



**1<sup>ST</sup> First Point**  
Private Banking • Wealth Management



# OUR MISSION

Our mission is to be with you at every point, providing the financial expertise to help you achieve your goals. Whether your needs are basic or complex, we are your partner in securing a successful financial future.

# PRIVATE BANKING

## The ultimate banking experience.

This is what you can expect with First Point Private Banking Services at First National Bank. As your net worth grows, the complexity of your financial life often increases and requires a customized financial relationship. Your First Point Private Bankers will provide concierge banking services for you and your family. Delivered by experienced, professional bankers, this one-on-one private banking relationship is certain to exceed your expectations.

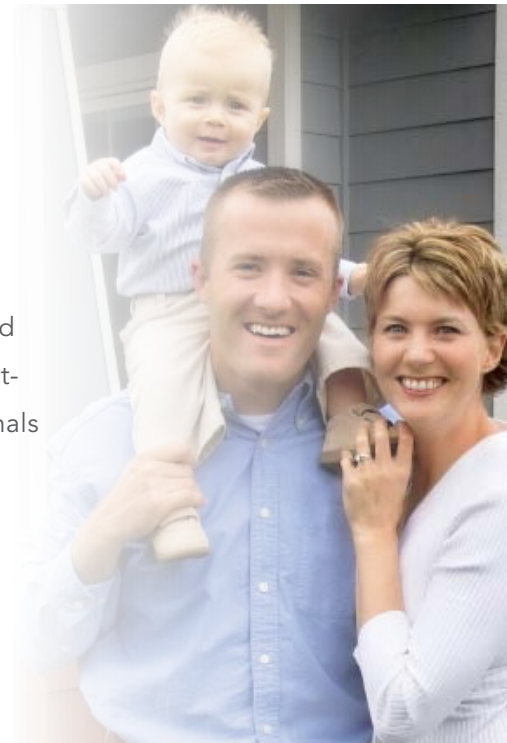
From personal and business banking to investment management and financial planning, your Private Banker will coordinate your banking team to assure your financial solutions are successful. With one central contact person focused on your banking and financial goals, your Private Banker is dedicated to making your financial life easier as well as strategic.



# WEALTH MANAGEMENT

## Specialized financial planning at every life stage.

Our Wealth Management Services will help you focus on what is really important to you and develop an action plan to reach your goals. Each life stage has unique challenges and opportunities. By understanding your needs and values and designing strategies with your best interests in mind, we strive to put your hopes and dreams for the future into a result-focused, comprehensive financial plan. Our clients work with us because they trust our local wealth planning professionals to bring true peace of mind and confidence to their financial decisions. We are devoted to building financial success stories one client at a time.





# PRIVATE BANKING



**Concierge service.** As a member of our First Point Private Banking program, you will have a banking “concierge” on call to meet your financial needs. You will be assigned a First Point Private Banker who will be your primary point of contact. With one central contact person focused on your banking and financial goals, we are dedicated to making your financial life easier as well as strategic. No matter the question, banking related or not, we are here to take care of your needs.

**Your financial team.** First Point offers a team approach to meeting your financial needs. Private Bankers facilitate and connect you with the right financial experts for your situation. From personal banking and financial planning to business banking and estate administration, we have a team in place with your Private Banker serving as the team leader ready to help you.



**Special banking services.** Enjoy complimentary banking services, including:

- First Point interest checking account with no minimum balance requirements or monthly fees
- First Point checks and specialized debit card
- Personal assistance setting up online banking, online bill pay and online statements
- Unique First National Bank credit card with Rewards Program (upon approval)
- 3” x 5” safe deposit box or equivalent discount on larger box
- Foreign currency exchange
- \$150 discount on mortgage loan closing costs
- Personal line of credit tied to checking account
- Personal annual financial review upon your request

*With you at every point...*

ANTICIPATING OPPORTUNITIES FOR YOU.



**Education opportunities.** First Point provides a variety of educational experiences to assist you in making knowledgeable financial decisions. These opportunities are exclusive to First Point clients.

**Travel and social experiences.** Travel in style to unique destinations and experience upscale accommodations. We do all the work, you enjoy the escape. Gather a group of friends together and experience First Point travel and social outings with unique opportunities that include:

- Day Trips
- Nights on the Town Events
- Adventure Trips
- International Travel
- Customize Planned Events; available upon request
- Priority Theatre Tickets – CY Stephens and Civic Center Events
- Cocktail Receptions

## First National is with you at every point.

Whatever your life stage or financial picture, you have unique needs. The complexity of your life can change, which often requires a customized financial relationship. First Point Private Bankers are here to help you navigate through all of your needs, one-on-one, to customize solutions for you.

Qualifications:

Minimum of \$50,000 in deposits; or

Minimum of \$150,000 in annual income; or

Minimum of \$250,000 in investable assets

### PRIVATE BANKING

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Member FDIC





# WEALTH MANAGEMENT

Areas of Expertise.



**Comprehensive Wealth Planning.** As you build wealth, your financial planning needs and expectations change. We provide objective and individualized comprehensive wealth planning services to grow and protect what is important to you and your family.

**Financial Management & Trust Services.** Rely on our trust professionals to manage your day-to-day finances and tailor your investment portfolio for your financial needs. We will work with you to create an estate plan that protects what is important to you, leaving more time for you to enjoy retirement. Peace of mind for you, peace of mind for your family.



*With you at every point...*

GUIDING YOUR FINANCIAL SUCCESS.

# WEALTH MANAGEMENT

## Our Approach.

**Understand your objectives.** We begin with a comprehensive review of your objectives, lifestyle expectations and risk tolerance. We will work with you to develop a Personal Investment Policy Statement tailored to match your tolerance for risk and your goals for income, liquidity and return. This information is essential for developing a customized financial plan focused on your goals and dreams.

**Assess your financial picture.** Together we will gather all the pertinent information to successfully evaluate your current financial situation and goals and develop the building blocks of your strategic financial plan.

**Develop a personalized financial plan.** After understanding your goals and your current financial picture, your experienced Wealth Management team will tailor a plan to maximize your potential returns while minimizing your tax burden. We will work closely with you so you understand the personalized investment strategies within your plan.

**Provide ongoing, responsive service.** We continually monitor and analyze your asset allocations and returns to help ensure your financial objectives are being met. We focus on diversification to deliver effective results. Through quarterly reporting and annual reviews, we keep you up-to-date on your plan progress and your current financial situation.



*We know that life can bring unanticipated events. That's why you don't have to wait for your quarterly report or annual review to talk to us. Your Wealth Management team is readily available for strategic advice and planning whenever you need us.*



# WEALTH MANAGEMENT

## Comprehensive Wealth Planning

As you accumulate wealth, you are often faced with a unique set of challenges and opportunities. You may be considering questions such as:

- How do I best continue in my pursuit of building wealth?
- What strategies should I be considering to help ensure wealth preservation?
- What is the best strategy for managing my 401(k) as I begin taking distributions?
- How do I manage my tax burden?
- As a business owner, what steps do I need to take for succession planning?
- How do I convert my retirement savings into a paycheck?
- With the thought of inflation, how will I maintain my income in retirement?
- How do I effectively transfer wealth to my loved ones?



We have extensive experience in assisting clients with similar needs as they pursue their financial goals. We know the importance of fully understanding your current situation and objectives so we can best support your continued success. We can help you anticipate potential challenges and effectively prepare for future opportunities.



Securities and advisory services offered through LPL Financial, a Registered Investment Advisor.  
Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

|  |                     |                    |
|--|---------------------|--------------------|
| <b>Not FDIC Insured</b>                      | Not Bank Guaranteed | May Lose Value     |
| Not Insured by any Federal Government Agency |                     | Not a Bank Deposit |



## What makes First Point Comprehensive Wealth Planning unique?

**Customized Team Approach.** Every individual is different and every financial plan is different. We offer a customized team approach to wealth management, focused on building personal relationships and understanding your unique needs and ambitions. We work with you to develop a Personal Investment Policy Statement tailored to match your tolerance for risk and your goals for income, liquidity and return.

**Exclusive Service.** First Point Comprehensive Wealth Planning is designed and tailored for clients with investable assets greater than \$250,000. By focusing on Wealth Management clients at this level, we can provide the highest level of attention and service for each client.

**Retirement Income Planning Professionals.** As you approach retirement, it is important to work with someone who has your best interests at heart and understands your retirement goals. As a First Point Comprehensive Wealth Planning client, you will receive personal, customized solutions based on careful analysis and sound planning from a Certified Financial Planner (CFP). Our advice is designed to help clients avoid costly mistakes that are so easy to make before and during retirement and help determine the appropriate development and management for your retirement plan.

## What are the benefits of working with a First Point Comprehensive Wealth Planner?

- Experienced investment portfolio advice
- Proven strategies for effectively building and preserving wealth
- Simplification of your financial life
- Recommendations based on your goals
- Retirement income distribution advice
- Confidence
- Financial empowerment to assist you in pursuing your goals and managing your resources to allow you more time to spend doing the things you enjoy

### FIRST POINT COMPREHENSIVE WEALTH PLANNING

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# WEALTH MANAGEMENT

Financial Management & Trust Services



From this point forward, your financial responsibilities have been simplified...

Do you see yourself in one of these situations?

- Time is important to you; your life would be easier if a professional was managing your day-to-day finances.
- Your elderly or ailing parent will soon require more hands-on attention.
- You are concerned your spouse hasn't been involved with managing your household finances.
- A family member just passed away and you were named executor. Now, you are not sure where to begin.
- You want to make gifts to children and grandchildren to save on estate taxes, but you're not sure how best to accomplish this.
- You are retired and concerned about generating the appropriate income from your investments.

Think of our Trust Professionals as your partner, easing the burden of financial management and providing your family with true peace of mind.



*With you at every point...*

PROVIDING YOU TRUE PEACE OF MIND.

**Financial Manager.** We will personalize these services to meet your needs, from the simplest day-to-day bill paying to more long-term financial planning and investments.

- Pay bills - property taxes, insurance premiums, income tax estimates, utility charges, medical bills, charitable donations, etc.
- File insurance claims.
- Collect and deposit dividend and interest checks; collect funds from maturing securities.
- Monitor stocks and act upon stock splits, conversions, and calls.
- Hold securities in safekeeping.
- Provide easy-to-understand reports and complete income tax records.

We can help you determine:

- If stocks, bonds, or tax-exempt securities are appropriate.
- The right time to retain or dispose of real estate.
- The advantages of gifting.
- How estate planning might be beneficial to you.
- If your investments are positioned to meet your retirement goals.

**Trustee.** You may elect to name First National Bank as trustee of your living trust or as trustee of a trust established in your will. Working with our Trust Professionals will relieve your family or friend of bearing this responsibility and avoid problems, such as:

- The named trustee encountering problems due to stress, health and age thus compromising their ability to act as trustee as needed.
- The trustee relocating or living under very different circumstances, hampering their ability to fulfill the role when these services are needed.

By naming First National Bank as trustee, you are assured that your trustee will be ready to serve when the need arises.

**Executor.** In your will, you may name First National Bank as executor, co-executor or alternate executor. In each case, our Trust Professionals offer:

- Bonded professionals with experience and objectivity that is often missing from a family member
- Estate planning and coordination of efforts with an attorney to draft your will; then settle financial affairs; and
- The ability to work on behalf of your family and beneficiaries to carry out your wishes

**Conservator.** First National Bank can be named as conservator to assist minors, elderly and individuals suffering from mental or physical handicaps. We can offer security that assets will be managed professionally and always in the ward's best interests.

**Escrow Agent.** When the need arises for an impartial third party, First National Bank's bonded Trust Professionals are available from start to finish, offering:

- The impartiality of a third party; and
- The ability to hold legal documents pending completion of a sale or performance of a contract

## FINANCIAL MANAGEMENT & TRUST SERVICES

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Services provided at:



AMES • ANKENY

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