

PEACE OF MIND
EST. 1993
OVER ONE BILLION IN ASSETS



CALDWELL TRUST COMPANY
PERSONAL • TRADITIONAL • INDEPENDENT

Corporate Overview & Fact Sheet

Caldwell Trust Company was founded in November 1993 to provide personal, traditional and independent trust services. Since that time, Caldwell Trust Company has enjoyed continued success by remaining true to the same tenets that management outlined in our original charter application. Simply stated as follows:

- **To provide our clients with highly personalized one-on-one attention and care;**
- **To work to retain clients and build loyalties that result in multi-generation relationships;**
- **To contain our costs, and thereby client account fees, by doing everything internally, using the latest in electronic technology, which allows us to provide better service for less.**

80%
PERCENT OF
OUR BUSINESS
IS INVESTMENT
MANAGEMENT

Since receiving our charter from the State of Florida in 1993, our business has continued to grow through individuals who are attracted to a trust service provider that sincerely believes in giving clients what it promises, including quality investment management and estate planning. We can and do meet a need that is not being filled by conventional providers at larger financial organizations, where fees increase, and traditional trust services are abandoned in favor of brokerage and mutual fund-type activities.

Caldwell Trust's focus is providing fiduciary and investment management expertise to individuals, families, foundations and organizations. We are relationship driven; working with clients, their families and their advisors in matters of investment management, estate planning, tax planning, trust administration, estate settlement and retirement planning.

HISTORY:

Founded in 1993 by Roland Caldwell and his son R.G. "Kelly" Caldwell, Jr., President & CEO, Caldwell Trust Company is an independent privately-owned trust company headquartered in Venice, Florida with offices in Sarasota, Florida.

SERVICES:

Investment Management | Estate Planning | Tax Planning
Trust Administration | Retirement Planning

OWNERSHIP:

R.G. "Kelly" Caldwell, Jr., President & CEO

EXECUTIVE LEADERSHIP:

R.G. "Kelly" Caldwell, Jr., President & CEO

H. Lee Thacker, Jr., CFP, Senior Executive Vice President, Secretary and Trust Officer

Jan Miller, Senior Executive Vice President and Trust Officer

Leonard Nagel, Senior Vice President and Chief Technology Officer

Scott Antritt, Vice President and Trust Officer

MANAGEMENT:

Over \$1 billion in assets under management

Our History

Founded in 1993 by Roland Caldwell and his son R.G. "Kelly" Caldwell, Jr., President and CEO, Caldwell Trust Company is an independent privately- owned trust company chartered in the state of Florida with headquarters in Venice, Florida and offices in Sarasota, Florida.

With over \$1 billion in assets under management, Caldwell Trust's focus is providing fiduciary and investment management expertise to individuals, families, foundations and organizations. We are relationship driven; working with clients, their families and their advisors in matters of investment management, estate planning, tax planning, trust administration and estate settlement.

All of Caldwell's officers have a long history of working with complex investment, trust, and estate planning concerns in conjunction with our clients' professional advisors.

Our valued partnerships mean that you will be working with a team of highly experienced individuals in their respective fields of expertise. The investment committee at Caldwell Trust Company (CTC) collectively formulates a global view on the capital markets based on information provided by various third-party research providers. This information is continually analyzed and evaluated to convey our overall investment perspective. Our view will determine how we position investment portfolios for our clients both strategically and tactically. We also use objective fundamental and technical research provided by independent analysts and experts to select specific securities to place in client portfolios. Every client's estate, tax and investment goals are discussed and reviewed regularly to ensure we're meeting their needs.

As an independent trust company, our operation is more cost effective than our competitors. We maintain control over quality by having our own operations division. Nearly all our competitors' operation's divisions are centralized in another state with certain functions being handled outside of the United States. The ability to transact business quickly and efficiently coupled with all local decision makers is what uniquely positions Caldwell Trust Company apart from our competition.



Why Clients Choose Us

In the financial world today, stability is quickly vanishing. You need someone dependable who understands your most valuable assets. Someone to provide security for tomorrow, today. Caldwell Trust Company was founded in November 1993 to provide a personal, traditional and independent trust company based in our community. We're still right here. Same location. Same ownership. Same management. Same values as you.

The Caldwell family members are the majority owners of the company. R.G. "Kelly" Caldwell, Jr. manages the company his father, Roland, founded in 1993. He is here to continue his father's legacy. We are very comfortable assuring our clients that we will be here to take care of their children and their children's children.

Our personal level of service is unequalled in this community. From the moment you are partnered with a personal trust officer, you can be certain you have someone dedicated to you, your needs, your family, and your financial future. And because we experience extremely low employee turnover, you won't have to adjust to a constant change of relationship managers.

We offer traditional trust and investment services. That means a person answers all calls. It also means that we avoid all activities that would put us in a position of conflict with our clients. We do not sell products. We do not draft legal documents or prepare tax returns so there is no self-referral. We accept no commissions or incentives for referrals to other professionals outside our expertise.

As an independent trust company, we operate more cost effectively than our competitors. We maintain tight control over quality by having our own in-house operations department rather than piggy-back on less efficient, costly middlemen. We also have our own in-house technology department keeping us closer to our clients and saving us the expense of purchasing those services. Lastly, we have a highly successful investment track record, utilizing our own investment team and providing them with the research tools to position our clients for continued success. By controlling and managing our own operations, software, and investments, Caldwell Trust Company is much more responsive to client needs.

Caldwell Trust Company began with six co-founders in offices above a bank in Venice. Today the business operates from our own state-of-the art headquarters building at 1400 Center Road in Venice and additional offices at 1561 Main Street, Sarasota with a staff total of 34.

As we enter our first quarter-century of service with \$1 billion in assets under management, our founding philosophy has proved accurate. Careful, responsible management and the efficiencies of using our internal investment, operational, and technical resources enable us to generate strong returns for our clients at modest costs.

This honor is as much yours as it is ours. Without your support, none of this would be possible.

R.G. "Kelly" Caldwell, Jr.



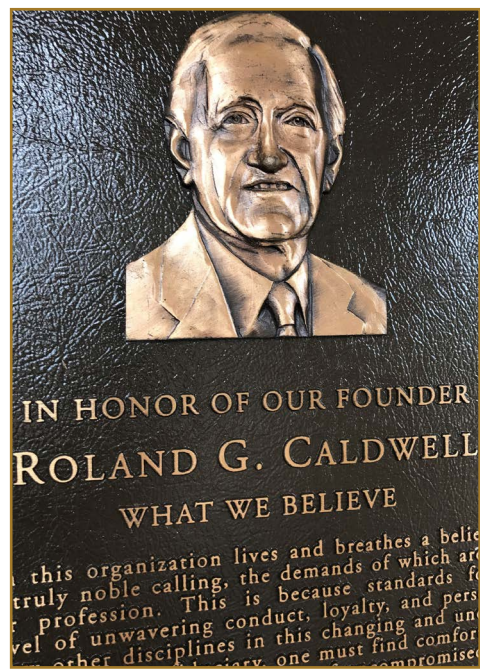
What We Believe

Each of us in this organization lives and breathes a belief that we are engaged in a truly noble calling, the demands of which are unlike those of any other profession. This is because standards for fiduciaries mandate a level of unwavering conduct, loyalty and personal integrity matched by few other disciplines in this changing and uncertain world. To serve as your trustee or fiduciary, one must find comfort and pleasure being immersed daily in an environment of uncompromised decency and honesty, earning and receiving total confidence from our clients by doing genuine good for them and their families. For this rare individual the personal rewards are high.

It is with this in mind that we assure you, the prospective customer, that the basic policies of the trust business are steeped in the tradition of the common law, withstanding the test of time. This also serves to gently but clearly remind those of us in the profession over and over of those certain cardinal principles, practices and precedents of long standing, that, if adhered to without fail, will benefit the client, our community -all of us- guaranteeing the personal success in this distinct, increasingly vital and growing profession.

In this tradition, we pledge our honor, reputation and names.

Roland G. Caldwell, Founder



CORE VALUES

CLIENT FOCUSED Passionate | Responsive | Dedicated | Compassionate

TAKE OWNERSHIP Accountable | Urgency | Good Judgment | Committed

DO THE RIGHT THING Respectful | Honest | Tough Love

DO WHAT YOU SAY Do What You Say You Are Going To Do

CORE FOCUS

PURPOSE | CAUSE | PASSION We Take Care of People

NICHE Building Generational Relationships

THREE UNIQUES

PERSONAL "It's a Relationship Not a Transaction"

TRADITIONAL "Uphold the Values" in What We Believe

INDEPENDENT Community Based Decision Makers




THE VALUE OF A CALDWELL TRUST OFFICER



CALDWELL TRUST COMPANY

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WHAT DOES A TRUST OFFICER WITH CALDWELL TRUST COMPANY DO FOR YOU?

A Trust Officer with Caldwell Trust Company serves as your financial quarterback, reviewing your family's circumstances in detail, then integrating legal, financial, tax, health, and personal components into a comprehensive plan that will be modified and updated as your family's needs change.

Caldwell Trust Officers provide personalized, concierge-style services which include:

- Creating highly customized solutions tailored to your individual needs.
- Honoring the confidentiality of personal discussions.
- Objectively analyzing, evaluating, advising, and managing.
- Paying close attention to all details when identifying your expectations and goals.
- Recognizing and anticipating vulnerabilities.

WHAT ARE THE TRAITS OF A CALDWELL TRUST OFFICER?

Honest. Compassionate. Kind. Empathetic. Problem-solving. Impartial. Non-judgmental. We are committed to the work we do and the clients we serve. We promote Caldwell Trust Company's culture of family, community involvement, and leadership. We provide emotional support for you in your time of need.

YOUR FAMILY | YOUR FUTURE | YOUR LEGACY

TRUST OFFICERS WITH CALDWELL TRUST PROVIDE SPECIFIC AREAS OF EXPERTISE



LEGAL

- Review estate-planning documents.
- Serve as a referral source if you need an attorney.
- Coordinate and communicate plan updates with your attorney.
- Summarize and simplify your estate plan so you understand it.
- Help to prepare family members for inheriting (or not inheriting).
- Serve as your trustee or personal representative.
- Serve as trustee for any special needs trusts and coordinate public benefits.

FINANCIAL/INVESTMENTS

- Evaluate your financial needs.
- Help you with budgeting when needed.
- Guide you in planning for your retirement.
- Manage your investments.
- Avoid conflicts of interest and make recommendations in your best interest.
- Recommend tax-saving strategies such as gifting, retirement planning options, and maximizing IRA options.
- Serve as your sounding board for financial decisions.
- Divest inappropriate investments from your portfolio.

TAX

- Review previous tax returns to find current tax-saving opportunities.
- Identify tax liabilities/potential pitfalls.
- Coordinate and communicate goals with your CPA.
- Gather and categorize your documentation.
- Facilitate required distributions.
- Make payments for estimated taxes.

HEALTH

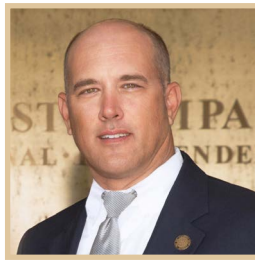
- Serve as liaison to coordinate healthcare needs.
- Oversee your medical claims.
- Coordinate home health/nursing care.
- Hire a healthcare coordinator if needed.
- Assist professionals in developing a care plan that coordinates with family goals and finances.

PERSONAL

- Help to coordinate family dynamics.
- Assist during periods of incapacity.
- Act during any family incapacity to keep your plan moving forward.
- Ease the burden on your family members.
- Pay bills and monitor expenses.
- Prevent the necessity of a guardianship.
- Be a point person for your family and for professionals.
- Be the designated contact in an emergency or natural disaster situation.



Board of Directors



R.G. "Kelly"
Caldwell, Jr.



H. Lee Thacker, Jr.



John S. Booth, III



Kathleen Toale



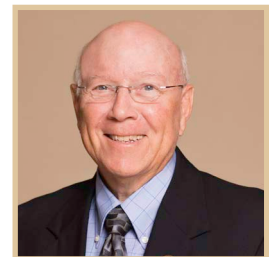
MaryAnn "Molly"
C. Kraut



Christopher N. Gray



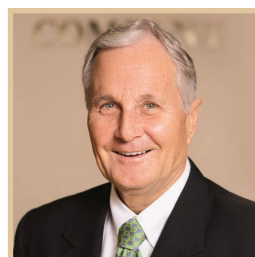
Margaret Maisto



James R. Woods



Mack Reid



Thomas Stuhley



Tramm Hudson



DISCOVER

Discover how Caldwell Trust Company helps families and individuals achieve their financial goals and their personal life legacies, preserve family harmony and provide peace of mind.

**Wealth Management Solutions
and Traditional Trust Services**



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CTRUST.COM | 941-493-3600

YOUR FAMILY | YOUR FUTURE | YOUR LEGACY





VENICE OFFICE

1400 Center Road, Venice, FL 34292

SARASOTA OFFICE

1561 Main Street, Sarasota, FL 34236





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