

WE HELP YOU PROTECT THE FUTURE OF YOUR ESTATE AND ASSETS.

Let us handle the complicated details of managing your trust and assets, so you can live your life worry free.

TRUST & ASSET MANAGEMENT

The BTC Trust Department offers a wide range of trust-related and asset management services in conjunction with BTC Financial Management, Co.

These services include, but are not limited to, the following:

- Trust Administration
- Closely-held Business Management
- Farm Management
- Real Estate Management
- Charitable Trust Management
- Portfolio Management
- Custodial Services
- Record Keeping Services
- Collaboration with Legal and Accounting Professionals

BTC Bank was originally organized on September 12, 1919 as the Bethany Trust Company and began operating under the name BTC Bank in 1999. Since its organization, BTC Bank has operated on the principals of fairness and commitment to the communities in which it operates.

BTC Bank Trust Department applies this same community-minded approach to the offering of services to families, charitable organizations and businesses throughout Missouri and Southern Iowa.

We help you protect the future of your estate and assets.

Whether you're in the process of building a new trust or managing a mature one, BTC Bank is a proven, trusted choice.



BTC BANK LOCATIONS

Bethany
BTC Bank Headquarters
3606 Miller St.
660-425-7285

Albany
101 E Hwy 136
660-726-3213

Beaman/Pettis County
31101 Hwy HH
660-829-0006

Boonville
2302 Main St.
660-882-3132

Buffalo
1505 S Ash St.
417-345-2113

Cameron North
515 Platte Clay Way
816-632-5232

Cameron South
124 S Walnut
816-632-7272

Carrollton
1201-2 N Hwy 65
660-542-9855

Chillicothe
400 W Old Hwy 36
660-646-1919

Columbia
4000 Range Line St.
573-499-0955

Fayette
100 E Morrison
660-248-3337

Gallatin
101 W Jackson St.
660-663-2141

Gilman City
435 Main St.
660-876-5617

Hardin
301 NE 2nd St.
660-398-4312

Jamesport
220 S Broadway St.
660-684-6114

Lamoni, Iowa
2090 E Main St.
641-784-7300

Maysville
401 W Main St.
816-306-0130

Oregon
105 N Washington
660-446-3316

Osborn
593 Clinton Ave.
816-675-2111

Pattonsburg
114 Central St.
660-367-2315

Salisbury
507 N Weber
660-388-6145

Trenton
1000 Oklahoma Ave.
660-339-7477



TRUST & ASSET

MANAGEMENT SERVICES

A SUBSIDIARY OF BTC BANK



TRUST & ESTATE SERVICES

The principal duty of a Trustee is to carry out your wishes as outlined in your Trust.

The Trustee is responsible for investment and protection of assets, making payments and distributions in accordance with the terms of the Trust, interpreting the terms of the Trust, and maintaining accurate and complete records. The Trustee provides regular accounting statements to the Trust Beneficiaries.

Trust administration can, at times, be a complex endeavor leading many families and individuals to rely on the services of a professional trust company. BTC Trust Department has a multi-faceted and experienced team in place to professionally and responsibly ensure and facilitate your wishes and goals under your Trust Agreement.

The use of a Corporate Trustee can also be advantageous in circumstances where the selection of one or more family members to serve in the role as Trustee could create the potential for family conflict. The BTC Trust Department team has the experience and background to facilitate your wishes while reducing the potential for family conflict.

In situations where involvement of the Probate Court is unavoidable or necessary, BTC Trust Department, in collaboration with MO Estate Planning, P.C., or alternative counsel, can ensure the timely and proper filing of all documents and pleadings necessary in the appropriate Jurisdiction.

FOUNDATIONS, CHARITABLE ORGANIZATIONS AND SCHOLARSHIP FUNDS

BTC Bank Trust Department can administer and manage assets and investments of Foundations, Charitable Organizations and Scholarship Funds. The Trust Department provides detailed statements and accountings on a monthly basis and conducts regular meetings with boards and committees to review the performance of investments and financial condition of the entity or fund.

Supervision and preservation of assets of the foundation, trust or scholarship fund by BTC Bank Trust Department can allow your organization, board or committee to focus its efforts on selection of award recipients and the furtherance of its charitable purpose.

WWW.BTCBANK.BANK/TRUST
Trust Services are not FDIC insured

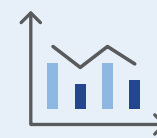
TRUST & ACCOUNT ACCEPTANCE

We accept accounts based upon our ability to deliver the highest quality fiduciary services at a reasonable profit without undue risk. The BTC Bank Board of Directors provides final approval for the acceptance of accounts utilizing account acceptance guidelines. BTC Bank will begin serving as Trustee or BTC Financial Management Co. will begin serving as an investment agent upon formal account acceptance – we accept no fiduciary responsibility unless we have formally accepted the account and its assets.

Factors we use in considering accounts to take as a fiduciary include, but are not limited to, the following:

- Identity, residency and capacity of the parties
- The type and character of the assets, their location, and any factors or conditions that might hinder efficient management
- Potential conflicts of interest whether real or perceived
- Level of risk of litigation among beneficiaries
- Adequacy of powers and directions in the Trust document
- If a co-Trustee status is involved, whether the co-Trustees can work together to serve the grantor(s) and beneficiaries
- Adequacy of fee in relation to the time and effort for administration
- Any other factor that would affect our duties as fiduciary such as state law or provisions, duties, restrictions, and obligations in the Trust or governing document

ACCOUNT REVIEW AND REPORTING



During the initial review of an account, BTC Trust Department and BTC Financial Management, Co. will develop an investment objective for each account. In developing the investment objective, factors considered include: income needs, risk tolerance, the individual's or entity's tax situation, provisions contained in the governing document, and any applicable laws, rules or regulations. Formal reviews are conducted on each account annually. More frequent reviews may occur should there be a change in needs, objectives or tax circumstances.

Periodic statements are provided to beneficiaries and a comprehensive annual statement is provided outlining the assets, holdings and transactions in the account.



FARM MANAGEMENT

BTC Bank Trust Department offers Farm Management with experienced and knowledgeable employees under the direction of Chris Hoffman. Farm Management services include, but are not limited to, the following:

- Regular physical inspections to ensure good husbandry and proper soil conservation practices
- Periodic soil testing and evaluation of nutrients and minerals needed
- Management of records with the United States Department of Agriculture and Farm Service Agency
- Election of, and application for, federal and state programs
- Strategic planning for maintenance and approved new construction of fencing, buildings, and improvements (terracing, tiling, ponds, watersheds, etc.)
- Negotiation of cash rent/crop sharing agreements (as landlord or tenant)
- Supervision of all aspects of livestock management

FARM MANAGEMENT FEES

Management of Grain Farm: \$5 - \$30 per acre

Management of Hay Farm: \$5 - \$20 per acre

Management of Livestock Operation: \$1 - \$3 per acre plus 2% - 8% of Net Livestock Sales
(Gross Selling Price less Auction Fees & Lottage)