



Investment Management • IRA & Trust Services

A FOUNDATION FOR SAFETY

Sabal Trust Company is Florida's largest employee owned investment management and trust services company. Our growth and success is primarily a result of having enjoyed a long history of referrals from existing clients, attorneys, CPA's and others who know us well. We have worked hard to earn and keep their confidence and their trust.

Regrettably, recent events have demonstrated that experience, reputation and even confidence and trust are not enough. It is also important that existing as well as prospective clients have a thorough understanding of how the company they are entrusting with their financial assets is organized and operates.

Listed below are fifteen questions that we think you should know the answers to. Ideally, the answers to all fifteen questions will be "yes".

1. Does the Board of Directors include members who are independent and not employed by the company?
2. Do the independent Board members have personal accounts with the company?
3. Does the Board of Directors have an Audit Committee?
4. Are the Audit Committee members independent and not employed by the company?
5. Does the Audit Committee hire an independent third party to perform an annual examination?
6. Is the company regulated by a government agency?
7. Is the company subject to annual examinations by a government regulatory agency?
8. Has the company received satisfactory ratings by its regulatory agency for all examinations?
9. Is the company audited at least annually by a qualified, independent certified public accounting firm?
10. Are client assets held by independent, regulated third party custodians?
11. Does the firm assign accounts to relationship management teams comprised of at least three people?
12. Does the company provide clients with direct internet access to their accounts?
13. Are monthly client account statements produced by an independent third party?
14. Are company employees subject to personal background and credit reviews by an independent third party?
15. Does the company have employee bond, errors, omissions and liability insurance?

Sabal Trust Company is pleased to report that our answer to all fifteen questions is "YES."