

*Reaching your financial goals is serious business to you – and to us. Our experienced Private Wealth Management team will work with you each step of the way to identify your personal goals and create a customized portfolio strategy to help you reach those goals.*

*We specialize in helping successful business owners, nonprofit organizations, individuals and families protect and grow their hard-earned wealth. As we focus on a select group of clients, we are able to devote the time necessary to tailor innovative solutions to meet each client's needs and objectives.*

*Whether you need professional investment management, estate planning, advice on transferring or selling your business, or someone to work with you in developing a plan for your retirement, we can provide clarity and peace of mind with a comprehensive financial plan.*

#### **We Deliver:**

- **Outstanding Personalized Service** - Our clients expect exceptional service and personalized attention, and we are committed to making sure they get it. We will collaborate with you to develop an integrated financial plan to best achieve your unique personal or professional goals.
- **Proven Expertise** - Our team is comprised of nationally-recognized experts on investment management and financial planning. Members have been quoted by *The Wall Street Journal*, *CNBC*, *CNN.com* and *Forbes*, written articles for national publications like *Denver Business Journal*, *Bottom Line Wealth*, and *Physician's Money Digest*, and counseled clients on a diverse range of topics from estate planning to hedge funds and alternative investments. We will gladly work with your existing team of accountants, lawyers, and planners to make sure you always have the best advice and counsel, regardless of your financial needs.
- **Objectivity** - Unlike many of our competitors, we don't charge investment commissions, accept incentive or soft-dollar compensation, or offer proprietary products. Instead, we give you objective and unbiased advice and counsel specifically tailored to your unique financial needs and goals.
- **Low Costs** - We only use no-load, low-cost investment vehicles. We focus on tax-efficient and risk-managed strategies designed to lower your overall costs and increase your net returns.

#### **We Offer:**

- **Professional Portfolio Management** - Our team has extensive experience in a wide variety of investments, including stocks, corporate, government and municipal bonds, mutual funds and exchange-traded funds. We also offer our clients access to various alternative investments such as real estate limited partnerships, hedge funds, oil and gas royalty trusts, venture capital funds, option strategies, currency investments and specialized fixed-income partnerships.
- **Customized Estate and Tax Planning Strategies** - Whether you want to know if you can afford to retire early, how much you need to save for your child's education, or when you should exercise incentive stock options, we can give you the information you need to make the right decisions. We provide retirement advice, tax planning strategies, estate planning, wealth transfer strategies, trust administration, charitable-giving strategies, private foundation management, and business transfer and succession planning.

For further information about our Private Wealth Management services, please contact David A. Twibell, President – Private Wealth Management, Colorado Capital Bank.

Mr. Twibell can be reached in the Denver Metro area at 303.814.5545, in Colorado Springs at 719.482.7015 or at [dtwibell@coloradocapitalbank.com](mailto:dtwibell@coloradocapitalbank.com).

## Press Room

The Private Wealth Management officers at Colorado Capital Bank are nationally-recognized authors and experts in their respective fields.

David Twibell, President – Private Wealth Management, writes about portfolio management and financial planning for several national and local publications and is a frequent media source.

Recently, Mr. Twibell has written about REITs, Ethanol and Short Selling. He has also been interviewed for and quoted in articles on *CNBC.com*, *Colorado Springs Business Journal*, and *BusinessWeek*.

You can find these articles at [www.coloradocapitalbank.com](http://www.coloradocapitalbank.com), Wealth Management, Press Room.

## Our Wealth Management Team

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## Online Investment Access

Colorado Capital Bank offers online access to your investment accounts. You will be able to view your:

- Account Summary
- Balances
- Positions
- Statements and Tax Reports
- Transaction History

## Online 401K Access

Colorado Capital Bank offers online, real-time access to your 401K accounts which allows you to:

- View your account summary
- Change future investment elections
- Change current investment balances
- View your personal performance
- Generate on-demand statements
- Have access to online planning advice
- And conduct your online business in a securely-hosted environment for your protection and peace-of-mind

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SECURITIES & INSURANCE: Not a Deposit | Not FDIC-Insured | Not Insured by Any Federal Government Agency |  
Not Guaranteed by the Bank | May Go Down in Value. CCB Insurance Services, LLC is a subsidiary of Colorado Capital Bank.

**CUSTOMER SERVICE** 1.800.913.5120 | **24-HOUR TELEPHONE BANKING** 1.866.456.6871

**LOCATIONS & ONLINE BANKING** | [www.coloradocapitalbank.com](http://www.coloradocapitalbank.com)