Wealth Management

FIRST BANK WISDOM®:

Investing without a plan is a little like going on a trip without a navigation system.

Let's chart our course.

Your financial situation changes throughout the seasons of your life.

As your family grows or your needs change, it is important to review and revise your investment plan in order to meet those needs. For many of our clients, traditional bank savings products may not always provide the growth or income you need to achieve your goals. First Bank Wealth Management can help you identify and develop your investment objectives to meet your financial goals. Whether you are planning for a short-term event, or investing your money for longer-term goals, you need a financial partner who will tend to your investment needs over time.

Let us be your guide.

Our professionals are located in offices at the bank, ready to serve you over the life of your investment. Your First Bank Wealth Management Advisor will help you understand your statements or answer questions about how your investment is performing. And as your financial situation changes, we will help you adjust your portfolio accordingly. Rest assured, your best interests are our best interests.

Our clients rest easy knowing our highly-skilled, knowledgeable teams provide a disciplined, transparent approach to handling their hard-earned assets and are true partners in their long-term success. Our objective is to provide clients a better wealth experience. We help them accomplish both their financial and life goals by providing focused, authentic, and personalized advice.

As part of Wealth Management's objective of providing clients a better wealth experience, the team has focused on constructing academically-based portfolios that optimize the returns of global stock and bond markets, as well as a range of alternative offerings, including private equity, private debt, private real estate, and venture capital. The team develops personalized investment strategies to align with clients' values, tolerances, and long-term objectives.

Whether you have a family-owned business that requires a solid succession and retirement plan or wish to establish a Charitable Trust to continue your philanthropic work, First Bank Wealth Management will simplify your complex wealth management needs with holistic and objective advice and solutions. Let's strategize.

First Bank Wealth Management

Our promise to you

- Proactively provide holistic advisory services without product or firm bias.
- Develop strategic solutions through a planning-based approach.
- Deliver objective advice through a local, credentialed client-advisory team.

CARE: Our proprietary planning process

COMPREHEND
Your values, goals, objectives and current situation

ASSESS
Your unique situation is assessed and gaps evaluated

EXECUTE
We develop actionable steps to execute and implement recommendations

RECOMMEND
Customized solutions will be developed to help achieve your goals and address any points of weakness

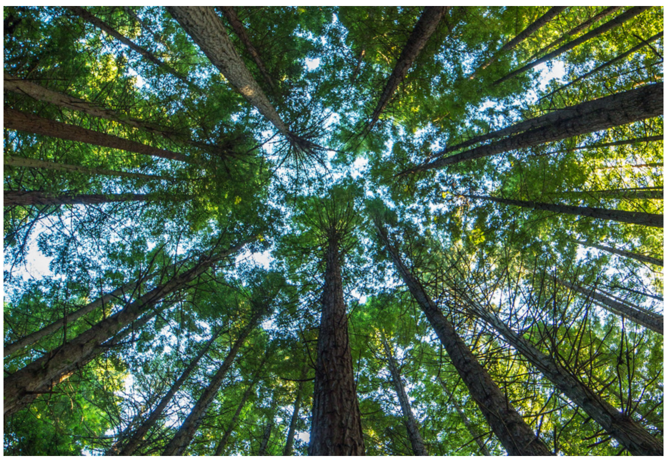
Contact us for a complimentary financial review.

Ask a banking professional at your branch office to arrange an appointment for you with one of our First Bank Wealth Management Advisors.

Since 1967, First Bank has provided investment management and trust services through our Wealth Management Group operating in Missouri and Illinois within First Bank and in California within First Bank & Trust, herein referred to as First Bank Trust & Financial Services.

We provide a full range of services for individuals, including investment management and trust services, as well as financial and estate planning. We also offer comprehensive services for institutions and businesses, including a full range of retirement plan services.

Whatever your goals and needs, your financial advisor stays with you every step of the way. Our streamlined approval process, continuous relationship management, and commitment to the future means that you will always receive the professional, prompt service you deserve.



Wealth Management Services*

Investment Management Services:

- Retirement Planning
- Estate Planning
- Business Planning
- Charitable planning
- Corporate Trust Services
- Nonprofit financial services

Brokerage Products and Services:

- Mutual Funds
- Investment Advisory
- Retirement Planning
- College Savings
- Fixed, Variable and Index Annuities
- Stocks, Bonds, and alternative investments
- Life, Long-Term Care, & Disability Insurance

Employee Benefit Services:

- 401(k) Plans
- 403(b) Plans
- 457 Plans
- Pension Plans

Private Banking Services**:

- Specialized Loans
- First Premier No-Cost Interest Bearing Checking and Money Market Accounts
- No Cost Debit Card
- Access to Private Banker
- Access to All Local Branches

*Investment and insurance products are offered through OSAIC INSTITUTIONS, INC., Member FINRA/SIPC. Osaic Institutions and First Bank are not affiliated. Osaic Institutions does insurance business in California as Osaic Institutions Insurance Agency, CA Agency License #OH30186. Products and investment advisory services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. First Bank Wealth Management is a trade name of First Bank, and certain products and services are provided through First Bank, and its affiliates and subsidiaries. Neither Osaic Institutions or First Bank, nor any of their affiliates or financial advisors, provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions. Use FINRA's BrokerCheck to learn about the professional background, certifications, licenses, and any regulatory violations or complaints for any financial advisor.

**Private Banking is a department of First Bank. First Bank is a FDIC Member bank. First Bank deposits are FDIC insured up to the standard maximum deposit insurance amount.