

*More For You!*



## WHAT CAN A FINANCIAL PROFESSIONAL DO FOR YOU?

### OFFER PRUDENT AND TIMELY ADVICE

Determining your correct asset allocation, identifying the appropriate investments, tracking their performance and keeping up-to-date on investment related news and developments are difficult and time-consuming tasks.

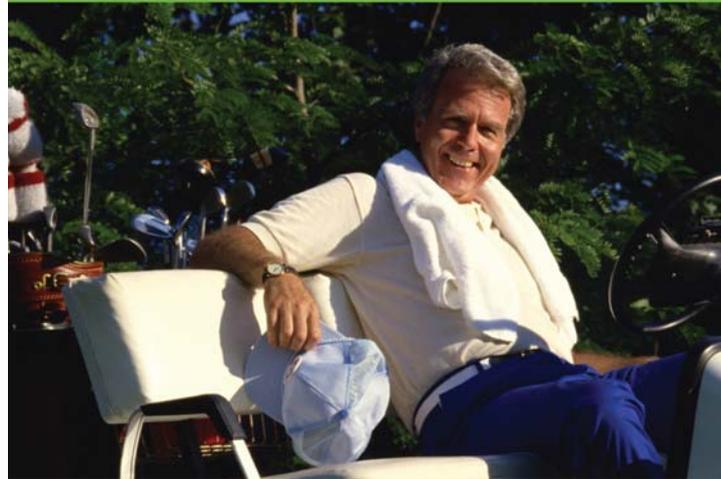
A qualified financial professional can build long-term strategies that balance your financial objectives and constraints, your time horizon and your tolerance for risk, then measure them against your short- and long-term goals.

### SIMPLIFY THE DECISIONS

A financial professional's job is to pare down the choices – more than 10,000 mutual funds, plus thousands of annuities, insurance options and individual securities – to those that fit your objectives and asset allocation strategy. By identifying appropriate options – including ones that are difficult to discover on your own – and focusing on your objectives, a financial professional can save you considerable time and effort.

### PROVIDE ONGOING REVIEW

Once an investment strategy is implemented, a financial professional will conduct comprehensive periodic reviews of your investment objectives, your portfolio's performance and your overall progress toward meeting your financial goals.



**F**irst State Investment Center helps investors meet all of their financial challenges by using a total wealth management approach. Each area is important individually, but managing them collectively is one of the most important factors in your overall financial success.



*More For You!*

**First State**  
INVESTMENT CENTER  
*A Division of First State Bank*

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Securities offered through Linsco/Private Ledger  
Member NASD/SIPC

Not FDIC insured. No Bank Guarantee. May Lose Value.  
Not a Deposit. Not insured by any Federal Government.

## INVESTMENT SERVICES



- MUTUAL FUNDS
- 401 (K) ROLLOVERS
- TAX FREE BONDS
- ALTERNATIVE INVESTMENTS
- COLLEGE SAVINGS ACCOUNTS

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■ **Investment Portfolio Analysis** – to keep you informed of how your investments are doing, and to make adjustments as needed.

## WHY CHOOSE FIRST STATE INVESTMENT CENTER?

### FINANCIAL STRENGTH

First State Investment Center offers securities through the financial consultants of Linsco/Private Ledger (LPL) which is one of the United State's largest organizations of independent financial representatives. Formed in 1989 through the merger of two small but successful brokerage firms, Linsco (established in 1968) and Private Ledger (established in 1973), LPL today is the leading independent brokerage firm in the nation, encompassing more than 6,000 investment professionals in 50 states.

LPL's fee-based asset management programs range from one that may combine mutual funds, individual securities and a no-loan annuity in a single portfolio to one that utilizes leading institutional money managers.

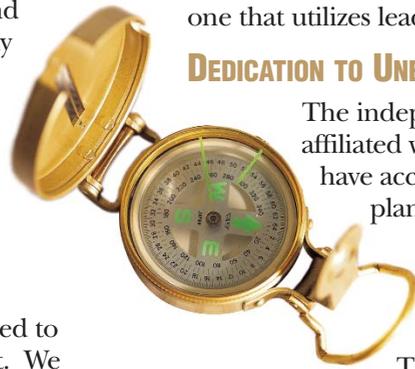
### DEDICATION TO UNBIASED FINANCIAL ADVICE

The independent financial representatives affiliated with First State Investment Center have access to comprehensive financial planning tools, as well as unbiased, independent research on individual stocks, bonds, mutual funds, annuities and investment managers across every asset class.

This enables them to concentrate their energy on understanding your individual financial goals and offering impartial solutions to the challenges of wealth accumulation and management.

### ACCOUNT PROTECTION

Linsco/Private Ledger holds membership in SIPC, which protects the securities in each client's account to \$500,000, up to \$100,000 of which can be cash. Please



## CAN YOU AFFORD NOT TO HAVE A FINANCIAL PROFESSIONAL?

Investments, taxes, insurance, retirement, estate planning ... the list of financial concerns and considerations facing you today is seemingly endless. And there are no easy answers.

To take advantage of all available options, today's investor needs two things: an understanding of which investment products are most appropriate for each situation and a relationship with a trusted investment professional who has a clear understanding of the investor's needs.

First State Investment Center is committed to putting service, and objective guidance first. We offer clients access to a wide assortment of financial products and services, including:

- **Retirement Planning** – to design an investment strategy to help you meet all of your retirement goals.
- **Individual Bonds** – to provide a foundation for your portfolio.
- **Mutual Funds** – for diversification and professional management.

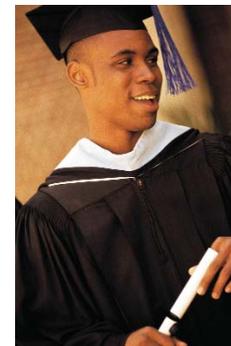
ask your investment representative for specific information on the significant additional coverage that is provided.

## YOUR NEEDS COME FIRST

First State Investment Center offers no investment products of our own, so First State Investment Center financial advisors can devote their time and energies not to produce quotas and sales goals, but to understanding your individual financial objectives. To help them meet your needs with suitable options, First State Investment Center provides access to thousands of individual securities and forms alliances with the nation's leading providers of investment and insurance products.



■ **Fund Your Retirement** – Even if you have accumulated the financial resources for what could be 15, 20, or 30 years of retirement, you will need a plan to maximize and protect those assets for as long as possible.



■ **Purchase A Quality Education** – College costs continue to rise at an average annual rate of 3% to 5%, so preparation to anticipate these extra expenses is important to your financial future.

■ **Develop A Realistic Investment Plan** – A plan should seek to achieve your desired level of return without taking on more risk (or more kinds of risk) than you can tolerate.

■ **Protect Current and Future Assets** – Without proper financial and estate planning, all your other planning could be impacted by circumstances beyond your control.

## YOUR ADVISOR IS A SEASONED, AUTONOMOUS PROFESSIONAL

First State Investment Center's Financial Advisors have the experience and dedication necessary to build a successful and self-directed practice. This autonomy allows them to concentrate their efforts on the aspects of financial services where they are strongest and can be of the greatest help to you.

Because First State Investment Center doesn't offer proprietary products and doesn't engage in investment banking activities, we are able to provide unbiased investment recommendations that integrate a broad scope of investment products, including stocks, bonds, annuities and mutual funds.

First State Investment Center's Financial Advisors have direct access to an analyst team and to state-of-the-art tools and technology



designed to help increase the value and impact of our independent research. This helps financial advisors to focus on customer relationships and investment strategies.