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Most Certified Retirement Experts in the Area Located at SNBT

Ten employees of The Stephenson National Bank & Trust (SNBT) have earned the prestigious Certified IRA Services Professional (CISP) designation from the Institute of Certified Bankers (ICB). No other financial institution in the area has employees certified with this designation. The CISP is awarded to individuals who have participated in a stringent training process and passed certification testing. In addition, each professional must abide by a strict code of ethics and complete continuing education in order to retain their certification.

“People may ask why we place such an emphasis on credentials. For starters, our employees are committed to helping individuals and business owners achieve their retirement goals, which requires knowledge that goes beyond the generic ‘retirement planner’ title. This allows us to stand apart from other financial institutions in our region by having the largest group of highly trained employees certified as retirement experts” stated John Reinke, President of The Stephenson National Bank and Trust.

An Individual Retirement Account (IRA) is a tool for retirement savings. When leaving employment, changing jobs, or retiring, most people choose to move their assets from employer-sponsored retirement plans and seek guidance on how to properly handle distributions to maximize their income during retirement. “We’re very proud to provide customers with advisors educated to help them maximize their savings for retirement. In this economy, we all need to take advantage of every benefit available to help us prepare for a comfortable retirement” continued Reinke. A CISP can assist customers just starting to save for retirement as well as those interested in rolling over existing 401(k), 403(b), pension, and profit sharing plans.

Preparation for the certification process begins with over 30 hours of intensive instruction plus countless hours of study in order to pass the rigorous exam. The curriculum, endorsed by the American Bankers Association, is designed to develop advanced skills and provide a thorough understanding of Individual Retirement Accounts. The CISP exam covers employer plans, plan portability, estate planning, and



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other IRA specific issues. It also signifies the highest standards of performance in the financial services industry by validating individuals' knowledge and expertise.

During the month of March, SNBT will be hosting weekend retirement information sessions with several CISP professionals available to answer your questions. The dates at each location are: March 12 in Oconto, and March 19 in Menominee, and March 26 in Marinette. Sessions are open to the public. For more information, call SNBT at 715-732-1732 or check our website at www.snbt.com.

The Stephenson National Bank & Trust is a 136-year old independent community bank with assets of \$277 million and Trust and Investment managing assets in excess of one-third of a billion dollars. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

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