



# Unique Needs and Challenges for Physicians and Medical Practices

## AAPI-QLI

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August 15, 2018

### Investment and Insurance Products:

- Are not FDIC or any other Government Agency Insured
- Are not Bank Guaranteed •May Lose Value

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# Why SunTrust?

**\$205BN**

Total Assets

**\$157BN**

Assets Under  
Advisement

**\$162BN**

Total Deposits

**4.4M**

Consumer  
Households

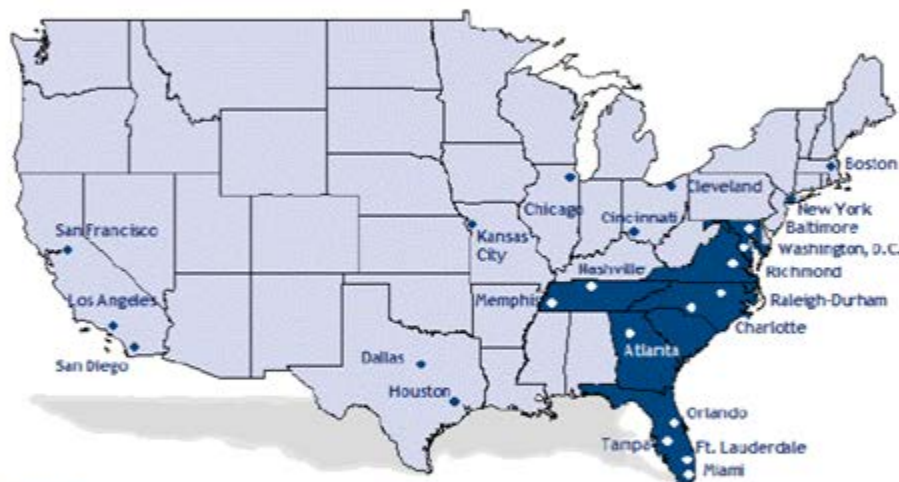
**23,208**

Employees

**543,500**

Business Clients

## National Presence



### Regional Businesses

- Consumer Banking
- Commercial and Business Banking
- Consumer Lending
- Retail Mortgage

### National Businesses

- Corporate & Investment Banking
- Commercial Real Estate & Pillar Financial
- Consumer Lending
- Private Wealth Management
- Correspondent Mortgage

(1) As of March 31, 2018

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NOT TO BE DISTRIBUTED WIDELY TO THE PUBLIC.  
GWM Joint Bank Advisory Council Meeting

**#1**

Projected population  
growth relative to peers

**10**

Of the top 25 fastest job  
growth MSAs

**9**

Of the top 25 busiest  
ports



# SunTrust Bank Medical Specialty Group Overview



Among the Largest U.S. Universal Banking  
Financial Institutions

- Headquartered in Atlanta, GA
- Assets of \$206Bn<sup>1</sup>
- SunTrust Bank long-term issuer credit rating: A-
- NYSE listed company (STI)
- More than 23,700 employees



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- Healthcare specialized relationship team
- Physician focused delivery model
- Build long-term, mutually relevant “Client First” relationships
- More than 100 employees in healthcare focused roles



Comprehensive Universal  
Banking Platform

- Serve clients with a needs-based coverage model
  - Six investment banking industry practice groups plus financial sponsors coverage
  - Nationwide, regionally aligned corporate banking coverage
- Deliver a “universal bank” platform
  - Proven capital markets, leveraged finance, M&A, equity research and sales/trading capabilities
  - Comprehensive traditional banking products and services

(1) Assets as of December 31, 2017

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# Value, Experience, and Purpose

The *SunTrust Medical Specialty Group* provides financial advice and solutions exclusively to physicians and medical practices.

We have the experience and expertise to understand the ever changing dynamics of healthcare and anticipate the issues and trends most important to the medical community.

Our purpose is to help create and sustain financial confidence for our clients. Taking the time to learn your wants, needs and aspirations is what sets us apart.

# Healthcare Investment Banking

SunTrust Robinson Humphrey gives your practice access to current healthcare market valuations, trends, and knowledge.

## TEAM

### OF HEALTHCARE EXPERTS

Universal Banking Platform

## 120+

### YEARS

In-depth Market & Industry  
Experience

## ADVISORY

### SOLUTIONS

Comprehensive Evaluations

*In partnership with STRH, SunTrust Medical Specialty group provides  
comprehensive transaction support for both the entity and the physician stakeholder.*

- **Provides guidance** for our clients when they are making the decision to merge, sell, or re-align their practice.
- **Healthcare Investment Banking** team consisting of 40+ professionals including 8 senior coverage bankers.
- Focused banking practice with deep industry, merger, acquisition and financing experience.

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# STRH Healthcare Coverage Platform

STRH has deep relationships in the physician and health care services sector along with insight into key players' strategic priorities.

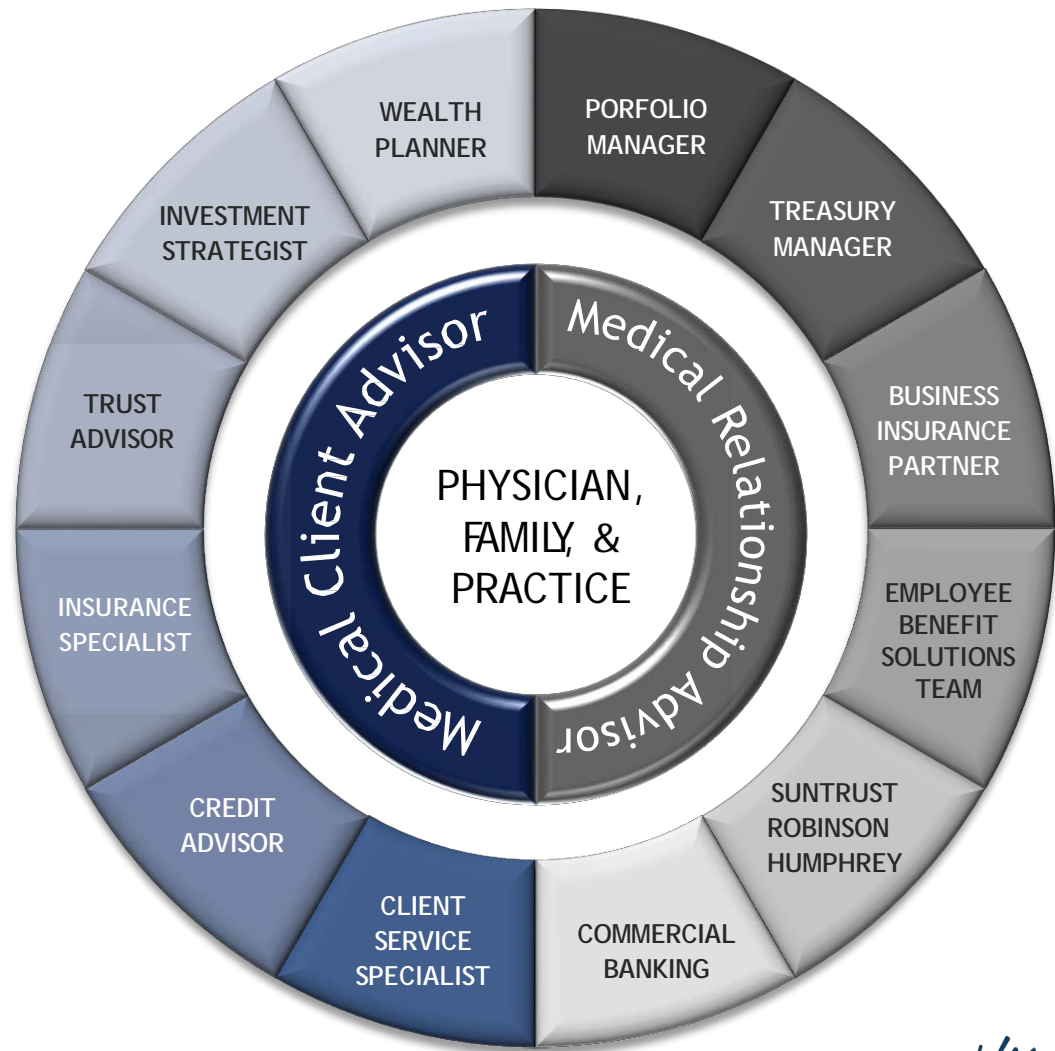


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# Medical Team Approach

Broad expertise is integrated  
and focused on your needs.

Dedicated support from  
across our capabilities,  
delivered through  
*one point of contact.*



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# Planning

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# Our Relationship with Physicians

SunTrust is uniquely suited to address the challenges of managing the personal wealth of physicians and medical professionals.

Our team of Medical Specialty professionals work with you to design financial solutions specifically for your personal needs.



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# Tell Us Your Story

What separates SunTrust from other firms, is our ability to personalize and simplify the complex process of planning. Empowering you to take the best step today in making decisions that will make the most difference towards your tomorrow.

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## Listen

So we can understand your personal history and past decisions, your goals, your resources and your dreams.

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## Prioritize

Help you understand which of your goals are most achievable and the optimal behaviors that will get you moving in the right direction.

*What could you do* → *What should you do* → *What's first*

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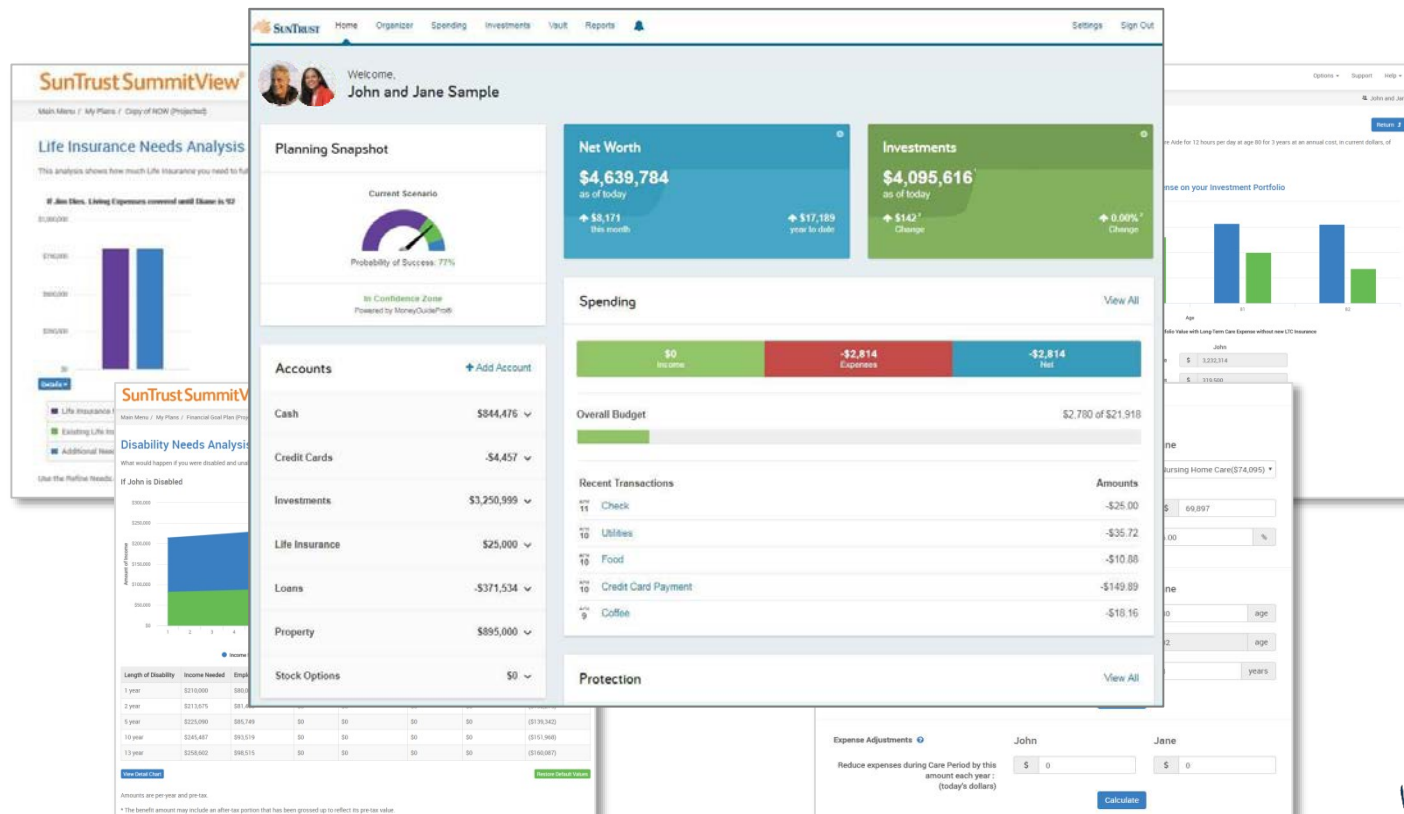
## Action

A plan needs not only to recommend a set of strategies, but also to prioritize those actions to maximize its effectiveness.

# SunTrust SummitView®

Simplicity, Convenience, Confidence  
*Your life. Your plan. On your terms.*

Our innovative, collaborative, web-based financial planning solution allows you, at any point in time, to know where you are in relation to your goals, with your advisor you can quickly make adjustments to get back on track.



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# Banking & Lending

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# Credit Solutions to Help you Meet your Goals

By analyzing all of your goals holistically, we'll help you to strike an optimal balance of liquidity and debt that won't adversely impact important future goals.

Your SunTrust advisor can help you with tailored and flexible lines of credit, marketable securities loans/lines, equity lines of credit and custom credit facilities - all with convenient terms and competitive rates.



Securities Backed Lines Of Credit (SBLOCs) involve potential risk including but not limited to: negative impact on long-term investment goals; tax implications associated with margin calls; rising interest rates; account transferability/portability; etc.

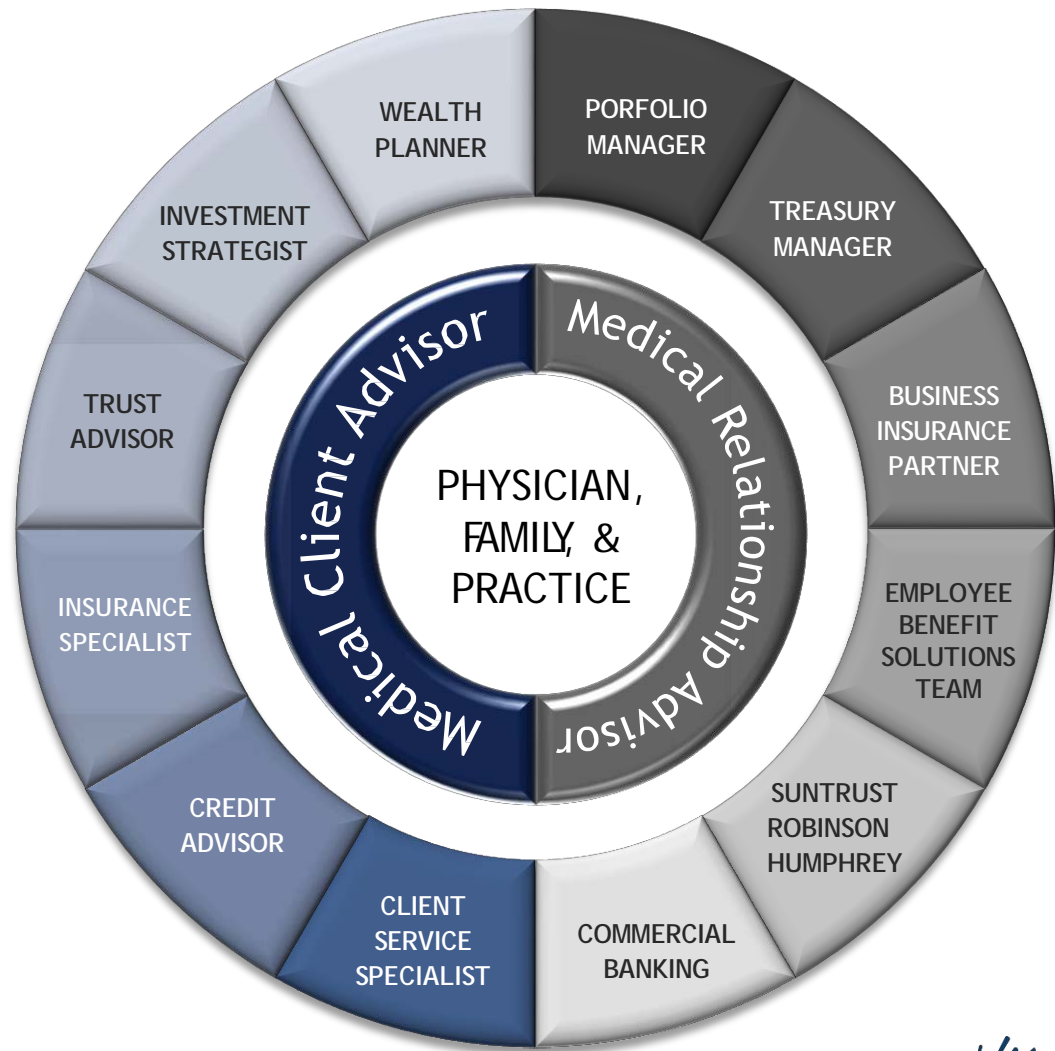
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# Medical Team Approach

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# Team Approach

Broad expertise is integrated and focused on your needs

## Your Team

Dedicated support from across our capabilities, delivered through ***one point of contact.***



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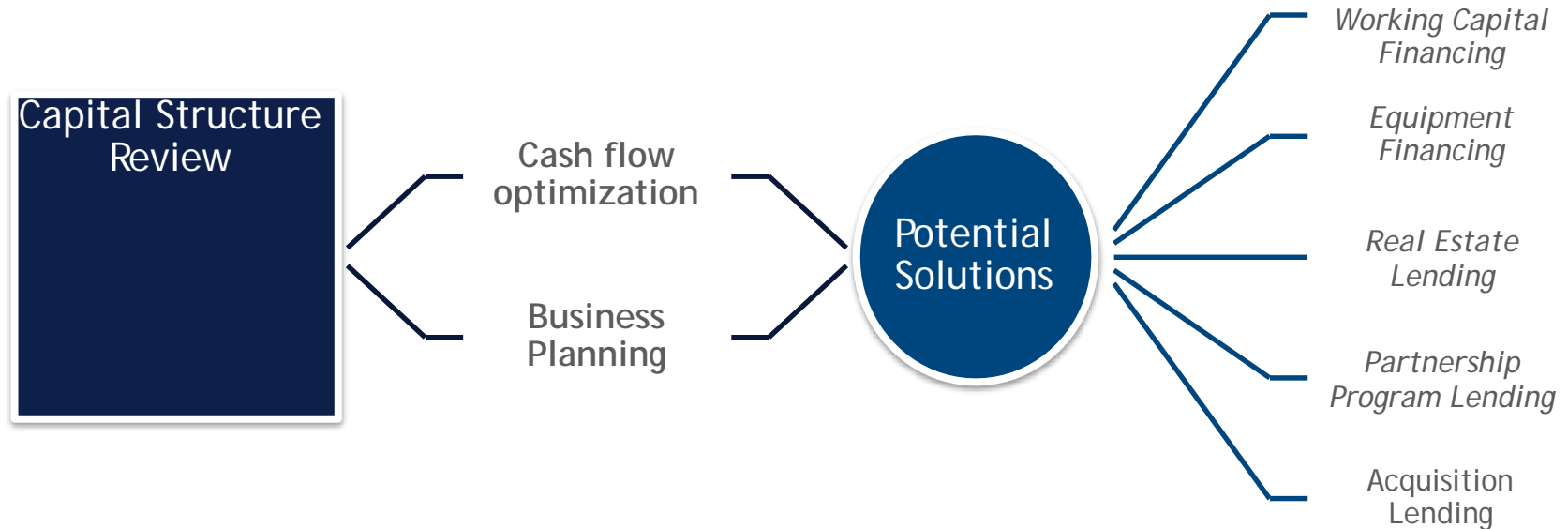
# Areas of Medical Practice Expertise

*Our team of specialists work with you to design financial solutions specifically for your medical practice.*

- FINANCING & CAPITAL
- TREASURY & LIQUIDITY
- RISK MANAGEMENT
- INVESTMENT BANKING
- PERSONAL WEALTH
- EMPLOYEE BENEFIT SOLUTIONS

# Financing and Capital

The efficiency and capacity for a medical practice to meet its goals is underpinned by the financing and capital structure.

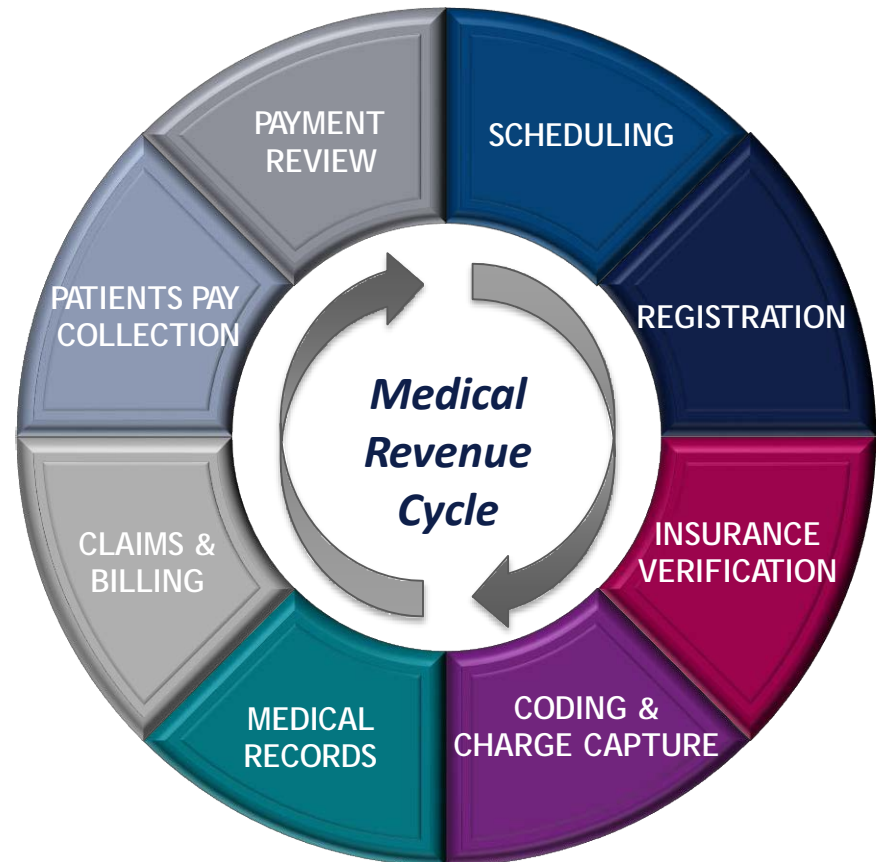


We take a comprehensive approach to working with your practice.  
This is completed by taking time to understand your structure, needs and goals.

# Treasury and Liquidity

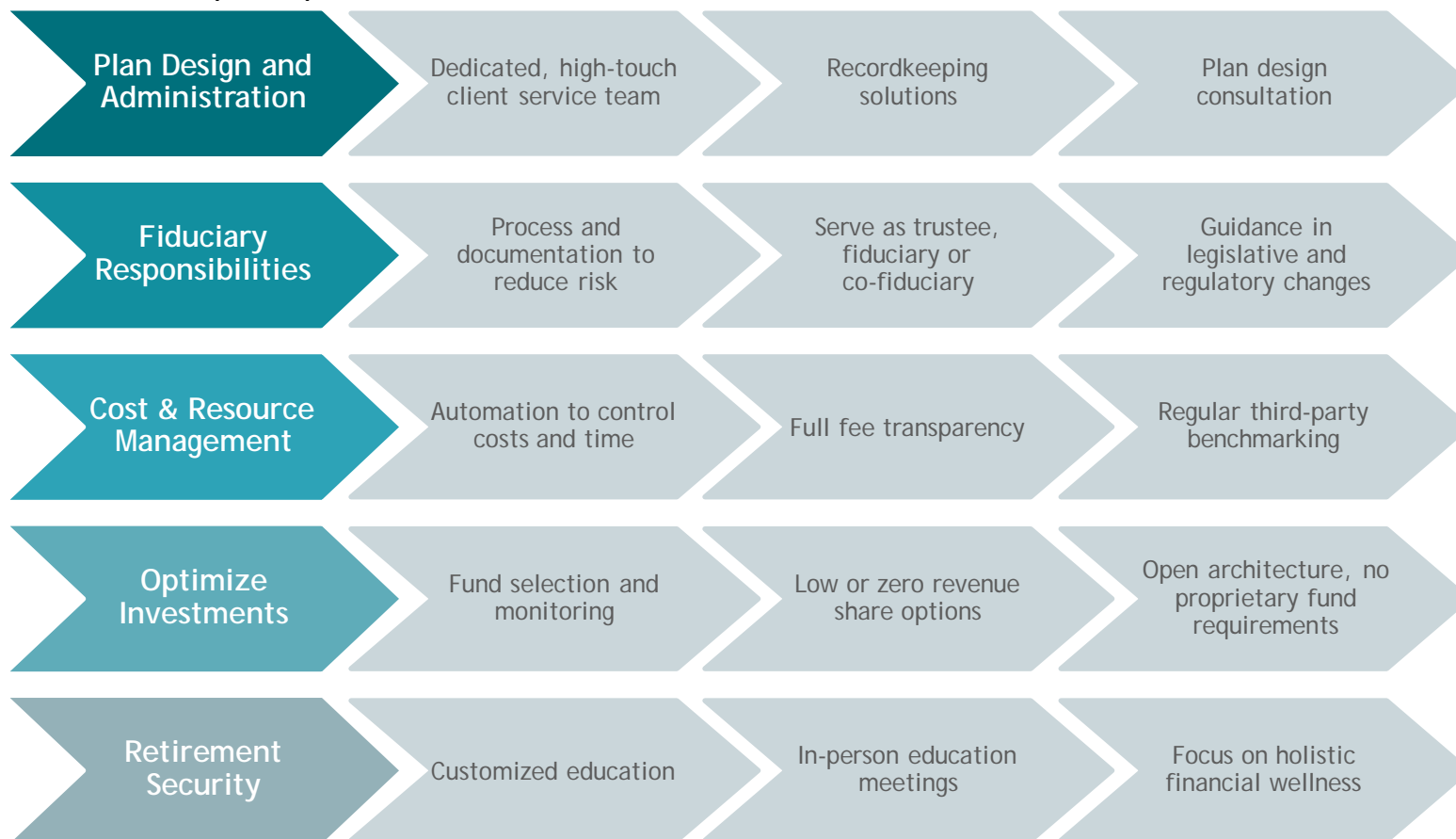
*We recognize and understand the vital role that the revenue cycle plays in your practices' success.*

*To make your business more efficient we have developed customized solutions for the medical practice to optimize billing, extend trade dates payable, and accelerate receivables.*



# Employee Benefit Solutions

In our view, there are 5 Key Principles that drive retirement plan success – and our services are aligned to these principles.



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# Investment Management

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# SunTrust Private Wealth Management

Confidence for whatever life brings.

- Ranked in the top 25 of *Barron's* 2017 Wealth Manager in the United States<sup>1</sup>
- **\$159 billion in investment assets<sup>2</sup>** currently under advisement as of June 30, 2018
- **2017 Greenwich Excellence Award** for overall satisfaction in Wealth Management and Personal Investment Services<sup>3</sup>

*For those who prosper by challenging themselves, SunTrust Private Wealth Management has the expertise to help you look beyond the portfolio and prepare for whatever life brings.*

*Solid, long-term investment results are expected, but taking the time to learn your needs, wants and aspirations is what sets us apart.*

(1) For more information on the Barron's award visit

<http://online.wsj.com/public/resources/documents/Top40WealthManagementFirms2016.pdf>

(2) Represents the Private Wealth Management Line of Business including all sub Lines of Business

(3) Greenwich Excellence Award granted to SunTrust Bank is not indicative of or related to the performance of any SunTrust Investment Services, Inc. product or service

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# SunTrust Investment Philosophy

## INVEST WITH A PURPOSE

### WE BELIEVE:

- Your investments should be a reflection of your goals—investments should *do* something not just *be* something
- Investments should be selected based on their role, such as delivering potential growth or high-quality income over time
- Portfolios should be constructed and evaluated holistically, and success should be measured relative to your goals

## ADHERE TO A DISCIPLINED PROCESS

### WE BELIEVE:

- Adherence to a disciplined process is necessary to prevail given the uncertain nature of markets
- A quality investment process should have a long-term focus which keeps you grounded during periods of stress
- Tactical tilts should be employed to capture potential near-term opportunities to enhance return or manage risk

## MITIGATE UNNECESSARY RISK

### WE BELIEVE:

- Portfolios should be diversified globally and across multiple sources of risk and return
- A total-return approach which combines income and growth investments has the potential to yield the best results over time
- Portfolios should be periodically rebalanced to align with goals-based investment objectives, reduce risk and improve outcomes over time

## SELECT INVESTMENT SOLUTIONS WISELY

### WE BELIEVE:

- Investment solutions should align with your specific financial considerations and investment objectives
- The most appropriate solution should be selected given desired investment exposure and positioning
- Low cost, tax-efficient strategies and compelling active managers are desirable and should be combined selectively

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# A Consistent, Disciplined Process

Asset allocation is the most important determinant of investment success. Our disciplined, yet flexible, process encompasses long-term thinking, the identification of short-term opportunities and the incorporation of compelling investment solutions.



\*Optimal portfolios are described in the context of Modern Portfolio Theory; generally the goal of portfolio optimization is to select and combine asset classes in proportions to potentially achieve the highest return for a given level of risk and under varying constraints.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Past performance does not guarantee future results.

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# Risk & Insurance Review

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# SunTrust Investment Services Protection Solutions

We view insurance as an integral component of our commitment to comprehensive planning.



## Life Insurance

- Life insurance is a tool to assist you in accomplishing your goals. Working with your advisor we will closely analyze your unique needs for potential income replacement, business continuation, and legacy planning.



## Long-Term Care Insurance

- Long-term care planning helps you maintain control and independence by addressing where care will be provided and by whom. By identifying resources available to pay for care we can assist you in protecting your retirement, estate, & legacy plans.



## Disability Insurance

- Disability can happen to anyone at anytime, which is why our comprehensive planning includes a detailed overview of how your financial goals and family needs can be protected through appropriate disability insurance options.



## Annuities

- Annuities can provide tax-deferred benefits, a base-line income, can prevent out-living your income, and even generational transfer solutions. Speak with your advisor to see if Annuities can provide solutions to your financial planning needs.

<sup>1</sup>Centers for Medicare & Medicaid Services, 2014

<sup>2</sup>Social Security Administration, 2018

An annuity is an insurance product designed for long-term savings. There are considerations to keep in mind, such as a surrender-charge period on full surrenders and on certain withdrawals. Account value will be impacted by withdrawals. These vary by contract so you want to ensure you are aware of these elements before you purchase an annuity. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if individuals make withdrawals or surrenders that are not qualified.

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# Risks to Your Financial Plan

## THREATS TO SUCCESS

You have worked hard to grow your wealth, but there are often threats to your financial plan that need to be considered.

Your advisor and our specialists can help determine risks to your financial plan.



# Estate & Trust Planning

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# When to Review Your Estate Plan

An effective financial plan should employ smart, integrated, and forward thinking strategies designed to diversify your portfolio. It should be customized to your goals for yourself and your family, your risk profile, and your time horizon.

**Events** can require adjustments to your financial plan to ensure continued progress towards your goals.

Estate planning is about bringing the future into the present so you can act on it today.



# Why Estate Planning?

An estate plan allows you to direct how and to whom your property will be distributed after your death. The primary purposes of an estate plan<sup>1</sup> include:

Management	Managing estate administration, duties, and responsibilities to include bills, creditors and spending concerns
Provision	Providing for family and heirs
Control	Formalizing end-of-life wishes (medical directives, living will, financial and healthcare power of attorney, etc.)
Unbiased Advice	Preventing disputes and dissension among heirs
Succession	Planning for the succession of a business
Charity	Defining and executing philanthropic objectives
Guardianship	Naming a guardian for children
Concern	Minimizing the burden of estate administration and potential taxes to heirs

<sup>1</sup> Please see the appendix for important disclosures.

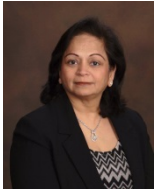
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# Appendix

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# A trusted and dedicated relationship team is the foundation of a strong, strategic wealth partnership



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Angela Smalls  
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Insert editable text for "Team Mission Statement"

*Note: You must send to your Supervising Principal for approval prior to uploading to back into Frontline Presentation Builder for use*



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