NHTrust
FINANCIAL ADVISORS

Trust is earned.

2019 REPORT TO OUR COMMUNITY

To Our Customers, Community and Employees:

At NHTrust we proudly serve our clients with leading-edge advice, enhanced technology—and a continued focus on local, personal service in communities throughout New Hampshire.

We know that trust is something that is not *given, but earned*. As a significant NH-based trust and financial advisory provider and part of a family comprised of three, well-known and respected community banks—Merrimack County Savings Bank (the Merrimack), Meredith Village Savings Bank (MVSB) and Savings Bank of Walpole—our focus is on providing our clients with customized financial planning and trust services that are only in their best interest.

We do this by offering a combination of Main Street values and Wall Street capabilities. Ours is a strong and deep local team, augmented by partnerships with industry leaders including FCI Advisors, Infinex Investments, Inc., and the Truebridge Financial Answer Center.

Value Added.

Our clients deserve the best of both worlds: Local commitment and service . . . plus knowledge and expertise.

Our commitment to maintaining a local focus stems from the fact that NHTrust is part of a family of three of the state's most respected community banks, the Merrimack, MVSB and Savings Bank of Walpole—sister banks and affiliates of New Hampshire Mutual Bancorp (NHMB).

NHTrust provides a wealth of financial planning and trust services across the state including:

- A team of experienced and accomplished NHTrust industry veterans managing $700 million of client assets.
- A Financial Advisory team, working in partnership with Infinex Investment Inc. to provide financial planning services, retirement planning and college planning to thousands of clients.

NEW HAMPSHIRE MUTUAL BANCORP

MERRIMACK COUNTY SAVINGS BANK

MEREDITH VILLAGE SAVINGS BANK

Savings Bank of Walpole since 1875

NHTrust FINANCIAL ADVISORS

2019 marked an historic year for NHTrust.

Main Street service.

Wall Street expertise.

Calendar year 2019, was the most significant in our 18-year history. In January 2020, MillRiver Wealth Management completed the purchase of The New Hampshire Trust Company of Keene, thus uniting MillRiver, and The New Hampshire Trust Company to form **NHTrust**. The expansion resulted in an increase to $1 billion in assets under management serving over 5,000 clients.

Our new, combined firm brings together the Granite State's most respected financial services providers to offer expert, localized trust and investment management services. For NHTrust customers, this is a win-win, as they continue to work with their existing local team of wealth management professionals while also having access to a strong and deep team of experts with extensive knowledge of trust and estate planning, brokerage services, retirement planning and tax and charitable planning.

Financial Results.

	2019	2020
Assets under management	$700,000	$1 Billion
Gross Revenue for the firm	$3.8 million	$6.3 million
Net Income for the firm	$300,000	$600,000
Numbers of clients served	4,000	5,000

A commitment to make a significant contribution to the local communities in which we live and work.

CONCORD FAMILY YMCA

KEENE FAMILY YMCA

During 2019, NHTrust continued our commitment to our communities by making financial contributions to a number of organizations including:

- The Concord Family YMCA
- Concord Hospital Trust
- Manchester Community Music School
- Keene Family YMCA
- Community Players of Concord
- Castle in the Clouds

In addition, our officers serve as active board members for organizations such as NHEEAF, Concord Hospital Trust, the Manchester Community Music School, Concord Visiting Nurses, RiverMead Lifecare Community, Monadnock Regional Foundation for Family Services and the Town of Weare, NH.

Officers.

Executive

Paul Provost, President

Trust & Financial Advisory

Mark Cross-Powers, SVP Senior Wealth Advisor

Gregory McConahey, SVP Senior Wealth Advisor

Michael Rafferty, SVP Senior Wealth Advisor

Nicole Herbst, VP Senior Trust Officer

Steven Aiken, VP Wealth Advisor

Kim LaCoste, VP Trust Officer

Cindy Motta, VP Trust Officer

Eulalie Paris, VP Operations, Partnerships & Client Experience

Kimberly Place, VP Wealth Advisor

Gerard Tautkus, AVP Financial Advisor

2019 Board of Directors.

Chair: Peter G. Bloomfield, *Hollis*

James W. Corrigan, *Contoocook*

Charles G. Hanson, *Center Harbor*

Jeffrey S. Kipperman, *Bow*

Samuel L. Laverack, *Holderness*

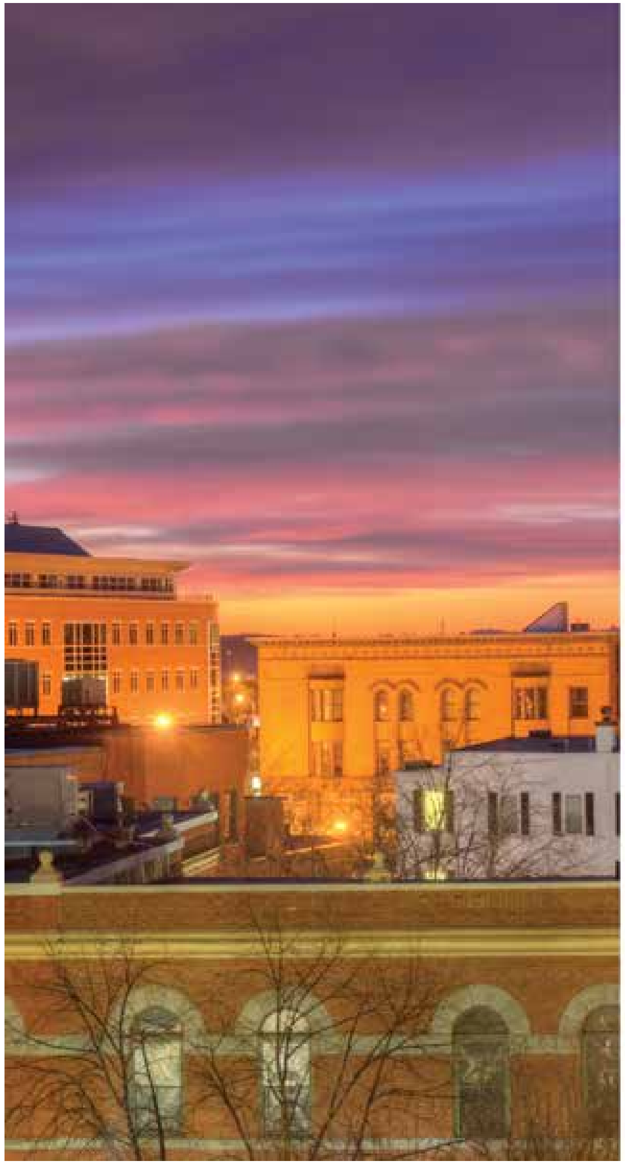
Michael O'Leary, *Holderness*

Paul M. Provost, *Concord* (President of NHTrust)

Gregg R. Tewksbury, *Keene*

(President & CEO of New Hampshire Mutual Bancorp)

Thank You.



NHTrust is proud to be able to provide our customers and communities with the best possible financial planning and trust resources so that together we'll continue to grow and prosper in the small towns, cities, and state where our clients and our employees live and work.

Thank you sincerely for your support.

Paul Provost
President