

TCK OFFERS A UNIQUE SYSTEM — A PROCESS OF TAKING CARE OF CLIENTS, CHOOSING INVESTMENTS, AND CAREFULLY MONITORING PERFORMANCE

Investing is serious business, requiring time and study, patience and vigilance. That is why we offer a range of customized investment management services to our clients.

These services are truly valuable for many people, especially those who: recently sold businesses or properties; work in demanding careers and have little time to follow investment markets and trends; retired or are about to retire; find themselves with large sums to invest from legal settlements, inheritances or insurance payouts.

If your financial future depends largely on the success of your personal investments, you, too, might wish to evaluate the advantages of our services.

Successful investing

Although investment results never can be guaranteed, we believe that our clients benefit from the application of these principles:

Success favors the long-term investor. The probable results of various investment approaches over long periods are fairly predictable. They can be estimated and compared, along with the probable risks involved. By contrast, short-term results—how stocks or bonds will perform over the next six months, even the next year—appear to be virtually impossible to predict.

Whether your primary goal is to build wealth or to protect your wealth and enjoy a steady income that keeps pace with the cost of living, we believe that a long-term approach is essential.

Choosing the right asset mix is critical. How much of your money should be in stocks—and in which types of stocks? How much should be in bonds? How much should be set aside as a stable, interest-earning reserve? Deciding on the right investment mix and sticking to it (until your goals or circumstances change significantly) is a major step toward investment success.

Serious investment programs should be custom tailored. Investors shouldn't be comfortable with "off-the-rack" formulas, and for good reason. The right investment strategy for you depends on your unique personal circumstances. If your investment program is not tailored to your needs and isn't based on a process that adjusts to your changing needs, you won't be happy with it—and, therefore, it probably won't succeed.

Expecting a big retirement-plan payout?

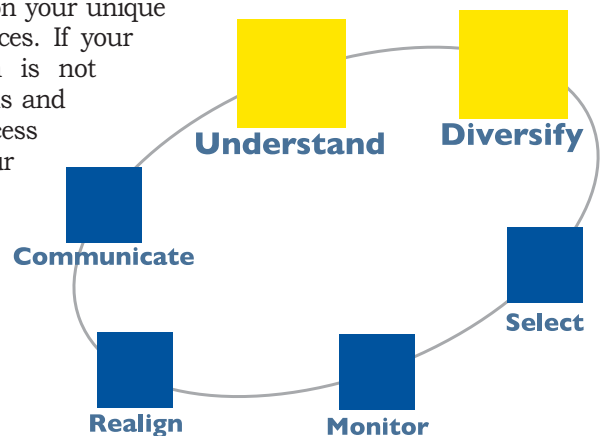
If you're about to change jobs or retire, you might receive a lump sum distribution from a 401(k) or other tax-deferred retirement plan. Consider a direct rollover into an IRA. By having your lump sum transferred directly to an IRA, you can have us invest the entire payout for you, undiminished by current income tax or a possible 10% penalty tax.

Caution: If you do not arrange in advance for a direct rollover, 20% tax will be withheld from your distribution even before you receive it!

Put Us to Work for You

We offer a range of flexible investment services, depending on how

Unique System, page 3



Learning Never Ends

TCK's Investment Support Analyst, **Michal Emory**, recently returned from Boston where he completed the first of three levels of **Cannon Financial Institute's Trust School**. Cannon recognizes the contributions that well-trained trust officers and employees can make to their institutions. Therefore, Cannon's courses offer the most comprehensive, current and practical personal trust administration training available.

The three levels are not basic, intermediate, and advanced classes, rather they are designed like law school. The course provides

comprehensive coverage of total trust related matters during three sequential sessions. Completion is rewarded with a graduation plaque. Completion of all these courses prepares graduates for the Certified Trust and Financial Advisor (CTFA)[™] examination, which can be taken at the end of the third year for those who qualify. CTFA[™] is the highest designation awarded in the trust industry.

J.R. English attended the **2006 School of Trust & Financial Services** September 18-22, in Omaha, Nebraska. The school provided J.R. with an increased understanding of the major function

areas of the trust department and their interrelationships. Highlights of the school included the study of trust administration, estate planning, probate, conservatorships, investments, operations and business development.

Lisa Huskin attended **Advanced Trust Operations School** September 12-14, 2006, in Omaha, Nebraska. The school offered Lisa continuing trust education, instruction on technical trust operations topics, information on up-to-date trends and changes in the trust field, and education appropriate for specialized trust operations personnel.

Personal Briefs

Janis Bunker was recognized and honored as one of 44 amazing individuals who helped create Lawrence Hidden Valley's treasured camp at a Hidden Valley Honoree Dinner held September 7, 2006. The dinner also celebrated the 50th anniversary of Hidden Valley!

J.R. English and **Martha Linsner** have joined the Downtown Wichita Rotary Club.

Steve English recently received the Paul Harris Fellow Award from the Rotary Foundation of Rotary International in appreciation of tangible and significant assistance given for the furtherance of better understanding and friendly relations among peoples of the world.

Terry Richards co-chaired the silent auction portion of the recently held Rockin' the Roundhouse fundraising event put on by the Wichita State University Alumni Association and the Athletics Department. Go Shockers!

Paulette Rupp joined TCK in November 2006 as an Administrative Assistant to several Wichita Trust administrators. Her responsibilities include preparation for client and prospect meetings, opening accounts and requesting asset transfers, processing distributions, and creating annual account review reports. Her educational background comprises of a Bachelor of Arts in Music from Friends University and a Bachelor of Science in Business Administration from Newman College. Paulette has over 25 years of business and accounting experience. Paulette enjoys painting, collecting antique glassware & clocks, singing as a church cantor, and various other activities.

Shelli Nestelroad joined Executive Women International (EWI) as a representative on August 16, 2006. Dianne Allison will be her EWI Executive.

Trust Update is a quarterly report of:

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TCK
TRUST & FINANCIAL
ADVISORS

Unique System, page 1

involved you wish to be with specific investment decisions:

Investment management accounts.

After meeting with you to discuss your goals and studying your circumstances and preferences, we develop an appropriate investment strategy for your approval. We then assume full responsibility for managing your portfolio. We buy and sell investments as necessary to carry out your strategy and report all transactions and other account activity to you. We attend to all investment details. You can rely on us to handle purchases and sales of securities, keep investment records, redeem called or matured bonds, and collect or reinvest your income.

Consider these advantages

Our clients enjoy a number of benefits from our investment management services:

1. *Objectivity.* Unlike many other advisors, we charge a clearly stated annual fee for our services, linked to the market value of each client's account. Our clients know that they can count on us for guidance that is objective. We have no financial stake in promoting any particular investments, nor do we have any reason to trade excessively and "churn" our clients' accounts.

2. *Economy.* In addition to benefiting from moderate management fees, our clients save money through low brokerage commissions, thanks to

our status as an institutional investor.

3. *Broad capabilities.* As our clients build their net worth, they can look to us for a wide range of additional services. Whether it's a matter of setting aside something in trusts for the grandchildren or developing a succession plan for a family business, our trust and estate specialists can help.

Living Trusts.

Like a growing number of our investment clients, you may prefer to set up your account as a comprehensive revocable living trust. In addition to providing the above several advantages of our investment services while you are healthy, a trust permits you to arrange for us to provide for full management of your personal finances in the event of serious illness and disability, eliminating the possible need for court proceedings. You don't need to worry about paying your bills, handling tax chores, or burdening family members with your finances. Trusts also offer well-known advantages, including greater privacy and a reduction in the delays and expenses associated with probate.

Choosing the revocable trust option does not tie up your money in any way. You remain free to change or cancel the trust whenever you wish.

**We're what you seek in an investment manager**

We offer our clients services of the highest quality, delivered with tact, sensitivity and impartiality. Our commitment to our clients is absolute. Above all, we want them to be comfortable with our services.

You must have questions. Making a decision about how to manage your investments is an important aspect of your financial life. We'd be pleased to discuss how we will meet your expectations.

With TCK, you can see the future from here. Call today to schedule an appointment for yourself or share this article with a friend.

TCK Forming Bridge Club

TCK is forming a couple of "social" bridge clubs that will meet monthly in Wichita on the first Tuesday of the month and in Arkansas City on the fourth Thursday of the month. Please call or E-mail Martha Linsner at 316-264-6010, 800-530-5254 or mlinsner@TCKansas.com if you'd like to join us as a regular member or a sub.

Locations / Start Dates:

Wichita: TCK Offices - 125 N. Market (we'll actually play on the 18th floor of the SCTelcom building)

Upcoming Dates: Tuesday, February 6, 2007 and Tuesday, March 6, 2007

Arkansas City: Union State Bank-North Branch - Basement.

Upcoming Dates: Thursday, February 22, 2007 and Thursday, March 22, 2007

Clients and friends welcome. We promise to not market our services to participants at these events.

Providing trust services in these Kansas communities
Wichita Lawrence Leavenworth Arkansas City Atchison Augusta Emporia
Eureka Everest Haven Kansas City Olpe

T C K T R U S T & F I N A N C I A L A D V I S O R S

Alert! ***There's still time to make your IRA contribution***

Haven't made a contribution to your IRA or Roth IRA yet for 2006? It's not too late.

You have until the deadline for filing your 2006 tax return to make a contribution (this year, April 16, because April 15 falls on a Sunday). Make your contribution for 2007 as well, and take advantage of the tax-deferred growth of the income from your contribution for the full year. You can contribute \$4,000 for both 2006 and 2007. If you are age 50 or older, you can boost your 2006 and 2007 contributions to \$5,000 for each year.

If you have a Keogh plan, the same April 2007 deadline applies for your 2006 contribution. As an example, you can put up to \$44,000 into a defined contribution Keogh

plan in 2006. The maximum for 2007 is \$45,000.

Coverage by a company plan phases out or eliminates the possibility of taking tax deductions for their IRA contributions for some people. But every year, more and more people join the ranks of those who may be able to make contributions. For 2007 the phaseout range for married couples filing jointly now falls between \$80,000 and \$100,000 of adjusted gross income (AGI). For singles, the phaseout range is between \$50,000 and \$60,000 of AGI. Above the \$100,000 and \$60,000 amounts, contributions are not deductible.

If both you and your spouse work, the amounts that can be set aside in a traditional or

Roth IRA are doubled. But what happens if your spouse doesn't work? As long as you file a joint return, you are entitled to set up a "spousal IRA." You may contribute up to the maximum allowed, on behalf of your spouse, even if he or she has little or no compensation. There is a phase-out range here as well: The maximum deductible amount phases out between \$150,000 and \$160,000 of AGI.

TCK administrators work with these confusing limit and phaseout amounts all the time, and that is why we can help you confidently plan for retirement. Call us today!