American National Bank & Trust™

Trust & Investment Services

Your Business, Your Family, Your Legacy

visit us online @ amnat.com

DWIGHT BERRY
PRESIDENT AND CEO

Trust, it's our last name

American National Bank & Trust is proud that we have the largest Trust and Investment Services department in the North Texas area. Our locally owned and managed financial institution provides expert advice, superior service, and comprehensive oversight from more than 20 highly experienced and qualified individuals within the Trust department. At American National Bank & Trust, exceptional service is our standard, not our goal, and it is our pledge to offer customers the best financial experience possible.

SPECIFICALLY DESIGNED TO DELIVER

When we opened the Trust and Investment Services department in January 1995, we made a commitment to be customer-focused. We work for our clients and tailor our services to their needs, rather than try to fit them into a prescribed set of products. Being accessible and accountable to our clients remains our highest priority.

OUR PURPOSE

Our purpose is to provide a comprehensive range of wealth management services that will help you achieve your financial goals.

OUR PHILOSOPHY

Only by listening carefully to your dreams, concerns, and unique needs, can we develop the appropriate strategies to help you achieve your financial goals. Open communication and reassessment ensure that your goals continue to be the driving force of our relationship.

OUR EXPERTISE

People are the fuel that propels our purpose and philosophy into action. Our team averages 20-30 years of experience in the financial services industry. Each of them has actively served local nonprofit entities in volunteer and governing board capacities. Over the past 20 years, American National Bank & Trust has continued to add professional and support staff to service your every need.

OUR TRUST TEAM

- Experience, expertise and integrity distinguish our Trust and Investment Team.
- Our professional staff has on average more than 23 years of experience in the financial services industry.
- Our staff of more than 20 represents individual expertise in all areas of investment and trust and estate services from portfolio management to experienced in-house back office support. Our client relationships are supported by committed and experienced administrative assistants. Our trust compliance staff ensures adherence to the highest standards of fiduciary practices.

One relationship at a time, maximizing the investment for the client's specific needs.

- We know our clients also value their relationships with other professional advisors. We respect those relationships, and our client's legal, tax, and financial planning advisors become an integral part of the team in developing, executing, reevaluating, and servicing the client's relationship with us.

- With this strong collaborative approach, we are able to deliver consistent service to current clients and to future generations through each stage of their lives, uninterrupted by any personnel changes or other events within the department.

OUR SERVICES

- **Personal Trust Services**

  Trusts combine investment management services with additional financial and estate planning tools. They are generally used to protect assets and beneficiaries and manage taxes, while providing financial security for you and your family.

- **Wealth Management Services**

  Wealth Management is much more than buying or selling an asset. Wealth management embraces all parts of your financial life and incorporates investment management, financial planning, banking, and wealth transfer strategies that are highly customized to your specific goals and unique needs.

- **Investment Management Services**

  Successful investment management requires time, experience and insight. It can be a very demanding and challenging task. Our experienced portfolio management team utilizes a very sophisticated platform of specific investment objectives tailored to your goals.

- **Estate Services**

  The estate settlement process can be very complicated, time consuming, and costly to your heirs if not executed properly. Selecting someone to settle your estate is one of the most important decisions you will ever make.

- **Individual Retirement Accounts**

  There are several types of Individual Retirement Accounts (IRA), and recent changes in tax laws have made saving for retirement inside an IRA even more accessible and attractive. IRAs can reduce or defer taxes, provide a vehicle to save for retirement, and generate income for retirement.

- **Retirement Plan Services**

  A quality tax-deferred retirement plan is one of the best tax-advantaged methods of saving for businesses and employees. Your well-designed retirement plan combines tax advantages to you and your business with retirement planning benefits for your employees.

- **Custody Services**

  Our Trust and Investment Services department can handle all the accounting and administrative details for your account, including protecting your securities, executing your security transactions, reinvesting income, providing tax information, and making distributions in accordance with your requests.

- **Non-Traditional Asset Management**

  "Non-traditional" assets, such as real estate or closely-held business interests, require specialized professional management. Our Trust and Investment Services department can assist with administration, valuation, and management services for most of your unique assets, including real estate, farm and ranch properties, oil and gas properties, and closely held business interests.

- **1031 Exchange Services**

  A 1031 Exchange is a powerful tool that gives a taxpayer the ability to sell a property held for business or investment purposes and defer the associated capital gains taxes. The tax basis of the original property is carried over and assigned to the new property. Therefore, capital gains taxes that might otherwise be due on the sale of the original property are deferred until the sale of the replacement property. Our Trust and Investment Services department can help you satisfy the "safe-harbor" provisions issued by the IRS under Section 1031 by serving as your Qualified Intermediary for your exchange.

With over $1 billion in assets under management, our Trust and Investment Services department is now the largest trust function in North Texas.

Better futures begin now.

We welcome the opportunity to visit with you to learn about your vision for a better financial future and to work in partnership with you to develop customized strategies to help you achieve your personal goals. We are directly accountable to you. We can react immediately to a change in your circumstances and we will be proactive in advising you of external situations we believe require reassessment.

As a community bank, we understand that the success of every family, business, and organization in our community contributes to the quality of life we all value. Our entire staff of professionals is dedicated to helping our clients achieve that success.

Thank you for considering our Trust and Investment Services.

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Saturday 8:00 – 12:00

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