

WEALTH MANAGEMENT SERVICES

- Retirement Planning
- Trusts
- Estate Planning
- 401(k) Rollovers
- Financial Planning
- IRAs
- Investment Management Agency

OUR INVITATION TO YOU

You can look to First State Bank for a full range of Wealth Management services. When you do, you will find we are responsive with an emphasis on personal service, something uncommon in today's marketplace.

We invite you to become better acquainted with us and our work by calling to meet with us in person. If you prefer to have one of our financial professionals meet with you at your home or office, simply call or e-mail us to arrange an appointment.

We look forward to hearing from you!

CONTACT US

Patty Yates
Senior Vice President, Trust Officer
(574) 825.2166 ext. 3747
PattyY@Bfirst.bank

Shannon G. Klein-Bruggeman, CTFA
Vice President, Trust Officer
(574) 825.2166 ext. 3751
ShannonK@Bfirst.bank

Call us toll-free at
(800) 511-1802



FIRST STATE | BANK
TRUST & WEALTH MANAGEMENT

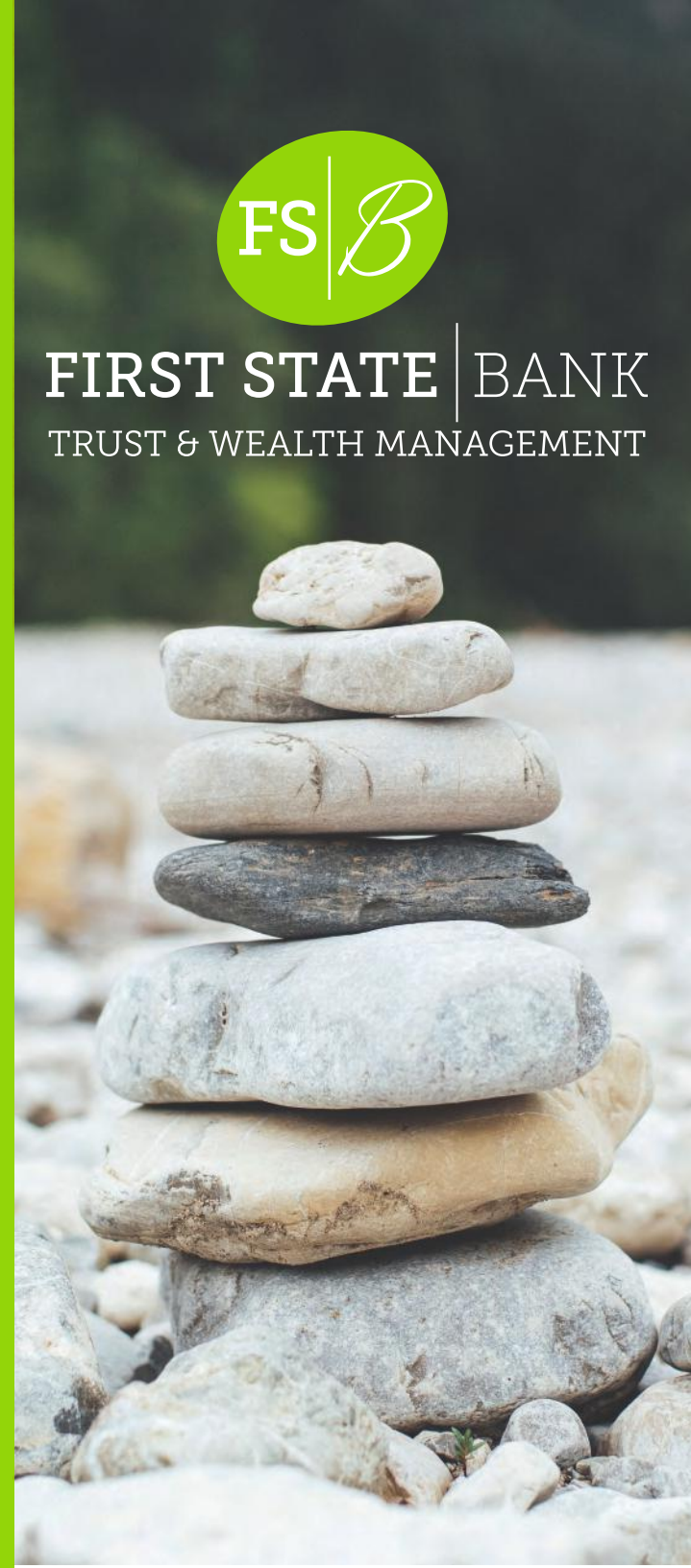
200 NIBCO Pkwy. • Elkhart, IN 46516

www.BFirst.bank

Investment products offered through First State Bank Trust/Wealth Management are not FDIC insured; not bank guaranteed. Principal may lose value.



FIRST STATE | BANK
TRUST & WEALTH MANAGEMENT



START SAVING FOR YOUR FUTURE

Our Trust and Wealth Management professionals have the experience you need to manage your investments. We know it's never too early to start saving for your future, and that today's investment world has grown complex with more options available than ever before.

Each person's financial goals and objectives are different, and no one investment plan works for everyone. Whether you need to roll over a 401(k) or protect your assets for future generations, we offer a suite of investment products and services to help manage your wealth.

Our team will work with you one-on-one to create a personalized financial portfolio from our wide selection of products and services. At any income level or investment size, we work with you to consolidate your assets into one solid plan to meet your unique financial goals.

We're here to serve you.

EXPLORE YOUR OPTIONS

Personal Trusts – An ideal long-range planning tool to protect your assets and minimize estate taxes. We provide professional guidance and offer services for Revocable Living Trusts, Irrevocable Trusts, Charitable Trusts and Special Needs Trusts.

Investment Management Agencies – This is an excellent option for clients who want to make a commitment to an investment program. While investing regularly in mutual funds, stocks, or other investments, we act as the "agent." We maintain all financial records within the framework of a single account and you maintain control over how your money is invested.

Retirement Services – We can facilitate the transfer of your retirement funds from a 401(k), an Employee Stock Ownership Plan, or other employer-sponsored plans into an individual IRA. This is known as a Rollover IRA, and it offers advantages including additional investment choices and the convenience of a local custodian rather than a distant plan administrator.

Estate Settlement – Being named the executor or personal representative of an estate is a responsibility that we are uniquely qualified to perform. Our dedicated Trust and Wealth Management professionals are available, experienced, impartial and go above and beyond to settle estate matters.

Non-Profit Organizations – Let us explain our approach to investment management and client services. You will find our team qualified, experienced and adaptable to meeting your needs.

INVESTMENT PHILOSOPHY

First State Bank believes that successful investing is defined by helping our clients determine and meet their investment objectives. Our investment philosophy is founded on three key principles:

1. *Asset allocation*
2. *Portfolio structure*
3. *Portfolio management as a continual process*

We believe that the application of this philosophy will add value by enhancing return and reducing risk, thereby increasing the likelihood of our clients achieving their goals.



FIRST STATE | BANK
TRUST & WEALTH MANAGEMENT