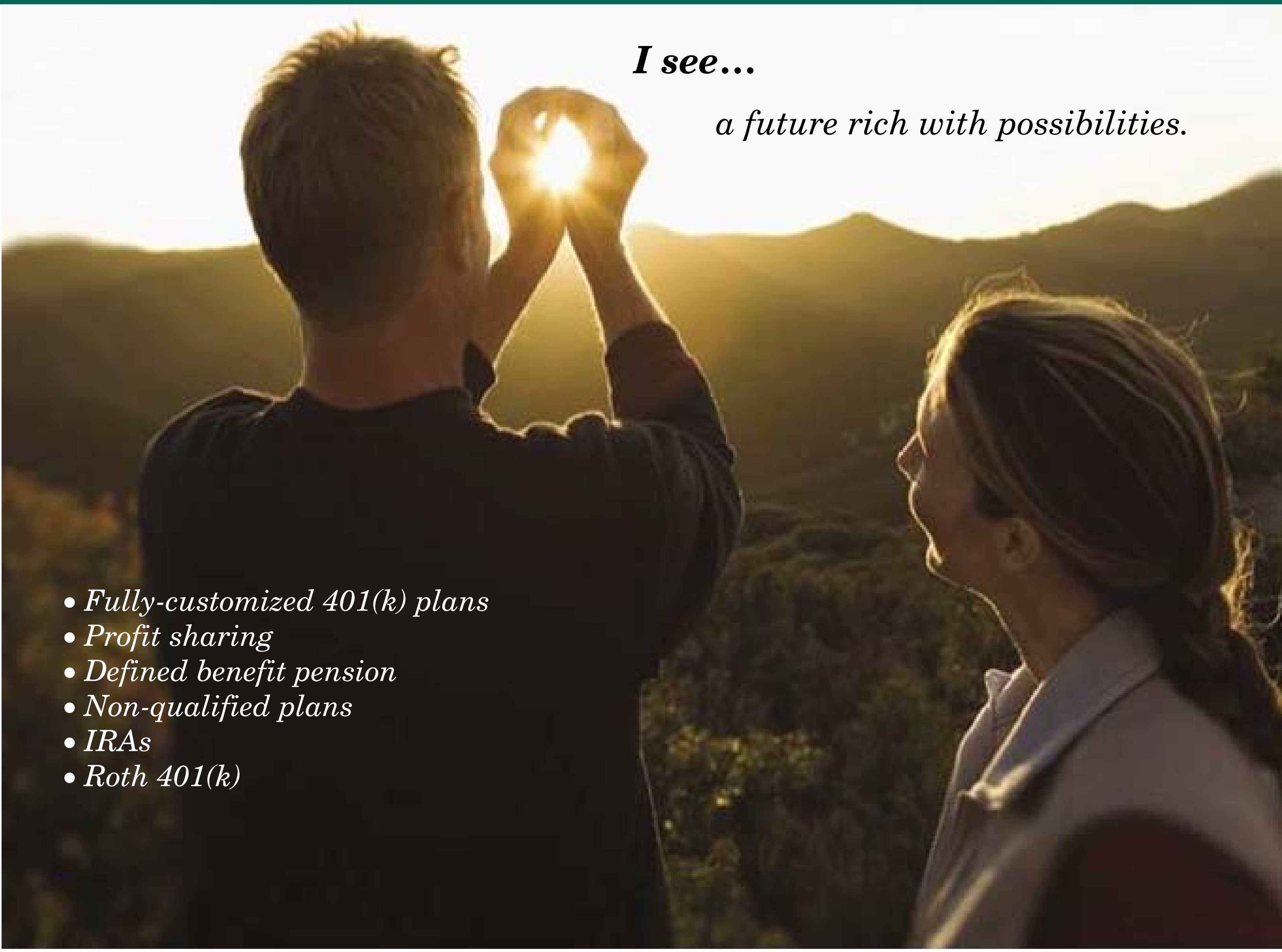
Retirement Plan Services

First National Bank
Investment Management & Trust



I see…

a future rich with possibilities.

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

Comprehensive retirement plan programs and services

Build loyalty with your key employees by investing in their future. Using a flexible mix of retirement planning products and service options, our experts will help you develop a plan that meets your needs as well as those of your employees.

Preparing for retirement involves more than just saving. From self-directed to fully managed retirement accounts, Investment Management & Trust has flexible, customized programs that put you and your employees on the road to success. Individuals who are looking for more flexibility can also take advantage of our Segregated or Separately Managed Account options.

You will receive a locally managed, bundled service including:

- Variety of investment and mutual fund options
- Open investment architecture
- Proactive investment monitoring
- Daily record keeping
- Employee education and communication
- Tax and compliance services

Using technology to make a difference

Because access to current information is a requirement for retirement investing, our plans are featured on a secured web site that allows for comprehensive management of plan information.

Eliminating surprises with upfront pricing

All fees are fully disclosed to plan sponsors. This honest, upfront approach allows for educated and informed investment decisions.

Through the use of no-load mutual funds, Investment Management & Trust offers participants a variety of quality investment options at a fair price. There are absolutely no hidden wrap, transaction, or intermediary fees.

Partnering with you for the future

Trusting your wealth management to the local experts means that you'll experience a high level of personalized service. For decades, our professionals have provided customized financial solutions for individuals, corporations, public entities and foundations. Whether you are looking for financial planning, investment management, trust and estate services, retirement plans, private banking services or mortgage services, we approach each relationship as an opportunity to build a long-term service commitment not duplicated in today's market.

Communication is key

We communicate directly with plan sponsors and participants and are always available by phone, email, or for face-to-face meetings.

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Denver, CO 80202
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