Selecting a Trusted Investment Advisor

A professional investment strategy should be personalized to meet your aspirations—now and in the future.

As First County Advisors Investment Officers, we approach our work without preconceptions—customizing investment portfolios to meet the broad financial aspirations of our clients and future beneficiaries.

Client-Centered Expertise and Ongoing Care

When identifying an Investment Officer that is best for you, it's important to choose a collaborative partner and advisor who:

- Invests time getting to know you and your personal concerns
- Develops an investment strategy based on your objectives, risk tolerance, liquidity needs and tax consequences
- Explains a fair, transparent fee structure based on successful management—not trade volume
- Consistently monitors your portfolio
- Meets with you regularly, when and where it's convenient for you, to discuss market changes, new beneficiary needs and to review your investment performance and goals
- Works closely with multiple financial research institutions, so you'll benefit from unbiased guidance
- Is backed up by a financially strong and consistent institution with admirable corporate values
- Demonstrates a commitment to you and the things you care about

An Investment Officer will also partner with your Trust Officer and/or other advisors to fully meet the objectives of your Estate Plan. Unique responsibilities include:

- Collecting assets from the decedent's various accounts
- Creating a new trust entity with the decedent's assets
- Analyzing decedent's assets using prudent investor rules
- Establishing and aligning the income needs of beneficiaries with the investment strategy
- Customizing the portfolio with a combination of financial instruments
- Raising necessary funds for tax payments, beneficiary expenses and trustee fees
- Maintaining regular communication with clients to review performance and assess any changes in beneficiary needs

Broad-Spectrum Investment Outlook and Capabilities

First County Advisors is an integral part of First County Bank, a mutual community bank that has been doing business in lower Fairfield County for over 165 years with more than $1.5 billion in assets. We are owned by our depositors, not out-of-town shareholders.

Our Investment Officers analyze your portfolio through a completely objective lens, and strive to earn your loyalty every day by meeting our fiduciary responsibilities and adhering to our principles. We do not automatically liquidate new clients' existing assets and, unlike many other institutions, we do not sell our own proprietary investments. Rather, we devise your best plan—drawing

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Our clients benefit from knowledgeable and objective Investment Officers and a broad range of non-proprietary investment vehicles.

independent analysis, portfolio construction and economic forecasting from our team's considerable expertise, as well as our premium research partners, such as Northern Trust, Federated and Wright Investors, and Vanguard.

Our investment clients benefit from our independence, accessibility and commitment, enhanced by:

- Fundamental quantitative and qualitative research from multiple institutional managers
- Core equity holdings—diversified, high-quality companies with strong growth prospects and attractive selling valuations
- ETFs and mutual funds to achieve diversification in small-cap, mid-cap, international and alternative sectors, as appropriate
- Competitive pricing for purchasing or selling taxable, municipal or US government bonds
- The ability to hold Certificates of Deposit issued by banks nationwide
- Client-focused, objective advice—we do not create, issue or offer any proprietary investment or banking vehicles

Talk to Us About Collaborative Wealth Management

Whether you have assets of $500,000 or $50 million, our Investment Officers welcome the opportunity to help you succeed. Let us get to know you and your personal concerns and develop a targeted investment strategy, customized just for you.

Already working with an investment manager? Since second opinions are prudent, we would be happy to give you peace of mind by reviewing all of your financial holdings to make sure your portfolio is aligned with your investment objectives and risk tolerance.

Your First County Advisors Team

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NOT FDIC-INSURED	May lose value No bank guarantee

First County Advisors
INVESTMENTS | TRUSTS | ESTATES
The Wealth Management Division of First County Bank

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