



Choose the team exceptionally qualified to help you manage financial risk.

We believe you'll see the reputation for performance and personal attention that set Two Rivers apart.

- Skilled investment and administrative experience – for over a century we've learned how to solve the problems that come with limitations, and opportunities
- Impartiality – making fact-based decisions, without personal or institutional bias
- Continuity – available to you and your beneficiaries through generations

It would be our privilege to help you manage your finances and build wealth.

Our scope of services

Individuals, corporations, not-for-profits, and other entities desiring financial management services trust us to provide guidance on important decisions. They believe we have what it takes to be effective for them.

We offer breadth and depth of services: A full-service trust department that administers trusts and estates. A wide range of investment accounts and retirement plans, including 401(k), IRA, SEP and SIMPLE plans. In-house planning and administration of all accounts.



Wealth solutions

Preserve and grow your wealth with our trusted professionals

Stop in and see us *anytime*

There's only so much you can learn by reading about our services. Find out what it's really like to work with us by scheduling an appointment with one of our trusted professionals. The invitation is always open.

You can reach us at **888-226-6063**.
To find a location near you, visit tworivers.bank.



888-226-6063



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*Most Trust and Investment products are not insured by the FDIC; are not a deposit or other obligation of, or guaranteed by, Two Rivers Bank & Trust; and are subject to investment risks, including possible loss of the principal amount invested. If a specific Trust or Investment account includes FDIC-insured deposits, you will be notified as such at the time the investment is made.



Most journeys begin with questions.

These are the ones we often hear:

- How can I accumulate enough to have a comfortable retirement?
- What will happen with my finances and assets if I die or become incapacitated?
- How can I make sure my assets are managed and preserved for my loved ones, as I prefer?
- What are my options when I want to relax and no longer worry about managing and investing my assets?

Ask us yours

Whether you're well versed in all things financial or just starting down the path to building financial security, we all have our own concerns when saving for the future. Your plans are important to us and the money you've earned should be handled with care.

Plan. Plan. Plan.

It really is that important

Without at least a basic plan for achieving financial goals, your path to reaching them becomes more difficult and potentially riskier. If you're not sure where to start, let's talk. There are many different ways we can guide you to the results you seek.



Trustee Services

Make sure your hopes and expectations for the assets you leave behind become realized. Use trustee services now to protect your finances and your family in the future.

Consider the qualities that make an effective trustee:

- Objectivity – exercising discretion in making decisions is an art and a science, and the single most critical function a trustee performs.
- Knowledge of fiduciary and tax law – a trustee must possess ability to properly interpret and follow terms of your will or trust, consistent with applicable laws.
- Permanence – some trusts last for years or even through generations. Continuity ensures beneficiaries are treated fairly.

A corporate trustee provides even more advantages:

- Experienced professionals, educated in trust and tax law
- Locally delivered, personalized service
- Full array of services, including bill paying and estate settlement
- Flexibility in tailoring services to meet your specific situation
- Unlike individual fiduciaries, corporate trustees do not have to be bonded – which can result in a significant cost savings to the trust/estate

Estate Planning and Executor Services

Nearly everyone has an estate. Estate planning raises difficult questions, among them: What should I do to reduce federal and state taxes for my beneficiaries after death? What options exist right now if I want to relax and not worry about managing assets?

We answer them with you by adhering to principles of wealth management that have stood the test of time. Working closely with you over the years, we ensure your estate planning strategies get executed.

When you're updating your estate plan, one of the most important decisions you'll make is the selection of your executor and trustee, who will be responsible for carrying out your wishes. You may want to strongly consider executor services. Many of our clients rely on our objectivity to ensure family harmony and relieve their loved ones from the emotional burden of closing an estate.

Business 401(k) and Retirement Plans

What's one way to attract and retain good employees? Give them a worthwhile way to plan ahead and save money so that when it's time to retire, they're financially prepared. There's a plan here that's right for your company and your employees, from SEP plans for you to Roth IRAs, and 401(k), and Simple IRAs for your employees.

Investment Accounts

Reaching investment goals requires an investment strategy that fits your unique situation. One of our Two Rivers trust officers can conduct an in-depth evaluation of your financial profile and develop an investment strategy that fits your unique situation. You don't need to be the expert when you have one at your side.

Financial Planning

Lack of time and knowledge are the biggest reasons people do not plan – or plan well – for their financial futures. Our trust officers can help, whether you seek a comprehensive financial plan or a tune-up for your existing one. They can position you to bring your retirement in for a soft landing.