

ETF Portfolio Advantage[®]

Finally, investing that's invested in you





There's a Reason Trust is Our Middle Name™

Our mission is to help credit union members and private clients protect their hard-earned assets, achieve their financial aspirations and ensure their financial legacy thrives.

Founded in 1987 by America's Credit Unions for credit unions, their members and the general public, Members Trust Company is the first national trust and investment firm providing financial stewardship, investment and trust services with "Main Street" member-centric value *and values*...even for non-credit union accounts. This means we pick up the phone when you call, we treat you and your family as if you were our own, and that doing the right thing is more than our thing, it's our mandate.

With our Main Street values comes Wall Street experience...without the ego or exorbitant fees. Our team of investment professionals hold the highest Chartered Financial Analyst® designation and have been continually recognized in the industry as innovators and subject matter experts in trust and investment solutions, big and small.

TRIED AND TRUE AND ALL ABOUT YOU

ETF Portfolio Advantage®

Our Investment Team adopted an Exchange Traded Fund (ETF) strategy in 2004, making us one of the first trust companies in the United States to incorporate the lower costs and tax efficiencies made possible by ETFs in our portfolios. Since then, *Forbes* and *Morningstar* have recognized us for investment strategies that manage both risk and return.

An Exchange Traded Fund is a pool of stocks or bonds that tracks the performance of a target index or market segment, similar to an index mutual fund. Unlike a mutual fund, investors can buy and sell ETFs at market prices on major exchanges throughout the day, just like individual stocks.



Take Advantage of ETF Portfolio Advantage®



Our #1 priority is to reduce short-term volatility and risk in down periods, which allows a more opportunistic approach to achieving your long-term financial goals.



Low Cost Professional investment management costs to maintain ETFs are generally much lower than the costs of mutual funds due to more efficient service and record-keeping requirements.



Tax Efficient Since ETFs are index funds, they experience fewer sales due to redemptions and rebalancing than actively managed mutual funds. Fewer sales mean fewer capital gains.



Diversification Today over \$4 trillion in assets are held in ETFs in the U.S., representing various market segments and indexes. Using ETFs, Members Trust Company can diversify an investment portfolio over a wide spectrum of market sectors and industries much more cost effectively than buying individual stocks.



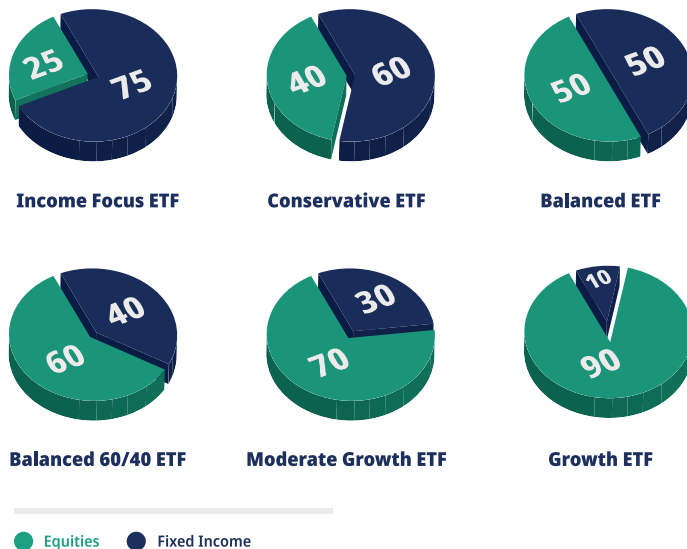
Trading Having the ability to trade ETFs throughout the day gives investment firms the flexibility to react to events in real time rather than waiting until the exchanges close.

PUTTING PEOPLE BEFORE PROFITS

ETF Portfolio Advantage Models

Using ETFs, we structure well-diversified portfolios to meet your particular objectives and needs. We offer six different ETF Portfolio Advantage Models that range from income to growth focus. Our Investment Team continually monitors and tracks the performance of each model against benchmarks and asset allocation ranges, and realigns and rebalances to maintain target allocations, including swapping out ETFs in response to market and industry changes.

ETF Asset Allocations by Objectives



Taking Advantage of ETF Portfolio Advantage® is Easy.

1. Your Financial Advisor will gather information and ask questions to understand your investment objectives and goals, risk tolerance and time horizon to develop an asset allocation that is appropriate for you.
2. Our Investment Team monitors and tracks the performance of your ETF Portfolio Advantage® investment account against a Performance Benchmark and Asset Allocation targets set in your Investment Policy Statement.
3. Our Investment Team continually realigns and rebalances your investments to keep your portfolio within the ranges of your Asset Allocation schedule in order to maintain asset diversification, which is critical in managing investment risk.
4. Annually or upon notice of a change in circumstances, your Financial Advisor will meet with you to monitor any life changes that may have occurred in order to ensure your Investment Policy Statement compatibility with your life cycle and circumstances.

ETF vs Mutual Funds

Can trade throughout the day	Can trade only at end of day
Low operating expenses	Operating expenses vary
No investment minimums	Must have investment minimums
Tax-efficient	Less tax-efficient
No sales charge	May have sales charge

Our Investment Team



John M. Largent
CFA, CFP®, CAP®, CCE -
President & CEO, Chief
Investment Strategist

Starting his career on the floor of the New York Stock Exchange, John has 35+ years of experience in the financial services industry and is a member of the national Financial Planning Association, the Financial Planning Association of Tampa Bay, and the CFA Institute. John graduated from the University of Arkansas, Sam M. Walton College of Business with a B.S. in Finance and Banking and MBA degree.



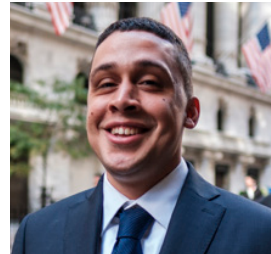
Sheldon Reynolds
CFA - VP, Trust &
Investments

As a frequent public speaker on various wealth management topics during his 28+-year career, Sheldon is a valued member of the MTC Trust Administration Committee. Sheldon graduated from Appalachian State University, Walker College of Business where he obtained his BSBA degree. Sheldon is a member of the CFA Institute and the CFA Society of North Carolina.



Jason Ritzenthaler
CFA, CTFA - Co-Chief
Investment Officer,
Director of Investments
& Institutional Business

With 15+ years' experience in the financial services industry, Jason has collaborated with global portfolio managers and industry experts at the CFA European conference and Harvard University. Jason graduated from Florida State University with dual degrees in Finance and Management Information Systems.



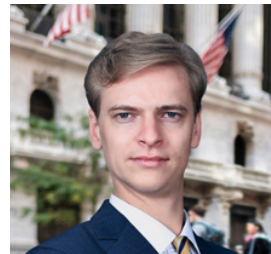
Jonnathan De Jesus
CFA - VP, Senior
Portfolio Manager

Recognized as an innovator in investment performance measurement and GIPS®-compliance, Jonnathan is a graduate of the University of South Florida with a BS degree in Finance. Jonnathan has published an article in The Journal of Performance Measurement and is a frequent speaker at performance measurement conferences.



Kate Braddock
CFA - Co-Chief
Investment Officer

Kate has over 30 years of experience in fiduciary portfolio management and oversees MTC's actively managed mutual fund model portfolios in addition to providing comprehensive wealth management services to individuals, institutions, foundations and non-profits. Kate graduated cum laude from the University of Vermont with a BA in Economics.



Chris Morgan
CFA - VP, Senior
Portfolio Manager

Chris has 12+ years of experience in the financial services industry; he passionately follows macroeconomic and market developments and carefully integrates client-specific circumstances into his portfolio management process. He has earned his Series 7, 63, 65, 66, 86 and 87 licenses from FINRA.

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MembersTrust.com



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