



**CHRISTIANA**

**BANK & TRUST**

Subsidiary of National Penn

## CHRISTIANA BANK & TRUST COMPANY - WHO WE ARE

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SUPREME COURT BUILDING - Washington, D.C.

Christiana Bank & Trust Company is a wholly-owned subsidiary of National Penn Bancshares, Inc., (NASDAQ: NPBC). Founded in 1993 by veteran bankers as an alternative to the perceived loss of service that occurred when big banks purchased local institutions, Christiana Bank is dedicated to providing the highest level of personal service to individuals, families, and corporations. This focus has earned us a national reputation as an institution that truly values each client and is committed to making the relationship between the bank and client a long-term proposition.

When you work with us, you benefit from our:

- *Extensive Experience*
- *Exceptional Service*
- *Team Approach*
- *Complete Attention*

## BUILDING ON A TRADITION OF SOPHISTICATED PORTFOLIO MANAGEMENT SERVICES

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The need for personal, professional investment services has never been greater. Individuals and families with substantial assets require practical, efficient ways to help them minimize the impact of taxes, manage their financial assets, and ensure that they and their beneficiaries will be secure, irrespective of what the future may bring. Turning to Christiana Bank for investment services has proven to be an important first step in achieving these goals.

Christiana Bank's investment approach is based on a simple principle: combine superior, informed asset management services, experienced professionals, and the best technology. Our dedicated people are committed to ensuring that all of our individual and institutional clients receive every opportunity to meet their strategic goals.

## INVESTMENT SERVICES

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Our focus is simple: we believe that offering independent, unbiased advice is fundamental to achieving financial success. By sticking to our core business of offering specialized trust and investment services, we can focus only on the important issues. Our team of portfolio managers work closely together to ensure that our collective experience is utilized to realize each client's financial goals.

Whether your goal is aggressive growth, maximum income, or inflation-adjusted preservation of principal, we can tailor an appropriate investment plan for your portfolio. Our asset allocation strategy takes into account your performance objectives, time frame, risk tolerance and income requirements, not to mention the tax consequences of our recommendations. Having Christiana Bank manage your portfolio gives you access to specialists with expertise in both fixed-income securities and equities that reaches across a range of sectors and styles.

## BENEFITS OF WORKING WITH CHRISTIANA BANK & TRUST COMPANY

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### *Depth of Experience*

When it comes to managing your investments, there is no substitute for experience. Our portfolio managers have an abundance of expertise in many investment areas. Our team members have the specialized knowledge necessary to ensure that a client's financial plan is handled expertly, carefully, and with attention to detail.

### *A Team Approach*

Our multi-disciplined team of portfolio managers works closely with your legal and financial advisors to maintain optimum communications.

### *A Focus on the Important Issues*

Our portfolio management services are very important to our firm. Providing these services is not a sideline, but rather, an integral part of our business. By deliberately limiting the scope of our services, we can focus on the important issues: meeting your goals and objectives.

### *A Superlative Level of Service*

Christiana Bank & Trust Company's corporate culture always places your interests first. Our professionals are committed to taking a proactive approach to meeting your needs efficiently.

## ***An Invitation***

*We invite you to join the other individuals, families, businesses, and institutions that have found Christiana Bank & Trust Company to be a firm uniquely responsive to a client's needs. The personalized service offered by our Portfolio Management Team plays an important part in their satisfaction.*

### ***For more information, please contact:***

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