



Words to Know

Estate Planning – A process by which an individual designs a strategy and executes a will, trust agreement or other documents to provide for the administration of his or her assets upon his or her incapacity or death.

Fiduciary – An individual or institution responsible for acting in the best interests of another party. A fiduciary is bound by law and duty to put aside personal interests and act in good faith when making decisions for the benefit of another.

Diversification – The practice of spreading money among different investments to reduce risk, such as investing in different companies in various industries or in several different types of investments. Diversification does not ensure a profit or protect against loss in a declining market.

Return – The profit (or loss) earned (incurred) through investing.

Risk – The possibility that an investment will not perform as anticipated. An acceptable degree of risk must be determined by the individual, with the understanding that the higher the expected return, the greater the risk factor. There are many different kinds of risk, such as market, inflation, interest rate, liquidity, political, etc.

Not all investment products are FDIC insured; Non-Deposit Investment Products (NDIPs) are not a deposit or other obligations of, or-guaranteed by, Union Bank & Trust Company; Non-Deposit Investment Products (NDIPs) are subject to investment risk, including possible loss of principal amount invested. e. Investment and insurance products are not deposits, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank and may lose value.

Services

Investment Management

- Agency – investment management
- IRAs – Traditional, Roth and SEP

Estate Planning

- Trusts – irrevocable, revocable, special needs
- Estates – personal representative services
- Collection and protection of estate assets
- Preparation of filings required by the court
- Payment of last debts, claims and expenses
- Preparation of final tax returns
- Distribution of the estate per the terms of your document



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**You and UB&T...
Still Growing Together**



**Investment
Management
& Estate
Planning**

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Still Growing Together

How many hands would you need to count the number of banks that have changed their names, gone out of business or sold out to one of the big out-of-state banks?

Union Bank & Trust Company (UB&T) has been a southern Wisconsin mainstay for five generations. We've grown alongside our communities – on area farms, in family homesteads and with local businesses – because of strong relationships, honest conversations and mutual trust. Since 1916, UB&T has been owned and operated by the same local family.

A bank's long-term strength is especially important when you're choosing a partner for investment or estate planning services. You can be confident that we'll be here to keep working for you day after day, year after year. At UB&T, we provide value through our experience and expertise delivered with personal care and hometown values.

We thank you for considering UB&T for your wealth management planning and would be honored to work with you to secure your family's financial future.

You and UB&T... still growing together!

Sincerely, **Steve Eager**
President and CEO

Investment Management

Many UB&T clients are surprised to learn how easy it is to start investing for retirement and building a secure financial future.

Even starting with a small investment can pay big returns over a period of years. UB&T's experienced investment advisors work with you to develop a comfortable strategy that fits your budget now, and meets your financial needs in later years.

Estate Planning

If you're like most people, you have an idea in your head of how you want your assets managed or distributed when you're no longer here.

UB&T can help you get those ideas on paper so your wishes are carried out legally and seamlessly. A good estate plan not only provides precise guidance for the future; it gives you and your family peace of mind today.

Let's start with a personal, confidential conversation!

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How UB&T is Different

- ✓ We are local and accessible.
- ✓ We offer truly personalized service, according to your unique situation and needs.
- ✓ We bring decades of combined experience.
- ✓ We customize investment strategies to each client's needs.
- ✓ We are a *fiduciary* – ensuring that everything we do is in your best interests.



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Everyone's Situation is Different

Over the years, UB&T Estate and Investment professionals have helped clients address unique, and sometimes challenging, situations. Here are just a few of the reasons you might want to call on us for guidance:

- ✓ You need a Trust for an heir receiving government assistance.
- ✓ You need a Trust for minor children.
- ✓ You need a Trust for a second marriage.
- ✓ You need a Trust for a spendthrift heir.
- ✓ You own real estate outside of Wisconsin and need a Trust.
- ✓ You need a neutral party to help mitigate complex family dynamics.
- ✓ You need a Personal Representative for your Estate with professional expertise.
- ✓ You need Professional Investment Management.
- ✓ You need a Professional who has the time and skill set to handle your Trust and/or Estate.
- ✓ You need a Successor Trustee or Successor PR to be named after a family member.