First National Bank
Investment Management & Trust

Women's Series

Twelve Months to Financial Clarity

A New Portfolio Manager: Mom

Women who are keepers of the family checkbook are increasingly taking charge of the family investments as well. Women account for 85% of all consumer purchases including everything from autos to health care, and we represent the majority of the online market.[1] Accustomed to multi-tasking, women often think about financial decisions while baking cookies or walking to the park with the kids. We take a different approach than men to investing; less inclined toward risk and more inclined to stick with a plan (even through volatile times) rather than trade individual securities or switch in and out of funds. While women think more of what they want their money to do (kid's education, 2nd home, vacation, etc.), men are more focused on returns and "winning the investment game."[2] Everyone seems to know someone with a financial horror story, and we certainly hope that you're not included in that group. Know your risk tolerance, diversify your portfolio and don't forget about the most important factor in determining both the return and risk of an investment portfolio – asset allocation. If you have questions about your financial portfolio, contact us at 800/495.1293 and we'll set an appointment with the professional that most appropriately fits your needs.

Sources: 1 Marketing to Women Quick Facts; 2 Hilary Stout, Staff Reporter for the Wall Street Journal

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1.	2.	3.	4.	5.	6.
7.	8.	9. **Financial Planning - Making Decisions Early** Noon to 1:00 p.m., Tuesday, March 9th, Loveland	10.	11.	12.	13.
14. Daylight Savings Begins	15.	16.	17. St. Patrick's Day	18.	19.	20. First Day of Spring
21.	22.	23. **Annuities 101: Your Guide to Understanding the Basics** 2:00 – 4:00 p.m., Tuesday, March 23, 2010, Fort Collins	24.	25.	26.	27.
28.	29.	30. Passover	31.			

Additional details on reverse...

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Financial Planning - Making Decisions Early

Noon to 1:00 p.m., Tuesday, March 9th, 2010
Medical Center of the Rockies - Boardroom 1st Floor
2500 Rocky Mountain Ave (I25 & Hwy 34 West)
Who will manage your finances if you become incapacitated? Who will inherit your property when you die? Thinking about these types of questions - before illness or death strikes - is what estate planning is all about. Rhonda Morehead, JD, CTFA, Assistant Vice President and Senior Trust Officer, First National Bank Investment Management & Trust, will share some of the common concerns and solutions for these very issues. No charge. Registration limited to 20. This seminar is co-sponsored by the Medical Center of the Rockies Foundation and Aspen Club. To register, please call 970.495.7500 or email mbs@pvhs.org.

Annuities 101: Your Guide to Understanding the Basics (Women's Series)

2:00 – 4:00 p.m., Tuesday, March 23, 2010
Café Columbine & Bakery
802 West Drake, Fort Collins
What is an annuity? How do they work? How much do they cost? Should all investors have one? Due to its popularity, Chad Jones, CFP®, Vice President and Senior Relationship Manager, First National Bank Investment Management & Trust will repeat the seminar he gave prior to our Market Summit, November '09. Bring your questions about annuities and get them answered by the professional. To register for this event, please call Jo Nell Lynd at 970.495.1293 or email jlynd@1stnationalbank.com by March 15th.