THE PRIVATE CLIENT RESERVE

Financial Planning • Investment Management
Personal Trust • Private Banking • Insurance Services
What’s the real bottom line?

For many, the bottom line is the ultimate measure of success. At The Private Client Reserve, we believe the life you’re living above the bottom line is just as important. Whether you’re well along in a successful career or navigating the intricate issues of inherited wealth, we’ll help you plan and manage your finances so you can spend more time living your life — beyond the bottom line.

“Our are those who learn that the bottom line doesn’t always have to be their top priority.”

— William Arthur Ward

Our Mission
To enrich the lives of our clients by honoring their unique goals
Expertise by your side
Imagine a trusted financial guide with an array of sophisticated and comprehensive capabilities and individualized solutions for managing wealth. Now imagine having that guide by your side at all times. That’s The Private Client Reserve: our sophisticated experts and teams are dedicated to working closely with you to apply forward-thinking, creative and timely strategies personalized to your unique needs.

Comprehensive Solutions
We understand that complex wealth issues demand comprehensive solutions from sophisticated individuals who are part of a dedicated team. That’s why we’ve assembled a full complement of experts and services to meet your wealth management needs. This team, led by a Wealth Management Advisor, is dedicated to understanding your goals and helping you achieve your dreams.

A Wealth Management Advisor is your primary point of contact who oversees, coordinates and mobilizes all the expert resources at U.S. Bank for your benefit.
Expert Investment Management

Our Portfolio Managers work closely with you to tailor an investment approach that matches your needs according to your individual Investment Policy Statement. Our goal is to produce consistent, long-term investment results by effectively balancing your risk/return objectives.

Our wide range of investment management options include:

- Individual stocks and managed portfolios
- Separately Managed Accounts (SMAs) featuring third-party money managers who have passed U.S. Bank’s extensive internal and external due diligence reviews
- Unified Managed Accounts combining the holdings of SMAs, mutual funds, exchange-traded funds, stocks and bonds into a consolidated account; using overlay technology to provide thoughtful tax management
- Bonds and other fixed income instruments
- Alternative investments including hedge and exchange funds, structured investments, private equity, asset concentration strategies and specialty asset products
- Mutual funds from a variety of third party mutual fund companies, including our partners at First American Funds

Comprehensive Financial Planning

We offer a variety of financial planning approaches to accommodate different levels of need and interest.

- If you need a framework in which to weigh specific important financial decisions, our targeted approach may be best for you. Structured to fit your schedule and priorities, we cover diverse topics such as cash flow, asset allocation, retirement planning, estate planning, charitable giving, long-term care, and education planning. We can also combine all of these to create a single comprehensive plan.

- For individuals and families with significant wealth, we collaborate with your tax and legal advisors on complex planning issues including financial and estate planning specifically focused on your goal of asset protection and the orderly transfer of assets.

- We have the expertise to work with you and your advisors to address complex business-related financial planning, from stock option analysis to risk management and business succession planning.

Based on your individualized financial plan, we help you implement strategies to achieve your objectives and then follow up regularly to help keep you on track.
Customized

**Trust and Fiduciary Services**

Our personal trust professionals help individuals and families at all stages of life to manage the complexities of wealth preservation and distribution. We’ll review your estate plan — working in collaboration with your legal and tax advisors — to help you identify and implement targeted financial strategies for your unique situation and goals.

Fiduciary Services include:

- Revocable and irrevocable trust administration
- Estate valuation and strategies
- Charitable gifting strategies
- Estate administration, valuation, settlement and guidance to heirs
- Professional management of specialty assets (commercial real estate, farm and ranch property, and natural resources)

We often serve as corporate trustee for our clients. If you become incapacitated, we take care of your affairs discreetly and efficiently, from paying bills and filing insurance claims to maintaining your residence. Upon your death, we administer your estate with the interest of your heirs in mind so your loved ones aren’t burdened with complex and emotional financial issues and decisions.

**Individualized**

**Private Banking**

We know your time is precious, and we’ll work with you to make our private banking services exceptionally convenient — coming to your home or office, or working with you by phone and email. And of course, we’re always available to meet with you at our local offices.

**Credit, when and where you need it**

Your Wealth Management Advisor and Private Banker will work closely with you to secure customized and competitive loans, lines of credit and value-added credit cards to leverage your assets to suit your needs. Whether you are financing another home, stock option exercise or complex business investment, we simplify the process and deliver results.

**Banking anywhere in the world**

Whether you are at home, at work or traveling, we can streamline your daily banking activity while assuring that your money is always working for you. Our enhanced deposit and financial management products and services include an array of personal accounts plus a full suite of business accounts and treasury management solutions for professionals, professional service organizations and family offices. For maximum convenience, we offer 24-hour banking, Internet banking bill paying services and an extensive ATM network, including check card access with no ATM fees.

Insurance Services

Our insurance professionals will help you develop strategies to protect and preserve what is most important to you. Proper insurance planning can protect your wealth and help you pass it on to future generations. Our comprehensive insurance solutions for both personal and business purposes include:

- Life insurance
- Disability income insurance
- Long-term care insurance
- Key person protection
- Executive benefits
- Business continuation insurance
Experience The Private Client Reserve
For generations, The Private Client Reserve at U.S. Bank has helped successful individuals and families manage their wealth. Our knowledgeable advisors understand that relationships aren’t built overnight. We earn the privilege of being your trusted advisor by guiding you financially so you can experience life – beyond the bottom line.

Deposit products offered by U.S. Bank National Association. Member FDIC.
Credit cards are issued by U.S. Bank National Association N.D. Credit products offered by U.S. Bank and subject to normal credit approval.

U.S. Bank and its representatives do not provide tax or legal advice. Each individual’s tax and financial situation is unique. Individuals should consult their tax and/or legal advisor for advice and information concerning their particular situation.

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U.S. Bank may enter into agreements with non-proprietary mutual funds or their service providers whereby U.S. Bank provides shareholder services and/or sub-transfer agency, custodial and other administrative support services and receives compensation for these services. Compensation received by U.S. Bank directly or indirectly from mutual funds does not increase fund fees and expenses beyond what is disclosed in the fund prospectuses. For more information, review the fund prospectus.

Equity securities are subject to stock market fluctuations that occur in response to economic and business developments. Investing in fixed income debt securities are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications, and other factors. Investment in debt securities typically decreases in value when interest rates rise. This risk is usually greater for longer term debt securities. Investments in lower rated and non rated securities present a greater risk of loss to principal and interest than higher rated securities.

Alternative investments very often use speculative investment and trading strategies. There is no guarantee that the investment program will be successful. Alternative investments are designed only for investors who are able to tolerate the full loss of an investment. These products are not suitable for every investor even if the investor does meet the financial requirements. It is important to consult with your investment professional to determine how these investments might fit your asset allocation, risk profile, and tax situation. Investments in exchange funds are available to investors who meet special qualification. For additional details about various risks associated with these types of investments, investors should review the offering materials, including the Private Offering Memorandum for the exchange fund. Investments in private equity are illiquid by nature and typically represent a long-term binding commitment. The investments made by private equity funds are not readily marketable and the valuation procedures for these positions are often subjective in nature. Hedge funds are speculative and involve a high degree of risk, including the risks of using derivatives, leverage, and short sales which can magnify potential losses or gains. Structured investments are subject to market risk and/or principal loss if sold prior to maturity or if the issuer defaults on the security. Investors should request and review copies of Structured Products Pricing Supplements and Prospectuses prior to approving an investment in these securities. Exchange Traded Funds (ETFs) are baskets of securities that are traded on an exchange like individual stocks at negotiated prices and are not individually redeemable. ETFs are designed to generally track a market index – broad stock or bond market, stock industry sector, or international stock. Shares of ETFs may trade at a premium or a discount to the net asset value of the underlying securities.

Insurance products, including annuities, are available through U.S. Bancorp Insurance Services, LLC, U.S. Bancorp Investments, Inc., in Montana: U.S. Bancorp Insurance Services of Montana, Inc., and in Wyoming: U.S. Bancorp Insurance & Investments, Inc. All are licensed insurance agencies and subsidiaries of U.S. Bancorp and affiliates of U.S. Bank. Insurance and annuity policies are written by unaffiliated insurance companies and may not be available in all states. California Agency #0E24641.
All of us serving you™

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