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Filing date: **03/31/2015**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	91204456
Party	Defendant nTrust Corp.
Correspondence Address	JAMES D NGUYEN DAVIS WRIGHT TRMAINE LLP 865 S FIGUEROA STREET, SUITE 2400 LOS ANGELES, CA 90017 UNITED STATES jimmynguyen@dwt.com, nytmpto@dwt.com
Submission	Defendant's Notice of Reliance
Filer's Name	James D. Nguyen
Filer's e-mail	jimmynguyen@dwt.com
Signature	/James D. Nguyen/
Date	03/31/2015
Attachments	Third Notice of Reliance.pdf(114212 bytes ) Exhibits J-1-J-23.pdf(5773298 bytes )

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE  
TRADEMARK TRIAL AND APPEAL BOARD**

Intrust Financial Corporation,  <div style="text-align: right;">Opposer,</div>	}	
v.	}	Opposition No. 91204456
nTrust Corp.,	}	Application Serial No.: 85/250992
<div style="text-align: right;">Applicant.</div>	}	Mark: NTRUST

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**Applicant’s Third Notice of Reliance**

Pursuant to Rule 2.122(e) of the Trademark Rules of Practice, 37 C.F.R. §2.122(e), Applicant nTrust Corp. (“nTrust” or “Applicant”) hereby gives notice that it introduces as evidence during its trial period and intends to rely upon the attached materials in support of its case:

**Category J: Similar Third-Party Marks: Usage - Internet Materials**

These documents are printouts from websites that demonstrate third-party usage in the United States of marks, in fields of financial and related services, similar to the marks asserted by Intrust Financial Corp. in this proceeding against nTrust’s trademark application. In accordance with Trademark Rule 704.08(b) for Internet Materials and *Safer, Inc. v. OMS Investments Inc.*, 94 U.S.P.Q.2d 1031, 1039 (TTAB 2010), each website printout attached hereto as Exhibits J 1-23 displays the date accessed and printed, and its source (URL).

Ex. No.	Bates Number(s)	Description
J-1	N 00271-277	Webpages from Alliance Entrust website (from various <a href="http://www.aewealth.com">www.aewealth.com</a> URLs), printed August 1, 2013

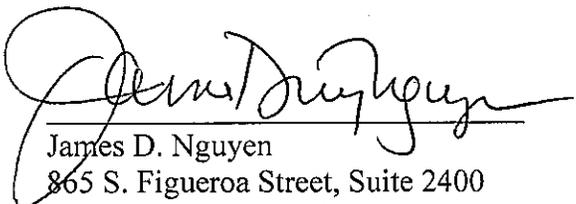
<b>Ex. No.</b>	<b>Bates Number(s)</b>	<b>Description</b>
J-2	N 00278	Webpage from <a href="http://www.investing.businessweek.com">www.investing.businessweek.com</a> website, with listing for Entrust Administration Services, Inc., printed July 30, 2013
J-3	N 00279	Webpage from <a href="http://www.insideview.com">www.insideview.com</a> website, with listing for Entrust Administration Inc., printed August 1, 2013
J-4	N 00280-282	Webpage from Better Business Bureau website ( <a href="http://www.bbb.org">www.bbb.org</a> ), with listing for Entrust Bankcard, LLC, printed July 30, 2013
J-5	N 00283-285	Webpage from LinkedIn website ( <a href="http://www.linkedin.com">www.linkedin.com</a> ), with profile for Entrust Bankcard, printed August 1, 2013
J-6	N 00301	Webpage from Yelp website ( <a href="http://www.yelp.com">www.yelp.com</a> ) with listing for Intrust Mortgage Services, printed July 30, 2013
J-7	N 00462-468	Webpages from Alliance Entrust website (from various <a href="http://www.aewealth.com">www.aewealth.com</a> URLs), printed November 25, 2014
J-8	N 00469-470	Webpage from Entrust Bankcard website ( <a href="http://www.entrustbankcardinfo.wordpress.com/about">www.entrustbankcardinfo.wordpress.com/about</a> ), printed November 25, 2014
J-9	N 00473-500	Webpage from Entrust Bankcard website ( <a href="http://www.entrustbankcardinfo.wordpress.com">www.entrustbankcardinfo.wordpress.com</a> ), printed November 25, 2014
J-10	N 00471-472	Wikipedia entry for Entrust Bankcard Company (from <a href="http://www.en.wikipedia.org/wiki/Entrust_Bankcard_Company">www.en.wikipedia.org/wiki/Entrust_Bankcard_Company</a> ), printed November 25, 2014
J-11	N 00501-502	Webpages from Entrust Capital website ( <a href="http://www.entrustcapital.com">www.entrustcapital.com</a> and <a href="http://www.entrustcapital.com/contact">www.entrustcapital.com/contact</a> ), printed November 25, 2014

<b>Ex. No.</b>	<b>Bates Number(s)</b>	<b>Description</b>
J-12	N 00503-512	Webpages from Entrust Financial website (from various <a href="http://www.entrustfinancial.com">www.entrustfinancial.com</a> URLs), printed November 25, 2014
J-13	N 00513-517	Webpages from Entrust Financial Credit Union website (from various <a href="http://www.entrustfcu.org">www.entrustfcu.org</a> URLs), printed November 25, 2014
J-14	N 00518-533	Webpages from The Entrust Group website (from various <a href="http://www.theentrustgroup.com">www.theentrustgroup.com</a> URLs), printed November 25, 2014
J-15	N 00296-300	Webpages from InTrust Global Investments website (from various <a href="http://www.intrustglobal.com">www.intrustglobal.com</a> URLs), printed August 1, 2013
J-16	N 00534-543	Webpages from InTrust Global Investments website (from various <a href="http://www.intrustglobal.com">www.intrustglobal.com</a> URLs), printed November 25, 2014
J-17	N 00544-546	Webpages from MNTrust website (from various <a href="http://www.investmntrust.com">www.investmntrust.com</a> URLs), printed November 25, 2014
J-18	N 00547-554	Webpages from Nelnet website (from various <a href="http://www.nelnet.com">www.nelnet.com</a> URLs), printed November 25, 2014
J-19	N 00563	Webpage from nTrust Financial website ( <a href="http://www.ntrustfinancial.com">www.ntrustfinancial.com</a> URL), printed November 25, 2014
J-20	N 00564-565; 583-587	Webpages from NTrust Wealth Management website (from <a href="http://www.ntrustwm.com">www.ntrustwm.com</a> URLs), printed November 25, 2014
J-21	N 574-578 Newsletters: 566-	Webpage from NTrust Wealth Management website -- with index of newsletters printed from <a href="http://www.ntrustwm.com/Newsletters.aspx">www.ntrustwm.com/Newsletters.aspx</a> on November 25,

Ex. No.	Bates Number(s)	Description
	573; 579-582; 588-607	2014; newsletters printed from this website index constitute remainder of the exhibit – for February 2011; March 2011; January 2012; January 2013; January 2014; October 2014; November 2014; December 2014. [Note: the newsletters would not print from the website with URL address or print date, so the index is provided to confirm the website source and date]
J-22	N 00608-613	Webpages from nTrust Financial website (from various <a href="http://www.ntrustfinancial.com">www.ntrustfinancial.com</a> URLs), printed November 25, 2014
J-23	N 00614-625	Web pages from Wintrust website (from various <a href="http://www.wintrust.com">www.wintrust.com</a> URLs), printed November 25, 2014

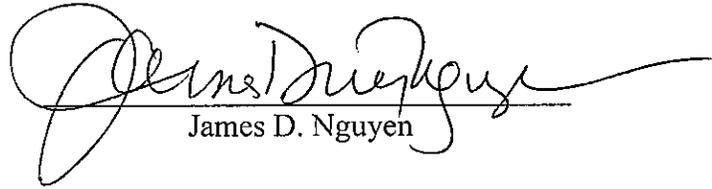
Dated: March 31, 2015

Davis Wright Tremaine LLP  
Attorneys for nTrust Corp.

By:   
 James D. Nguyen  
 865 S. Figueroa Street, Suite 2400  
 Los Angeles, CA 90017  
 Tel: (213) 633-8643  
 Fax: (213) 633-6899  
 Email: jimmynguyen@dwt.com

**CERTIFICATE OF SERVICE**

This certifies that a true and correct copy of this document (Applicant's Third Notice of Reliance) is being served by depositing the same in the United States mail, first class, postage prepaid, and directed to Opposer's attorneys, William P. Matthews and Michael J. Norton of Foulston Siefkin LLP at 1551 N. Waterfront Parkway, Suite 100, Wichita Kansas 67206 on March 31, 2015

  
James D. Nguyen



Client Services

Trust, Management & Administration

Estate Design, Implementation & Administration

Alliance Entrust® Private Banking and Trust Services, is a division of National Advisors Trust Company, F.S.B., a nationally chartered trust company under the Office of Thrift Supervision and licensed in all 50 states

Our local team of dedicated professionals has proven expertise in legal, financial, and tax matters. We are uniquely equipped to handle both custom estate design and the custody of nonstandard assets such as real estate, business interests, LLCs / Limited Partnerships, fine art, and private collections.

Local Presence with National Strength

Multi-Billion Dollar Trust Company

Expertise in Legal, Tax & Financial Matters

Custody of Nonstandard Assets

Speak With An Advisor: (805) 371-8020

In Client Services

- Trust, Management & Administration
Business Management, Accounting & Tax Oversight
Private Banking & Lending
Investment Management
Integrated Wealth Services

Relationship & Legacy

At Alliance Entrust® we believe a meaningful relationship with the people who are going to work with you and your heirs is critical. We combine a personal relationship with the impartiality necessary to properly execute your estate and legacy plans.

We manage plans with an understanding of the strategic goals and desires of the grantors in addition to the needs of the beneficiaries. We bring objectivity, education, and independence to the administration of your plan so that your legacy unfolds as you desire.

You will spend many hours and much thought on how you want to benefit your loved ones; we make sure your decisions are carried out.

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- The Alliance Entrust® Integration Process
Purpose & Outcome
Proactive Planning
Integration & Implementation
Accountability & Measurement

Alliance Entrust
3390 Auto Mall Drive
Westlake Village, CA 91362
O: (805) 371-8020
F: (805) 371-8008



Exhibit J-1



Client Services

Business Management, Accounting & Tax Oversight

At Alliance Entrust® our suite of custodial and banking services, coupled with our decades-long practical experience with small businesses, real estate and tax matters create for you a team of advisors capable of helping you manage your business and personal future.

Our services have proven effective for:

- Business planning
Mergers or acquisitions
Retirement & Succession planning
Qualified plan design & implementation
Income tax, gift and estate tax planning

Work Closely with Attorney, CPA, & Business Manager

Close Coordination with Your Tax, Legal & Accounting Professionals

Coordinate Your Business & Personal Planning

Retirement & Business Succession Planning

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Link to our private banking overview:

https://privatebankofnationaladvisorstrust.mybankingservices.com/

FDIC specifics regarding our private banking:

https://privatebankofnationaladvisorstrust.mybankingservices.com/deposit-insurance/

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## Client Services

### Investment Management

#### History of Service

Alliance Advisory & Securities Inc. is the registered investment advisor and broker dealer for Alliance Entrust® clients. Led by the Sanada family, with professional experience dating back to 1972, the firm is accustomed to assisting clients in the stewardship of all types of investment assets including traditional securities, alternative investments venture capital, and real estate. With a long history of navigating profitable and volatile markets we understand that your investment portfolio has both purpose and outcome, and that it must be tied to goals that can be met. We listen to your needs. We are proactive not reactive in our service and planning. Our unique portfolio design goes far beyond asset allocation and risk based rebalancing to custom designs that meet each client's needs.

#### Proven Process

At Alliance Entrust® we take the time to listen to every client. We differentiate ourselves by helping you measure both risk tolerance and risk capacity. We believe that the industry standard of measuring risk tolerance, or the amount of volatility a client can withstand, is not enough. We know that measuring a client's risk capacity by integrating life goals, income needs, and lifestyle is critical to the achievement and attainment of financial goals. By addressing both risk tolerance and capacity we can formulate an investment strategy that will give you the effective tools and confidence to navigate any financial climate.

#### Risk Management

Alliance Entrust® understands the direct relationship between risk and reward and how crucial it is to making wise investment decisions. Today, the risk horizon has expanded beyond the basic elements of investment risk such as taxation, market volatility, interest rate, and purchasing power. Investors must now be concerned with the fiduciary responsibility, custody, reporting, and the loyalty of their investment advisor. Sophisticated investors understand that higher potential yield is accompanied by higher risk. The challenge is finding an investment advisor who has the proven process to assure fiduciary responsibility, the loyalty to client over company, independent custody, and transparent reporting.

Alliance Entrust® has embraced this challenge by providing independent investment advisors that take their fiduciary responsibility as a fundamental calling. We use third party custodians to provide non-biased reporting and transparency. Our company aligns the interest of the investment advisor and the client by encouraging advisors, where appropriate, to invest in the same investments offered to our clients. By adhering to the tenets of transparency and accountability we address the conflicts of interest inherent in the financial industry in order to grant our clients a greater peace of mind.

#### The Foundation of Investment Balance

Optimizing investment yields while minimizing risk exposure requires proper balance between different kinds of assets. Conventional investment balance incorporates two broad categories: *Income Assets and Growth Assets*.

Contemporary investment strategy suggests that assets should be divided into three important classes: *Stable Assets, Financial Assets, and Tangible Assets*.

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<b>INCOME ASSETS</b> (Debt or Lender Assets)	<b>GROWTH ASSETS</b> (Equity or Owner Assets)
Money you "loan" in return for specified interest payments and the eventual return of your principal	Represents "ownership" in the underlying asset with full potential for appreciation and investment earnings

The Asset Balance Matrix®

<i>Stable Assets</i>	Principal remains constant and secure
<i>Financial Assets</i>	Marketable securities with the potential for higher yields
<i>Tangible Assets</i>	Assets with a physical nature

The blending of these two concepts results in a dynamic analytical tool; a two dimensional model we call *The Asset Balance Matrix® (ABM)*.

We use this diagnostic tool in combination with your age, risk parameters, and investment objectives to create an investment portfolio tailored for your individual needs.

<b>ABM</b>	<b>INCOME ASSETS</b>	<b>GROWTH ASSETS</b>
<i>Stable Assets</i>	Savings Certificates of Deposit Money Market	Index Annuities Index Certificates Index CDs
<i>Financial Assets</i>	Government Bonds Corporate Bonds Municipal Bonds	Stocks Equity Mutual Funds International Securities
<i>Tangible Assets</i>	Mortgage Loans Business Loans Venture Loans	Real Estate Private Placements Alternative Investments

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- Integrated Wealth Services

**Wealth Integration Process**

- The Alliance Entrust® Integration Process Purpose & Outcome
- Proactive Planning
- Integration & Implementation
- Accountability & Measurement

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Client Services

Integrated Wealth Services

Integrated Wealth Services are designed to simplify the complicated and provide peace of mind, allowing clients to focus on matters other than finance. Clients control and direct policy as their team of highly skilled CPAs, CFAs, CFPs, CLUs, and Attorneys work together to assist them in making timely, informed and confident decisions.

The roles and function of Integrated Wealth Services are similar to the building of a custom home. The construction of your dream home would require three types of professionals:

- ❖ An architect to help you define goals, set purpose and outcome, and prepare the overall design.
- ❖ A general contractor to oversee the integration of the subcontractors, communicate with the architect, and control risk.
- ❖ Subcontractors to implement the plan according to the architect’s design.

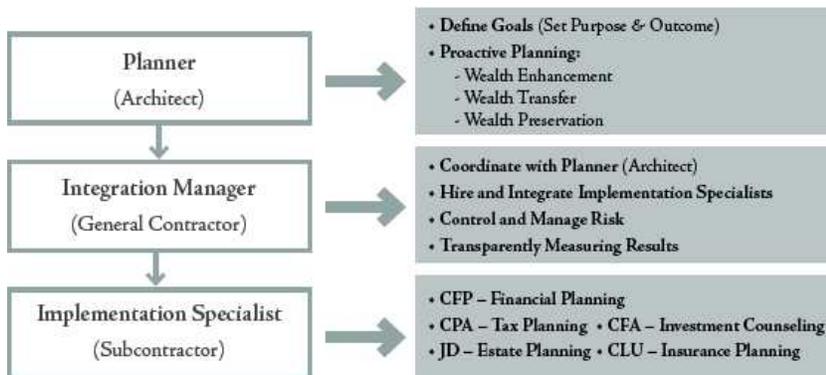
Finally, you would expect the general contractor to communicate with you clearly, integrate the various disciplines, measure results, and report back to the architect to assess any changes made.

In the construction of your dream home these roles would be hired in the order listed above to avoid confusion and costly mistakes. However, in the management of one’s net worth people often make the mistake of hiring subcontractors prior to the general or architect. Alliance Entrust® clients avoid this costly and all too common mistake through the use of our Integrated Wealth Services process.

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**(805) 371-8020**

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## Alliance Entrust® Integrated Wealth Services.

Integrated Wealth Services are designed to simplify the complicated and provide peace of mind, allowing clients to focus on matters other than finance. Clients control and direct policy as their team of highly skilled CPAs, CFAs, CFPs, CLUs and Attorneys work together to assist them in making timely, informed and confident decisions.

### *Integrated Companies:*

- ❖ Alliance Advisory & Securities, Inc.
- ❖ Alliance Entrust Private Banking & Trust Services



The Stewardship and Creation  
of Meaningful Wealth

Speak With An Advisor: (805) 371-8020

### *Our Services*

- ❖ [Trust Services, Management & Administration](#)
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Capital Markets

July 30, 2013 6:01 PM ET

Company Overview of Entrust Administration Services Inc

Snapshot

People

Company Overview

, FL [www.entrustfl.com](http://www.entrustfl.com)  
 United States

Key Executives For Entrust Administration Services Inc

Entrust Administration Services Inc does not have any Key Executives recorded.

Similar Private Companies By Industry

Company Name	Region
Financial Management Services, Inc.	United States
Rochdale Securities LLC	United States
Quest Federal Credit Union	United States
Deerfield Financial Advisors, Inc.	United States
White Gold Employees Credit Union	United States

Recent Private Companies Transactions

Type Date	Target
No transactions available in the past 12 months.	

Report Data Issue

From Around the Web

by Taboola



Exhibit J-2



# Entrust Administration Inc

715 Silver Spur Rd Ste 202 , Rolling Hills Estates , Ca , 90274-3680 , United States

[www.entrustadmin.com](http://www.entrustadmin.com)

Phone: +1 310 265 9590

Industry: [Trusts](#)

SIC: Loan Brokers (6163)

NAICS: Consumer Lending (522291)

Revenue: \$3M

Employees: 15

Description:

2013-07-20 14:11:06

Contacts - [VIEW DETAILS](#)

CxO(s)

**Pete Tucker**, [Chief Operating Officer](#)

Chief Executive Officer

**Hugh Bromma**, [Founder/Chief Executive Officer/President](#)

President(s)

**Bill Gulas**, [President](#)

**Jp Dahdah**, [President](#)

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- Sales
- Marketing
- Account Management
- Competitive Matrix
- New Releases

## Resources

- InsideView Blog
- Community
- Company Directory
- News
- Partners
- Press

## Company

- Contact Us
- Careers
- Management
- Customer Success
- Demo

## Follow InsideView

- Facebook
- Twitter
- LinkedIn
- Slide Share
- Community

**Exhibit J-3**



Better Business Bureau®

BBB serving Central, Northern and Western Arizona

## BBB BUSINESS REVIEW

THIS BUSINESS IS NOT BBB ACCREDITED

### Entrust Bankcard, LLC

Phone: (866) 673-0221

Fax: (480) 295-4694

[View Additional Phone Numbers](#)

5055 East Washington Street Suite 300, Phoenix, AZ 85034

[customerservice@directpci.com](mailto:customerservice@directpci.com)

<http://www.entrustbankcard.com>



On a scale of A+ to F  
Reason for Rating  
[BBB Ratings System Overview](#)

Be the first of your friends to like this. 0

BBB Business Reviews may not be reproduced for sales or promotional purposes.

### Description

This company offers credit card processing services.

#### BBB Accreditation

This business is not BBB accredited.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

### Reason for Rating

BBB rating is based on 16 factors. [Get the details about the factors considered.](#)

Factors that lowered the rating for Entrust Bankcard, LLC include:

- 60 complaints filed against business
- Failure to respond to 1 complaint filed against business
- 6 complaints filed against business that were not resolved
- 2 serious complaints filed against business
- Business has failed to resolve underlying cause(s) of a pattern of complaints

## Exhibit J-4

### Customer Complaints Summary

60 complaints closed with BBB in last 3 years   7 closed in last 12 months	
Complaint Type	Total Closed Complaints
Advertising/Sales Issues	23
Billing/Collection Issues	7

N-00280

Delivery Issues	0
Guarantee/Warranty Issues	2
Problems with Product/Service	28
Total Closed Complaints	60

## Customer Reviews Summary

[Read customer reviews](#)

3 Customer Reviews on

Customer Experience	Total Customer Reviews
Positive Experience	1
Neutral Experience	0
Negative Experience	2
Total Customer Reviews	3

### Government Actions

BBB knows of no significant government actions involving Entrust Bankcard, LLC.

What government actions does BBB report on?

### Advertising Review

BBB has nothing to report concerning Entrust Bankcard, LLC's advertising at this time.

What is BBB Advertising Review?

## Additional Information

BBB file opened: April 01, 2009  
 Business started: 07/31/2006 in AZ  
 Business started locally: 07/31/2006  
 Business incorporated: 07/31/2006 in AZ

#### Type of Entity

Limited Liability Company (LLC)

#### Business Management

Mr. Nathan Reis, CEO  
 Mr. Rhett Doolittle, President & COO  
 Ms. Lindy Foreman, Operations Manager

#### Contact Information

Customer Contact: Ms. Lindy Foreman, Operations Manager  
 Principal: Mr. Nathan Reis, CEO

#### Business Category

Credit Card Processing Service  
 Telephone Pre-Paid Card Sales & Distribution  
 Business Services - General  
 Credit Cards & Plans - Equipment & Supplies

#### Alternate Business Names

Entrust Companies, LLC  
 Paradigm Direct  
 The Program, LLC

#### Additional Information

This company has been in discussions with BBB and has expressed a commitment to address any customer issues. If you are experiencing a problem with this business and need assistance, contact the company at #480-619-7806.



N 00281

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BBB serving Central, Northern and Western Arizona



Join LinkedIn and see how you are connected to Entrust Bankcard. It's free.

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# Entrust Bankcard

Overview

Products & Services

Employee Insights



Entrust Bankcard is the first merchant services company to pay for chargebacks on Visa / Mastercard / AMEX / Discover Card transactions for the small business.

Entrust is an innovative payment processing company whose point-of-sale, online gateway and wireless payment services are tailored to small and mid-sized businesses. We deliver streamlined payment processing with discounted rates.

We are a company of human capital; meaning that our success comes from the very real people behind the brand. Enthusiasm is the key ingredient to the Entrust Experience, so we focus on infusing our employees with that enthusiasm and allowing it to spill over onto our customers, co-workers and investors.

Our products, services and commitment to innovative customer care are a continually growing animal that allows us to move forward with purpose while also defining the fundamentals of our vision and culture.

This is our recipe for success – fighting for the small business.

Specialties

Merchant Account Credit Card Processing, Mobile Payments, Point of Sale Systems, eCommerce Payments.

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Type  
Privately Held

Company Size  
51-200 employees

Website  
<http://www.entrustbankcard.com>

Industry  
Financial Services

Founded  
2006

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Exhibit J-5



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# Entrust Bankcard

- Overview
- Products & Services
- Employee Insights

## Entrust Bankcard Products and Services

Filter by: All Products and Services Sort by: Hottest

5 Products & Services

1 Recommendation



### Swipe Safe

Entrust Bankcard is the first merchant provider to reimburse merchant chargebacks. Entrust Bankcard started as a small business itself, so we here at Entrust Bankcard knows what it means to have your money in the bank to keep operations in your business running smoothly and without the headache &...

Be the first to recommend

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We Need Local Attorneys to talk to Customers Looking to Talk to a Lawyer.



### Security & Compliance

The security of your transactions and your customer's information has always been and continues to be our top priority. PCI Compliance is a necessary set of industry standards set forth by the Standards Council (PCI SSC) to ensure that your electronic transactions stay as secure as possible. These...

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### Point of Sale Payment Options

Entrust Bankcard offers a variety of payment acceptance options and will work with your business to figure out which of these options are best for you and your customer base. We help your business grow by arming you with the knowledge of the right way to manage and process these payments, so that...

Be the first to recommend



### Mobile Payments and Credit Card Transactions

Processing card payments on-the-go is a continually emerging part of running a technology savvy business. Whether you are completing mobile transactions at a brick and mortar location or out and about, Entrust has mobile technology solutions that can help you do it with security and ease. With...

Be the first to recommend



### Enhanced Interchange Payment Processing Program

Enhanced Interchange is a By Appointment Only program that helps you as a business owner take control of your card payment processing expenses. It's a unique combination of advanced savings that come in the form of complimentary resources, easier access to funds and our Understanding Interchange...

1 recommendation



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## Intrust Mortgage Services

Category: [Mortgage Brokers](#)

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Neighborhood: Roslindale

(617) 323-0336

Nearest Transit Station:  
Washington St @ Cornell St (34, 34E, 40, 40/50)  
Washington St @ Metropolitan Ave (34, 34E, 40, 40/50, 50)  
Washington St @ Cornell St (34, 34E, 40)



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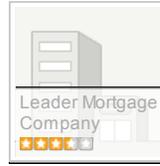
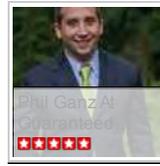


Exhibit J-6



*Client Services*

*Trust, Management & Administration*

**Estate Design, Implementation & Administration**

Alliance Entrust® Private Banking and Trust Services, is a division of National Advisors Trust Company, F.S.B., a nationally chartered trust company under the Office of Thrift Supervision and licensed in all 50 states

Our local team of dedicated professionals has proven expertise in legal, financial, and tax matters. We are uniquely equipped to handle both custom estate design and the custody of nonstandard assets such as real estate, business interests, LLCs / Limited Partnerships, fine art, and private collections.

*Local Presence with National Strength*

*Multi-Billion Dollar Trust Company*

*Expertise in Legal, Tax & Financial Matters*

*Custody of Nonstandard Assets*

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- [Integrated Wealth Services](#)

**Relationship & Legacy**

At Alliance Entrust® we believe a meaningful relationship with the people who are going to work with you and your heirs is critical. We combine a personal relationship with the impartiality necessary to properly execute your estate and legacy plans.

We manage plans with an understanding of the strategic goals and desires of the grantors in addition to the needs of the beneficiaries. We bring objectivity, education, and independence to the administration of your plan so that your legacy unfolds as you desire.

You will spend many hours and much thought on how you want to benefit your loved ones; we make sure your decisions are carried out.

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- [Integration & Implementation](#)
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Exhibit J-7



*Client Services*

*Business Management, Accounting & Tax Oversight*

At Alliance Entrust® our suite of custodial and banking services, coupled with our decades-long practical experience with small businesses, real estate and tax matters create for you a team of advisors capable of helping you manage your business and personal future.

Our services have proven effective for:

- ❖ Business planning
- ❖ Mergers or acquisitions
- ❖ Retirement & Succession planning
- ❖ Qualified plan design & implementation
- ❖ Income tax, gift and estate tax planning

*Work Closely with  
Attorney, CPA, & Business  
Manager*

*Close Coordination with  
Your Tax, Legal &  
Accounting Professionals*

*Coordinate Your Business  
& Personal Planning*

*Retirement & Business  
Succession Planning*

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## Alliance Entrust® Integrated Wealth Services.

Integrated Wealth Services are designed to simplify the complicated and provide peace of mind, allowing clients to focus on matters other than finance. Clients control and direct policy as their team of highly skilled CPAs, CFAs, CFPs, CLUs and Attorneys work together to assist them in making timely, informed and confident decisions.

### Integrated Companies:

- ❖ Alliance Advisory & Securities, Inc.
- ❖ Alliance Entrust Private Banking & Trust Services

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*Client Services*

*Integrated Wealth Services*

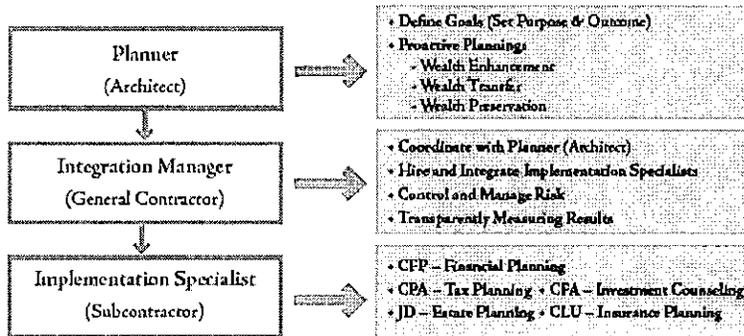
Integrated Wealth Services are designed to simplify the complicated and provide peace of mind, allowing clients to focus on matters other than finance. Clients control and direct policy as their team of highly skilled CPAs, CFAs, CFPs, CLUs, and Attorneys work together to assist them in making timely, informed and confident decisions.

The roles and function of Integrated Wealth Services are similar to the building of a custom home. The construction of your dream home would require three types of professionals:

- ❖ An architect to help you define goals, set purpose and outcome, and prepare the overall design.
- ❖ A general contractor to oversee the integration of the subcontractors, communicate with the architect, and control risk.
- ❖ Subcontractors to implement the plan according to the architect's design.

Finally, you would expect the general contractor to communicate with you clearly, integrate the various disciplines, measure results, and report back to the architect to assess any changes made.

In the construction of your dream home these roles would be hired in the order listed above to avoid confusion and costly mistakes. However, in the management of one's net worth people often make the mistake of hiring subcontractors prior to the general or architect. Alliance Entrust® clients avoid this costly and all too common mistake through the use of our Integrated Wealth Services process.



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*Client Services*

*Investment Management*

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**History of Service**

Alliance Advisory & Securities Inc. is the registered investment advisor and broker dealer for Alliance Entrust® clients. Led by the Sanada family, with professional experience dating back to 1972, the firm is accustomed to assisting clients in the stewardship of all types of investment assets including traditional securities, alternative investments venture capital, and real estate. With a long history of navigating profitable and volatile markets we understand that your investment portfolio has both purpose and outcome, and that it must be tied to goals that can be met. We listen to your needs. We are proactive not reactive in our service and planning. Our unique portfolio design goes far beyond asset allocation and risk based rebalancing to custom designs that meet each client's needs.

**Proven Process**

At Alliance Entrust® we take the time to listen to every client. We differentiate ourselves by helping you measure both risk tolerance and risk capacity. We believe that the industry standard of measuring risk tolerance, or the amount of volatility a client can withstand, is not enough. We know that measuring a client's risk capacity by integrating life goals, income needs, and lifestyle is critical to the achievement and attainment of financial goals. By addressing both risk tolerance and capacity we can formulate an investment strategy that will give you the effective tools and confidence to navigate any financial climate.

**Risk Management**

Alliance Entrust® understands the direct relationship between risk and reward and how crucial it is to making wise investment decisions. Today, the risk horizon has expanded beyond the basic elements of investment risk such as taxation, market volatility, interest rate, and purchasing power. Investors must now be concerned with the fiduciary responsibility, custody, reporting, and the loyalty of their investment advisor. Sophisticated investors understand that higher potential yield is accompanied by higher risk. The challenge is finding an investment advisor who has the proven process to assure fiduciary responsibility, the loyalty to client over company, independent custody, and transparent reporting.

Alliance Entrust® has embraced this challenge by providing independent investment advisors that take their fiduciary responsibility as a fundamental calling. We use third party custodians to provide non-biased reporting and transparency. Our company aligns the interest of the investment advisor and the client by encouraging advisors, where appropriate, to invest in the same investments offered to our clients. By adhering to the tenets of transparency and accountability we address the conflicts of interest inherent in the financial industry in order to grant our clients a greater peace of mind.

**The Foundation of Investment Balance**

Optimizing investment yields while minimizing risk exposure requires proper balance between different kinds of assets. Conventional investment balance incorporates two broad categories: *Income Assets and Growth Assets*.

<p><b>INCOME ASSETS</b> (Debt or Lender Assets)</p> <p>Money you "loan" in return for specified interest payments and the eventual return of your principal</p>	<p><b>GROWTH ASSETS</b> (Equity or Owner Assets)</p> <p>Represents "ownership" in the underlying asset with full potential for appreciation and investment earnings</p>
---	---

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Contemporary investment strategy suggests that assets should be divided into three important classes: *Stable Assets*, *Financial Assets*, and *Tangible Assets*.

The Asset Balance Matrix®

<i>Stable Assets</i>	Principal remains constant and secure
<i>Financial Assets</i>	Marketable securities with the potential for higher yields
<i>Tangible Assets</i>	Assets with a physical nature

The blending of these two concepts results in a dynamic analytical tool; a two dimensional model we call *The Asset Balance Matrix® (ABM)*.

We use this diagnostic tool in combination with your age, risk parameters, and investment objectives to create an investment portfolio tailored for your individual needs.

ABM	INCOME ASSETS	GROWTH ASSETS
<i>Stable Assets</i>	Savings Certificates of Deposit Money Market	Index Annuities Index Certificates Index CDs
<i>Financial Assets</i>	Government Bonds Corporate Bonds Municipal Bonds	Stocks Equity Mutual Funds International Securities
<i>Tangible Assets</i>	Mortgage Loans Business Loans Venture Loans	Real Estate Private Placements Alternative Investments

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Link to our private banking overview:

<https://privatebankofnationaladvisorstrust.mybankingservices.com/>

FDIC specifics regarding our private banking:

<https://privatebankofnationaladvisorstrust.mybankingservices.com/deposit-insurance/>

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# Entrust Bankcard Info

## About Entrust Bankcard

### Entrust Bankcard – We Fight for Small Business.



<http://www.entrustbankcard.com>) Entrust Bankcard is an innovative payment processing company whose point-of-sale, online gateway and wireless payment services are tailored to ensure the long-term success of small and mid-sized businesses. We deliver streamlined payment processing with discounted rates and help protect your business from chargebacks.

Visit us at [entrustbankcard.com](http://www.entrustbankcard.com) (<http://www.entrustbankcard.com/>) and learn more...

COMMENTS (0)

Leave a comment

[Blog at WordPress.com. The Fusion Theme.](#)

Follow

Follow “Entrust Bankcard Info”

Exhibit J-8

Build a website with WordPress.com

# Entrust Bankcard Info

## Merchants, Customers have Difference of Opinion on Social Media Use

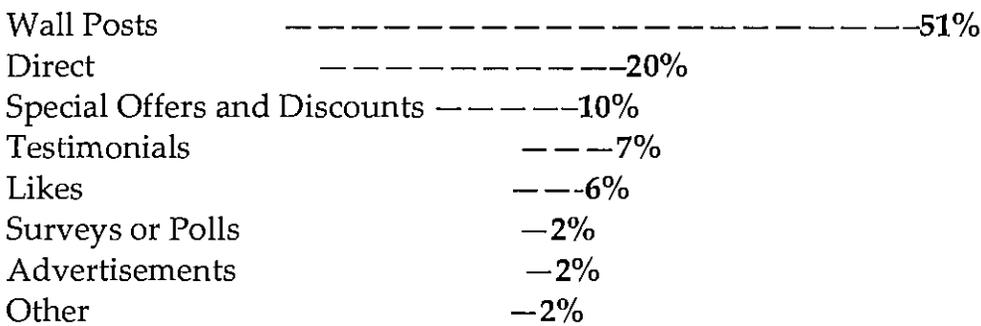
Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

Small business owners are always quick to see an opportunity. So the fact that millions of potential customers are using **social media** has not gone unnoticed by them. According to a Zoomerang survey of 1000 small business owners, the number one reason they have established a social media presence is to connect with customers.

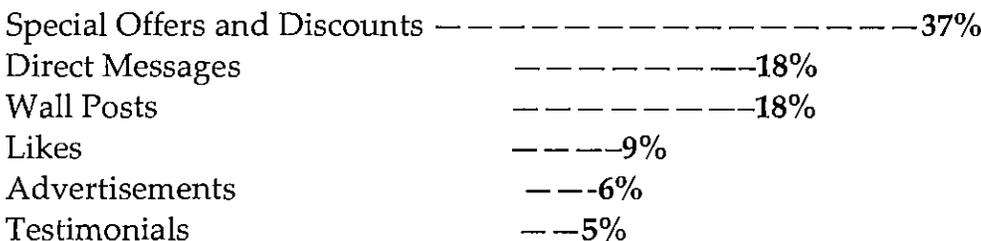
However, the survey also presents some pretty interesting numbers when it comes to gauging how small businesses are using **social media** to attract customers, as opposed to what is actually effective. One thing that really jumped out to mobile wallet experts at **MobiSquad** was the difference in opinion between small business owners and customers on the most effective way to reach customers on social media powerhouse Facebook.

### What's the Most Effective Facebook Tactic to Reach Customers?

#### According to Small Business Owners



#### According to Customers



Surveys or Polls	—4%
Other	—3%
None	—3%

**MobiSquad** believes these results reinforce the importance of the mobile wallet as a tool for distributing special offers and discounts to customers. It creates an immediate conduit to get them in the door. Bringing awareness of mobile's potential to local merchants is why **MobiSquad** launched its "Buy Local. Pay Mobile." campaign featuring NFL star **Brandon Lloyd**.

If you would like to see Intuit's full info graphic and more interesting numbers, [click here](http://www.intuit.com/websites/small-business-social-media-infographic/).  
(<http://www.intuit.com/websites/small-business-social-media-infographic/>)

<http://www.intuit.com/websites/small-business-social-media-infographic/>  
(<http://www.intuit.com/websites/small-business-social-media-infographic/>)

Brandon Lloyd , mobile wallet , Mobisquad , social media

[Leave a comment](#)

## The 15 Twitter Marketing Tips MobiSquad Gives Its Clients

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

There's no arguing **Twitter** is one of the most ubiquitous forms of social media. Lots of people use it. But even more people, especially those running businesses, have a real problem using it effectively.

**MobiSquad's "Buy Local. Pay Mobile." campaign featuring NFL star Brandon Lloyd** (<http://www.mobisquad.com/brandonlloyd>), is designed to bring awareness of mobile technology to local merchants. As part of this campaign, here's a list of hot tips gleaned from the Social Media Examiner to help improve your Twitter marketing.

### Make Your Tweets Better.

1. Share valuable content in your own voice. It's the best way to match *your* personality or brand
2. Use keywords in your tweets. Industry buzz words work best.
3. Share links to useful content. Don't send jokes or defamatory material. Share things people can use.

4. Use search features such as HootSuite to discover what your clients want.

### Improve How You Network.

5. Connect with the right people. Tweet with them. Try to collect followers who want to know what you have to say.

6. "Break the ice" by retweeting other people's relevant tweets.

7. Cultivate relationships with people in the industry on Twitter.

8. Engage your audience. Share articles. Lead discussions. Don't sell.

9. Be helpful by providing helpful info.

10. Be transparent. Add to your credibility by owning up to mistakes you say or write.

### **Bring Twitter Followers Back to Your Website**

11. Use hash tags to create conversations around your brand.

12. Share links back to your website for list-building. Offer something of value in exchange for email addresses from your followers.

13. Tweet more links to your blog more often. Don't spam, but let people know more than once about your post.

### **Make Twitter a Regular Part of Your Social Media Marketing**

14. Connect your LinkedIn account with your Twitter account. Let your customers know you tweet and connect on different sites.

### **Make Twitter Tools Work for You**

15. Take advantage of tools that help you to share relevant content. They can greatly improve the effectiveness of your social marketing by filtering out the noise.

Brandon Lloyd , MobiSquad's , Twitter

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## **Use Social Media to Attract More Business | MobiSquad**

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

### **How to Generate More Local Business through Social Media**

Do you own a local business that's requires local customers to succeed? Most do. And if you're such a business owner, it is hoped that you are already using social **media** tools to your advantage

This is pretty much a no-brainer, Think about it. Your customers are all pretty much connected to the internet in every way you can imagine. The more your name and brand appear online, the better chance you have of finding your customers online. That means repeat business in a big-time way.

However, there are plenty of free ways to increase your social presence even more without spending a dime. **MobiSquad** offers the following tips to generate local business through social media.

### **Create a Group**

Mutual interest groups are still quite popular on the internet. They just have a new skin than they did just a few years ago when they were called "newsgroups" and were all print. Create a local group on a social network like Facebook or Pinterest around a topic related to your business. For example, let's say you own a bookstore. These days you need all the exposure you can get. So create a local book discussion hobby group. You will attract people with a common interest that provides a public service without blatantly trying to sell something. (Which is not to say your business doesn't need its own Facebook page? Read on.)

### **Community Blog**

Start a blog and invite local businesses to contribute useful content around a broad topic. Let's say you're in, such as home maintenance. Invite various suppliers to provide informative articles on the site. Save on particular specialty for yourself, such as plumbing. Make sure all participating businesses also link to the blog by providing links in their marketing and social media efforts. Just like that, you have a local search engine magnet for all of the participants.

### **Location-based services**

People love location-based services such as Foursquare and Yelp. These sites have created a check-in behavior among mobile consumers, as if anybody cares where you're eating lunch. Nevertheless, people do it, so take advantage of this social behavior by putting your business location on this service. You don't even have to be a restaurant. Lots of people think they have to tell everybody where they are all the time. Once you're signed up, take advantage of ways to make offers through various built-in features.

### **Social Landing**

Create landing pages specific to a **social media** network. In other words, create a Facebook page, LinkedIn page, Google+ page and Twitter page and link to your primary website from your profile on the respective network.

This is a basic Search Engine Optimization trick to get you more visitors and hopefully more customers (not to mention a higher search ranking). Here's how it works: someone visits your Facebook page, and then clicks on your website link. They are first taken to your Facebook landing page, where you might have a teaser offer or special news. From there, they can click into your website. This does several things. First, it helps personalize your site. It also creates an engagement opportunity. You can create content on your website that's both local and social. This gives you a better chance of getting picked up in search engines. That in turn helps you build a stronger presence in all of your social networks.

foursquare , Mobisquad , social media , Yelp

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## Social Media — Marketing Your Business Effectively | MobiSquad

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

The social media and mobile marketing experts at **MobiSquad** are frequently asked to define the usefulness of these two factors. This is the primary reason for the recent launch of its new “Buy Local. Pay Mobile.” campaign featuring NFL star **Brandon Lloyd**.

So what is social media and mobile marketing and why are they important to local business?

Social media is a way to build your brand without having to tell consumers what your product or service is all about. Instead, you rely on customers telling each other about your product or service through social media platforms such as Facebook, Twitter, and Yelp! among others. Word of mouth is also extremely important.

Social media marketing promotes your business and establishes your online identity. It is a powerful tool that lets you engage with your targeted audience to drive traffic to your webpage and ultimately through your front door. Moreover, in comparison with online advertising through a service such as Google, social marketing is much more cost-effective.

Mobile marketing goes a step further by bringing social media marketing to mobile devices. It provides your customers with time and location-sensitive, personalized information that promotes your goods, services and ideas. It helps your business increase its presence in the local community and allows you to stay connected constantly to your customers. This helps to establish your brand.

Here are some recent social media marketing statistics:

- 53% of Twitter users recommend companies and products in their tweets
- 74% of B2B companies aggressively using Facebook in social media marketing
- 57% of companies have acquired customers through LinkedIn
  
- 75% of small businesses in the U.S. engage in social media marketing
- \$3.1 billion will be spent on social media marketing in 2014
- B2B spending on social media marketing will rise 67% over the next 3 years

- 20% of all website visitors to company sites come from social media
  - 2 out of 3 people that follow a brand on Twitter will purchase from that brand
  - 66% of marketers saw a rise in search engine rankings due to social media marketing
- 
- 91% of experienced social marketers see improved website traffic due to social media
  - Social media commerce sales are expected to climb to \$30 billion in 2015

So if you have been putting off using social media marketing up to this point, the time is now to start using it to your advantage.

Brandon Lloyd , Mobisquad

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## Leave the Social Media for Your Business to Experts at MobiSquad

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

As far as local businesses go, **social media** used to be an option. Many businesses got along fine without it. However, this is no longer the case. There's an unwritten rule in small business: if you're not connecting with your customers online, you're doomed. So what happens? Merchants rush out to set up a Facebook page and think that's all they have to do. Or they might open a Twitter account then sit back and wait for customers to clog their entry way.

Of course, you know that's not how it works. It takes a lot of effort to connect with your customers. A web page alone is not enough. How are you sending people to your site? It doesn't do you any good to have a page that no one ever visits except for your immediate family members. In order to grow your business successfully with social media, you have to integrate your efforts. You must actively manage your page or accounts. You must consistently drive new traffic to it and diligently interact with your social connections. It's also important to respond to customer comments. Complaints and poor reviews must be promptly addressed.

According to research by UM Wave 6, merchants are notorious for forgetting that they still need to interact with customers.

So how does a local merchant harness all the **social media** platforms and make them work to their advantage? That's where **MobiSquad** comes in. As the premier advocate for small businesses we realize that local merchants simply don't have the time and expertise to fully exploit mobile marketing. That's our job anyway. And since everyone should do the job they can do better than anybody else, we provide a dedicated workforce skilled in helping you turn your social media into an effective marketing tool.

How dedicated is MobiSquad to making social marketing a must in every local business? **Check out their new “Buy Local. Pay Mobile.” campaign featuring NFL star Brandon Lloyd** (<http://www.mobisquad.com/brandonlloyd>). For more information on mobile technology and effectively managing your social media, look to the e-wallet experts at MobiSquad.

<http://www.mobisquad.com/brandonlloyd> (<http://www.mobisquad.com/brandonlloyd>)

Brandon Lloyd , e-wallet , Mobisquad , social media

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## Loyalty Cards Making Way for Mobile Swiping, MobiSquad says

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

For many years the loyalty card has been a major customer-getter for all kinds of local merchants. From frozen yogurt to fashion stores, businesses have passed out literally billions of the plastic and cardboard cards, hoping to entice customers who frequent their establishments. Whenever a customer spends money at the business they are rewarded with a stamp or digital scan of a bar code on the card. Collect enough stamps or swipes and get a nice discount or something free.

Or at least that's how it's supposed to work. Many businesses complain that not enough people use loyalty cards because they forget them at home, accidentally throw them away or don't think they're worth anything.

Fortunately, there is a better way. As usual, modern technology is behind it. Research shows that customers are more likely to use a product if it's easy to use and has a visible, tangible benefit. This can be a hit or miss proposition when it comes to loyalty cards. What the public needs to make loyalty really work is an electronic loyalty program.

That's where e-wallet expert **MobiSquad** comes in. They offer all the tools and expertise needed to help local merchants run a loyalty campaign using mobile technology. With a Near Field Communication (NFC)-enabled terminal serviced by MobiSquad, local merchants can now accept mobile tap-and-go payments from customer smart phones. They can also manage an integrated loyalty program at the same time.

Just think — no more stamping cards! The customer's Smartphone becomes both a method for payment and a virtual loyalty card! Everything a customer does with you is automatically tracked. Rewards are more easily tabulated and sent out. You can even keep track of who is redeeming their awards much easier.

This innovation is just one of the things that **MobiSquad's** new “Buy Local. Pay Mobile.” campaign is designed to cover. **Featuring NFL star Brandon Lloyd**, the campaign is designed to encourage smaller local merchants to get into the mobile payment game now, before larger companies do it. For more information on mobile technology and customer loyalty programs, check out [MobiSquad.com](http://MobiSquad.com).

<http://www.mobisquad.com/brandonlloyd> (<http://www.mobisquad.com/brandonlloyd>)

Brandon Lloyd , loyalty card , loyalty cards , Mobisquad , MobiSquad's

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## Local Merchants Need MobiSquad Now

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 29, 2013

If you're a smaller merchant and you aren't accepting mobile payments yet, what's keeping you?

Don't wait for big companies to come asking you to sign up. They're still fighting with each other over who's going to be the big dog when merchants show up en masse.

The trick is to strike now. Studies show that by 2017, at least \$1 trillion will change hands worldwide using mobile, or "tap-and-go," payments.

Fortunately, you can get in on the trend now. **MobiSquad** is hitting the streets with its "Buy Local. Pay Mobile." campaign featuring NFL star **Brandon Lloyd**. The campaign is designed to bring awareness to local merchants on how they can capitalize on the **mobile payments** to increase their sales now.

**Watch Brandon Lloyd's MobiSquad videos:**

<http://www.mobisquad.com/brandonlloyd> (<http://www.mobisquad.com/brandonlloyd>)

True, mobile payment is still in its early stages. But merchants are slowly catching on to the idea. Every day a merchant doesn't offer the service, chances are they're missing out on sales because their competitors do offer the service. Taking a wait-and-see approach, could be a very costly mistake.

**Mobile payments**, or m-payments as they're sometimes called, have been growing exponentially each year. Studies show that in 2012, worldwide mobile payment transaction values were more than \$171.5 billion. That's a 61.9 percent increase from \$105.9 billion in 2011. The total number of mobile payment users hit 212.2 million in 2012, up from 160.5 million in 2011.

[www.gartner.com/it/page.jsp?id=2028315](http://www.gartner.com/it/page.jsp?id=2028315) (<http://www.gartner.com/it/page.jsp?id=2028315>)

So it's no surprise that more than a trillion dollars will be spent worldwide using mobile devices by 2017. That estimate could be very low. As "tap-and-go" payments catch on, more people will want smart phones. So the potential is astronomical. Some experts say a trillion bucks could be a mere 2.5% of the estimated worldwide commerce that mobile payments could, in theory, tap into in 2017.

Currently, e-commerce is the primary way people spend money on mobile phones, but swipe payments are slated will gain steady ground quickly.

If you're a local merchant, don't wait for large companies to position themselves to be players in the **mobile payments** market. You can get started now by talking to a **MobiSquad** rep. There are more than a trillion reasons to do so.

Source

<http://mobithinking.com/mobile-marketing-tools/latest-mobile-stats>  
(<http://mobithinking.com/mobile-marketing-tools/latest-mobile-stats>)

Brandon Lloyd , mobile payments , Mobisquad , Reis , tap and go

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## MobiSquad Ready To Safely Lead Merchants into Mobile Payments

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 14, 2013

A recent survey conducted by the Federal Reserve revealed the number one reason respondents are not using **mobile payments** to make purchases is the fear that it is not a secure way to pay. People worry that their credit card numbers and other sensitive information will be plucked out of the air by internet thieves.

<http://www.federalreserve.gov/econresdata/mobile-device-report-201203.pdf>  
(<http://www.federalreserve.gov/econresdata/mobile-device-report-201203.pdf>)

**MobiSquad**, the e-wallet expert, would like to spread the word to everyone that this belief is nothing even close to being true. Mobile payments are in fact, extremely safe. That's the message behind the company's recently-launched "Buy Local. Pay Mobile." campaign. It features NFL star **Brandon Lloyd** performing an amazing feat of incredible trust: Jumping over a moving car, driven by MobiSquad president Nathan Reis.

The object of the campaign is to bring awareness of mobile payment safety to local merchants and consumers.

"Naturally, people have questions about the security of mobile technology," Reis says. "When it comes to using a "**mobile wallet**," the public wants to know: How safe is it from would-be data thieves? It's very safe. We wouldn't be offering mobile payment technology to merchants if it wasn't."

<http://www.mobisquad.com/brandonlloyd> (<http://www.mobisquad.com/brandonlloyd>)

So what's the key to keeping things safe? MobiSquad safeguards your credit and debit information from potential data poachers by installing a state-of-the-art system employing Near Field Communication (NFC) technology. NFC keeps virtual pickpockets frustrated by transmitting data via short range radio waves at distances of 4 cm (1.6 inches) or less. NFC-ready phones protect your credit card information by using a special chip known as the **secure element**. It encrypts the card information until it arrives safely at an NFC-enabled terminal on the merchant's end. Even if a hacker were able to get close enough to intercept the information, it wouldn't be readable. The **secure element** also isolates your credit and debit card information and stores it so that only the mobile wallet can access it.

So if you have been putting off adopting mobile payment technology until "everybody else" tries it, MobiSquad would like to have a talk with you.

Brandon Lloyd , mobile payments , mobile wallet , Mobisquad , NFC , secure element , tap and go

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## The Secret to Keeping Customers is Offered By MobiSquad

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 14, 2013

At **MobiSquad** and elsewhere, much talk has arisen to the creation of the **eWallet**. Also called the **mobile wallet**, it is the ability for today's smart phones to hold and protect all of the financial information a person needs to make purchases at local and national businesses.

Like any new technology, people are excited about **tap-and-go** marketing. As businesses, they are afraid of it. Right now, larger chains won't touch it until they see if it works. Which means it's up to the small and local businesses in your town to grasp this technology and get the leading edge.

If you own a small business, you should be chomping at the bit to take **mobile payments**. Not only is the technology proven and safe, it also provides you with other amazing benefits. The true power of the **mobile wallet** for local merchants is that it is a conduit to the mobile customer. Brands can be built by marketing directly to the customer base through special sales and offers. This in turn enhances the overall shopping experience.

Making shopping personal is an edge that a local business will always have to set it apart from the competition. But you need more than that. The experience has to extend past the friendly face at the door and the helpful advice you give and the quality products you offer. Even the checkout experience must be advantageous. This brings us back to the mobile payment offerings available through **MobiSquad**.

Those commercials you see with companies offering tap-and-go payments aren't science fiction. That technology is here now. It's marketed to small business retailers because large companies never want to change anything. They're the last to come around, which offers a great advantage to small business owners who adopt swipe payments now.

Bringing awareness of mobile's potential to local merchants is MobiSquad's bread and butter. The company recently launched its "Buy Local. Pay Mobile." Campaign. It features NFL star and emerging rapper **Brandon Lloyd**, jumping over a car to symbolize how MobiSquad helps companies jump all the hurdles of offering mobile payments.

When a local merchant is able to combine a unique experience with the power of mobile marketing to make target special offers, that's where the true power of the mobile wallet truly becomes unlocked. They can then fully cultivate brand awareness and turn random customers into repeat business. **MobiSquad** is ready to help.

Brandon Lloyd , eWallet , mobile payments , mobile wallet , Mobisquad , tap and go

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## What's in Your Wallet Could Be in Your Cell Phone Soon

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#), [MobiSquad](#) on January 14, 2013

What's your wallet made from? It's a valid question, because tap-and-go mobile payments will most likely be the popular payment method of the future. Right now the phenomenon is still in the novelty phase. That's why **MobiSquad**, with the help of **New England Patriots** star **Brandon Lloyd**, released its "Buy Local. Pay Mobile." Campaign. It's a major push to bring mobile technology to the forefront of mainstream consciousness. At MobiSquad, we believe doing that starts at the grassroots level with local merchants.

Mobile technology is turning smartphones into digital wallets. So is it time for consumers to start thinking of their leather wallet as a relic of the 20th century?

Not completely, but we're getting there.

You may be asking: why replace your cash or plastic with a phone? Is it any more convenient to pay with a phone than by pulling out a credit card? Actually there are loads of reasons to do so. In addition to convenient payments, the digital wallet adds other benefits for both the consumer and the merchant. A mobile payment system with an integrated loyalty program allows local merchants to track purchases and fine tune special offers. These benefits are then sent directly to the customer's phone. When a customer makes a purchase with their mobile wallet, any special offers are automatically accounted for at the register when they **tap-and-go**. Receipts are sent by email.

Digital wallets are also safer. Lose your leather wallet and you can lose a lot of time reporting lost cards, lost money and more. However, if your phone is lost or stolen, one call to your wireless carrier or a visit to their website puts a freeze on your mobile wallet and everything else.

So are leather wallets dinosaurs? Not quite yet. However the day of digital driver's licenses, medical and drugs cards etc. is on the way. When that happens, you'll have to get a leather case for your smart phone if you want to reminisce.

Brandon Lloyd , digital wallet , digital wallets , Mobisquad , New England Patriots , tap and go

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## Mobile Holiday Shoppers at 87%, MobiSquad says

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#) on December 31, 2012

**MobiSquad** couldn't help but notice the results of a recent national survey released by Sybase 365 and the **Mobile Marketing Association**. The study found that mobile devices play a much greater part in influencing point of sale purchasing decisions for customers. In fact, nearly 87% of those surveyed said they planned to buy from stores that use mobile payment devices.

The survey of 1000 American adults revealed that consumers using mobile to make purchases grew at a much faster rate this year, compared to 2011. What's more, merchants are helping to drive awareness of mobile payments, using mobile to target customers with loyalty deals and coupons. Nearly half of consumers surveyed (44%) received a deal on their mobile device recently from Amazon, Apple, Best Buy, Groupon, Target, or Starbucks.

"The results from this survey clearly indicate that we are starting to see meaningful adoption of mobile commerce solutions," said John Sims, president of Sybase 365, a division of SAP. While progress is being made, Sims said the industry needs to make a collective effort to better educate and inform consumers about pressing issues surrounding mobile payments. These issues include such things as available technology, security and usage benefits. "This will ensure that consumers are comfortable enough to embrace this extremely pervasive industry as part of their everyday lives," Sims said.

With its "Buy Local. Pay Mobile." campaign featuring NFL star Brandon Lloyd, MobiSquad has been working feverishly to bring awareness of mobile's potential to local merchants.

"The mobile commerce industry still has ground to cover in order to achieve a critical mass," Sims added. "Merchants and marketing executives must learn how to harness the innovative technology in powerful new ways so we can see the full potential of this new world."

[Click here if you would like to read the full article at mmaglobal \(http://www.mmaglobal.com/news/sybase-365-mma-survey-finds-87-consumers-will-use-mobile-device-help-make-holiday-purchases\).](http://www.mmaglobal.com/news/sybase-365-mma-survey-finds-87-consumers-will-use-mobile-device-help-make-holiday-purchases)

If you're a merchant interested in maximizing your mobile presence with a goal of increasing sales, then [contact MobiSquad \(http://www.mobisquad.com\)](http://www.mobisquad.com), the mobile wallet experts.

[MobiSquad is now hiring \(http://www.mobisquad.com/jobs/\)](http://www.mobisquad.com/jobs/) talented and motivated **salespeople and account managers!** Apply now if you want to be part of our fun-loving, high-energy team!

Brandon Lyon , John Sims , Mobile Marketing Association , Mobisquad

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## 7 Mobile Security Tips from Brandon Lloyd

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#) on December 31, 2012

While **New England Patriots** and NFL star **Brandon Lloyd** may be daring enough to jump over a purple MobiSquad smart car, he is not willing to risk his smartphone security.

That's why he's teamed up with Mobisquad to emphasize the importance of smartphone security. It's your front line defense for protection from thieves, hackers and scam artists who want to leave you sacked.

Here are Brandon's seven tips on keeping your information yours:

- 1. Turn on your screen lock.** It will keep strangers from accessing the info on your phone by requiring you to enter a PIN code, password, or visual pattern to unlock the screen.
- 2. I Only download apps from trusted sites. So should you.** Even if a friend shows you some really cool app and you think you want to have it on your phone, check where it came from, first. Your friend could be walking around with a time bomb and not know it.
- 3. Download and install anti-virus and security software.** These apps will encrypt messages and sensitive data. They can also warn you if you're connecting to an unsecured hotspot, locate a missing phone, and remotely lock your phone or wipe sensitive data.
- 4. Not using your Wi-Fi? Turn it off.** There are unsecured Wi-Fi hotspots all over the place. Walk past one and your data could be stolen, even if you're not using the phone at the moment.
- 5. Update your phone software.** Every time a security update comes out, download it. No excuses.

**6. Be mindful of other people's security.** Your phone may be as secure as Fort Knox. But your friends and colleagues may not be so vigilant. If they don't have good security practices, you could accidentally pick up bogus links and downloads from their hacked accounts.

**7. Be careful when you click links.** NEVER click a link that appears to come from legitimate institutions without calling those businesses yourself. They're almost always phony messages full of links or attachments that redirect you to a spoof or phishing site. Always navigate independently to a site. Make sure you type the address in correctly and then bookmark the page.

Attention Local Merchants: Want more information on how mobile payment technology can help you? Contact **MobiSquad** today! We're the mobile wallet experts. We can help you maximize your mobile marketing presence and increase your sales.

MobiSquad is now hiring talented and motivated salespeople and account managers! Apply now if you want to be part of our fun-loving, high-energy team!

Brandon Lloyd , Mobisquad

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## NFC Technology Set to Spread; MobiSquad is Ready to Help

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#) on December 31, 2012

Usually, if you hear the acronym "NFC," you probably think football. So it might surprise you to hear that a prominent AFC player is promoting the NFC. The player? New England Patriots' star Brandon Lloyd. Why the excitement for the NFC?

Some clarification first. In this case, **Near Field Communication** is the NFC in question. This NFC is the wireless technology at the heart of **contactless payments** on a mobile phone. It's an exciting new technology. But it is also a cautionary tale of how a lack of deployment can hinder widespread adoption.

If NFC technology is to be a success, two things need to happen:

1. Consumer smartphones must be equipped with NFC chips.
2. Merchant payment terminals must also be NFC-enabled.

Currently, very few smartphones are embedded with the technology to allow "**tap and go**" purchases. What's more, terminal installation on the merchant end has been slow to catch on.

Fortunately, there are abundant signs that the industry is solving the adoption bottleneck.

Here at **MobiSquad**, we predict widespread adoption of NFC throughout 2013. In 2012, mobile phone manufacturers shipped 100 million NFC devices worldwide. That's a good start, but wait. It gets better. That number will skyrocket over the next few years. By 2016, we predict NFC phone shipments will reach 700 million devices.

The other problem is this: Like all new technology, merchants are painfully slow to adapt to a new technology. There's that "let somebody else try it first" mentality that's hard to get over.

Currently only 8 percent of merchants accept contactless payments. However, by 2017 experts believe that NFC terminals will be available at 53 percent of registers in North America. That's still not enough, but it's promising.

Now: How does **Brandon Lloyd** of the AFC match up with the NFC? MobiSquad's recent launch of its "Buy Local. Pay Mobile." campaign features the NFL star wide receiver. He's helping **MobiSquad** to lead the charge to facilitate deployment of NFC-enabled terminals. It is our hope that by 2017, we will partner with 250,000 small businesses nationwide. That's quite the big score in anybody's book.

**Source** ([http://news.cnet.com/8301-1035\\_3-57536676-94/mobile-payments-a-solution-in-search-of-a-problem/](http://news.cnet.com/8301-1035_3-57536676-94/mobile-payments-a-solution-in-search-of-a-problem/))

Maximize your mobile presence and increase sales. It's easy! **Contact MobiSquad** (<http://www.mobisquad.com/>), the mobile wallet experts!

Looking for a good sales job? **MobiSquad is now hiring talented** (<http://www.mobisquad.com/jobs/>) and motivated salespeople and account managers! Apply now and join our fun-loving, high-energy team!

Brandon Lloyd , contactless payments , Mobisquad , Near Field Communication , NFC , NFC's , tap and go

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## MobiSquad Mobile Payment Is Still Waiting to Hit Its Stride

Posted by [MobiSquad](#) in [Banking Services](#), [Legal & Financial](#) on December 30, 2012

You see ads for mobile payments all the time. But the fact is, merchants who accept mobile payments in the U.S. are lagging far behind merchants in other countries.

So what's the holdup?

Ironically, the problem arises because of the very popularity of mobile payments. With many significant players — retailers, carriers, handset manufacturers, mobile operating system players, POS vendors, payment brands such as Visa and MasterCard, processors, etc. — all wanting their

piece of the mobile payment pie, this results in too much competition and not enough cooperation. As a result, this leaves things more than a little fragmented and confusing to potential users of the product.

MobiSquad is doing its part to accelerate mobile's transition into the mainstream by focusing on a vastly underserved market — local merchants. With the release of a viral video featuring NFL star [Brandon Lloyd](http://www.mobisquad.com/brandonlloyd) (<http://www.mobisquad.com/brandonlloyd>) jumping a smart car, MobiSquad began its "Buy Local. Pay Mobile." Campaign. It raises awareness of our commitment to small businesses and how we will help them thrive in the ever-evolving world of mobile commerce. The drive to sign up merchants in our Austin and Salt Lake City test markets has exceeded expectations. We plan to bring the product nationwide early in 2013..

MobiSquad has a specific mission: to help small businesses navigate the choppy waters of mobile. New technology is confusing, fragmented, and complicated to implement. MobiSquad steps into the arena as experts in marketing, credit card processing, security, legacy payment systems, and mobile technology with the infrastructure to scale a massive, nationwide workforce. We're here to help local merchants one business at a time and give them the mobile technology tools and support they need to succeed.

Brandon Lloyd , mobile payment , Mobisquad

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## MobiSquad leads the way in mobile payments

Posted by [MobiSquad](#) in [Uncategorized](#) on December 30, 2012

At **MobiSquad**, we've been watching a lot of commercials these days. You'd think everybody has become their own charge card processing service. All the G4 phones have attachments you can use to take swipes from credit cards – then have the buyer sign for the purchase on the cell phone screen. But think a minute – have you actually conducted a purchase like that? If you live in the U.S, chances are your answer to that question is no. The number of companies that take mobile payments in the U.S. have been lagging behind most other western countries. Why?

It's strange, but the problem arises due to the sudden popularity of the swiping phenomenon. Everybody wants in on it — retailers, carriers, handset manufacturers, mobile operating system players, POS vendors, payment brands such as Visa and MasterCard, processors, etc. But with all that competition comes delivery problems, compatibility problems with other systems and more. That tends to create more problems than it solves.

**MobiSquad**, however, has figured out that while the big guys are duking out how the commercial swiping phenomenon will eventually settle, there are still smaller markets that want the service now. Its "Buy Local. Pay Mobile." campaign has officially kicked off, with some viral video help from NFL star [Brandon Lloyd](http://www.mobisquad.com/brandonlloyd) (<http://www.mobisquad.com/brandonlloyd>). He readily

agreed to jump a smart car for us to symbolize MobiSquad's dedication to local merchants who need mobile services immediately. The campaign demonstrates our commitment to small businesses and how we will help them thrive in the ever evolving world of mobile commerce.

At **Mobisquad**, we want to help small businesses navigate the choppy waters of mobile technology with ease. As a leading expert in mobile marketing, credit card processing, security, legacy payment systems, and technology, we can do it all – from providing massive infrastructures for nationwide workforces to helping a local merchant take on-the-spot credit card purchases. We provide the mobile technology tools and support everyone needs to be successful. Every day we break through the walls that keep you from going mobile, much like **Brandon Lloyd** breaks through defenders every Sunday.

Brandon Lloyd , Mobisquad , NFL

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## Say Goodbye to Fraud and Rip offs from Chargebacks

Posted by [MobiSquad](#) in [Banking Services](#), [Entrust Bankcard News](#), [Legal & Financial](#), [mobile credit card processing](#) on June 1, 2012

Trying to run a small business is hard enough without having to deal with **rip-off** artists. At **Entrust Bankcard**, we kept hearing about customers getting the short end of the stick when they didn't deserve it. So we decided to do something about it.

For example we recently came to the aid of Vivian, the owner of an Arizona auto repair shop. A guy brought a car into her shop last year that needed an expensive, hard to find part replaced. "We could not proceed with the repairs until the part was pre-paid," Vivian said. He paid with a credit card, the part was ordered and Vivian's crew fixed the car.

Months later, Vivian received word that the purchase was denied by the credit card company – a \$300 **chargeback**. It was hardly something Vivian's business could afford. Since it wasn't Vivian's fault, Entrust Bankcard didn't feel she should have to pay for it either. Our chargeback protection policy went into action, and we covered the money for Vivian.

Chargeback coverage is just one of the many services we offer at Entrust Bankcard. We're known across the U.S. for offering the finest credit card processing services available. Take **Wireless credit card processing** for example. A new appliqué that attaches to a cell phone can now allow you to accept credit card purchases virtually anywhere. The sale is immediately recorded and the banks involved are immediately notified. **Mobile payment processing** has arrived and Entrust is here to make it convenient and worry free.

About Entrust Bankcard: **Entrust Bank Card LLC in Mesa AZ** is an innovative **credit card processing** company offering point-of-sale, online gateway and wireless payment services. These services are tailored to ensure the long-term success of small and mid-sized businesses and to prevent rip-offs and fraud.

**Entrust Bankcard** (<http://www.entrustbankcard.com/>)

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[entrustbankcard.com](http://entrustbankcard.com) (blank)

AZ , Chargeback , chargeback coverage , chargeback protection ,  
Credit card processing , Entrust Bankcard , Entrust Bankcard LLC in Mesa , fraud ,  
mobile payment processing , Ripoff , ripoffs , wireless card processing

1 Comment

## Dedication and Creativity pivotal to working at Entrust Bankcard

Posted by [MobiSquad](#) in [Banking Services](#), [Entrust Bankcard News](#), [Legal & Financial](#), [mobile credit card processing](#) on May 23, 2012

If you're looking for a job at **Entrust Bankcard**, you're in luck! We're looking for you. We have plenty of room for people who want to get in on working for a successful, growing **mobile payment processing** company – the 18th fastest growing company in the U.S., in fact. Do you have what it takes to work here? Probably. But it's a good idea to learn a bit about Entrust Bankcard first: what we do, why we do it and where we're heading in the future.

If we were to condense what Entrust Bankcard does down to four words, it would be this: we build healthy businesses. We do that by providing the best **payment processing solution** for each business that comes to us for help. We make sure our customers understand the ins and outs of payment processing. That way you won't be surprised by hidden fees and other **rip-offs** that less honest processing firms may try to hit you with.

We understand the importance of growth to small and medium sized businesses. We're a growing small business too. In just a little over six years, we have grown from a "kitchen table" business to a company billing over \$10 million in revenue annually. We want to help every customer achieve that dream too. We can, because we've been where you're likely to go. We'll help you get over the speed bumps and keep moving forward. Only **Entrust Bankcard** can offer you that.

Customers are also amazed by our amazing customer service capabilities. We offer one-on-one interaction with a live person every time you call. We're a "by-appointment" company. We set aside ample time to meet with you personally and determine your needs as a business.

The organizational culture at **Entrust Bankcard** is one of constant encouragement and creativity. We are committed to ensuring each other's success as members of the team. In doing that, we assure the success of the company in all that we do.

If this sounds like the environment for you, you sound like the type of person we want to meet. Let's see your resume and set something up.

**Entrust Bankcard LLC** in Mesa AZ is an innovative **payment processing company** whose point-of-sale, online gateway and wireless payment services are tailored to ensure the long-term success of small and mid-sized businesses. We deliver streamlined payment processing with discounted rates. Inc. magazine ranked Entrust Bankcard No.18 fastest growing private company in the nation in 2011.

### **Entrust Bankcard**

1255 W Baseline Rd

Mesa, AZ 85202

[www.entrustbankcard.com](http://www.entrustbankcard.com) (<http://www.entrustbankcard.com/>)

Credit card processing , Entrust Bankcard , Entrust Bankcard LLC in Mesa AZ , mobile payment processing , payment processing company , payment processing solution , rip offs

### 1 Comment

## Entrust Bankcard: The Growth Factory

Posted by [MobiSquad](#) in [Banking Services](#), [Entrust Bankcard News](#), [Legal & Financial](#), [mobile credit card processing](#) on May 16, 2012

Admit it — when you were a kid, you thought everything was made in a factory that looked like the ones in

the cartoons – with a smokestack and dedicated workers who helped the company grow.

**Entrust Bankcard** doesn't have smokestacks, but we do have a bunch of smokin' new sales reps and internal office people who are helping us sell **mobile payment processing** services and growing like never before.

First, there's account specialist **David Perry**. Just 18 months after coming to Entrust Bankcard from Ohio, David

has become one of our superstars. He's always investigating new products to offer to our clients, and ever in

pursuit of the next client. It's smart thinkers like Dave who keep us growing on the home front.

Meanwhile, out in the field, we're experiencing great growth from new sales reps like Cliff Curtis in Portland,

OR. Cliff is our very first Pacific Northwest sales representative, and he's chomping at the bit to make all of

Oregon his. We think he can do it, too – he has an amazing record in outside sales that's doing him well with

us. This lifetime Oregon resident was the perfect growth incentive for **Entrust Bankcard** in the area, so we snapped him right up.

If you're down Austin way and you need credit card processing services, you might want to call **Steve Holland**.

He's our latest rep for our growing list of Austin area businesses. Steve cut his sales teeth in real estate, so

nothing scares him. He's probably headed toward your business already, so you might want to call and give him directions.

What do these members of our growing sales staff offer to you? A growing list of **credit card processing** services to help your business grow. That's what Entrust Bankcard does best.

**Entrust Bankcard** is a credit card processing company in Phoenix, Az. We offer a complete range of services to small and medium-sized businesses. Services include **mobile payment processing** with complete **chargeback protection**, against **fraud** and **rip off** artists.

**Entrust Bankcard** (<http://www.entrustbankcard.com>)

1255 West Baseline Road #200, Mesa, AZ

(480) 295-4711

[entrustbankcard.com](http://www.entrustbankcard.com) (<http://www.entrustbankcard.com>)

and chargeback protection , Clint Curtis , Credit card processing , David Perry , Entrust Bankcard , fraud , Inc. Magazine , mobile payment processing , rip offs , Steve Holland

1 Comment

## Entrust Bankcard Makes Credit Card Processing Easy

Posted by [MobiSquad](#) in [Banking Services](#), [Entrust Bankcard News](#), [Legal & Financial](#), [mobile credit card processing](#) on April 25, 2012

If you were to conduct an **Entrust Bankcard, LLC review** of customer concerns, you would discover a company that jumps onto problems as soon as they present themselves. We take great pride in making sure that any dissatisfaction or misunderstanding is quickly and completely remedied.

Too many **credit card processing** companies are accused of using **scam** tactics to sign up customers. **Entrust Bankcard, LLC in Mesa, AZ** doesn't stoop that low. We don't have to. Our innovative **credit card processing** services are so above what is offered by many other payment processing companies that our service says it all.

**Entrust Bankcard, LLC in Mesa, AZ** is an innovative **credit card processing** company offering point-of-sale, online gateway and **credit card processing** services. We tailor each of our services packages to ensure the long-term success of small and mid-sized businesses. Contact us for a no-pressure consultation.

[Entrust Bankcard \(http://www.entrustbankcard.com/\)](http://www.entrustbankcard.com/)

1255 West Baseline Road #200, Mesa, AZ

(480) 295-4711

[entrustbankcard.com \(blank\)](#)

AZ , Credit card processing , Entrust Bankcard , LLC in Mesa , LLC review , payment processing , wireless credit card processing

1 Comment

## Security Breaches Are Avoidable | Entrustbanckard.com

Posted by [MobiSquad](#) in [Banking Services](#), [Entrust Bankcard News](#), [Legal & Financial](#), [mobile credit card processing](#) on April 22, 2012

If you have a MasterCard or Visa credit or debit card, you might want to check your balance statements. Atlanta's Global Payments, one of the world's largest companies for processing electronic transactions, recently announced that it was the victim of a security breach. Information on over 10 million cardholders was compromised.

Whether this information was used for ill-gotten gain remains to be seen, but in the meantime you may want to call your bank.

The actual cause of the breach, according to Entrust Bankcard CEO Nate Reis, appears to be an internal glitch. In other words, someone within the company could have snagged info coming from ATMs and processing machines all over the country. Whether anyone actually did this remains to be seen.

Reis added that older processing equipment was probably the source of the breach. He said that any customer of Entrust Bankcard who feels they may have been victims of the breach can call the company at 480-295-4661 to receive more secure and modern **processing equipment**.

**Entrust Bankcard** is an innovative **credit card processing** company offering point-of-sale, online gateway and wireless payment services. We tailor each services package to ensure the long-term success of small and mid-sized businesses. Count on Entrust Bankcard to deliver everything from streamlined payment processing with discounted rates to remote credit card purchase power.

[Entrust Bankcard \(http://www.entrustbankcard.com/\)](http://www.entrustbankcard.com/)

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(480) 295-4711

[entrustbankcard.com](http://entrustbankcard.com) (blank)

Entrust Bankcard , Global Payments , Nate Reis , processing equipment

[1 Comment](#)

## Entrust Bankcard is #18 on Inc. 500 for 2011 | EntrustBankcard.com

Posted by [MobiSquad](#) in [Banking Services](#), [Entrust Bankcard News](#), [Legal & Financial](#), [mobile credit card processing](#) on April 22, 2012

At [Entrust Bankcard \(http://www.entrustbankcard.com/\)](http://www.entrustbankcard.com/), we're #18 and we're damn proud of it too. You'd be proud too to find you to ranked at #18 on **Inc. Magazine's Inc. 500** for 2011. It's an annual list of the 500 fastest-growing small businesses in America. In the latest survey, we were happily placed in the 18th slot. We are currently the #3 credit card processing company in the U.S., and #1 in Arizona.

Inc. 500 appreciated our rapid growth in revenue from about \$110,000 in 2007 to nearly \$9.5 million in 2010. What started with six employees now employs 158 and counting. #18 is a great position to have, but we don't want to settle for anything less than #1. We'll get there by continuing to provide the finest internet point of sale credit card processing services.

**About Entrust Bankcard:** We are an innovative **credit card processing** company, offering point-of-sale, online gateway and wireless payment services tailored to small and mid-sized businesses. We excel in delivering streamlined payment processing with discounted rates.

[Entrust Bankcard \(http://www.entrustbankcard.com/\)](http://www.entrustbankcard.com/)

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Credit card processing , Entrust Bankcard , Inc. 500 , Inc. Magazine's

1 Comment

## Growth of Entrust Bankcard, Desire to Stay Put Attracts Controller to Job

Posted by [MobiSquad](#) in [Uncategorized](#) on April 17, 2012

We could brag all day about our employees at **Entrust Bankcard**. But it's much more meaningful when somebody else does it.

In this case, the bragger is **AZ Magazine** and their online "**Who's Who in Business**" column. Who are they recognizing? Our very own controller, **Joyce Jacobson**. In a wonderful online article, author **Ryan Randazzo** talks about how Joyce's arrival at Entrust Bankcard couldn't have come at a better time. The company was experiencing unparalleled growth and needed the expertise of a big-business controller.

As it turned out, big businesses were Joyce's bread and butter. Having worked everywhere from Arizona to California and Missouri, she was about to take an offer in Milwaukee when **Entrust Bankcard** called her in for an interview. After seeing what was happening at this up-and-coming company, Joyce was hooked.

"How much of the increases in employment are due to small-business owners growing?" she told Randazzo. "Entrust works with the small-business owner. That is huge to me. They are a driving force in the economy." Jacobsen says she's very driven, which is what made her decide to take the position at Entrust Bankcard. She saw that the firm had similar goals to be successful, and that made for a perfect fit.

About **Entrust Bankcard**: One of the fastest growing companies in America, Entrust Bankcard provides a wide variety of onsite and **remote credit card processing** services for small and medium-sized businesses. The company is based in Phoenix.

AZ Magazine , Entrust Bankcard , financial services , Inc. Magazine , Joyce Jacobson , remote credit card processing , Ryan Randazzo , Who's Who in business

1 Comment

## Entrust Bankcard's Nathan Reis Recognized as IMPACT Award Finalist

Posted by [MobiSquad](#) in [Uncategorized](#) on April 17, 2012

It takes phenomenal success for a business to make an impact with the local chamber of commerce. But when you're a fast growing company like **Entrust Bankcard**, sometimes you receive recognition that makes an IMPACT with you.

Which is exactly what happened to Entrust Bankcard CEO **Nathan Reis** when he was recognized as a finalist in the 24th annual **IMPACT Awards** from the **Greater Phoenix Chamber of Commerce**.

Reis and his six-year-old company was among the nominees for the IMPACT award because the company truly shows how a good idea can catch on very quickly. The credit card payment services company is making an impact with its customers by guaranteeing coverage for chargebacks on credit purchases. This innovation opened the door for **Entrust Bankcard** to offer scores of other beneficial credit services to small and middle-sized businesses across the United States.

Entrust Bankcard boasted revenue of \$8 in 2010, with steady growth ever since. Reis hopes to be services over 100,000 customers in the next five years. If that doesn't make an impact, it's hard to say what will.

**More about Entrust Bankcard:** This Phoenix, AZ based credit card processing company offers point-of-sale, online gateway and wireless payment services to small and mid-sized businesses. It consistently delivers streamlined payment processing at discounted rates.

Credit card processing , Entrust Bankcard , Greater Phoenix Chamber of Commerce , IMPACT Awards , Nathan Reis

[1 Comment](#)

## Entrust Bankcard is a Proud Member of the Better Business Bureau

Posted by [MobiSquad](#) in [Uncategorized](#) on April 17, 2012

When a company grows as quickly as **Entrust Bankcard**, it's because its customers see true value in the services offered. That's certainly true with us. We were recently recognized by **Inc. Magazine** as the 18th fastest growing business in the country.

Of course, when you grow that fast and offer as many unique services as we do, you have to take extra care to make sure that all of your customers – and potential customers – are happy. You're not going to hit 100% of the time, but that is what you must strive for.

Like any self-respecting company, we are members of the **Better Business Bureau**. We believe in the Bureau's mission: to keep an eye on the practices of all companies in its membership, to uncover scams and to mediate any problems between companies and customers.

Fortunately for **Entrust Bankcard**, the complaints are few and far between. We do our best to provide the best customer service and features to the satisfaction of all. When a customer isn't happy, we'll jump on that complaint and make things right.

**Entrust Bankcard** offers a variety of **credit card purchasing** options, including point-of-sale, online gateway and wireless payment services. These services are tailored for the long-term success of small and mid-sized businesses like yours. Count on Entrust Bankcard to deliver streamlined payment processing with discounted rates.

better business bureau , Credit card processing , Entrust Bankcard , Inc. Magazine ,  
scams

 [1 Comment](#)

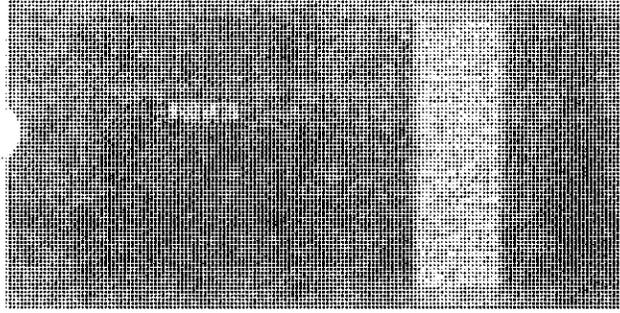
## Entrust Bankcard Moving Offices to Central Phoenix

Posted by [MobiSquad](#) in [Entrust Bankcard News](#) on April 5, 2012

### Entrust Bankcard Moving to a More Central Phoenix Location

<http://entrustbankcard.com>

The third floor of the office building at 5055 E Washington St. in Phoenix, AZ has a new tenant: **Entrust Bankcard** (<http://www.entrustbankcard.com/>). The quickly expanding five-year-old **secure payment processing** company recently settled on an agreement to lease the entire third floor of the building.



Not a bad accomplishment for a five-year-old **credit card processing** company. Entrust Bankcard has seen constant steady growth since it opened its doors. In 2011 it was named the 18<sup>th</sup> fastest growing company in the country by Inc. Magazine.

Such growth means expansion and that's exactly what the new third-floor digs enable Entrust

Bankcard to do. A panoramic, 360-degree view of the Valley will greet employees and visitors to the new offices. A June move is scheduled.

**About the Company:** Entrust Bankcard provides a number of secure payment services to small and medium size businesses across the country. Services include secure payment solutions, POS systems, **wireless credit card processing** and more.

Credit card processing , Entrust Bankcard , secure payment processing , wireless credit card processing

[1 Comment](#)

## Entrust Bankcard Helps Boys & Girls Clubs Celebrate at Fundraiser

Posted by [MobiSquad](#) in [Uncategorized](#) on March 31, 2012

### Entrust Bankcard Salutes America West CEO for Boys & Girls Club Work

It's a tired saying, but it's true: Our kids are our future. No organization understands this better than **Boys & Girls clubs of Metropolitan Phoenix**. And no **credit card processing** company is a more enthusiastic supporter of the cause than [Entrust Bankcard](#) (<http://www.entrustbankcard.com/>). The company was well-represented recently when the Boys & Girls Clubs honored US Airways Chairman and CEO Doug Parker for his tireless work with the organization.

The evening was highlighted by one of the most celebrated silent auctions of the year. People placed bids on some amazing items, all to raise money for the **Boys & Girls clubs**. Attendees from **Entrust Bankcard** made several bold bids on some of the items available. Thousands and thousands of dollars were raised and everybody had a very good time. Count on us to be back next year.

**Entrust Bankcard** It provides point-of-sale, online gateway and wireless **credit card processing** services for small and mid-sized businesses. Services include streamlined payment processing, discounted rates, coverage from **chargebacks** and more.

[Entrust Bankcard \(http://maps.google.com/maps/place?cid=4055988277672066293&q=entrust+bankcard+az&hl=en&ved=0CBIO-gswAA&sa=X&ei=A6ZnT5-VC5T8iQLvckyWCA&sig2= KD3pnsdcLOxbs0ejAOz1Q\)](http://maps.google.com/maps/place?cid=4055988277672066293&q=entrust+bankcard+az&hl=en&ved=0CBIO-gswAA&sa=X&ei=A6ZnT5-VC5T8iQLvckyWCA&sig2= KD3pnsdcLOxbs0ejAOz1Q)  
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Boys & Girls clubs , Boys & Girls clubs of Metropolitan Phoenix , Credit card processing , Entrust Bankcard

[1 Comment](#)

## The Chargeback Killer: Entrust Bankcard

Posted by [MobiSquad](#) in [Uncategorized](#) on March 31, 2012

### Radiator Shop Owner Knows the Chargeback Solution: Entrust Bankcard

Auto shops seem to be perfect targets for dishonest customers. There probably isn't a shop in America that hasn't fallen victim to fraudulent **chargebacks**. These can be hard to fight and take up much time and money.

Consider Laura. She has a radiator shop in Phoenix. Radiators aren't cheap. And when a customer tries to get out of paying for a new one by making fraudulent claims, it can really hurt business for honest shop owners like Laura. Fortunately, she's uses [Entrust Bankcard \(http://www.entrustbankcard.com/\)](#) for her credit card processing. Entrust routinely covers **chargebacks** for its clients when it's obvious they did nothing wrong. That's just one of the many services offered by one of the fastest growing **credit card processing** companies in the U.S.

**Entrust Bankcard** is an innovative Arizona **credit card processing** company. It provides point-of-sale, online gateway and wireless payment services tailored to ensure the long-term success of small and mid-sized businesses. Services include streamlined payment processing, discounted rates, coverage from **chargebacks** and more.

[Entrust Bankcard \(http://maps.google.com/maps/place?cid=4055988277672066293&q=entrust+bankcard+az&hl=en&ved=0CBIO-gswAA&sa=X&ei=A6ZnT5-VC5T8iQLvckyWCA&sig2= KD3pnsdcLOxbs0ejAOz1Q\)](http://maps.google.com/maps/place?cid=4055988277672066293&q=entrust+bankcard+az&hl=en&ved=0CBIO-gswAA&sa=X&ei=A6ZnT5-VC5T8iQLvckyWCA&sig2= KD3pnsdcLOxbs0ejAOz1Q)  
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chargebacks , Credit card processing , Entrust Bankcard

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# Chargebacks Covered at No Charge by Entrust Bankcard

Posted by [MobiSquad](#) in [Uncategorized](#) on March 31, 2012

## Entrust Bankcard cures \$576 Chargeback Headache for Customer

What would you do if you did \$576 worth of work for a customer, who then turned around and cancelled his purchase after signing off on the project and walking away with the goods?

That's what happened to Chris, the owner of an Allen, TX sign shop. Fortunately, Chris uses **Entrust Bankcard** for his credit card processing. [Entrust Bankcard](http://www.entrustbankcard.com/) (<http://www.entrustbankcard.com/>) routinely covers **chargebacks** when their customers prove that they are not at fault. It's the ultimate safety net for coverage from **fraud**, forgotten orders and flaky customers.

"I know we're at the mercy of the customer, and most customers are true to their word," Chris says. "Entrust Bankcard is there for those times when the customer isn't on the up and up. I know I'll be paid for work that we did."

**Entrust Bankcard** is an innovative Arizona **credit card processing** company. It provides point-of-sale, online gateway and wireless payment services tailored to ensure the long-term success of small and mid-sized businesses. Services include streamlined payment processing, discounted rates, coverage from chargebacks and more.

[Entrust Bankcard](http://maps.google.com/maps/place?cid=4055988277672066293&q=entrust+bankcard+az&hl=en&ved=0CBIO-gswAA&sa=X&ei=A6ZnT5-VC5T8iOLvktYWCA&sig2=KD3pnsdcLOxbs0ejAOz1Q) (<http://maps.google.com/maps/place?cid=4055988277672066293&q=entrust+bankcard+az&hl=en&ved=0CBIO-gswAA&sa=X&ei=A6ZnT5-VC5T8iOLvktYWCA&sig2=KD3pnsdcLOxbs0ejAOz1Q>)  
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chargebacks , Credit card processing , Entrust Bankcard , fraud

### 1 Comment

### Entrust Bankcard Info

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## Follow "Entrust Bankcard Info"

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# Entrust Bankcard Company

From Wikipedia, the free encyclopedia

**Entrust Bankcard** is a payment processing company based in Phoenix, Arizona in the United States. Founded in 2006, Entrust Bankcard was listed at #18 on Inc.'s 2011 "Inc. 500" of the 500 fastest growing companies in America.<sup>[1]</sup> Entrust Bankcard provides point of sale, online gateway and wireless payment services for small and mid-sized businesses, as well as gift card and loyalty programs.

2010 revenue for Entrust Bankcard was \$9.4 million, an increase of 8,417% over 2007's \$110 thousand. Entrust grew from 6 employees to 158 employees during that time.<sup>[1]</sup> Since 2008, Entrust Bankcard has gone from serving 800 customers to almost 4,000 by November 2010.<sup>[2]</sup>

Entrust Bankcard donates 10% of its profits toward Engage Foundation. The Engage Foundation is a charity owned by Nathan J. Reis, the Entrust Bankcard CEO. The Engage Foundation is directed towards single mothers and young children as Reis was raised by a single mother in Wisconsin.<sup>[2]</sup>

Entrust Bankcard was an IMPACT award finalist in 2011.

On May 20, 2011, the Better Business Bureau revoked the accreditation of Entrust Bankcard, leaving it with a rating of "F".<sup>[3]</sup>

## Entrust Bankcard Company



<b>Type</b>	Private
<b>Industry</b>	Merchant Services, Financial services
<b>Founded</b>	Mesa, Arizona, U.S. 2006
<b>Area served</b>	Worldwide
<b>Key people</b>	Nathan J. Reis (CEO)
<b>Products</b>	Point of sale, online gateway, wireless payment services, and gift card/loyalty programs
<b>Services</b>	Finance
<b>Employees</b>	158 (2010)
<b>Website</b>	<a href="http://www.entrustbankcard.com">www.entrustbankcard.com</a> ( <a href="http://www.entrustbankcard.com/">http://www.entrustbankcard.com/</a> )

## Contents

- 1 Entrust Bankcard Swipe Safe
- 2 Careers
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## Entrust Bankcard Swipe Safe

Swipe Safe is the primary product of Entrust Bankcard. The Swipe Safe product allows Entrust Bankcard customers to be reimbursed for their chargebacks. Chargebacks can be a very large burden on small to mid-size businesses, which are Entrust Bankcard's target market. The chargeback policy Entrust Bankcard has implemented through their Swipe Safe product has made them the first merchant processor to reimburse for chargebacks.

## Careers

As Entrust Bankcard has grown from 6 to 158 employees, there have been many career opportunities within the company. Entrust Bankcard has been primarily focused on growth surrounding account managers as their customer base has increased by 400% from 2008-2010.

## References

- <sup>^</sup> <sup>a</sup> <sup>b</sup> "Inc. 500: Entrust Bankcard" (<http://www.inc.com/inc5000/profile/entrust-bankcard>). Inc. (magazine). 9 June 2011. Retrieved 14 September 2011.
- <sup>^</sup> <sup>a</sup> <sup>b</sup> "Business owner scores \$1million prize" (<http://www.azcentral.com/business/news/articles/2010/11/08/20101108scottsdale-business-owner-scores-1-million-prize.html>). AZ Central. 8 Nov 2010. Retrieved 19 September 2011.
- <sup>^</sup> "Entrust Bankcard, LCC review" (<http://www.bbb.org/central-northern-western-arizona/business-reviews/credit-card-processing-service/entrust-bankcard-llc-in-mesa-az-1000004300>). Retrieved 6 February 2012.

## External links

- Official website (<http://www.entrustbankcard.com/>)

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Categories: Credit cards | Financial services companies of the United States  
| Companies based in Phoenix, Arizona | Companies established in 2006  
| United States financial services company stubs

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 212-224-5548

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Last Name:

Address:

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## About Us

### *The Entrust Experience*

Entrust Financial, LLC, was founded in 2000 to help clients achieve what is most important to them. We limit our practice to successful individuals and families for whom we can make a major impact. We utilize a five-step process and support our recommendations with a customized investment plan and advanced planning as needed. Our job is to help clients make informed decisions about their money.

Clients often cherish the ability to take care of their families and to experience the freedom and independence that come from knowing they are making the right decisions about their money. Our wealth preservation strategies aim at helping clients fund their lifestyle of choice and achieve all their financial goals.

Entrust is distinguished by the principles that guide us every day. Our firm's founding principle is our commitment to put our client's best interests before our own. This is the security industry's highest fiduciary standard.

We have a strong commitment to providing world class investment solutions and outstanding service to every client. We appreciate the confidence with which our clients have entrusted our team and strive to earn it every day.

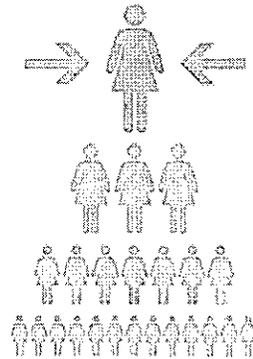
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[Who Do We Help?](#)

[Why Entrust?](#)



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TO DISCOVER HOW  
WE MIGHT HELP YOU!**



We provide worry-free financial solutions, so you can focus on what you love. Our job is to help you make informed decisions about your money... [More](#)

### *Giving Back to the Community*

Entrust Financial is committed to giving back to the community. We currently serve and support the following organizations: Temple University Center for the Arts, Women's Resource Center, National Association of Women Business Owners, Adoptions from the Heart, Greater Philadelphia Foundation for Women Entrepreneurs, The Print Center, and The Main Line Animal Rescue.

### *Conversations*

Entrust's bi-weekly newsletter, *Conversations*, explores a variety of money and life issues that drive our financial choices and lifestyle goals.

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### *Our Services*

Joslyn discusses the services that Entrust Financial provides. Learn how they can help you achieve your financial aspirations.

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## Entrust Financial - About Us

FINRA/SIPC. Entrust Financial, LLC and Lincoln Investment Planning, Inc. are independently owned and each is responsible for its own business. 101 West Avenue, Suite 200 • Jenkintown, PA 19046 • Phone 215.885.7115

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### Executive Women

## Executive Women

Our Entrust team helps assure your financial comfort. We assist in navigating your employer retirement plans and benefits, to maximize your long-term economic results. We tailor world-class investment strategies specifically for your lifestyle and support our recommendations with advanced planning.

Our job is to help you make informed decisions with your money. We often find we add the most value by helping our investors avoid costly mistakes. And one of the best ways to avoid costly mistakes is having a plan that will work over the long term.

### Entrust has unique expertise in serving as your personal chief financial officer in support of your multi-faceted advanced planning needs.

**Risk Management:** seek to enhance investment returns

**Tax Planning:** discover how to keep more money in the family

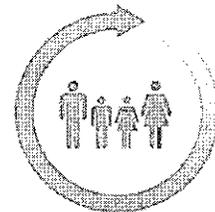
**Retirement Planning:** consolidation for the funding of income and investment goals

**Insurance Planning:** be certain your family is protected

**Spending Plan Strategies:** help assure money is serving your family as intended

**Education Funding:** fund those all-important college educations, for children or grandchildren

**Estate Planning Review:** ensure your legacy may be fulfilled



Lifecycle transitions may prompt new questions about the management of your money. [Call today](#) to see how we can help you make informed decisions about your money.

#### *Giving Back to the Community*

Entrust Financial is committed to giving back to the community. We currently serve and support the following organizations: Temple University Center for the Arts, Women's Resource Center, National Association of Women Business Owners, Adoptions from the Heart, Greater Philadelphia Foundation for Women Entrepreneurs, The Print Center, and The Main Line Animal Rescue.

#### *Conversations*

Entrust's bi-weekly newsletter, *Conversations*, explores a variety of money and life issues that drive our financial choices and lifestyle goals.

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#### *Our Services*

Joslyn discusses the services that Entrust Financial provides. Learn how they can help you achieve your financial aspirations.

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**Individuals + Families**

## Individuals + Families

Our Entrust team helps assure your financial comfort. We provide world-class investment strategies tailored specifically for your lifestyle and support our recommendations with advanced planning. We guide you through our highly systemized process on the journey of achieving all your financial goals.

Our job is to help you make informed decisions with your money. We often find we add the most value by helping our investors avoid costly mistakes. And one of the best ways to avoid costly mistakes is having a plan that will work over the long term.

### Entrust has unique expertise in serving as your personal chief financial officer in support of your multi-faceted advanced planning needs:

**Risk Management:** seek to enhance investment returns

**Tax Planning:** discover how to keep more money in the family

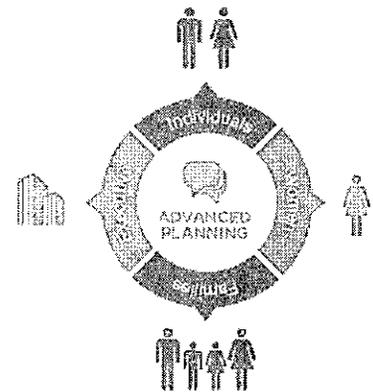
**Retirement Planning:** consolidation for the funding of income and investment goals

**Insurance Planning:** be certain your family is protected

**Spending Plan Strategies:** help assure money is serving your family as intended

**Education Funding:** fund those all-important college educations, for children or grandchildren

**Estate Planning Review:** ensure your legacy may be fulfilled



When the time is right, we utilize Advanced Planning to help position your wealth to serve you and your family. [Call today](#) to see how we can help assure results.

#### *Giving Back to the Community*

Entrust Financial is committed to giving back to the community. We currently serve and support the following organizations: Temple University Center for the Arts, Women's Resource Center, National Association of Women Business Owners, Adoptions from the Heart, Greater Philadelphia Foundation for Women Entrepreneurs, The Print Center, and The Main Line Animal Rescue.

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## Our Services

*Helping you make informed decisions about your money*

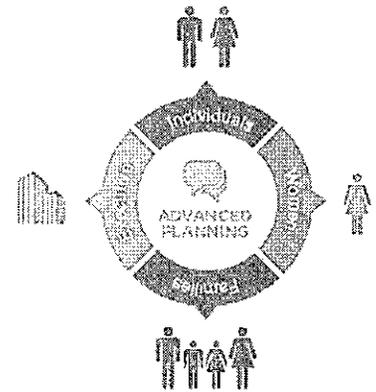
Entrust uses a consultative approach to ensure that we're doing the right thing for you and that you're comfortable every step along the way. We assist investors looking for a consultative approach and a lifelong relationship, rather than simply short-term investment transactions.

Our services are tailored to provide advanced planning to address all aspects that are important to your financial life. Entrust's highly systemized process provides worry-free financial solutions, so you can focus on what you love.

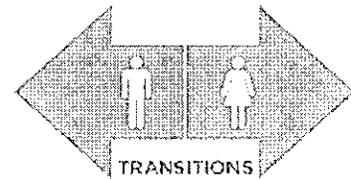
**The services we provide help you make informed decisions about your money.**

[Individuals + Families](#)

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When the time is right, we utilize Advanced Planning to help position your wealth to serve you and your family. [Call today](#) to see how we can help assure results.



Our worry-free financial solutions are designed specifically for you, so you can focus on what you love... [More](#)

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Donor-advised funds (DAF) have gained in popularity because they offer...

What is a donor-advised fund?

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**WE PROVIDE** | *world-class investment strategies to help assure your financial comfort*

Entrust Financial provides worry-free financial solutions so you can focus on what you love.



*Feeling Uncertain About:*  
 Always having enough income?  
 How to reduce your taxes?  
 Preserving and growing your nest egg?  
*Relax. Request your [Second Opinion](#) today!*



*Laying the Groundwork:*  
 Does market volatility keep you up at night?  
 Do you have confidence in your investments?  
 Have you protected your family legacy?  
*Breathe. You have [Questions](#). We have answers.*



*As Your Personal Chief Financial Officer:*  
 It's our job to help you make informed decisions about your money.  
*Smile. We create [Solutions](#) tailored for you.*

*Giving Back to the Community*  
 Entrust Financial is committed to giving back to the community. We currently serve and support the following organizations: Temple University Center

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 Entrust's bi-weekly newsletter, *Conversations*, explores a variety of money

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About Us



At Entrust Financial Credit Union we give banking a higher purpose by providing our members with opportunities to improve their finances.

We were founded on Christian principles to enable individuals to be better stewards with their finances by not only providing them with banking accounts that are competitive in the marketplace, but by also offering stewardship seminars and by supporting faith-based ministries.

We promise to earn your trust by making your experience with us memorable through our advice, advocacy, and the products and services that you need in order to maintain a consistent financial well-being.

Entrust Financial CU serves those who live, work, regularly conduct business, worship, volunteer, or attend school in the Richmond, Virginia area including:

- Amelia County
- Caroline County
- Charles City County
- Chesterfield County
- Cumberland County
- Dinwiddie County
- Goochland County
- Hanover County
- Henrico County
- King and Queen County
- King William County
- Louisa County
- New Kent County
- Powhatan County
- Prince George County
- Sussex County
- Colonial Heights City
- Hopewell City
- Petersburg City
- Richmond City

Want to become a member? Find out more [here](#).

Mission Statement & Promise

Entrust Financial Credit Union is a not-for-profit, financially secure cooperative that is owned and controlled by its members. Our mission is to be our members trusted partner, known by the membership for providing superior service and solutions that meet our members ever-changing needs.

We PROMISE to earn our members' trust by providing them a compelling, enduring & memorable experience. We'll do this by offering advice, products and services they need to maintain financial well-being.

We PROMISE to continually invest, create and refine our technology, service and consumer understanding in order to be the financial service provider of choice.

Locations & ATMs



Membership

Entrust Financial CU was founded more than 40 years ago and serves those who live, work, regularly conduct

About Us / Home - Entrust Financial Credit Union

Entrust Financial CU was founded more than 40 years ago and serves those who live, work, regularly conduct business, worship, volunteer, or attend school in the Richmond, Virginia area, along with their immediate family members. There are many benefits to becoming a credit union member.

**Member Discounts**

Entrust Financial CU wants to help you save money. Here you can find discounts and other savings for EFCU members.

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**Newsletter**

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**Career Opportunities**

We are looking for professional individuals who believe that superb service to our members is the key to our success.



**Advocacy in Action**

Entrust Financial Credit Union is proud to support our members' in the legislative process. We also believe in the grassroots philosophy and want to keep our members informed on the important matters that directly impact their financial lives.

**NCUA Share Insurance**

The National Credit Union Administration (NCUA) is the federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF, like the FDIC's Deposit Insurance Fund, is a federal insurance fund backed by the full faith and credit of the U.S. Government. The NCUSIF insures member savings in federally insured credit unions, which account for approximately 98 percent of all credit unions. **Entrust Financial CU is covered by NCUSIF insurance protection.**

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Entrust Financial Credit Union | 1801 Dabney Road, PO Box 6882, Richmond, VA 23230 | (804) 353-8012 | (800) 944-3622 | Fax (804) 359-4991

Entrust Financial CU Routing Number: 251082288



Federally insured by NCUA  
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## Services



At Entrust Financial CU we want to provide our members with quality services that make their lives easier. That's why we've partnered with various organizations that specialize in services that help make our members more prepared, safer, and better equipped - at a discounted rate.

### Insurance



You can trust Entrust Financial Credit Union to provide you and your family with quality products and services to meet your financial needs.

### Budget Counseling



Entrust Financial Credit Union has partnered with Trinity, a non-profit, certified counseling organization that can provide you with your own financial fitness coach. Trinity can assist you in developing a plan to help you reach your financial goals.

### Identity Theft Protection



Entrust Financial CU cares about the security of your financial information and your identity. That's why we've partnered with **LifeLock**, the leader in identity theft protection, to provide you with access to identity theft protection services with a 10% discount.

### Personal Finance Program



We've partnered with [Trinity Debt Management](#) to bring you a personal finance program. Whether you're looking to start a checking account, obtain a loan, or learn more about personal finance, each course will prepare you to make wise financial choices. When you're finished, take the quiz at the end of the chapter to measure your success.

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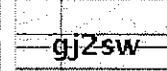
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### What's New



#### **Share Your Story to Win!**

Tell us why you love your Entrust Financial CU credit card to be entered to win extra holiday cash!



#### **Pack the Christmas Pod**

Join Entrust Financial Credit Union and neighborhood businesses as we set out to collect 5,000 lbs of food for FeedMore for the holidays.



#### **Back to School Bucks**

We believe that education, especially financial education, is the foundation of success for our youth. In order to support the good work of educators in schools, we began a grant program called Back to School Bucks.

[See all News](#)



### Find Locations & ATMs

Enter your zip code to find free ATMs and locations near you.

### Learn More About Entrust

What Products/Services Are You Interested In?

- Savings/Checking
- Vehicle Loans
- Home Loans
- Credit Cards
- Other

### Upcoming Events



#### **Holiday Closing - Thanksgiving**

EFCU will be closed Thursday, November 27 and Friday, November 28 for Thanksgiving.



#### **Holiday Closing - Christmas**

Entrust Financial Credit Union will be closed on Thursday, December 25 and Friday, December 26 in observance of Christmas.

[See all events](#) | [Submit an event](#)



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Are you waiting for Cyber Monday to do your shopping online? Here are some good tips for  
 Entrust on YouTube <http://t.co/b8hTTP38e>

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Our offices will be closed on Thursday, November 27th and Friday, November 28th in observance of Thanksgiving Day. We will resume normal business hours on Monday, December 1st.

## Entrust Locations

Entrust offers more locations nationwide than any other administrator. Our offices are staffed with professionals who have first-hand experience in self-directed IRAs, real estate IRAs and allowable alternative investments. Find your local office and contact one of our representatives today.

### Location

#### Los Angeles Area

**Address** 520 Broadway Suite 350 Santa Monica CA 90401

**Representative** Munzer Ghosheh

[Account Login](#)

#### Massachusetts

**Address** 100 TradeCenter Suite G-700 Woburn MA 01801

**Representative** Brian Kearney

[Account Login](#)

**Exhibit J-14**

**N 00518**

**Missouri**

**Address** 100 Chesterfield Business Parkway Suite 200 St. Louis MO 63005

**Representative** Patrick Hagen

[Account Login](#)

**Nevada - Precious Metals Center**

**Address** 9444 Double R Blvd. Suite A Reno NV 89521

**Representative** Ryan Griffiths

[Account Login](#)

**New Jersey**

**Address**

**Representative** Brian Kearney

[Account Login](#)

**Oakland/San Francisco**

**Address** 555 12th Street Suite 1250 Oakland CA 94607

**Representative** Corporate Office

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**Orange County**

**Address** 27201 Puerta Real Suite 300 Mission Viejo CA 92691

**Representative** Munzer Ghosheh

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**Pennsylvania**

**Address**

**Representative** Brian Kearney

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**San Diego**

**Address**

**Representative** Munzer Ghosheh

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**Washington**

**Address** 14205 S.E. 36th. Street Suite 100 Bellevue WA 98006

**Representative** Munzer Ghosheh

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## Accounts Opened in Other Territories

Changes were recently made to the way you log into your account in order to enhance your online experience. For more information on how to log into your account, view our account login tutorial. If you need further assistance or have questions about your account, please contact us at (800) 392-9653.

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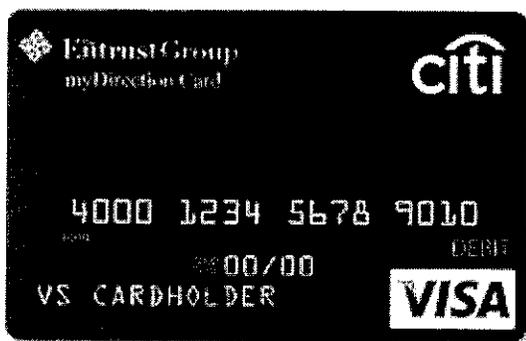
## The Entrust Group myDirection Card

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### ALL NEW - Introducing The Entrust Group myDirection Visa® Prepaid Cards For Self-Directed Investors and Retirees

#### Investors

The Entrust Group myDirection Card for Asset Management



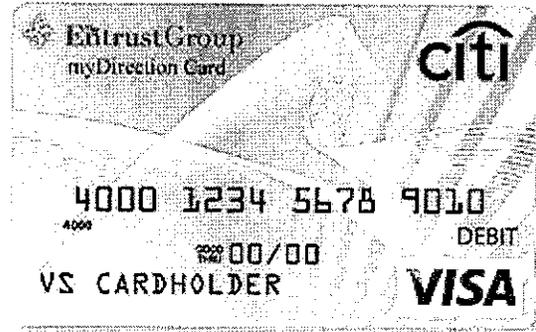
#### Highlights

- Lower the cost of maintaining your assets
- Eliminate check request fees
- Make deposits or purchases on the spot

- Pay for IRA-owned asset maintenance, such as property taxes, property management fees, and upgrades
- Report self-directed IRA transactions online

[Learn More](#)

## Retirees



### The Entrust Group myDirection Card for Distributions

#### Highlights

- Save money by eliminating check request fees
- Take your distributions without hassle and skip all the paperwork
- Your retirement funds are automatically added to your card
- Use your card in the U.S. or abroad; anywhere Visa® debit cards are accepted
- Convenient support, 24/7

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## Self-Directed IRA Products

### The Entrust Group myDirection Visa® Prepaid Cards

Discover how The Entrust Group myDirection Cards can help you eliminate the fees, time, and paperwork associated with managing a self-directed retirement account.

### SavedPlus App

Start saving for retirement, automatically and for FREE, through your favorite mobile device.

## Innovative Ways to Direct Your Future™

Part of our core values is **Innovation**. We have designed innovative products to help individuals better understand self-directed IRAs and conduct alternative investment transactions at their convenience, from anywhere in the world. Our products continue to set us apart from other self-directed IRA providers and a recognized leader in the self-directed IRA industry.



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**The Entrust Group**



## Automatic Retirement Saving – Fast, Easy, and Free!

### Introducing the SavedPlus App

The SavedPlus app offers you a smart, simple, and convenient way to save for retirement. With this innovative new technology, you can:

- Save for tomorrow while you spend today
- Build retirement savings automatically, without even thinking about it
- Monitor your account balance and deposit history

### No Fees

When you open an Entrust Roth IRA via SavedPlus, you can build your retirement savings completely FREE!

- No management fees
- No advisor fees
- No hidden charges

*No annual administrative fees for accounts with un-directed cash only. At the time of asset purchase, account/asset and transaction fees will apply. Fees for certain optional transactions or third party services do apply. See Fee Disclosure for details.*

### How It Works

1. Download the SavedPlus app
2. Open a retirement account via the app
3. Set your retirement contribution goals

**Your retirement plan - right in the palm of your hand.**

Learn More

### Download the Free App Today!



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## About The Entrust Group

### It's your future... Protect it by choosing the right administrator.

For over 30 years, The Entrust Group ("Entrust") has provided account administration services for self-directed retirement and tax-advantaged plans. Entrust can assist you in purchasing alternative investments with your retirement funds, and administer the buying and selling of assets that are typically unavailable through banks and brokerage firms. These assets include residential and commercial real estate, secured and unsecured notes, limited liability corporations, precious metals, mortgages and more.

As an administrator and record keeper, Entrust works to provide you more time and freedom to determine your financial future through a wide array of tax-deferred or tax-free options. Entrust does not promote any investments. Rather, Entrust provides the administration, information, and tools to make self-direction straightforward and compliant. We help you get started quickly and stay with you every step of the way.

Our Learning Center strives to educate you about the portfolio diversification options available to self-directed investors. Through live webinars and in-person educational events, as well as blogs and newsletters, we empower you to take charge of your retirement through the use of self-directed IRAs and tax-advantaged plans.

Events are conducted at both the local and national levels, as Entrust has national offices to help serve you directly in your market. In fact, Entrust has more office locations than any other self-directed IRA administrator.

Entrust administers nearly \$4 billion in total assets, and all cash deposited by account owners is fully insured by the Federal Deposit Insurance Corporation (FDIC).

Entrust does not affiliate itself with or make any recommendations to any person or entity associated with investments of any type, nor does it provide investment advice or endorse any products.

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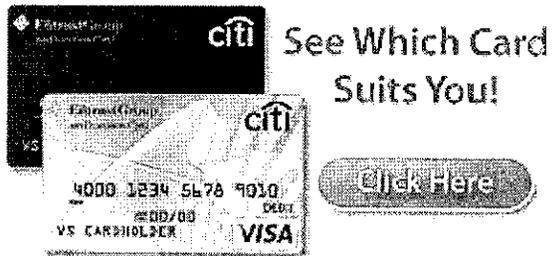
## The Leader for Self-Directed IRAs

Our offices will be closed on Thursday, November 27th and Friday, November 28th in observance of Thanksgiving Day. We will resume normal business hours on Monday, December 1st.

### About The Entrust Group



## The Entrust Group myDirection Visa® Prepaid Cards



### About Self-Directed IRAs

A self-directed IRA is no different than any other IRA, but is unique because of its available investment options. A truly self-directed IRA allows you to invest in alternative assets, such as real estate, gold, private placements, and many others.

[Download Our Free Report](#)

### Self-Directed IRA News

[Retirement Accounts Impacted By Divorce](#)

[How to Invest in Real Estate With an Individual 401\(k\)](#)

[7 Things You Need to Know About Taking Distributions From Your Self-Directed IRA](#)

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# About

# Us



InTrust Global Investments advantage comes from its unique vision and mission and experienced members. Our management team and board of advisors are made up of professionals who have demonstrated expertise in their respective fields from investment banking and financial restructuring to engineering and international law. Most of our team members also have intimate familiarity with Latin America and emerging markets, regions in which InTrust Global Investments focuses and works with local governments, business groups, and communities. More than simply a financial services consulting firm, we are distinctive in targeting development projects that promise long-term sustainable benefits to local communities.

## Why InTrust Global Investments?

InTrust Global Investments' members and alliances have directly or indirectly facilitated over \$8 billion dollars for financing projects.

In fragile economic times, the traditional engines of our credit system have restricted access to capital for public entities, businesses and public-private partnerships. The reduced access to financing has led to the postponement of business and public sector investment.

In response, InTrust Global Investments designed a unique investment vehicle to provide accelerated and comprehensive coverage of financial advisory services in diverse industries worldwide, at highly competitive terms to create flexible solutions aligned with the interests of our clients.

Speed. Scale. Affordability. Flexibility. Global Reach.

Exhibit J-15

N 00296

These components allow our clients to invest in their infrastructure and personnel at competitive terms rarely found before the financial crisis, let alone since 2007.

- 1
- **Recent News**
  - [CEO Mr Acuna Participates on Border Energy Conference](#)
  - [Our CEO spoke at the Naval War College regarding Mexico's Economic Performance](#)
  - [INDI Fund featured in Financial Times \(Merger Market\)](#)
  - [InTrust Global Investments' INDI Fund featured on CNN's Special Report on Sustainability](#)
  - [InTrust Global Investments' INDI Fund featured at the prestigious Globe Conference in San Jose, Costa Rica](#)

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## Welcome to InTrust Global Investments

*"Bridging capital with transformational projects through relationships based on **Trust**"*

### Services



InTrust Global Investments works closely with clients to develop and execute multi-platform strategies to secure funding and establish strategic alliances in international markets.

[Read more](#)

### Projects



InTrust Global Investments members have worked in numerous projects in the industries of financial services, energy, and infrastructure development. Some of these projects include:

[Read More](#)

### Partnerships



InTrust Global Investments counts its varied and invaluable network of partnerships among its greatest assets.

[Read More](#)

### Recent News

- ◆ CEO Mr Acuna Participates on Border Energy Conference

### InTrust Global on Twitter

- ◆ The #GEF Council is considering funding #INDIFund promoting the production of renewable energy by indigenous communities in #LAC 2012-05-15
- ◆ CEO Francisco Acuña met with Nobel Laureate Rigoberta Menchu in Hermosillo to present #INDIFUND Guatemala visit planned for May. 2012-03-14
- ◆ #INDIFund featured on the FT's MergerMarket! <http://www.mergermarket.com> (subscription required) 2011-07-11
- ◆ [More updates...](#)





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## Services



InTrust Global Investments works closely with clients to develop and execute multi-platform strategies to secure funding, establish strategic alliances and expand operations in international markets.

We offer our clients access to reliable local partnerships, strategies, and results through our experience and connection to dependable global networks. InTrust Global Investments works with national and regional governments, private businesses, and NGOs with a focus on advancing infrastructure projects that are both socially and environmentally conscious. We recognize that no two projects are the same and we provide world class strategic and financial advisory solutions tailor-made to suit each of our clients at competitive rates.

Our services fall under four categories:

[Financial Advisory Services](#)

[Public Private Partnerships](#)

[Public Policy Group](#)

[Climate Change Practice](#)

- 

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- **Recent News**

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## Welcome to InTrust Global Investments

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### Advisory Services



InTrust Global Investments works closely with clients to develop and execute multi-platform strategies to secure funding and establish strategic alliances in international markets.

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### Projects



InTrust Global Investments members have worked in numerous projects in the industries of financial services, energy, and infrastructure development. Some of these projects include:

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### Partnerships



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**N 00534**

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**Programa de Liderazgo  
Aplicado en Energías  
Renovables  
y Eficiencia Energética**

Aplica para este programa  
antes del 1 de Agosto 2014

Para más información  
haz click aquí

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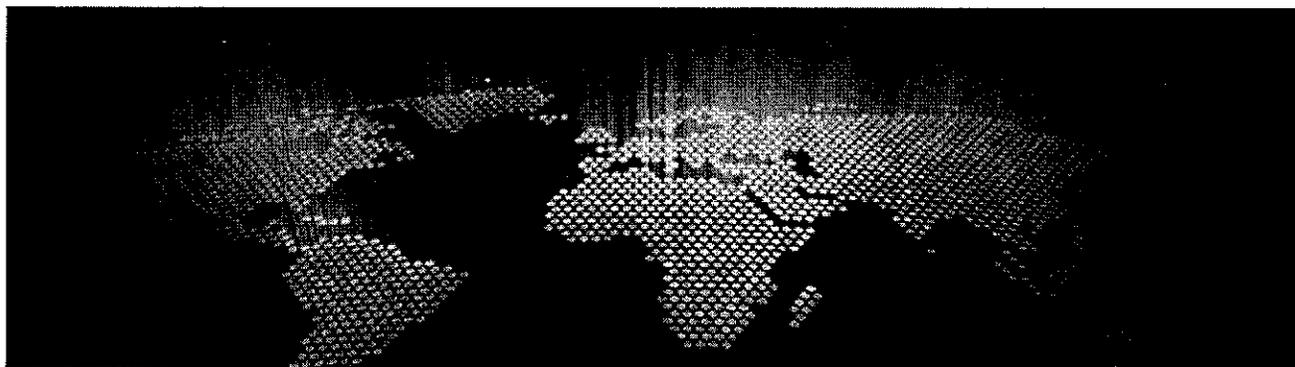
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 **About Us**



InTrust Global Investments is a socially-conscious investment advisory firm focused on energy and infrastructure in Latin America. **We forge partnerships between investors and Latin American communities to unleash shared growth.**

InTrust Global Investments has offices in Mexico City, Washington, DC, New York City, Austin, Texas, and Mexico City.

## What do we do

We advise public and private clients to navigate investment opportunities in Latin America's rural areas. We align the interests of investors and indigenous communities where we work, unlocking value through alliances and trust.

### The INDI Fund

A private equity fund focused on indigenous and rural communities, currently fundraising.

### Advisory Services

- Investment advisory services to public and private clients
- Advisory to policy makers on investment promotion and economic development

### Training

## Our Clients

- Project Developers & Operators
- Latin American firms // Firms seeking to expand to Latin America
- Investors
  - Development Finance Institutions // Private Equity Firms // Individuals

## Awards

The Inter-American Development Bank honored InTrust's INDI Fund with the "beyondBanking Award" for the most Socially Responsible Investment in Latin America in 2011.

•

◦

## • Recent News

- [InTrust's CEO remarks published in United Nations Book](#)
- [Mexican Tecnológicos and Clean Energy Agenda](#)
- [InTrust to present INDI Fund concept at the G-20 Conference in St Petersburg, Russia](#)
- [CEO Mr Acuna Participates on Border Energy Conference](#)
- [Our CEO spoke at the Naval War College regarding Mexico's Economic Performance](#)

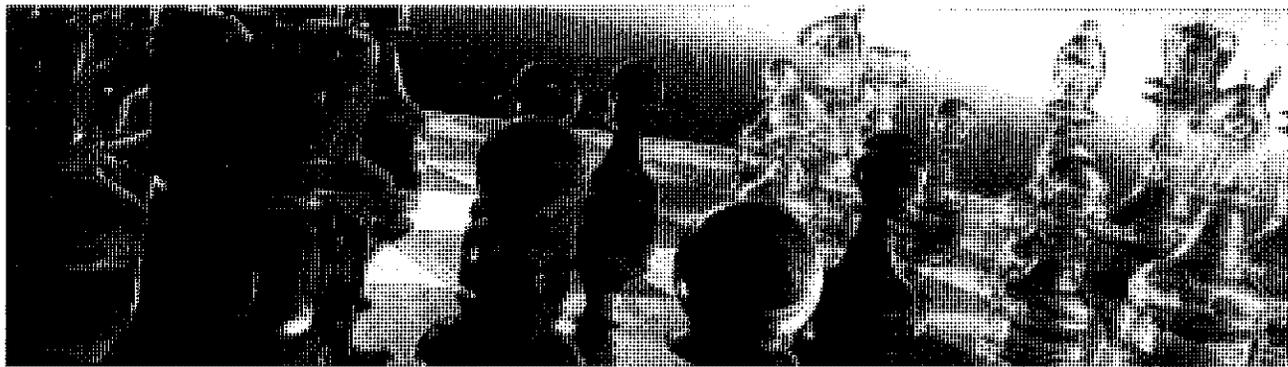
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**Advisory Services**



We provide advisory services to help firms, investors, and governments navigate growth opportunities in Latin America's rural markets, with a focus on Mexico.

## Our Services and Selected Projects

InTrust Global advises public and private clients to;

- Expand to new Markets
- Source Pipeline Opportunities & Conduct Due Diligence
- Raise Capital
- Structure Investment Vehicles
- Develop Energy & Infrastructure Projects
- Establish Public-Private Partnerships (PPPs)
- Mitigate Social Risk

## Our Clients

### Private:

#### Investors:

InTrust advises connects project sponsors and private equity firms with profitable opportunities in Latin America's frontier markets. We provide guidance on a fund's investment strategy, source investment opportunities, conduct due diligence, and structure deals.

## Companies

InTrust offers advice on corporate strategy and financing to firms based in, or seeking to expand to, Latin America.

## Governments

InTrust advises policy makers in Latin America and the United States on a range of trade and private sector development issues. We specialize in advising reforms related to natural resources and indigenous populations.

### Selected Projects:

- Advising Mexican Ministry of Energy in building capacity for energy development in rural areas
- Advised sub-national governments in Latin America on the development of infrastructure funds
- Advised sale-leaseback transactions to Mexico's CFE and PEMEX.
- Advised several countries in Latin America in the strategic promotion of their interests to several hundred multilateral institutions
- Represented a large city of the US on its economic and financial alliances with Latin America

## • Recent News

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- [Mexican Tecnológicos and Clean Energy Agenda](#)
- [InTrust to present INDI Fund concept at the G-20 Conference in St Petersburg, Russia](#)
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**CONTACT US**

**MINNESOTA OFFICE**

5301 Kyler Ave NE, 2nd Floor  
 Albertville, MN 55301

763.497.1490

E-mail: [MN@pmanetwork.com](mailto:MN@pmanetwork.com)

**PMA HEADQUARTERS**

2135 CityGate Lane, 7th Floor  
 Naperville, Illinois 60563

800.783.4273

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The yields presented on this website represent past performance and are not a guarantee of future results. The fund may, from time to time, adjust certain management fees and expenses, which may affect the yield.

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**Exhibit J-17**

**N 00544**

UNIQUE CHOICES TO MEET INVESTMENT NEEDS

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TREASURY RATED BY  
 STAN

Current Fund Rate  
 0.04 rates

**Welcome to the MNTrust Website**

MNTrust, a joint powers agreement, is a comprehensive investment and cash management program for Minnesota school districts. Founded by the Albert Lea and Farmington School Districts, MNTrust serves participants throughout Minnesota. For more information please click on the [Declaration of Trust and Information Statement](#).

The program is governed by a Board of Trustees comprised of MNTrust participants who have retained PMA Financial Network, Inc., PMA Securities, Inc., Prudent Man Advisors, Inc., and Associated Bank to provide services to MNTrust Participants.

For investing district funds, MNTrust offers participants a liquid money market portfolio called Investment Shares and a statute compliant Fixed Income Investment Program that allows school districts to purchase individual investments for their portfolio. The MNTrust portfolio easily accommodates same-day credit for direct deposit (ACH) of state aids and local taxes. And, participants can easily transact and view reports online.

MNTrust offers PMA's popular service programs:

- Cash Flow Management Program
- Bond Proceeds Management Program
- Financial Planning Program

In addition, a host of banking services is offered through the funds custodian, Associated Bank.

Join MNTrust today and start receiving the benefits that so many districts have come to depend on!

This information does not represent an offer to sell or a solicitation of an offer to buy or sell shares of the Fund or any other security. Shares in the Fund are sold or bought only based on the information contained in the current Fund Information Statement. The Information Statement contains important information and should be read carefully before investing. While the Fund seeks to maintain a stable net asset value of \$1.00 per share, there can be no assurance that the net asset value will not vary from this price. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Fund shares are marketed through PMA Securities, Inc., member FINRA and SIPC.

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Standard & Poor's Financial Services LLC, provides independent financial information, analytical services, and credit ratings to the world's financial markets. For more information on Standard & Poor's, visit <http://www.standardandpoors.com>.

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### Products & Services

More than just a great fund, MNTrust offers a complete line of premium financial services:

**Cash Flow Management Program**  
 As a MNTrust participant, you have access to PMA's detailed cash flow planning services. This program generates a foundational understanding of your school district's cash flow cycle, allowing you to maximize your earning potential while ensuring that monthly obligations are met. For more information, [click here](#).

**Bond Proceeds Management Program**  
 If you're looking to fund a capital project with bond proceeds, PMA can structure an investment portfolio to meet your school district's unique needs, monitor arbitrage concerns and provide customized monthly reports - at no additional charge to MNTrust participants. For more information, [click here](#).

**Financial Planning Program**  
 Available to MNTrust school district participants at a significant discount, PMA offers comprehensive financial planning services. This program will analyze more than 5,000 line items per year from your district's UFARS reports and combine that historical analysis with your current budget and projections for revenue and expense variables. The result is an interactive financial planning tool - one that provides real-time feedback as you engage in scenario analysis and discuss your ideas for impacting the district's financial trends. You can access this critical information either through your consultant or online. For more information, [click here](#).

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Sign up for:

- Statement updates
- Payment reminders
- Account change notices
- And more!

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Learn how to create an account, discover what to do next, and see how we'll work together.



How to Make a Payment  
Pay, your way, with a variety of payment options to fit your lifestyle.



Options to Lower Your Payment  
Learn about different repayment plans, including income driven repayment, eligibility, loan terms, and advantages.



Options for Those with Total and Permanent Disability (TPD)

If you're totally or permanently disabled, learn more about options concerning your loan repayments.



Options to Postpone Your Payments

See if deferment or forbearance is right for your unique situation.



Special Benefits and Repayment Options

Learn more about benefits for service members via the DOE and DOD.



Get Financially Fit

Develop healthy habits for a secure financial future.



Info Just for You

Details to help you manage your loans, no matter where you are.

- In School
- In Grace
- In Repayment
- In the Military

Other Services

The tools you need to attain your educational and career goals.

- ResumeEdge
- Responsible Repay
- College Planning
- EssayEdge
- School Search
- Books

Exhibit J-18



Ntrust is a Centralized Disbursing Agent (CDA) service that is provided by Nelnet, free of charge, to eligible educational institutions. On behalf of Nelnet's lender partners, Ntrust provides a flexible and comprehensive solution for receiving student loan funds, reports, and CommonLine data files. Additionally, Ntrust acts as the single point of contact for all of a school's electronic loan application processing needs and provides "real-time" loan and disbursement adjustment processing.

- Webbased, open financial aid delivery and management system**
- Web-based student loan processing and reporting system**
- Webbased, customized disbursement solutions.**
- All-inclusive, open origination and disbursement engine.**
- Flexible, comprehensive servicing engine.**
- Scholarship, student employment, and Web form software**

### Application Initiation Flow



### Promissory Note Approval Flow



### Disbursement Flow



### Change Transaction Flow



**Nelnet Business Solutions**

Reach across campuses with our seamless commerce solution.



**FACTS Management (K-12)**

Focus on students and leave billing to us.



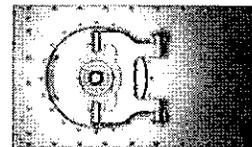
**NBS Higher Ed**

Reach across campuses with a better commerce solution.



**Nelnet Transaction Solutions**

Our customizable payment solutions, integrated in your website.



**Nelnet Diversified Solutions**

Technologies developed for loan servicing, now available to the public.



**Proxi**

Business process outsourcing built on customer satisfaction.



**Nelnet Education Loan Servicing**

Customer-focused, high-quality loan servicing for more than 30 years.



**5280 Solutions**

Tackle business challenges while maximizing your IT investment.



**Responsible Repay**

Put your students on a path to financial wellness with our innovative approach to default management.



**Ed. Loan Servicing Software**

Bring your investment to our platform with this complete, compliant solution.



**CampusGuard**

Compliance is more than an IT issue—it's a business issue. Satisfy both.



**GrantPro**

Paperless grant and scholarship management.



**Firstmark Services**

Relying on integrity and reliability to service private student loans.



**Nelnet Enrollment Solutions**

Helping students find the right schools and schools find the right students.



**EssayEdge**

Every applicant can put their best foot forward with EssayEdge in their corner.



**Peterson's Publishing**

Resources to achieve your academic and professional goals.



**Peterson's Interactive**

Helping students reach their goals.



**Education and Career Planning**

Visit the Peterson's Bookstore for college and career planning books. Get 20% off your order (Promo Code: INTHEFAMILY20).



**Government Services**

Partnering with DoD to offer test preparation at home and abroad.



**Affiliated Companies**

Our technology and expertise naturally expand into these affiliates and investments.



**Health Education Solutions**

Self-paced certification and recertification, available 24/7.



**Total Well-Being**

Try this holistic approach to wellness.



**Nelnet Career Services**

Getting job-seekers where they want to go.



**Smart Degree**

Showing adult students and schools the clear path to their future.



**Sparkroom**

**Asset Management**

Nelnet actively seeks opportunities to increase our student loan portfolio.

Ignite your performance marketing with



## About Nelnet

### Why We Do What We Do: A Message from Mike Dunlap, Chairman of the Board



Personally I find that if I strive every day to fulfill a larger purpose—whether it is helping my kids, assisting associates and customers to reach their goals, or working toward serving a higher purpose—I find the most satisfaction. Our overall mission, to make educational dreams possible, falls into this category for me.

By helping people accomplish their educational goals instead of focusing on ourselves, we collectively have a huge impact on the quality of their lives, making the world a place where fulfilling dreams is possible. As we help families set up payment plans to better afford an education, support families' efforts to successfully plan for college, explain options to make it easier to pay back student loans, and simply answer questions, every interaction we have with customers impacts their educational experience, and I am proud to be a part of it.

I want to publicly thank all our associates for their hard work and dedication to our customers. It is making the world a much better place.

### Who We Are and What We Do

With a #1 core value of focusing on the customer, we provide innovative educational services in loan servicing, payment processing, education planning, and asset management. These products and services help students and families plan, prepare, and pay for their education while making the administrative and financial processes more efficient for schools and financial organizations.

Headquartered in Lincoln, Nebraska, with other offices around the United States and Canada, we employ more than 2,250 associates who serve customers throughout the education life cycle.

### Our Businesses

Specifically, we operate as four distinct business segments, with additional affiliated companies:

### Who We Serve

Each of our business segments serves different customers, from students and parents to K-12 schools or colleges, to lenders and government.

We currently assist more than 5 million borrowers with their student loans, administer tuition payment plans for approximately 5,500 K-12 schools and colleges and universities, and process 6 million student inquiries about colleges annually.

But, no matter which kind of customer you are, you can know one thing is for sure—you are our #1 priority.

### Mission and Core Values

#### *Our Mission: Why We Exist*

Making educational dreams possible by helping students, families, educational institutions, and organizations that serve them prepare for, deliver, and finance education and helping to manage the administrative burden of doing so.

#### *Our Values: What We Believe In and How We Behave*

Our core values have been and will continue to be:

- Customers are #1
- Create an environment in which associates can do what they do best
- Build a diversified education services company
- Maintain open, honest communication
- Give back to our communities

#### *Vision: What We Want to Become*

We want to be a leading diversified processing services company through our core service offerings including:

- Education loan financing and asset management
- Education loan servicing
- Payment, transaction, and operational processing
- Education planning and enrollment services

We strive to provide consistent, clear support for all of our customers. We focus strongly on our associates and community service, believing that, to be successful, it is essential to balance the needs of our four key stakeholders: customers, associates, shareholders, and the community.

**Related Links**

[Code of Conduct](#)

[Our Culture](#)

[Leadership and Board of Directors](#)

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[Careers](#)

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**Nelnet Business Solutions**

Reach across campus with our seamless commerce solution.



**New to Nelnet?**

Learn how to create an account, discover what to do next, and see how we'll work together.



**Nelnet Diversified Solutions**

Technologies developed for loan servicing, now available to the public.



**Nelnet Enrollment Solutions**

Helping students find the right schools and schools find the right students.



**Nelnet Career Services**

Getting job-seekers where they want to go.



# Nelnet, Your Student Loan Servicer

## New to Nelnet

[How to Create an Account](#)

[What to Expect When it's Time to Start Making Payments](#)

Nelnet works with the Department of Education (Department) to help you achieve your educational goals. We provide customer service on your federal student loans, so we answer your questions, offer solutions if you're having trouble paying, and process your payments.

You'll typically go through three stages during your loan's life cycle—in school, in grace, and in repayment—and will receive a variety of communication from us depending on the stage your loan is currently in.

We want you to have the best borrower experience possible. Let us know how we can help you.



Who is Nelnet? In this video, you'll discover what a student loan servicer does and how we work with the Department of Education.

## Nelnet is Your Student Loan Servicer

It is possible that Nelnet owns your loan, but we also provide customer service for other lenders' loans, including those from the Department. Nelnet provides customer service on your account if:

- You borrowed money directly from Nelnet
- You have taken out a Federal Direct Loan from the Department and Nelnet was selected to service the loan
- Your lender sold your loan to the Department and Nelnet was selected to service the loan
- Your lender sold your loan to Nelnet and Nelnet now owns and services the loan
- Your lender selected Nelnet to service the loan

## Servicer(s) of Your Federal Student Loans

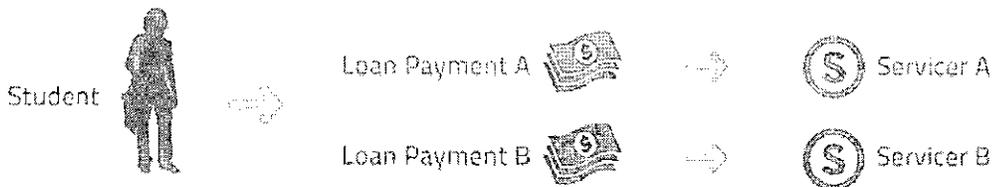
Your federal student loans may or may not all be with Nelnet or another servicer. It's important that you know which servicer (s) provides customer service for each of your student loans—and it's simple to verify. You can access all of your federal student loan data at [nslds.ed.gov](http://nslds.ed.gov). You'll need the PIN you received when you took out your loans. If you've forgotten or lost your PIN, you can request a new one from [pin.ed.gov](http://pin.ed.gov).

## Difference Between the Federal Family Education Loan Program (FFELP) and the Federal Direct Loan Program (FDLP)

A Federal Direct Loan Program (FDLP) loan is originally borrowed from or currently owned by the Department of Education. A Federal Family Education Loan Program (FFELP) loan was originally borrowed from a company such as a bank, lender, or non-profit organization and could be currently owned by the Department of Education, a bank, lender, or non-profit organization. The FFEL Program ended in June 2010. All federal student loans borrowed after June 2010 are FDLP loans.

## You May Have More Than One Servicer: How to Find Out

If you have loans with more than one servicer, you will need to make a payment to each. If you're not sure which servicers have your loans, log on to the National Student Loan Data System (NSLDS) website at [nslds.ed.gov](http://nslds.ed.gov) (you will need a PIN), or call the Federal Student Aid Information Center at 800.433.3243.



It's your responsibility to be aware of the number of student loans that have been taken out in your name, the amount owed, the timing of repayment, and where to send payments. If you make two or more monthly student loan payments, it may be wise to consider consolidating them into one loan.

**Related Links**

[Lower Payments \(Repayment Plans\)](#)

[How to Make a Payment](#)

[Statement Overview](#)

[Postpone Your Payments](#)

[Loan Consolidation](#)

[Other Loan Assistance](#)

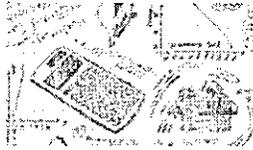
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Download our Loan Assist app to handle your loan anywhere you are.



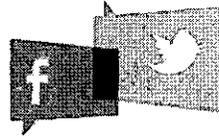
**Paying For College**

Estimate how much college will cost.



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## nTrust Financial LLC

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 Scottsdale, AZ 85260  
 Phone: 866-951-0999  
 Fax: 480-222-1161  
 E-mail: [apiciucco@ntrustfinancial.com](mailto:apiciucco@ntrustfinancial.com)

### Map and Directions

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 securities related use: [apiciucco@sfsrep.com](mailto:apiciucco@sfsrep.com)

## Inquiry Form

Please complete the information below to help us serve you better.

Subject:

Your Name:

Your Telephone Number:

Your E-mail Address: \*

Questions/Comments:

Thank you for your interest in our services.

Calculate this to validate \* : 4 + 4 =

Tuesday, November 25, 2014

# Exhibit J-19

**N 00563**

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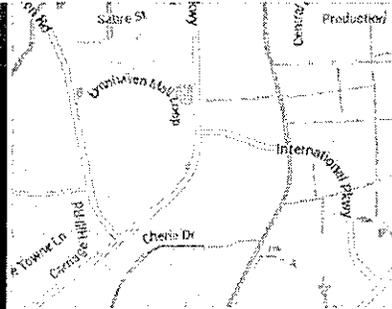
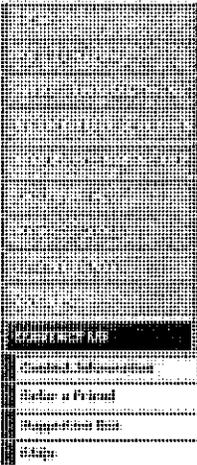
Please contact us with any questions or to set up a complimentary initial consultation:

**E-mail:**  
[Contact.us@NTrustWM.com](mailto:Contact.us@NTrustWM.com)

**Telephone:**  
757-301-8520  
1-877-604-6184

**Office Location:**  
Windwood Centre  
780 Lynnhaven Parkway  
Suite 190  
Virginia Beach, VA 23452

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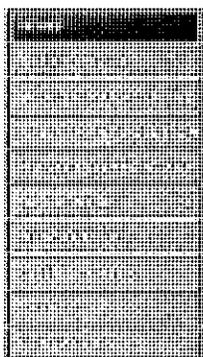
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Exhibit J-20

N 00564

Financial Guidance You Can Trust

## NTrust Wealth Management Charter



Our firm was founded on the single and absolute principal that our clients needs and goals come first in every aspect of wealth management. We believe the key to delivering on this principal begins with customized financial planning and advice integrated with cutting-edge investment strategies.

Our wealth management process is based on a commitment both to provide superior wealth management services and to improve the quality of life for our clients. We are a wholly independent financial services firm free from any outside pressures or demands—there are no hidden fees or agendas.

We believe that our clients deserve the highest level of service and we work every day to meet those expectations. Additionally, we partner with some of the finest accountants and attorneys to insure every decision you make is fully coordinated. While the markets may be unstable, our service and commitment to our clients will never falter.



Please check out our new Retirement Solutions site - [www.NTrustRS.com](http://www.NTrustRS.com)

Giving Back to Those in Need



[Learn More About Our Community Service Day](#)

Index	Time	Last	Change
<a href="#">CRCF DJI x 100</a>	16:15	17,815.00	-3.03 ↓
<a href="#">NASDAQ</a>	17:15	4,758.25	3.38 ↓
<a href="#">S&amp;P</a>	16:15	2,067.03	-2.39 ↓
<a href="#">10Yr Treasury</a>	N/A	2.26	-0.05 ↓
<a href="#">30Yr Treasury</a>	N/A	2.97	-0.05 ↓

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It is not an accident that the five steps in the NTrust Wealth Management Philosophy begin and end with you, our clients. As our Charter states, "our clients' needs and goals come first in every aspect of wealth management." We believe strongly that when you decide to place your trust in a financial advisory team you expect guidance and proactive advice to help you preserve your wealth in difficult markets and grow your wealth when opportunities present themselves. At NTrust Wealth Management we are committed to you and your families to do just that.

*The information contained in this document does not purport to be a complete description of securities, markets, or developments referred to in this material. The information has been obtained by sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Any opinions are those of NTrust Wealth Management and not necessarily of Commonwealth Financial Network. Expressions of opinions are as of this date and are subject to change without notice. Commodities may be subject to greater volatility than investments in traditional securities. Investments in commodities may be affected by overall market movements, changes in interest rates, and other factors such as weather, disease, embargoes, and international economic and political developments. Please note that international investing involves special risks, including currency fluctuations, differing financial accounting standards, and possible political and economic volatility. There is no guarantee that any asset allocation, diversification strategy, or recommendation will ultimately become successful or profitable nor protect against loss. Tax advice should be sought and provided by an appropriate professional.*

<sup>1</sup>Dorsey Whight & Associates (DWA) was founded in 1987 by Tom Dorsey and Watson Whight. Based in Richmond, Virginia, DWA is an independent and privately owned registered investment advisory firm. The firm's primary goal is to obtain meaningful investment results for their clients with emphasis on meeting the particular needs and investment goals of each client. DWA understands there is uncertainty and risk in investing—this will never be eliminated, but they believe this can be reduced and controlled.

<sup>2</sup>The New York Stock Exchange Bullish Percent (NYSEBP) is calculated on a daily basis by Dorsey Whight & Associates. The NYSEBP represents the percentage of all stocks on the New York Stock Exchange that are on a Point & Figure buy signal. This market indicator is designed to give us an indicator of the general trend of the stock market, either bullish or bearish. It is not a predictor of future stock market direction. For a complete discussion of the NYSEBP and Point & Figure charting methodology, please see pages 177-221 of Tom Dorsey's book, "Point & Figure Charting, The Essential Application for Forecasting and Tracking Market Prices," 3rd Edition, published in 2007 by John Wiley & Sons, Inc.

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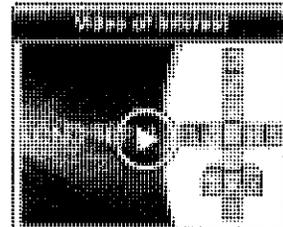
## NTrust Wealth Management Charter



Our firm was founded on the single and absolute principal that our clients' needs and goals come first in every aspect of wealth management. We believe the key to delivering on this principal begins with customized financial planning integrated with cutting-edge investment strategies.

Our wealth management process is based on a commitment both to provide superior wealth management services and to improve the quality of life for our clients. In keeping with our client-first philosophy, we are a wholly independent financial services firm free from any outside pressures or demands. We are fully transparent in every aspect of our relationships—there are no hidden fees or agendas.

Additionally, we partner with some of the finest accountants and attorneys to insure every decision you make is fully coordinated. Finally, we believe that our clients deserve the highest level of service and we work every day to meet those expectations. While the markets may be unstable, our service and commitment to our clients will never falter.



Index	Time	Last	Change
<a href="#">S&amp;P 500</a>	16:15	17,815.00	-3.00
<a href="#">NASDAQ</a>	17:15	4,758.25	3.38
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<a href="#">30Yr Treasury</a>	N/A	2.97	-0.65

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**Partner with an expert**

No matter what your level of wealth, working with us can help you pursue your goals. Together, you'll go through a comprehensive process for managing your financial life and creating a long-term plan customized to your needs. The process starts by examining the wealth strategies universe and its modules:

- Accumulation: how to target asset growth
- Risk management: how to protect your assets
- Taxation: how to minimize your tax burden
- Business planning: how to grow and manage your business
- Retirement planning: how to target distribution of your assets in a tax-advantaged way
- Estate planning: how to preserve your assets

**Create a comprehensive plan**

By exploring each module in detail, we'll determine which ones require our immediate attention and which ones are more long-term in nature. From our findings, we'll assemble an implementation plan for your financial future.

**Support your financial goals**

Working together with us will simplify the complexities of your financial life by focusing on managing your wealth in a systematic way for the long term.

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### December 2014

- Four Questions to Ask Before You Open Your Wallet
- Helping Your Parents Manage Their Finances
- Importance of Timing a Roth IRA Conversion: An Example

### November 2014

- Saving or Investing: Is There a Difference?
- Investor, Know Thyself: How Your Biases Can Affect Investment Decisions
- Open Enrollment Season Is Here: Give Your Benefits a Check Up

### October 2014

- Prepare Now for a Year-End Investment Review
- Retiring and Relocating? Don't Neglect State Taxes!
- Leaving Assets to Your Heirs: Income Tax Considerations

### September 2014

- How Much Do You Know about Social Security?
- 10 Basic Tax To-Dos for the Rest of 2014
- What Is the Federal Reserve and What Does It Do?

### July 2014

- Can You Make Some Green by Investing Green?
- Charitable Gifts of Items You No Longer Need
- Why Not Make Your Next Trip a Volunteer Vacation?
- Have the rules for 401(k) in-plan Roth conversions changed?

### June 2014

- Top 10 Tax Breaks You'll Miss in 2014
- Personal Finance Tips for New Graduates
- Financial Choices: College, Retirement, or Both?
- Are Con Artists Adopting Trendy Twists on Old Scams?

### May 2014

- 15 Facts About Social Security
- Tips for Travelling Abroad
- Saving for the Future: Start Now or Start Later?
- My Parents Can't Manage Alone Anymore. What Should I Do?

### April 2014

- The Feds Great Unwind and Your Portfolio
- Spring Cleaning Your Debt
- Saving through Your Retirement Plan at Work? Don't Let These Five Risks Derail Your Progress
- Is There a New Way To Calculate My Home Office Deduction?

### March 2014

- What Baseball Can Teach You about Financial Planning
- Test Your Knowledge of Financial Basics
- What's New in the World of Higher Education

### February 2014

- The Frugal Habits of Millionaires
- Married Filing Jointly or Separately? The Choice Is Yours
- Filing Your 2013 Federal Income Tax Return
- Are you ready to retire?

### January 2014

- The Impact of Health-Care Costs on Social Security
- Bonds vs. Bond Funds: Which Is Better When Interest Rates Rise?
- Think Outside the Shoe Box When Organizing Financial Records
- Is there anything I can do to lower my auto insurance bill?

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N 00574

November 2013

- Year-End Tax Planning Considerations
- Buckets of Money: A Retirement Income Strategy
- Paying for Long-Term Care Insurance with Tax-Free Funds

October 2013

- Plan Now for a Year-end Investment Review
- Show Them the Love: Low-Cost, High-Value Employee Benefits
- Estate Planning and Income Tax Basis

September 2013

- Famous People Who Failed to Properly Plan
- It's Time to Renew Your Life Insurance Needs
- Is College Debt the Next Bubble

July 2013

- Mid-Year Planning: Accounting for New Tax Rules
- Choosing a Retirement Community
- Probability of Applicable Exclusion Amount between Spouses

June 2013

- Just How Risky Is Your Portfolio
- Coordinating Social Security Benefits with Other Retirement Assets
- Happy Healthday! HSAs Turn 10

May 2013

- Income-Based Repayment (IBR) for Federal Student Loans
- Are You Prepared If a Natural Disaster Strikes
- Four Retirement Saving Myths

April 2013

- Estate Tax After the Fiscal Cliff
- Understanding the New Medicare Tax on Unearned Income
- Financial Tips for Obtaining a Mortgage Loan

March 2013

- Cost-of-Living Adjustments: What They Are and Why They Matter
- Looking Backward and Forward on Entitlement Programs
- Why a GRAT Can Be GREAT

February 2013

- Federal Income Tax Filing Is Here
- Estate Planning Strategies in a Low-Interest-Rate-Environment
- Questions and Answers about Social Security

January 2013

- High-Yield Bonds: The Pros and Cons
- Compounding Can Add Fuel to Your Portfolio
- Real-life Financial Tips for Different Generations

December 2012

- The Economics of Borrowing from Your 401(k)
- How to Give Wisely and Well
- Life Insurance Tax Traps for the Unwary

November 2012

- On the Precipice: the "Fiscal Cliff"
- Way Grandparents Can Help with College Costs
- Two Social Security Strategies for Married Couples

October 2012

- Year-End Investment Planning and the Fiscal Cliffhanger
- Spousal Lifetime Access Trust (SLAT)
- Four Retirement Planning Mistakes to Avoid

September 2012

- Breaking Down the Taxpaying Population: Where Do You Fit In?

- Should You Make Large Gifts in 2012
- Withdrawals from Traditional IRAs

#### August 2012

- Speculating on the Future of the Federal Estate Tax
- New 401(k) Plan Disclosure Rules
- Stock Market Metrics: Playing the Numbers

#### July 2012

- Mid-Year Reality Check: Covering Your Bases In Uncertain Times
- Ways Parents Can Help Their Boomerang Kids
- Natural Disaster Planning For Small Business

#### June 2012

- Market-Moving Indicators for Monitoring Europe
- Retirement Rules of Thumb
- Of Taxes Past, Present, and Future

#### May 2012

- Hidden Taxes: What Is Your True Cost
- Why Women Need Social Security
- Pay Down Debt or Save and Invest?

#### April 2012

- Supercommittee Failure Sets Stage for Election Year Debate
- Non-Equity Alternatives to Rock-Bottom Yields
- Asset Protection Strategies Beyond Insurance

#### March 2012

- Election Year Tax Talk: Deciphering the Terminology
- Business Owner Succession Planning
- Seniors Are Often Targets of Scams
- Can I provide annuity payments to my heirs after I die?

#### February 2012

- Keeping Market Volatility in Perspective
- Retirement Plan and IRA Limits for 2012
- 2011 Tax Season Considerations
- With mortgage rates so low, does it make sense to refinance?

#### January 2012

- Making Financial Resolutions? Look Back at Last Year
- Debt Payoff Strategies
- Q&A on Filing the Federal Financial Aid Application
- Is a stop limit the same as a stop order?

#### December 2011

- Qualified Charitable Distributions Qualify for RMDs
- How Much Do You Know about Social Security
- Gift Tax Strategies
- Will my broker calculate my cost basis for DRP stocks?

#### November 2011

- Five Year-End Tax Planning Considerations
- Long-Term Care Planning is Important for Women
- Can You Get to a Million Dollars?

#### October 2011

- Year-End Investment Planning: The Clock is Ticking
- Making Benefit Decisions during Open Enrollment
- Factoring Health-Care Costs into Retirement Planning

#### September 2011

- Life without Life Insurance
- Do You Need Flood or Earthquake Insurance?
- Could You Handle a Financial Windfall?

#### August 2011

- Talking to Your Child about College Expectations
- Medicare and Medicaid: Do You Know the Difference?
- All about Indices

#### July 2011

- Crisis Investing: Keeping Your Head
- Tax Advantages of Home Ownership
- Getting an Early Start on Saving for Retirement

June 2011

- Mid-Year Tax Considerations
- Life Insurance Policy Loans: Tax and Other Implications
- Deciphering Health Savings Vehicles

May 2011

- Inflation or Deflation: Watching for Warning Signs
- Don't Be Niceled-and-Dimed by Account Fees
- Estate Tax Exemption Is Portable (for Now)

April 2011

- 401(k) In-Plan Roth Conversions
- Rising Interest Rates: The Downside of Economic Recovery
- A/B and A/B/C Trusts

March 2011

- Saving for Retirement and a Child's Education at the Same Time
- Social Security Survivor's Benefits
- Charitable Giving

February 2011

- 1040 Tax Tips
- Are We in a Bond Bubble?
- Retirement Plan and IRA Limits for 2011

January 2011

- Estate Tax Update
- New Adoption Assistance Opportunities and Requirements
- Is buying a condo for my college student a good idea?

December 2010

- 2010 Tax Relief

November 2010

- Federal Estate Tax Update – Inheriting Property in 2010
- Eight Financial Aid Myths
- What You Can Learn from a Mutual Fund Prospectus
- Does homeowners insurance cover personal liability

October 2010

- Medicare Annual Enrollment Season Is Here
- They're Baaack: RMDs for 2010
- Year-End Investment Planning Is More Challenging in 2010
- What does a stronger dollar mean for my portfolio?

September 2010

- Investing in Green Technology
- In-Service Withdrawals from 401(k) Plans
- Transferring Your Family Business to Your Children
- Will the new health-care law affect my Medicare drug plan

August 2010

- What You Should Know about Trusteed IRAs
- Ways to Trim College Costs
- Avoiding Probate: Is It Worth It?
- What is a rewards program?
- How can I reap the most from a rewards card?

July 2010

- Will You See Higher Tax Rates in 2011?

- Social Security: File-and-Suspend for Higher Benefits
- Using Yield to Evaluate Stocks and Bonds
- My child got a scholarship for college. Is it taxable?

#### June 2010

- What You Should Know about Inherited IRAs
- Student Loan Repayment Options
- Rolling GRATs Are Rockin'
- How have stocks performed after a recession?

#### May 2010

- A Mid-Year Financial Review: More Time to Plan
- Evaluating Risk in your Portfolio
- How Much Life Insurance is Enough
- I started a business that lost money this year. Do I have NOL?

#### April 2010

- The Sandwich Generation: The Pickle in the Middle
- Understanding Mutual Fund Expense Ratios
- Tax Benefits of Conservation Easements
- Can I buy gold and silver in my IRA?

#### March 2010

- The First-Time Homebuyer Tax Credit
- 529 College Savings Plan vs Roth IRA
- 10 Financial Terms Everyone Should Know
- How do I unwind my QPRT

#### February 2010

- How to Double the Power of Your Tax Refund
- College Debt: How Much is Too Much?
- Special Needs Trusts
- What's an exchange-traded fund?

#### January 2010

- Four Money Mistakes You Can Learn From
- Retirement: Does Your Withdrawal Strategy Need a Second Look?
- Retirement Issues to Watch in 2010
- What is job-loss insurance?

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## NTrust Wealth Management

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*"Your success and happiness lies in you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties."*  
~ Helen Keller

**Featured article:** "Making Financial Resolutions? Look Back at Last Year" makes some recommendations to consider in getting your financial house in order for the New Year.

**In the news:** Stacy Long, Principal of NTrust Wealth Management published an article/blog in the Hampton Roads Chamber of Commerce on December 13, 2011. The article was titled "Preparedness Never Takes a Holiday."

**Bulletin Board:** We will be sending out our 2011 Year End Portfolio Review to our clients by January 15th.

**We wish everyone a Happy and Prosperous New Year!!!**

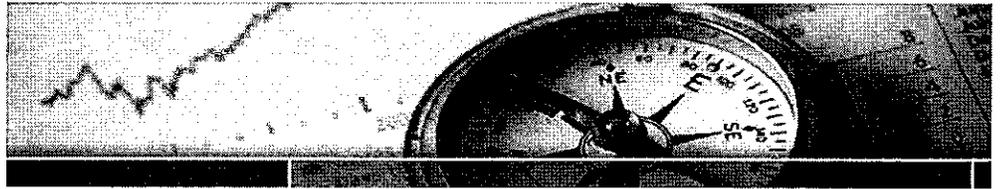
### January 2012

Making Financial Resolutions? Look Back at Last Year

Debt Payoff Strategies

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Is a stop limit the same as a stop order?



# NTrust Wealth Management

## January 2012 Newsletter

### Making Financial Resolutions? Look Back at Last Year



Each new year brings the chance for a fresh start, and the opportunity to improve your financial picture. As you make financial resolutions for 2012, looking back at what happened last year can help you make some positive changes this year.

#### Automate your retirement savings

In 2011: The economic slowdown took its toll on retirement savings.

In 2012: While the economy--and its impact on financial markets--may be out of your hands, you can still look for ways to increase your retirement savings. First, determine whether you're leaving any money on the table. If you participate in an employer-sponsored retirement plan such as a 401(k) or a 403(b), contribute the maximum amount you can--particularly if your employer matches some or all of your contributions.

Contributing to an employer-sponsored retirement plan can help you save more consistently. Because your contributions are deducted automatically from your salary each pay period, you won't be tempted to skip one now and then. And this year, why not resolve to steadily increase your retirement contributions? Your employer may allow you to sign up for automatic contribution increases based on a certain schedule or triggering event (e.g., annually or whenever your pay increases).

If you're self-employed or contributing to a traditional or Roth IRA on your own, you can still automate your contributions by having money sent directly from a savings or checking account to your retirement account.

#### Plan ahead for a cash crunch

In 2011: According to the Federal Reserve, use of consumer credit rose in 2011 after falling for two straight years.

In 2012: If you've reigned in your spending but are still burdened by debt (especially credit card debt), your lack of emergency savings may be partly to blame. For example, even if you pay much more than your monthly minimum credit card payment, you'll be caught in an endless

cycle of debt unless you can avoid using your credit card for new expenses. Resolve to have at least three to six months of your living expenses set aside in a liquid account such as a savings or money market account so that you have cash on hand to pay for unexpected expenses (e.g., costly car or home repairs, large medical bills) instead of racking up new credit card debt and interest charges.

#### Review your investments

In 2011: Market volatility was the norm.

In 2012: You can't control the market, but you can control your response to market volatility. Is your asset allocation still in line with your investment goals, time horizon, and risk tolerance? Is it time to rebalance your allocation in light of changing market conditions and/or your changing needs? Are you taking appropriate advantage of available investment products or offerings? Reviewing your portfolio periodically can help you stay on track.

#### Check your insurance coverage

In 2011: Floods, hurricanes, tornadoes, earthquakes, and wildfires were widespread.

In 2012: The federal government issued more disaster declarations in 2011 than in any other year on record, serving as a reminder that it's important to review your property and casualty coverage to make sure you're adequately protected. Is there coverage you really should have (e.g., personal umbrella liability, renters insurance, or flood protection), but don't?

#### Update your estate plan

In 2011: New estate and gift tax laws took effect.

In 2012: Your estate plan should be reviewed in light of the changes made last year to estate and gift tax laws. Certain life events, such as changes in employment, family circumstances (marriages, divorces, births, illness or incapacity, and deaths), or even the valuation of your estate, may also affect your estate plan.

## Debt Payoff Strategies



*Certain debt payoff strategies can reduce the time payments must be made and the total interest paid. Before starting any debt payoff strategy (or combination of strategies), be sure you understand the terms of your debts, including any penalties for prepayment.*

In these uncertain economic times, you may be thinking of reducing your debt load. There are a number of strategies for paying off debt that you might consider. However, before starting any debt payoff strategy (or combination of strategies), be sure you understand the terms of your debts, including any penalties for prepayment.

### Minimum payments

You are generally required to make minimum payments on your debts, based on factors set by the lender. Failure to make the minimum payments can result in penalties, increased interest rates, and default. If you make only the minimum payments, it may take a long time to pay off the debt, and you may have to pay large amounts of interest over the life of the loan. This is especially true of credit card debt.

Your credit card statement will indicate the amount of your current monthly minimum payment. To find the minimum payment factors, you will need to review terms in your credit card contract. These terms can change over time.

For credit cards, the minimum payment is usually equal to the greater of a minimum percentage multiplied by the card's balance (plus interest on the balance, in some cases) or some minimal amount (such as \$15). For example, assume you have a credit card with a current balance of \$2,000, an interest rate of 18%, a minimum percentage of 2% plus interest, and a minimum amount of \$15. The initial minimum payment required would be \$70 [greater of  $(\$2,000 \times 2\%) + (\$2,000 \times (18\% / 12))$  or \$15]. If you made only the minimum payment each month, it would take you 114 months to pay off the debt, and you would pay total interest of \$1,314.

For other types of loans, the minimum payment is generally the same as the regular monthly payment.

### Make additional payments

Making payments in addition to your regular payments or the minimum payments can reduce the time payments must be made and the total interest paid. The additional payments could be made periodically, such as monthly, quarterly, or annually.

For example, if you made monthly payments of \$100 on the credit card debt above (the initial minimum payment was \$70), it would take you only 24 months to pay off the debt, and you would pay total interest of just \$396.

As another example, let's assume you have a current debt on which you owe \$100,000, the interest rate is 7.125%, the monthly payment is

\$898, and you have a remaining term of 15 years and 3 months. If you make regular payments, you will pay total interest of \$62,247. However, if you pay an additional \$200 each month, it will take you only 11 years to pay off the debt, and you will pay total interest of just \$44,364.

Another strategy is to pay one-half of your regular monthly mortgage payment every two weeks. By the end of the year, you will have made 26 payments of one-half the monthly amount, or essentially 13 monthly payments. In other words, you will have made an extra monthly payment for the year. Furthermore, payments are made earlier than required, thus reducing the total interest you will have to pay.

### Pay off highest interest rate debts first

One way to potentially optimize payment of your debt is to first make the minimum payments required for each debt, and then allocate any remaining dollars to the debts with the highest interest rates.

For example, let's assume you have two debts, you owe \$10,000 on each, and each has a monthly payment of \$200. The interest rate for one debt is 8%; the interest rate for the other is 18%. If you make regular payments, it will take you 94 months until both debts are paid off, and you will pay total interest of \$10,827. However, if you make monthly payments of \$600, with the extra \$200 paying off the debt with an 18% interest rate first, it will take you only 41 months to pay off the debts, and you will pay total interest of just \$4,457.

### Get a debt consolidation loan

If you have multiple debts with high interest rates, it may be possible to pay off those debts by getting a debt consolidation loan. This type of loan will typically be a home equity loan. Therefore, the interest rate on it will often be much lower than the interest rates on the debts being consolidated. Furthermore, if you itemize deductions, interest paid on home equity debt of up to \$100,000 is generally deductible for income tax purposes, thus reducing the effective interest rate on the debt consolidation loan even further. However, a home equity loan potentially puts your home at risk because it serves as collateral, and the lender could foreclose if you fail to repay. There also may be closing costs and other charges associated with the loan.

*Note: All examples are hypothetical and for illustrative purposes only.*

## Q & A on Filing the Federal Financial Aid Application



*The FAFSA relies on financial information from your previous year's federal income tax return; for example, a FAFSA completed in 2012 will rely on information contained in your 2011 return.*

The federal government's Free Application for Federal Student Aid, the FAFSA, should be filed as soon after January 1 as possible in the year your child will be attending college. The reason is that some federal aid programs operate on a first-come, first-served basis, so filing the application early ensures your child has the best chance of receiving the most favorable aid package.

Here are some common questions and answers regarding the application process.

### What documents will I need to fill out the FAFSA?

The FAFSA relies on financial information from your previous year's federal income tax return; for example, a FAFSA completed in 2012 will rely on information contained in your 2011 return. So the papers and statements you use to file your tax return are generally the same ones you would need to fill out the FAFSA, such as Social Security numbers, W-2 information, and information on savings, investments, and business assets. Your child will also need to have this information.

But here's a dilemma: since most parents probably won't complete their federal income tax return in January, how can they fill out the FAFSA, which relies on figures from their tax return? There are two possible solutions. The first is to prepare your tax return earlier. The second is to prepare (or hire a tax professional to prepare) an estimated tax return, which can then be used to complete the FAFSA—a practice the federal government deems acceptable. If you use an estimated tax return, keep in mind that you will need to provide a final tax return later on.

*Tip: Even if you don't expect your child to qualify for federal aid, you should still consider filing the FAFSA because colleges often require it as a prerequisite for students to be eligible for the college's own institutional aid.*

### How do I file the FAFSA?

You can complete a paper FAFSA or file it electronically. The way you submit the FAFSA does not affect your child's eligibility for aid.

You can get a paper FAFSA at your child's high school or your local library. Once it's complete, you should make a copy for your records and mail it in the preaddressed envelope that comes with the form.

You can file an electronic FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You'll need to apply for a PIN before you can actually start filling out the online application. Electronic FAFSAs offer several advantages over paper FAFSAs:

detailed online help screens, an online chat option with a customer service representative, built-in error detectors, confirmation that the application was transmitted successfully, and faster processing—one week as opposed to two to four weeks for paper FAFSAs.

*Tip: If you've previously filled out the FAFSA4caster, the federal government's online financial aid forecasting tool, the online FAFSA will be automatically populated with your data.*

### What happens after I file the FAFSA?

After your FAFSA is processed, you will receive a Student Aid Report (SAR) either in the mail or electronically (depending on how you filed the FAFSA). This document summarizes data from your FAFSA and indicates your official expected family contribution (EFC), which is the amount of money the government expects your family to contribute to college costs for the current year to be eligible for financial aid. For example, "EFC25000" means that your expected family contribution is \$25,000.

You should review the SAR carefully to make sure it contains your correct income and asset information. Any corrections should be made immediately and sent back for reprocessing. If you have questions, you can contact the Federal Student Aid Information Center at 1-800-433-3243.

*Tip: If there is an asterisk (\*) next to your EFC figure, you have been selected for verification. FAFSAs are selected for verification randomly, or because the FAFSA is incomplete or contains estimated tax information. If you are selected for verification, you will need to provide additional documentation that might include a final tax return, household information, or appraisals for certain assets listed on the FAFSA. Not all families selected for verification will need to submit the same documents.*

The SAR is also sent to each college you listed on your FAFSA. Once the college receives your child's SAR, the financial aid administrator at each school that has accepted your child will craft an aid package that tries to meet your child's financial need (remember, colleges aren't obligated to meet all of it). To determine your child's need, the administrator subtracts your EFC from the cost of attendance at that particular college. Your child will then be notified of the college's aid package in an award letter sent out in the spring. The package typically includes various combinations of federal and college loans, grants, scholarships, and work-study jobs.

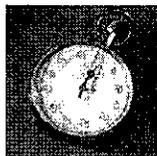
## Ask the Experts

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### Is a stop limit the same as a stop order?

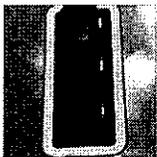
A stop limit is typically used when you're trading during a volatile market and want to target a specific price as closely as possible. When placing a market order, the price you pay is the best price available in the market at the time the order is executed. With a market order you can't be sure of the price you'll get, especially for more thinly traded securities or larger orders that may need to be handled in multiple transactions.

A stop order instructs your broker to buy a stock only when it is selling at or below a specified price (or if you're selling, when it is at or above a certain price). Once the stop is triggered—in other words, once your specified price is reached—your order becomes a market order and is executed at the market price. However, if markets are volatile or the security is illiquid, the market price can change between the time the stop is triggered and when the order is fully executed. If you're buying a stock and that price is lower, you benefit, but if the execution price is higher, you may pay more than you expected. For example, if you're buying a thinly traded security and your order

isn't fully executed before the end of the trading day, you could run the risk of the market opening up strongly the next day—a phenomenon sometimes known as "gapping up"—potentially taking the price of your targeted stock with it. Conversely, if you're selling a stock and the price moves lower before the trade is fully executed, you might make less from the sale than you intended.

A stop-limit order puts a limit on the price you're willing to pay for your purchase (or accept if you're selling). It mandates that a purchase be executed at a specific price or better; that price can be different from the stop level that triggers a trade, and increases the odds of the transaction meeting your expectations. If you're selling, a stop-limit order also can be used to set a minimum price for the sale. Stop limits are typically good for a specific time frame, such as a day, a week, or a month.

Why wouldn't everyone use a stop-limit order with every trade? Because they typically cost more to use than market orders. As a result, a stop limit probably makes the most sense for large orders in volatile markets, when a difference of even a penny or two per share can mount up.



### Can a stop-loss order really protect me from losses?

As the name implies, stop-loss orders are a way to help you manage the amount of loss you can suffer on a single holding. Also known as a stop order or stop-market order, a stop-loss order sets a level at which your broker is instructed to sell all or part of a particular position once the stop-loss point is reached.

With a stop-loss, you can specify a share price below which you do not want to hold a stock. Once the bid price hits that level, the position would be sold automatically at the market price. You also can employ what's known as a trailing stop-loss to adjust the stop upward if a security's price rises. The stop might be calculated as a percentage or a dollar amount relative to the bid price (for example, a loss of 10% or a \$2 per share drop). If the stock's price moves higher, your stop level also rises. That can help protect a portion of your paper profits while potentially allowing you to participate in any further upward appreciation. If the price falls, the holding simply moves closer to the level at which it will be sold.

In addition to helping you minimize losses you can't handle, stop-loss orders are one way to

remove emotion from your investment decision-making. They also can be especially useful if you're anxious about volatile markets at a time when you know you'll be traveling in remote areas and unable to monitor your accounts easily.

However, under certain circumstances, stop-loss orders can be a mixed blessing. Just because you've specified a certain stop-loss level doesn't mean your trade will be executed at that exact price; once your specified level is triggered, the trade will be executed at a market price. If markets are extremely volatile or if a security is thinly traded, you might lose more than the amount you expected.

For example, during the 2010 "flash crash," when prices plummeted and markets were temporarily illiquid, some stock positions were sold at prices well below the stop loss. Some of those trades were subsequently voided, but it's still a good idea not to take the protection of stop-loss orders for granted, and to know that there can be a gap between expectations and execution.



# NTrust Wealth Management

## January 2014 Newsletter

### NTrust Wealth Management

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*"Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man." ~ Benjamin Franklin*

**Featured Article:** "Bonds vs. Bond Funds: Which Is Better When Interest Rates Rise?" discusses how bond prices fall when interest rates rise, some factors to consider when you review your portfolio .

**Bulletin Board:** Your 2013 Year End Portfolio Review will be mailed out soon. We will be calling you to discuss the portfolio review in the coming weeks.

#### January 2014

The Impact of Health-Care Costs on Social Security

Bonds vs. Bond Funds: Which Is Better When Interest Rates Rise?

Think Outside the Shoe Box When Organizing Financial Records

Is there anything I can do to lower my auto insurance bill?

## The Impact of Health-Care Costs on Social Security



For many retirees and their families, Social Security provides a dependable source of income. In fact, for the majority of retirees, Social Security accounts for at least half of their income (Source: Fast

Facts & Figures About Social Security, 2013). However, more of that income is being spent on health-related costs each year, leaving less available for other retirement expenses.

### The importance of Social Security

Social Security is important because it provides a retirement income you can't outlive. In addition, benefits are available for your spouse based on your benefit amount during your lifetime, and at your death in the form of survivor's benefits. And, these benefits typically are adjusted for inflation (but not always; there was no cost-of-living increase for the years 2010 and 2011). That's why for many people, Social Security is an especially important source of retirement income.

### Rising health-care costs

You might assume that when you reach age 65, Medicare will cover most of your health-care costs. But in reality, Medicare pays for only a portion of the cost for most health-care services, leaving a potentially large amount of uninsured medical expenses.

How much you'll ultimately spend on health care generally depends on when you retire, how long you live, your health status, and the cost of medical care in your area. Nevertheless, insurance premiums for Medicare Part B (doctor's visits) and Part D (drug benefit), along with Medigap insurance, could cost hundreds of dollars each month for a married couple. In addition, there are co-pays and deductibles to consider (e.g., after paying the first \$147 in Part B expenses per year, you pay 20% of the Medicare-approved amount for services thereafter). Your out-of-pocket yearly costs for medical care, medications, and insurance could easily exceed thousands of dollars.

### Medicare's impact on Social Security

Most people age 65 and older receive Medicare. Part A is generally free, but Parts B and D have monthly premiums. The Part B premium generally is deducted from your Social Security check, while Part D has several payment alternatives. In 2013, the premium for Part B was \$104.90 per month. The cost for Part D coverage varies, but usually averages between \$30 and \$60 per month (unless participants qualify for low-income assistance). Part B premiums have increased each year and are expected to continue to do so, while Part D premiums vary by plan, benefits provided, deductibles, and coinsurance amounts. And, if you enroll late for either Part B or D, your cost may be permanently increased.

In addition, Medicare Parts B and D are means tested, meaning that if your income exceeds a predetermined income cap, a surcharge is added to the basic premium. For example, an individual with a modified adjusted gross income between \$85,000 and \$170,000 may pay an additional 40% for Part B and an additional \$11.60 per month for Part D.

*Note: Part C, Medicare Advantage plans, are offered by private companies that contract with Medicare to provide you with all your Part A and Part B benefits, often including drug coverage. While the premiums for these plans are not subtracted from Social Security income, they are increasing annually as well.*

### The bottom line

The combination of rising Medicare premiums and out-of-pocket health-care costs can use up more of your fixed income, such as Social Security. As a result, you may need to spend more of your retirement savings than you expected for health-related costs, leaving you unable to afford large, unanticipated expenses. Depending on your circumstances, spending more on health-care costs, including Medicare, may leave you with less available for other everyday expenditures and reduce your nest egg, which can impact the quality of your retirement.



*Don't forget that some savings or investment vehicles, such as bank savings accounts, may benefit from rising interest rates.*



*Before investing in a mutual fund, carefully consider its investment objectives, risks, expenses, and fees, which can be found in the prospectus available from the fund. Read the prospectus carefully before investing.*

## Bonds vs. Bond Funds: Which Is Better When Interest Rates Rise?

The Federal Reserve has said it expects to begin raising its target rate sometime in 2014. Since bond prices fall when interest rates rise, it may be a good time to pay increased attention to any fixed-income investments you have. Here are some factors to consider when you review your portfolio.

### Maturity dates and duration

One way to address the threat of rising rates is through maturity dates. Long-term bonds may pay a higher coupon rate than short-term bonds, but when rates rise, long-term bond values typically suffer more. That's because investors may be reluctant to tie up their money for long periods if they expect a bond's interest payments may suffer by comparison when newer bonds that pay higher rates are issued. The later a bond's maturity date, the greater the risk that its yield eventually will be surpassed by that of newer bonds.

A bond fund doesn't have a maturity date, and your shares may be worth more or less than you paid for them when you sell. However, there is another way to gauge the sensitivity of either a bond or a bond fund to interest rates: its duration, which takes into account not only maturity but also the value of future interest payments. The longer the duration, the more sensitive a security is to interest rate changes.

To estimate the impact of a rate change, simply multiply a security's duration by the percentage change in interest rates. For example, if interest rates rise by 1%, a bond or bond fund with a duration of 3 years could be expected to lose roughly 3% in value, while one with a 7-year duration might fall by 7%. (Though interest rates currently have little room to fall, the same principle would apply; a 1% decline in rates should result in a 3% gain for a bond fund with a 3-year duration.) Though this hypothetical example doesn't represent the return of any specific investment, you can apply the general principle to your own holdings.

### Diversification

Since rising rates affect most bonds, diversification provides only limited protection against rate increases. To balance yields with the threat of rising rates, you can diversify across various segments of the bond market (for example, investment-grade corporate, high-yield, Treasuries, foreign, short/intermediate/long-term, and municipal debt). Bonds don't respond uniformly to interest rate changes. The differences, or spreads, between the yields of various types can mean that some categories are under- or over-valued compared to others. Funds may offer greater

diversification within each segment at a lower cost than individual bonds, providing greater protection against the impact of a potential default by a single issuer. However, diversification alone doesn't ensure a profit or prevent the possibility of loss, including loss of principal.

### Flexibility

Holding individual bonds allows you to sell a specific bond on your own timetable or hold it until it matures. That flexibility has two advantages. First, if you hold to maturity, unless a bond's issuer defaults, you know how much you'll receive when the principal is repaid. Rising interest rates may cause a bond's market value to fluctuate in the meantime, but if you hold it to maturity, that fluctuation may not be an issue for you, especially if predictable income is your highest priority.

Second, it can help you manage your tax liability; if a specific bond has lost value, you can sell it and declare the loss on your federal income tax return. You may be able to instruct your broker to sell specific shares of a bond fund to harvest losses for tax purposes, but in general it's more challenging to manage tax liability as precisely with bond funds. For example, capital gains or losses generated by a fund manager's trading are passed through to individual shareholders each year, which can affect your tax liability. Also, a bond fund's value can be affected by your fellow investors. Since an open-end fund must redeem investors' shares daily, strong selling can force a fund to sell holdings to meet redemption demands, which can have implications for other shareholders.

Laddering individual bonds also can help provide flexibility to adjust to rising rates. Laddering involves buying a portfolio of bonds with varying maturities; for example, a five-bond portfolio might be structured so that one of the five matures each year for the next five years. As interest rates rise, each bond that matures can be reinvested in a newer instrument that offers a higher yield.

### Liquidity

A mutual fund will redeem your shares at the end of every business day. An individual bond traded on the open market may not have the same liquidity, and you could have difficulty finding a buyer who's willing to pay the asking price. However, individual bonds are priced and traded throughout the day; only closed-end funds and exchange-traded funds have that flexibility, not open-end mutual funds.

## Think Outside the Shoe Box When Organizing Financial Records



*If you have questions about how long to keep copies of your federal tax returns and related records, see IRS Publication 17, Your Federal Income Tax. And because states may have different rules, check with your state's tax authority to find out how long to keep state tax returns and records.*

If you've ever had trouble finding an important financial document, you know why it's necessary to keep your financial records organized. Less clutter means less stress, and though you'll need to commit a bit of time up front to organize your files, you can save time and money over the long term when you can find what you need when you need it.

### What records do you need to keep?

If you keep paperwork because you "might need it someday," your files are likely overflowing with nonessential documents. One key to organizing your financial records is to ask yourself "Why do I need to keep this?" Documents that you should retain are likely to be those that are related to tax returns, legal contracts, insurance claims, and proof of identity. On the other hand, documents that you can easily duplicate elsewhere are good candidates for the shredder. For example, if you bank online and can view or print copies of your monthly statements and cleared checks, you may not need paper copies of the same information.

### How long should you keep them?

A good rule of thumb is to keep financial records only as long as necessary. For example, you may want to keep ATM receipts only temporarily, until you've reconciled them with your bank statement. If a document provides legal support and/or is hard to replace, you'll want to keep it for a longer period or even indefinitely.

### Records that you may want to keep for a year or less include:

- Bank or credit union statements
- Credit card statements
- Utility bills
- Annual insurance policies

### Records that you may want to keep for more than a year include:

- Tax returns and supporting documentation
- Mortgage contracts and supporting documents
- Receipts for home improvements
- Property appraisals
- Annual retirement and investment statements
- Receipts for major purchases

### Records that you may want to keep indefinitely include:

- Birth, death, and marriage certificates
- Adoption papers
- Citizenship papers

- Military discharge papers
- Social Security card

Of course, this list is not all-inclusive and these are just broad guidelines; you may have a good reason for keeping some records for a shorter or longer period of time.

### Where should you keep them?

Where you should keep your records and documents depends on how easily you want to be able to access them, how long you plan to keep them, and how many records you have. A simple set of labeled folders in a file cabinet works fine for many people, but electronic storage is another option if space is tight.

For example, one easy way to cut down on clutter and still keep everything you need is to store some of your files on your computer. You can save copies of online documents or purchase a scanner that you can use to convert your documents to electronic form. But make sure you keep backup copies on a portable storage drive or hard drive, and make sure that your files are secure.

Another option to consider is cloud storage. Despite its lofty name, cloud storage is simply an online backup service that allows you to upload and store your files over the Internet, giving you easy access to information without the clutter. Information you upload is encrypted for security. If you're interested, look for a company with a reliable reputation that offers automatic backup and good technical support, at a reasonable subscription cost.

### Staying organized

Keeping your financial records in order can be even more challenging than organizing them in the first place. One easy way to prevent paperwork from piling up is to remember the phrase "out with the old, in with the new." For example, when you get this year's auto policy, discard last year's. When you get an annual investment statement, discard the monthly or quarterly statements you've been keeping. It's a good idea to do a sweep of your files at least once a year to keep your filing system on track (doing this at the same time each year may be helpful).

But don't just throw your financial paperwork in the trash. To protect sensitive information, invest in a good quality shredder that will destroy any document that contains account numbers, Social Security numbers, or other personal information.

Whatever system you choose, keep it simple. You'll be much more likely to keep your records organized if your system is easy to follow.

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## Is there anything I can do to lower my auto insurance bill?

Yes. Insurance companies base auto insurance rates on a variety of criteria, such as your age, driving record, residence, and even the type of car that you drive (though factors vary from state to state). If you find that you're paying more than you think you should for auto insurance, there are ways you can lower your premiums.

- **Shop around:** Auto insurance rates vary from company to company, sometimes significantly. As a result, a good way to save money is to look into whether another insurer offers the same coverage at a lower rate.
- **Consider raising your deductible:** For the most part, the higher your deductible, the lower your premiums. Before you raise your deductible, though, you'll want to be sure you can cover the out-of-pocket expense should an accident occur.
- **Eliminate unnecessary coverages:** For example, if you have an older car, it may make sense to drop your collision and comprehensive coverage since a claim paid by your insurance company may be minimal and might not exceed what you'd pay in

premiums and deductibles. Or, maybe you are paying your insurer for roadside assistance coverage that you already have through a separate road and travel club membership.

- **Consider changing the type of car you drive:** The type of car that you drive directly impacts what you pay for insurance. Typically, newer, higher-priced cars and sport/high-performance vehicles cost more to insure than used/lower-end models.
- **Check for discounts with your insurer:** Depending on your circumstances, you may be eligible for one or more auto insurance discounts. For example, your insurer might provide discounts to those with a safe driving record or to those who insure more than one car with them.

One final note: don't be tempted to save money on your auto insurance by lowering your liability coverage limits (although state minimums do apply). Having less than adequate amounts of liability coverage can expose you personally to claims for other people's losses—which in the case of a serious accident, can be significant.



## My teenage daughter just got her driver's license. Will my auto insurance rates go up?

The short answer is: yes. Anytime you add an extra driver to your policy, your rates will increase. However, you

may end up paying even more when you add your daughter to your policy, since teenage drivers are some of the highest-risk drivers on the road. According to the most recent statistics from the National Transportation Safety Board, teen drivers have represented less than 7% of the driving population but have accounted for more than 13% of drivers involved in all deadly crashes. (Source: National Transportation Safety Board, October 2013)

Fortunately, there are some steps you can take to help make insuring your teen a bit more affordable.

- **Take advantage of policy discounts:** Your first step should be to ask your insurer if your teen qualifies for any policy discounts that are specifically designed for teens. For example, many insurance companies offer discounts (usually around 10% to 15% off of premiums) for teens who complete a driver's education course, obtain a certain grade point average, or participate in a safe driver program.
- **Consider the type of car your teen will be driving:** Typically, new cars are more expensive to insure than older ones. As a result, you may want to consider purchasing an older, less expensive car for your daughter to drive. You may even be able to save more money by forgoing collision coverage on an older vehicle.
- **Consider whether an individual policy makes sense:** In the future, circumstances may arise where it may be more affordable to insure a teen under his or her own individual policy as opposed to listing him or her as an insured on your policy (e.g., he or she gets into an accident or has numerous motor vehicle infractions). When the time comes, ask your insurance agent to help you run the numbers to see which option is more affordable.
- **Be sure to shop around:** You'll want to take the time to compare the rates offered by different insurers. Insurance company rates vary widely, so it often pays off in the end to do your homework.



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***"The last thing you want to do is finish playing or doing anything and wish you would have worked harder" ~ Derek Jeter***

**Featured Article:** "Prepare Now for a Year-End Investment Review", discusses some recommendations for making your meeting as productive as possible.

**In the News:** Paul Merritt, Principal at NTrust Wealth Management, published an article titled, "Is your 401(k) plan working against you?". The article was published on September 22nd in Inside Business, The Hampton Roads Business Journal.

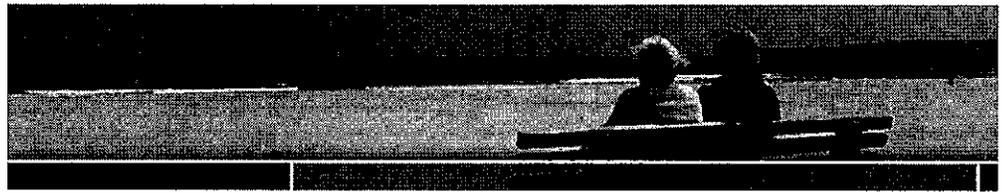
### October 2014

Prepare Now for a Year-End Investment Review

Retiring and Relocating? Don't Neglect State Taxes!

Leaving Assets to Your Heirs: Income Tax Considerations

What factors could negatively impact my credit report?



# NTrust Wealth Management

## October Newsletter

### Prepare Now for a Year-End Investment Review

Getting organized for your year-end investment review with your financial professional may help make the review process more efficient. Here are some suggestions for making your meeting as productive as possible.

#### Decide what you want to know

One of the benefits of a yearly investment review is that it can help you monitor your investment portfolio. A key component of most discussions is a review of how your investments have performed over the last year. Performance can mean different things to different people, depending on their individual financial goals and needs. For example, an investor who's focused on long-term growth might define "performance" slightly differently than an investor whose primary concern isn't overall growth but trying to maintain a portfolio that has the potential to produce current income needed to pay ordinary living expenses.

Consider in advance what types of information are most important to you and why. You may want to check on not only your portfolio's absolute performance but also on how it fared compared to some sort of benchmark. For example, you might want to know whether any equity investments you held outperformed, matched, or underperformed a relevant index, or how your portfolio fared against a hypothetical benchmark asset allocation. (Remember that the performance of an unmanaged index is not indicative of the performance of any specific security, and indices are not available for direct investment. Also, asset allocation cannot guarantee a profit or eliminate the possibility of loss, including the loss of principal.)

Almost as important as knowing how your portfolio performed is understanding why it performed as it did. Was any overperformance or underperformance concentrated in a single asset class or a specific investment? If so, was that consistent with the asset's typical behavior over time? Or was last year's performance an anomaly that bears watching or taking action? Has any single investment grown so much that it now represents more of your portfolio than it should? If so, should you do a little profit-taking

and redirect that money into something else?

#### Are any changes needed?

If your goals or concerns have changed over the last year, you'll need to make that clear during your meeting. Your portfolio probably needs to evolve over time as your circumstances change. Making sure you've communicated any life changes will make it easier to adjust your portfolio accordingly and measure its performance appropriately next year.

If a change to your portfolio is suggested based on last year's performance—either positive or negative—don't hesitate to ask why the change is being recommended and what you might reasonably expect in terms of performance and potential risk as a result of a shift. (However, when looking at potential returns, remember that past performance is no guarantee of future results.) Don't be reluctant to ask questions if you don't understand what's being presented to you; a little clarification now might help prevent misunderstandings and unrealistic expectations that could have a negative impact in the future.

Also, before making any change, find out how it might affect your investing costs, both immediate and ongoing. Again, a few questions now may help prevent surprises later.

#### Think about the coming year

Consider whether you would benefit next April from harvesting any investment losses before the end of the year. Selling a losing position could generate a capital loss that could potentially be used to offset either capital gains or up to \$3,000 of ordinary income on your federal income tax return.

If you've amassed substantial assets, you could explore whether you might benefit from specialized assistance in dealing with issues such as taxes, estate planning, and asset protection. Finally, give feedback on the review process itself; it can help improve next year's session. *Note: All investing involves risk, including the potential loss of principal, and there can be no guarantee that any investing strategy will be successful.*

## Retiring and Relocating? Don't Neglect State Taxes!



*For an accurate comparison among the states, you'll need to consider your total tax burden. A tax professional can assist you in this task.*

If you're retired, or about to retire, you may be thinking about relocating to a state that has low tax rates or provides special tax benefits to retirees. Here's a survey that may jump-start your search for a tax-friendly state in which to spend your golden years.

### State income taxes in general

State income taxes typically account for a large percentage of the total taxes you pay. So you may consider yourself lucky if you live in one of the seven no-income-tax states: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming. (New Hampshire and Tennessee impose income tax only on interest and dividends.)

But if you're considering a state that does impose an income tax, as a retiree you'll want to know how that state treats Social Security and retirement income.

### State income taxes and Social Security

Social Security income is completely exempt from tax in 28 of the states with an income tax (as well as the District of Columbia): Alabama, Arizona, Arkansas, California, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Virginia, and Wisconsin.

Some states (for example, Connecticut, Kansas, Missouri, and Montana) don't tax Social Security benefits if income is less than a specified dollar amount (Nebraska joins this list in 2015). And at least three states (Colorado, Utah, and West Virginia) provide a general income exclusion or credit for seniors that takes Social Security into account. Most of the remaining states tax Social Security benefits to the same extent they're taxed under federal law.

### State income taxes and retirement income

Of the states with an income tax, most provide at least some relief for retirement income, but this can range from a credit of less than \$500 (Ohio and Utah) to an exclusion for all or most retirement income (Hawaii, Illinois, and Mississippi). Only a handful of states, including California, Nebraska, North Carolina, North Dakota, Rhode Island, and Vermont, currently tax all retirement income and don't provide any general income exclusion for seniors.

Make sure you understand how your particular type of retirement income is treated. Some states exempt public pensions, but tax private

pensions; or exempt public pensions earned in that state, but not public pensions earned in another state. Some states exempt employer retirement benefits, but not IRA income. Others exempt a specific dollar amount of retirement income, but only if you've reached a certain age or have income within certain limits. In some states, military pensions are partially or fully exempt, while in others they're fully taxable. Some states exempt defined benefit pension payments, but tax 401(k) distributions. A good source for information is your state's Department of Revenue website.

### Can the state I'm moving from tax my benefits?

What happens if you spent your working life in a state like California that fully taxes retirement income, but you relocate after you retire to Florida, a state that has no income tax? Can California tax your pension benefit? While the answer used to be unclear, federal law now clearly prohibits states from taxing certain retirement income unless you're a resident of, or domiciled in, that state.

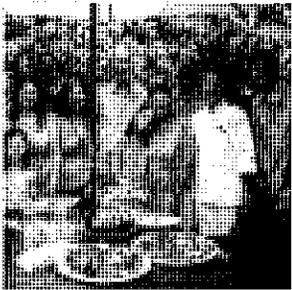
Whether you're considered a resident of, or domiciled in, a state is determined by the laws of that particular state. In general, your residence is the place you actually live. Your domicile is your permanent legal residence—even if you don't currently live there, you have an intent to return and remain there. So in our example, if you're no longer a resident of, or domiciled in, California, that state cannot tax your pension benefit under federal law.

The law applies to all qualified plans (for example, 401(k), profit-sharing, and defined benefit plans), IRAs, 403(b) plans, 457(b) plans, and governmental plans.

The law provides only limited protection for other (nonqualified) deferred compensation plan benefits. So-called "top-hat" plan benefits that are paid over an employee's lifetime, or over a period of at least 10 years, are covered by the law. But stock options, stock appreciation rights (SARs), and restricted stock are not; states are free to tax these benefits even after you relocate.

### Other considerations

Remember that states impose many other kinds of taxes (for example, sales, real estate, and gift and estate taxes). Some states offer special tax breaks to seniors, like property tax reductions or additional exemptions, standard deductions, or credits based on age. For an accurate comparison among the states, you'll need to consider your total tax burden. A tax professional can assist you in this task.



*An inheritance is generally worth only what your heirs get to keep after taxes are paid. Here we have focused primarily on federal income taxes. Depending on your circumstances, you may wish to also consider federal estate tax and state income, estate, and inheritance taxes.*

*Note: It is generally recommended that you designate IRA and other retirement plan beneficiaries, their shares, and any backup beneficiaries on the plan beneficiary form. This will help assure that retirement plan benefits pass as you wish at your death and that a beneficiary will be able to stretch distributions over his or her remaining life expectancy.*

## Leaving Assets to Your Heirs: Income Tax Considerations

An inheritance is generally worth only what your heirs get to keep after taxes are paid. So when it comes to leaving a legacy, not all property is created equal—at least as far as federal income tax is concerned. When evaluating whom to leave property to and how much to leave to each person, you might want to consider how property will be taxed and the tax rates of your heirs.

### Favorable tax treatment for heirs

#### Roth IRAs

Assets in a Roth IRA will accumulate income tax free and qualified distributions from a Roth IRA to your heirs after your death will be received income tax free. An heir will generally be required to take distributions from the Roth IRA over his or her remaining life expectancy. (Of course, your beneficiaries can always withdraw more than the required minimum amounts.) If your spouse is your beneficiary, your spouse can treat the Roth IRA as his or her own and delay distributions until after his or her death. So your heirs will be able to continue to grow the assets in the Roth IRA income tax free until after the assets are distributed; any growth occurring after funds are distributed may be taxed in the future.

*Note: The Supreme Court has ruled that inherited IRAs are not retirement funds and do not qualify for a federal exemption under bankruptcy. Some states may provide some protection for inherited IRAs under bankruptcy. You may be able to provide some bankruptcy protection to an inherited IRA by placing the IRA in a trust for your heirs. If this is a concern of yours, you may wish to consult a legal professional.*

#### Appreciated capital assets

When you leave property to your heirs, they generally receive an initial income tax basis in the property equal to the property's fair market value (FMV) on the date of your death. This is often referred to as a "stepped-up basis," because basis is typically stepped up to FMV. However, basis can also be "stepped down" to FMV.

If your heirs sell the property with a stepped-up (or a stepped-down) basis immediately after your death for FMV, there should be no capital gain (or loss) to recognize since the sales price will equal the income tax basis. If they sell the property later for more than FMV, any appreciation after your death will generally be taxed at favorable long-term capital gain tax rates. If the appreciated assets are stocks, qualified dividends received by your heirs will also be taxed at favorable long-term capital

gain tax rates.

*Note: If your heirs receive property from you that has depreciated in value, they will receive a basis stepped down to FMV and will not be able to claim any loss with respect to the depreciation before your death. You may want to consider selling depreciated property while you are alive so that you can claim the loss.*

### Not as favorable tax treatment for heirs

#### Tax-deferred retirement accounts

Assets in a tax-deferred retirement account (including a traditional IRA or 401(k) plan) will accumulate income tax deferred within the account. However, distributions from the account will be subject to income tax at ordinary income tax rates when distributed to your heirs (if there were nondeductible contributions made to the account, the nondeductible contributions can be received income tax free). An heir will generally be required to take distributions from the tax-deferred retirement account over his or her remaining life expectancy. (Of course, your beneficiaries can always withdraw more than the required minimum amounts.) If your spouse is the beneficiary of the account, the rules may be more favorable. So your heirs will be able to defer taxation of the retirement account until distribution, but distributions will generally be fully subject to income tax at ordinary income tax rates.

*Note: Your heirs do not receive a stepped-up (or stepped-down) basis in your retirement accounts at your death.*

Even though distributions are taxable, your heirs will nevertheless generally appreciate receiving tax-deferred retirement accounts from you. After all, they do get to keep the amounts remaining after taxes are paid.

#### Toxic or underwater assets

Your heirs might not appreciate receiving property that is subject to a mortgage, lien, or other liability that exceeds the value of the property. In fact, an heir receiving such property may want to consider disclaiming the property.

### Always nice to receive

#### Life insurance and cash

Life insurance proceeds received by your heirs will generally be received income tax free. Your heirs can generally invest life insurance proceeds and cash they receive in any way that they wish. When doing so, your heirs can factor in how the property will be taxed to them in the future.

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### What factors could negatively impact my credit report?

Having a good credit report is important when it comes to personal finance, because most lenders use credit reports to evaluate the creditworthiness of a potential borrower. Borrowers with good credit are presumed to be more creditworthy and may find it easier to obtain a loan, often at a lower interest rate.

A number of factors could negatively impact your credit report, including:

- **A history of late payments.** Your credit report provides information to lenders regarding your payment history over the previous 12 to 24 months. For the most part, a lender may assume that you can be trusted to make timely monthly debt payments in the future if you have done so in the past. Consequently, if you have a history of late payments and/or unpaid debts, a lender may consider you to be a high credit risk and turn you down for a loan.
- **Too many credit inquiries.** Each time you apply for credit, the lender will request a copy of your credit history. The lender's request then appears as an inquiry on your credit report. Too many inquiries in a short amount

of time could be viewed negatively by a potential lender, since it may indicate that the borrower has a history of being turned down for loans or has access to too much credit.

- **Not enough good credit.** You may have good credit, but not enough of it. As a result, you may need to build up more of your credit history before a lender deems you worthy to take on any additional debt.
- **Uncorrected errors on your report.** Uncorrected errors on a credit report could make it difficult for a lender to accurately evaluate creditworthiness, and could result in a loan denial. If you have errors on your credit report, it's important to take steps to correct your report, even if it doesn't contain derogatory information.

Finally, if you are ever turned down for a loan, there is a way to find out the reason behind it. Under federal law, you are entitled to a free copy of your credit report as long as you request it within 60 days of receiving notice of a company's adverse action against you. For more information, visit the [Federal Trade Commission's website](#).



### I'm looking to buy a home. What are some common mortgage mistakes to avoid?

Navigating the complex world of mortgages can be difficult. As a result, it's easy to make mistakes when applying for a mortgage loan.

Here are some common mortgage mistakes you should try to avoid:

- **Taking on a mortgage that is too big for you to handle.** The mortgage you are qualified or preapproved for isn't necessarily how much you can afford. Be sure to examine your budget and lifestyle to make sure that your mortgage payment—including any extras, such as mortgage insurance—is within your means.
- **Neglecting to read the fine print.** Before you sign any paperwork, make sure that you fully understand the terms of your mortgage loan and the costs associated with it. For example, are you are applying for an adjustable-rate mortgage? If so, it's important to be aware of how and when the interest rate for the loan will adjust.
- **Overlooking your credit.** A positive credit history may not only make it easier to obtain a mortgage loan, but potentially could also result in a lender offering you a lower interest rate. Be sure to review your credit report and check it for inaccuracies. You may have to take the necessary steps to improve your credit history, such as paying your monthly bills on time and limiting credit inquiries on your credit report (which are made every time you apply for new credit).
- **Putting down too little.** While it is possible to obtain a mortgage with a minimal down payment, a larger down payment may help you get more attractive mortgage terms. In addition to requiring private mortgage insurance, lenders generally offer lower loan limits and higher interest rates to borrowers who have a down payment of less than 20% of a home's purchase price.
- **Forgetting to shop around.** Be sure to shop around among various lenders and compare the types of loans offered, along with the costs and rates associated with those loans. Consider each lender's customer service reputation as well.



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*"You give but little when you give of your possessions. It is when you give of yourself that you truly give." ~ Kahlil Gibran*

**Featured Article:** "Four Questions to Ask Before You Open Your Wallet", discusses a few key questions to consider that might help you fine-tune your spending.

**Bulletin Board:** NTrust Wealth Management is on Facebook, Twitter and LinkedIn. Like or follow us for timely market news and financial advice.

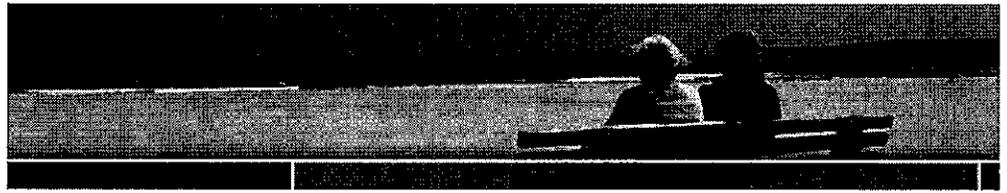
*We would like to wish everyone a Happy Holiday and a Healthy and Prosperous New Years!*

### December 2014

Four Questions to Ask Before You Open Your Wallet

Helping Your Parents Manage Their Finances  
Importance of Timing a Roth IRA Conversion:  
An Example

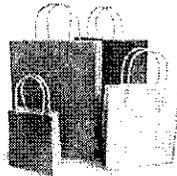
How can college students save and spend money wisely?



# NTrust Wealth Management

## December Newsletter

### Four Questions to Ask Before You Open Your Wallet



Even if you have the best of intentions, it's easy to overspend. According to a Gallup poll conducted June 9-15, 2014,\* 58% of people who had shopped during the previous four weeks said they spent more at the store than

they originally intended to. Even if you're generally comfortable with how much you spend, you may occasionally suffer from a case of buyer's remorse or have trouble postponing a purchase in favor of saving for a short- or long-term goal. Here are a few key questions to consider that might help you fine-tune your spending.

#### How will spending money now affect me later?

When you're deciding whether to buy something, you usually focus on the features and benefits of what you're getting, but do you think about what you're potentially forgoing? When you factor this into your decision, what you're weighing is known as the opportunity cost. For example, let's say you're trying to decide whether to buy a new car. If you buy the car, will you have to give up this year's family vacation to Disney World? Considering the opportunity cost may help you evaluate both the direct and indirect costs of a purchase.

Some other questions to ask:

- How will you feel about your purchase later? Tomorrow? Next month? Next year?
- Will this purchase cause stress or strife at home? Couples often fight about money because they have conflicting money values. Will your spouse or partner object to your purchasing decision?
- Are you setting a good financial example? Children learn from what they observe. What messages are you sending through your spending habits?

#### Why do I want it?

Maybe you've worked hard and think you deserve to buy something you've always wanted. But are you certain that you're not

being unduly influenced by other factors such as stress or boredom?

Take a moment to think about what's important to you. Comfort? Security? Safety? Status? Quality? Thriftiness? Does your purchase align with your values, or are you unconsciously allowing other people (advertisers, friends, family, neighbors, for example) to influence your spending?

#### Do I really need it today?

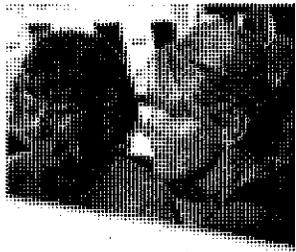
Buying something can be instantly and tangibly gratifying. After all, which sounds more exciting: spending \$1,500 on the ultra-light laptop you've had your eye on or putting that money into a retirement account? Consistently prioritizing an immediate reward over a longer-term goal is one of the biggest obstacles to saving and investing for the future. The smaller purchases you make today could be getting in the way of accumulating what you'll need 10, 20, or 30 years down the road.

Be especially wary if you're buying something now because "it's such a good deal." Take time to find out whether that's really true. Shop around to see that you're getting the best price, and weigh alternatives—you may discover a lower-cost product that will meet your needs just as well. If you think before you spend money, you may be less likely to make impulse purchases, and more certain that you're making appropriate financial choices.

#### Can I really afford it?

Whether you can afford something depends on both your income and your expenses. You should know how these two things measure up before making a purchase. Are you consistently charging purchases to your credit card and carrying that debt from month to month? If so, this may be a warning sign that you're overspending. Reexamining your budget and financial priorities may help you get your spending back on track.

*\*Source: American Consumers Careful With Spending in Summer 2014, www.gallup.com.*



*Postponing a discussion about helping a parent with his or her finances increases the odds that problems could arise before that discussion takes place.*

## Helping Your Parents Manage Their Finances

As the U.S. population gets older, more people, particularly baby boomers, are confronting a dilemma. As parents age, their ability to manage their own finances may decline. That can make it more likely that they may neglect the life savings they've worked so hard to accumulate or make costly mistakes with them. Even worse, they're more likely to fall victim to one of the fraudulent schemes that frequently target seniors. "Financial Fraud and Fraud Susceptibility in the United States," a September 2013 report prepared for the FINRA Investor Education Foundation, found that seniors were 34% more likely to lose money to fraudsters than were those in their 40s.

And yet many seniors, especially those who have always been independent and/or money-savvy, may be reluctant to accept advice or help from their children, or even discuss living expenses, health care plans, investments, or general estate planning. Sadly, postponing that discussion can increase the difficulty of tackling whatever problems may eventually arise.

### What's behind parental reluctance?

Suggesting that parents might benefit from assistance, either from their children or a professional, may remind them of their own mortality. People are living longer; if they're still active and involved, they may have difficulty accepting that their current good health and financial comfort may not always continue.

Also, some seniors may be reluctant to discuss finances because it can reinforce a sense of loss; this could be especially true if they can no longer drive or participate in activities they enjoy. Admitting that they need help with financial issues may make them feel as though one more area is no longer under their control. If this is the case, they might respond to the idea that addressing important issues now--planning for ill health or an incapacity--could give them greater decision-making power over their quality of life later.

Parents also may be uncomfortable discussing finances with only one child, preferring to involve all siblings. In this case, you may need to either try to reach a consensus about which child is best equipped to help, or divide responsibilities among siblings. For example, one child might assist with billpaying and day-to-day expenses while another reviews investments or handles health insurance, Medicare, and Social Security.

In some cases, parents may respond to the idea that taking action sooner rather than later can help prevent the loss of much of their

hard-earned savings to taxes or scams. If they're uncomfortable discussing finances with you, you could suggest working with a third party who can review their situation and make recommendations that could then be discussed jointly.

### When to offer help

Here are some signs that a parent might need some assistance: confusion about whether direct-mail offers are advertising or bills; falling to pay bills or file documents properly, especially if someone has always been highly organized; complaints about being unable to make ends meet; talking about the merits of certain investments, especially unfamiliar ones and especially if a parent hadn't previously exhibited much interest in investing; unusual behavior, such as making unexpected large purchases or spending a lot of time gambling.

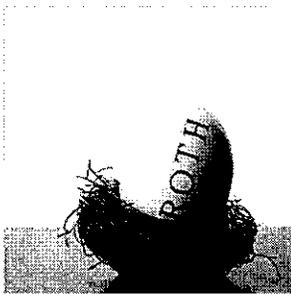
Be sure to rule out other physical problems, such as an infection or difficulties with vision or hearing, before assuming that mental confusion is automatically a sign of dementia.

### A start is better than nothing

If parents are reluctant to discuss specific figures, try to make sure that key information, including online account information and passwords, is on paper, and that someone else knows the location of those items and will be able to access them if necessary.

You might start providing assistance in stages. Offer to review checking account statements and/or credit card bills to ensure they're not paying for services they want to cancel or didn't request; this may give you insight into the overall state of their finances. Because seniors may be more willing to discuss issues such as health insurance and preferences regarding long-term care or end-of-life decisions before other topics, building trust in these areas could increase comfort levels on both sides with other matters.

If a trust has been set up, a trustee might be the logical person to handle finances, since he or she may eventually have to deal with trust-related issues anyway. The same is true for someone who has been granted a durable power of attorney, even if he or she doesn't yet have full responsibility for managing finances. And in a worst-case scenario, children can petition a probate court to name a conservator or guardian. Whatever approach you take, one of the key challenges of this process is to respect a parent's dignity while protecting his or her ongoing well-being.



<sup>1</sup> This hypothetical example is not intended to reflect the actual performance of any specific investment, nor is it an estimate or guarantee of future value.

<sup>2</sup> If you wait until April 15, 2016, to actually withdraw funds from the Roth IRA to pay the conversion taxes, do you need to worry about paying estimated tax on the \$100,000 of conversion income? Technically, yes. You might need to increase your withholding on other income, or make estimated tax payments, as a result of the conversion.

But keep in mind that there are a number of important exceptions to the estimated tax payment rules. For example, if your tax withholding for 2015 is at least equal to your 2014 tax liability, you generally would not be required to make estimated tax payments, and you would not be subject to an underpayment penalty, regardless of the amount of your Roth conversion income.

## Importance of Timing a Roth IRA Conversion: An Example

Conventional wisdom holds that if you convert a traditional IRA to a Roth IRA, you should never pay the conversion taxes from IRA assets. The reason is that you'll be depleting IRA assets that might otherwise be available to grow on a tax-deferred basis. The withdrawal from a traditional IRA to pay the conversion taxes is also a taxable distribution, generating an additional tax liability, requiring an additional withdrawal, and so on—plus you'll generally pay a 10% penalty if you're not yet 59½.

It's also conventional wisdom that converting a traditional IRA to a Roth IRA is tax neutral so long as income tax rates remain the same at the time of conversion and after retirement.

### Conventional wisdom isn't always right

But there's one scenario where conventional wisdom may not apply. This is best explained with an example.<sup>1</sup> Let's assume the following:

1. You'll be 59½ or older as of January 1, 2015, and you've had a Roth IRA for at least five years. So you'll be eligible for tax-free and penalty-free qualified distributions from your Roth IRA in 2015.
2. You've decided that it's appropriate for you to have more retirement assets in a Roth IRA.
3. You own a stock in your traditional IRA that you anticipate could be a candidate for higher-than-average gains. For example, let's assume you own 10,000 shares of Acme Pharmaceuticals, a highly speculative biotech that has a drug pending before the FDA. The shares are currently trading at \$10. After diligent research, you've determined that the Acme stock could climb to as much as \$50 if the drug is approved by the FDA, but it is equally likely to drop to \$1 if not approved. The FDA deadline for approval is October 1, 2015. (For simplicity, we'll assume the Acme stock is the only asset in your traditional IRA and that you are converting the entire IRA.)
4. You want to convert your traditional IRA to a Roth in 2015, before the potential appreciation in Acme stock, but you don't have any cash available to pay the conversion tax, or you simply don't want to pay the conversion tax from other (non-IRA) assets.

Now let's further assume that Acme's drug does receive FDA approval on October 1, 2015, and the stock does in fact jump from \$10 to \$50.

### Result if you do not convert

If you did not convert your traditional IRA to a Roth IRA, your traditional IRA would now hold 10,000 shares of Acme stock worth \$500,000. Again, for simplicity, let's assume you sell the stock, your account now holds the \$500,000

cash proceeds, and you make no further trades or contributions to the account. Assuming you earn 6% until your retirement in 10 years, your account would grow to approximately \$895,000. Assuming a 28% federal income tax rate, the after-tax value of your account would be \$644,705 at retirement.

### Result if you do convert

Now let's assume you did convert your traditional IRA to a Roth IRA before October 1, 2015. The stock was worth \$100,000 at the time of conversion, and assuming a 28% tax rate, the federal income tax is \$28,000, due when you file your 2015 tax return. On October 1, when the drug is approved, the value of the shares increases to \$500,000. Again, for simplicity, let's assume you sell the stock, your account now holds the \$500,000 cash proceeds, and you make no further trades or contributions to the Roth IRA.

On October 1 you also receive a tax-free \$28,000 qualified distribution from the Roth IRA to pay the conversion tax (although technically you wouldn't need to actually pay that tax until April 15, 2016).<sup>2</sup> Now your Roth IRA balance is \$472,000. Assuming the same 6% earnings rate, after 10 years your IRA would have grown to approximately \$845,000—about \$200,000 more than if you had not converted—even though tax rates have remained constant and you've paid the conversion tax from IRA assets.

There's no magic to this. You're simply paying—from the Roth IRA—conversion taxes on the stock before the appreciation, instead of paying taxes on the fully appreciated value of the stock in the traditional IRA at retirement. But by paying the conversion tax from the Roth IRA—instead of from the traditional IRA—you're able to convert your entire traditional IRA, keeping the funds in the Roth IRA (and potentially benefitting from the hoped-for appreciation) until you actually make a withdrawal from the Roth IRA to pay the tax.

### And you can always recharacterize if things go wrong

But what happens if you turn out to be wrong, the FDA does not approve Acme's drug, and the stock drops to \$1? Well, in that case, you can simply undo the conversion. You have until October 15, 2016, to recharacterize the Roth IRA back to a traditional IRA, and for tax purposes you'll be treated as though the conversion never happened (with no resulting tax bill, or a tax refund if you already paid taxes on the conversion).

Before taking any specific action, be sure to consult with your tax professional.

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## How can college students save and spend money wisely?



College is a pivotal time in a young adult's life. Students gain a sense of independence that is accompanied by responsibility—especially when it comes to finances. If you're a new college student, it can be overwhelming to figure out how to save and spend money wisely. However, if you take time to plan, you won't have to worry about spending money carelessly. And your parents will be glad to avoid desperate pleas for cash over the phone.

It may be helpful to review campus resources ahead of time so you can eliminate items that you don't necessarily need to bring with you to school. Why bring your car and pay for an expensive parking pass if you can use free public transportation? Similarly, it might make more sense to borrow textbooks from your university's library or rent them rather than fork over the dough to buy pricey books you'll use for a single semester.

Next, establish a monthly budget. Track your expenses for a month to determine where most of your money is going, then look for the areas where you need to reevaluate your spending.

For example, you may be spending too much on take-out when you already have a prepaid meal plan at your school. Take advantage of your plan and put that money toward something else in your budget like clothing or entertainment.

What if you have excess cash? Set aside a few dollars each week to create an emergency fund. Over time, that money could accumulate, and you never know when it might come in handy.

But if you still find yourself strapped for cash, most college campuses offer a variety of part-time jobs that are designed to fit into a student's busy schedule. Ask about a job the next time you go to the gym for a workout or the dining hall for a meal. Or you can use your school's career service website to browse work-study options available on campus. As long as you're aware of what's available to you, you'll be better informed to make wise money decisions, which enables you to focus on making the most of this chapter in your academic career.



## I'm having trouble paying my student loans. Do I have any options?

If you or someone you know is having difficulty paying back student loans, consider investigating the government's three income-driven repayment plans. These plans—available for federal student loans, not private loans—are designed to make student loan debt more manageable by reducing your monthly payment.

The first and newest program is called Pay As You Earn (PAYE). Under PAYE, borrowers pay 10% of their discretionary income toward their federal student loans each month, and all remaining debt is generally forgiven after 20 years of timely payments. Your monthly loan payment is based on your income, family size, and state of residence. It is readjusted each year based on these criteria.

The second plan is called Income-Based Repayment (IBR), which is similar to Pay As You Earn. Under IBR, borrowers pay 15% of their discretionary income toward their loans each month, and all remaining debt is generally forgiven after 25 years of payments. (For new borrowers who take out loans after July 1, 2014, the IBR terms are the same as PAYE.)

Both PAYE and IBR have an eligibility requirement before you can enter the plan. The payment that you would be required to make under PAYE or IBR (a technical calculation based on your income and family size) must be less than what you would pay under the government's standard repayment plan, which is a fixed amount over a 10-year term.

The third plan is called Income-Contingent Repayment (ICR). The ICR plan does not have an initial eligibility requirement, so any borrower with eligible loans can make payments under this plan. Under ICR, your payment is equal to the lesser of 20% of your discretionary income or what you would pay under a repayment plan with a fixed payment over a 12-year repayment term. The repayment period is 25 years.

Under all three plans, loans are forgiven after 10 years for those in certain public-service jobs.

The U.S. Department of Education offers a Repayment Estimator calculator on its website [www.studentaid.ed.gov](http://www.studentaid.ed.gov) that you can use to see whether you qualify for certain plans, and to compare monthly payments and total lifetime costs under different plans.



# NTrust Wealth Management

## February Newsletter

February 2011

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"It is not the strongest of species that survive, nor the most intelligent, but the one most responsive to change"- Charles Darwin

We would like to highlight the second article in this month's newsletter regarding bonds. Now is an especially good time to keep an eye on your bond investments.

We hope you have wonderfully sweet Valentines Day!

### **In this issue:**

1040 Tax Tips

Are We in a Bond Bubble?

Retirement Plan and IRA Limits for 2011

Understanding the math of recovering from losses



## 1040 Tax Tips



You don't want to pay more in tax than you have to. That means taking advantage of every deduction and credit that you're entitled to. You also need to recognize potential opportunities to save. So here are a few things to keep in mind this filing season.

### **There's still time to contribute to an IRA**

You generally have until the due date of your federal income tax return (April 18 this year) to make contributions to either a Roth IRA or a traditional IRA for the 2010 tax year. That means there's still time to set aside up to \$5,000 (\$6,000 if you're age 50 or older) in one of these retirement savings vehicles. It's worth considering, in part because contributing to an IRA can have an immediate tax benefit. That benefit comes in the form of a potential tax deduction—with a traditional IRA, if you're not covered by a 401(k) or another employer-sponsored retirement plan, you can generally deduct the full amount of your contribution. (If you're covered by an employer-sponsored retirement plan, whether or not you can deduct some or all of your traditional IRA contribution depends on your filing status and income.)

It's a little different with a Roth IRA; if you qualify to make contributions to a Roth IRA (whether you can contribute depends on your filing status and income), the contributions you make aren't deductible, so there's no effect on your 2010 taxes. Nevertheless, a Roth IRA may be worth considering because qualified Roth distributions are completely free from federal income tax.

Individuals with lower incomes may also be able to qualify for a tax credit of up to \$1,000 when they contribute to a traditional or Roth IRA.

### **Decision time on 2010 Roth conversions**

If you converted funds from a traditional IRA or an employer plan like a 401(k) to a Roth in 2010, you can report half the income that

results from the conversion on your 2011 federal income tax return, and half on your 2012 federal income tax return. Good deal, right? Sure. But in some cases, you might be better off making an election to claim the entire amount on your 2010 return instead. This could be true if, for example, your 2010 taxable income is significantly lower than you think it will be in 2011 and 2012, or if you've got unusually high deductions for 2010.

### **Other considerations for 2010 returns**

- For the first time in many years, itemized deductions and dependency exemptions will not be reduced for high-income individuals.
- If you claim a large number of dependency exemptions, deductible medical expenses, state and local taxes, or miscellaneous itemized deductions, you're more likely to be subject to the alternative minimum tax (AMT), essentially a parallel federal income tax system with its own rates and rules.
- If you purchased a new home in the first half of 2010, check to see if you meet the timing, purchase price, and income requirements to qualify for the first-time homebuyer tax credit, worth up to \$8,000. Even if you weren't a first-time homebuyer, it's still possible to qualify for a tax credit of up to \$6,500 if you maintained the same principal residence for five out of the eight years preceding the purchase, and meet all other requirements.
- If you made energy-efficient improvements to your home in 2010 (e.g., new windows, a new furnace), you might be entitled to a 30% tax credit, up to \$1,500. Check the requirements closely, though, and note that if you claimed the full \$1,500 credit in 2009 you can't claim the credit for 2010.

Legislation in late December extended a host of expiring tax credits, deductions, and provisions, so it could pay to take a little extra time to carefully review IRS instructions this year. And as always, if you have questions, discuss your situation with a tax professional.

## Are We in a Bond Bubble?

Investors have been pouring money into bonds. Investment Company Institute statistics show that since January 2007, average net new money going into bond mutual funds each month has been roughly four times greater than net *outflows* from equity funds.\* So does that mean we're in the bond market's equivalent of the late-1990s tech bubble?

### What's been driving interest in bonds?

There are several reasons why bond funds have been attracting investor interest. First, in the wake of both the tech crash of 2000-2002 and the 2008 financial crisis, the Federal Reserve felt it needed to make credit more available by lowering interest rates. Over the last 10 years, the yield on the 10-year Treasury bond has fallen from 5% to well under 3% at the end of 2010.\*\* And for the first time ever, 5-year Treasury Inflation-Protected Securities (TIPS) actually paid a negative yield when they were auctioned last October.\*\*\* Because bond prices rise as interest rates fall, that has increased bond prices generally.

As a result, bonds have outperformed stocks in recent years. For the last 20-year period, total returns from stocks and bonds have been equal: 8.2%.\*\*\*\* And during the decade between January 2000 and the end of 2009, bonds actually outperformed stocks; the S&P 500 saw a total return of -0.9%, while long-term government bonds returned 7.7%.\*\*\*\* That outperformance has lured investors who may have forgotten that past performance doesn't guarantee future results, and invest in an asset class based on its recent history rather than its prospects for the future.

Demographics also have played a role. Many aging baby boomers who became accustomed to investing much of their IRAs and 401(k)s in stocks are beginning to realize that their time horizon for retirement isn't as long as it used to be, and that they should consider allocating an increasing percentage of their retirement portfolios to income-producing assets. The financial crisis also sent many frightened investors scurrying to put their money anywhere besides stocks.

Finally, diminished dividends from stocks have encouraged many investors to look elsewhere for income. During the tech boom, companies preferred to reinvest in growth or buy back stock rather than increase dividends, and according to Standard and Poor's, 2009 was the worst year on record for dividend payments. Though there has been some reversal of that trend in recent months, stingy dividends helped make bonds and their income more attractive.

### What to watch out for

No investing trend lasts forever without interruption. Here are some factors that could affect bond prices:

- Signs that inflation is picking up: Higher inflation means fixed income payments will have less purchasing power in the future, diminishing bonds' appeal as income vehicles.
- Fed reversal on interest rates: As the economy recovers, the Federal Reserve will need to withdraw the support it has given the bond markets. As it gradually ratchets up interest rates, bonds will begin to reverse their pattern of the last decade. Depending on the pace of the Fed action, that reversal could be swift. Rising interest rates typically mean falling bond prices, and longer-term bonds often feel the most impact because bond buyers are reluctant to tie up their money long-term if a better rate lies ahead.
- Lack of overseas interest in U.S. debt: Foreign buyers have been large purchasers of U.S. government debt. If foreign buyers show signs of turning away from U.S. debt, it could send shivers through the bond markets.
- Muni bond troubles: Some experts worry that defaults by cash-strapped state and local governments could become a problem.

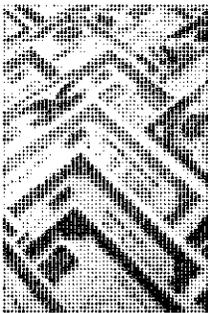
However, balance those factors against the possibility of further sovereign debt problems abroad. Several European nations are still struggling to deal with their debt problems; another bout of global jitters like the one in spring 2009 could remind investors that the United States has never defaulted on its debt. Also, if the potential for deflation that the Fed is so concerned about turns into an actual decline in wages and prices, that could be a positive for bonds, since the income they pay would be more valuable as prices fall. Either way, now is an especially good time to keep an eye on your bond investments.

\*Average of monthly net new cash flows from January 2007 through September 2010 as reported in Investment Company Institute's "Long-Term Mutual Fund Flows Historical Data" as of Nov. 20, 2010.

\*\*Source: U.S. Treasury historical data on daily Treasury yield curve rates.

\*\*\*Source: "Record Setting Auction Data," [www.treasurydirect.gov](http://www.treasurydirect.gov).

\*\*\*\*10- and 20-year returns based on data on the Standard and Poor's 500 and long-term government bonds from *Ibbotson S&P 2010*.



**Bond outperformance has lured investors who may have forgotten that past performance doesn't guarantee future results.**

## Retirement Plan and IRA Limits for 2011

Many retirement plan and IRA limits are indexed for inflation each year. Some of the key numbers for 2011 are discussed below.

### Elective deferrals

If you're lucky enough to be eligible to participate in a 401(k), 403(b), 457(b), or SAR-SEP plan, you can make elective deferrals of up to \$16,500 in 2011, unchanged from 2010. If you're age 50 or older, you also can make a catch-up contribution of up to \$5,500 to these plans in 2011 (also unchanged from 2010). (Special catch-up limits apply to certain participants in 403(b) and 457(b) plans.)

If your 401(k) or 403(b) plan allows Roth contributions, your total elective contributions, pretax and Roth, can't exceed \$16,500 (\$22,000 with catch-up contributions). You can split your contribution any way you wish. For example, you can make \$9,500 of Roth contributions and \$7,000 of pretax 401(k) contributions. It's up to you.

If you participate in a SIMPLE IRA or SIMPLE 401(k) plan, you can contribute up to \$11,500 in 2011 (unchanged from 2010). If you're age 50 or older, the maximum catch-up contribution to a SIMPLE IRA or SIMPLE 401(k) plan in 2011 is \$2,500 (unchanged from 2010).

### IRA limits remain the same for 2011

The amount you can contribute to a traditional or Roth IRA remains at \$5,000 (or 100% of your earned income, if less) for 2011, and the maximum catch-up contribution for those age 50 or older remains at \$1,000. You can contribute to an IRA in addition to an employer-sponsored retirement plan. But if you (or your spouse) participate in an employer-sponsored plan, your ability to deduct

Contribution limits: 2011 tax year*		
Plan type	Annual dollar limit	Catch-up limit
401(k), 403(b), govt. 457(b) plans	\$16,500	\$5,500
SIMPLE plans	\$11,500	\$2,500
Traditional and Roth IRAs	\$5,000	\$1,000

\*Contributions can't exceed 100% of your income. Special catch-up rules apply to 403(b) and governmental 457(b) plans.

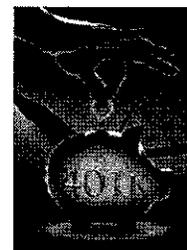
traditional IRA contributions may be limited, depending on your income. Roth contributions are also subject to income limits.

### Some other key numbers for 2011

For 2011, the maximum amount of compensation your employer can take into account when calculating contributions and benefits in qualified plans (and certain other plans) is \$245,000 (unchanged from 2010).

The maximum annual benefit you can receive from a defined benefit pension plan is limited to \$195,000 in 2011 (unchanged from 2010).

And the maximum amount that can be allocated to your account in a defined contribution plan (for example, a 401(k) plan or profit-sharing plan) in 2011 is \$49,000 (also unchanged from 2010), plus age-50 catch-up contributions. (This includes both your contributions and your employer's contributions. Special rules apply if your employer sponsors more than one retirement plan.)



Income phaseout range for determining deductibility of traditional IRA contributions in 2011	
1. Covered by an employer plan	
Single/head of household	\$56,000-\$66,000 (same for 2010)
Married filing jointly	\$90,000-\$110,000 (\$89,000-\$109,000 for 2010)
Married filing separately	\$0-\$10,000
2. Not covered by an employer plan, but filing joint return with a spouse who is covered	\$169,000-\$179,000 (\$167,000-\$177,000 for 2010)
Income phaseout range for determining ability to fund Roth IRA in 2011	
Single/head of household	\$107,000-\$122,000 (\$105,000-\$120,000 for 2010)
Married filing jointly	\$169,000-\$179,000 (\$167,000-\$177,000 for 2010)
Married filing separately	\$0-\$10,000

*Many retirement plan and IRA limits are indexed for inflation each year. Most of the limits for 2011 are unchanged from 2010.*



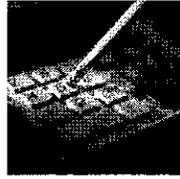
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## Ask the Experts



### Understanding the math of recovering from losses

Everyone knows the stock market has its ups and downs, but just what's involved in recovering from a serious down? If you lose 10% one year but your

portfolio returns 10% the next year, are you even again?

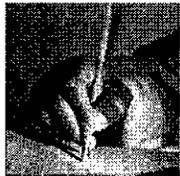
The short answer: no. The math of recovering from a loss isn't quite that symmetrical. You have to gain more than you lost to recoup all your losses. To understand why, let's look at a hypothetical example. Say you have a \$50,000 portfolio. In Year 1, you suffer a 10% loss and are down \$5,000. That leaves your portfolio worth only \$45,000.

In Year 2, the market rebounds and your portfolio rises by 10%. However, that 10% increase is based on a \$45,000 portfolio, not \$50,000. That means the 10% return adds only \$4,500 to your portfolio, not \$5,000, leaving you still \$500 down from where you started. You would actually have to earn a return of a little over 11% to get back to your original \$50,000.

The bigger the loss, the bigger that rebound needs to be to get you even. For example, if that \$50,000 portfolio had taken a 40% hit, as many did in 2008, you'd need almost a 67% increase to offset that \$20,000 loss and get back to the original \$50,000. That could take several years even if stocks perform well.

The challenge is compounded by investor psychology. Adjusting your asset allocation to aim for a higher return is one way to try to recoup losses faster. However, many investors find it difficult to take on additional risk after having watched their investments take a hit. And there's no guarantee that more risk will necessarily produce the desired result—at least not within the desired time frame.

The lopsided nature of recovery from market losses underscores why risk management is such a key component of successful portfolio management. Being realistic about the level of risk your portfolio involves and how much time you have to come back from potential downturns may help increase both your emotional and financial resilience.



### Are you sabotaging your own portfolio?

Individual investors' returns typically fall short of those for the stock market as a whole. Why? Because their returns are affected by their own behavior. Many studies

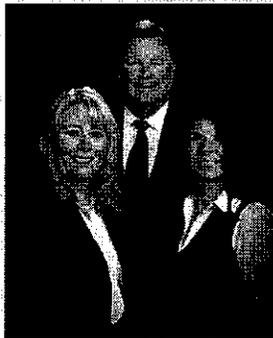
have shown that individual investors tend to buy and sell at the wrong times. When the market goes down, they panic and sell. When the market rebounds, many gun-shy investors are reluctant to invest again and postpone getting back into the market. As they watch prices rise, they get increasingly anxious about missing out on those returns. However, by the time these investors are comfortable with buying again, prices often have risen to the point that they're almost ready to turn down again.

That kind of behavior can be costly over the long term. Dalbar's *Quantitative Analysis of Investor Behavior for 2010* compared the performance of the average mutual fund investor between 1990 and 2009 (as measured by fund inflows and outflows tracked by the Investment Company Institute) to that of the average index fund based on the S&P 500.\* The company found that returns for the average

investor trailed the S&P over that 20-year period by 5.6% because of investor behavior. Though there's no guarantee that the patterns of the past will continue in the future, previous studies also reached the same conclusion: that investors often earn less than a mutual fund's reported returns because of their own behavior.

How can you prevent self-inflicted portfolio sabotage? A disciplined approach to investing helps. Some techniques that can give you a framework for decisions that aren't based solely on emotion include establishing a target price based on fundamentals, dedicating specific pools of money to specific goals with defined time horizons, and rebalancing investments periodically. Also, understand your true risk tolerance. Knowing the type and level of risk involved in each of your investments and understanding how each has behaved relative to the overall market can help you stand firm despite losses.

\*Based on the average return for all funds listed in Lipper's U.S. Diversified Equity fund category.



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"All our dreams can come true, if we have the courage to pursue them."  
- Walt Disney

We would like to recommend a great Wall Street Journal article that Paul Merritt, Principal of NTrust Wealth Management was quoted in on February 19, 2011. The title of the article was "Retiring Boomers Find 401(k) Plans Fall Short", written by E.S. Browning and can be found on WSJ.com.

**In this issue:**

Saving for Retirement and a Child's Education

Social Security Survivor's Benefits

Charitable Giving

I won \$2,000 on a slot machine...



# NTrust Wealth Management

## March Newsletter

March 2011

### Saving for Retirement and a Child's Education at the Same Time

You want to retire comfortably when the time comes. You also want to help your child go to college. So how do you juggle the two?

#### Know what your financial needs are

The first step is to determine what your financial needs are for each goal. Answering the following questions can help you get started:

##### For retirement:

- How many years until you retire?
- Does your company offer an employer-sponsored retirement plan or a pension plan? Do you participate? If so, what's your balance? Can you estimate what your balance will be when you retire?
- How much do you expect to receive in Social Security benefits?
- What kind of lifestyle do you hope to have in retirement? For example, do you want to travel extensively, or will you be happy to stay in one place and live more simply?
- Do you or your spouse expect to work part-time in retirement?

##### For college:

- How many years away is college?
- Will your child attend a public or private college? What's the expected cost?
- Do you have more than one child?
- Does your child have any special skills that could lead to a scholarship?
- Do you expect your child to qualify for financial aid?

#### Figure out what you can afford to put aside each month

After you know what your financial needs are, the next step is to determine what you can afford to put aside each month. To do so, you'll need to prepare a detailed family budget that lists all of your income and expenses. Once you've come up with a dollar amount, you'll

need to decide how to divvy up your funds.

#### Retirement takes priority

Though college is certainly an important goal, you should probably focus on your retirement if you have limited funds. With generous corporate pensions mostly a thing of the past, the burden is primarily on you to fund your retirement. But if you wait until your child is in college to start saving, you'll miss out on years of tax-deferred growth and compounding of your money. Remember, your child can always attend college by taking out loans (or maybe even with scholarships), but there's no such thing as a retirement loan!



#### Help! I can't meet both goals

If the numbers say that you can't afford to educate your child or retire with the lifestyle you expected, you'll have to make some sacrifices. Here are some things you can consider.

**Defer retirement:** The longer you work, the more money you'll earn and the later you'll need to dip into your retirement savings. Or, consider working part-time during retirement.

**Make changes to your lifestyle now or in retirement:** You might be able to adjust your spending habits now, or you may consider cutting back in retirement.

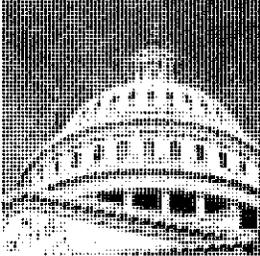
**Increase your earnings now:** Consider increasing your hours at your current job, finding a new job with better pay, taking a second job, or having a previously stay-at-home spouse return to the workforce.

**Invest more aggressively:** But remember that aggressive investments mean a greater risk of loss.

**Send your child to a less expensive school:** Don't feel guilty--a lesser-known liberal arts college or a state university may provide your child with a similar quality education at a far lower cost.

## Social Security Survivor's Benefits

You might think Social Security is a program that only provides you with a monthly income after you retire. But what you might not realize is that Social Security may also provide monthly payments in the form of survivor's benefits, based on your work record, to certain members of your family after your death.



### Earning survivor's benefits

In order to be able to provide Social Security survivor's benefits to your family, you have to earn those benefits. Generally, to be eligible for survivor's benefits, you must pay Social Security taxes and you have to work long enough to earn sufficient credits to be fully insured. The length of time you need to work and pay Social Security taxes depends on your age--the younger you are, the fewer years you need to work. But in any case, if you've worked at least 10 years (the equivalent of 40 credits) you'll be fully insured for any Social Security benefits, including survivor's benefits.

Even if you haven't worked long enough to be fully insured, if you've worked at least 1½ years out of the 3 years immediately before your death, survivor's benefits will be available to your dependent children and to your spouse if he or she is caring for your children.

### Who can receive survivor's benefits?

Your spouse is eligible to receive full survivor's benefits at your spouse's full retirement age. Full retirement age is 66 for people born between 1943 and 1954, and gradually increases until reaching age 67 for people born in 1960 or later. Your spouse can receive reduced survivor's benefits as early as age 60. If your spouse is disabled, he or she can begin receiving survivors benefits as early as age 50. And your spouse can receive survivor's benefits at any age if he or she is caring for your child who is receiving Social Security benefits and is under age 16 or disabled.

Your former spouse, if you've been divorced, may receive survivor's benefits if your marriage lasted at least 10 years, and your former spouse does not remarry before age 60 (remarriage after age 60 will not affect your former spouse's eligibility for benefits based on your work record). If your former spouse is caring for his or her child who is under age 16 or who is disabled and entitled to benefits based on your work record, your former spouse may receive benefits at any age. In that case, your former spouse need not meet either the age or length-of-marriage requirements.

Your unmarried children may receive survivor's benefits if they are younger than age 18 or age 19 if they're attending elementary or secondary school full-time. If your child was disabled before reaching age 22, and remains disabled, he or she is eligible for benefits at any age. Also, your stepchildren, grandchildren, stepgrandchildren, or adopted children may be eligible for benefits under certain conditions.

Your dependent parents can get survivor's benefits if they're at least age 62 and you provide at least one-half of their support.

### How much will the benefits be?

The easiest way to find out how much your family may receive in survivor's benefits is by checking your Social Security statement, which is sent to you each year beginning at age 25. Generally, survivor's benefits are based on your basic benefit amount, which can be increased by delayed retirement credits, or reduced if you claimed retirement benefits before reaching full retirement age. The amount your survivors receive is based on a percentage of your basic benefit, and the percentage, in turn, is based on the survivor's age and relationship to you.

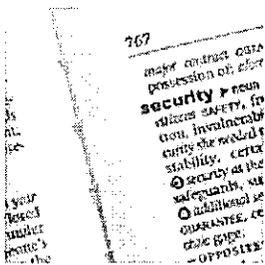
For example, at full retirement age, your surviving spouse can receive 100% of your retirement benefit. However, if your spouse claims survivor's benefits between age 60 and under full retirement age, then the benefit will be reduced to between 71% and 99%, depending on his or her age. An eligible child and a surviving spouse caring for a child under age 16 would receive 75% of your benefit amount. At your death, there is also a one-time death benefit of \$255 paid to your surviving spouse or child under certain circumstances.

### Limits on benefits

Depending on the circumstances, the total amount of monthly benefits your family can receive is capped at between 150% and 180% of your retirement benefit amount. Your survivor's benefits may be reduced if you're receiving a pension from an employer that didn't contribute to Social Security, like federal civil service, or if you're under your full retirement age but still working, and your earnings exceed certain limits.

Social Security survivor's benefits are an important means of providing for the continued support of your family members after your death. For more information, go to the Social Security website, [www.ssa.gov](http://www.ssa.gov).

*Of the total new benefits awarded by Social Security in 2009, 16% was paid to survivors of deceased workers. Source: Social Security Administration*



## Charitable Giving

Today more than ever, charitable institutions stand to benefit as the first wave of the baby boomers reach the stage where they're able to make significant charitable gifts. If you're like many Americans, you too may have considered donating to charity. And though writing a check at year-end is one of the most common ways to give to charity, planned giving may be even more effective.

### What is planned giving?

Planned giving is the process of thinking strategically about charitable giving to maximize the personal, financial, and tax benefits of your gifts. For example, you may need to receive income in exchange for the assets you donate, or you may want to be involved in deciding how your gift is spent--things that typically can't be done with standard checkbook giving.

### Questions to consider

To help you start thinking about your charitable plan, consider these questions:

- Which charities do you want to benefit?
- What kind of property do you want to donate (e.g., cash, stocks, real estate, life insurance)?
- Do you want the gift to take effect during your life or at your death?
- Do you want to retain an interest in the property you donate?
- Do you want to be involved in deciding how your gift is spent?

### Gifting strategies

There are many ways to donate to charity, from a simple outright cash gift to a complex trust arrangement. Each option has strengths and tradeoffs, so it's a good idea to consult an experienced financial professional to see which strategy is best for you. Here are some common options:

**Outright gift**--An outright gift is an immediate gift for the charity's benefit only. It can be made during your life or at your death via your will or other estate planning document. Examples of property you can gift are cash, securities, real estate, life insurance proceeds, art, collectibles, or other property.

**Charitable trust**--A charitable trust lets you split a gift between a charitable and a noncharitable beneficiary, allowing you to integrate financial

needs with philanthropic desires. The two main types are a charitable remainder trust and a charitable lead trust. A typical charitable remainder trust provides fixed income for one or two persons for life. At the end of the trust term, assets remaining in the trust pass to the charity. This can be an attractive strategy for older individuals who seek steady income. There are different variations of the charitable remainder trust, depending on how the income stream is calculated. With a charitable lead trust, the order is reversed; the charity gets the first, or lead interest, and the noncharitable beneficiary receives the remainder interest at the end of the trust term.

**Charitable gift annuity**--A charitable gift annuity also provides fixed income for one or two persons for life. But it's easier to establish than a charitable remainder trust because it doesn't require a formal trust document.

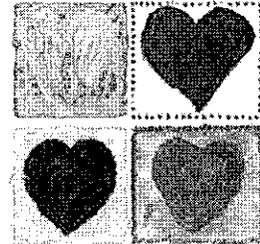
**Private foundation**--A private foundation is a separate legal entity you create that makes grants to public charities. You and your family members, with the help of professional advisors, run the foundation--you determine how assets are invested and how grants are made. But in doing so, you're obliged to follow the many rules and regulations governing private foundations.

**Donor-advised fund**--Similar to, but less burdensome than, a private foundation, a donor-advised fund is an account held within a charity to which you can transfer assets. You can then advise, but not direct, how your assets will be invested and how grants will be made.

### Tax benefits

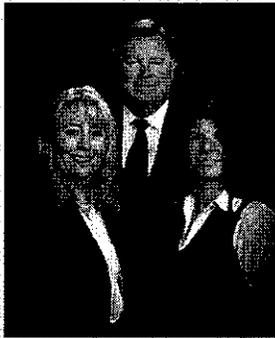
Charitable giving can provide you with great personal satisfaction, but let's face it--the tax benefits are valuable too. Your gift can result in a substantial income tax deduction in the year you make the donation, and it may also reduce capital gains and estate taxes.

To enjoy these tax benefits, the charity must be a qualified public charity. Be careful--not all tax-exempt charities are qualified charities for tax purposes. To verify a charity's status, check IRS Publication 78, or visit [www.irs.gov](http://www.irs.gov).



*Planned giving is the process of thinking strategically about charitable giving to maximize the personal, financial, and tax benefits of your gifts.*

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## Ask the Experts



### I won \$2,000 on a slot machine, but I've lost more than that over the year. Will I have to pay tax on the \$2,000?

If total gambling losses for the year equal or exceed total winnings, common sense might lead you to believe that the two would cancel out without any tax consequence. That might not necessarily be the case, however.

Let's start with your gambling winnings. All gambling winnings have to be included in your income. Because you won over \$1,200 on a slot machine, you should have received (or should be receiving) a Form W-2G. This W-2G will show the \$2,000 that you won. Assuming that you're not a professional gambler, this amount, plus any other gambling winnings you received for the year (regardless of whether or not the winnings are documented with a W-2G), are reported as "other income" on Form 1040.

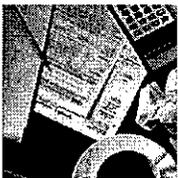
You can generally deduct gambling losses, but only up to the amount of your gambling winnings. And, unless you're a professional gambler, gambling losses are claimed as an itemized deduction on Form 1040, Schedule A (as a miscellaneous deduction not subject to the 2% adjusted gross income limit). That's

important, because many individuals find that the standard deduction amount that they are entitled to exceeds the total amount of itemized deductions that they are able to claim. If that's the case, you won't get a direct deduction for your gambling losses.

For example, assume that you file as single on your federal income tax return, and your only itemized deduction is a \$2,000 gambling loss. If you qualify for a \$5,800 standard deduction, you're better off taking the standard deduction. Your total tax due would be unaffected by your gambling losses, even though your taxable income is increased by your gambling winnings.

If you itemize your deductions on Schedule A, you'll want to keep good records of all of your gambling winnings and losses--this will be important if your losses are questioned by the IRS.

Additionally, check with your state (and if the winnings occurred in another state, that state as well) to determine if you have any state tax obligations on the winnings.



### I gamble a lot. Should I file as a professional gambler?

In determining whether you are a professional gambler, all of the facts and circumstances relating to your gambling activity have to be taken into account.

The fact that you spend a great deal of time gambling, and are occasionally able to make money at it does not mean that you're a professional gambler. If you conduct your gambling activities in a businesslike manner, dedicate significant time, effort, and resources, and you have the expertise and experience to reasonably pursue gambling as a profitable business, you *might* be considered a professional gambler. Also significant is whether you actually rely on your gambling income to live (i.e., do you have other sources of income?), and whether you've actually had demonstrable success, recently or in the past. The fact that you enjoy gambling, does not disqualify you from being a professional gambler, but it cannot be your driving motivation.

What difference does it make? If you are a professional gambler, you are in the business of gambling. Like other self-employed

individuals who own a business, you report your income (in this case, your gambling income) on Form 1040, Schedule C. Because you're self-employed, you'll be responsible for paying self-employment tax on your net business income (calculated on Form 1040, Schedule SE). If gambling were simply a hobby (not a business), you would simply report your gambling income as "other income" on Form 1040--this income would not be subject to self-employment tax.

Individuals are generally able to claim a deduction for gambling losses, up to the amount of any gambling winnings, as an itemized deduction on Form 1040, Schedule A. If you qualify as a professional gambler, however, you'll be able to claim your gambling losses as an "above-the-line" deduction, but your deduction will still be limited to the amount of your gambling winnings. As a professional gambler, you might also be entitled to a deduction for related expenses (e.g., travel).

The bottom line? It's complicated, so discuss your situation with a tax professional.



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**"Reflect upon your blessings - of which every man has many - not on your past misfortunes, of which all men have some." ~ Charles Dickens**

**Featured Article:** "Saving or Investing: Is There a Difference?", discusses how understanding the differences and then taking advantage of them may help you in working toward financial goals for you and your family.

**Bulletin Board:** Now is the time to start looking at year-end tax strategies. We will be reaching out to our clients over the next several weeks to discuss some tax strategies that may be beneficial for 2014.

**From the NTrust family to yours.....We would like to wish everyone a Happy Thanksgiving!**

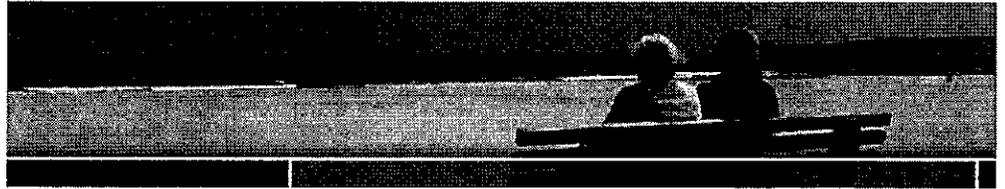
#### November 2014

Saving or Investing: Is There a Difference?

Investor, Know Thyself: How Your Biases Can Affect Investment Decisions

Open Enrollment Season Is Here: Give Your Benefits a Check Up

Do I have to pay an additional tax on investment income?



# NTrust Wealth Management

## November Newsletter

### Saving or Investing: Is There a Difference?



Financially speaking, the terms "saving" and "investing" are often used interchangeably. But the concepts behind these terms actually have some important differences. Understanding these differences and taking advantage of them may help you in working toward financial goals for you and your family.

#### Saving

You may want to set aside money for a specific, identifiable expense. You park this money someplace relatively safe and liquid so you can get the amount you want when you need it. According to the Securities and Exchange Commission brochure *Saving and Investing*, "savings are usually put into the safest places, or products, that allow you access to your money at any time. Savings products include savings accounts, checking accounts, and certificates of deposit." Some deposits may be insured (up to \$250,000 per depositor, per insured institution) by the Federal Deposit Insurance Corporation or the National Credit Union Administration. Savings instruments generally earn interest. However, the likely tradeoff for liquidity and security is typically lower returns.

#### Investing

While a return of your money may be an important objective, your goal might be to realize a return on your money. Using your money to buy assets with the hope of receiving a profit or gain is generally referred to as investing. Think of investing as putting your money to work for you--in return for a potentially higher return, you accept a greater degree of risk. With investing, you don't know whether or when you'll realize a gain. The money you invest usually is not federally insured. You could lose the amount you've invested (e.g., your principal), but you also have the opportunity to earn more money, especially compared to typical savings vehicles. The investment is often held for a longer period of time to allow for growth. It is important to note, though, that all investing involves risk,

including the loss of principal, and there is no assurance that any investing strategy will be successful.

#### What's the difference?

Whether you prefer to use the word "saving" or "investing" isn't as important as understanding how the underlying concepts fit into your financial strategy. When it comes to targeting short-term financial goals (e.g., making a major purchase in the next three years), you may opt to save. For example, you might set money aside (i.e., save) to create and maintain an emergency fund to pay regular monthly expenses in the event that you lose your job or become disabled, or for short-term objectives like buying a car or paying for a family vacation. You might consider putting this money in a vehicle that's stable and liquid. Think of what would happen if you were to rely on investments that suddenly lost value shortly before you needed the funds for your purchase or expense.

Saving generally may not be the answer for longer-term goals. One of the primary reasons is inflation--while your principal may be stable, it might be losing purchasing power. Instead, you may opt to purchase investments to try to accumulate enough to pay for large future expenses such as your child's college or your retirement. Generally, saving and investing work hand in hand. For instance, you may save for retirement by *investing* within an employer retirement account.

#### Why is it important?

Both saving and investing have a role in your overall financial strategy. The key is to balance your saving and investing with your short- and long-term goals and objectives. Overemphasizing saving and you might not achieve the return you need to pursue your long-term goals. Ignore saving and you increase the risk of not being able to meet your short-term objectives and expenses. Get it right and you increase your chances of staying on plan.



## Investor, Know Thyself: How Your Biases Can Affect Investment Decisions



*In psychology, "heuristics" refers to the mental decision-making short-cuts that individuals develop over time based on past experiences. While heuristics can be helpful in avoiding unnecessary deliberation, they can also lead to misleading biases that can derail even the most well-thought-out financial plan.*

Traditional economic models are based on a simple premise: people make rational financial decisions that are designed to maximize their economic benefits. In reality, however, most humans don't make decisions based on a sterile analysis of the pros and cons. While most of us do think carefully about financial decisions, it is nearly impossible to completely disconnect from our "gut feelings," that nagging intuition that seems to have been deeply implanted in the recesses of our brain.

Over the past few decades, another school of thought has emerged that examines how human psychological factors influence economic and financial decisions. This field—known as behavioral economics, or in the investing arena, behavioral finance—has identified several biases that can unnerve even the most stoic investor. Understanding these biases may help you avoid questionable calls in the heat of the financial moment.

### Sound familiar?

Following is a brief summary of some common biases influencing even the most experienced investors. Can you relate to any of these?

1. **Anchoring** refers to the tendency to become attached to something, even when it may not make sense. Examples include a piece of furniture that has outlived its usefulness, a home or car that one can no longer afford, or a piece of information that is believed to be true, but is in fact, false. In investing, it can refer to the tendency to either hold an investment too long or place too much reliance on a certain piece of data or information.
2. **Loss-aversion bias** is the term used to describe the tendency to fear losses more than celebrate equivalent gains. For example, you may experience joy at the thought of finding yourself \$5,000 richer, but the thought of losing \$5,000 might provoke a far greater fear. Similar to anchoring, loss aversion could cause you to hold onto a losing investment too long, with the fear of turning a paper loss into a real loss.
3. **Endowment bias** is also similar to loss-aversion bias and anchoring in that it encourages investors to "endow" a greater value in what they currently own over other possibilities. You may presume the investments in your portfolio are of higher quality than other available alternatives, simply because you own them.
4. **Overconfidence** is simply having so much confidence in your own ability to select investments for your portfolio that you might ignore warning signals.
5. **Confirmation bias** is the tendency to latch onto, and assign more authority to, opinions that agree with your own. For example, you might give more credence to an analyst report that favors a stock you recently purchased, in spite of several other reports indicating a neutral or negative outlook.
6. The **bandwagon effect**, also known as **herd behavior**, happens when decisions are made simply because "everyone else is doing it." For an example of this, one might look no further than a fairly recent and much-hyped social media company's initial public offering (IPO). Many a discouraged investor jumped at that IPO only to sell at a significant loss a few months later. (Some of these investors may have also suffered from overconfidence bias.)
7. **Recency bias** refers to the fact that recent events can have a stronger influence on your decisions than other, more distant events. For example, if you were severely burned by the market downturn in 2008, you may have been hesitant about continuing or increasing your investments once the markets settled down. Conversely, if you were encouraged by the stock market's subsequent bull run, you may have increased the money you put into equities, hoping to take advantage of any further gains. Consider that neither of these perspectives may be entirely rational given that investment decisions should be based on your individual goals, time horizon, and risk tolerance.
8. A **negativity bias** indicates the tendency to give more importance to negative news than positive news, which can cause you to be more risk-averse than appropriate for your situation.

### An objective view can help

The human brain has evolved over millennia into a complex decision-making tool, allowing us to retrieve past experiences and process information so quickly that we can respond almost instantaneously to perceived threats and opportunities. However, when it comes to your finances, these gut feelings may not be your strongest ally, and in fact may work against you. Before jumping to any conclusions about your finances, consider what biases may be at work beneath your conscious radar. It might also help to consider the opinions of an objective third party, such as a qualified financial professional, who could help identify any biases that may be clouding your judgment.

## Open Enrollment Season Is Here: Give Your Benefits a Check Up



*The decisions you make during open enrollment season are important, because you generally must stick with the options you've chosen until the next open enrollment season. The exception to this is if you experience a "qualifying event" such as marriage, divorce, or the birth of a child, in which case you'll be able to make changes outside of the open enrollment period.*

Open enrollment season is your annual opportunity to review your employer-provided benefit options and make elections for the upcoming plan year. To get the most out of what your employer has to offer and potentially save some money, take time to read through the enrollment packets or information you receive before making any benefit decisions.

### Review your health plan options

Even if you're satisfied with your current health plan, compare your existing coverage to other plans your employer is offering for next year. Premiums, out-of-pocket costs, and benefits offered often change from one year to the next and vary among plans. You may decide to keep the plan you already have, but it doesn't hurt to consider your options.

Some tips for reviewing your health coverage:

- Start by reading plan materials you've received in your open enrollment packet and find out as much as you can about your options. Look for a "What's New" section that spells out plan changes.
- List your expenses. These will vary from year to year, but what you've spent over the course of the last 12 months may be a good predictor of what you'll spend next year. Don't forget to include co-payments and deductibles, as well as dental, vision, and prescription drug expenses.
- Reevaluate your coverage to account for life changes. For example, getting married, having a baby, or retiring are events that should trigger a thorough review of your health coverage.
- Consider all out-of-pocket costs, not just the premium you'll pay. For example, if you frequently fill prescriptions, you may save money with a plan that offers the broadest prescription drug coverage with the lowest co-payments, even if it charges a higher premium than other plans.
- Compare your coverage to your spouse's if he or she is eligible for employer-sponsored health insurance. Will you come out ahead if you switch to your spouse's plan? If you have children, which plan best suits their needs?
- Take advantage of technology. Some employers offer calculators or tables that allow you to do a side-by-side comparison of health plans to help select the best option.

### Decide whether to contribute to a flexible spending account

You can help offset your health-care costs by contributing pretax dollars to a health flexible spending account (FSA), or reduce your

child-care expenses by contributing to a dependent-care FSA. The money you contribute is not subject to federal income and Social Security taxes (nor generally to state and local income taxes), and you can use these tax-free dollars to pay for health-care costs not covered by insurance or for dependent-care expenses.

If your employer offers you the chance to participate in one or both types of FSAs, you'll need to estimate your expenses for the upcoming year in order to decide how much to contribute (subject to limits). Your contributions will be deducted, pretax, from your paycheck.

One thing to watch out for this open enrollment season: Because of a change to the "use-it-or-lose-it" rule, employers may now allow participants the chance to roll over \$500 of health FSA funds that are unused at the end of one plan year to the next plan year. So before you decide how much to contribute to your health FSA, read through your employer's materials to see whether this change will apply to you--employers aren't required to adopt this new carryover approach. If your employer has not, you'll lose any contributions you don't spend by the end of your benefit period (including any grace period). And remember, you must enroll in a health or dependent-care FSA each year; enrollment is not automatic.

### Find out what other benefits and incentives are available

Many employers offer other voluntary benefits such as dental care, vision coverage, disability insurance, life insurance, and long-term care insurance. Even if your employer doesn't contribute toward the premium cost, you may be able to conveniently pay premiums via payroll deduction.

To avoid missing out on savings opportunities, find out whether your employer offers other discounts or incentives. Common options are discounts on health-related products and services, such as gym memberships and eyeglasses, or wellness incentives such as a monetary reward for completing a health assessment.

### Get the information you need

Ask your benefits administrator for help if you have any questions about your benefits, the options available to you, or enrollment instructions or deadlines. You generally have only a few weeks to make important decisions about your benefits, so don't delay.

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## Do I have to pay an additional tax on investment income?

You might, depending on a few important factors.

A 3.8% net investment income tax is imposed on the

unearned income of high-income individuals. The tax is applied to an amount equal to the lesser of:

- Your net investment income
- The amount of your modified adjusted gross income (basically, your adjusted gross income increased by an amount associated with any foreign earned income exclusion) that exceeds \$200,000 (\$250,000 if married filing a joint federal income tax return, and \$125,000 if married filing a separate return)

So if you're single and have a MAGI of \$250,000, consisting of \$150,000 in earned income and \$100,000 in net investment income, the 3.8% tax will only apply to \$50,000 of your investment income.

The 3.8% tax also applies to estates and trusts. The tax is imposed on the lesser of undistributed net investment income or the excess of MAGI that exceeds the top income tax bracket threshold for estates and trusts

(\$12,150 in 2014). This relatively low tax threshold potentially could affect estates and trusts with undistributed income. Consult a tax professional.

## What is net investment income?

Net investment income generally includes all net income (income less any allowable associated deductions) from interest, dividends, capital gains, annuities, royalties, and rents. It also includes income from any business that's considered a passive activity, or any business that trades financial instruments or commodities.

Net investment income does not include interest on tax-exempt bonds, or any gain from the sale of a principal residence that is excluded from income. Distributions you take from a qualified retirement plan, IRA, 457(b) deferred compensation plan, or 403(b) retirement plan are also not included in the definition of net investment income.



## How can I manage the net investment income tax?

If you are subject to the 3.8% net investment income tax, there are strategies that may help you manage that tax. The tax is applied to the lesser of

your net investment income or the amount by which your modified adjusted gross income (MAGI) exceeds the applicable income tax threshold. MAGI is basically adjusted gross income plus any associated foreign earned income exclusion. Any strategy you consider should be directed at the appropriate target.

If your net investment income is greater than your MAGI over the threshold, then your focus should be aimed at reducing your MAGI. Conversely, if your MAGI over the threshold is greater than your net investment income, you should try to reduce your net investment income.

Here are a few strategies that may help you manage the net investment income tax:

- Before selling appreciated securities, consider whether you can offset the gain with capital losses. Likewise, if you have any capital loss carryforwards, you should review your portfolio for capital gain opportunities to make use of the capital losses.

- Consider gifts of appreciated securities to tax-qualified charities.
- If passive income is from a business, offset passive income with passive losses. If you don't have passive losses, you may be able to convert the passive income to non-passive income (not subject to the tax) by becoming more active in the business.
- You may be able to reduce your MAGI by increasing contributions to a traditional IRA, 401(k), or 403(b).
- Consider investments that may have growth potential but typically do not generate dividends.
- Generally, any gains in tax-deferred annuities and cash value life insurance are not reportable as income unless withdrawn, which may help reduce both your MAGI and your net investment income.

While any of these alternatives may help reduce your net investment income or your MAGI, they may also affect your financial planning. So before implementing strategies to reduce or eliminate exposure to the net investment income tax, consult with a tax professional to help with your specific situation.



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*"Be at war with your vices, at peace with your neighbors, and let every new year find you a better man." ~ Benjamin Franklin*

**Featured Article:** "Real-life Financial Tips for Different Generations" reviews tips for every generation for staying focused despite life's ups and downs.

**Bulletin Board:** For all our clients...We will be sending out your 2012 Year End Portfolio Review by January 15th. Conferences to review these reports will be scheduled in the coming weeks.

**We wish everyone a Happy and Prosperous New Year!!!**

### January 2013

High-Yield Bonds: The Pros and Cons  
Compounding Can Add Fuel to Your Portfolio  
Real-life Financial Tips for Different Generations

Is winter storm damage covered by my homeowners insurance policy?



# NTrust Wealth Management

## January 2013 Newsletter

### High-Yield Bonds: The Pros and Cons

Interest rates at historically low levels are great for those looking to refinance a mortgage or borrow money to start a business. However, people who rely on their investments for income have sought out a variety of alternatives to rock-bottom yields on U.S. Treasuries, including high-yield bonds. If you're considering investing in high-yield bonds--sometimes called "junk bonds"--yield shouldn't be the only factor in your decision.

#### What are high-yield bonds?

High-yield bonds are corporate bonds considered less than investment grade (a rating of BB or lower from Standard & Poor's or Fitch, Ba or lower from Moody's). A bond can fail to achieve investment-grade status for many reasons. A company may be in a turnaround situation; high-yield bonds have frequently been used as a way to finance large-scale leveraged buyouts, such as that of RJR Nabisco in the 1980s. Or the company might already have substantial debt on the books, or have a risky or untested business model. Whatever the reason, there is greater uncertainty about the company's ability to repay its debt.

#### The advantages

So why would an investor be willing to face those risks? In a word, yield. The more uncertainty about an issuer's ability to repay its debt, the higher the interest rate investors typically demand from its bonds. As of early November 2012, one benchmark index of high-yield bonds was yielding almost 4% more than a comparable index of corporate bonds, and almost 5% more than a 10-year Treasury.\*

Because a junk bond's yield is often more dependent on the quality of the issuer than on other factors, it can sometimes be less affected by interest rate changes than investment-grade yields. That difference can provide an additional level of diversification for a bond portfolio (though diversification alone cannot guarantee a profit or protect against potential loss). You can provide still another level of diversification by investing in a variety of high-yield bonds from different issuers in different industries.

Don't forget that even high-yield bonds typically

have precedence over common stocks in the event of a bankruptcy; that increases the odds that you would receive at least part of your original investment if the issuer went under.

#### Factors to consider

Not surprisingly, default rates on high-yield bonds tend to be lower when the economy is robust; renewed recession could mean more defaults by companies already on shaky ground. Also, remember that selling any bond before it matures could mean a loss of principal. While interest rates are expected to remain low for another couple of years, bond values generally are likely to fall when rates begin to rise. A credit rating downgrade of your high-yield bond also would likely reduce its market value. Finally, recent investor interest has boosted prices of high-yield bonds generally; consider getting expert help in deciding whether high-yield, investment-grade debt, or dividend-paying equities represent a better investment at current valuations.

If you're a long-term investor, there's another factor to consider. Bonds can have a call provision that lets the issuer redeem the bond before it matures. The lower current interest rates are, the more likely they are to trigger call provisions on bonds with a higher rate. If you rely on the interest from a high-yield bond and it gets called, you'll be faced with the challenge of replacing that income.

Also, individual high-yield bonds can sometimes be less liquid than investment-grade bonds, so you might have some difficulty selling the bond at your asking price. And during periods of global uncertainty, high-yield bond values can drop as investors flock to less risky investments generally. As with any investment, make sure you're being compensated for the level of risk you're willing to take.

\*Data based on yields reported for Merrill Lynch High Yield Constrained Index, Barclays Capital U.S. Corporate Bond Index, and daily Treasury yield curve rates as of November 7, 2012.

## Compounding Can Add Fuel to Your Portfolio



*Note: The examples in this article are hypothetical and for illustrative purposes only. They assume a steady 6% annual rate of return, which does not represent the return on any actual investment and cannot be guaranteed. Moreover, the examples do not take into account fees and taxes, which would have lowered the final results. Speak with a financial professional about how these examples might relate to your own investing circumstances.*

If you enter the terms "Albert Einstein" and "compounding" into an Internet search engine, you'll discover a wide variety of quotes attributed to the great inventor. Some results say Einstein called compounding the "greatest mathematical discovery of all time," while others say he called it the "most powerful force in the universe." Despite the many variations, Einstein's point is valid: compounding can add fuel to your portfolio's growth. The key is to allow enough time to let it go to work.

### Time and money can work together

The premise behind compounding is fairly simple. If an investment's earnings are reinvested back into a portfolio, those earnings may themselves earn returns. Then those returns earn returns, and so on. For instance, say you invest \$1,000 and earn a return of 6%--or \$60--in one year. If you reinvest, combining that \$60 with your \$1,000 principal, and earn the same 6% the following year, your earnings in year two would increase to \$63.60. Over time, compounding can snowball and really add up.

Say at age 45 you begin investing \$3,000 annually in an account that earns 6% per year, with earnings reinvested. At age 65, your \$60,000 principal investment would be worth almost twice as much--about \$117,000. That's not bad, right?

Now consider what happens if you begin investing at age 35, using the same assumptions. By 65, your \$90,000 principal would nearly triple to just over \$250,000.

Finally, consider the results if you start at age 20: your \$135,000 investment would be worth a jaw-dropping five times as much--\$676,524. That's the power of compounding at work.

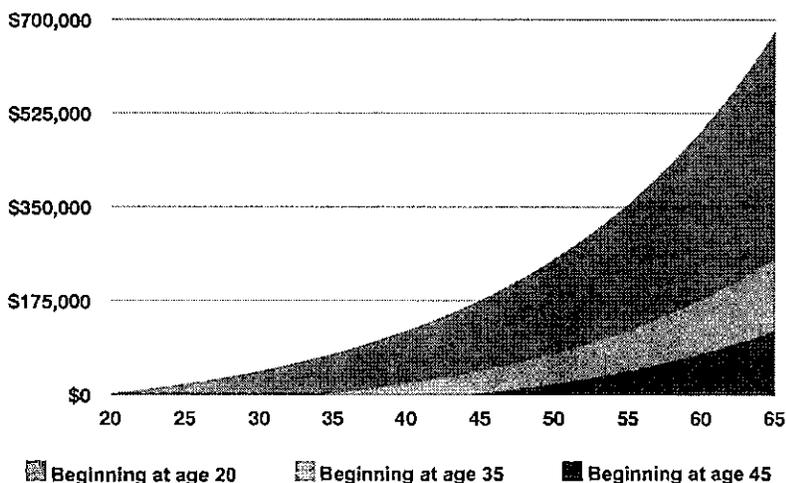
### But how long do I have to wait?

If you'd like to estimate how long it might take for your investment to double, you can use a principle known in investment circles as the "Rule of 72." To use the rule, simply divide 72 by the expected rate of return. For example, if you expect to earn an average of 8% over time, the Rule of 72 gauges that your investment would double in approximately nine years. (This rule applies to lump-sum investments, not periodic investment plans such as those given as examples in this article.)

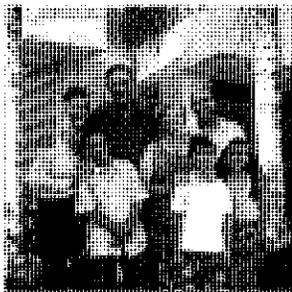
With compounding, the more patience you have, the better off you may be over the long term. The examples in this article assume a steady 6% rate of return each year; however, in reality, no investment return can be guaranteed. Your actual earnings will rise and fall with the changing economic and market conditions. That's why it's so important to stay focused on the long term. Over time, the ups and downs may average out, and your earnings can potentially go to work for you.

Perhaps that's why Einstein called compounding "man's greatest invention." Or was it the "eighth wonder of the world"? Regardless ... you get the idea. When it comes to investing, time can be the power behind your potential success.

### Potential Growth of \$3,000 Invested Annually



## Real-life Financial Tips for Different Generations



Do you remember The Game of Life®? In Milton Bradley's popular board game, players progress through life stages making decisions that affect their prosperity. Like those players, today's generations face financial decisions with lasting effects. Here are some tips for staying focused despite life's ups and downs.

### Generation Z (teens to early 20s):

Accustomed to instant gratification, the "Digital Generation" may need to recognize that financial success takes diligence and patience. Consider sharing the following advice with the Gen Zers in your life:

**Live within your means.** Your first paycheck provides the chance to learn valuable lessons, such as creating a budget and spending less than you earn.

**Build a saving habit.** You have one powerful advantage over other generations--time. Why not make saving automatic and direct a part of your paycheck into a savings or investment account?

**Understand credit and credit reports.** A good credit history helps you get a car loan and a mortgage, but a bad one can ruin your borrowing chances for years. Reviewing your credit report regularly can help you manage your finances and protect your identity.

### Generation Y (20s and early 30s):

In this group, you could be juggling your first "real" job, college loans, marriage, a first home, and young children. Three points for you:

**Risk management isn't just for companies.** Save 6 to 12 months' worth of living expenses in a savings account for unexpected emergencies. Review your insurance, and at a minimum, have health and property coverage. Also consider disability insurance, which helps pay the bills during a health crisis.

**Start saving for retirement ...** Like Generation Z, time is your strongest ally. Participate in a retirement savings plan at work, if offered, and if your employer offers a match (free money!), contribute enough to get all of it. If you don't have a plan at work, open an individual retirement account (IRA) and invest what you can (up to annual limits).

**... And your children's college.** In 18 years, a four-year degree could cost as much as several hundred thousand dollars. Give your children a head start by saving now.

### Generation X (30s and 40s):

Home ownership, older children, a career in full swing--if you're in this group, your finances may take a back seat to life's daily demands. To

help stay focused, consider the following:

**Retirement savings trump college savings.** Don't risk your future to pay for your children's entire education. There's no financial aid office in retirement.

**Don't neglect your health.** Are you experiencing new aches and pains? At this age, medical issues can begin to surface, demanding time, energy, and financial resources. Take care of yourself, and before an emergency arises, review your health and disability coverage.

**Create a will, if you don't already have one.** This important document can help ensure your children are cared for and your assets are distributed according to your wishes. Medical directives should also be established now.

### Baby boomers (50s and 60s):

If you're in this age group, you may have both adult children and elderly parents who need assistance, as well as an impending or current retirement. Pointers for you include:

**Shift your retirement savings into high gear.** People over 50 benefit from higher savings limits on 401(k)s and IRAs. Strive for the maximum.

**Visit a financial professional.** When should you tap Social Security and your retirement savings? How should you invest your assets to potentially provide a lifetime of income? A financial professional can be a critical coach at this time of your life.

**Investigate long-term care insurance.** These policies help protect your family's assets from the potentially devastating effects of long-term care. The older you get, the more expensive these policies can be.

### Retirees:

The Game of Life ends when players reach retirement, but not so in real life--you still have years ahead of you. Consider the following:

**Review the basics.** Whether you plan to travel to exotic locales or play board games with your grandchildren, a key to happiness is living within your means. Develop a realistic budget and don't exceed your spending limits.

**Manage your income stream.** A financial professional can help you choose vehicles and determine an investment strategy to help ensure you don't outlive your assets.

**Plan for your family's well-being.** A properly crafted estate plan can help you ensure that your wishes are carried out--for both your and your family's peace of mind.

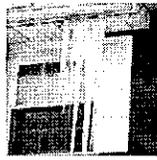
## NTrust Wealth Management

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contact.us@ntrustwm.com  
www.ntrustwm.com

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

NTrust Wealth Management does not provide legal or tax advice. You should consult a legal or tax professional regarding your individual situation.

Fixed Insurance products and services offered by NTrust Wealth Management are separate and unrelated to Commonwealth.



## Is winter storm damage covered by my homeowners insurance policy?

Whether or not winter storm damage is covered by your homeowners insurance policy will depend on the type of

policy you have and the type of damage that occurs.

Most standard homeowners insurance policies provide coverage for winter-related storm damage that occurs as a result of wind, snow, ice, freezing rain, and severe temperatures. You'll want to review your homeowners policy to find out which wintertime perils are specifically covered.

It is important to note that standard homeowners insurance policies do not provide coverage for flood damage. So if your home has suffered damage from winter-related flooding (e.g., a heavy snow melt), you generally won't be covered unless you have a separate flood insurance policy in place.

Finally, if your home suffers damage while you leave it unattended during the winter, you'll have some additional issues to consider. For example, certain homeowners policies have exclusions for damages that result from a home not being properly winterized (e.g., not shutting

off the water and draining the pipes) or a home being left unoccupied for a long period of time (e.g., more than 30 days).

While your insurance may provide some coverage for winter storm damage, the best option is to take steps to prevent winter-related damage from occurring in the first place. The following are some tips to help protect your home from harsh winter weather:

- Clean your gutters and downspouts so that melting snow can flow freely away from your home
- Inspect and repair roof shingles and flashing to prevent water damage
- Trim tree branches on your property
- Apply weather stripping and caulking around doors and windows and inspect storm doors and windows for broken glass
- Drain water from pipes leading to exterior faucets and remove garden hoses
- Insulate pipes that are susceptible to freezing
- Have your heating system cleaned and inspected



## I just installed a new furnace in my home. Is the energy tax credit still available?

Unfortunately, most of the tax credits for making energy-efficient improvements to your home, such as

installing a new furnace, are no longer available.

The Energy Tax Incentives Act of 2005 provided tax credits for a variety of energy-saving home improvements, such as installing new windows, water heaters, and furnaces. Unfortunately, these tax credits expired at the end of 2011. However, there are still a few energy tax credits that are available through 2016 for the installation of larger, more costly energy-saving systems, such as geothermal heat pumps and solar energy systems.

Even though the furnace-related energy tax credit is no longer available, you may still be able to save money on the installation of your furnace. Check to see if rebates for energy-saving home improvements are offered through your utility company or your state or local municipality. You can go to [www.energy.gov](http://www.energy.gov) for more information.

While the rebates may not equal the expired tax

credits in terms of cost savings, they often provide incentives of up to a few hundred dollars per installation. When applying for an energy rebate, consider the following:

- Energy rebates usually require the product to be ENERGY STAR certified
- The amount of the rebate may hinge on the energy efficiency of the product (e.g., a furnace that has a higher efficiency will be eligible for a larger rebate)
- The rebate may only be available for products that have been installed by a certified contractor
- You may have to apply for the rebate within a certain time period after the installation of your energy-saving product

Finally, keep in mind that even though you missed out on the financial benefits of a tax credit, installing a more energy-efficient furnace can end up saving you money in the long run. According to the U.S. Department of Energy, installing a higher-efficiency heating system along with making energy-efficient upgrades can often result in cutting your winter home heating costs in half.

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**nTrust Financial**  
*we have you covered*

Our primary responsibility as a financial team is to develop **customized solutions** that help you realize both your short term and long term objectives. This approach requires us to first gather the proper information from you to determine the direction that you are currently heading. We must listen carefully and understand your risk profile, time horizon, and responsibility to others.

We appreciate that you **nTrust** us to treat your situation with the utmost of confidentiality and integrity. We will use all of our resources to evaluate your issues before a strategy is formalized for your benefit.

Our view of our clients is that we have a common purpose:

- To **protect** what you have worked so hard to accumulate.
- To help you strategically **allocate** funds and **accumulate** towards future objectives\*.
- To present solutions that allow for the **minimization of taxes** where possible.
- To **distribute** your wealth and income allowing you to live the lifestyle you deserve.
- To assist in allowing you to create the **estate and legacy** your heirs rightfully deserve.



- IRA Conversions
- Getting A Mortgage
- Health Insurance
- Fundamental Estate Questions



- 🔍 Market Summary
- 🔍 Market Sectors
- 🔍 Market Movers
- 🔍 A-Z Listings
- 🔍 Detailed Quote
- 🔍 Symbol Lookup

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**Exhibit J-22**

**N 00608**

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## Menu of Offerings

We take pride in having a complete menu of services and products available which allows us to **customize portfolios** to each clients specific needs and risk tolerance. Below is a list of those services and products providing you with a level of comfort in building your unique investment portfolio\*.

### \*Fee Based Advisory Services

#### \*Wrap Accounts

#### \*Mutual Funds

#### \*Stocks

#### \*ETF's

#### \*Bonds

#### \*CD's

#### \*Variable Annuities

#### Fixed Annuities

#### \*Direct Money Managers

### \*Separately Managed Accounts

#### \*Private Placements

#### \*1031 Property Exchanges

#### \*Real Estate Investments

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As a firm we try to bring a level of objectivity to our clients that is **unique**. Because we don't have a proprietary relationship with any product offering, we can bring a **non-biased approach** to decision making that puts our clients first. As a result we can tailor offerings to our client's risk profile and bring services and products to the table that may be difficult to reach from other platforms.

The services and products in many cases offer **quality**, main stream brand names that most people will recognize. At other times the offerings may be of smaller private placements\*. Research indicates that **diversification** can provide **balance** to an investors portfolio. Over the longer term this diversification can potentially **increase returns**, while at the same time **decrease risk** (this however is not guaranteed). Whatever the size of the offering, we will always take several steps both at the Broker Dealer\* level as well as at the Branch level to do our due diligence review, as well as to discuss all the risks associated with any of these offerings before we present any opportunity to a potential client.

Our firm has licensed professionals who work on both a fee based and commission based platform. We will always disclose these issues (with the proper documentation provided through our Broker Dealer, Sunset Financial Services) **prior** to any transaction so that our clients can be comfortable with these matters\*.

We are pleased to bring in our professional affiliations such as **CPA's, TPA's, Attorneys, or Mortgage Brokers** as examples, to do a comprehensive job of analysis in helping you deal with any financial issue that may be of concern to you or your company.

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## Pension Planning

Whether you are a business owner or work at a company that offers a retirement plan, it is important that you understand the most beneficial way to save funds in **Tax Qualified Accounts**.

If you are a business owner, the type and design of a Pension Plan can bring tremendous benefits to you and your employees. Our professional affiliations with CPA and Actuary firms allow us to design plans that take IRS regulations into consideration with an **emphasis towards the owner and key people of the organization**. Below is a menu of options available.

### IRA Plans

### Defined Benefit Plans

### Defined Contribution Plans

### Profit Sharing Plans

### 401K Plans

### 403B Plans

### SEP Plans

Additionally we can design plans that **attract and protect**, as well as **reward and retain** the key employees and owners.

### Executive Bonus Plans

### Deferred Compensation Plans

### Buy/Sell Plans

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## Protection

You have worked hard to build your financial house. One of our first objectives is to discuss the steps needed to protect your existing estate and to review the responsibilities that you may have to your family, business partners, and even employees.

Our team is well versed in areas involving estate and business succession planning and represent a full portfolio of products from a multitude of highly rated companies offering:

**Life Insurance**

**Disability Insurance**

**Long Term Care Insurance**

**Health Insurance**

**Voluntary Employee Benefits**

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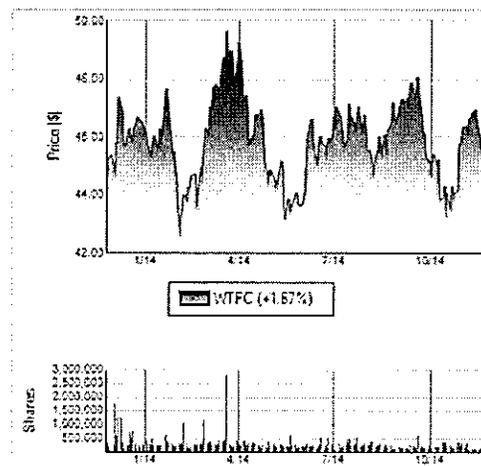
### Corporate Profile

Wintrust is a financial holding company whose common stock is traded on the Nasdaq Global Select Market (Nasdaq: WTRC). Its 15 community bank subsidiaries are: Lake Forest Bank & Trust Company, Hinsdale Bank & Trust Company, North Shore Community Bank & Trust Company in Wilmette, Libertyville Bank & Trust Company, Barrington Bank & Trust Company, Crystal Lake Bank & Trust Company, Northbrook Bank & Trust Company, Schaumburg Bank & Trust, N.A., Village Bank & Trust in Arlington Heights, Beverly Bank & Trust Company in Chicago, Wheaton Bank & Trust Company, State Bank of The Lakes in Antioch, Old Plank Trail Community Bank, N.A. in New Lenox, St. Charles Bank & Trust Company and Town Bank in Hartland, Wisconsin. The banks also operate facilities in Illinois in Algonquin, Bloomingdale, Buffalo Grove, Cary, Chicago, Clarendon Hills, Deerfield, Downers Grove, Frankfort, Geneva, Glen Ellyn, Gurnee, Grayslake, Highland Park, Highwood, Hoffman Estates, Island Lake, Lake Bluff, Lake Villa, Lincoln Park, Lindenhurst, McHenry, Mokena, Mount Prospect, Mundelein, Naperville, North Chicago, Northfield, Palatine, Prospect Heights, Ravenswood, Ravinia, Riverside, Rogers Park, Roselle, Sauganash, Skokie, Spring Grove, Vernon Hills, Wauconda, Western Springs, Willowbrook, Winnetka and Wood Dale and in Delafield, Elm Grove, Madison, Wales, Wisconsin.

Additionally, the Company operates various non-bank subsidiaries. First Insurance Funding Corporation, one of the largest insurance premium finance companies operating in the United States, serves commercial and life insurance loan customers throughout the country. Tricom, Inc. of Milwaukee provides high-yielding, short-term accounts receivable financing and value-added out-sourced administrative services, such as data processing of payrolls, billing and cash management services, to temporary staffing service clients located throughout the United States. Wintrust Mortgage, a division of Barrington Bank & Trust Company, engages primarily in the origination and purchase of residential mortgages for sale into the secondary market through origination offices located throughout the United States. Loans are also originated nationwide through relationships with wholesale and correspondent offices. Wayne Hummer Investments, LLC is a broker-dealer providing a full range of private client and brokerage services to clients and correspondent banks located primarily in the Midwest. Great Lakes Advisors provides money management services and advisory services to individual accounts. Advanced Investment Partners, LLC is an investment management firm specializing in the active management of domestic equity investment strategies. The Chicago Trust Company, a trust subsidiary, allows Wintrust to service customers' trust and investment needs at each banking location. Wintrust Information Technology Services Company provides information technology support, item capture and statement preparation services to the Wintrust subsidiaries.

Market Summary	
Trading Symbol	WTRC
Exchange	NASDAQ
Market Value (\$M)	2,129.27
Stock Quote	\$ 45.58
Change ▲	\$ 0.20 0.44 %
Volume	167,634
As of November 25, 2014 Minimum 20 minute delay.	

- Press Releases**
- 10/23/2014 Wintrust Financial Corporation Announces Cash Dividend
  - 10/16/2014 Wintrust Financial Corporation Reports Record Third Quarter 2014 Net Income of \$40.2 Million and Record Year-to-Date 2014 Net Income of \$113.3 Million
  - 10/14/2014 Wintrust Financial Corporation Announces Plans to Acquire Delavan Bancshares, Inc.



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investor\_info@wintrust.com

**Transfer Agent**  
American Stock Transfer & Trust  
Company, LLC  
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Brooklyn, NY 11219  
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(718) 921-8124

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11/25/2014

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## Welcome

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Wintrust, a financial holding company offering community and commercial banking, wealth management, and mortgage services, has served Chicago's communities since 1991. As a locally-based and local-run company - and a family of true community banks - Wintrust believes in investing in, and giving bank to the areas it serves.

### Breaking News

**Wintrust Financial Corporation Reports Record Third Quarter 2014 Net Income of \$40.2 million and Record Year-to-Date 2014 Net Income of \$113.3 million**

[Please click here for details.](#)

**WINTRUST FINANCIAL CORPORATION 3RD QUARTER 2014 EARNINGS CALL  
Friday, October 17, 2014 at 11:00 AM (EDT)**

[Please click here for the webcast.](#)

**WINTRUST FINANCIAL CORPORATION AT RBC CAPITAL MARKETS 2014 FINANCIAL INSTITUTIONS CONFERENCE SEPTEMBER 17, 2014 8:25 AM CENTRAL**

[Please click here for more information.](#)

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### The Markets We Serve

Wintrust provides community-oriented, personal and commercial banking services to customers located in the greater Chicago, Illinois and southern Wisconsin and northwest Indiana metropolitan areas through its 15 wholly owned banking subsidiaries. The Company controls nine Illinois-chartered banks, One Wisconsin-chartered bank and five nationally-chartered banks.

From as far north as Milwaukee to just south of I-80, from as east as Chicago to as far west as Elgin, wherever you are, we have a banking location convenient to you or your business. Conduct your banking at any of our Wintrust Community Banks.

### Our Local Community Involvement

As your local community bank, we work hard to support and connect in the neighborhoods we serve. We are members of many local chambers of commerce, and we're active in local charities, local government, school boards and community development activities. We also give back to our communities with events and sponsorships.

### Our Corporate Community Involvement

As a company, we support small businesses and large organizations on a broader level. We are a major supporter of, among other organizations, SCORE and the National Organization for Women Business Owners (NAWBO) — both offer resources and support to entrepreneurs. We also give back to all of the communities we serve with events and sponsorships.



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Wintrust provides traditional commercial and community banking services; wealth management services; commercial insurance premium financing; mortgage origination; short-term accounts receivable financing, and certain administrative services, such as data processing of payrolls, billing and treasury management services.

[Who We Are](#)

We tailor our products to the communities we serve. Offering solutions and technology like the big banks, but paired with exceptional service, understanding and focus. This means you can have a full slate of sophisticated banking tools, combined with the local decision making and personal service that only our community banks can offer.

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Wintrust Financial Corporation (Wintrust) is a financial services holding company based in Rosemont, Illinois, with assets above \$18 billion. The Company engages in the business of providing traditional community banking services, commercial banking, wealth management services, commercial insurance premium financing, mortgage origination, short-term accounts receivable financing, and certain administrative services, such as data processing of payrolls, billing and treasury management services. The Company provides community-oriented, personal and commercial banking services to customers located in the greater Chicago, Illinois and southern Wisconsin metropolitan areas through its 15 wholly owned banking subsidiaries. The Company controls nine Illinois-chartered banks:

- Hinsdale Bank & Trust Company
  - Clarendon Hills Bank
  - Community Bank of Downers Grove
  - The Community Bank of Western Springs
  - Community Bank of Willowbrook
  - Elmhurst Bank & Trust
  - Proviso Community Bank
  - Riverside Bank
- Lake Forest Bank & Trust Company
  - Bank of Highwood-Fort Sheridan
  - Highland Park Bank & Trust
  - North Chicago Community Bank
- Libertyville Bank & Trust Company
  - Gumee Community Bank
  - Mudelein Community Bank
  - Vernon Hills Bank & Trust
  - Wauconda Community Bank
- Northbrook Bank & Trust Company
  - Buffalo Grove Bank & Trust
  - Deerfield Bank & Trust
  - Northview Bank & Trust
- St. Charles Bank & Trust Company
  - Elgin State Bank
  - Geneva Bank & Trust
- State Bank of The Lakes
- Village Bank & Trust
- Wheaton Bank & Trust Company
  - Glen Ellyn Bank & Trust
  - Naperville Bank & Trust
- Wintrust Bank
  - North Shore Community Bank & Trust

One Wisconsin-chartered bank:

- Town Bank

And five nationally-chartered banks:

- Schaumburg Bank & Trust Company, N.A.
  - Bloomingdale Bank & Trust
  - Elk Grove Village Bank & Trust

- Roselle Bank & Trust
- Wood Dale Bank & Trust
- Barrington Bank & Trust Company, N.A.
  - Hanover Park Community Bank
  - Hoffman Estates Community Bank
  - Palatine Bank & Trust
- Beverly Bank & Trust Company, N.A.
  - First National Bank of Evergreen Park
  - Hyde Park Bank
  - Oak Lawn Bank & Trust
  - Pullman Bank & Trust
- Crystal Lake Bank & Trust Company, N.A.
  - Algonquin Bank & Trust
  - Cary Bank & Trust
  - McHenry Bank & Trust
- Old Plank Trail Community Bank, N.A.
  - Dyer Bank & Trust
  - First National Bank of Illinois
  - Joliet Bank & Trust
  - Orland Park Bank & Trust
  - Plainfield Bank & Trust
  - Shorewood Bank & Trust
  - South Holland Bank & Trust

The Company provides a wide range of wealth management services through three separate subsidiaries, operating under the name Wintrust Wealth Management, Chicago-based Wayne Hummer Investments has been offering comprehensive brokerage, insurance and investment planning solutions since 1931. They provide a full-range of investment products and services tailored to meet the specific needs of individual investors throughout the country. Great Lakes Advisors, LLC, a registered investment adviser, provides portfolio management for individuals, as well as institutional investors. The Chicago Trust Company, N.A. provides trust and investment products and services to individuals and businesses in Wintrust community bank markets.

The Company also offers specialty lending through indirect non-bank subsidiaries and divisions of its banks. First Insurance Funding Corp. (FIRST) is in the business of originating financing for the payment of commercial insurance premiums on a national basis. First Insurance Funding of Canada offers Canada's top brokers financing solutions for their premium financing needs. Tricom, Inc. provides short-term accounts receivable financing, value-added out-sourced administrative services to clients in the temporary staffing industry throughout the United States and payroll services to small businesses.

#### Wintrust Community Banking

As a family of community banks with more than 100 locations across Chicagoland, we have a unique view of banking. We believe that community banking begins with our customers, offering accounts and services that they want and need. Where customers are known by name and made to feel welcome as soon as they come in the door. It sounds simple, but most banks just don't do it.

We believe in the kind of banks that are able to meet each customer's needs for life. Where kids learn about saving and get their first checking account and debit card to help all the way through college. Where all of a family's financial events from the household checking account to trust and estate planning will be as important to the bank as they are to the family. It is where our senior generations can find security and comfort in specially tailored senior products and services that meet their unique needs.

We believe a bank should be a good neighbor, friendly, helpful and generous. That bank should become an important part of the community, help it solve its problems and plan for its future.

Banking products provided by Wintrust Financial Corp. Banks, Member FDIC, Equal Housing Lender

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## Why we're different

### Experience

Wintrust Mortgage Loan Officers are seasoned mortgage professionals. They have seen real estate, credit and economic cycles come and go. They don't chase trends or yell from the rooftops. They calmly, clearly and professionally review your needs and goals to find the proper mortgage loan for your long and short term goals.

### Depth

There are no cookie-cutter solutions in this business. You want to make sure your mortgage provider has the depth of experience and the depth of products to best meet your needs. Your Wintrust Mortgage Loan Officer has access to hundreds of different financial solutions, one may be the perfect one for you. Working with one of the Wintrust Community Banks, your Wintrust Mortgage Loan Officer can even develop a custom solution.

### Strength

Wintrust Mortgage is a division of Barrington Bank and Trust, N.A., a Wintrust Community Bank. Wintrust Financial Corporation is an \$18 billion financial services holding company located in Rosemont, IL. Wintrust has 15 chartered banks (with over 120 locations), full wealth management services and a variety of specialized finance companies. Unlike many other regional financial institutions, Wintrust remains profitable and well capitalized. For more information on Wintrust and their financial strength, please visit [www.wintrust.com/investor-relations/annual-reports-and-proxies.html](http://www.wintrust.com/investor-relations/annual-reports-and-proxies.html).

### Clarity

There is a lot of noise in the market right now. The media focuses on using scare tactics to get our attention, while some advertisers pressure consumers to go one way or the other. At Wintrust Mortgage, we want you to understand what is happening in the market. The more you know, the better informed decision you can make. It's not only our job to help craft the best solution for you, but to ensure you understand why.

### Stability

In business for nearly 30 years, with more than 75+ offices in the Chicagoland area and across the United States, Wintrust Mortgage is committed to serving the financial needs of all regions. Ours is not a "fly by night" operation that is here today and gone tomorrow. You can count on Wintrust Mortgage to always be there. It's our stability that makes it possible for us to offer the depth of products and level of experience.

### Transparency

There should never be any surprises in the process, documentation or pricing, before, during or after the closing. Communication is the key. Count on your Wintrust Mortgage Loan Officer to communicate where you are in the process, how long each step will take, what's involved and what you can expect. If you don't understand something, we'll explain it. If your loan will be sold after closing, you'll know it well before. When it comes to your home, there should be no surprises.

### Knowledge

Having access to a variety of solutions means nothing if you don't know how to use them. The Wintrust Mortgage team is not only experienced, but well educated. All of them are subject to rigorous, ongoing Continuing Education requirements. You can be confident in your Wintrust Mortgage Loan Officer's access to solutions and in their ability to pick the right one for you.

### Price Fairness

Some companies claim to have the lowest rates. Others promise to have the lowest (or no) closing costs or fees. The problem with both of these is that it is all tied together. There are costs associated with documentation and closing, just as there are costs with borrowing money. More often than not, if a company claims to be the lowest in one, they've raised the other to make up for it. This is a game we won't play. We don't post rates and don't promise to have the lowest anything. We will promise that your rates and fees will be fair, competitive in the market and that you will understand each cost and how it was determined.

## HOME BUYER PRIVILEGES<sup>SM</sup>

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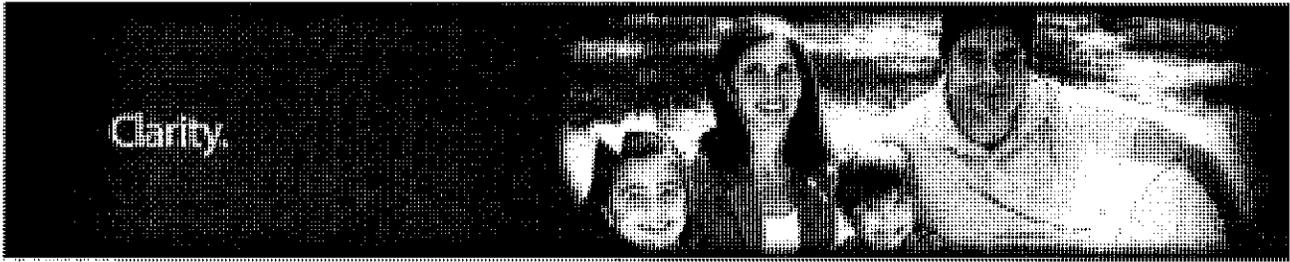
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## WE ARE Wintrust Mortgage

Wintrust Mortgage was created to assist in the realization of the American dream of home ownership. Our large volume means competitive rates and in 2013 we originated \$3.6 Billion. Along with the ability to lend in all 50 states, this makes us one of the largest mortgage bankers in the country. Wintrust Mortgage is a part of Wintrust Financial Corporation, a well capitalized, diverse, \$19 billion asset, financial services company. Our company offers unbeatable service and a wide variety of solutions.

- Special first time home buyer programs
- A broad range of programs
- Fast pre-qualification process
- Residential and commercial lending
- Competitive rates
- Committed to delivering great service



### Why we're different

#### Strength

Wintrust Mortgage is a division of Barrington Bank and Trust, N.A., a Wintrust Community Bank. Wintrust Financial Corporation is an \$18 billion financial services holding company located in the greater Chicago, Illinois and southern Wisconsin metropolitan areas. Wintrust has 15 chartered banks (with over 120 locations), full wealth management services and a variety of specialized finance companies. Unlike many other regional financial institutions, Wintrust remains profitable and well capitalized. For more information on Wintrust and their financial strength, please visit [www.wintrust.com/investor-relations/annual-reports-and-proxy.html](http://www.wintrust.com/investor-relations/annual-reports-and-proxy.html)

Wintrust Mortgage is not like other mortgage providers. For us, it's not just about products and price. It's about service; service to our customers and our community. Whether you're buying your first home or refinancing, Wintrust Mortgage is your calm, clear and experienced guide through the mortgage process. To discuss your financing needs, please call us or click [HERE](#) above to find the Wintrust Mortgage location nearest you.

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## Loan Officer By Location

Search for a Loan Officer:

Search for a Location:

- [Palos Verdes \(Palos Verdes, 28924 South Western Avenue, Suite 100\)](#)
- [Algonquin \(Algonquin Bank & Trust, 4049 W. Algonquin Road\)](#)
- [Ankeny \(Ankeny, 1250 S. State St., Ste. F\)](#)
- [Arlington Heights \(Village Bank & Trust, 150 E Rand Road\)](#)
- [Arlington Heights \(Village Bank & Trust, 311 S. Arlington Heights Road\)](#)
- [Arlington Heights \(Village Bank & Trust, 234 W. Northwest Highway\)](#)
- [Austin \(Austin, 1033 La Posada Ste. 365\)](#)
- [Baltimore \(Baltimore, Maryland, 1730 Twin Springs Road, Suite 218\)](#)
- [Barrington \(Barrington, 330 E. Main Street 3rd Floor\)](#)
- [Barrington \(Barrington Bank & Trust, 201 S. Hough Street\)](#)
- [Barrington \(Barrington Bank & Trust, 217 S. Hough Street\)](#)
- [Barrington \(Barrington Bank & Trust, 233 W. Northwest Highway\)](#)
- [Bel Air \(Bel Air, Maryland, 108 E. Wheel Rd, Suite 201\)](#)
- [Beverly Hills \(Beverly Hills, 350 South Beverly Drive, Suite 350\)](#)
- [Bloomington \(Bloomington Bank & Trust, 165 W. Lake Street\)](#)
- [Bloomington \(Bloomington, 5001 American Blvd W, Suite 1000\)](#)
- [Bloomington \(Bloomington-Normal, 205 North Williamsburg Drive Suite A\)](#)
- [Buffalo Grove \(Buffalo Grove Bank & Trust, 200 N. Buffalo Grove Rd.\)](#)
- [Cary \(Cary Bank & Trust, 60 E. Main St\)](#)
- [Cedar Falls \(Cedar Falls, 4817 University Ave Ste B\)](#)
- [Chicago \(Beverly Bank & Trust, 10258 S. Western Avenue\)](#)
- [Chicago \(Chicago/Hubbard, 40 West Hubbard Street\)](#)
- [Chicago \(Chicago/Ravenswood, 4619 N. Ravenswood Avenue\)](#)
- [Chicago \(Elston, 1836 North Elston Avenue\)](#)
- [Chicago \(Elston, 1836 N. Elston\)](#)
- [Chicago \(First Chicago Bank & Trust, 3234 N Damen Avenue\)](#)
- [Chicago \(First Chicago Bank & Trust, 7555 N. Western Avenue\)](#)
- [Chicago \(First Chicago Bank & Trust, 2300 W. Lawrence Ave.\)](#)
- [Chicago \(First Chicago Bank & Trust, 1946 W. Irving Park Road\)](#)
- [Chicago \(First Chicago Bank & Trust, 10258 S. Western Ave\)](#)
- [Chicago \(First Chicago Bank & Trust, 1906 W 103rd Street\)](#)
- [Chicago \(First Chicago Bank & Trust, 4343 N Elston Ave.\)](#)
- [Chicago \(Hyde Park Bank, 1625 E. 53rd St.\)](#)
- [Chicago \(Hyde Park Bank & Trust, 1311 E 57th Street\)](#)
- [Chicago \(Pullman Bank & Trust, 861 W. 115th St\)](#)
- [Clarendon Hills \(Clarendon Hills Bank, 200 W. Burlington Ave.\)](#)
- [Clive \(Clive, 1360 NW 121st St.\)](#)
- [Creve Coeur \(Creve Coeur, 3 Cityplace Dr, Suite 880\)](#)
- [Crystal Lake \(Crystal Lake, 757 McHenry Avenue\)](#)
- [Crystal Lake \(Crystal Lake Bank & Trust, 70 N. Williams Street\)](#)
- [Crystal Lake \(Crystal Lake Bank & Trust, 5100 Northwest Highway.\)](#)
- [Crystal Lake \(Crystal Lake Bank & Trust, 1000 Mc Henry Ave.\)](#)
- [Davenport \(Davenport, 6510 Utica Ridge Rd Suite 200\)](#)
- [Decatur \(Decatur, 1610 E. Pershing Road\)](#)
- [Dearfield \(Dearfield Bank & Trust, 660 Dearfield Road\)](#)
- [Delafield \(Town Bank of Delafield, 400 Genessee Street\)](#)
- [Denver \(Denver, 4700 South Syracuse Suite 350\)](#)
- [Downers Grove \(Community Bank of Downers Grove, 1111 Warren Ave\)](#)
- [Downers Grove \(Community Bank of Downers Grove, 718 Onden Ave\)](#)
- [Eagan \(Eagan, 1915 Plaza Drive, Suite 201\)](#)
- [Edina \(Edina, 3217 Galleria\)](#)
- [Edwardsville \(Edwardsville, 921 S. Arbor Vitea, Suite 103\)](#)
- [Elgin \(Elgin State Bank, 1001 S. Randall Road\)](#)
- [Elm Grove \(Town Bank of Elm Grove, 13150 Watertown Plank Road\)](#)
- [Evergreen Park \(First National Bank of Evergreen Park, 3960 W 95th Street.\)](#)
- [Frankfort \(Frankfort, 20901 S. LaGrange Road\)](#)
- [Frankfort \(Old Plank Trail Community Bank, 20901 S. La Grange Rd.\)](#)
- [Frankfort \(Oriand Park Bank & Trust, 20901 S. LaGrange Road\)](#)
- [Geneva \(Geneva Bank & Trust, 514 W State Street\)](#)
- [Geneva \(St. Charles Bank & Trust, 2401 Kaneville Road\)](#)
- [Glen Ellyn \(Glen Ellyn, 800 Roosevelt Road\)](#)
- [Glen Ellyn \(Glen Ellyn Bank & Trust, 500 Roosevelt Road\)](#)
- [Grand Forks \(Grand Forks, 305 S. 4th street\)](#)
- [Gurnee \(Gurnee Community Bank, 675 N. O'Plaine Road\)](#)
- [Hartland \(Town Bank of Hartland, 850 W. North Shore Drive\)](#)
- [Highwood \(Bank of Highwood-Fort Sheridan, 507 Sheridan Road\)](#)
- [Highland Park \(Highland Park Bank & Trust, 1949 St. Johns Avenue\)](#)
- [Hinsdale \(Hinsdale Bank & Trust, 25 East First Street\)](#)
- [Hinsdale \(Hinsdale, 45 S Washington Street 3rd Floor\)](#)
- [Hoffman Estates \(Hoffman Estates Community Bank, 1375 Palatine Road\)](#)
- [Hoffman Estates \(Hoffman Estates Community Bank, 2497 W. Golf Road\)](#)
- [Houston \(Houston, 3200 Southwest Freeway, Suite 3300\)](#)
- [Houston \(NW Houston, 10190 Katy Freeway Suite 430 A\)](#)
- [Itasca \(Elk Grove Bank & Trust, 1145 N. Arlington Heights Road\)](#)
- [Joliet \(Joliet Bank & Trust, 2108 W. Jefferson St.\)](#)
- [Kenosha \(State Bank of The Lakes, 8700 75th St.\)](#)
- [Lake Forest \(Lake Forest Bank & Trust, 959 South Waukegan Road\)](#)
- [Lake Forest \(Lake Forest Bank & Trust, 727 North Bank Lane\)](#)

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Lake Forest (Lake Forest Bank & Trust, 810 South Waukegan Road)  
Lansing (First National Bank of Illinois, 3256 Ridoe Road)  
Libertyville (Libertyville Bank & Trust, 1200 S. Milwaukee Ave.)  
Libertyville (Libertyville Bank & Trust, 507 N. Milwaukee Avenue)  
Lindhurst (State Bank of The Lakes, 2031 Grand Ave.)  
Liste (Liste, 1011 Warrenville Rd., Suite 110)  
Madison (Town Bank, 10 West Mifflin Street)  
Madison (Town Bank of Madison, 10 West Mifflin Street)  
Maple Grove (Maple Grove, 11310 86th Avenue No.1)  
Marshalltown (Marshalltown, 901 South Center Street Suite4)  
McHenry (McHenry Bank & Trust, 2730 W. Route 120)  
McHenry (McHenry Bank & Trust, 2205 N. Richmond Road)  
McKinney (McKinney, 6401 W Eldorado Pkwy Ste 201)  
Milwaukee (Town Bank Milwaukee, 140 S. 1st Street)  
Minnnetonka (Minnnetonka, 4350 Baker Road, Suite 100)  
Mokena (Mokena, 9500 Bernet Drive)  
Mokena (Old Plank Trail Community Bank, 20012 Wolf Road)  
Mundelein (Mundelein Community Bank, 1110 W. Maple Ave.)  
Naperville (Consumer Direct, 655 Fort Hill Drive)  
Naperville (Naperville, 200 E. 5th Avenue)  
Naperville (Naperville Bank & Trust, 555 Fort Hill Drive)  
Naperville (Naperville Bank & Trust, 555 Fort Hill Dr, 2nd Floor)  
Naperville (Naperville Bank and Trust, 5 S. Washington)  
Needham (Needham, 175 Highland Ave. Suite 306)  
New Lenox (Old Plank Trail Community Bank, 280 Veteran's Parkway)  
Newport (Newport Beach, 4000 MacArthur Blvd, East Tower, Suite 600)  
North Chicago (North Chicago Community Bank, 1801 Sheridan Road)  
Northbrook (Northbrook Bank & Trust, 875 Sanders Road)  
Northbrook (Northbrook Bank & Trust, 1100 Waukegan Road)  
Northfield (Northview Bank & Trust, 1751 W. Orchard Lane)  
Northfield (Wintrust Mortgage at Northview Bank & Trust, 245 Waukegan Road)  
Northridge (Northridge, 18850 Nordhoff Street, Suite 201)  
Oak Lawn (Oak Lawn Bank & Trust, 5300 W 95th Street)  
Oakdale (Oakdale, 600 Inwood Ave N)  
Omaha (Omaha, 444 Recency Parkway Drive)  
Orland Park (Old Plank Trail Community Bank, 15330 S. LaGrange Rd)  
Owatonna (Owatonna, 124 N. Cedar)  
Palatine (Palatine Bank & Trust, 110 W. Palatine Road)  
Pataskala (Pataskala, Ohio, 22 Bend View Drive)  
Phoenix (Phoenix, 3003 North Central Avenue)  
Plainfield (Plainfield Bank & Trust, 13600 South Route 59)  
Prospect Heights (Village Bank & Trust, 1845 E. Rand Road)  
Rochester (Rochester, 333B 19th Street Suite 101)  
Rochester (Rochester, 3552 W River Pkwy NW)  
Rockford (Rockford, 2215 Perrygreen Way)  
Rolling Meadows (Rolling Meadows, 3701 Algonquin Road, Suite 720)  
Rolling Meadows (Rolling Meadows, 3701 Algonquin Road, Suite 720)  
Roselle (Roselle Bank & Trust, 1350 West Lake Street)  
Roselle (Roselle Bank & Trust, 1350 Lake Street)  
Rosemont (Rosemont, 9700 W. Higgins Road Ste 300)  
Rosemont (Rosemont, 9700 W. Higgins Road Suite 150)  
Rosemont (Rosemont, 9700 W. Higgins Rd., Suite 300)  
Sacramento (Sacramento, 980 9th Street, 16th Floor)  
Schaumburg (Schaumburg, 1930 Thoreau)  
Schaumburg (Schaumburg Bank & Trust, 1180 E. Higgins Road)  
Scottsdale (Scottsdale, 18427 N. Scottsdale Road, Suite 410)  
Sherman Oaks (Calabasas, 15060 Ventura Blvd, Suite 490)  
Sherman Oaks (Sherman Oaks, 15060 Ventura Blvd., Ste. 490)  
Sherman Oaks (Sherman Oaks, 15060 Ventura Boulevard, Suite 490)  
Sherman Oaks (Sherman Oaks, 15060 Ventura Boulevard, Suite 490)  
South Barrington (South Barrington, 18 Executive Court)  
St. Charles (St. Charles, 425 W. Main Street)  
St. Charles (St. Charles Bank & Trust, 411 W. Main Street)  
Tinley Park (Tinley Park, 16335 S. Harlem Avenue)  
Valencia (Valencia, 25124 Springfield Ct., Ste. 100)  
Valencia (Valencia, 27200 Toumey Road, Suite 330)  
Vernon Hills (Vernon Hills Bank & Trust, 1101 Lakeview Parkway)  
Wales (Town Bank of Wales, 200 W. Summit Avenue)  
Wales (Wales, 511 N. Wales Road)  
Walnut Creek (Walnut Creek, 1255 Treat Blvd Suite 300)  
Wauconda (Wauconda Community Bank, 495 W. Liberty St.)  
Wauconda (Wauconda Community Bank, 495 W. Liberty St.)  
Western Springs (The Community Bank of Western Springs, 1000 Hillgrove Ave)  
Wheaton (Wheaton Bank & Trust, 211 S. Wheaton Avenue)  
Willowbrook (Community Bank of Willowbrook, 6262 S. Rt. 83)  
Willowbrook (Community Bank of Willowbrook, 6262 Rt. 83)  
Winnelka (North Shore Bank & Trust Company, 576 Lincoln Ave)  
Wood Dale (Wood Dale Bank & Trust, 171 E. Irving Park Road)

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