

Consistent Long-Term Results

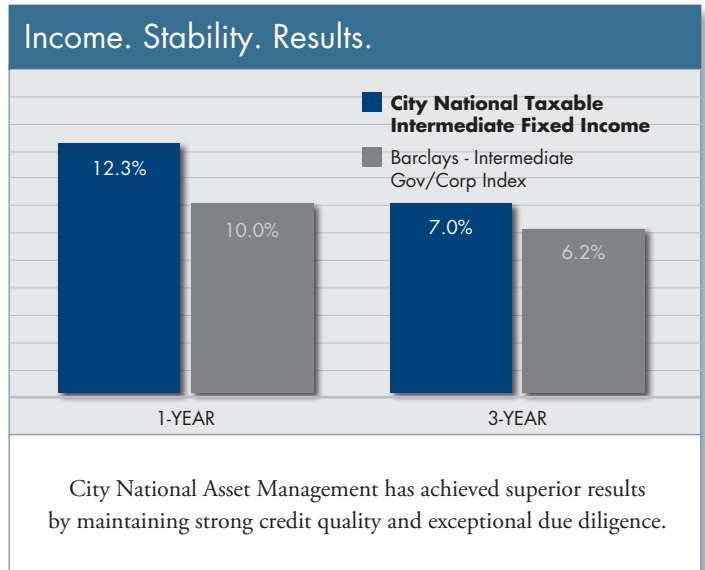
City National Asset Management's investment approach – quantitatively disciplined, highly diversified, customized, transparent and subject to strict pricing disciplines – has proven once again to be highly effective, despite significant market gyrations in 2009. Almost every one of our strategies continues to outperform its benchmark, even with the sharp return reversals beginning in March.

Our investment approach, which employs strong risk management and strict oversight, helped us succeed in avoiding virtually all of the financial potholes that injured many investors last year. This same approach continues to prove itself through both our short- and long-term performance records.

About City National Asset Management

Successful investment management is achieved through a disciplined process that begins by carefully listening to clients' needs and objectives. Whether a client's goal is income or capital appreciation, we seek to achieve consistency of returns over the long-term.

A broad range of analytical capabilities and research enable City National Asset Management to optimize the full potential of a client's portfolio. We pay close attention to the strategic diversification of a portfolio's assets – a proven factor in achieving highly competitive long-term results.



For More Information

For complete information on investment management services, or for additional materials, please call **1-800-708-8881**.

Performance as of September 30, 2009 (Annualized)	1 YEAR	3 YEAR	5 YEAR	10 YEAR
Equity S&P 500 Index	- 5.6% - 6.9%	- 2.0% - 5.4%	3.8% 1.0%	2.4% - 0.2%
Taxable Intermediate Fixed Income Barclays - Intermediate Gov/Corp Index	12.3% 10.0%	7.0% 6.2%	5.4% 4.7%	6.3% 5.9%
Tax-Free Intermediate Fixed Income Barclays CA Intermediate - Short Muni Index	8.7% 9.1%	5.1% 5.4%	4.2% 4.3%	N/A N/A
Taxable Balanced Balanced - Taxable Index 60/40*	3.1% 0.5%	1.9% - 0.5%	4.4% 2.8%	N/A N/A
Tax-Free Balanced Balanced - Tax-free Index 60/40**	1.7% 0.2%	1.5% - 0.8%	3.9% 2.6%	N/A N/A

*Comprised of 60% S&P 500/40% Barclays Intermediate Gov/Corp Index.

**Comprised of 60% S&P 500/40% Barclays MF CA Intern Sht Muni Index.

Performance figures reflect total returns before any reduction of fees or taxes but reflect brokerage commission charged for trading activity. The composite returns are calculated using a time weighted basis with quarterly valuation and a dollar weighting of the underlying accounts within the composites. The underlying accounts are managed by City National Asset Management, a department of City National Bank, on a fully discretionary basis and have a minimum size of \$500,000. Accounts are added to the composite as of the beginning of the quarter following initial contribution. Equity and fixed income returns are determined using pure equity and fixed income accounts which may include a cash component. The returns reflect a settlement date basis for recording trades and income earned on an accrual basis prior to 2005. Beginning in 2005, returns reflect a trade date basis for recording trades and income on an accrual basis. Past performance is not an indication of future results. For more information on City National Asset Management's composites, please contact Deborah Rhoads at 619.645.6195.

Non-deposit Investment Products: ■ are not FDIC insured ■ are not Bank guaranteed ■ may lose value