

PERSONAL, TRADITIONAL, INDEPENDENT:  
*Why trust your financial future to anyone else?*

PERSONALIZED TRUST SERVICES IN A TRADITION OF

*Integrity and Proven Performance*

Chartered Private Trustee



**CALDWELL TRUST COMPANY**

PERSONAL • TRADITIONAL • INDEPENDENT



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CTRUST.COM / INFO@CTRUST.COM

SARASOTA 1561 MAIN ST. / SARASOTA, FL 34236 / (941) 926-9336  
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# MEET THE BOARD

Caldwell Trust Company was founded in November of 1993 to provide personal, traditional and independent trust services. Since that time, we have enjoyed continued success by remaining true to the same tenets that management outlined in our original charter application.

EACH OF US IN THIS ORGANIZATION LIVES and breathes a belief that we are engaged in a truly noble calling, the demands of which are unlike those of any other profession. This is because standards for fiduciaries mandate a level of unwavering conduct, loyalty and personal integrity matched by few other disciplines in this changing and uncertain world. To serve as a trustee or fiduciary, one must find comfort and pleasure being immersed daily in an environment of uncompromised decency and honesty, earning and receiving total confidence from our clients by doing genuine good for them and their families.

When you're a fiduciary-- responsible for somebody else's money—you have to meet a high standard. You must treat our client funds with the utmost care and value. That's why it's so critical to choose board members who can serve as independent voices for our clients. A trust officer doesn't have the authority to make decisions on discretionary distributions; I don't even have that authority. Our trust committee meets monthly to discuss such distributions and board members are always there. We choose these directors carefully because their input can be crucial.

“I'm thrilled with the broad range of experience and the depth of knowledge our directors provide...”

When I look for board members, I look for people who have the same values that we do, quality people who understand why it's so important to be independent. Most of our board members are also our clients, so they already share our philosophy. We strive for a win-win relationship all the way 'round: with our staff, clients, employees, directors and shareholders. We insist that everyone connected with Caldwell must conduct himself or herself at the highest level of integrity and we choose directors that will enforce that principle, who will conduct themselves at the highest level of behavior.

Our board members speak for our clients. They also represent us and enhance us. They are our public face. If they are well-thought of, we will be too.

I'm thrilled with the broad range of experience and the depth of knowledge our directors provide, and not just in the workplace. They're out in the community, rolling up their sleeves and helping in so many ways. We've provided only an abbreviated list of credits for each director on these pages and even those mini-lists are impressive. They can also be helpful to our clients because as trustees, we're called on to deal with a lot of situations we can't possibly predict. In most cases, one of our directors will

have exactly the background to meet a client's specific and perhaps unexpected need, whether it's to answer a human resources question, handle environmental issues on a client's property or practically anything else you can think of.

We have been very fortunate at Caldwell because every single person who has served on our board, starting with our very first day of operations, has been a paragon of exemplary behavior. It's natural for them to act that way because that's who they are, deep inside. We honor them for their integrity and dedication and thank them for their unselfish service.

**R. G. "KELLY" CALDWELL JR.**  
CEO AND PRESIDENT

Caldwell Trust Company is well-positioned today and for the future. Roland and the founding board put a solid structure in place 20 years ago and we have built upon it with an incredibly talented board of directors guiding the company. Taking care of clients is our priority and as we grow and add staff, we always continue to provide the highest level of service and expertise.

FROM A HISTORICAL PERSPECTIVE, Caldwell Trust Company is conservative in its approach, consistent in its returns and conscientious about the safety and soundness of managing investments for generations.

These core beliefs mesh well with my personal philosophy and I am honored to help Caldwell fulfill its mission.

Kelly invited me to join the board and I was initially elected as a director in September 2001. In May 2007, I was elected as board chair. Unlike most of Caldwell's directors, who first experienced Caldwell as clients, I served on the board first. I liked what I saw and decided to become a client too.

“We have become and intend to remain a local trust leader.”

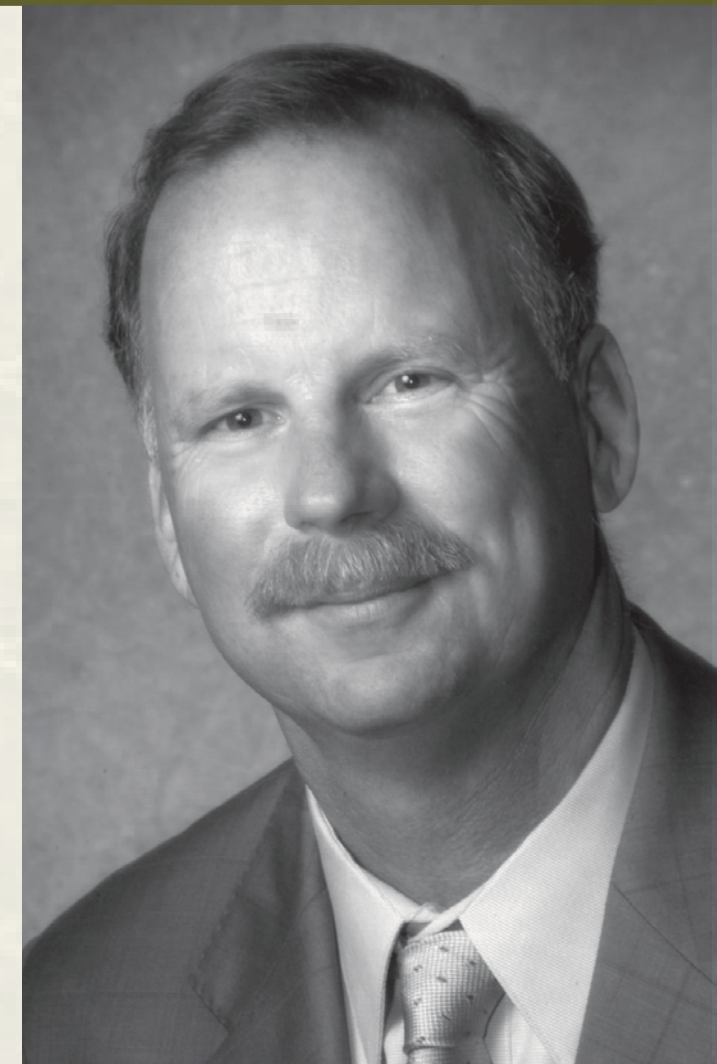
Everyone involved with Caldwell—staff as well as directors—works to make the company stronger and grow our business base while strictly adhering to our core beliefs. Our clients recognize our integrity, value our personal service and appreciate our independence.

I have watched the Company grow over the past 12 years, not only as a trust company but as a respected community leader with a highly developed social conscience.

From our two offices, we manage over \$750 million in assets, using sophisticated proprietary software to increase efficiency and nationally respected advisers to fortify our investment decisions. Equally important are our people. Caldwell has ten trust officers—two who also serve as in-house legal resource—a retirement plan specialist, a vice president of investments, a marketing manager and three people in operations. As the board chair, I'm proud to say that every one of our directors knows each employee personally and values their commitment to the client and the community. Very few companies can make such a claim. It's one more way that Caldwell is different from other trust companies.

We are blessed with a strong foundation, wise leadership, an incredibly talented board of directors and dedicated employees. With their participation, we have become and intend to remain a local trust leader. I see only good things ahead for Caldwell Trust Company.

**JAMES F. GABBERT**  
CHAIR, BOARD OF DIRECTORS





## James R. Woods, Ph.D.

*President, Bon Secours Hospital Foundation  
Executive Officer of Manatee Community College Venice Campus  
Dean of Academic Affairs for Hillsborough Community College  
Venice City Council; Venice and North Port Chambers of Commerce*

MY WIFE AND I HAVE BEEN Caldwell Trust Company clients since 2003 and I have been a Board member since 2005. We have watched the Company grow exponentially since then, and for very good reasons. Each member of the family is committed to providing the best advice and service with integrity, caring and professionalism to each individual, business and family served.

Their knowledge of trusts and estates, investments and retirement options has served us extremely well over the years. Their quality of performance has earned many exemplary forms of recognition over from those who perform required auditing and evaluations of this company at the local, state and national levels--plaudits that are not easily earned!

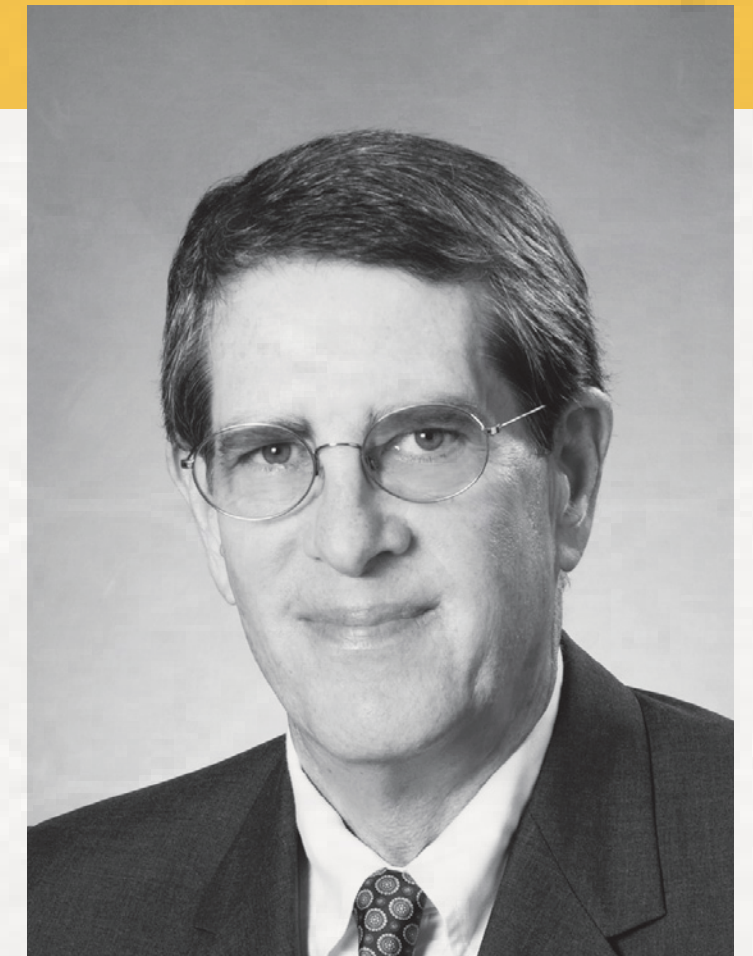
Above all, their commitment to the client is unparalleled, not only on a personal basis, but also supported by the best computer software, which has assured accurate and prompt responses to client needs. Their ability to handle each account with flexibility based on client need has been exceptional.

We consider each member of Caldwell Trust Company an extension of our own family. We have been fortunate to lead others into the Caldwell family fold and they, too, have been very impressed and pleased with the results. Find out for yourself why they truly are the personal, traditional and independent Trust company for you!

## John S. Booth, III

*President of the Venice Area Board of Realtors  
President, United Way of South Sarasota County  
Treasurer Venice Area Chamber of Commerce  
Son of Samuel Booth, a founding board member  
of Caldwell Trust Company*

CALDWELL TRUST COMPANY is its people. First as a client and now as a board member, I have seen firsthand how much the people of Caldwell Trust care about their clients and how far they will go to make sure that a client's hopes and plans actually happen. It is a big responsibility and one that every Caldwell employee takes very seriously.



## MaryAnn "Molly" C. Kraut, D.V.M.

FAMILY IS THE MOST IMPORTANT THING to me and Caldwell Trust Company is a fine example of why this matters. Even though life and the world can be up and down, rocky and smooth, we work hard to treat each client as a member of our own family. Our positive results don't happen by chance. As Thomas Jefferson said, "I am a great believer in luck and I find the harder I work, the more I have of it." At Caldwell Trust Company, we work as a team to maintain personal connections, uphold basic values and stay independent. I am proud to promote these traditions and values, which form the very core of the company.



## Rev. Christopher Gray

*Development Officer, Episcopal Diocese of Southwest Florida  
Senior Pastor, Grace Episcopal Church, Port Orange, FL  
Senior Pastor, St. Mark's Episcopal Church, Venice, FL*

When asked, "What does Caldwell Trust Company mean to me," a series of positive adjectives came to mind. The end result is the following Acrostic Poem.

- |                |               |                    |
|----------------|---------------|--------------------|
| C competent    | T traditional | C confident        |
| A authentic    | R regulated   | O old school       |
| L leading      | U unique      | M money managers   |
| D diligent     | S secure      | P principled       |
| W welcoming    | T trustworthy | A always available |
| E excellent    |               | N never failing    |
| L loyal        |               | Y yare             |
| L largehearted |               |                    |





## Kathleen Toale

*Argus Foundation Director*

*Plymouth Harbor Trustee*

*Greater Sarasota Chamber of Commerce Director*

*Senior Friendship Centers Director*

*The Glenridge on Palmer Ranch Director*

*Leadership Florida, Class XV*

CALDWELL TRUST IS A RESPECTED, locally owned and locally operated business and that is important to me, coming from a family business. What impresses me are the strong, independent voices of the outside Directors, the competent and caring staff, and especially the relationships the trust officers have with their clients. That relationship factor—that sense of caring—was missing from my previous financial adviser experience. Now I am a client too, and I know Caldwell’s goals are the same as mine—to grow and protect my investments, for me, my family and our future.



## Marge Maisto

*President and CEO of Tidewell Hospice, Inc. in Sarasota*

*Executive Consultant, Nonprofit Resource Center of the Community Foundation of Sarasota County*

*Volunteer, Marge volunteers at the Women’s Resource Center in Sarasota*

IF YOU BELIEVE IN THE OLD ADAGE, “You are measured by the company you keep,” I am well satisfied with my life. After ten years of a very fulfilling work experience with the wonderful people at Tidewell Hospice, I was delighted to be invited to join the board of Caldwell Trust Company. Both organizations represent honesty, integrity, intelligence and immeasurable caring. As both a trust client and a board member, I have observed Caldwell’s adherence to a strong code of ethics, solid financial skills and vigilance in monitoring the Washington scene, all while painstakingly maintaining a warm and caring client relationship. The confidence I have in Kelly Caldwell and the Caldwell Trust team has led me to invite friends and family to literally and figuratively place their trust with Caldwell!

## H. Lee Thacker Jr., CFP

*Vice President, Secretary and Trust Officer, Caldwell Trust Director, Trust Companies of America, Inc. (parent company of Caldwell Trust Company)*

*Worked in the banking and financial services industries since 1959*

WHEN I CAME TO VENICE IN 1996, my plan was to retire—but then I met Kelly and Roland. I liked what I found and signed on as a client. Then they asked me to do a couple of things for the Company. I did, and from that point I just sort of phased in as an employee and eventually, in 2007, became a director.

Caldwell had just passed \$100 million in assets when I joined. It’s been exciting to see the Company grow exponentially over the 17 years I’ve been here. Part of the reason is that we provide highly personalized services in an old-fashioned way. We don’t give our clients an 8-0-0 number to call. We’re always here for them and our clients reward us with their business. It means a lot to me personally to be involved in something that so important to our community.



## J. Mack Reid

*Boys and Girls Clubs of America*

*CEO and president, Boys & Girls Clubs of Sarasota County*

*Executive Director, Boys & Girls Clubs of Sarasota County Foundation*

*Consultant, Boys & Girls Clubs of America*

I’VE ALWAYS BEEN IMPRESSED with Caldwell Trust Company because they’re such a close-knit family. Now that I’ve joined the board, I feel like part of the official family.

I’ve known the people from Caldwell almost since the day they were founded and had the great pleasure of being able to work with Roland, Leo, Lee, Kelly—the whole Caldwell group—since 1995. I met them through my work with the Boys & Girls Clubs of Sarasota County and would see them at other community events that I attended, where they were represented and often served as sponsors.

Over the past 20 years, I couldn’t help but notice the commitment they have for the entire community. Caldwell makes this a better place for all of us to live and work.

CALDWELL TRUST COMPANY  
**20<sup>th</sup>**  
 ANNIVERSARY



R.G. "KELLY"  
 CALDWELL, JR.



JAMES F. GABBERT  
 Chairman



**RECOGNIZING OUR BOARD AND HISTORY OF THE COMPANY**

Jim Gabbert, Chairman, sees only good things ahead for Caldwell Trust Company. "We are well-positioned for today and the future," he says. "Roland and the founding board put the structure in place and we are moving forward with an incredibly talented board of directors guiding the company."

Taking care of clients is our priority and as we grow and add staff, we will be certain that we continue to offer the highest level of service and expertise to our clients.

"From a historical perspective, Caldwell Trust Company is conservative in its approach, consistent in its returns and conscientious about the safety and soundness of managing investments for generations. Looking forward, our history demonstrates that Caldwell Trust Company is here for the long term."



H. LEE  
 THACKER, JR.



MARYANN "MOLLY"  
 C. KRAUT



JAMES R. WOODS



KATHLEEN  
 TOALE



JOHN S.  
 BOOTH, III



CHRISTOPHER N.  
 GRAY



MARGARET  
 MAISTO



J. MACK  
 REID



**NOVEMBER 1992  
 CALDWELL TRUST COMPANY  
 BOARD FORMED AND  
 CHARTER PROCESS BEGAN**

Roland and Kelly Caldwell called on respected associates to help prepare a charter application for what would become one of the few independent trust companies in Florida. The Founding board formed and the charter process began. In front row are Jack Meyerhoff, Roland G. Caldwell and John S. Booth. Standing behind them are Lloyd E. O'Meara, Edmund Campbell, and Herbert S. Howes.

*What We Believe*

Each of us in this organization lives and breathes a belief that we are engaged in a truly noble calling, the demands of which are unlike those of any other profession. This is because standards for fiduciaries mandate a level of unwavering conduct, loyalty and personal integrity matched by few other disciplines in this changing and uncertain world. To serve as your trustee or fiduciary, one must find comfort and pleasure being immersed daily in an environment of uncompromised decency and honesty, earning and receiving total confidence from our clients by doing genuine good for them and their families. For this rare individual the personal rewards are high. It is with this in mind that we assure you, the prospective customer, that the basic policies of the trust business are steeped in the tradition of the common law, with standing the test of time. This also serves to gently but clearly remind those of us in the profession over and over of those certain cardinal principles, practices and precedents of long standing, that, if adhered to without fail, will benefit the client, our community - all of us - guaranteeing the personal success in this distinct, increasingly vital and growing profession. In this tradition, we pledge our honor, reputation and names.



— ROLAND CALDWELL  
 Founder



**MARCH 1994  
 CALDWELL TRUST  
 COMPANY ORIGINAL  
 BOARD IS FORMED**

In the front row are Jack Meyerhoff, Roland G. Caldwell and Judy Wilcox. Standing behind them are Jo Teague, Herbert S. Howes, Lloyd E. O'Meara, John S. Booth and Edmund Campbell.



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# MEET THE CALDWELL TRUST COMPANY TEAM



**SCOTT T. ANTRITT**  
*Trust Officer*



**LINDA BAIR**  
*Executive Administrative Assistant*



**ALAN BLAIR, PH.D., CFEA**  
*Vice President and Trust Officer*



**R.G. "KELLY" CALDWELL, JR.**  
*CEO & President*



**MARCIA L. DEVRIES**  
*Chief Financial Officer and Treasurer*



**SONYA DLUG**  
*Trust Officer*



**WENDY L. FISHMAN**  
*Vice President and Trust Officer*



**ASHLEY R. HARRISON**  
*Assistant Vice President Operations*



**SUSAN H. HINES, J.D.**  
*Vice President and Trust Officer*



**PATTI MCCONNELL**  
*Executive Administrative Assistant*



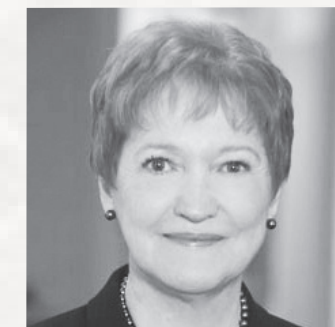
**JAN MILLER**  
*Vice President and Trust Officer*



**BRADEN "BRADY" SHARRER, J.D.**  
*In-House Legal Counsel and Trust Officer*



**H. LEE THACKER, JR., CFP**  
*Vice President, Secretary and Trust Officer*



**SUZANNE B. THACKER**  
*Compliance Coordinator*



**JOHN L. TUFARO**  
*Retirement Plan Services Specialist*



**TIMOTHY J. VIDENKA, CFA**  
*Vice President, Investments*



**SHERYL VIEIRA**  
*Marketing Manager*



**JENNIFER WILSON**  
*Operations Associate*



**DANIEL B. "DANNY" WILLIAMS**  
*Assistant Vice President Information Systems*

