Uniquely positioned to serve global clients

Key benefits

- Wealth Management for International Clients
- Checking and credit options to help establish credit history in the U.S.²
- Analysis of international tax situations⁷
- Customized guidance for U.S. investments
- Global capabilities through our parent company, BNP Paribas

As an expatriate living in the U.S., you and your family have unique needs related to banking, wealth management, and overall financial affairs. When first arriving in America, building your credit history and getting a U.S. credit card may be challenging. Ongoing, your investment strategy needs to take into account your particular tax situation. And, you deserve a wealth manager who has the global capabilities to provide you with holistic solutions.

» Serving you locally, with global capabilities

As part of BNP Paribas—one of the top 10 wealth managers worldwide¹—Bank of the West Wealth Management offers you the local service and experience you need here in the U.S., coupled with global capabilities that provide you with solutions tailored to your family’s specific situation.

As a Wealth Management client, you can look forward to highly personalized service—starting with a dedicated Wealth Advisor. Charged with understanding your individual goals and priorities, your Advisor will bring together a team of wealth specialists to provide you with a comprehensive approach to meeting your financial needs.
See the difference Wealth Management can make for you and your family.

Establishing your credit and banking solutions
As a Wealth Management client, you are eligible for a number of exclusive benefits—including:

- Wealth Management checking, with preferred relationship interest rates\(^2,3\)
- No ATM withdrawal fees at any bank worldwide\(^4\)
- *World Elite™ Mastercard®,* featuring enhanced travel perks, robust rewards, and annual fee waiver\(^5\)
- A range of additional services

You may access Wealth Checking and apply for the *World Elite Mastercard* without the requirement of a credit history in the U.S. We also offer Custom Credit Solutions and can work with an international letter of credit\(^2,6\).

Considering global tax implications
We understand the specialized income and estate tax planning issues that can arise when you are living in the U.S. Your advisor will work with you and your tax advisor to consider your unique tax situation. In more complex situations, our advanced planning specialists can consult with you and your tax advisor on these international tax considerations. Specifically, our consulting services include:\(^7\)

- Global wealth management strategic planning services
- Income tax consulting on your ownership of homes, investments, businesses, and trusts
- Estate tax analysis on your exposure to U.S. Estate and Gift Tax, and planning considerations to mitigate that exposure
- Exit tax analysis and U.S. tax exposure when leaving the U.S.
Bank of the West takes a priorities-based approach to Wealth Management. Talk to your Wealth Advisor today and discover how we can help you address your financial priorities.

**Customized guidance**

We’ll work with you to customize a plan for your U.S. investments to help you build, maintain, protect and transfer your wealth—no matter where you are in your financial journey. This holistic approach is designed to help you:

- Pursue your lifestyle and income goals with the right investment strategy
- Choose an investment management approach that aligns with your desired degree of involvement
- Optimize your personal balance sheet through the strategic use of credit and deposits

As your situation changes, we are with you every step of the way, leveraging our insights to understand where you’ve been—and where you want to go.

**To find out more, speak with a Wealth Advisor.**

- Call 877-898-1003 (TTY 800-659-5495)
- Visit bankofthewest.com/wm

2 Deposit and loan products offered by Bank of the West. All loans subject to credit approval. Certain terms, conditions, and exclusions apply. Please consult with a Personal Client Advisor for further information.

3 To automatically qualify for a Relationship CD interest rate, you must have a Bank of the West Wealth Management Checking account with the identical ownership as the Relationship CD. Relationship CD interest rates are available on select CD products only and are subject to change or discontinuance at CD renewal. If you do not have an open Bank of the West Wealth Management Checking account when the CD renews, you will receive the standard interest rate for the new term of your CD.

4 All ATM cash withdrawal fees charged by non-Bank of the West ATMs will be rebated within one (1) business day of the fees posting to your account. Other fees such as foreign transaction fees may apply. Card usage is blocked in certain countries as required by U.S. law.

5 Credit Cards subject to credit approval. Certain terms, conditions, and exclusions apply. Refer to the Mastercard Guide to Benefits provided with card for complete program terms and conditions or consult with your Private Client Advisor for further information. The Wealth Management World Elite Mastercard Credit Card is subject to an Annual Membership Fee if you do not maintain Eligible Qualified Balances of $250,000 or more. For important details about rates, fees and other charges, please refer to the Wealth Management World Elite Mastercard Credit Card Agreement and Terms and Conditions at www.bankofthewest.com/personal-banking/credit-cards.html

6 For more information on letters of credit please speak with a Private Client Advisor. For more information on Custom Credit products and services please visit https://www.bankofthewest.com/wealth-management/our-solutions/lending-credit.html or speak with a Private Client Advisor.

7 Bank of the West does not provide legal, tax or accounting advice to customers. Therefore, you should not consider or rely on any reporting as legal, tax or accounting advice, which would have to be addressed to your particular circumstances. If you need legal, tax or accounting advice, you should consult your attorney, your accountant, or another professional who can provide this advice. Bank of the West is not responsible for, and will not act as your agent in, implementing any wealth strategies that may be developed for you or any decisions made by you. The Bank will not prepare any legal documents for you.

8 Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C5Z2321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors.

BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

Investment and Insurance Products:

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<th>NOT FDIC INSURED</th>
<th>NOT BANK GUARANTEED</th>
<th>MAY LOSE VALUE</th>
<th>NOT A DEPOSIT</th>
<th>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</th>
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