

Our process to engage and work with clients.

1. Introductory Meeting

- In-person or phone meeting: time for us to learn about each other
- Identify your goals, values, dreams, special concerns or challenges

3. Discovery

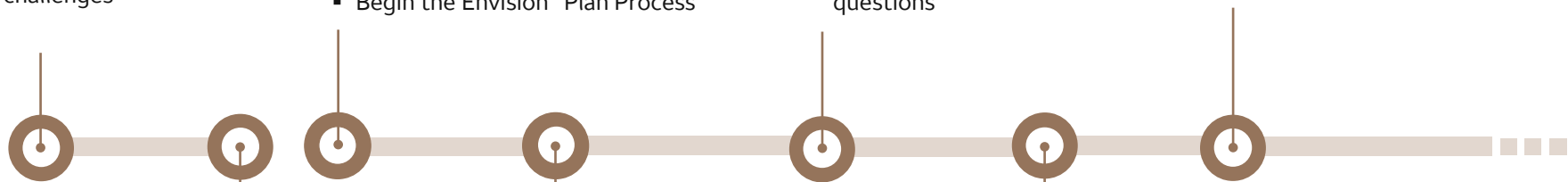
- In-depth conversation to understand your current circumstances
- Review current statements and discuss risk tolerance, time horizon, liquidity needs
- Begin the Envision® Plan Process

5. New Client Welcome

- Review first statements
- Confirm individual account instructions and communication preferences
- Address any additional questions

7. Ongoing Service Support

- Stay connected
- Monitor goals and priorities as life events unfold
- Update your investment strategy/*Envision* Plan as needed



2. Fit Decision

- By phone, a few days after introductory meeting to determine if we want to take the next steps
- If yes, move forward with detailed data gathering

4. Overall Strategy Recommendations

- Review your proposed investment strategy and initial *Envision* Plan
- Upon agreement, open new accounts and transfer in assets
- Implement investment strategy

6. Manage Your Comprehensive Investment Plan

- Examine full-balance sheet
- Trust and estate planning strategies
- Special Needs and Elder Care Planning
- Charitable giving
- Business succession strategies

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested