

The Trust & Investment Center at Glenview State Bank

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"Service is not a gimmick – quality customer service is the cornerstone and essence of everything GSB has to offer."



Paul A. Jones
Chairman & CEO



Trust/Investment Services and Company Sponsored Retirement Plans

In touch with your LifeSM



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In touch with your LifeSM



The Trust & Investment Center at Glenview State Bank...

Here, we will help you achieve your wealth management goals, guided by proven principles for success.

As Glenview State Bank customers move through the many phases of life, from early career and family development, through mid-life responsibilities into retirement, their good fortunes are often the result of careful financial planning and steadfast resolve. That is why, at GSB, we believe that wealth management is guided by the fundamentals of **discipline, independence, diversification and experience.**



We take a disciplined approach to investing.

The GSB approach to investing is easy to understand. Wealth management is a process of patience and persistence. It is the maturation of a comprehensive plan and not the urgent boom-or-bust of a one-time service or product. It is a long-term relationship between you and your GSB investment advisor; the steady accumulation, investment and management of your money for efficient investment returns based upon your individual risk tolerance.



Our advisors can act independently and in your best interest.

The advice you receive at GSB is not influenced by external public pressures or any outside party. Because GSB is a privately owned bank, investment decisions are made independently by the very experts who make the in-depth investment analyses and recommendations. This gives both you and your GSB investment advisor decisive advantages, objectivity and the independence to maintain a portfolio that is based upon your financial expectations and nobody else's.

Diversification heightens both strategy and results.

We do not use annuities or other insurance products to carry out your investment strategy. We use two proven tactics: common stocks and short-term bonds. These tactics give us the flexibility to diversify your portfolio, to better manage risk, and to strategically construct the investment plan that supports your goals in life.

A wealth of experience, centered on your needs.

The Trust & Investment Center at Glenview State Bank brings together a knowledgeable and experienced team of investment advisors. We are not driven by commissions or pressure to promote certain products. We are free to leverage our collective expertise and the complete resources of The Trust & Investment Center to develop professional, personalized financial plans.



Clear Direction – Clear Rewards



Investment planning at GSB is an investment in people...

Since 1921, Glenview State Bank has remained a true, family-owned and managed community bank. This history works to your advantage. Foremost, when you invest through GSB, your life's goals are not reduced to a set of business transactions. You will notice this difference the moment you walk into one of our locations; and you will experience this difference as the relationships you build at GSB carry you successfully through the financially supported phases of your life.

Personal attention, combined with successful investment returns, make The Trust & Investment Center at Glenview State Bank especially attractive to our customers. Here, you will find an independent view of investment planning. Recommendations are based upon our experience, our own research and extensive knowledge of individual industries. Recommendations are based on an objective understanding of your financial needs in life, not on what products are being promoted this month by a distant corporate parent.



GSB can assist your wealth management in many ways...

- Management and Trust Services
- Company Sponsored Retirement Plans
- Bonds – Government, Corporate, Municipal
- Individual Securities
- Mutual Funds
- Brokerage Services
- Electronic Services



Investment Management and Trust Services

How do you fund life's big events?

When you enter The Trust & Investment Center at Glenview State Bank, you enter into the company of a wide range of investors from many walks of life – active business people, families, retirees. We manage over a half-billion dollars of investments, and each investment plan is continuously nurtured into a relationship between advisor and investor. Each relationship is built upon an easy-to-understand set of investment principles. Each relationship is built upon trust.

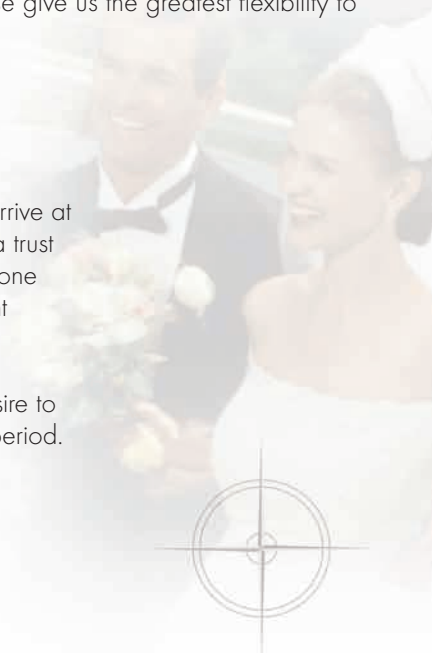


That trust comes partly from many years of proven portfolio returns, but it comes mostly because our way of investing makes sense to people. Our customers understand what we plan together and why, and this gives them the necessary confidence to be patient as their plans go to work for them over time.

In our experience, an investment strategy is simple and straightforward when that strategy does not involve the use of annuities or other insurance products. We use common stocks and short-term bonds, because these give us the greatest flexibility to strategically diversify on your behalf.

How much cash do you need for the events in your life?

Together with your GSB financial advisor, you will arrive at the answer to this question. Whether the solution is a trust fund for your designated beneficiaries, or a stand-alone investment plan, you will together build an investment portfolio that is guided by a clear set of investment principles and investment strategies. Your individual strategy will depend upon your cash needs and desire to increase principal over a several year commitment period.



Company Sponsored Retirement Plan Services



How does GSB manage your entire plan?

Consistent with our culture of providing personal care and attention, you can expect more from a GSB-managed retirement plan. The Trust & Investment Center at Glenview State Bank manages retirement plans for thousands of employee participants, providing complete programs by way of employee education, plan administration, record keeping, and financial/tax reporting. Our highly personalized, bundled solution will minimize your overall costs, simplify your administrative responsibilities, and maximize the high productivity of your employees.

Through a series of initial consultations, we will determine the best plan for both your business and your staff. As an IRS-approved prototype plan sponsor, we will design, install, and manage the plan, so you may concentrate on your core business activities. GSB is also actively involved in taking over existing plan situations.



The Trust & Investment Center at Glenview State Bank offers many types of qualified retirement plans, including 401(k), profit sharing, self-employed profit sharing, new cross-tested profit sharing, money purchase pensions, and SEP. As with our personal investment services, the investment strategy supporting your retirement plan will be guided by our proven principles of discipline, diversification, long-time experience and independent authority, uninfluenced by any commissionable ties to any product or purveyor of financial instruments.

How do we make your GSB retirement plan easy on everyone?

Our plans are easy on you and easy on your employees. That's because we take the time to stay in touch with everyone involved, so your company has a retirement plan that is clearly understood and is fully put to use. Our retirement plan experts assist participants in many ways, helping them in making decisions and guiding them as needed to get the most out of their retirement savings.

How can your employees get information about their individual retirement account?

- Direct by phone – live support, toll-free, during normal business hours
- In-person – The Investment Center exists to serve you
- On-line – confidential access anytime to individual accounts
- Market updates – ongoing reports for informed decision-making

Electronic Services

Staying in touch with GSB is easy.

The Trust & Investment Center at Glenview State Bank provides many ways to stay in touch with your investment plan, trust fund or retirement plan...

Investment customers can enjoy anytime, on-line access to their accounts. Alternatively, they need only phone their GSB investment advisors for immediate attention; and we believe there is no substitute for an ongoing in-person review of your life's goals and related investment planning needs.



Trust customers can privately view their account information on-line using GSB TRUSTviewSM over a secure web link. The portal is especially helpful when a current account statement is not at hand or when a personal call to The Investment Center is not required.

Retirement plan participants can access their individual accounts and information on-line through the GSB Web Retirement Account Information System. Using this system, 401(k) participants can view and make changes to their retirement account, obtain detailed investment information about all fund choices available in their plan and view loan modeling information if they need to obtain a participant loan from their account. All transactions are protected by encryption technology and confirmed by email or in writing to the participant.

Privacy Policy

Your business is nobody else's. That is why at GSB, we do not share or sell non-public personal customer information to any unaffiliated third party for marketing purposes. Our complete privacy policy statement is available at all GSB branch locations and on-line at www.gsb.com.

Investments are not FDIC insured, are not deposits or other obligations guaranteed by Glenview State Bank and are subject to investment risk, including the loss of principal amount invested.

