Let’s Build a Better Tomorrow

First Wealth & Trust

Trust and Investment Services

FIRST WEALTH & TRUST

FIRST NATIONAL BANK OF MOUNT DORA

In 1965, the Trust Department of the First National Bank of Mount Dora was the first to feature an on-site investment advisor. Today, our local team of investment professionals provides our clients with the highest levels of service, attention, and expertise, and we're bringing it all to Winter Garden.

Our advisors can help you review your financial position and set achievable goals. They will review progress with you regularly.

Contact us to discuss your investment, retirement, or estate planning needs.

Let's start building a better tomorrow.

John D. Pease IV
— President

Our Mission

We are committed to exceptional service and promise to provide personalized, professional care to your investment, financial, and estate planning needs.

About Us

We offer a unique combination of superior investment management and comprehensive financial services, including tax and financial planning.

Our professional staff is talented and highly motivated, averaging 25 years of experience. Most have roots in Central Florida, which brings a vested interest and community pride to our organization.

Our clients reside in Central Florida, across the country, and even overseas. We also manage funds for companies, tax-exempt and charitable organizations, and corporate employee benefit plans.

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What Can You Expect?

- **First-class, responsive service that sets us apart**
- **Experienced and dedicated team members**
- **Customized investment solutions to meet the needs of our customers, through all stages of life**
- **Reduced risk through consistent, detailed attention**
- **Fully-certified professionals including CTFA, CFA, CPA, CFP, and more**

ASSET ALLOCATION

How your money is spread among different kinds of investments has a major impact on returns. We help you choose an allocation to meet your goals.

ESTATE PLANNING

Our experts can help you optimize taxes, set up trusts and plan for business succession and philanthropic giving.

FINANCIAL PLANNING

There's no one-size-fits-all solution to achieving your financial goals. Our financial planners take the time to understand you and suggest ways to reach your goals.

Investment Philosophy

Our primary goal is capital preservation, and our secondary goal is growth, investing in the asset classes that will outperform their peers. Our investment philosophy successfully combines two distinct approaches: fundamental (driven by value), and quantitative (driven by financial modeling).

We consider the entire universe of available investments, including mutual funds, stocks, bonds, cash reserves, foreign securities, real estate, and private investments. All cash balances are swept into a money market fund so they are always working for you.

We choose investments based on a socially responsible, disciplined, value-oriented investment style, with an emphasis on buying securities trading below their intrinsic value. Asset classes are selected and weighted to create a portfolio that maximizes the return/risk profile.

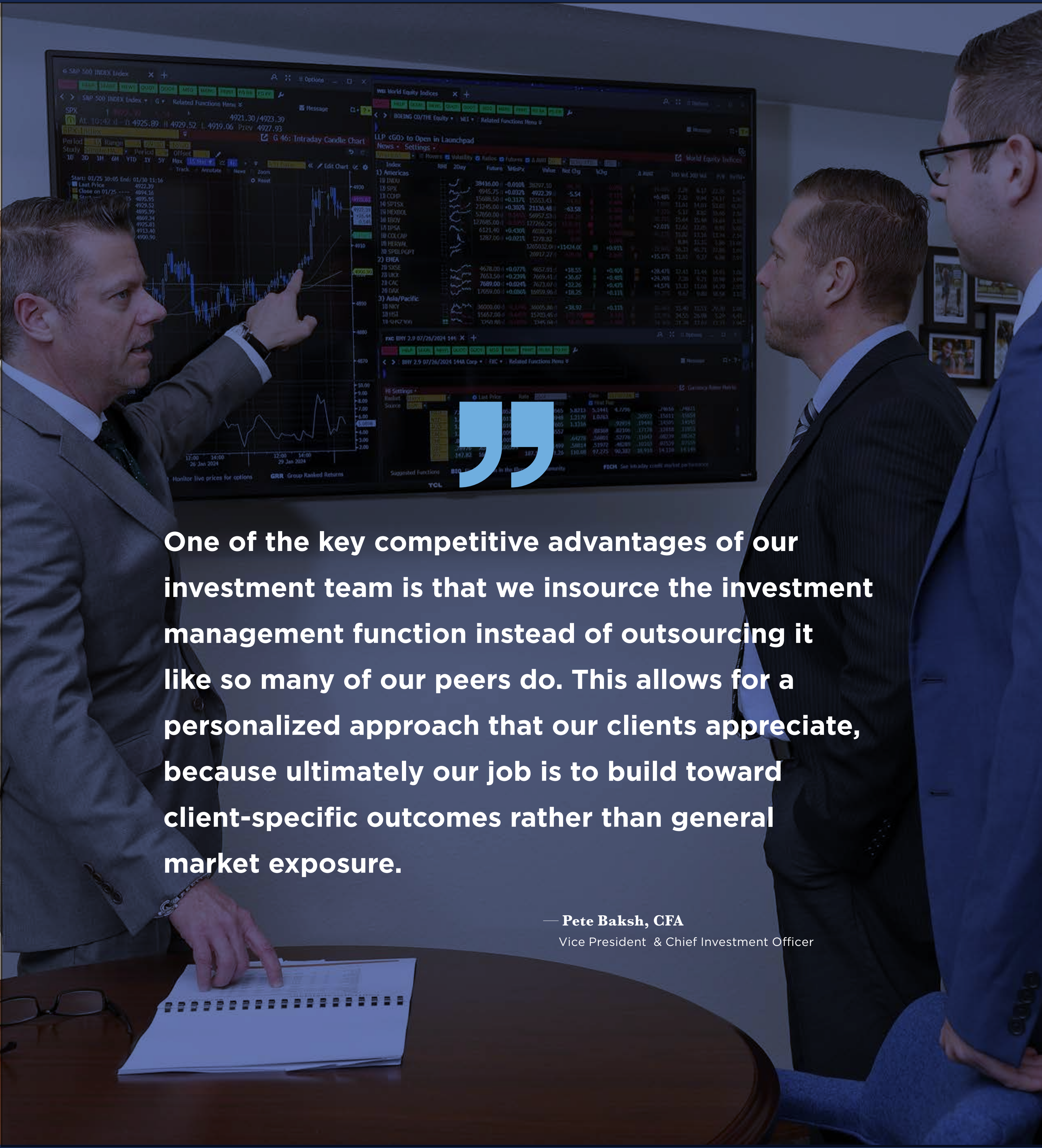
When it comes to research, we insource rather than outsource. We gather research from a variety of sources (analyst research, annual reports, trade journals, newspapers) and then supplement that research with our professional input and analysis. We monitor earnings estimates and compare analysts' interest through Institutional Brokers' Estimates System (IBES).

For Equities, we use both quantitative and fundamental techniques to create our buy list. We partner with a database provider, BCA Research, to review and monitor fundamental attributes of approximately 5000 stocks to create the optimal equity portfolio. This includes using a multi-factor model with predictive power including more than 30 fundamental value factors.

For Fixed Income, when making investment decisions about debt securities, we consider relevant factors such as ability of the borrower to repay, ratings, and comparative rates of interest and maturity.

Our Decision-Making Committee

At First Wealth & Trust, investment decisions are a team effort, beginning with research and insights to help clients achieve their goals, and ending with input from our Trust Committee and Board of Directors. This helps ensure the best results for our clients.



> One of the key competitive advantages of our investment team is that we insource the investment management function instead of outsourcing it like so many of our peers do. This allows for a personalized approach that our clients appreciate, because ultimately our job is to build toward client-specific outcomes rather than general market exposure.

— **Pete Baksh, CFA**
Vice President & Chief Investment Officer

Our Trust & Investment Team

01. Janice C. Epaillard, CTFA, AEP®
Vice President & Chief Fiduciary Officer

- *Certified Trust & Fiduciary Advisor*
- *Accredited Estate Planner®*

janice.epaillard@fnbmd.com
352.383.2140, ext 3002

02. Sherry L. Watson, CPA, CFP®
Vice President & Trust Officer

- *Certified Public Accountant*
- *Certified Financial Planner®*

sherry.watson@fnbmd.com
352.383.2140, ext 3003

03. Alice Taft, CTFA, AEP®
Vice President & Trust Officer

- *Certified Trust & Fiduciary Advisor*
- *Accredited Estate Planner®*

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04. John P. Kociolek
Vice President & Trust Officer

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05. Kyle Faulkner
Trust Officer

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06. Summer Rasnake
Assistant Trust Officer

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07. Katie Schmalenberger
Assistant Trust Officer

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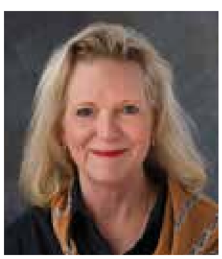
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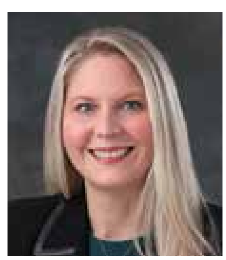
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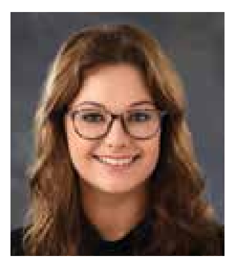
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Our Wealth Management Team

01. **Pete R. Baksh, CFA**
Vice President & Chief Investment Officer

- *Chartered Financial Analyst*

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352.383.2140, ext 3103

02. **Fran Amato, CFA, CFP®**
Trust Investment Officer

- *Chartered Financial Analyst*
- *Certified Financial Planner®*

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03. **Travis Shaw, CFA, CAIA**
Trust Investment Officer

- *Chartered Financial Analyst*

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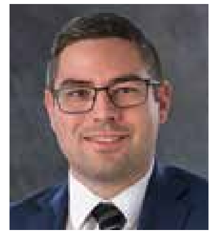

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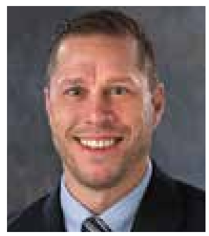

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