We Invite You *to learn more about our investment management & trust services.*

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Trust & Wealth Management Services

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Trustworthy Management *of Your Investments*

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Trustworthy by Design

Investors face an unfamiliar—and uncomfortable—world in 2012. Economic uncertainty is the gravest that it has been since before World War II. Severe market losses have been followed by extraordinary financial market volatility. These are very trying times for managing an investment portfolio, especially for those who don't manage stocks and bonds as a career. Economic and financial market performance has confounded the experts; tax laws are riddled with "expiration dates" on important provisions, making planning for the long term almost impossible; every year seems to bring new stories of frauds committed by financial professionals gone astray, or financial firms filing for bankruptcy after a major investment sours.

Where can an affluent investor turn to today for trustworthy investment management? Where can an affluent investor turn to today for trustworthy investment management?

No need to belabor the problem. We can be part of the solution for you and your family.

• **Investment management is a core part of our business.** We are professionally staffed and equipped for the job.

• **Our fees are linked to the size of the accounts that we manage, not to the number of transactions or types of sales we generate.** That means our investment advice can be truly unbiased.

What we can do for you, and for your family

The benefits of working with us for your wealth management are many.

• **Individually tailored investment planning.** We don't have cookie-cutter solutions. Each investment account and trust in our care has an asset allocation plan developed to match the risk tolerance and investment goals of the account owner or trust beneficiaries.

• **Investment peace of mind.** We utilize group judgment and professional systems to implement investment strategies and monitor the performance of all our accounts.

• **Lifetime financial security.** Oour service may include the authority to continue to act on behalf of our clients in the event that they are unavailable or become incapacitated.

• **Multi-generational wealth management.** Any trust that you create will have an independent legal existence, and can be a continuous financial resource for your family for years, even for generations.

• **Local presence.** Our local trust staff facilitates face-to-face-meetings.

The difference a corporate fiduciary makes

We are a fiduciary, which makes us different from other investment managers. That status does not make us infallible, nor does it come with a crystal ball for seeing into the future. But it does mean these things:

• **We are subject to special legal duties of fidelity and loyalty to our clients.** All marketers like to say that they put the customer first. We do it not because it is good salesmanship, but because the law requires it of us as a condition of doing business. With all trust management, we are mandated by law literally to put the interests of our clients ahead of our own.

• **Personal trust assets must, by law, be kept separate from the bank's assets.** When major financial institutions of all kinds are failing, it is comforting to know that trust assets are not at risk for any claims that the bank's creditors might make.

• **We are subject to extensive audit and regulatory supervision.** Recent history has shown that regulators are far from infallible. Still, there are important checks and balances upon our operations for the benefit of our clients.

• **In managing trust assets, we must take into account the interests of both current and future beneficiaries.** This is an unusual investment perspective. Such an approach is not risk free, but it tends to be risk averse.

• **We are also a corporation.** In contrast to an individual trustee, we are always available; we have a continuous business life. The staff may take vacations; we do not.

The next step is up to you

When it comes to investment management, we don't offer magic bullets. We do bring our experience of investing in up and down markets, as well as perspective on the full range of issues that may have an impact on family financial security. We do bring an approach that has long been proved trustworthy.

Would you like to learn more about what we can offer you and your family? Call us soon to arrange for a meeting at your convenience.