



CORAL GABLES TRUST

General information regarding Coral Gables Trust's safety, procedure and oversight:

We have outlined some important information below to help address any potential concerns one might have regarding Coral Gables Trust Corporation. Please note that Coral Gables Trust is active and in good standing with both the State of Florida Office of Corporations and the Florida Office of Financial Regulation. Also please note that Coral Gables Trust utilizes a major world-class corporate custodian. The custodian is one of the largest, best known and most highly regarded corporate custodians in the business. In other words your investment holdings managed by Coral Gables Trust will be held in your name on the custodian's custody platform. This should give your organization a very strong sense of security with respect to your investment holdings. I've divided the remainder of my points to address any concerns into the following two sections which you will find below, as follows:

1) CORAL GABLES TRUST

- a) Coral Gables Trust (CGT) is a privately held State of Florida chartered and based institution with a four person management team that maintains over 120 years of industry experience.
- b) The Firm's investment programs are based upon open architecture in order to use the best managers worldwide, while providing total transparency and no proprietary products.
- c) The primary investment focus of Coral Gables Trust is capital preservation, while responsibly seeking exceptional investment opportunities.
- d) Coral Gables Trust's compensation from clients consists of an asset based fee, with no other undisclosed ancillary fees. Our interests, and our client's, are totally aligned.

2) COMPLIANCE AND OVERSIGHT

- a) Regulatory Oversight: As a state chartered financial institution, we are licensed and regulated by the Florida Office of Financial Regulations. Florida bank examiners conduct regular examinations which include comprehensive reviews of our operations, internal controls, audits, compliance activities, account administration, asset management, and financial results and trends.
- b) External Oversight: Audits are performed by a qualified independent accounting firm on an annual basis. The Audits include a review of all our account administration and asset management activities and our financial statements which are then reviewed by the directors before being filed with the Florida Office of Financial Regulations. Additionally, Coral Gables Trust utilizes the corporate custodian for its Trust and Investment Management Accounts.
- c) Internal Oversight: Additional oversight is provided by an Independent Board of Directors which meets on a regular basis. Members of the Board are shareholders in the company and are clients as well. Also Coral Gables Trust's Investment Committee which consists of highly seasoned industry executives and senior staff meets twice a month to set and guide investment policy, review client portfolios and vet all investment options and Institutional Managers.