



## **Merchants & Farmers Bank**

### **Trust Department**

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Price E. Boney, Jr., VP & Trust Officer  
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## **Trust Department**

### **What can we do for You?**

# Trust and Investments



## You may need us when.....

- Planning for retirement
- Wanting investment options
- Managing the farm becomes too difficult
- You need to provide for future generations
- Planning Your Estate's Administration
- Your spouse dies
- A family member or you becomes incapacitated

Services	Information
<b>Trust Accounts</b>	<ul style="list-style-type: none"> <li>• Living Trust/<i>Inter vivos</i> – created during the lifetime of the grantor/settlor</li> <li>• Testamentary Trust – created by will at time of death</li> </ul>
<b>Estate Administration</b>	<ul style="list-style-type: none"> <li>• Providing services determining how your assets will be distributed in the event of your death or physical or mental incapacitation</li> </ul>
<b>Guardianships</b>	<ul style="list-style-type: none"> <li>• Providing services for a person deemed fully or partially incapable of providing these necessities for himself or herself.</li> </ul>
<b>Agency Accounts</b>	<ul style="list-style-type: none"> <li>• Assets to be held by the bank, but managed, invested, and distributed as directed by the owner.</li> </ul>
<b>Self-Directed IRAs (Individual Retirement Plan)</b>	<ul style="list-style-type: none"> <li>• Traditional IRAs</li> <li>• Roth IRAs – Inherited IRAs (tax deferred vehicle)</li> </ul>
<b>Qualified Retirement Plans</b>	<ul style="list-style-type: none"> <li>• Simplified Employee Pension (SEP) Plan</li> <li>• 401(K)</li> <li>• ESOPs</li> </ul>
<b>Real Estate Management</b>	<ul style="list-style-type: none"> <li>• Agricultural Land Management</li> <li>• Rental Property Management</li> </ul>

The Trust Department staff has many years of experience and will deliver its service with accountability and integrity.

**Please feel free to call or stop by anytime.**



### Non-Deposit Investment Products

- are not insured by the FDIC
- are not a deposit or other obligation of, or Guaranteed by the depository institution
- are subject to investment risks, including Possible loss of the principal amount invested