

Wealth Management Built Around You

Start Your Journey with a Team You Can Trust



WHAT TO EXPECT WHEN YOU

Partner With Us

At **The First**, our Wealth Management team is here to help you confidently plan for your financial future. Our first meeting is all about getting to know you – your goals, your dreams, your needs.

When you work with **The First**, we will:

- Understand your finances and unique circumstances
- Customize your investment plan—no one-size-fits-all approach
- Help set clear financial goals and build strategies to reach them
- Continuously review the investment strategy and make adjustment to remain aligned with your goals
- Provide direct access to your dedicated advisor

IT'S NOT JUST
PLANNING

**It's A
Partnership**

Wealth Management Matters

Financial well-being doesn't happen by accident.

Establishing long-term goals with a trusted advisor helps you:

- Make informed, confident decisions
- Minimize risks and unexpected surprises
- Create a legacy for future generations

WE SUCCEED WHEN YOU SUCCEED

Our Investment Philosophy



Diversification

Spread risk across asset classes



Cost-Efficiency

Maximize your returns with low expenses



Long-Term Growth

Stay invested, stay committed



Steady Strategy

No emotional decisions, just smart strategy

THE BENEFITS OF

Working With Us

- ✓ **Build and Protect Your Wealth** - Your investments are managed by experienced professionals—research shows they often outperform self-directed accounts.
- ✓ **Expert Financial Guidance** - From investing and retirement planning to taxes to estate planning and trust management—your dedicated advisor is with you every step of the way.
- ✓ **Track Your Progress** - Regular check-ins ensure your plan stays on course while you focus on living life.
- ✓ **A Dedicated Advisor** - You'll have a direct line to a local advisor who knows your story and is invested in your success.
- ✓ **Transparent, Fee-Only Service** - No commissions. No product pushing. No hidden charges. Just honest advice and clear, competitive fees.

Wealth Management Transitions

- **Rolling Over Retirement Accounts** - 401(k) or 403(b) rollovers for professional management and ongoing advice.
- **From Piggy Banks to Portfolios** - Clients who started with us as kids now trust us with their future.
- **Small Business Owners** - You built your business with us, now let's make your capital work for you.
- **Real Estate Sales** - Sold a property? Let's grow those proceeds wisely.
- **Multi-Generational Trusts** - Families have stayed with us for four generations and counting.

Why Choose The First?

- ✓ **Fiduciary Standard** - Always acting in your best interest.
- ✓ **200+ Years of Local Experience** - Right here in Bucks County.
- ✓ **Trusted By The Community** - We've been helping clients grow since 1922.

BOOK A CONSULTATION WITH THE

Wealth Management Team

Trust is earned, year after year. We are small enough to know our individual clients and large enough to handle all their needs. Get to know the team you can trust today! With our deep expertise and personalized approach to Wealth Management, we are dedicated to helping you achieve your financial goals. From Trust Services to Investment Management, Financial Planning, and more, experience the difference that a committed, knowledgeable, and local wealth management team can make. Visit our website at fnbn.com or call us at **215-968-4872** to schedule an initial consultation with one of our team members in Bucks County.

THE *First* NATIONAL BANK
& TRUST CO. OF NEWTOWN

 **The First's Wealth Management Group**
34 South State St Newtown, PA 18940

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