

## Trust Services

Clinton National Bank's trust professionals can work with you to design and manage solutions to meet your long-term financial goals. First, we listen. Then, we work with you to help plan a course for your financial future.

### **INVESTMENT ACCOUNTS**

Our trust professionals help you identify an appropriate investment strategy, from conservative to growth, and then build your customized portfolio.

We will select from an array of investment choices:

- Money market funds
- Fixed income securities, including treasury bonds, municipal bonds, and CD's
- U.S. stocks and corporate bonds
- U.S. and Non-U.S.-focused institutional mutual funds

You benefit from:

- Our expertise and experience
- Our access to global financial intermediaries for enhanced viewpoints of economic trends, research and analysis
- A fee schedule in alignment with your investment success

### **RETIREMENT ACCOUNTS**

Our trust professionals will help you identify the best solution for your future goals upon retirement.

You are currently invested or may have retired with a 401(k)-plan balance. In addition, you may have an IRA or money in plans of previous employers. We can review all of your retirement assets and develop an efficient plan for managing them.

## Individual Retirement Account

(IRA) types include:

- Traditional
- Rollover
- Roth
- Inherited
- Self-employed (SEP)

## **ESTATES**

Name Clinton National Bank as Executor of your Will, for professional service that relieves your heirs of the burden of estate management.

## **PERSONAL TRUST SERVICES**

Personal trusts can accomplish your objective of preserving, investing and growing assets for heirs and specific charitable wishes. We act as the trustee, an impartial third party, managing and distributing the assets.

Trust types include:

- Revocable or living trusts
- Irrevocable trusts
- Charitable remainder trusts
- Scholarship trusts
- Life insurance trusts
- Special needs trusts

## **EMPLOYEE BENEFIT PLANS**

Our trust department offers professional administration of qualified retirement plans, relieving employers of this complex, technical task.

## **ACCESS**

We provide secure access to your accounts online. View monthly statements and recent transactions at [www.clintonnational.com](http://www.clintonnational.com).

*Past performance is not indicative of future results.*