

# LET'S TALK ABOUT YOUR FUTURE.

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We know you work hard so one day you won't have to. This is why our Wealth Management Group is passionate about helping you prepare for your future. We can ensure that you will continue to *run in front* by helping you preserve, manage, and grow your wealth for the years to come.

## CONTACT US

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### CUSTOMER CARE

800-289-6140

### FIRST LINE BANKING

888-746-8300

[firstamb.com](http://firstamb.com)



#### INVESTMENT PRODUCTS:

\* NOT A DEPOSIT \* NOT FDIC INSURED \* NO BANK GUARANTEE \*

\* NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY \*

\* MAY LOSE VALUE \*

# WEALTH MANAGEMENT





## TRUST SERVICES

We serve as investment manager or asset custodian for individuals, trusts and businesses in fiduciary roles as: trustee or co-trustee of a revocable or irrevocable trust; personal representative of a decedent's estate; conservator; and trustee of an IRA or retirement plan such as a 401(k) or profit sharing plan.

### INVESTMENT MANAGEMENT

We help clients determine their investment objectives and risk tolerance, and we then propose suitable investments and a strategy designed to implement specific goals.

### TRUST AND OTHER FIDUCIARY SERVICES

We accept appointments as trustee, personal representative, or conservator for clients who recognize the value of engaging an independent, corporate fiduciary.

### PERSONAL TRUST

We assist individuals and families with wealth management and estate planning as a means of passing wealth from one generation to another as an alternative to wills and probate.

### ESTATE SERVICES

We handle the responsibilities and complexities of a decedent's estate administration. At death, we are entrusted to safeguard and preserve the assets of the estate and dispense them as quickly as is prudently possible in accordance with the decedent's estate plan.

### ACCOUNT ADMINISTRATION

Our experienced staff offers a complete turn-key and seamless level of service in managing and administering all aspects of your account.

## INVESTMENT PRODUCTS

Whether you are investing for growth, income, preservation or a balanced portfolio, we offer all the investment products to fit your risk tolerance and investment objectives.

### MUTUAL FUND INVESTMENT MODELS

We offer six actively managed and diversified investment portfolios, which differ according to the objective and risk tolerance of our clients. All portfolios seek to deliver strong risk-adjusted returns relative to their respective benchmarks.

### EQUITY PORTFOLIOS

Moderate equity strategy focuses on high dividend paying companies. These portfolios are diversified across industries. Stable companies are identified and selected to preserve capital while generating income for moderate performance.

Aggressive equity strategy is primarily invested in mid-cap stocks. Portfolios are concentrated in the very best businesses to enhance relative performance over time versus broad diversification strategies.

### BOND PORTFOLIOS

We build taxable and tax-exempt laddered bond portfolios using investment grade issues in corporate, municipal and other government sectors. Bonds are selected with a focus on total return to maturity. Given the unpredictability of interest rates, we focus on outperforming fixed income benchmarks.

## FINANCIAL AND ESTATE PLANNING

Financial and estate planning is critical to exceptional management of your wealth for the long term. We work with your estate planning attorney, CPA and other professionals to implement your plans for asset and wealth management.

### RETIREMENT PLAN SERVICES

We provide all the services you need to offer a retirement plan to attract and retain employees. We consult, educate and help the employer-plan-sponsor by acting as an investment advisor, plan trustee and providing plan maintenance.

### PLAN FORMATION AND COMPLIANCE

We consult, educate and help the employer-plan-sponsor to select a plan appropriate to attract and retain employees. Then we prepare the documents needed to set up the plan. Additionally, amendments to the plan will be made for regulatory purposes as needed, and the plan can be amended later for optional changes if the employer-sponsor desires.

### INVESTMENT ADVISOR

As investment advisor we help to select the investments available for the plan. We propose investments, usually mutual funds, appropriate for qualified retirement plans based on the research of our investment professionals. Investment choices are refreshed annually to recommend the best investment choices available.

### PLAN TRUSTEE AND ADMINISTRATION

We fill the role of plan trustee, custodian and record-keeper. As non-discretionary trustee we help the employer-plan administrator to process enrollments, contributions, investment buys and sells, distributions, rollovers to the plan, and other day-to-day responsibilities.