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ICBA Financial Services Adds Sage Advisors for Private Wealth Management Expertise

Washington, D.C. (Aug. 12, 2008)—ICBA Financial Services, the retail investment and insurance services company of the Independent Community Bankers of America (ICBA), announced it has expanded its private wealth management program to include Sage Advisors, Albany, N.Y. The enhanced programs offered through Sage Advisors add strategic planning and a more specialized level of service to the existing financial planning and investment solutions tailored to the needs of community bank owners, executives and directors.

“For the families, owners, executives and directors that own and operate community banks, planning for and managing their personal assets can be critical in enabling a community bank to remain a community bank,” said Jeff A. Nunn, ICBA Financial Services chairman and president and CEO of Citizens Bank of Claude, Texas. “ICBA Financial Services is taking the next step in offering wealth management by adding Sage Advisors, a highly specialized team of experts who provide strategic planning advisement for bank owners and their families.”

The addition of Sage Advisors to the existing ICBA Financial Services Private Wealth Management program adds a depth and concentration to an already comprehensive program. Providing counsel and strategic financial management to successful entrepreneurial families is the organizational specialization of Sage. Whether structuring a succession plan, income tax plan, insurance and risk management or setting up philanthropic endeavors, the firm provides the strategic guidance for the client and family.

“It’s been our experience that most people don’t look forward to doing estate planning because they don’t understand what is required to create a really good estate plan,” said Philip J. Toffel, JD, Sage Advisors Managing Director. “As a result they do some planning but it is generally scattered, ineffective and may be out of date. Sage brings a unique process to the families we work with called the *Wealth Enjoyment System*. The program is designed to make financial and estate planning easy, enjoyable, predictable and automatic.”

“Successful individuals want to protect and provide for their families and loved ones; building a legacy and helping their families lead a better life,” said Toffel. “ICBA member community bankers have a unique and instrumental place in the U.S. and world economy. Helping bank owner families strategically plan for their own success for today and tomorrow is crucial to maintaining a community’s financial resource, the community bank.”

For more information on the ICBA Financial Services' wealth management solutions visit www.icbafinancial.com, call 1-800-786-0223, or contact Philip Toffel at ptoffel@sagehilladvisory.com.

About Sage Advisors

SageAdvisors guides families to take advantage of the full range of opportunities that arise from realizing, protecting, growing and transferring wealth.

About ICBA Financial Services

ICBA Financial Services, the retail investment and insurance services company of The Independent Community Bankers of America (ICBA), provides community banks with retail investment services, insurance solutions and paperless trading platforms. For more information visit www.icbafinancial.com

About ICBA

The Independent Community Bankers of America, the nation's voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit www.icba.org.

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