

## Trust & Asset Management Services

### ***Self-Directed Individual Retirement Accounts & Investment Agency Accounts***

The Farmers Bank has been serving clients since 1876. Our vision is to provide service levels that continually exceed your expectations. We know that to establish a relationship of trust, you must feel confident and secure in your relationship with us. We have a strong heritage. We are honored and humbled to continue this legacy and be your bank for life...

### **Self-Directed Individual Retirement Accounts**

Self-directed IRA's can provide you with an opportunity to invest your retirement funds in stocks, bonds and mutual funds of your choice. Self-directed IRA's can be tailored to fit your needs, because you direct the investments. IRA's are an effective way to help plan for your retirement. We can assist you in establishing a self-directed IRA.

### **What is a Self-Directed Investment Account?**

A self-directed investment agency account is an excellent option for clients who want to bring simplicity and discipline to wealth development and management. We act as your "agent", and we maintain all financial records within the framework of a single account, over which you maintain control and investment discretion.

#### ***Benefits of a self-directed investment account:***

- Safekeeping of securities
- Collection and reinvestment of income
- Routine and time consuming details completed for you

- Provides detailed record-keeping, including investment tax records
- On-line access available
- Execute and process purchase and sale orders according to your instructions

### **What is a Managed Investment Account?**

With a managed investment agency account, we provide all of the custodial and safekeeping services. In addition, we meet with you to develop and carry through an investment strategy designed to meet your objectives.

#### ***Benefits of a managed investment account:***

- Personal investment program to meet your particular goals and objectives
- Execute and process purchase and sale orders
- Help determine your optimal asset allocations
- Tax records
- Provide periodic analysis of your investment portfolio and make recommendations that correspond with your goals

How much authority you give to our investment officers to act on your behalf, though, is entirely up to you. You may wish to deposit your securities and other investments with us and give us full discretionary power to buy and sell assets in your name. Or you may merely want us to make investment recommendations. In either event, we act only with your goals and requirements in mind, and you benefit from investment supervision that is informed, unbiased and personalized.

### **Our professional staff offers you:**

- Planning for retirement
- Investing your hard-earned money
- Securing your financial future
- Creating an effective estate plan
- Achieving peace of mind

Not FDIC insured, May lose value, Not financial institution guaranteed, Not a deposit, Not insured by any federal government agency.



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