



UB&T[®]

Union Bank & Trust Company

Still Growing Together

Whether you'd like to learn more about estate planning or investment management, your initial consultation with UB&T Trust experts is always free. There's no pressure and no obligation.

Every good plan starts with a dialogue that's unique to you, your family and your specific situation.

Our approach and our services are 100% customized to your wishes and needs. And as always, our conversations are completely confidential – guaranteed.

Why not call and set up your personal meeting right now?

Belleville 110 Greenway Cross 608.424.1997
Brooklyn 210 Commercial St. 608.455.2311
Evansville 2 East Main St. 608.882.5200

New Glarus 512 State Rd. 69 608.527.5700
Oregon 883 North Main St. 608.835.2265

www.ub-t.com

**You and UB&T...
Still Growing Together**



Our **Trust Department**
is here for you.

Words to Know

Probate – The court supervised process of proving the validity of a will and distributing property under the terms of the will or in accordance with a state's intestacy law in the absence of a will.

Personal Representative – An executor or administrator of a decedent's estate.

Trust – An arrangement whereby property is legally owned and managed by an individual or corporate fiduciary as trustee for the benefit of another, called a beneficiary, who is the equitable owner of the property.

Trustee – The individual or bank or trust company designated to hold and administer trust property (also generally referred to as a "fiduciary"). A trustee has the duty to act in the best interests of the trust and its beneficiaries and in accordance with the terms of the trust instrument.

Fiduciary – An individual or institution responsible for acting in the best interests of another party. A fiduciary is bound by law and duty to put aside personal interests and act in good faith when making decisions for the benefit of another.

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How many hands would you need to count the number of banks that have changed their names, gone out of business or sold out to one of the big out-of-state banks?

Union Bank & Trust Company (UB&T) has been a southern Wisconsin mainstay for five generations. We've grown alongside our communities – on area farms, in family homesteads and with local businesses – because of strong relationships, honest conversations and mutual trust. Since 1916, UB&T has been owned and operated by the same local family.

A bank's long-term strength is especially important when you're choosing a partner for investment or estate planning services. You can be confident that we'll be here to keep working for you day after day, year after year. At UB&T, we provide value through our experience and expertise delivered with personal care and hometown values.

We thank you for considering UB&T for your wealth management planning and would be honored to work with you to secure your family's financial future.

You and UB&T... still growing together!

Sincerely, **Steve Eager**
President and CEO

Our Trust Department

You've spent your whole life earning what's yours. Maybe it's a home, a retirement nest egg or the family farm you grew up on.

You've been smart and responsible, and now, as you think about passing those hard-earned assets on to future generations, "smart and responsible" may be the greatest of your personal assets.

The Trust Department at UB&T can help you preserve what you've earned and make sure that your wishes are carried out when it comes time to distribute your assets to heirs. We help manage, protect and transfer your estate in a manner that's respectful, orderly and professional. And we work hard to help ensure that future generations aren't burdened with excessive expenses, tax liability, delays or red tape.



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UB&T Trust experts are fiduciaries. This means it is our legal duty to work solely in your best interests, whether we are acting as a Personal Representative for your estate or as a Trustee for your Trust. *Fiduciary* responsibility is the highest standard of care in equity and law.

That high standard carries over into everything we do, so you can feel confident and secure in our advice.

We look forward to our first conversation together and to helping provide the peace of the mind that comes with smart, responsible planning.

Services

Investment Management

- Agency – investment management
- IRAs – Traditional, Roth and SEP

Estate Planning

- Trusts – irrevocable, revocable, special needs
- Estates – personal representative services
- Collection and protection of estate assets
- Preparation of filings required by the court
- Payment of last debts, claims and expenses
- Preparation of final tax returns
- Distribution of the estate per the terms of your document

Ask us for more information!

Not all investment products are FDIC insured; Non-Deposit Investment Products (NDIPs) are not a deposit or other obligations of, or-guaranteed by, Union Bank & Trust Company; Non-Deposit Investment Products (NDIPs) are subject to investment risk, including possible loss of principal amount invested. e. Investment and insurance products are not deposits, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank and may lose value.