





At FineMark, we focus exclusively on you and your best interests. We work with you to define your goals and develop a plan to achieve them. We do this by getting to know you, a process FineMark takes seriously. Only then can we understand what's meaningful to you today and learn your wishes for the future.



# WHO WE SERVE

At FineMark, we serve individuals, families, entrepreneurs and professionals—people just like you.

We believe in a collaborative approach, and that means spending quality time together. By building sincere relationships that go beyond the financial aspects of your life, we're able to help you achieve your goals and objectives.



## WE MAY BE A GOOD FIT FOR YOU IF...

- 1 You want to work with an experienced team that truly places *your interests first*.
- 2 You're looking to grow your portfolio and *protect* what you have built.
- 3 You're seeking a company to provide *essential oversight and day-to-day management* of your affairs, held at FineMark or elsewhere.
- 4 You want to *ensure your family is cared for* and *your wishes are followed* when you're no longer here.

# WHAT WE DO

We're here to help you coordinate all aspects of your financial life in one place, with one team. Whether you choose to utilize one, all, or a combination of our services, we remove the complexities that can exist with wealth and make your financial life as seamless as possible.



## *Beyond Our Services*

Knowing what brings meaning to your life is the first step in effective wealth management. At FineMark, we focus on building authentic, lasting relationships with our clients.

By taking the time to get to know you, we gain the knowledge and understanding necessary to create a customized plan, unique to you.

# Banking Services

## Personal Banking

Our personal banking services offer everything you need to build a strong financial foundation. After taking time to analyze your financial goals, we'll suggest banking solutions that align with your objectives. For your convenience and ease, FineMark offers a number of checking and deposit services including:

- CDARS®
- Certificates of Deposit
- Checking Accounts
- Credit Cards
- Debit Cards with Rewards\*
- Health Savings Accounts (HSA)
- Individual Retirement Accounts
- Money Market Accounts
- Remote Deposit Capture
- Safe Deposit Boxes
- Savings Accounts

\*Business and HSA accounts excluded.

## Business Banking

Our portfolio of business banking services is designed to help you conduct your banking quickly and efficiently. Our services include:

- Autobooks
- ACH Service
- Business Certificates of Deposit
- Business Checking Accounts
- Business Money Market Accounts
- Cash Flow Management Services
- Credit Cards
- InfraFi CDs (CDARS®)
- IOLTA / IOTA / IOLA Accounts
- Lockbox
- Merchant Services
- Positive Pay
- Remote Deposit Capture
- Safe Deposit Boxes

## Banking Technology

Whether the goal is preventing fraud or simplifying your banking experience, FineMark is at the forefront of technology. Our professionals research the trends and employ the tools that allow you to bank conveniently and confidently—anywhere, anytime.

- ▶ Text and E-mail Alerts
- ▶ Online Banking
- ▶ Mobile Apps
- ▶ Bill Pay
- ▶ Zelle®
- ▶ Remote Deposit Capture

# Lending Services

## Personal Lending

Our customized approach to managing your wealth may include our lending services. Whether you're buying a car, a house, or funding your child's education, FineMark can tailor a personal loan that is right for you. Our experienced professionals take a consultative approach and work efficiently to ensure the process is completed in a timely manner.

### RESIDENTIAL REAL ESTATE LOANS

- Home Purchase
- Construction Loan
- Refinance
- Home Equity Loan

### PERSONAL LOANS

- Aircraft and Marine
- Consumer Goods
- Personal Lines of Credit
- Loans Secured by Marketable Securities



## Business Lending

As a full-service commercial bank, FineMark has the ability to structure loans and introduce creative financing to meet your specific needs. Whether you're expanding your business or investing in real estate, our associates will do what's right for you and your business, always.

### COMMERCIAL REAL ESTATE LOANS

- Owner and Non-owner Occupied
- Mixed-use Building
- Multifamily Residential
- 1-4 Family Investment

### BUSINESS PURPOSE LOANS

- Business Expansion
- Equipment Purchase
- Business Working Capital
- Lines of Credit/Letters of Credit

# Investing for You

No single investment strategy works for every investor. That's why we never take a one-size-fits-all approach. Everything about you shapes the way we invest your money. You need options, flexibility and unbiased advice. We get to know your individual goals, risk tolerance and preferences. The result is a thoughtful, tailored portfolio crafted specifically for you.

## Our Approach

Our investment approach is guided by our governing principles: **Open Architecture, Portfolio Construction, Risk Management, and Tactical Asset Allocation.** We believe this approach results in greater long-term, risk-adjusted performance for our clients.

### ▶ Open Architecture

Our open architecture approach means you receive unconstrained, unbiased investment advice, which may include external and internal strategies.

### ▶ Portfolio Construction

Decisions about asset allocation and portfolio construction are based on your unique circumstances.

### ▶ Risk Management

We design each portfolio to optimize returns and manage downside volatility.

### ▶ Tactical Asset Allocation

We tactically adjust for market conditions, which keeps your portfolio on track to meet your needs and objectives.

Trust and investment services are not FDIC insured, are not guaranteed by the bank and may lose value.



# Portfolios Built for You

Your portfolio can be built with investments we source externally, those we manage internally, and other investments you may already own.

With no financial incentive to recommend one option over another, FineMark advisors can construct a sound and wide-ranging portfolio that is ideal for you and your family.

## Externally Sourced Investment Strategies

Our network of external managers can provide strong and diversified returns, adding depth to your overall portfolio. Our multifaceted due diligence process seeks to select high-quality managers.

## Internally Managed Investment Strategies

FineMark offers two internally-created investment strategies: the Core and the Dividend. The Core strategy is designed to outperform the S&P 500; the Dividend strategy is focused on income-generating equities.

## Other Owned Investments

Our unique management approach allows the inclusion of assets such as real estate, precious metals, business interests and other personal property.

# Allocating Your Assets

Our goal is to build the most appropriate portfolio for you while balancing returns with risk. Because our portfolios are custom created, they reflect different parameters of risk and return characteristics. We tailor your portfolio to match your expectations, time horizon and financial needs. Working together, we'll construct a portfolio that's best suited to meet your objectives.



## Trust & Estate Services

Entrusting your family's well-being to a team of qualified and experienced professionals is one of the most important decisions you can make in estate planning.

Our advisors have decades of fiduciary experience and they'll work with you to navigate the ever-changing complexities of your estate and trust documents. When the time comes, they'll be there to guide your loved ones through every aspect of the process. You'll gain peace of mind knowing your wealth and your legacy are preserved and protected.

*We can help you...*

- Create a financial legacy for you and your family.
- Maintain your current lifestyle.
- Protect assets from taxes and other risks.
- Transfer assets and family values from one generation to the next.
- Pursue your philanthropic goals strategically on your behalf.

## We are Fiduciaries

Too often, we meet families unaware of the financial implications of their existing estate plans. We'll work with you, and your estate and tax counsel, to ensure all of your plans are executed in tandem and are carried out according to your wishes.

*FineMark has the ability to act as:*

- ▶ Trustee
- ▶ Agent
- ▶ Guardian
- ▶ Personal Representative



## Estate Settlement Services

Following a loved one's passing, the estate settlement process can be overwhelming. Families may deal with complex assets, trusts, business interests, and real estate. We work diligently to ease the burden on families and provide the essential support needed to complete the process successfully. Our advisors have the knowledge and compassion to work closely with family members and settle your estate as you intended.



## Estate Settlement Process\*

### Step 1: Gather Documents and Assets

The first months after the loss of a loved one involve gathering estate-planning documents and other important papers such as bank, stock, and bond certificates, life insurance policies, corporate records, car and bond titles, and deeds. This is also the time to review all outstanding debts.



### Step 2: Value Assets and Pay Final Bills

This next step involves identifying, appraising, and valuing assets. Financial institutions will be contacted and other assets (including real estate, personal effects, and closely-held businesses) will be appraised. Potential creditors will be notified and final bills will be paid.



### Step 3: File Tax Returns

During this step, tax planning for when you've passed and appropriate tax elections will minimize tax liability. Federal and/or state income tax returns (and possibly federal estate tax and state inheritance tax returns) will be prepared and filed; applicable taxes will be paid.



### Step 4: Distribution

Once all income and estate tax issues have been resolved, final distributions are made to beneficiaries and the estate settlement process is completed.

\*The process can take months or years to complete.

# Planning

Your life is unique; your financial plan should be as well. Crafting a plan that will help you achieve your goals at every stage of life requires careful consideration of your needs, resources, and time constraints.

Our advisors have experience with all aspects of financial planning. Working together, we'll help you align your wealth, values, and goals today and well into retirement.



## ▶ Cash Flow Management

Determine how much you earn (inflows) and how much you spend (outflows). Plan for your current and future cash flow needs; stay on track with ongoing analysis.

## ▶ Asset Management

Ensure your money is invested properly, with the desired amount of risk and return to meet your goals and objectives.

## ▶ Business Planning

Create and execute a business plan that focuses on business succession, non-financial asset management, family business governance, and your exit strategy.

## ▶ Retirement Planning

Establish your needs and goals early so you can retire when you're ready. We'll answer your questions and guide you through the process so you can proceed with confidence.

## ▶ Risk Management

Protect your assets and manage risk through insurance and income replacement strategies and the titling of assets.

## ▶ Tax Planning

Recognize that income, estate and transfer taxes can have a big impact on your savings. We'll help you consider that impact and understand tax laws and strategies to minimize your exposure.

## ▶ Education Planning

Through proper planning, our advisors can help you find ways to balance the cost of a child or grandchild's higher education while also saving for retirement.

## ▶ Estate Planning

Proactively design the transfer of your wealth while minimizing current and future tax impacts on your estate. Protect your assets from unexpected health, personal, and business risks, and ensure your wealth continues to be well managed regardless of life's uncertainties.



FineMark is composed of highly effective professionals, selected for their expertise, civil leadership and commitment to placing clients' needs first.

### *Our Mission*


To Build Extraordinary Relationships by Going Above and Beyond.

### *Our Vision*

To make a positive impact on the individuals, families and communities we serve while being good stewards of FineMark's resources.





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Trust and investment services are not FDIC insured, are not guaranteed by the bank and may lose value.