

Financial planning for physicians

Successful professionals face demanding schedules that may leave little time to focus on their financial future. Physicians in particular have unique financial needs that often require a broader perspective, specialized expertise and a coordinated approach. Private Wealth Management can give you the freedom to enjoy your success, while feeling confident that you've covered all the bases.

Private Wealth Management can help you:

- Plan for a comfortable retirement
- Protect your wealth and property
- Use credit to optimize cash flow and income
- Pass assets to your heirs efficiently
- Support a cause that is important to you

A COMPREHENSIVE SOLUTION

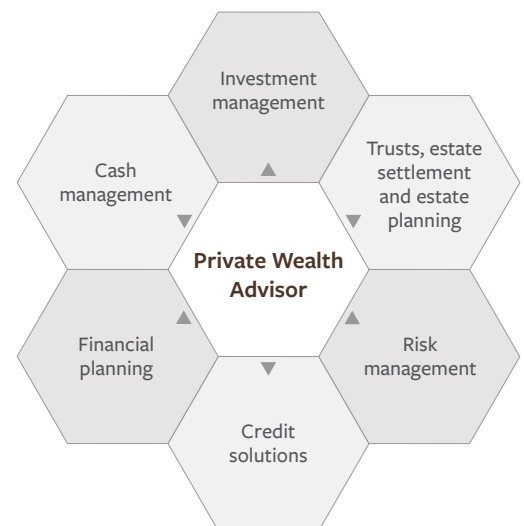
Private Wealth Management brings your financial life together in a comprehensive solution that's customized for you. Through CB&T, we provide access to all the resources of Synovus, including sophisticated financial tools and services, a team of experts with advanced qualifications, and guidance from your own Private Wealth Advisor.

YOUR OWN PRIVATE WEALTH ADVISOR

Your Private Wealth Advisor is your personal guide and single point of contact. He or she will get to know your unique financial picture, your lifestyle and preferences. Your advisor will understand what you want to achieve in life and how you define success. He or she will work with your team of experts to tailor solutions that address your specific needs, goals and concerns.

Your Private Wealth Advisor will coordinate a team of experts on your behalf.

Get started today:



See reverse for more details.



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SYNOVUS®

Our process revolves around you:

LISTEN
Understanding you and your goals

ANALYZE
A thorough review

RECOMMEND
A customized plan

IMPLEMENT
Invest and protect

MONITOR
A close eye on your progress

A PLAN FOR SUCCESS

Financial planning can help you achieve your goals in life. Your Private Wealth Advisor will consider how your financial well-being could be affected by life expectancy, the market environment, inflation estimates and other economic factors.

YOUR PERSONAL INVESTMENT STRATEGY

Our investment process revolves around you. Your Private Wealth Advisor will make sure your portfolio reflects your priorities, constraints and personal tax situation. Your strategy will be implemented using a variety of investments matched to your specific asset allocation.

CREDIT AND FINANCING SOLUTIONS

Physicians, dentists and self-employed business owners often require flexible financing. Your Private Wealth Advisor will recommend convenient accounts and customized credit capabilities to create tax-efficient liquidity, including specialized expertise in mortgages.

TRUSTS AND ESTATE

A customized estate plan can help ensure that your loved ones are financially secure and smooth the estate administration process. Your Private Wealth Advisor will work with trust and estate experts to help you review your estate plan documents to ensure that your goals and priorities are properly documented.

PROTECTING YOUR WEALTH

Comprehensive risk management offers security and peace of mind. Your Private Wealth Advisor will work with the appropriate expert or licensed specialist to identify and address your financial risks, including income replacement, liquidity for estate purposes, retirement income, medical and long-term care expenses, and wealth transfer.

Products and services in this product sheet are available for customers whose income and investable assets are greater than or equal to \$750,000. Income is defined as Adjusted Gross Income (AGI). Investable Assets is defined as cash plus marketable securities in bank accounts, brokerage accounts, retirement accounts, revocable trusts and trust investment management accounts. Investable Assets must be held in the United States.

Investment products and services provided by Synovus are offered through Synovus Securities, Inc (“SSI”), Synovus Trust Company, N.A. (“STC”), GLOBALT, a separately identifiable division of STC and Creative Financial Group, a division of SSI. Trust services for Synovus are provided by Synovus Trust Company, N.A. The registered broker-dealer offering brokerage products for Synovus is Synovus Securities, Inc., member FINRA/SIPC. Investment products and services are not FDIC-insured, are not deposits of or other obligations of Synovus Bank, are not guaranteed by Synovus Bank, and involve investment risk, including possible loss of principal amount invested. Synovus Securities, Inc. is a subsidiary of Synovus Financial Corp. and an affiliate of Synovus Bank and Synovus Trust. Synovus Trust Company, N.A., is a subsidiary of Synovus Bank.

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All loans, credit cards and lines of credit are subject to credit approval.

All deposit and savings accounts are subject to approval.



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