MARKHAM

Advisory & Independent Fiduciary Services, LLC

"Independent by Design"

FAMILY ADVISORY SERVICES

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Meet Our Founder

Erin E. Markham, AEP®, CTFA, TEP, MCIT, is the Principal and Chief Visionary Officer for Markham Advisory & Independent Fiduciary Services, LLC. Erin's firm provides independent and impartial fiduciary appointment offerings designed to bridge the gap between personal needs and institutional limitations, as well as advisory and consulting services to individuals or families, fiduciaries, and institutional trust companies seeking objective guidance or support in fulfilling their duties. Erin has over 20 years of experience in corporate in-depth experience as a senior fiduciary and wealth planning expert. Prior to transitioning to her independent role, Erin held senior fiduciary strategist and leadership positions with The Goldman Sachs Trust Company, Chilton Trust Company, Comerica Bank & Trust NA and Wilmington Trust Company.

Erin was awarded the Master Certified Independent Trustee (MCIT) designation from the Independent Trustee Alliance, the Certified Trust & Fiduciary Advisor (CTFA) designation from the Institute of Certified Bankers, the Accredited Estate Planner (AEP®) designation from the National Association of Estate Planners and Councils and the Trust and Estate Practitioner (TEP) designation from the international Society of Trust and Estate Practitioners.

Erin is deeply involved in the trust and estates industry, volunteering with several non-profit organizations. She previously served as Board Treasurer, Secretary, AEP® Designation Committee Chairperson, co-Chairperson of the Council of Excellence Committee and Board Director for the Estate Planning Council of Delaware. Erin continues to serve as a Member of the Advanced Estate Planning Strategies Annual Conference Planning Committee and a former member of the Council of Excellence Committee and Vice Chairperson of the Council Relations Committee for the National Association of Estate Planners and Councils. She also continues to serve as a Member of the Delaware Bankers Association Annual Trust Conference Planning Committee and has presented as a Conference speaker on multiple occasions. Erin has also served on the planning committee for the Meals on Wheels Celebrity Chef's Brunch for several years and has been a longtime supporter and volunteer for the non-profit. She previously served on the Advisory Board for Best Buddies of DE and volunteered as a Citizen Buddy. Erin is also deeply involved in her community in Arden, an intentional, self-governed artist community, dedicated to land preservation and Utopian philosophies.

Contact Information

Schedule a Confidential Consultation:

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Erin Markham, AEP®, CTFA, TEP, MCIT
Principal & Chief Visionary Officer
Markham Advisory & Independent Fiduciary Services, LLC
Ph (302) 559-1480 | erin@maifllc.com

www.maifllc.com

Connect with me on LinkedIn!

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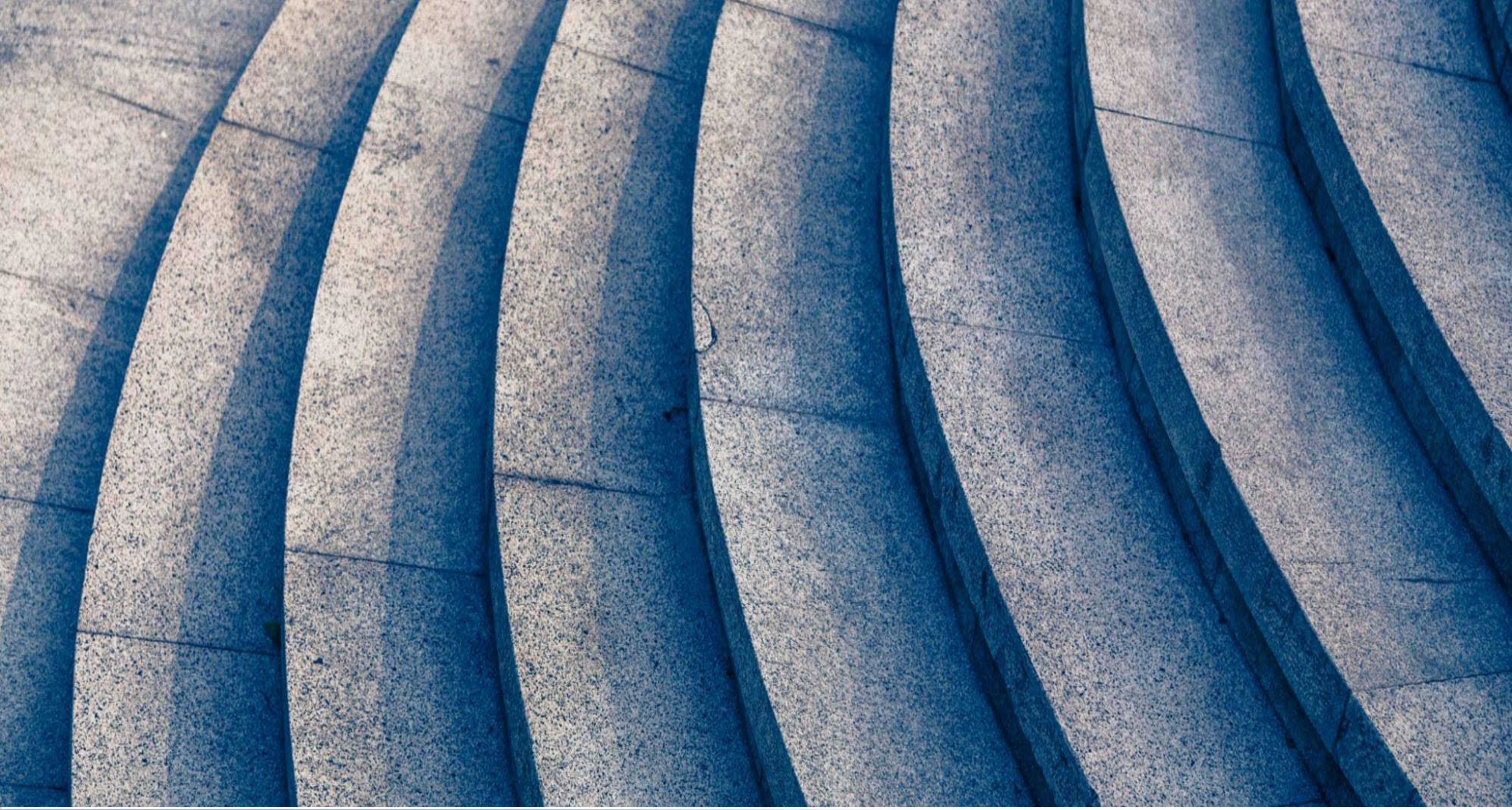
Accredited Estate Planner®
COLLABORATE • EDUCATE • CULTIVATE

American Bankers Association. CTFA



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ABOUT THE FIRM

- ❑ Why We Exist
- ❑ Why Independence Matters
- ❑ Who We Serve

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About Markham Advisory & Independent Fiduciary Services, LLC

(“MAIF LLC”)

Founded by Erin E. Markham, Markham Advisory & Independent Fiduciary Services, LLC (MAIF LLC”) is an independent fiduciary and advisory firm providing objective trust and estate guidance, fiduciary governance and appointment solutions, and strategic consulting and educational support for individuals, families, fiduciaries, and institutional companies. The firm is committed to delivering thoughtful, impartial, and relationship-focused fiduciary solutions tailored to the unique needs of each client.

Why We Exist

The Modern Trust Environment Has Become Increasingly Complex

Over the past several decades, trust and estate planning has evolved from relatively simple wealth transfer structures into sophisticated multigenerational governance systems. Today's trusts often involve multiple fiduciaries, directed trust arrangements, trust protectors, distribution advisors, investment advisors, private businesses, concentrated assets, and beneficiaries located across multiple jurisdictions.

As these structures become more complex, beneficiaries, grantors, family members, trustees and other interested parties are frequently without a clear understanding of:

- The purpose of the trust
- Their rights and responsibilities
- The roles of various fiduciaries
- Available options when concerns arise
- The implications of fiduciary decisions

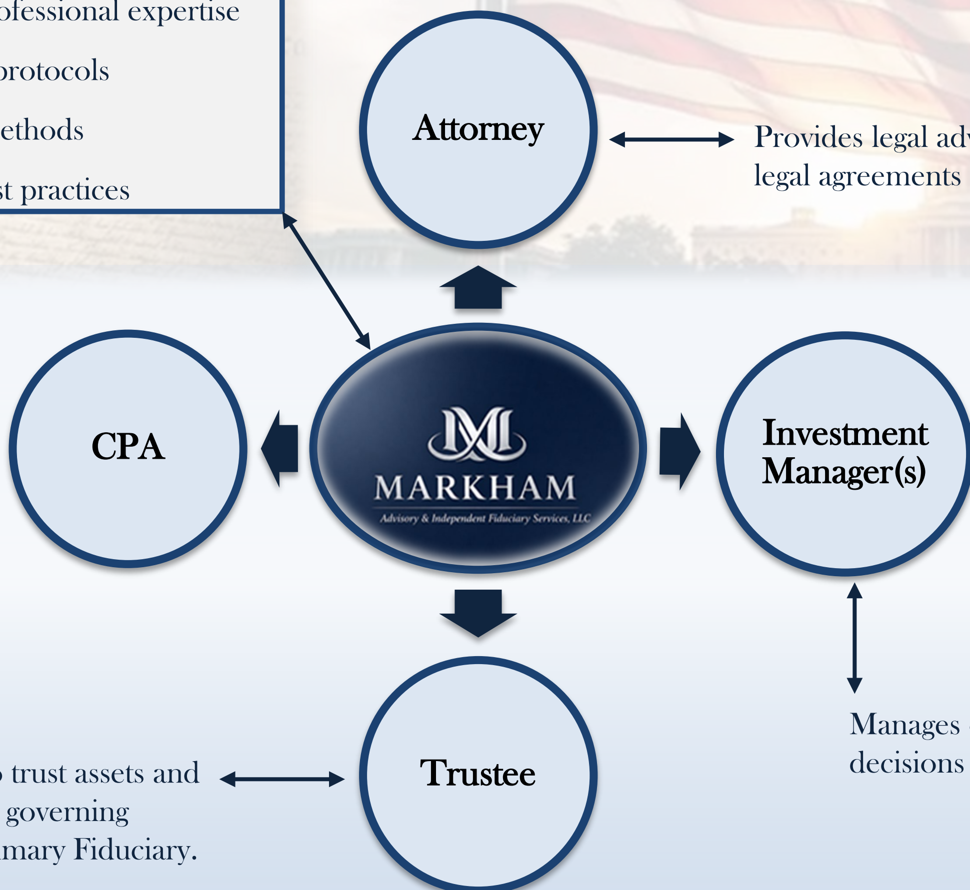
As an independent advisor, MAIF LLC serves as a trusted resource and advocate for individuals seeking clarity, confidence, and informed decision-making in the administration and oversight of family wealth structures.

Why Independence Matters

MAIF LLC as an Independent Advisor:

- Collaboration with professional advisors
- Fiduciary standards & professional expertise
- Formal communication protocols
- Strong documentation methods
- Experienced industry best practices

Independent Does Not Mean Alone



Attorney: Provides legal advice and prepares legal agreements and opinions

CPA: Provides tax advice, accounting services and tax return preparation

Investment Manager(s): Manages or controls investment decisions

Trustee: A person or firm that holds title to trust assets and administers them according to the governing documents. The Trustee is the primary Fiduciary.

Why Independent Guidance Matters

Turning a Challenge Into an Opportunity

Many individuals involved with trusts and estates find themselves in situations where:

- They are expected to make important decisions without understanding the governing documents.
- They are uncertain whether a trustee or fiduciary is performing appropriately.
- They receive technical legal and tax explanations that are difficult to understand.
- Family dynamics create tension or uncertainty regarding trust administration.
- They are unsure where to turn for objective advice that is not tied to managing assets or providing legal services.

THE CHALLENGE

Trustees, attorneys, accountants, and investment advisors each serve important roles, but their responsibilities are often limited to specific functions.

THE OPPORTUNITY

An independent advisor can help bridge communication gaps, educate interested parties, and provide objective guidance that promotes informed decision-making.

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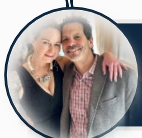
Who We Serve

Beneficiaries: Seeking clarity regarding rights, distributions, and fiduciary relationships.

Grantors: Evaluating fiduciary structures and succession plans.



Family Members: Attempting to understand trust administration and governance.

Family Offices: Requiring objective fiduciary guidance.

Attorneys & Advisors: Seeking a trusted independent resource for clients.

Individual Family Advisory Services

Designed for non-fiduciary trust interested parties seeking objective guidance and oversight of their fiduciaries, beneficiary education and ongoing one-to-one support.

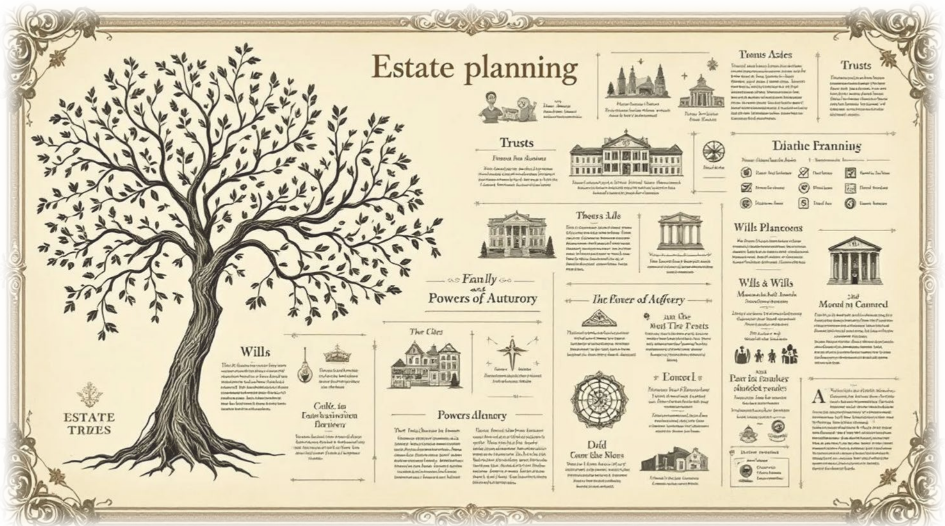
"Our focus is helping individuals and families navigate fiduciary relationships, complex trust structures, and important financial decisions with greater clarity and confidence," said Erin E. Markham, Principal and Chief Visionary Officer of Markham Fiduciary & Independent Advisory Services, LLC. "Whether someone is evaluating their current fiduciary relationships, seeking guidance identifying alternative providers or in need of educational services as a beneficiary or other interested party, objective advice can provide meaningful support and confidence in each parties' thought processes and structural understanding."

Overview

- The increasing complexity of modern trust, estate, and multigenerational wealth planning has created significant challenges for individuals seeking to understand and navigate their fiduciary relationships, estate planning structures, and beneficiary rights. Grantors, beneficiaries, family advisors, and other non-fiduciary interested parties are often expected to make informed decisions without having access to independent guidance or a clear understanding of the legal, tax, and administrative implications involved.

AND

- In many cases, interested parties possess important rights and powers under governing documents, including the ability to remove and replace trustees or other fiduciaries. However, exercising these rights can be a complex and time-consuming process that requires specialized knowledge, objective analysis, and access to qualified professionals.



*Our **Individual Advisory Services ...***

... were established to provide independent guidance, education, and strategic advisory support to individuals and families navigating trust and estate matters. Our services are designed to help clients better understand their rights, responsibilities, and options while providing objective assistance in evaluating fiduciary performance, reviewing trust and estate structures, identifying qualified service providers, and facilitating fiduciary transitions when appropriate. As an independent advisor, MAIF LLC serves as a trusted resource and advocate for individuals seeking clarity, confidence, and informed decision-making in the administration and oversight of family wealth structures.

Evaluation & Summarization of Existing Trust Structures

Understanding Your Rights as an Interested Party

- Many trust agreements and governing documents grant beneficiaries, trust protectors, grantors, and other interested parties the authority to remove and replace trustees, trust protectors, investment and/or distributions advisors, and other fiduciaries.

- While these powers can be valuable tools for protecting family wealth and ensuring proper administration, exercising them often requires a thorough understanding of governing documents, fiduciary responsibilities, succession requirements, and the available marketplace of qualified service providers.

Common Reasons Clients Seek Guidance

- ❑ Poor communication
- ❑ Administrative delays
- ❑ Lack of responsiveness
- ❑ Family conflict
- ❑ Change in trust complexity
- ❑ Institutional merger or acquisition
- ❑ Dissatisfaction with service model
- ❑ Desire for greater specialization

Common Challenges Facing Beneficiaries & Families

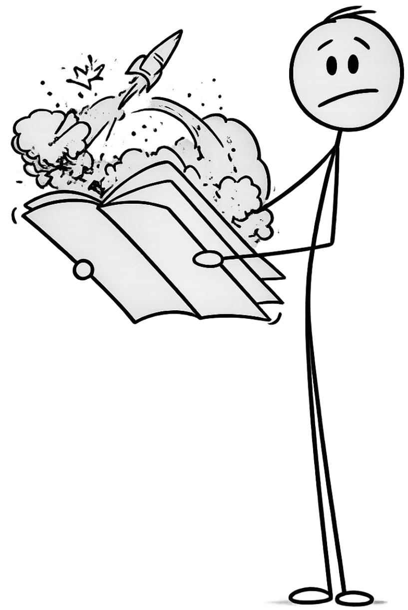
Beneficiaries Often Ask:	Grantors Often Ask:	Family Members Often Ask:
"Why was this trust established?“	"Is my trustee fulfilling my intentions?“	"How do all these advisors work together?“
“What rights do I have?“	“Is my investment manager or advisor performing with market conditions?”	“Are all of the advisors communicating with each other?”
“Can I request information from the trustee?“	"Does the current fiduciary structure still make sense?“	"Who should we contact with questions?“
"How are distribution decisions made?“	"Should independent fiduciary roles be added?“	"What happens if a fiduciary or other advisor resigns or retires?“
"Who is responsible for investments?“	"How can future family conflict be minimized?"	“Who is maintaining copies of all of the legal documents and historical activities reports?”
"Can a trustee or other advisor be removed or replaced?“		
"Is the trust being administered appropriately?"		

MAIF LLC Helps Answer These Questions…

By providing objective education, document review, and practical guidance.

Understanding the Terms of Your Trust and Your Rights as a Beneficiary

Trust Structure Analysis	Purpose of the trust
	Trust duration
	Beneficiary classes
	Distribution provisions
	Administrative provisions
Fiduciary Role Analysis	Trustee responsibilities
	Trust protector powers
	Investment advisor authority
	Distribution advisor authority
	Directed trust relationships
Beneficiary Rights Review	Information rights
	Accounting rights
	Removal and replacement powers
	Consent rights
	Appointment powers



Guidance. Support. Education.

"Independent by Design"

OUR COMMITMENT…

… is to *help you* gain clarity, confidence, and a practical understanding of the trust and its administration so you can make informed decisions regarding your interests and available options.

Our Deliverables:

- ✓ Plain-English trust summaries
- ✓ Beneficiary rights overview
- ✓ Governance summaries
- ✓ Trust structure diagrams
- ✓ Fiduciary role explanations
- ✓ Educational consultation sessions

We help transform complex legal documents into understandable information that supports informed decision-making.

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Evaluation and Objective Review of Your Existing Fiduciary & Advisory Relationships

Many beneficiaries and grantors know something '*doesn't feel right*' but are unsure whether their concerns are justified.

Other beneficiaries and grantors know something '*is wrong*' and they are justifiably frustrated with their current fiduciaries or its representatives.

- Reviewing fiduciary communication practices
- Evaluating responsiveness and transparency
- Assessing administrative effectiveness
- Reviewing governance and decision-making processes
- Identifying potential areas of concern
- Comparing service models among fiduciary providers

Objective Review & Recommendations for Changing Existing Relationships

- Many trust agreements and governing documents grant beneficiaries, trust protectors, grantors, and other interested parties the authority to remove and replace trustees, trust protectors, investment and/or distributions advisors, and other fiduciaries.
- While these powers can be valuable tools for protecting family wealth and ensuring proper administration, exercising them often requires a thorough understanding of governing documents, fiduciary responsibilities, succession requirements, and the available marketplace of qualified service providers.

Common Reasons Clients Seek Guidance

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Changing Existing Relationships

Fiduciary Search & Transition Support

We have a formalized process for identifying alternative providers for you, interviewing those alternatives on your behalf using in-depth industry practice due diligence questions and coordinating the transition of providers. This service takes the burden and hassle away from you as the valued client.

- ✓ Review removal and replacement provisions
- ✓ Evaluate fiduciary performance and concerns
- ✓ Identify qualified successor providers
- ✓ Coordinate due diligence and candidate vetting
- ✓ Facilitate fiduciary transition planning
- ✓ Provide independent and objective guidance

Identifying the Right Successor

- Corporate trustees
- Independent trustees
- Trust protectors
- Distribution advisors
- Investment advisors
- Directed trustee structures
- Specialized fiduciary providers

Formalized Process for Vetting Alternatives

- Experience
- Fees Service model
- Geographic reach
- Asset expertise
- Family governance capabilities
- Technology and reporting

Transition Coordination

- Candidate introductions
- Comparison analysis
- Transition planning
- Coordination with advisors
- Succession implementation support

An Informed & Educated Beneficiary Makes a More Confident Beneficiary

"Independent guidance for individuals and families navigating complex fiduciary relationships and trust structures."

Trust and estate structures can be complex, and understanding rights, responsibilities, and available options are often challenging without independent guidance and support.

Whether you are:

- A beneficiary seeking answers
- A grantor evaluating fiduciary relationships
- A family member navigating a complex trust structure
- A family office team, attorney or advisor requiring a professional independent resource for your clients

MAIF LLC provides independent guidance designed to help you better understand your rights and options so you can move forward with confidence.

What We Do Not Do...

MAIF LLC does not provide legal opinions, regulatory investigations, or litigation services. Instead, we provide objective observations, education, and practical guidance to help clients better understand their situation and available options.