



With you at every Point...

OUR MISSION

At First National Bank, our mission is to be with you at every point of your financial journey. From your first savings account to your retirement and estate planning, we are equipped to truly be your First Point of contact through it all. First Point Financial Management & Trust Services is deeply committed to helping you plan, manage, and transfer your wealth through investment plans individually designed to meet your needs. Our trusted advisors regard their personal integrity, commitment to high fiduciary standards, and ability to meaningfully engage in long-term client relationships as invaluable attributes.



DEDICATED WEALTH ADVISOR | PERSONALIZED SOLUTIONS | PEACE OF MIND | FOCUS ON YOU & YOUR WISHES



WHY CLIENTS USE OUR SERVICES

Clients are often referred to us by other financial professionals or seek our services on their own for a variety of reasons including:

- Professional investment management
- Protecting assets, legacy and privacy
- Transferring wealth upon death using asset titles and beneficiary designations
- Consolidation of finances
- Financial management for aging, incapacitated or special needs family members
- Naming an unbiased, third-party Trustee, Executor, or Financial Power of Attorney
- Avoidance of probate court and minimizing transfer taxes after death
- Court-appointed conservatorship, if incapacitated, without a Power of Attorney
- Gifting charitably
- Avoiding family conflict



ACT NOW TO START THE ESTATE PLANNING PROCESS

No one can predict the future. Leaving unanswered questions about how to settle your affairs after you are gone can be costly and time-consuming for those carrying out your wishes. Putting all your important answers into an estate plan with the right legal documents, leaves no doubt about your intentions and can make all the difference. Planning ahead will give you greater control, privacy, and security of your legacy.

Consider these milestones:

- **Once you turn 18.** Who will make legal, health or financial decisions for you if you can't?
- **Marriage, starting a family or adoption.** Who will inherit your assets, care for your children, and support your surviving spouse if something happens to you?
- **The purchase of a home or other real estate.** How should this asset be handled upon your death? By Will or Trust?
- **Opening an investment account.** Who will your beneficiaries be and are they old enough to inherit? Do you need a Will, Trust, or other beneficiary designation?
- **Birth of a grandchild.** Does your old estate plan include your newest family members?
- **Inheritance of assets or a new job that increases your wealth.** What should you do with it?
- **Divorce.** Have you updated your estate plan and beneficiary designations?
- **Retiring.** How will you transition from accumulating wealth to tapping into those assets? Do you have enough?
- **Senior living.** Where do you want to live if you need assisted living or long-term care? How will you downsize? Who will pay your bills, manage your finances, or make health decisions on your behalf, if you are unable or unwilling?
- **In your 70s and beyond.** Who takes care of your surviving spouse upon your death? Is your estate plan ready to be executed when necessary?
- **Desire to give charitably.** How can you give the most efficiently to those you care about the most?

ARE YOUR FINANCIAL GOALS BEING MET

Start with a no-obligation consultation with our team of wealth advisors and financial analyst to receive an independent, unbiased review of your current investments and financial planning documents. Reviewing your documents and portfolio for asset returns, allocation model, risks, expenses, cash flow, and tax consequences will provide a deeper conversation answering the question: Are your financial goals being met?

PARTNER WITH A DEDICATED WEALTH ADVISOR

First Point Financial Management & Trust Services offers you access to a dedicated wealth advisor and team of administration, operations and portfolio management staff who will support you with personalized service, focused on meeting your planning goals and desires. You may also direct that we partner with your family and other trusted advisors in administration of your plan.





CHOOSE FROM OUR COMPREHENSIVE SERVICES

Investment Management. Our team, acting as your Agent, will help navigate, implement, and administer your professional financial plan using diversification and efficient tax management strategies to deliver effective results based upon your individual investment goals and objectives. Annual reviews ensure assets adapt as your life circumstances and goals change, utilizing a wide variety of investment products including equities, fixed income and unique assets. Quarterly reporting, and complete 24/7 online access through our secure website, will keep you up to date on your financial situation.

Financial Management. In addition to Investment Management, our team, acting as your Agent, can relieve stress and responsibility for those who are unable or prefer not to manage their day-to-day finances, assets, and investment portfolio. While anyone can utilize our Financial Management Services, they are particularly beneficial for aging adults, persons with disabilities, and others. The amount of control and services provided varies according to your needs and wishes.

Financial Management Services include:

- **Bill pay** includes expenses such as healthcare, dental, life insurance, credit cards, utilities, telephone, income tax estimates, property taxes, etc.
- **Collect and deposit income** to relieve you of the burden of day-to-day recordkeeping.
- **Asset consolidation** of stocks, bonds, and mutual funds held in custody with our First National Bank account at Fifth Third Bank. Physical assets such as certificates of deposit and abstracts are held in our vault under dual control.
- **Premium payments for healthcare and long-term care insurance** includes processing claims and tracking tax-deductible expenses.
- **Gifting** to a pre-established list of charities.
- **Tax preparation** involves gathering tax documents and submitting them to your tax preparer.
- **Facilitate a transition-in-living arrangement** in concert with your Medical Power of Attorney to address your medical needs through coordination of in-home nursing or moving to a senior living facility, canceling household services, and auctioning of household items no longer needed.
- **Consult with your professionals** such as attorney, accountant, and real estate agent to provide a team effort in overall financial planning.
- **Periodic accounting** via secured website or mailed statements detailing asset portfolio, performance compared to established benchmarks, and transactions.

TIAA-CREF account management with First National Bank as an approved Advisor for TIAA-CREF assets. We can assist you with management of your accounts on the TIAA platform within their universe of investments.

Custodian of Self-Directed IRA or Self-Directed Investment account to manage your assets, under your direction providing safekeeping and accounting services.

Escrow Agent and Qualified Intermediary of real estate contracts and 1031 Exchanges to provide safekeeping and accounting services according to the governing document.



CHOOSE FROM OUR TRUST SERVICES

First National Bank commonly serves in the following fiduciary capacities:

- **Executor, Co-Executor of an Estate.** A Last Will and Testament is the legal document that dictates what happens to everything you own specifically in your name upon death. The appointed Executor oversees the administration and eventual distribution as directed by the terms of your Will. Naming First National Bank as an impartial third-party Executor can help alleviate family conflicts that may occur due to decisions that must be made during the estate administration process.
- **Trustee, Co-Trustee, or Successor Trustee of a Trust.** A well-written Trust (Revocable, Irrevocable or Testamentary by Will) can reduce estate taxes and fees by avoiding probate, facilitate distribution of assets to whomever you decide, protect assets from creditors or even family members themselves, and remain private from public record. The Trustee is responsible for carrying out the written terms of the Trust document regarding investment and protection of the Trust assets, filing Trust taxes, periodic accounting, and making income and principal distributions.

Two common circumstances that affect estate planning are concerns about individuals with special needs and blended families. Special Needs Trusts can be set up for beneficiaries who are disabled, which are structured in a way that allows them to continue to qualify for public assistance programs, such as Social Security Disability Insurance and Medicaid. Other special planning with Trusts can accommodate blended families, with current and former spouses.

When acting as your fiduciary, First National Bank will be impartial and independent in dealings with all beneficiaries; they will also ensure your assets are handled with expertise, according to the legal terms of the documents.
- **Conservator of a Voluntary or Involuntary Conservatorship.** Appointed and overseen by Probate Court for an individual who is no longer capable of handling their financial affairs, or who needs protection from financial predators. Our Trust department has the expertise to act as Conservator to handle these special types of relationships.

WHO YOU TRUST MATTERS

In summary, choosing a wealth advisor, financial manager, or trustee to act as steward of your assets is one of the most important decisions you will make. With our comprehensive range of fiduciary and trust services, expertise, time, and dedication – as well as your complete trust and confidence – we can create personalized strategies to protect what you’ve spent a lifetime building and ensure that your assets are distributed in a way that honors your wishes.

- **A full range of financial solutions.**
- **Dedicated support.** You will have access to friendly, accredited, and experienced professionals who are passionate about their job and helping their clients.
- **A personal approach.** Our focus is on your life, your family, and your priorities, not just your portfolio. That’s why we start by learning what matters most to you.
- **Straightforward advice.** We will act in good faith through provision of accurate, honest, and pertinent facts and guidance.
- **Convenience.** We know you are busy and offer services when it is convenient for you.
- **Trust and transparency.** We’ll explain exactly what you’re getting, and offer clarity around fees, risks, and possible outcomes.





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