Jeff Schriefer is vice president and director of Bank of the Bluegrass & Trust Co.'s asset management department. Jeff has been a part of the Lexington community since 1978, and received his undergraduate degree from the University of Kentucky and his M.B.A. from Morehead State University. He has worked in banking and financial services since 1998, is active in local charities, and coaches youth soccer and basketball.

Kathy J. Banta is a senior member of our trust administration team and an essential part of our asset management department. She grew up in Lexington and is a graduate of Lexington Community College and the Cannon Financial Institute Trust School. She has worked in trust administration since 1990 and has earned the designation of Certified Trust and Financial Advisor, one of the most valued designations in her field.

Our Philosophy

Respect The Individual

It seems that banks these days are getting bigger and bigger, causing the individual to become lost in the shuffle. At Bank of the Bluegrass & Trust Co., our focus is on you and what is best for you and your family. Period.

We invite you to give us a call today to see and feel the difference only a truly independent bank can provide.

BANK OF THE BLUEGRASS
& TRUST CO.
ASSET MANAGEMENT

101 East High Street
Lexington, KY 40507
Tel: 859.233.4500
www.bankofthebluegrass.com

Protecting The Past, Enhancing The Future

Planning Ahead Doesn't Mean You Have To Put Off Living Today

BANK OF THE BLUEGRASS
& TRUST CO.
ASSET MANAGEMENT

Our Way
Personal Relationships, Comprehensive Planning

At Bank of the Bluegrass & Trust Co., we have experience in the entire range of financial issues you face:

- Estate Planning
- Retirement Planning
- Cash Flow Analysis
- Irrevocable Trusts
- Charitable Trusts
- Bill Paying
- Estate Administration
- Guardianships
- Investment Management
- Education Planning
- Living Trusts
- Testamentary Trusts
- Special Needs Trusts
- Rollover IRA; Roth IRA
- Custodial Accounts
- Conservatorships

We are committed to understanding your personal situation, researching the best solutions, and providing you with the highest level of personal service and care.

Our Mission Statement
Do Unto Others As You Would Have Them Do Unto You

We operate our bank for a fair return to our stockholders. Our plan is to deserve the profit because we deliver a quality personal service our clients deserve and want. Our guidelines for this service:

- Honesty
- Confidentiality
- Understanding
- Go The Extra Mile
- Spirit Of Friendliness And Teamwork
- Know Our Clients By Name
- Keep A Sense of Humor
- Integrity
- Patience
- Immediate Action
- Kindness
- Responsiveness To Needs
- Knowledge Of Products

We believe that by carrying out this mission each and every day, we will reach our primary goal: to remain an independent bank.

Protect Your Most Valuable Assets:
The People You Care About

While it may be uncomfortable to think about, an estate plan can be the best way to ensure that the people you care most about are provided for after you are gone. At Bank of the Bluegrass & Trust Co., we work with you to develop an estate plan that is fair to your loved ones. We can help you use trusts and other estate planning vehicles to ensure that your assets are distributed and managed in accordance with your wishes.

Planning For Business Owners
Balancing Your Personal And Professional Needs

Business owners are so caught up in the day-to-day issues of running their business that integrating their company's finances with their own can be a challenge. Bank of the Bluegrass & Trust Co. can help you set up a succession plan for your business while keeping your personal financial picture in mind, so rely on us to serve your financial needs while optimizing the resources of your business.

Objective Advice From An Independent Bank
To Help You Reach Your Goals

Your goals are the driving force behind the financial guidance we offer. As an independent bank, we help you select the products and strategies that are right for you, not those that are beholden to the agenda of an out of state corporate office or Wall Street firm. Above all else, we are concerned with your well-being. In developing a strategy to meet your personal goals, we will use solutions most appropriate for you to address:

- Portfolio policy, construction, and rebalancing
- Retirement fund accumulation and withdrawal
- Tax minimization
- Funding college and other major expenses
- Estate planning and trust management
- Assessing insurance needs
- Philanthropic planning
- Multi-generational planning