFFICER
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Tom is a National Business Development Officer and Senior Vice President who handles personal trust relationship sales for FSTC. Tom assists our individual and family clients and their financial advisors with trust and administration service solutions. Tom started with FSTC in 2016 and was employed by Morgan Stanley and its predecessor firms since 1999. At Morgan Stanley, Tom was a Vice President and Regional Trust Specialist, where he assisted financial advisors and their clients with personal trust solutions with preferred trust company partners. Tom graduated with a B.S. from West Virginia University.

FELISHA A. LEO
BUSINESS DEVELOPMENT ADMINISTRATOR
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Felisha is the Business Development Administrator located in Wilmington, Delaware who supports the FSTC Trust Officers and Clients with on-boarding paperwork and other customer service support to provide a seamless, efficient experience during transition. Felisha joined FSTC with many years of client service and five years of administrative services experience. Felisha holds a Communication Studies degree from West Chester University of Pennsylvania. She has also earned her Teaching English as a Foreign Language Certification and has spent time volunteer teaching in Costa Rica.