

## ENROLLMENT IS EASY!

- Complete the top portion of the “Salary Deferral Agreement” included.
- Complete “Section - Deposit Directive”
  - Indicate the total dollar amount you wish to defer.
  - Indicate where you would like your dollars allocated.
- Complete “Section - Designation of Beneficiary”. If necessary please seek legal assistance in this matter.
- Please sign and mail your completed form to North Shore Bank in the envelope provided or drop it off at your payroll office.

Bob Hartwick  
Customer Since 1962



**THE BANK OF YOU**

## WHAT DISTINGUISHES NORTH SHORE BANK’S PLAN FROM ALL OTHER PLANS?

### North Shore Bank, the “Bank of You”

North Shore Bank has been serving Wisconsin communities for over 95 years. The “Bank of You” summarizes our philosophy in how we serve our customers. We care about the communities we serve and provide our customers with products and services that will help them achieve their goals. Whatever the goal is, we give our customers the tools and knowledge to manage their money so they can buy a home, plan for retirement or help their children through college — we are there to help every step of the way.

### SERVICE FIRST

Our retirement experts provide information on a multitude of investment choices, we take personal service to the highest level by meeting with our customers wherever is most convenient. Whether that be in their workplace, at one of our many branch offices or at their home when both spouses can hear and understand the many investment choices they have available to them. We consider service the key ingredient and you ARE a name and not a number.

### APPROPRIATE INVESTMENT CHOICES

As a bank, we are able to provide you the safety and security of FDIC insured savings options with our bank Certificates of Deposit. In addition to those saving options we have partnered with Transamerica Retirement Solutions and Nicholas Funds, which is located in Milwaukee, Wisconsin, to provide you with a large array of no-load mutual funds.

### THINK BEYOND TODAY

At North Shore Bank, we have demonstrated that our service does not end at retirement. In fact, after you retire, you will most likely need us more. Aligning your accumulated savings into proper retirement age investments and making the best tax-savings decisions as you withdraw and enjoy your retirement nest-egg are just two areas where we will be there to assist you.

## CONTACT US

Customer Service that’s all about you.

Retirement Program Services: 414.964.3390

Toll Free: 800.236.4672

Web: [www.northshorebank.com](http://www.northshorebank.com)

e-mail: [retirement@northshorebank.com](mailto:retirement@northshorebank.com)

4414 N. Oakland Avenue Milwaukee, WI 53211



*The Bank of You*

All mutual fund investment options provided within this plan are: not insured by the FDIC or any other agency of the United States or the bank; are not deposits or other obligations of the institution and are not guaranteed by North Shore Bank; and are subject to investment risks, including loss of principal.

# I NEED A RETIREMENT EXPERT WHO CAN SEE INVESTING THROUGH MY EYES.



## Deferred Compensation 457(b) Savings Plan



*The Bank of You*

*Carolyn Castillo  
customer since 2009*

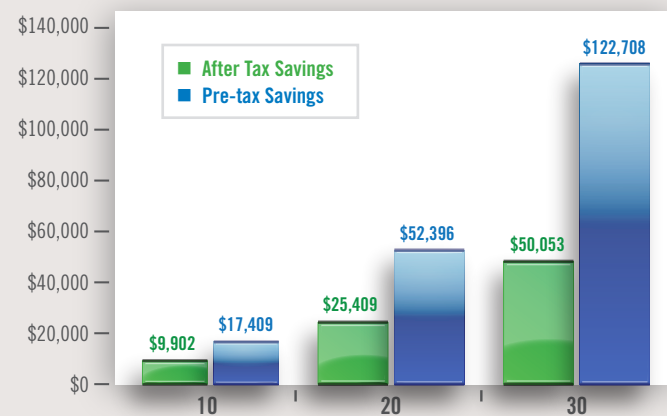
**At North Shore Bank, we consider “personal” customer service to be what separates our 457(b) Deferred Compensation and Post-Employment Healthcare Reimbursement Plans from all others.**

**Whether it be making your initial investment choices easier to understand or consistently meeting with you to evaluate performance and review prior investment decisions, we provide a level of personal service unequalled in this industry.**

This tax sheltered savings program under Internal Revenue Code Section 457(b), also known as Deferred Compensation, has been specifically created by Congress for municipalities, school districts and other governmental units, to help their employees save for a more comfortable retirement. Through this plan, you are contributing pre-tax dollars to a retirement account. That money, earnings and growth will not be taxed until you decide to withdraw them.

**THIS PLAN PROVIDES:**

- Tax deferred growth
- Reduces annual taxable income
- Available dollars at retirement or separation of service regardless of age. When received, even if prior to age 59½, are not subject to the 10% IRS penalty and possible early withdrawal state penalties that may apply to 401(k), 403(b), IRA and other retirement plans.



\* Assuming 7% annual return and 28% federal and 6.93% state income tax bracket. Interest earning also taxable at the same rate.

**Frequently Asked Questions:**

**What are the minimum and maximum amounts I can shelter?**

The minimum deferral is \$10.00 per pay period. The maximum deferral may change annually. As of tax year 2015, the maximum shall not exceed the lesser of 100% of “includable compensation” for the year or \$18,000.

**What costs are involved?**

Since the inception of the North Shore Bank Deferred compensation program, the bank has assessed no service charges or administrative fees for funds allocated to a North Shore Bank Certificate of Deposit. A small annual asset fee is incurred when funds are allocated to the mutual fund options.

**How are my distributions paid to me when I retire?**

Distributions are not required at the time of retirement, but are required beginning in the year you attain the age of 70½ years. However, you may select to take your distribution at termination of employment as a lump sum, monthly, quarterly or annual payment. You may also choose to roll over your funds as permitted in your plan document. North Shore Bank will assist you in structuring your repayments to meet your individual needs and goals.

**May I participate in this plan in addition to other retirement plans?**

You may participate in this plan in addition to Roth and Traditional IRAs as you qualify.

**SAVINGS OPTIONS**

This plan will provide you with the opportunity to simplify the investment selection process and “diversify” within an exclusive group of investment opportunities. The letter next to each option below corresponds to the investment choices located on the **Salary Deferral Agreement**.

**MODEL PORTFOLIOS — See models at the right**

| N. Conservative Long-Term  | O. Moderate Long-Term   | P. Aggressive Long-Term  |
|--|---|--|
| 30% - North Shore Bank CD (B)<br>20% - TAP Stock Index (D)<br>10% - Federated Total Return Bond (L)<br>10% - TAP Large Growth (G)<br>10% - TAP Large Core (F)<br>10% - BlackRock Equity Dividend (C)<br>10% - American Funds Fundamental (U) | 10% - North Shore Bank CD (B)<br>10% - TAP Stock Index (D)<br>10% - Federated Total Return Bond (L)<br>10% - TAP Large Growth (G)<br>10% - EuroPacific Growth (M)<br>10% - TAP Mid Value (H)<br>10% - Janus Triton (R)<br>10% - MFS Midcap Growth (R3)<br>10% - Heartland Value Plus (V)<br>5% - BlackRock Equity Dividend (C)<br>5% - American Funds Fundamental (U) | 20% - EuroPacific Growth (M)<br>15% - TAP Large Growth (G)<br>10% - TAP Mid Value (H)<br>10% - Janus Triton (R)<br>10% - TAP Stock Index (D)<br>10% - MFS Midcap Growth (R3)<br>10% - Heartland Value Plus (V)<br>5% - BlackRock Equity Dividend (C)<br>5% - TAP Large Core (F)<br>5% - American Funds Fundamental (U) |

**FDIC INSURED SAVINGS CERTIFICATES**

|   |   |
|---|---|
| <b>A.</b> North Shore Bank (NSB)<br><i>Variable-Rate Certificate<br/>Short Term Certificate</i> | <b>B.</b> North Shore Bank (NSB)<br><i>Blended-Rate Certificate<br/>Long Term Certificate</i> |
|---|---|

**MUTUAL FUNDS — STOCKS**

|                      | VALUE  | BLEND   | GROWTH  |
|----------------------|--|---|---|
| <b>LARGE CAP</b>     | <b>C.</b> BlackRock Equity Dividend                              | <b>D.</b> TAP Stock Index<br><b>F.</b> TAP Large Core<br><b>U.</b> American Fundamental Investors R-4 | <b>G.</b> TAP Large Growth  |
| <b>MID CAP</b>       | <b>H.</b> TAP Mid Value<br><b>T.</b> Nicholas Equity Income Fund |   | <b>E.</b> Nicholas Fund<br><b>I.</b> Nicholas II Fund<br><b>S.</b> MFS Midcap Growth (R3) |
| <b>SMALL CAP</b>     | <b>V.</b> Heartland Value Plus                                   | <b>K.</b> Janus Triton (R)  | <b>J.</b> Nicholas Limited Edition Fund   |
| <b>INTERNATIONAL</b> |  | <b>M.</b> EuroPacific Growth R3   |   |

**MUTUAL FUNDS — BONDS**

|  |
|--|
| <b>L.</b> Federated Total Return Bond Instl. |
|--|

**TARGET DATE FUND**

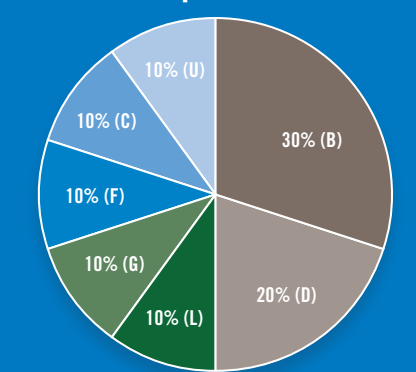
|   |      |      |      |
|---|------|------|------|
| <b>Y.</b> BlackRock Life Path Retirement Date Funds |      |      |      |
| 2020  | 2030 | 2040 | 2050 |

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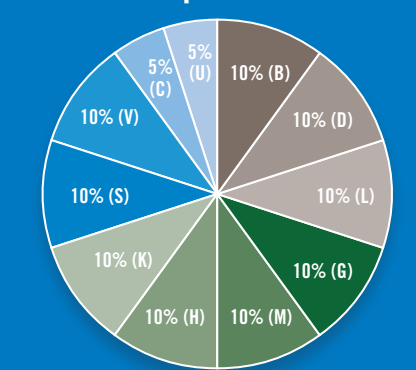
**MODEL PORTFOLIOS**

To assist the participant, who may be uncertain as to how to invest their savings, we offer the following Model Portfolios. Each portfolio carries its own degree of risk. Use the portfolio descriptions below to assist you in selecting options which will satisfy your person financial objectives.

**CONSERVATIVE LONG-TERM — Option N**



**MODERATE LONG-TERM — Option O**



**AGGRESSIVE LONG-TERM — Option P**

