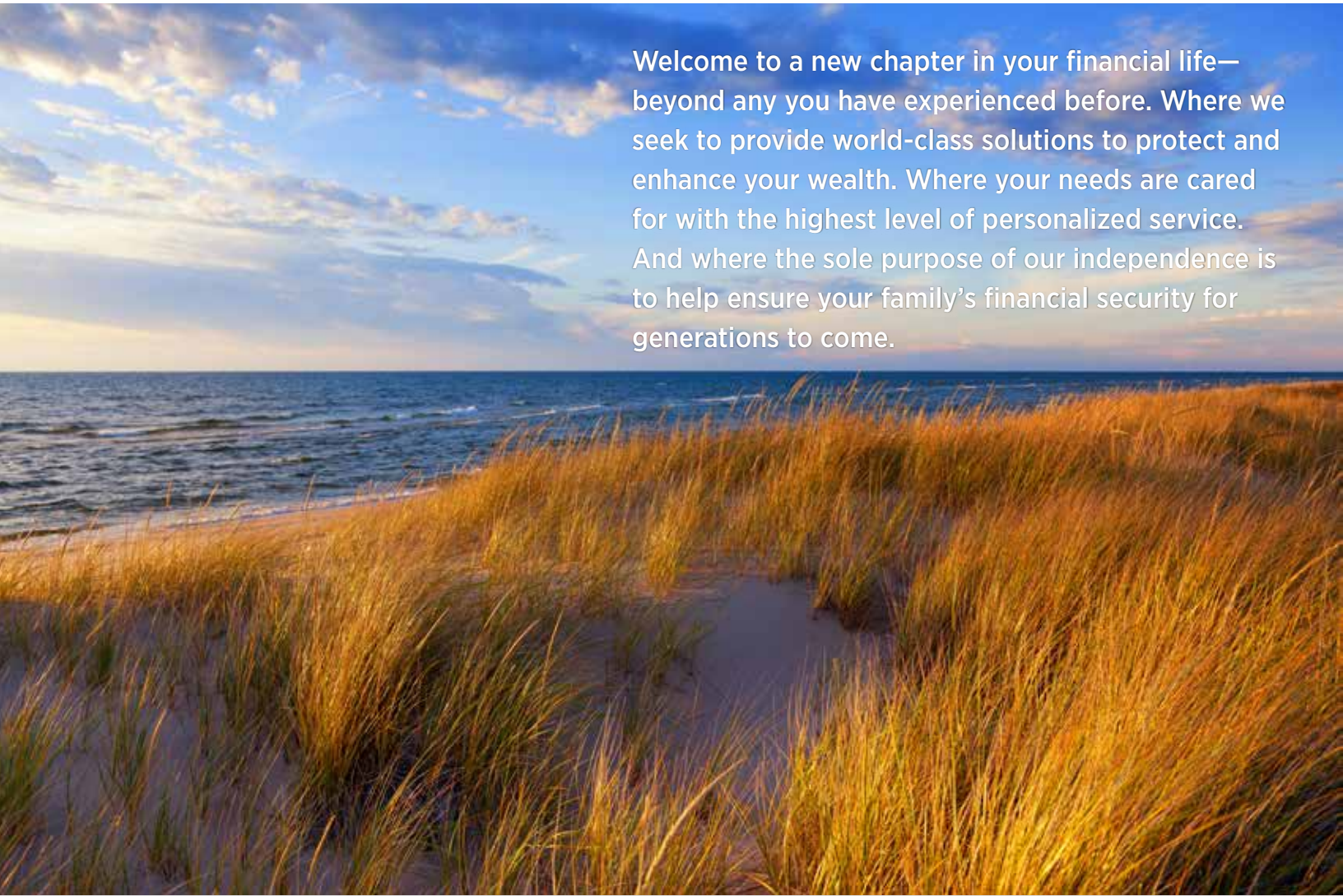


A FINANCIAL LIFE BEYOND YOUR EXPECTATIONS.



BEYOND ADVICE

OUR MISSION:
TO BE **THE** TRUSTED
WEALTH ADVISOR
YOU RELY ON.



Welcome to a new chapter in your financial life—beyond any you have experienced before. Where we seek to provide world-class solutions to protect and enhance your wealth. Where your needs are cared for with the highest level of personalized service. And where the sole purpose of our independence is to help ensure your family's financial security for generations to come.

WELCOME TO ARBOR TRUST WEALTH ADVISORS.

Beyond what is required—to what is absolutely necessary. Certain financial institutions choose to operate on the suitability standard, offering products and advice that are only required to be suitable for your needs. This can often lead to conflicts of interest when these firms make recommendations that benefit their compensation packages. In contrast, we follow the fiduciary standard, which requires us to act solely in your best interest. We believe this critical difference allows us to foster relationships built on total transparency and complete trust.

Beyond results on Wall Street—to the happenings on your street. At Arbor Trust Wealth Advisors, we create and cultivate a wealth management strategy engineered for your entire financial life, not just your investments. Our firm's capabilities include:

Holistic Financial Planning including Retirement, Insurance, Estate, Education and Tax Planning to demonstrate how every aspect of your wealth is interconnected, so you are better informed as you make life's most important financial decisions.

Portfolio Management and Construction incorporating domestic and global diversification opportunities that are aggressive in enhancing value, yet conservative in exposing you to risk.

University Retirement Advisory Services to help you navigate and maximize the benefits of distinguished service at our area's institutions of higher learning.

Trust and Estate Administration to help protect your assets and values with tax and inflation strategies.

Philanthropic Advisory Services designed to help you realize your vision for the world through efficient giving strategies.

Cash Management and Banking Services that help you plan for long- and short-term cash flow and access.

In addition, our private clients also benefit from:

Private Investment Services that identify unique opportunities for both personal wealth augmentation and private business growth.

Multigenerational Wealth Transfer Planning to guide the orderly transfer of assets and business interests through the years.

Beyond business relationships—to create lasting personal ones. We are your neighbors. We see you at the grocery store, we sit in your section at the game, and we share your passion for all that makes our community outstanding. When we are at the table with you, we listen to your dreams and goals, offering honest, objective and experienced insights on how to achieve them. We celebrate your happiest days and help you through your most challenging moments. Our care and concern for you—each and every day—serves as a continual reminder of why we went into business. And why we are beyond passionate about perfecting it.



www.arbortrust.com

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