FirstMerit PrivateBank Medical Professionals

Enjoy the Ease and Confidence of Having a True Partner to Manage Your Financial Success

FirstMerit PrivateBank makes wealth management personal, convenient and focused on you. Physicians, practice groups and healthcare administrators will receive financial services tailored to your specialized needs. Tell us your needs for today and where you want to be tomorrow. Our team stands with you every step of the way to help you achieve your individual and business goals.

As a member of the FirstMerit PrivateBank, you benefit from having your own Client Advisor and a team of specialists who build long-term relationships based on careful listening; proactive advising; mutual respect; and a commitment to putting you first. Depend on us for responsive local decision-making combined with the comprehensive financial products and services of a national bank.

FirstMerit PrivateBank Services

Private Banking*

Our high net-worth customers receive responsive, individualized local banking designed just for them. Whether expanding a business, building a second home or planning for the future, our clients benefit from a partnership centered on their day-to-day needs and long-term goals.

Services for the Physician include:

- Free checking based on balances in your account including special rates for both checking and savings
- Personal Lines of Credit – secured and unsecured, with interest only payments available
- Home Equity Lines of Credit – 76 basis points below Prime Rate – floating (currently 2.74%), no closing fees, up to 89% of the value of the home; Second home financing available
- Home Mortgage – Up to 95% of the value of the home for loans up to $1,000,000 (no PMI); up to 90% of the value of the home for loans up to $1,500,000 (no PMI); Competitive PrivateBank rates includes a 1/8% discount and up to a 30 year amortization
- MasterCard – 5.25% or 2% over Prime, no annual fee

Services for the Practice include:

- Full Treasury Management services (deposit and cash management
- Payroll Processing
- Merchant Services
- Customized Commercial Lending
- 401K and Profit Sharing Plan Management
- Practice Acquisition Financing

Investment Management

Clients with larger portfolios benefit from objective, highly experienced portfolio managers who deliver a disciplined but flexible investment strategy designed to drive consistent returns. You can rely on our knowledgeable professionals and a range of investment services, including:

- Your customized Investment Policy Statement
- Asset allocation consistent with client objectives and risk tolerance
- Diversified portfolios across asset classes and investment styles
- Ongoing portfolio reviews to evaluate progress
- Individual stocks and bonds, mutual funds, ETFs, REITS, separately managed accounts
- Tax-efficient portfolio management

Retirement Plan Services

Our local FirstMerit retirement plan experts deliver direct, turnkey, competitively priced solutions. Small to mid-size companies and organizations benefit from 401(k), 403(b), profit sharing or other corporate retirement plans. Services include:

- Assistance with plan design and administrative support
- Direct, fully integrated retirement plan platform
- Full-service team: no-third party relationships for our clients to manage
- Non-proprietary investment options
- Straightforward, on-site employee education as often as needed
- Corporate Trustee Services

FIRSTMERIT®
PrivateBank

PrivateBank Services *continued*

Insurance and Risk Management**

Individuals and businesses receive guidance from insurance specialists who take the time to understand their needs, assess current coverage and make ongoing recommendations. Our insurance team:

- Designs, funds and manages sophisticated insurance plans for public companies, closely-held businesses, high net-worth individuals, trusts, estates and nonprofits
- Acts as your representative in the insurance marketplace
- Manages risks associated with taxes, legislation, interest rates, investments or carrier quality
- Conducts regular, objective insurance plan/carrier evaluations
- Offers a range of Life, Disability Income and Long-Term Care Insurance products

FirstFamily Advisors

Exclusive offerings that transcend the traditional scope of private banking to provide highly customized resources for families and foundations with assets over $5 million. Capabilities include:

- Sophisticated team of experts with access to personal Wealth Advisor, Chief Investment Officer, Advanced Retirement Plan Specialist, Advanced Insurance Specialist and Advanced IRA Specialist
- Objective advice on a wide range of financial and other issues unique to highly affluent families including; legacy planning, gifting strategies and complex financial planning

As your partner, FirstMerit PrivateBank:

- eases your burden by managing the many details of your finances
- gives you more time for the people and activities most important to you
- grows, preserves, and distributes your wealth according to your wishes
- helps you plan for a secure retirement and beyond
- provides you with peace of mind

Let's sit down and talk about building a partnership together. For your private consultation on your financial and investment management needs, reach us at:

Sharon Mandel – Private Banker
(248) 430-1263
Sharon.Mandel@firstmerit.com

Leslie Hill – Client Advisor
(248) 430-1266
Leslie.Hill@firstmerit.com

www.firstmerit.com/privatebank