

CSB:

**A DIFFERENT
APPROACH
TO WEALTH
MANAGEMENT**

YOUR GUIDE TO FINANCIAL SECURITY

Let's talk about your (financial) life.

Ok, let's be frank — people get uncomfortable talking about their financial lives. Does this sound like you? Your finances are private, and there are plenty of legitimate reasons to keep it that way.

But here's the deal. Some of the financial decisions that you make are only made a few times in your entire life. Maybe even just once. And many of those decisions can have a significant impact on your financial situation years down the road. It's easy to take a do-it-yourself mindset, open an investment account and buy some stocks and bonds. Or hire someone who can ask you a few questions and then put you in a turnkey investment portfolio with hundreds of other clients who are "similar" to you. Working with someone who knows the ins and outs, options, and alternatives can be smart.

Real financial planning and wealth management consider all of the nuances that make your life unique. Your goals. Your family. Your needs. Your financial situation. Even your emotional well-being.

You're unique. You deserve individualized financial advice and strategies designed specifically for you. That's what we do.

BANKING. FINANCIAL PLANNING. WEALTH MANAGEMENT. A SIMPLE, CONSOLIDATED APPROACH.

It's easy to spread your financial life out among a number of different accounts, companies and people over the years. You may have a checking account at one bank. An online savings account at another. Insurance policies. Retirement accounts. Health savings accounts. Investments. College savings accounts. The list goes on. Sometimes it's easier to consolidate much of that in one place.

Even if you want to maintain separate relationships for different financial strategies, it can make a lot of sense to have someone who can review all of it together and see the bigger picture. When you work with CSB, you have access to professionals who can help you with banking, financial planning and wealth management services — all in one place with one team.

Life changes

It's smart to review your financial situation when significant events happen, like marriage, retirement or the death of a family member. Having a wealth management team to advise you can help you avoid costly mistakes.

“Off-the-clock” advice

The CSB wealth management team can help you reduce out-of-pocket expenses related to your financial plans by providing you with initial guidance, insights and questions that can save you time when you meet with attorneys and accountants who bill by the hour.

ONE TEAM, WORKING FOR YOU TO PUT TOGETHER YOUR COMPLETE FINANCIAL PICTURE

Banking

The bank is the transactional hub of your financial life. It provides tools to protect your money. Save your money. Spend your money. Move your money. Borrow money. You have plenty of options when it comes to choosing who to bank with. But we can make a strong case for why you should bank with a local, community bank. Since you've already made it this far, we'll assume you're already a client of CSB. We truly appreciate your business!



Financial Planning and Advising

Financial planning and advising involves understanding you. What's your current financial situation? What are your short- and long-term goals? What's in the way? And which tools and strategies can help you solve your challenges and achieve your goals? Anyone, whether you're wealthy or strapped with debt, can benefit from financial planning and advice from a financial professional. Life changes fast. And when things change (like getting married, buying a house, inheriting money, retiring), it's smart to review your financial plans with an advisor who can provide individualized advice.



Wealth Management

Wealth management is about creating and executing an action plan to help you achieve your goals. It's about being more confident in your financial future and sleeping easier at night. Let's talk more about wealth management at CSB.



But first, some legal jargon. (Sorry, the lawyers made us do this.)

Investments are not insured by the FDIC, not a deposit, and may lose value.

WHAT IS WEALTH MANAGEMENT, EXACTLY?

At its core, wealth management is about understanding your individual financial situation and goals and helping you develop a plan to reach those goals and achieve financial success.

Of course, everyone has different definitions of success. And everyone has different goals. So, while anyone can help you invest your money, wealth managers take steps to understand you and figure out your best action plan. That can include reviewing insurance policies to make sure they are still doing what you need or helping you understand how establishing a trust can help you protect your assets and make it easier to pass wealth on to future generations. And it can mean developing a personalized investment strategy that can help you buy a vacation home, send your kids to college, or help you enjoy hobbies and travel in your retirement.

When it comes to wealth management, *every person is different*. And because of that, we believe wealth management should be individualized for each CSB client.

Are you “wealthy enough” for wealth management?

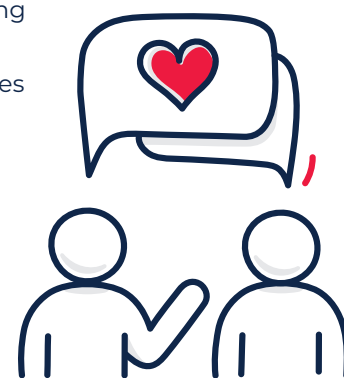
CSB Wealth Management works with clients in all phases and walks of life. Everyone is different — and may have different reasons to seek help in managing their assets. For example, someone may have limited liquid assets, but they are expecting to inherit money in the near future. At the same time, they’re also planning for retirement. Making the wrong decisions could have a significant impact on taxes, retirement funds, Social Security and health insurance costs. The team at CSB can provide you with financial advice that matches your individual circumstances.

A personalized approach starts with people.

At many wealth management firms, especially larger ones, you’ll meet with an advisor or relationship manager. They may be friendly. And they may even have some certifications. But often, they’re simply armed with questions and tools they’ll use to gather the information about you to pass on to the people who are actually managing your assets. You may never meet those people because they may be located far away.

Our approach is different. We believe you should sit down with the people who are directly involved in the planning and investment of your portfolio. Do you really want somebody miles away who you’ve never met managing your money? Or would you rather have someone you can call directly and meet with whenever you have questions?

Of course, either way, you want to be working with people who are experts. The members of CSB’s wealth management team bring decades of experience and expertise. The team has deep knowledge of important wealth management issues, including the establishment and administration of trusts, strategies for saving, investing, taxes, and retirement planning for even the most sophisticated wealth management needs.



Compass versus GPS

Taking a do-it-yourself approach to wealth management can usually get you heading in the right direction (like using a compass to get to your vacation destination). But leveraging the expertise of an experienced wealth management team can direct you to your exact location — and let you know if you’re on the right path throughout the entire journey (like GPS).

30-year snowball effect

Just like investment returns compound over time, so do mistakes. Decisions about how you handle your money today can have a huge effect over time, sometimes affecting your net worth by many thousands of dollars. The expertise of a wealth management team can help you avoid mistakes that can snowball over time.

Meet our wealth management team



CATHY ADAMS**Senior Vice President, Wealth Management**

Cathy has specialized in wealth management and trust administration for more than 30 years and has also held various leadership roles. She has unique expertise in structuring and administering trusts and has deep experience caring for a wide variety of clients and their families.



RYAN MEEKS, CFA, CAIA**Vice President, Senior Portfolio Manager**

Ryan has been involved in wealth management and investments since 2010. As a Chartered Financial Analyst and Chartered Alternative Investment Analyst, he has a deep understanding of even the most complex investment tools and strategies. This knowledge allows him to develop a customized investment solution for every client.

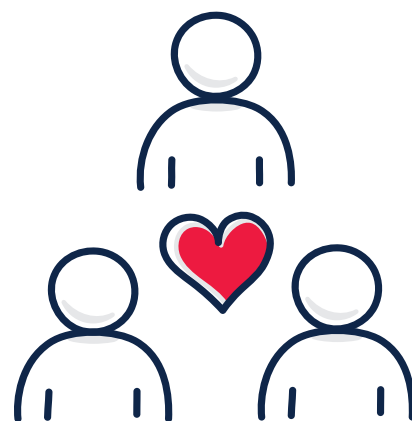


JEREMIAH BOECKERMANN, AWMA®**Vice President, Private Banking Relationship Manager**

Jeremiah has over 17 years of experience in private banking and wealth management services for high-net-worth individuals. As an Accredited Wealth Management Advisor, he brings a unique perspective for affluent clients related to cash flow management, leveraging assets, customized lending solutions and tailored private banking needs.

When you work with CSB's wealth management team, you're working directly with these experts. Additionally, CSB is part of QCR Holdings, Inc., a publicly traded regional bank holding company with resources and access to opportunities that other smaller banks and wealth management firms may not have.

Stories from the trenches: a few specific ways we've helped clients



It's easy to equate wealth management with simply investing your money. But clients often come to us with very specific challenges. Here are a few we've helped clients solve:

- **Retirement planning.** We custom build retirement strategies for clients preparing for or already enjoying retirement. This involves the coordination and optimization of investments, pensions, Social Security, taxes, required minimum distributions (RMDs) and other unique assets.
- **Estate planning.** We work with families to plan generational wealth strategies, help communicate those plans to their heirs and ensure that our clients' legacy wishes are carried out.
- **Trust administration.** CSB serves as trustee for various individual or family trusts. We carry out the terms of these trusts efficiently and without bias. This allows family members to lean on our expertise and avoid complicated financial discussions at an emotionally challenging time.
- **Business succession.** We help business owners consider different options and the financial considerations for each when they are looking to exit their business.
- **Tax strategies.** We utilize a variety of strategies to help clients save, invest, withdraw and pass on their wealth tax-efficiently.
- **Inheritance.** We help clients manage large cash or asset inflows, such as an inheritance. We help them diversify and integrate these inflows into their own wealth management plans.
- **Charitable planning.** We help clients who are charitably inclined facilitate gifts to causes they care most about. We help them navigate the various vehicles for giving and tax implications.
- **Gifting.** We help clients begin distributing wealth to the next generation during our clients' lifetimes, when family members could use it most, instead of waiting for it to all be distributed via inheritance.

Trustee and executor services

Wealth management often includes estate planning and revocable and/or irrevocable trusts. Unlike many independent financial advisory and wealth management firms, CSB Wealth Management is part of a bank — and that allows you to name us as the trustee or administrator of your trust. This is especially helpful when your family members (or others) may struggle managing complicated financial and legal decisions during times that may already be emotionally tumultuous.

Customized investing

Just as no two clients are the same, we believe no two portfolios should be the same either. We take the time to understand our clients' financial picture today, where they hope to go, and build an investment strategy we believe best helps that future happen. No cookie cutter or model portfolios here!

So, what does wealth management cost?

Our transparent approach to fees and value.

Like many wealth management firms, our fees are based on assets under management. Our annual fee is typically 1% or less. The fee structure is tiered as the assets we manage increase. Our interests are aligned as we all benefit from helping you grow your portfolio.

Now, it might seem that you could do better without a wealth management team. After all, you could invest on your own and not pay management fees. However, even if you're a savvy-enough investor with both the time and desire to sort through all of your investment options, build a tax-efficient portfolio that reflects your financial goals, evolve that portfolio through life's changes, and monitor it all along the way, **the value we bring goes far beyond the investments.** We can:

- **Consult on retirement strategies** — including planning for Social Security and pensions, required minimum distributions, and utilizing pre-tax and after-tax accounts
- **Diversify your portfolio** — including stocks and bonds, mutual funds, and ETFs.
- **Help with estate planning** — including helping establish and execute trusts, providing business succession planning, and managing generational wealth.
- **Develop tax strategies** — including active management of capital gains and losses, asset location, and tax-efficient saving or withdrawing from investment accounts.
- **Collaborate with your financial team** — including working directly with your accountant and estate attorney to synchronize plans. And if you need partners in these areas, we can make recommendations.



Beyond helping you make prudent investments that are based on your individual needs, we can provide advice and expertise outside of investment decisions that are often even more valuable — especially in the long-run.

Ok, what's next?

If sitting down with wealth management professionals to develop your individualized approach to wealth management makes sense for you, let's take the next step.

- **You'll meet with the CSB wealth management team.** We'll ask you questions — mostly to learn about you, your family and your goals. And we'll spend time answering your questions.
- **We'll want to learn more about your current financial situation.** We'll look at your retirement accounts, insurance protection, estate plans, investment portfolio, and other liquid and non-liquid assets.
- **We'll provide initial insights and recommendations** based on your goals and our experience. We'll thoroughly explain the details to ensure you have a clear understanding of any financial recommendations we make and why we made them.
- If you like what we can offer with our individualized approach, **we'll have you sign any transfer documents** so that any investments and other accounts you'd like us to manage can be transferred.
- **We'll keep you informed about the transfer process** and give you access to our online portal, where you can review your entire portfolio in one place.
- **We'll regularly meet to discuss changes, insights, strategies and more.** How often will we meet? We don't have a set schedule — that's individualized too!

Transferring assets is easy

If you are already working with a wealth management company, but don't feel you're getting the personalized attention you should be, the wealth management team at CSB can help you make a change easily. With a couple of signatures, we can make the switch to CSB, likely without your even needing to talk to anyone else. We make it as seamless as possible for our clients!

Objective advice

A significant benefit of working with the wealth management team at CSB is having someone who can help you navigate the most difficult times to invest. Having a wealth management team can also serve as a stopgap from allowing you to make mistakes or become a victim of fraud and scams that can easily happen in an increasingly digital world.



You deserve a banking partner with wealth management expertise. One that will follow through to make sure they're doing everything they can to help you meet your financial goals. That's CSB.



**515.331.3100 | bankcsb.com/wealth
wealthmanagement@bankcsb.com**

Altoona | Ankeny | Des Moines | Johnston | Pleasant Hill | Waukee