

# Managed Investment Accounts

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Individuals can plan a course for their financial future. A Clinton National Bank trust professional guides you through the process of creating a customized portfolio and identifying the appropriate investment strategy. The Trust Officer monitors, reassesses, and adjusts the portfolio on a continual basis in line with specified objectives. Investment Agency Accounts are not commission-based and there are no transaction fees imposed by Clinton National Bank. We work solely for you.

## **Our investment management process includes:**

- Assisting clients in defining investment objectives.
- Developing a mix of appropriate investments.
- Applying sound strategies to achieve consistent returns.
- Informing clients of their investments' progress through regular communication.
- Providing custody of assets.
- Furnishing timely, accurate and understandable account statements.

## **Managed Investment Agency Account services provided:**

- Free online account access with TrustReporter.
- Safekeeping of investments.
- Ongoing monitoring of portfolio.
- Accurate and timely accounting of transactions.
- Income collection.
- Bill payment and disbursements.
- Quarterly statements.
- Performance measurement reviews.
- Required tax accounting.

## **For the proper asset allocation for you, we consider:**

- Long-term objectives.
- Risk tolerance.
- Current and future income needs.
- Growth of principal need.
- Investment time horizon.
- Liquidity needs.
- Tax status.

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