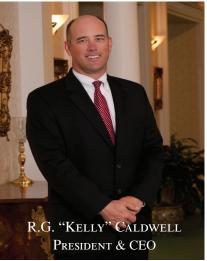
R.G. "KELLY" CALDWELL, JR.





Kelly is CEO and President of Caldwell Trust Company and its parent, Trust Companies of America, Inc. He began his professional career in 1988, when he returned to the Venice area after graduating from the Georgia Institute of Technology after earning a Bachelor of Electrical Engineering degree with High Honors. At that time, he started working with a family-owned SEC-registered investment advisory firm.

In 1993, Kelly and his father, Roland, co-founded Caldwell Trust Company. The company has offices in Venice and Sarasota and manages over \$800 million in client assets. Caldwell Trust serves as a trust manager and trustee for families, allocating client assets into stocks, bonds and other investments. For larger accounts, Caldwell also serves as a 'quarterback' for the family, serving as an adviser for all family and business matters recently expanding into trust service for employee retirement plans. Eighty percent of the business is money ,anagement which involves building a long-term relatinship. Twenty percent is where we are trustee.

In addition to developing and growing the business, Kelly also donates time back into the community through service to numerous organizations. He serves as a director with the Argus Foundation, Greater Sarasota Chamber of Commerce and South County YMCA. He is also a member of the Leadership Florida Class of XXVIII.

Born in 1967, Kelly graduated from Venice High School in 1984 before earning a Bachelor of Electrical Engineering degree with High Honors from the Georgia Institute of Technology in 1988. He earned three varsity letters swimming for the Georgia Tech Swim Team. Kelly, his wife Melissa, and their three young boys reside in Venice and their boys attend Venice Elementary and Grace United Methodist Preschool. The family enjoys boating and fishing. To reach Kelly, email kelly@ctrust.com or phone, 941.493.3600.

Caldwell Cares...

From Generation to Generation to Generation

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