



TRUST

INVESTMENT PERSPECTIVES

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A MESSAGE FROM
THE DESK OF

Tom Wilkins

VIEWPOINT



Thomas W. Wilkins
*Chairman, President &
Chief Executive Officer*

I try to pause at the beginning of each New Year for reflection on the previous 12 months while also appreciating the possibilities of the upcoming year. I hope you can take a moment to do the same.

This new year brings Trust Company good news that is my pleasure to share with you. I want to recognize three TCO employees who received promotions in the fourth quarter of 2016. Let me begin with our newest senior vice presidents, Debi Combs and Scott Cravens.

Debi Combs joined TCO in 1989 in Tulsa. Her long-time commitment to our clients is a valuable asset in our Retirement Plan Solutions Division. Debi's expertise includes retirement plan design and consulting, compliance and ERISA testing, as well as client and tax reporting. She is also active in the Tulsa community, serving on various nonprofit boards.

In our Oklahoma City Region, **Scott Cravens** provides real estate advisory and management services. He has extended experience in property redevelopment, active management strategies, asset and portfolio planning, and property acquisition and disposition. Scott earned his bachelor's from OSU and his J.D. from Oklahoma City University.

Our newest trust officer is **Sara Wilson**. Sara joined the Oklahoma City office in 2011. Prior to this, she worked in the brokerage industry for 13 years. Sara earned her bachelor degree from the University of Central Oklahoma. She is a graduate of Cannon Trust School, earning the Certified Trust and Financial Advisor (CTFA) designation by the Institute of Certified Bankers.

Congratulations to these three colleagues. Their promotions are well deserved.

In this issue of Investment Perspectives, TCO officers have written several very informative articles, including articles detailing certain aspects of estate planning that are sometimes underestimated, but that can cause conflict among family members when not taken into account. I hope you take a moment to read.

On behalf of everyone at Trust Company of Oklahoma, it is my privilege to wish you a joyful and healthy 2017. It is because of you, our clients and friends, that we are here. Thank you for allowing us to work on your behalf. 