



TRUST & WEALTH MANAGEMENT

Accumulate, grow, & preserve wealth in today's complex world.



TEXAS REGIONAL BANK

The people you know.™

TRUST & WEALTH MANAGEMENT TEAM



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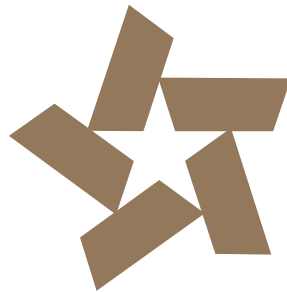
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APPROACH

In order to accumulate, grow, and preserve wealth in today's complex world, it is essential to understand and take advantage of the many investment and estate planning options available. Texas Regional Bank's Trust & Wealth Management team is committed to providing solutions that meet your needs. We take a comprehensive approach to each situation and develop customized strategies on behalf of our clients.

Our experienced staff will work closely with you to understand your specific needs and financial objectives. We are passionate about building long-term relationships and delivering high-quality, responsive service.

We offer a full range of trust and wealth management services specifically tailored to meet the needs of individuals, businesses, and non-profit organizations. We invite you to meet with us about the broad range of services we offer and have provided to generations of South Texas residents.



The people you know.

TRUST

Personal Trust. Providing Security and Protection

Personal Trusts can ensure the care and financial well-being of a minor, spouse, elderly relative or yourself in the event you become incapacitated. Personal Trusts can also minimize federal estate taxes and provide solid protection of your assets. We can help you with the administration of:

- Living (Inter Vivos) Trusts
- Testamentary Trusts
- Standby Trusts
- Charitable Trusts
- Court-Created Trusts
 - Section 142 Trusts
 - Special Needs Trusts
 - Section 1301 Trusts (formerly Section 867 Trusts)

Life Insurance Trusts. Additional Protection for Your Legacy

Owning life insurance can be of great value to your family in paying federal estate taxes as well as in meeting other financial obligations that may be incurred or become due at the time of your passing.

Estate Administration. An Important Aspect of Financial Planning

Planning for the disposition of your Estate and for the proper transfer of assets is essential in ensuring that your financial legacy is administered according to your preferences. TRB Trust Officers are ready to serve as the Independent Executor of your Estate and Trustee of any trusts created under your Will.

Custodial Accounts. You Make the Decision and We Handle the Paperwork

For some of our clients, setting up a Custodial Account is the ideal combination of control and convenience. While you make the investment decisions, we will provide professional assistance with asset custody, recordkeeping, and other administrative tasks. With a Texas Regional Bank Custodial Account, you can be as involved as you want to be with your investments and count on us to handle the details.

WEALTH MANAGEMENT

Wealth Management. Critical in Achieving Your Financial Goals

Many of our clients rely on us to manage all of their investments, including their retirement accounts. We are confident our experience will help you make solid, prudent decisions regarding stocks, bonds and other securities.

Investment Philosophy. Capital Markets Build Wealth

Most traditional advisors and investment managers strive to pick winners and losers in the market, however, trying to outperform the market frequently results in excessive trading costs and market under-performance. We believe markets are efficient and that, consequently, it is nearly impossible to consistently outperform the market over time. Our investment approach focuses on creating diversified portfolios for clients combined with attention to keeping trading and investment management fees as low as possible.

Key Principles. Market Dynamics

Markets Work

We believe capital markets properly price all available information and investor sentiment regarding publicly traded securities. This concept is not new nor is it geographically limited. Companies abroad and here in the United States compete with each other for investment capital as do individual investors searching for the most attractive returns.

Asset Allocation

The capital markets are composed of numerous classes of securities such as stocks, bonds, or mutual funds. Variability of returns are based on asset class allocation and risk levels associated with those classes. Each asset class behaves in its own distinct manner, and by combining several different asset classes, we seek to consistently provide greater expected returns than if we were to adopt a less comprehensive approach.

Risk & Return*

Investors who seek out greater than average returns are likely to expose themselves to higher than average risk levels. Conversely, investors who take on less risk, may experience lower returns. Every investor's risk level is different. We understand this and as a result we frame our investment decisions based on your risk tolerances.

Diversification

Diversification is one of an investor's most powerful tools. We have access to a global menu of investments. By spreading investment risks across different asset classes and investment vehicles, we seek to capture broad market forces while reducing uncompensated risk associated with individual securities.

Wealth Management

IRAs. Take Advantage of Potential Tax-Deferred or Tax-Free Growth

IRAs are more complex today than they were in the past, often requiring special expertise and attention. We can manage the investments in your IRA, or we can serve as Custodian, executing your investment instructions. We will also provide recordkeeping, administrative support and federal tax reporting.

We can assist you with:

- Individual Retirement Accounts – Traditional & Roth
- Rollovers from IRAs or Qualified Retirement Plans

Qualified Retirement Plans. Planning for the Future

Retirement plans often hold the majority of your savings for retirement. Like IRAs, the plans require special expertise and attention. We are highly experienced in serving as Trustee or Custodian of retirement plans for numerous professional organizations, businesses, and individuals. Retirement plans can be a substantial benefit to both employer and employee. We can assist you with:

- Profit-Sharing Plans
- 401(k) Plans
- Money Purchase Pension Plans

SEP-IRA Retirement Accounts

Investment and insurance products and services are:

Not a deposit | Not FDIC Insured | May Lose Value | Not Bank Guaranteed | Not Insured by any Federal Government Agency

Texas Regional Bank and its representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. Individuals should consult their tax and or legal advisor for advice and information concerning their particular situation