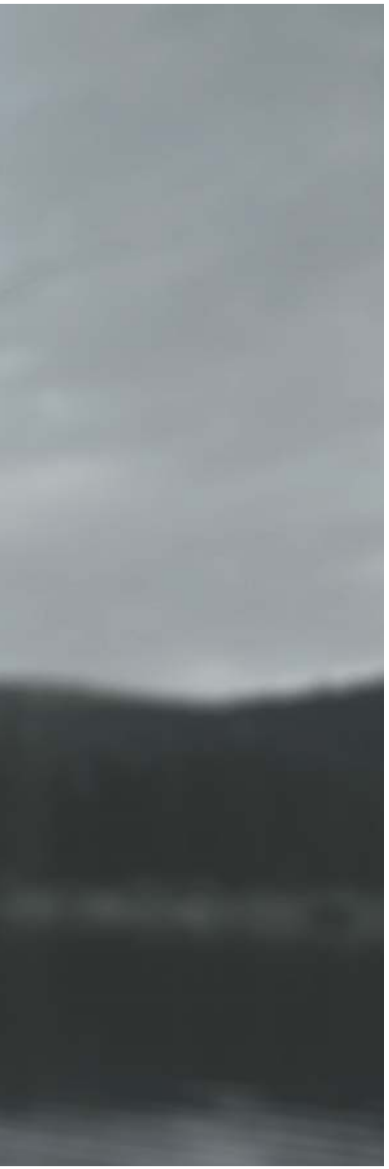
First National Bank
Investment Management & Trust



One on One with You

A lifetime is more than a measurement of time, collection of memories or even an accumulation of wealth. It is a series of opportunities and experiences that impacts your ability to use your wealth and assets to your own benefit and for those who are closest to you. First National Bank Investment Management & Trust shares this sentiment. You'll see it in everything we do...from the team of experts who are available to you to the full range of services and resources we're able to apply to the accumulation, preservation and transfer of wealth. No one is better able to share your vision because no one is more committed to working one on one with you. Begin a relationship that stands the test of time.

Welcome to Investment Management & Trust

Your powerful partner for years to come

First National Bank Investment Management & Trust is an affiliate of the largest privately-owned bank holding company in the United States, First National of Nebraska, Inc. (FNNI), and we are proud to have a history that dates back more than 150 years. The First National organization serves over 6.6 million customers in all 50 states and provides investment management services for more than $15 billion in assets. We have the commitment to produce lasting results and the passion to make your goals our priority.

Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by the bank • May go down in value

Proven Expertise · Personalized Attention · Precise Results

For more than 65 years, high net worth clients have trusted Investment Management & Trust to build and preserve their assets while securing a successful financial portfolio. And now, with over $1.5 billion in assets under management, we have grown into a full service provider of fiduciary services in Colorado.

Education

We are committed to providing superior educational seminars. From a position of leadership, we continuously research and stay current on financial information. We share this information with you to provide the tools needed to help you make educated decisions and become a better steward of your financial life.

Local Management Focused on You

Each new client relationship is an opportunity to build a long-term service commitment not duplicated in today's market. Whether you are looking for financial planning, investment management, trust and estate services, retirement plans, private banking or mortgage services, our professionals provide uniquely personal financial services for individuals, corporations, public entities and foundations that span generations. Because we live and work here, too, we are dedicated to our Colorado communities.

Successful wealth management is a complicated process that requires sophisticated decisions.

At Investment Management & Trust, success is driven by our culture of providing personalized service and life planning solutions.

Helping you plan your financial future

Regardless of what life throws your way, we can help set you on the path to successful wealth management that once seemed so far away.

Meeting Your Life Goals

Routine is always easy to plan for – it's everything else that takes your attention away from your center of focus. First National Bank Investment Management & Trust understands this. Our Financial Planning services ensure that nothing stands in the way of your ability to achieve your strategies for accumulating and preserving wealth. By gathering relevant information, examining your current resources, setting life goals and determining a strategy, your plan provides direction and meaning while allowing enough flexibility to change with your personal situations and withstand fluctuations in market forces.

Creating a Legacy

Investment Management & Trust CERTIFIED FINANCIAL PLANNERS™ are experienced in working with individuals and families who value having a strategic plan for reaching their financial and personal goals. To create your personal financial plan, we will begin to discuss six main financial components:

- Budgeting and Savings
- Investments
- Education
- Insurance
- Retirement Services
- Estate Services

Together, we will develop a comprehensive financial plan based on your life goals with honesty, integrity and sound decisions. But we don't stop there. We will help you implement your plan by coordinating each step of the process and introducing other professionals who can help you secure your future.

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Investment Management Services

Investing Our Expertise in Your Success

Whether you are building a portfolio for the future or preserving current assets, only the right investment management services can help you derive the highest possible benefits from your financial resources. Count on us to deliver a strategy customized for your goals. With over 140 years of combined experience, our team of highly qualified portfolio managers* is dedicated to building long-lasting relationships with clients by focusing on risk adjusted results and over time, usually delivering above average returns. We offer investment expertise in managing a comprehensive range of customized investment products, including, but not limited to, equities, taxable fixed income, and municipal bond portfolios. Developing a diversified asset allocation, we take a long-term approach that does not depend on a "top-down" economic approach.

* Our Portfolio Management Team combines professionals from both Investment Management & Trust and Tributary Capital Management, a wholly-owned subsidiary of First National Bank

Delivering value for your investment

Fees are determined as a percentage of the market value of your assets managed by Investment Management & Trust. This fee-based approach avoids possible conflicts, and is consistent with a customized investment strategy.

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Meeting Your Unique Needs

We believe that our local asset management based on fundamental research and proven theories may add value to your portfolio by increasing investment returns while limiting risk. At the beginning of each relationship, we prepare a written investment plan that accounts for your current needs and life goals. Then we work with you to execute the plan using appropriate investments and strategies.

In addition to a broad range of traditional investment solutions, you may want to broaden your wealth management portfolio with one of these options:

- Separate account management
  - » Multi-cap equity strategy
  - » Proprietary fixed income strategies (taxable and tax-exempt)
- Tactical Asset Allocation Model
- Separately managed accounts with access to institutional money managers
- Mutual Fund model portfolios
- Alternative investments

Ensuring a financial future for generations

Trusts and well-planned estates play an integral role in ensuring your family's financial future and giving you the peace of mind that comes from knowing you have provided for those close to you. Investment Management & Trust has been providing consistently high-level trust and estate administration services since 1942. Our professionals are committed to protecting your wealth and building it for future generations. We can help you decide if a trust is the right tool to create a meaningful legacy for your family and/or fulfill your philanthropic goals.

Establishing a trust provides multiple benefits including:

- Protecting your family's assets
- Simplifying the handling of assets in more than one state
- Dictating how your assets will serve you and your beneficiaries
- Allocating assets for beneficiaries with special needs
- Avoiding probate
- Providing privacy
- Providing management of assets during periods of incapacity and privacy regarding estate plan details

Whenever there is a significant change in your family structure, we would be happy to meet with you to review your documents and discuss whether or not your previously well-devised estate plan is still adequate to meet your needs today.

Carrying Out Your Desires

Using our Trust & Estate services, we can help you develop solutions to protect your assets and pass them on to your loved ones. Our Investment Management & Trust professionals will help you focus on your situation and suggest ways to minimize the tax burden on your estate so that your heirs and beneficiaries receive what you intended. Your choice of a trustee will also have an impact on how successfully your trust assets are protected and your goals fulfilled.

A trustee is responsible for:

- Following the terms of the trust document
- Keeping accurate accounts and records
- Reporting to beneficiaries
- Investing the assets according to the applicable standards
- Treating beneficiaries impartially
- Filing required tax returns
- Maintaining confidentiality

As you consider candidates for the role of trustee to carry out the instructions of your trust, consider the key characteristics of an effective trustee, and who might best serve your needs and interests. Our professionals, well versed in the duties of a trustee or personal representative, may well be in a superior position to administer your trust or estate more efficiently and effectively than a friend or family member who is called upon to undertake these responsibilities one time. We can help you decide.

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Helping Your Employees Prepare for the Future

In today's highly competitive marketplace, your employees are a critical component of your success. Help to retain your key employees by building loyalty with competitive retirement benefits. It's a cost-effective investment in their future that will reward you in the long run, and we can customize a plan that will deliver maximum benefits without affecting your bottom line. Using a flexible mix of retirement planning products and service options, our experts will develop a plan that meets your needs while also satisfying your employees.

As a plan sponsor, you will have the following plan choices:

- Fully-customized 401(k) plans
- Profit sharing
- Defined benefit pension
- Non-qualified plans
- IRAs
- ROTH 401(k)

You will receive a locally managed, bundled service including:

- Trustee services
- Variety of investment and mutual fund options
- Investment professionals to assist in selection
- Open investment architecture
- Self-directed and fully managed retirement accounts
- Proactive investment monitoring
- Daily record keeping
- Targeted employee education and communication
- Tax and compliance services
- 24/7 online account access for inquiry, transactions, investment research, advice and rebalancing, statements on demand

Using technology to make a difference

Because convenient access to current information is a requirement for retirement investing, all of our plans feature a secure website that allows comprehensive management of plan information – for you and your employees. Account holdings, market value, transactions, pending trades and performance information are all available seven days a week, 24 hours a day.

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A Wealth of Possibilities

First National Bank's Private Banking Group is designed to meet the specialized needs of affluent individuals, families, executives, professionals, and closely held business owners. We understand the complexities of managing multiple income sources, self-employment, and other unique financial circumstances and work with each client to develop an individual and innovative approach to coordinating every financial situation.

The Private Banking Client

Private Banking clients typically meet one or more of the following criteria:

- Household Income: $250,000 or more
- Investable Assets: $500,000 or more
- Net Worth: $2 Million or more
- Senior Corporate Executives and Professionals (Attorney, Physician, CPA, Business Owner, etc.)

Superior Service

Private Banking represents unparalleled convenience, service and value. The Private Banking team is always just a phone call away and is completely familiar with your needs. We will work with your family members, accountant, attorney, investment representative or other advisors you designate, and introduce you to additional financial experts who will provide specific expertise as needed.

Quality Products that Work for You

Rather than trying to match your needs to a rigid set of bank products, we listen, learn, and craft innovative solutions that are specifically tailored to your individual needs.

EQUAL HOUSING LENDER MEMBER FDIC

Credit Services

- Loans – home equity, new construction, investment, and business
- Lines of credit – home equity
- Mortgage loans
- New home construction loans – you will work with a local department on construction draws
- Relocation mortgages – interim bridge financing

Depository Services

- Private Banking checking and money market accounts
- Free online banking and BillPay
- Complimentary custom checks, travelers' checks, cashier's checks
- Overdraft protection*
- Preferred pricing on ATM transactions
- Discounted safe deposit boxes

*Upon credit approval

Solutions For Your Practice

Your Private Banking Team can help you simplify the complexities of managing the financial and regulatory environment at your medical, legal or accounting practice with customized products and services that will assist you in running your practice more efficiently.

Credit Services
Cash Management
Receipt Services
Payment Services
Treasury Services
Credit Card Processing

For more information about our Private Banking Services, contact one of our Colorado locations:

Boulder ~~~~~~~~~~~~~~~~ 303.938.5606
Fort Collins ~~~~~~~~~~~~ 970.495.9389
Greeley ~~~~~~~~~~~~~~~~~ 970.395.7625
Loveland/Centerra ~~~~~ 970.619.3351

Complementing Your Investment Objectives with Personal Mortgage Solutions

Our goal is to have your mortgage work for you. A mortgage is not simply a debt, and the onsite mortgage-lending experts realize it can help you achieve your financial goals. The way you finance your home can make a huge impact on how you manage your additional investments and retirement.

Just a few of the many programs we have access to are:

- Adjustable and fixed rate
- Jumbo and super jumbo
- HELOC and second mortgage
- Interest only
- Reverse mortgage
- Pledged asset mortgage options
- Cash out/home equity
- Construction lending
- Home improvement loans

Once you've met with your lender and selected your loan program, the financing process begins. Decisions are made locally, which means quicker turnaround time on loan approvals and more customized services for you. We aim to make the loan transaction as smooth and stress-free as possible. Furthermore, the onsite mortgage professionals are able to lend in all 50 states; your lender can be local even if your property is not.

Getting the mortgage that's right for you

Your first step in finding the right mortgage is scheduling a one-on-one consultation by telephone or in person. Your lender will then detail a customized loan road map and show you many mortgage options that are right for you. Our relationship with more than 20 of the nation's top mortgage investors means we can select from thousands of programs to find the one that best fits your needs.

Fort Collins	
Harmony Office	970.267.2788
Downtown Office	970.495.9385
Horsetooth Office	970.494.5522
	970.494.5523
Loveland	970.203.2638
Greeley	970.494.5522
Boulder	303.938.4871
Longmont	303.774.1310
Denver	303.882.6818

EQUAL HOUSING LENDER MEMBER FDIC

Be certain your hard work pays off

You are among a select group of people who have succeeded financially. Make the most of your success with proven strategies, extensive experience and unbiased recommendations that may be applied to meet your specific financial and personal life goals – today, tomorrow and for generations to come.

In every aspect of your relationship with us, you will benefit from a level of professional service and attention that enables you to navigate the life cycle of wealth accumulation, preservation and transfer so the "what's next" of living will never be compromised by the "what ifs" of the unexpected.

Investment Management & Trust is ready to create the team of experts to assist you in bringing your financial picture into focus. Contact us today so that we may help you achieve financial peace of mind and a legacy for those who are closest to you.

We understand the value of building relationships. That's why we do all we can to ensure quality products and superior service to meet your evolving needs. Through this commitment, we've enjoyed more than sixty-five years of service to the community and relationships with clients that span generations. From a position of leadership, we've generated consistent growth while maintaining the power of local decision-making. And in the process, we've fueled an entrepreneurial spirit that provides you with new opportunities to secure your future.

First National Bank
Investment Management & Trust

Visit us in person or by phone at any of our convenient Colorado locations:

Fort Collins
First National Bank Tower – 4th Floor
215 West Oak Street
Fort Collins, CO 80521
800/970.495.1293

Loveland
Downtown Office
750 North Lincoln Avenue – 2nd Floor
Loveland, CO 80537
970.203.2630

Centerra Office
1450 North Boyd Lake Avenue – 2nd Floor
Loveland, CO 80538
970.619.3344

Boulder
1155 Canyon Blvd. – Suite 210
Boulder, CO 80302
303.938.5607

Denver
515 17th Street
Denver, CO 80202
303.938.5607

Greeley
1701 23rd Avenue – 2nd Floor
Greeley, CO 80634
970.346.1500
888.413.4395

1stnationalbank.com

Contact an office near you to receive one or more of our mailings:

Financial Focus Newsletter

Women's Series Calendar

Investment Update Email