

Greetings from Alpine Bank Wealth Management,

We hope this letter finds you in great spirits. As we reflect on the recent changes in our world and the exciting developments within Alpine Bank Wealth Management, we want to take a moment to share some important updates and reaffirm our commitment to your financial success.

Welcoming a new trust officer

We are pleased to announce the addition of a new trust officer to our team, Gennifer Westhoff. Gennifer is a Colorado native who grew up on the eastern plains. She brings a combined 10 years of professional experience in trust and estate administration, conservatorships, tax return preparation and fiduciary knowledge to her role with Alpine Bank Wealth Management. Gennifer is committed to providing an exceptional client experience that focuses on integrity and building genuine client relationships.

Navigating changes ahead

As we look ahead, the recent election has ushered in a new administration that is likely to implement policy changes. While it is still early to predict the exact implications, we are closely monitoring potential shifts in areas such as tax policy, regulatory frameworks and fiscal spending. Our investment philosophy remains grounded in the belief that markets, and capitalism will yield long-term profits for committed investors.

Strategic adaptation

Considering these potential changes, we are prepared to leverage new opportunities that may arise. Our disciplined approach ensures that we remain objective and unemotional in our investment decisions, allowing us to adapt swiftly while maintaining a focus on your best interests. We will continue to construct diversified portfolios that harness a wide range of asset classes, mitigating risks while positioning you for growth.

Our commitment to you

As always, our team is here to support you through any changes in your financial landscape. We invite you to reach out for a personalized review of your investment strategy, ensuring that it aligns with your evolving goals and risk tolerance. Thank you for being an integral part of our journey over the past 26 years.

As we approach the holiday season, we want to extend our warmest wishes to you and your loved ones. May this time be filled with joy, peace and cherished moments with family and friends. We look forward to continuing our partnership into the new year!

Wishing you happy holidays!

Sincerely,



Darla Daniel, J.D.
President of Alpine Bank Wealth Management