

Introducing

Securant Bank & Trust™

Settlement Trust Group

Delivering Confidence for Personal Injury Victims

When was the last time you worked with someone who really understood your situation? Who took your needs seriously and personally? Who offered you things you really could use, such as realistic solutions, creative ideas and financial products and services designed with you in mind?

Securant Bank & Trust is an independent community bank offering a full complement of business, personal and trust capabilities. Since 1914, we've grown through helping our clients succeed. You enjoy the responsiveness you expect, plus the confidence that comes from working with Settlement Trust Group experts whose sole focus is on settlement planning.

Plus, we're nimble. After all, in serving your needs, timing is everything. You can't afford to wait for paperwork to shuffle through the approval chain or put your future in the hands of someone who doesn't understand your situation. You need fast action and decisions. With Securant Bank & Trust's Settlement Trust Group you get both, from people who support you and understand your needs.

Securant Bank & Trust is:

- Chartered through Wisconsin, with nationwide administrative capabilities
- Closely regulated by the FDIC and Department of Financial Institutions

With hindsight nearly one hundred years in the making, we've learned a thing or two. Among them:

- Work hard at being easy to work with
- Build lasting relationships, providing one-on-one service
- Focus on flexible solutions

In our case, that means using all our knowledge and resources to help you create a more stable financial future.

Let Securant's Settlement Trust Group be your trust resource partner.

The Value

Discover people who understand your needs

Our goal is simple: to provide services that support you and your family, meeting your needs for today and tomorrow. As settlement trust professionals, we are here for you whenever and wherever you need us. You experience prompt, one-on-one service from a person who knows you and understands your needs.

First we listen, then we simplify, making the complex easy to understand while providing realistic solutions to help you. That's our job.

Focusing on your goals, we provide:

- Flexibility and liquidity—Realistic solutions address your personal circumstances, offering options that take into account your need for flexible payments and access to funds
- Protection and security—Our comprehensive approach considers your needs and wants, making certain that you are prepared when unexpected events happen
- Smart financial management—Services include managing investments, caregivers and other providers—making sure you receive the care you deserve while paying less, so your money lasts longer

You benefit from:

- Specialized knowledge and expertise in administering settlement trusts, delivering powerful results
- Extensive experience in public benefit programs, protecting your future income and medical coverage
- The highest levels of financial conduct, putting your needs first

Let us help you. The Settlement Trust Group delivers value through experience, objectivity and compassion. Call today and learn how we advocate for you.

Securant Bank & Trust—everything you expect from a trust professional.
Your success. Our purpose.™

Trusts Offered

Securant's Settlement Trust Group are experts in administering trusts. Utilizing a comprehensive approach, we provide protection, security and comfort through careful consideration for you and your family, meeting your needs for today and tomorrow.

Among our trust solutions are the following options:

- *Settlement Planning Trusts*
- *Special Needs Trusts*
- *Irrevocable Life Insurance Trusts*
- *Guardianship Accounts*

Settlement Planning Trusts serve injury victims who want liquidity and flexibility and who may have uncertain future needs at the time of settlement. These trusts are used in combination with a structured settlement annuity to provide a more holistic settlement plan.

Special Needs Trusts provide a safe harbor for settlement funds and/or structured settlement annuity payments, so that the injured party can maintain or qualify for government benefits.

Irrevocable Life Insurance Trusts (ILIT) are designed as estate planning tools to minimize income and estate taxes. The ILIT, as a separate legal entity, holds a life insurance policy outside of the estate and is not subject to the insured's estate taxes.

Guardianship Accounts are used when a court supervised account must be established on behalf of a minor or incapacitated person.

As trustee, Securant Bank & Trust coordinates all aspects of the trust administration. Services include management of investments, real estate, personal property, tax and mortgage payments, and maintenance duties. We work with strategic partners such as tax advisors, real estate investment specialists, and legal consultants to effectively administer trusts.

Investment Philosophy

The Settlement Trust Group's goal is to manage client assets in accordance with the highest standards of fiduciary conduct. We take a disciplined, organized approach to investment selection, designing portfolios to meet specific client preferences. The portfolio design is matched to the client's risk tolerance and time horizon, to meet the purpose of the trust. Issues such as income, capital appreciation, and volatility all play a role in our investment recommendations.

Illustrations for investment portfolios include:

- Fixed Income
- Conservative
- Balanced
- Growth

We believe proper asset allocation allows for diversification across multiple types of assets. This gives investors broad exposure to classes that rise and fall independently of each other, therefore reducing the overall risk of the portfolio. Investment specialists, who monitor the behavior and relationships among asset classes and also interpret macro economic and market trends, are retained by the bank as strategic partners, to provide continuous monitoring and adjustments.

Client assets are managed with the highest standards of fiduciary conduct. Investment portfolios are chosen by independent investment specialists and hold no proprietary investments of the bank. This is all managed by a trust advisor through a disciplined and holistic approach.

Our Settlement Trust Experts



Deanna J. Haught
Vice President
262.797.2175
dhaught@securantbank.com

Deanna Haught holds a bachelor's degree from the University of Wisconsin – Oshkosh and is a graduate of the American Bankers Association's National Trust School. She has 15 years of financial planning experience, including several years devoted to administering and marketing settlement trusts.

She stays on top of changing legislation and regulations through membership in professional organizations such as the National Structured Settlement Trade Association and the Society of Settlement Planners.

Deanna takes pride in helping people who've suffered an injury or accident create a more stable financial future. "It's so important to have empathy and respect for the person's situation," she says. "That's key to helping those involved in the settlement process meet the injured party's needs and wants."



Benjamin F. Malsch CSSC,
Vice President
262.797.2174
bmalsch@securantbank.com

Benjamin Malsch holds a bachelor's degree in finance from the University of Wisconsin – Milwaukee and has more than 15 years of experience in trust marketing and administration.

Ben has earned the respected Certified Structured Settlement Consultant (CSSC) designation from the National Structured Settlements Trade Association, developed with the University of Notre Dame Executive Education Department, and is a graduate of the American Bankers Association's National Trust School. He's also active in both the National Structured Settlement Trade Association and the Society of Settlement Planners.

Ben is committed to helping clients find success. "I enjoy helping people whose life circumstances have permanently changed feel more secure about their future," he says.