

## Our Capabilities

### Financial Planning

- Stock Option Analysis
- Education Planning
- Income Reporting
- Estate Planning
- Retirement Planning: Traditional IRAs, Roth
- IRAs, Education IRAs, Rollovers of company retirement plans

### Banking Services

- Bank Deposit Program
- Financial Management Account: Check writing
- ATM, Electronic Bill Payment, Travel & Rewards Program
- Online access to account information and market information via Smith Barney Access

### Asset Management

- Consulting Group – Access to Top Professional Money Managers
- Multi-Disciplined Discretionary Strategies
- Portfolio Management
- Smith Barney Advisory Services
- Asset One® - Fee Based Securities Investment Account
- Non-proprietary Mutual Funds

### Insurance

- Philanthropic Gifting for Tax Planning
- Life Insurance Trusts
- Annuities
- Long Term Care Insurance

### Mortgages

- Interest-Only Mortgage
- Preserved Asset Mortgage
- Home Equity Pricing
- Home Equity Lines of Credit

### Business Services

- Business FMA
- Retirement Plans: 401(k), Profit Sharing, Pension, SEP
- Deferred Compensation Plans
- Executive Financial Services
- Stock Plan Services



Client

### Estate Planning

- Estate Preservation Services
- Term Insurance
- Whole Life Policies
- Second-to-Die Insurance for Estate Taxes

### Securities

- Common Stock & Preferred Securities
- Bonds – Government, Corporate & Tax-exempt Municipals
- Certificates of Deposit (CDs)
- Equity Structured Products
- Structured Portfolios/UITs