

RE: 2016 Annual Statement for Ben Martin Trust - please send it to us - your secure email system appears not to work.

From: Balback, Ann (ann.balback@rbc.com)

To: benjy.martin@yahoo.com

Cc: bmb414@gmail.com; zachhonda4@gmail.com; safiaetahiri@hotmail.com; suzmart@live.com; erinbingham88@yahoo.com

Date: Tuesday, February 21, 2017, 9:11 AM EST

Ben,

The statements have been mailed. You should receive them shortly.

As explained multiple times, the only distributions we made in 2014 were the net income distributions to Joyce, the insurance policy premium and fees. All other deductions of cash are just transfers within the account.

Transfers <sup>within</sup> ~~to~~ the account should not cause a deduction in Account Value ("Market Value")

Ann J. Balback, CTFA, TEP | Sr. Trust Officer Lead | RBC Trust Delaware | 4550 New Linden Hill Road, Suite 200, Wilmington, DE 19808 | T. (302)-892-6939 | F. (302) 892- 6987

From: Benjy Martin [mailto:benjy.martin@yahoo.com]

Sent: February 17, 2017 12:27 AM

To: Balback, Ann

Cc: Michelle Baker; Zach Etahiri; safiaetahiri@hotmail.com; Martin Suzanne; Erin Bingham

Subject: 2016 Annual Statement for Ben Martin Trust - please send it to us - your secure email system appears not to work.

Hello Ann

It appears that you have attempted to send me the 2016 RBC Annual Statement for the Ben Martin Trust.

I received 2 emails from you today. One of them had an attachment which was a .pdf file of 424 KB (small file the size of a letter/memo.) Another specified a password.

I downloaded the attachment and entered the provided password. The attachment was nothing more than a memo.

Could you please send the statement as plain .pdf (or Excel) file to my email address? There is to be a snag with your secure email system.

Please also send the statements to my sisters Suzanne and Michelle. The performance of the Ben Martin Trust has become a major concern. Over a 9 year period there has been a significant decrease in value. Yet there has never been a reason to invade the principal to give income to the income beneficiary. There was a large deduction of cash in 2014 (roughly \$329K) with no description of where it went or how it was used. We have asked for clarification on many occasions from the involved professionals. No explanation has been provided.

I do understand that you are not the one who prepares the statement, etc. And we understand the difficult spot this creates for you. Yet all the same - we must have the annual statement. Please send it to us or let us know who to contact.

Ben Martin

760 613 9798

From: Balback, Ann <[ann.balback@rbc.com](mailto:ann.balback@rbc.com)> To: Benjy Martin ([benjy.martin@yahoo.com](mailto:benjy.martin@yahoo.com))  
<[benjy.martin@yahoo.com](mailto:benjy.martin@yahoo.com)> Subject: 2016 Statement [RBCPDFV20] Date: February 16, 2017 1:18:55 PM EST

Attachments:

Use Attachments Panel to access files.

2016 Annual Statement.pdf (454 KB)

Secure Actions: Reply

Ann J. Balback, CTFA, TEP | Sr. Trust Officer Lead | RBC Trust Delaware | 4550 New Linden Hill Road, Suite 200, Wilmington, DE 19808 | T. (302)-892-6939 | F. (302) 892- 6987

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