

Facts and Figures

About Us

AMG National Trust Bank is an independent wealth management boutique with private banking services that helps people and institutions build and preserve wealth.

AMG National Trust Bank provides comprehensive investment management, financial counseling, tax, philanthropic, trust administration and private banking services to high-net-worth individuals, corporate executives, business owners and entrepreneurs, as well as institutions.

Leadership

Earl L. Wright is chief executive officer and board chairman of AMG National Trust Bank. Mr. Wright earned his MBA from The Wharton School of the University of Pennsylvania and was honored as a "Master in Profession" from his undergraduate Alma mater, the University of Nebraska. He served as an academic advisor to help start the Masters of Finance Program at the University of Denver and has co-authored articles for *Trusts & Estates* and *Personal Financial Planning*.

Michael D. Bergmann, Ph.D. is senior executive vice president and chief economist of AMG National Trust Bank. Dr. Bergmann holds a doctorate degree in Business Economics and a master's degree in Statistics from Stanford University. Dr. Bergmann developed the firm's proprietary asset allocation models that integrate key concepts of Modern Portfolio Theory. He is the author of the firm's quarterly research report *Notes on the Economy* and is a member of the American Economics Association, the American Finance Association and the National Association for Business Economics.

Corporate Clients*

Arris Corporation	Haworth Industries	PPG Industries, Inc.
AT&T	Home Depot, Inc.	Principal Financial Group
Ball Corporation	Hormel & Company	Qwest Communications, Inc.
Delta Dental	Lucent Technologies, Inc.	VF Corporation
Kodak	Nationwide Insurance	
Haselden Construction	Pella Corp	

* This is a partial corporate client list as of December 31, 2007. The selection of clients on this list is based on the clients' geographic location, industry, name recognition and/or relationship with AMG and not on investment performance criteria or client endorsement.

Fast Facts

- Founded in 1975.
- Added commercial banking powers in 2008.
- Corporate headquarters located in Denver, Colorado; main banking office in Boulder, Colorado. Other offices located in Chicago, Parsippany and Norfolk.
- Clients across the United States and overseas.
- More than \$2.7 billion of assets under management.

Mission

AMG National Trust Bank is built around the current and future needs of its clients. Our mission is to help clients achieve their unique financial goals by integrating sound judgment, objective advice and excellence in personal service.

Services

- Investment Management and Advice
- Financial Counseling
- Personal Financial Management
- Access to Alternative Investments
- Personal Trust Administration
- IRA and 401k Rollover Accounts
- Income and Gift Tax Return Preparation
- AMG Charitable Gift Foundation
- Family Office Services
- Qualified and Non-qualified Retirement Plans
- Commercial and Private Banking

AMG Portfolio Strategies

- The Blue Chip Equity Portfolio Strategy
- The REIT (Real Estate Investment Trust) Portfolio Strategy
- The Small & Mid-Cap Equity Portfolio Strategy
- The All-Cap Equity Portfolio Strategy
- The Global Dividend Portfolio Strategy

AMG NATIONAL TRUST BANK

History

Our firm dates back to 1972 when we began as Asset Management Group (AMG). Since then, we have evolved into a national organization with more than \$2.7 billion of assets under management and offices in Denver, Chicago, the New York vicinity, Philadelphia and Norfolk.

1972 — Earl L. Wright and Michael D. Bergmann, PhD, establish Asset Management Group (AMG) as a division of a national investment bank. AMG provides objective, comprehensive financial counseling services to senior executives of leading U.S. companies.

1975 — Founders purchase AMG to become an independent, fee-only firm, thereby reducing potential conflicts of interest.

1976 — Firm becomes a registered investment advisor with the Securities and Exchange Commission (SEC) and begins providing specific investment recommendations to clients as part of our extensive counseling services.

1976 — Group financial planning services introduced. New services offer corporate clients customized group programs on critical financial planning and retirement issues.

1976 — We provide clients access to alternative investments to diversify their investment portfolios beyond traditional stock, bond and mutual fund holdings.

1979 — Tax return preparation services added. In-house tax specialists prepare tax returns, advise on tax compliance issues and provide tax research to support counseling teams.

1981 — Earl L. Wright and Michael D. Bergmann establish Asset Management Group Investment Corp. (AMGIC) to expand due diligence and alternative investment offerings to AMG clients.

1982 — AMG adds corporate compensation and benefits specialists to help clients evaluate employment contracts, stock option plans, retirement packages and other workplace benefits.

1994 — We expand services to provide investment management, which includes a customized AMG investment plan that we can implement for our clients.

1995 — Bill paying and recordkeeping service introduced. Service aids clients who have a large number of monthly bills, travel frequently, own multiple homes or lack the time to pay bills.

1995 — The AMG Charitable Gift Foundation, a public, non-profit organization, is created to provide clients with a convenient, low-cost alternative to establishing a private foundation.

1999 — Personal Financial Management (PFM) is introduced to provide clients with a comprehensive, integrated package of financial counseling and discretionary investment management services.

2001 — We become a national trust bank. AMG and the trust department of Guaranty Bank and Trust create a non-depository, non-lending national trust bank to help clients by providing trust services along with our extensive range of financial management services.

2004 — We acquire Old Dominion Trust Company in Norfolk, VA, to serve affluent individuals and businesses throughout Eastern Virginia and to further extend our presence in the Eastern U.S.

2008 — The addition of commercial banking powers granted by the FDIC and the OCC allows AMG National Trust Bank to better serve clients' complete financial needs.



National Trust Bank

Corporate Headquarters: Denver

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Main Banking Office: Boulder

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