

GUARANTY BANK AND TRUST COMPANY TRUST SERVICES

CLIENT PROFILES

Client Profile	Primary Need	Trust Product	Key Feature
<p>Entrepreneur, Small Business Owner</p> <ul style="list-style-type: none"> ▪ Busy individuals without time for day-to-day details of money management ▪ Use computers for personal business ▪ Travel frequently 	<ul style="list-style-type: none"> ▪ Time Savings ▪ Income and growth 	<ul style="list-style-type: none"> ▪ Investment Management Account ▪ Self Directed IRA 	<ul style="list-style-type: none"> ▪ On-line access ▪ Consolidation of all types of assets – single point of contact ▪ Broker flexibility
<p>Recent retirees</p> <ul style="list-style-type: none"> ▪ May have 401K or Profit Sharing plan to rollover ▪ Want freedom to enjoy retirement ▪ Need continuity as they travel 	<ul style="list-style-type: none"> ▪ Time Savings ▪ Simplification of asset management or records ▪ Income collection and flexible income distribution plans 	<ul style="list-style-type: none"> ▪ Self Directed IRA (rollover) ▪ Investment Management Account 	<ul style="list-style-type: none"> ▪ Single point of contact – statement with multiple asset types ▪ Bill Paying
<p>Seasoned Retirees</p> <ul style="list-style-type: none"> ▪ Seeking consistency of income ▪ May have two homes ▪ Have accumulated many small accounts and varied assets 	<ul style="list-style-type: none"> ▪ Cash flow management ▪ Professional investment program ▪ Personal relationship 	<ul style="list-style-type: none"> ▪ Investment Management Account ▪ Revocable Trust 	<ul style="list-style-type: none"> ▪ Ongoing portfolio management ▪ Timely Collection of income and flexible disbursement options ▪ Coordination with tax preparer
<p>Elderly clients in transition from their own home</p> <ul style="list-style-type: none"> ▪ Concerned about health or nursing home issues ▪ May have recently lost a spouse ▪ May have difficulties with check book or frequently deposits individual checks 	<ul style="list-style-type: none"> ▪ Safety ▪ Cash Flow Management ▪ Personal Relationship 	<ul style="list-style-type: none"> ▪ Revocable Trust ▪ Investment Management Account 	<ul style="list-style-type: none"> ▪ Impartial professionals handling income and assets ▪ Disability Planning ▪ Bill Paying
<p>Parent with special need beneficiaries</p> <ul style="list-style-type: none"> ▪ Suspects a family member may not be able to handle their inheritance ▪ Second marriage with children ▪ Children and grandchildren may have undesirable spouses 	<ul style="list-style-type: none"> ▪ Peace of Mind ▪ Personal Relationship 	<ul style="list-style-type: none"> ▪ Revocable Trust ▪ Irrevocable Trust 	<ul style="list-style-type: none"> ▪ Impartiality ▪ Professional investment management

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Client opening POA accounts <ul style="list-style-type: none"> ▪ POA may be reluctant to take on responsibility ▪ Client may have considerable assets (\$100,000 cash and securities) ▪ Client is confused about state of their finances 	<ul style="list-style-type: none"> ▪ Safety ▪ Personal Relationship 	<ul style="list-style-type: none"> ▪ Revocable Trust ▪ Investment Management Account 	<ul style="list-style-type: none"> ▪ Collection of income ▪ Bill Paying ▪ Impartial
Client has substantial estate, requires tax planning <ul style="list-style-type: none"> ▪ Client has been discussing trusts with attorney or accountant ▪ Client has over \$1 million in assets in their name ▪ Client has another trustee, corporate or individual 	<ul style="list-style-type: none"> ▪ Expense Savings ▪ Maximum earning power 	<ul style="list-style-type: none"> ▪ Irrevocable Trust ▪ Revocable Trust 	<ul style="list-style-type: none"> ▪ Simplification of asset transfer on death ▪ Coordination with tax preparer ▪ Collection of income and securities processing
Client is currently a trustee or personal representative <ul style="list-style-type: none"> ▪ Client is opening an account in a trust or estate name ▪ Client is concerned about record-keeping details as trustee ▪ Trust involved has many types of assets or is more than \$100,000 	<ul style="list-style-type: none"> ▪ Time Savings ▪ Peace of Mind ▪ Expense Savings 	<ul style="list-style-type: none"> ▪ Revocable Trust ▪ Irrevocable Trust, Estate 	<ul style="list-style-type: none"> ▪ Record-keeping appropriate for court or beneficiaries ▪ Consolidation of assets ▪ Coordination with other professionals ▪ Cash flow management