

Wheaton College Trust Company



WHEATON
COLLEGE
For Christ & His Kingdom

For more than 100 years, individuals have trusted Wheaton College to provide deferred gift and trust administration services. Carrying on that proud heritage, Wheaton College Trust Company (WCTC), a national bank, can offer trust administration and investment services beyond those previously available through the College. If you intend to benefit Wheaton College in your estate planning, WCTC can be a wise choice to serve as a trustee or fiduciary under your estate or gift planning instruments. In addition to serving the needs of individuals, the Trust Company can also assist other like-minded charitable organizations that recognize the unique investment benefits of having their assets managed by a trust company with national bank credentials and highly competitive rates.

The following is a list of some of the many services that Wheaton College Trust Company provides its clients:

Estate and Trust Administration

Wheaton College Trust Company may serve as an executor under your will or as the successor trustee under your revocable trust. At your death, or if you become incapable of managing your financial affairs, WCTC, as your representative will professionally manage your estate or trust. This service is particularly helpful in situations where you do not feel that a family member has the expertise or time to serve, or you do not want to name an unfamiliar bank as fiduciary under your estate documents.

Charitable Remainder Trusts

A charitable remainder trust is an extremely valuable charitable and estate-planning tool. It allows a donor to contribute cash, securities, or real estate, receive immediate tax deductions, avoid immediate capital gains taxes on the sale of the contributed assets, and receive a substantial lifetime income. The advantage of having WCTC serve as trustee of your charitable remainder trust is its long history of providing expert trustee services in the complex area of charitable remainder trust administration. WCTC also provides a sound and prudent investment platform for the long-term investment of charitable remainder trust assets through its professionally managed common stock fund and bond fund.

*The purpose of the
Wheaton College
Trust Company is
to advance the
mission of Wheaton
College by
providing trust
arrangements to
alumni, parents, and
friends that benefit
family and charity.*

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Charitable Investment Trust

The charitable investment trust (CIT) is a special revocable trust of which WCTC serves as trustee. Benefits of the CIT include access to fiduciary trust services of WCTC, investment of assets in WCTC's common trust funds alongside Wheaton College's endowment, lifetime income, the right to withdraw assets for personal emergencies, and the ability to segregate and designate funds for a gift to Wheaton College (and other charities or family members) at death.

Other Trust and Fiduciary Arrangements

When there is a significant charitable gift designated to Wheaton College in an estate plan, WCTC may also provide expert trust services for a wide variety of other trust arrangements which are commonplace in estate and charitable planning, such as charitable lead (income) trusts, marital trusts, credit shelter trusts (family trusts) and irrevocable life insurance trusts.

Institutional Trust Services

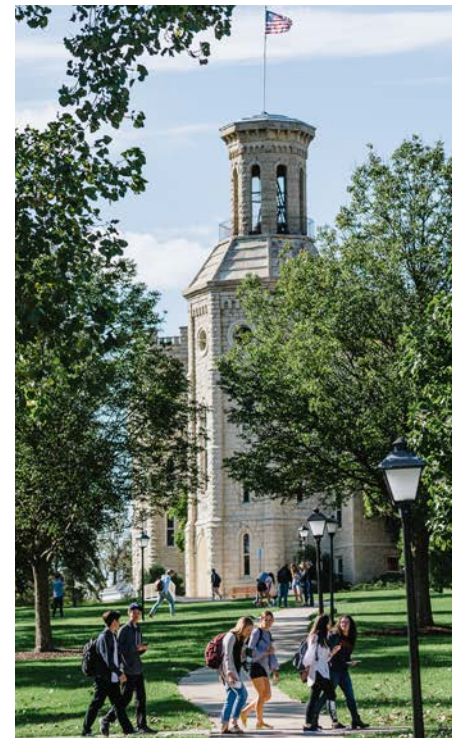
Wheaton's charitable purposes are enhanced by providing trust services, including trust investment management, through WCTC to other charitable organizations that serve the church and society. Wheaton College Trust Company offers professional, personalized endowment management and trust investment services to its institutional clients.

A Word About Investments

Wheaton College Trust company provides a sound and prudent investment platform for the long-term investment of the personal and institutional endowment trusts for which it serves as trustee. The Trust Company uses the benefits of common trust funds (also known as collective investment funds), which are managed by outside investment firms under the Trust Company's active supervision. This strategy seeks to ensure that the overall investment performance of trust assets meets clients' needs and expectations. The Trust Company, as trustee of each individual trust arrangement, may invest the assets of long-term trusts in two common trust funds it sponsors, the "Wheaton Stock Fund" and the "Wheaton Bond Fund." Using these two common trust funds, the Trust Company seeks to accomplish the investment objectives of diversification, efficiency of administration, management specialization, and consistent returns.

Personalized Service

Our goal is to provide excellent trust and estate administration services to those who substantially benefit the ministry of Wheaton College in their estate planning and charitable organizations who desire a professional trustee to manage their endowments. Whether serving as a trustee, successor trustee, or executor under an estate plan, as a trustee of a charitable trust, or managing and an endowment, WCTC provides professional, personalized services.



The above information is provided for informational purposes and is not intended as legal or financial advice. Any suggestions should only be implemented with the advice of your attorney or other qualified advisor.