



THE
STEPHENSON
National Bank & Trust

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Making Retirement A Reality

The Stephenson National Bank & Trust (SNBT) takes its role of being a community bank seriously. Because of this commitment, three years ago the bank hosted their first seminar on retirement planning which was open to the public. Using understandable



terms, eliminating financial jargon, and avoiding promotion of bank products, The Retirement Experts explained the ‘whys’ and ‘hows’ of establishing a retirement plan. The success of that seminar has led to an initiative which is dedicated to SNBT being the resource for people at any stage of retirement planning.

“As a local, community bank, we feel it’s important to help the communities in which we live and work. We wanted to have a seminar where we could provide people with practical and valuable information they could apply when making their own retirement plans,” shared Daniel Peterson, SNBT President. “It was exciting because people were eager to learn how to take control of their retirement and gave our seminar a rating of 4.75 stars out of 5!”

Between 2010 and 2013 they have educated almost 350 people through Retirement Forums. The fourth annual retirement forum focused on the topic of sustainable retirement income, a very important piece of the retirement savings puzzle. “The most common concern we hear from clients is their fear of running out of money too quickly during retirement. While that is a valid concern, the likelihood of it happening can be minimized with proper financial planning,” explains Greg Salmen SNBT Senior Vice President & Trust Manager.

Experts from SNBT educated about 70 participants on how to define and create a retirement plan with sustainable income. “Sustainable income means maximizing all available resources to provide a steady stream of money for as long as an individual needs it,” continued Salmen. “Achieving sustainable income is a process. That’s why it’s important to sit down and talk to a knowledgeable professional who can advise you about



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options that will provide a secure retirement.”

As an extension of this initiative, SNBT has 15 employees that have completed rigorous educational requirements including: examinations, certifications, and continuing education in preparation to become a Retirement Expert. SNBT has the area’s largest group of highly trained advisors who collectively hold 27 advanced professional designations in retirement planning.

“Through our series of Retirement Forums, we are using our expertise to reach out to the community and introduce ways to maximize income during retirement,” continued Peterson. “In addition, we’ve solidified our commitment to educating the public on the importance of retirement planning, by acquiring a registered trademark on the phrase ‘Turn to the Retirement Experts®’. It is not just a slogan or tagline at SNBT, but serves to emphasize our dedication to this initiative and expertise in this field.”

Anyone with questions about their own retirement plan may call The Retirement Experts at 715-732-1732 for advice on planning strategies, a second opinion, or guidance on IRAs, rollovers, or transfers.

The Stephenson National Bank & Trust is a 138-year old independent community bank with \$750 million in Bank, Mortgage, and Trust & Investment assets under management. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. with a Trust & Investment Office in Marquette, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

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