ERIN E. MARKHAM

AEP® • CTFA • TEP • MCIT

INDIVIDUAL TRUSTEE SERVICES

Personal stewardship.
Independent judgment.

When a trust deserves more than standardized administration, an experienced individual trustee can provide the personal attention, continuity, and informed judgment families value.

Erin E. Markham offers independent trustee services for select trust relationships. She is a Master Certified Independent Trustee, and her approach combines more than 20 years of institutional fiduciary experience with client centric engagements. The result is helping carry out the trust's purpose while thoughtfully balancing its terms, the grantor's intent, beneficiary needs, and long-term family objectives.

WHY FAMILIES CONSIDER AN INDIVIDUAL TRUSTEE

PERSONAL ATTENTION

A direct relationship with the decision-maker without navigating layers of institutional administration.

INDEPENDENT JUDGMENT

Objective fiduciary oversight that is not tied to investment products, asset management, or sales goals.

CONTINUITY & CONTEXT

Consistent involvement that supports institutional memory, thoughtful communication, and long-term stewardship.

COORDINATED EXPERTISE

Collaboration with attorneys, accountants, investment professionals, family offices, and other advisors already serving the family.

A trustee relationship built around the Trust and trusted personalization

Every appointment begins with a careful review of the governing instrument, fiduciary structure, trust assets, beneficiary circumstances, advisor relationships, administrative demands, and potential conflicts. The goal is not simply to fill an office; it is to determine whether the relationship is a sound fit and establish a practical framework for responsible administration.

EXPERIENCE YOU CAN TRUST

Erin E. Markham, AEP®, CTFA, TEP, MCIT

Erin brings more than 20 years of trust, estate, and wealth-planning experience, including senior fiduciary and leadership roles with Goldman Sachs Trust Company, Chilton Trust Company, Comerica Bank & Trust, N.A., and Wilmington Trust Company. Erin currently serves as Principal and Chief Visionary Officer for Markham Advisory & Independent Fiduciary Services, LLC, 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.

PERSONAL • INDEPENDENT • EXPERIENCED

Thoughtful, impartial, and relationship-focused fiduciary stewardship.

SCOPE OF SERVICE

Experienced oversight across the life of the trust

The trustee's responsibilities vary with each governing instrument and appointment. Services may include:

Trust interpretation & governance — understanding the trust's purpose, dispositive provisions, fiduciary authorities, directed roles, and decision-making requirements.

Administration & compliance — coordinating records, notices, accountings, tax matters, distributions, asset titling, and other administrative obligations with qualified professionals.

Distributions & beneficiary relationships — evaluating requests, exercising discretion when authorized, communicating decisions, and balancing current and future interests.

Advisor coordination — working constructively with legal, tax, investment, insurance, valuation, and family-office professionals while maintaining clear accountability.

Asset and risk oversight — identifying liquidity, concentration, closely held business, real estate, digital asset, and operational considerations requiring specialized support.

Documentation & continuity — maintaining disciplined records of material facts, advice received, deliberations, decisions, and follow-through.

Appropriate for select trust relationships

An individual trustee may be especially valuable when a family seeks:

- ◊ A named, accessible fiduciary who understands the family's history and objectives
- ◊ Independent oversight alongside existing investment, tax, and legal advisors
- ◊ Continuity through family, business, liquidity, or generational transitions
- ◊ A balanced approach to sensitive beneficiary, distribution, or governance matters
- ◊ A trustee willing to coordinate specialized support for complex or nontraditional assets

START A CONVERSATION

Erin Markham, AEP®, CTFA, TEP, MCIT

Principal & Chief Visionary Officer

Markham Advisory & Independent Fiduciary Services, LLC

(302) 559-1480 | erin@maifllc.com

www.maifllc.com | Connect with me on LinkedIn!

Trustee services are provided solely by Erin E. Markham in her individual capacity and are not offered by or through Markham Advisory & Independent Fiduciary Services, LLC. Any appointment is subject to review and acceptance, the governing instrument, applicable law, conflicts analysis, and a separate written trustee agreement. Legal, tax, investment, and other professional services are provided by appropriately qualified advisors.

ERIN E. MARKHAM

AEP® • CTFA • TEP • MCIT

INDIVIDUAL TRUSTEE SERVICES

FEE SCHEDULE

TRUST ASSETS	ANNUAL FEE
$10 million – $25 million	0.75% (75 basis points)
Over $25 million – $50 million	0.50% (50 basis points)*
Over $50 million	Negotiable

Minimum Annual Trustee Fee: $10,000

**For trusts exceeding $25 million, the 0.50% rate applies to assets above $25 million, with the first $25 million assessed at 0.75%.*

Alternative Fee Arrangements

When appropriate, fees may be negotiated as a flat annual fee rather than an asset-based fee. Flat-fee arrangements will reflect the anticipated scope and complexity of the engagement, including the nature of trust assets, distribution requirements, beneficiary needs, tax and reporting considerations, and level of ongoing administration.

Additional Information

Consideration for acceptance for Individual Trustee Services requires $10,000,000 or more in investable trust assets. This fee schedule is intended as a general guideline. Final fees and compensation terms will be agreed upon in connection with each trustee appointment and are established reflecting the scope and complexity of the fiduciary responsibilities, the terms and structure of the governing instrument, the scale and composition of assets, and the statutory and instrument-level protections afforded to the fiduciary. Extraordinary services or circumstances outside the anticipated scope of the appointment may be subject to separate fees. Reasonable out-of-pocket expenses incurred in connection with the engagement; including, but not limited to, travel, tax preparation and accounting services, legal fees, and other costs directly related to administrative duties, are billed separately and are payable in addition to standard compensation.