Welcome to Midland Trust Company

Midland

Trust Company

Welcome!

A little about us –

Midland Trust Company is a team of trusted advisors and officers focused on helping individuals, families and business owners address their wealth management goals and wealth transfer wishes, guiding them toward financial solutions specific to their needs. Our commitment to our clients is defined by three core attributes:

Accessible

- We are proactive, dedicated, and focused – working closely with our clients to help manage their finances.
- We are a partner that clients can rely on and will be there when they need us – providing financial guidance and solutions, with objectivity and integrity.
- We care about our clients and our communities – demonstrated by our personal involvement and long-term commitment.

Comprehensive

- Our proactive approach begins with listening and understanding our clients' needs, uncovering what financial security means to them and setting financial priorities.
- Driven by what is most important to our clients, we assess their current situation, monitor market conditions and make customized recommendations.
- Guiding clients through complex family situations, we identify estate planning and investment strategies that help address their goals.

Experienced

- We provide expert advice and have managed client assets through several market cycles.
- We are credentialed professionals skilled at developing investment, trust and comprehensive wealth management strategies to serve our clients.
- We are independent advisors who provide our clients unbiased recommendations and custom financial solutions to navigate through all stages of the client's life.

What sets us apart is our ability to provide financial strength while dedicating ourselves to each and every client. We invest time, energy and heart into every relationship, every experience, and every client interaction. We truly care about our clients and want to help them achieve financial success – **one conversation, one transaction, and one handshake at a time.**

Our Philosophy

We don't chase trends or provide one-size-fits-all solutions. Instead, we take time to understand each person and every goal. From individuals and business owners to nonprofit organizations, we design financial solutions as unique as our clients.

We start by listening to your personal and financial goals. We explore your distinct set of objectives, resources, risks and constraints, and prepare customized programs that fulfill your needs. By taking time to thoroughly understand your vision, we develop a formal plan to serve as our roadmap.

Frequent and personal communication – based on comprehensive, transparent information – is essential within strong relationships. It's one of the most powerful elements of the service we provide to keep you educated, connected and informed.

Helping you attain your financial objectives is our most worthy enterprise. Fundamentally, it's paramount to your success and ours.

We serve in a fiduciary capacity, serving in the best interest of the client and their beneficiaries.

- As a fiduciary, we put your interests first, act in utmost good faith at all times, and provide full and fair disclosures.

- The fiduciary standard is the highest level of customer care.

- We adhere to these core principles at all times, which serves as the cornerstone of our reputation and client service commitment to you.

Trust and Investment Solutions

Midland Trust Company is a wholly-owned subsidiary of Midland States Bank and part of the Midland Wealth Management group. We bring the resources of our entire organization to you.

Financial Planning

- Investment management
- Retirement
- Education
- Insurance
- Estate planning
- Tax strategies
- Credit facilities

Trust Services

- Manage financial needs including bill payment
- Settle estates
- Administer your estate plan
- Multi-generational guidance and education
- Serve as court-appointed guardian for finances

Investment Management

- Assess needs, risk tolerance, goals
- Offer custom investment solutions
- Passive and active management philosophy
- Tactical strategies to minimize risk and capture opportunities
- Regular review to ensure on track with goals

Retirement Plan Services

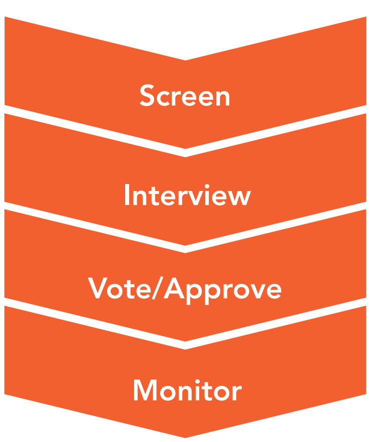
- Plan design, document and trustee services
- Plan consulting, compliance and reporting
- ERISA 3(38) Investment Manager
- Fiduciary investment selection and monitoring
- Institutionally managed portfolios
- Personalized participant consultations

Investment Management Services

Midland Wealth Management offers custom investment solutions. With no proprietary offerings, we provide clients unbiased recommendations and advice.

- Appropriate asset allocation is client specific and the main determinant of portfolio performance
- Our team gets to know you, your goals and financial objectives
- Risk tolerance, liquidity needs, tax and unique circumstances are understood prior to a formal investment recommendation
- Investment proposals incorporate prudent investment disciplines and strategies designed to meet your needs

Investment Screening Process



Trust Services

We offer customized trust management for individuals, families, institutions, foundations and endowments.

We can act as administrator.
While many people appoint a family member or friend to administer their trust or estate, it may not be in their best interest, mainly due to lack of experience.

We will support your trust and estate needs and handle every detail, alleviating the burden from your loved ones. While we don't take the place of your attorney or accountant, we can act as a trusted member of your team of advisors.

By designating Midland to serve as your corporate trustee, you'll benefit from a wide range of trust services, including:

Management, investment and distribution of assets

Distribution of trust funds in accordance with your wishes

Protection of confidential information

Preparation of tax-related documents

Examples of trusts under administration:

- Revocable living trusts
- Family and marital trusts
- Irrevocable trusts
- Charitable remainder trusts and foundations
- Guardianships
- Special Needs and Settlement Protection trusts

Guardianships & Special Needs Trusts

We can act as guardian/conservator of the estate.

Midland Trust Company administers court-ordered guardianships/conservatorships for minors or disabled adults to preserve and protect a ward's assets.

Some examples include:

- Minors or disabled adults receiving proceeds from a personal injury or wrongful death lawsuit
- Minors receiving an inheritance as a result of their parents' untimely death
- Adults judged as unable to handle their financial affairs

We can act as administrator of special needs trusts.

A disabled individual often needs to protect their current or future public benefits. In fact, assets over a certain limit can actually disqualify their benefits. The solution? Establishing a special needs or supplemental needs trust. It provides a safe harbor for the disabled individual's assets. That way, assets aren't counted when determining eligibility for public benefit programs.

Assets in special needs trusts can be used to pay for needs that government programs don't cover and help improve your loved one's quality of life. The trust can make funds available for special therapies, procedures and equipment, as well as for educa-tion, training and other items to make your loved one's life more comfortable.

Estate Services

We offer experienced estate planning advice and administration.

When you appoint Midland to be your executor or personal representative, a professional team of specialists will apply skill, sensitivity and discretion in helping you plan for the disposition of your assets and the settlement of your estate through the following services:

- Probate your will
- Collect assets and information
- Determine debts and claims against the estate
- Analyze and resolve time-consuming and complex tax issues
- Manage all elements of the estate, including investments
- Determine and arrange payment of all taxes
- Distribute the estate

Best Practices

Choose our services to gain the following advantages:

- Expertise & Dedication
- Compassion & Understanding
- Personalized Service
- Peace of Mind
- Investment Options
- Experienced in Government Benefit Programs
- Cost Savings

Midland Trust Company delivers value and service through experience, objectivity and compassion.

Locations

Chicago
225 West Washington Street, Suite 1640
Chicago, IL 60606
(312) 338-7878

New York
120 White Plains Road, Suite 135
Tarrytown, NY 10591
(914) 580-7500

Rockford
6838 E State Street
Rockford, IL 61108
(815) 231-2710

Learn More

- Visit us at
  midlandtc.com
- Follow us on LinkedIn
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- For our latest Market Outlook quarterly newsletter, visit
  midlandtc.com/information-center

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