MANY PRAYERS have been going out to all our Lifestyles customers and friends who lost their home and loved ones in the May 22 tornado...with this being July, I hope some of you can see a path although there’s a long road ahead. I’d like to share the Lifestyles’ 2011 second half events with you so please read on.

One of the free benefits for being a Lifestyles member is receiving free money orders and cashier’s checks. Did you know the SAFEST document to get if the amount you need is under $1,000.00 is a money order? Why? Because you receive a yellow receipt that is traceable if the money order is lost or stolen. If a cashier’s check is lost, stolen or destroyed, the customer needs to purchase an Indemnity Bond. A 90 day waiting period from the date of the check is required before replacement. So, proceed with caution.

This year we experienced and are going to experience four unusual dates: 1/1/11, 1/11/11, 11/1/11 and 11/11/11; that’s not all...take the last two digits of the year in which you were born; now add the age you will be this year, and the result will be 111 for everyone. Strange how that works every time!

We have another good Online/Power Pay Seminar scheduled for July 19, 6:00 p.m. at the Duquesne Community Center. Blake Roth will serve again as our speaker and help us understand our website and all that it offers us. Come a little early for a sandwich, chips and cookies. Reservations PLEASE to make sure we have plenty of food and handouts.

To avoid sales calls on your cell phone, you can dial 888-382-1222 to have your number put on a no call list. You MUST be using your cell phone when you make the call.

Do you like to bowl? Would you be interested in participating in a Lifestyles sponsored afternoon league? On Thursday, July 21, Bowl East on North Range Line Road is having a FREE DAY FOR SENIORS. From 11 a.m. - 3:00 p.m. you can eat pizza and bowl with free shoe rental, too. Our Lifestyles customers are invited. I will be there too to see how many might be interested in starting a Lifestyles league. If you can’t make the FREE DAY but you’re interested in forming a short fall league, call me please.

Have you seen our website?? If you go to www.smbonline.com and click on Lifestyles, you can see events for the entire year PLUS there is an RSVP link. Let us hear from you.
THE STEP-UP FEATURE - It’s possible the GLWB (Guaranteed Lifetime Withdrawal Benefit) payments can increase over time if the issuer includes a step-up feature with the rider. At certain intervals (usually once every five or ten years), the issuer compares the annuity’s current cash value to the value used to determine your minimum guaranteed withdrawal. If the current value is greater, the issuer applies the withdrawal percentage to the current, higher value, thus increasing your minimum guaranteed withdrawals.

Say your minimum guaranteed withdrawals are $7,500 per year, based on a withdrawal percentage of 5% applied to the annuity’s cash value of $150,000. Five years later, the annuity’s cash value increases to $160,000. The new minimum guaranteed withdrawal is $8,000 per year due to the increased cash value ($160,000 x 5% per year). The new minimum guaranteed withdrawal will not decrease, even if the annuity’s cash value later decreases, or is exhausted.

ACCESS TO THE CASH VALUE - Most issuers allow you to take money from your cash value, even if you are also receiving GLWB withdrawals. However, some issuers reduce subsequent GLWB withdrawals in proportion to the amount you take from the cash value. For example, you have a cash value of $100,000 and your guaranteed withdrawals are $5,000 per year. One year you withdraw an additional 10% ($10,000) from the cash value. Correspondingly, your later GLWB payments will be reduced by 10% to $4,500.

DEATH BENEFIT - Unless altered by a death benefit provision or rider, annuities with the GLWB rider usually pay a death benefit equal to the greater of the remaining cash value, or the remaining premium, if any, less withdrawals and applicable surrender charges. Generally, GLWB withdrawals are available only to the annuity owner and not his/her beneficiaries, unless the beneficiary is the owner’s surviving spouse, in which case the withdrawals may be continued for the benefit of the spouse.

GLWB COSTS - Some issuers charge an annual fee for the GLWB rider, usually ranging from .1% to 1.0% or more of the annuity’s cash value. Review annuity sales materials, the prospectus, and the contract for information on charges and fees.

SOME OTHER LIVING BENEFIT RIDERS - The GLWB is one of many living benefit riders available on some annuities that provides a minimum accumulation value or income. As with most annuity riders, they may differ depending on the issuer offering them. Also, since these benefits are offered as riders, there is usually a charge associated with each one.

GUARANTEED MINIMUM PAYMENTS BENEFIT - The guaranteed minimum payments benefit allows you to recover your total premium through annual payments from your annuity, even if the cash value is less than the premium.

GUARANTEED MINIMUM INCOME BENEFIT - The guaranteed minimum income benefit pays a minimum yearly income even if your annuity decreases in value due to poor subaccount performance. But you must own the annuity for a minimum number of years before exercising the rider, and you must exchange the cash value of the annuity in return for the minimum payments (annuitization).

GUARANTEED ACCUMULATION BENEFIT - This rider guarantees the return of your premium (less withdrawals) regardless of the actual investment performance of your annuity subaccounts at the end of a stated period of time.

IS IT RIGHT FOR YOU? The GLWB rider can be a good idea if you want a fixed income but don’t like the idea of giving up access to your money that annuitization requires. However, like all deferred annuities, they are intended as long-term investments, suitable for retirement funding. The annuity’s cash value may be subject to market fluctuations and investment risk. In addition, GLWB withdrawals are subtracted from the annuity’s cash value.

A NOTE ABOUT VARIABLE ANNUITIES: Variable annuities are long-term investments suitable for retirement funding and are subject to market fluctuations and investment risk, including the possibility of loss of principle.

Variable annuities are sold by prospectus, which contains information about the variable annuity, including a description of applicable fees and charges. These include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and charges for optional benefits and riders. The prospectus can be obtained from the insurance company offering the variable annuity or from your financial professional. Read it carefully before you invest.
To celebrate your birthday, Southwest Missouri Bank
cordially invites you to YOUR BIRTHDAY PARTY! For ALL Lifestyles Members with birthdays in JULY

TUESDAY, JULY 19, 2011 AT 12:00 NOON
at Granny Shaffer’s Trolley Room – Joplin
— OR —
THURSDAY, JULY 21, 2011 AT 6:00 PM
Club 1201, 1201 E. 32nd St. – Joplin

When making your reservation for this location,
please select either the Italian Chicken OR Sliced Sirloin

Lifestyles members whose birthdays are in July will be guests of the Bank. Guests of birthday members are welcome at a charge of $11 per person for the luncheon and $15 per person for the dinner. Payment for guests must be made at time of reservation. To make your reservation, please call: Judy Marcum, 624-1995 or contact the Lifestyles Advisor at any SMB location most convenient for you.

WEDNESDAY, JULY 13, 2011 - TWO BUSSES

“JOSEPH & THE AMAZING TECHNICOLOR DREAMCOAT”
THE NEW THEATRE

Call now to check ticket availability...another award winning musical show by Sir Andrew Lloyd Webber and Sir Tim Rice. A delicious buffet included. Details: Depart Joplin at 8:30 a.m; pick up passengers in Carthage at 8:50 a.m. Approximate return time to Joplin is 6:30 p.m.
Cost: $71.00 per person

THURSDAY, AUGUST 25, 2011 - ONE BUS
THE PIERCE ARROW SHOW
BRANSON

Word has it (from the bus drivers) this is one of the best shows in Branson. A Branson magazine says the show has the world’s lowest bass singer according to the Guinness Book of World Records. So, here we go...prior to the 3:00 p.m. matinee show at the Pierce Arrow Theater, we will stop in Springfield at Zio’s Italian Eatery for a delicious lunch. When we arrive, we will get our choice from their group menu - always great food! Details: Depart Joplin at 10:00 a.m; pick up passengers in Carthage at 10:20 a.m. Approximate return time to Joplin is 8:00 p.m. Cheese and crackers will be given out for the trip home.
Cost: $72.00 per person
Deadline for having your money in Judy’s office is July 25.

THURSDAY, SEPTEMBER 22, 2011 - ONE BUS
TODD OLIVER & FRIENDS
JIM STAFFORD THEATRE - BRANSON

What a fun day this is going to be when we get to see a full show of Todd Oliver & Friends. Known for his amazing talking dogs and hilarious comedy, this is the first time Todd has had his own full show since leaving the Branson Belle. Prior to show time, we will eat a “picnic style meal” there at the theater. Following the show, we will make our way to Downtown Branson where the bus will park and you will have your choice of going to the ice cream parlor or Dino’s 24 Karat Bakery for a treat. The price of the treat is included in the cost of the ticket. Details: Depart Joplin at 8:30 a.m; pick up passengers in Carthage at 8:50 a.m. Approximate return time to Joplin is 8:30 p.m.
Cost: $67.00 per person
Deadline for having your money in Judy’s office is August 22.

FRIDAY, OCTOBER 21, 2011 - ONE BUS
TIM CONWAY SHOW
MANSION THEATRE - BRANSON

We have been FULL since 3 days after I announced Lifestyles had tickets to go but nevertheless, call and check about tickets if you’re interested. For those of you on the TO GO list, we will have a sub sandwich, chips and cookies for dessert on the bus TO Branson (to keep the cost down). Following the 8:00 p.m. performance, we will get on the bus and supply everyone with a package of cheese & crackers for the trip home. Details: Depart Joplin at 4:30 p.m; pick up passengers in Carthage at 4:50 p.m. Approximate return time to Joplin is 12:30 a.m.
Cost: $73.00 per person
Deadline for having your money in Judy’s office is September 21.

THURSDAY, SEPTEMBER 1, 2011
LIFESTYLES GOLF TOURNAMENT
BRIARBROOK COUNTRY CLUB

FORE...it’s that time again to make plans for our annual Lifestyles golf tournament. It will be a 4-person scramble and we will have a flight for men only and a flight for mixed pairs. We will provide lunch prior to the 12 noon shotgun start. You can make a team of your own or we can put you on a team. Information will be mailed out to last year’s teams in August or you can call Judy and let her know you want to play. Please mark the date on your calendar now.
Cost: $38.00 for SMB customers
$58.00 for non-customers

WEDNESDAY, OCTOBER 26, 2011
TWO BUSSES
“MOVE OVER MRS. MARKHAM”
THE NEW THEATER

Another good play starring one of our favorites - Loretta Swit. She is great in whatever she is in it seems. This is a chaotic comedy about a group of people from very different backgrounds converging on the same elegant apartment on the same warm summer evening. As always, the delicious buffet is included. Details: Depart Joplin at 8:30 a.m; pick up passengers in Carthage at 8:50 a.m. approximate return time to Joplin is 6:30 p.m.
Cost: $69.00 per person
Deadline for having your money in Judy’s office is September 26.
This is a first for Lifestyles. We’ve never seen the Dixie Stampede Christmas show but we have it on GOOD authority it’s one of the best Christmas shows in Branson. Won’t you join us? We will arrive in time to see the pre-show as well as eat dinner at the main event. Details: Depart Joplin at 9:00 a.m; pick up passengers in Carthage at 9:20 a.m. Approximate return time to Joplin is 9:00 p.m.

Cost: $74.00 per person
Deadline for having your money in Judy’s office is November 9.

THURSDAY, NOVEMBER 10, 2011 - TWO BUSSES
THE CAT’S PAJAMAS SHOW
1/2 REGULAR SHOW 1/2 CHRISTMAS SHOW
DUTTON THEATER - BRANSON

If you liked SIX, you’re going to like this show even better. As finalists on America’s Got Talent, these 5 young men make up a vocal band who have been wowing audiences all around the world. They sing the most popular music spanning several eras. Sounds like a show you won’t want to miss! Prior to their 2:00 p.m. matinee show, we will have a delicious meal at Fall Creek Steak and Catfish House where we will pick from their group dinner menu when we arrive. Following the show, we will make our annual stop at Russell Stover in Ozark and hand out packages of cheese and crackers before we head for home. Details: Depart Joplin at 9:00 a.m; pick up passengers in Carthage at 9:20 a.m. Approximate return time to Joplin is 9:00 p.m.

Cost: $70.00 per person
Deadline for having your money in Judy’s office is October 10.

Meet the Zora Branch

Greetings from Sherry Lawrence, Branch Manager

Sherry began her banking career back in April, 1980. She has operational experience as well as lending experience and is currently not only the Branch Manager but also their real estate lender for the Zora location. Sherry is married to Jerry and they have 2 grown sons and 2 wonderful granddaughters - ages 9 months and 3 months old. Sherry is very proud of the people working at her Branch and invites you to stop in and let them show you their hospitality!

Sherri Johnston, Customer Service Manager

Sherri began her career in banking in 1980 at the old First National Bank as a part-time teller. She held a variety of positions from teller to Branch Manager before leaving U.S. Bank in 2008. She then went to work as Branch Manager for Commerce Bank before coming to SMB last October. Here, at our Zora location, she is Customer Service Manager. In her leisure time, she and her husband Rick ride Harley Davidson motorcycles and they have lived in Oronogo the past 11 years. Sherri is a great gal and enjoying learning customers coming into the Zora location. Stop by and say hello when you get a chance!

Becky Westhoff, Lifestyles Advisor

Becky has been in banking for 20 years - since May of 1991. She has been at SMB for the last 5 years. She just recently moved from Stones Corner to Zora and is learning all the ropes over there on the operations side. Becky is married to her husband, Terry and they have a 16 year old daughter, Megan and a 10 year old son, Dalton. Both children attend Webb City schools. Becky is very involved with the Webb City Band Boosters and will serve next year as Vice President of the Choir Boosters. Stop by and say hello to Becky - she will be a great asset to our Lifestyles Advisor family.

FRIDAY, DECEMBER 9, 2011 - TWO BUSSES
THE DIXIE STAMPEDE CHRISTMAS SHOW
BRANSON

This is a first for Lifestyles. We’ve never seen the Dixie Stampede Christmas show but we have it on GOOD authority it’s one of the best Christmas shows in Branson. Won’t you join us? We will arrive in time to see the pre-show as well as eat dinner at the main event. Details: Depart Joplin at 9:00 a.m; pick up passengers in Carthage at 9:20 a.m. Approximate return time to Joplin is 9:00 p.m.

Cost: $74.00 per person
Deadline for having your money in Judy’s office is November 9.
We are happy to introduce to you the newest member of our team, Stephanie Brammer, Assistant Trust Administrator. Stephanie has been with SMB for 9 years and is excited about her new opportunity to help her customers, friends and family with their estate planning needs. Stephanie has been married to Garry for 32 years. They enjoy spending time with their family AND vacationing in Florida and Las Vegas when they get the chance.

Many of you have been asking and we have been listening...we have scheduled two more trust and estate planning seminars. The first one will be Tuesday, September 20, at our NEW Home Loan Center located right next to the main bank at 32nd & Indiana. Thursday, September 22, the second seminar will be held at the Carthage South Branch Community Room, located at 2417 S. Grand in Carthage. Both seminars will begin at 6:00 p.m. There is no charge for these seminars and we will have light food and beverages. Please make a reservation so we know how much food to order by calling the Trust Department at 417-623-3424.

In light of the recent catastrophe, we feel it is more important than ever to be prepared. You never know when disaster will strike! Rest assured, SMB can help you make sure your estate plan is in place and suits your needs and wishes.

Remember that we will meet with you at any of our locations. You don’t have to wait for a seminar to discuss your estate plan, trust and probate estate needs. We also have information available at www.smbonline.com under “Trusts”. If you have any questions or would like to schedule an appointment, please call us at 417-623-3424 or 1-800-943-8488 and ask for the Trust Department. We look forward to serving you.

LADIES TEAS

A wonderful time was had by 319 ladies at this year’s Ladies Teas. Our theme was “Mardi Gras” and the contest winners are:

JOPLIN: 1ST Place - Fern Bath; 2ND Place - Jane Carter & 3RD Place - Mary Putnam. The winner of the free lifestyles trip was Marian Coen.

JASPER: 1ST Place - LaVera Newman; 2ND Place - Roselea McClintock & 3RD Place - Doris Sample. The winner of the free lifestyles trip was Vernetta Gardner.

NEOSHO: 1ST Place - Bernadine Sprenkle; 2ND Place - Bea Nodler & 3RD Place - Judy Long. The winner of the free lifestyles trip was Becky Martin.

CARTHAGE: 1ST Place - Betty Bell; 2ND Place - Jan Tapley & 3RD Place - Freda Alumbaugh. The winner of the free lifestyles trip was Erma Patrick.

MINIMUM LIFESTYLES REQUIREMENTS:

• Age 50 years or over
• Need a Lifestyles checking account ($1,000 minimum)

If you have a total deposit relationship of $5,000 or more with SMB, there is no minimum balance requirement for the checking account and the account is free.

Be watching for your Christmas Party invitation in the November newsletter. Here are the dates!

December 1 Carthage Christmas Party
Fairview Christian Church

December 6 Joplin Christmas Party
Butcher’s Block Banquet Center

December 8 Neosho Christmas Party
Place TBA

2012 EVENT CALENDAR

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>Jan. 11</td>
<td>“Game Show” with John O’Hurley at the New Theatre</td>
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<tr>
<td>Feb. 29</td>
<td>“Pump Boys and Dinettes” with Gregory Harrison at the New Theatre</td>
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<tr>
<td>June 13</td>
<td>“The 25th Annual Putnam County Spelling Bee” with Richard Karn at the New Theatre</td>
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<tr>
<td>Aug. 22</td>
<td>“Hairspray” at the New Theatre</td>
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Seated: Erma Clement, Sally Shedelower, Ruby Peterson & Judy Mueller
Standing: Ade Mueller, Michael Hodges, Don Berry, Jere Marcum & Bob Corley

Absent: Vernon & Darlene Hyslop, Guy Johnson, Claire Hallock, June Wilson & Cecile Woodmansee

The SMB Investment Club meets monthly on the 2nd Tuesday in the Duquesnes Community Center at 2:00 PM. This club is open to ALL SMB customers. Any age customer is welcome to join, but you do need a checking account. If you would like to visit one of their meetings to see what it’s all about, give Judy a call!
This is your Lifestyles Newsletter

GENERAL TOUR INFORMATION

Advance reservations are encouraged and will be accepted for all trips. The sooner your reservation is received the better. All trips have a deadline for payment to be received in Judy’s office. After the deadline, unpaid tickets will be returned to the theater. Confirmation letters, with a full itinerary, will be mailed 4-5 weeks prior to departure date. If there are any questions, please contact Judy, 624-1995 or your local Lifestyles Advisor.

LIFESTYLes EVENT RESERVATION FORM

Please print clearly and send this reservation form with payment to:
Judy Marcum • Southwest Missouri Bank • 1000 East 32nd St. • Joplin, MO 64804

MARK THE DATE(S) YOU PLAN TO ATTEND:

☐ Wed. July 13 $71.00
☐ Thurs. Aug. 25 $72.00
☐ Thurs. Sept. 1 SMB Customers $38.00
    Non-Customers $58.00
☐ Thurs. Sept. 22 $67.00
☐ Fri. Oct. 21 $73.00
☐ Wed. Oct. 26 $69.00
☐ Thurs. Nov. 10 $70.00
☐ Fri. Dec. 9 $74.00

NAME(S) ____________________________________________________________

ADDRESS _______________________________________________________________________________

CITY _____________________________________________ STATE __________ ZIP _________________

PHONE _________________________________________________________________________________

Departure Location: ☐ Joplin ☐ Carthage ☐ Jasper (Destinations North)

CONFIRMATION LETTERS ARE MAILED 4-5 WEEKS PRIOR TO DEPARTURE DATE

EMERGENCY CONTACT: NAME __________________________ PHONE: ___________________________