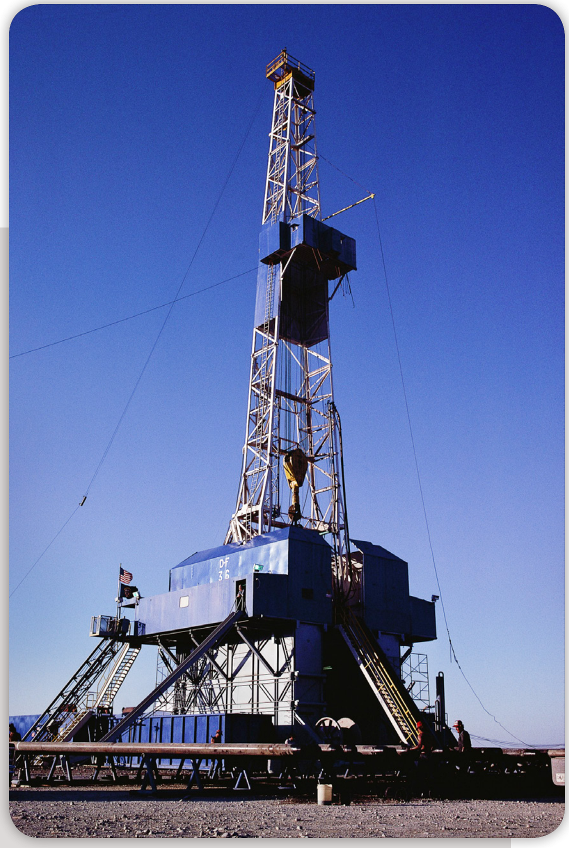
# Marcellus Shale

# F.N.B. Wealth Management Insights and Outlooks



F.N.B. Wealth Management

We live, work and do business in a region dominated by interest in the Marcellus Shale, the super giant gas field. As community members, business leaders and private landowners, we need to fully understand the opportunities and make well-informed decisions.

## *After You Sign a Lease*

Once you sign a lease and become a participant in the Marcellus Shale venture, you need to protect your interests, both current and future. There are a variety of issues to consider including taxes, royalties, liabilities, estate planning, property transfer and generational planning. F.N.B. Wealth Management has assembled a network of experts, including independent attorneys, public accountants and landowner advocates, who are available on a consultative basis. Because we understand the Marcellus Shale opportunities and the particulars of wealth management, we can help you protect your interests and establish a successful approach to personal wealth management.

## *The Marcellus Shale Outlook*

While the checks continue to roll in for landowners, and energy companies continue to dump billions of dollars into Marcellus Shale play, there are still unanswered questions. Initial drilling extraction of gas has proven fruitful, but the geological estimates are still unconfirmed. Environmental concerns include land and water treatment; regulation and taxation issues remain unsettled as well. There are many complexities surrounding Marcellus Shale opportunities, and that's good reason to partner with professionals who can help you navigate the future and protect your personal and financial interests.

## *Partnering with the Experts*

The financial experts at F.N.B. Wealth Management are extremely knowledgeable about Marcellus Shale opportunities. Our professionals can assist individuals and families in all phases of financial planning related to Marcellus Shale play, from leasing through generational planning. We can help ensure that you have the best lease possible, and that your interests are protected. Our experience and understanding of financial planning will help you manage what can ultimately become generational wealth.

## *Determining What Is Most Important*

There are many considerations in financial planning:

- Maintaining privacy
- Protecting royalty interests
- Limiting liabilities
- Protecting your rights: personal, property and financial
- Preserving capital
- Budgeting
- Estate planning
- Generational planning and protection

## *Managing Your Wealth*

While a financial windfall is almost always a welcome event, determining how to manage newfound wealth can be a challenge. When making important decisions, consider the four P's:

**Pause.** Take time to assess your situation while keeping the funds in an interest bearing account.
**Plan.** Write your goals for using the funds, and include goals such as college planning, an emergency fund, retirement and charity.
**Pay off debt.** Start with high-interest credit cards.
**Ponder hiring a professional.** One of F.N.B. Wealth Management's professionally trained Financial Advisors can guide you through complex financial decisions.

## *Financial and Estate Planning*

Estate Planning refers to the important decisions you make that have lifelong impact when planning the transfer of property after your death. There are many reasons to engage in estate planning:

- Ensuring that your future interests are protected
- Protecting land interests
- Limiting liability
- Protecting financial interests
- Saving money by reducing legal and other related expenses
- Saving on estate and inheritance taxes
- Ensuring efficient means of transferring property after an owner's death

F.N.B. Wealth Management has a long history of serving the needs of the individuals, families and communities of this region. Regulated by the OCC and guided by the inherent values of integrity and customer service, we uphold the highest standard of advocacy for our clients.

As you investigate ways to capitalize on Marcellus Shale opportunities, consider the private consultative services provided by the professionals at F.N.B. Wealth Management. Our experts will help you safely negotiate the legal and financial challenges that accompany the Marcellus Shale opportunities in a manner that will protect your current and future interests.

## *Wealth Management Financial Advisors*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