



CAPITALFIRST TRUST COMPANY

REGULATORY OVERSIGHT & FIDUCIARY SAFEGUARDS

Capital First Trust Company is a chartered trust company created over two decades ago with the sole intent of providing trust services to injured and disabled individuals throughout the country.

The State of South Dakota Banking Commission granted Capital First its trust company charter and performs a thorough examination of Capital First every eighteen to thirty-six months.

In addition to the Banking Commission, Capital First must file an annual report detailing our financial condition with the South Dakota Secretary of State with whom we maintain an excellent standing.

As required by our regulators, Capital First's financial results, internal controls, and common trust funds are audited on an annual basis by the accounting firm Scribner Cohen & Company.

All trust assets under management at Capital First are held in custody at the Bank of New York Mellon and Fidelity. Trust assets are protected by law and are owned by the trust beneficiaries, not Capital First. In the unlikely event that a trust company should ever fail, all trust assets will remain untouched and unaffected, and a new corporate trustee will be immediately appointed by the Banking Commission to succeed the trust company and manage the assets.

Capital First also maintains significant errors and omissions insurance coverage to provide our trust clients with an additional layer of protection from any possible loss to their account.

Settlement trust accounts often must remain in place for a number of years and sometimes for the life of the beneficiary. With a chartered trust company such as Capital First, the regulatory oversight and fiduciary safeguards are in place to ensure that all trust assets under management are protected by law and thus available to meet the needs of each trust beneficiary well into the future.