

# CLIENT COMMUNICATIONS

## **Account Statements.**

Statements are provided monthly, quarterly, or annually as selected by the client. Our statements include all required information for your investments. Online access to account information is available updated daily. The site uses SSL Protocol for security. Client information may not be entered or altered through the site as the site allows users to review account information only.

## **Performance Reporting.**

The investment performance is presented in a detailed, easy-to-understand report. Trust portfolio accounting data is converted by an independent third-party to present an unbiased performance analysis report called SCORECARD. It is a comprehensive, periodic picture of your portfolio performance in a form that is timely, concise, and understandable.

Benchmarks used for performance measurement are as follows: the 90-Day U.S. Treasury Bill for money market funds and cash equivalents, the Barclays Capital Aggregate Bond Index for taxable bonds, the Barclays Capital Municipal Index for municipal bonds, the Barclays Capital Global Majors Ex-US Bond Index for international bonds, the Standard & Poor's 500 Stock Index for U.S. equities, and the MSCI All Country World ex U.S. Index for international equities. Total portfolio performance is measured against the total returns of the benchmarks weighted by the asset allocation of the portfolio.



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NO BANK GUARANTEE. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE.