Otto Bremer’s vision and longstanding commitment to communities during and after the Great Depression endure today through the work of the Otto Bremer Trust.

We sustain the legacy of our founder by investing in people, places and opportunities in the Upper Midwest.
The Otto Bremer Trust: Investing in People, Places and Opportunities in the Upper Midwest

Words on a page mean nothing unless they convey an ultimate truth: when combined in a compelling way they can be a tool for innovative and powerful action. Our name and new mission statement contain such words. Our name acknowledges the man whose vision has been the driving force for significant community investments for more than 70 years. The word Trust speaks to the obligation of the Trustees to fulfill Otto Bremer’s aspirations for the region. In our mission statement, the word Investing captures the essence of the core work of the Otto Bremer Trust.

The structure of the Trust is complex, yet simple. We are charged with the oversight of banking, investment and philanthropic activities that have paved the way for significant and enduring community commitments over the years. The Trust’s primary holding, Bremer Bank, with assets now greater than $10 billion, is a model of sound banking practices and outstanding commitment to stakeholders. Our investment portfolio and its careful management generate additional resources that support our strategic goals.

This new mission statement is one manifestation of several changes we put in motion following our 70th anniversary in 2014. Organizationally, we realigned our philanthropic leadership into seven regions spanning Minnesota, North Dakota and western Wisconsin, with a dedicated staff member to serve as each region’s point person. We have also increased our program-related investments, identifying community needs that we believe can significantly benefit from innovative financing.

This evolution of purpose drove the need to update and expand our mission statement. Investing in People, Places and Opportunities in the Upper Midwest recognizes not only the individuals and communities of the region where we have operated, but also the increasingly diverse needs of dynamic organizations throughout the region which present unique and compelling opportunities for the Trust’s investment. Our response is to build upon and expand our knowledge of the issues and challenges facing these communities and help make a measurable and meaningful impact for positive change.

Our expectations for these community investments are similar to those of our financial investments—long-term positive returns will be measurable indications of community growth and individuals moving forward. With prudent management of all our investments, both financial and philanthropic, we can expect to continue to grow our assets for even greater philanthropic distributions in the future. This is what Otto Bremer envisioned.

Charlotte S. Johnson  
CO-CEO AND TRUSTEE

S. Brian Lipschultz  
CO-CEO AND TRUSTEE

Daniel C. Reardon  
CO-CEO AND TRUSTEE

The Otto Bremer Trust logomark is inspired by the geographic locations of the Trust’s activities—with the circles marking the corners of North Dakota, Minnesota and Wisconsin on a grid that suggests both scope and connection. This geographic “map” is enhanced by the repetition of the gold color used both for the mark and the word ‘Trust.’
The Otto Bremer Trust, based in St. Paul, Minnesota, is one of the nation’s largest charitable trusts. Created in 1944 by banker and community leader Otto Bremer, the Trust was established to perpetuate his life’s work of growing his investments in community banks, which over time evolved into OBT’s 92 percent ownership of Bremer Bank and a portfolio of other investments. From modest beginnings, OBT has made over half a billion dollars in grants and program-related investments to nonprofit organizations in Minnesota, North Dakota and western Wisconsin, with assets exceeding $900 million.

OBT seeks to build healthy, vibrant communities. We do this by investing in people, places and opportunities in the Upper Midwest. In 2015 the Trust made over $45 million in grants and program-related investments that were distributed to more than 500 organizations in our region. Nearly 70 percent of these awards went to communities, regional centers and metropolitan areas in the Greater Bremer region. The balance went to organizations throughout the metro area of Minneapolis-St. Paul.

<table>
<thead>
<tr>
<th>Region</th>
<th>Total Grants</th>
<th>Grants</th>
<th>Towns</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TWIN CITIES METROPOLITAN AREA</strong></td>
<td>$16,649,017</td>
<td>252</td>
<td>Arden Hills, Brooklyn Center, Eagan, Eden Prairie, Edina, Inver Grove Heights, Lakeville, Maplewood, Minneapolis, Minnetonka, Plymouth, Richfield, Roseville, South St. Paul, St. Anthony, St. Louis Park, St. Paul, Stillwater, White Bear Lake, Woodbury</td>
</tr>
<tr>
<td><strong>WESTERN NORTH DAKOTA</strong></td>
<td>$2,857,478</td>
<td>44</td>
<td>Bismarck, Carrington, Devils Lake, Max, Minnewaukan, Minot, Richardton, Rugby</td>
</tr>
<tr>
<td><strong>RED RIVER REGION</strong></td>
<td>$3,081,709</td>
<td>54</td>
<td>MN Breckenridge, Crookston, Detroit Lakes, Fisher, Moorhead, Warren ND Casselton, Fargo, Fordville, Gilby, Grafton, Grand Forks, Larimore, Lisbon, Wahpeton</td>
</tr>
<tr>
<td><strong>CENTRAL AND NORTHERN MINNESOTA</strong></td>
<td>$2,727,151</td>
<td>45</td>
<td>Aitkin, Baxter, Brainerd, International Falls, Princeton, Rice, Sartell, Sauk Rapids, St. Cloud</td>
</tr>
<tr>
<td><strong>SOUTHEASTERN MINNESOTA</strong></td>
<td>$8,506,914</td>
<td>72</td>
<td>Austin, Eyota, Houston, Kasson, Rochester, Rollingstone, St. Charles, Stewartville, Winona</td>
</tr>
<tr>
<td><strong>WESTERN AND SOUTH CENTRAL MINNESOTA</strong></td>
<td>$3,706,478</td>
<td>67</td>
<td>Alexandria, Brandon, Fergus Falls, Mankato, Marshall, Morris, Owatonna, Perham, Redwood Falls, Starbuck, Watertown, Willmar</td>
</tr>
<tr>
<td><strong>SOUTHEASTERN MINNESOTA</strong></td>
<td>$2,416,372</td>
<td>23</td>
<td>Austin, Eyota, Houston, Kasson, Rochester, Rollingstone, St. Charles, Stewartville, Winona</td>
</tr>
</tbody>
</table>
| **NORTH DAKOTA STATEWIDE**                  | $1,056,500    | 12     | }
While the Trust invests in a wide spectrum of issues to help move communities forward, these issues can be broken down into four categories: Basic Needs, Children and Youth, Economic Well-Being and Healthy Communities. Below are examples—by region—of the leading type and category of requests we received and funded over the past year.

**METRO AREA MINNESOTA**

**Children and Youth**

Program support for a citywide, multi-sector coalition that uses multiple intervention strategies to curb the growing tide of youth crime and provide culturally specific programming, services and developmental supports.

Capital support to build a second location for a day treatment center in western Hennepin County designed for adolescents who have emotional and behavioral challenges.

Program support for the launch of a college success program for high school seniors through summer training and internship initiatives and college application and enrollment support.

**WESTERN NORTH DAKOTA**

**Healthy Communities**

Support for an organization that provides education and follow-up services to professional and family caregivers of those with Alzheimer’s disease and dementia living in rural North Dakota.

Program support for an organization that works to reduce and eliminate poverty, and to build assets for low- and moderate-income North Dakotans through public policy education, grassroots organizing and consensus-based approaches to solving community problems.

**SOUTHEASTERN MINNESOTA**

**Healthy Communities**

Program expansion support for an organization that works to provide isolated, homebound older adults with physical activities through use of technology and college student volunteers.

Capacity building for a social service organization serving immigrants, refugees, and their families through employment, health care access, vocational training and victim services in Rochester.

**WISCONSIN**

**Healthy Communities and Basic Needs**

Support for prevention outreach, health care and social service programs for individuals living with HIV.

General operating support for an organization that recruits, develops and coordinates volunteers to assist seniors and adults with disabilities to maintain their independence.

General operating support for an organization that provides shelter and supportive services to homeless individuals and families so that they can attain self-sufficiency.

Support for an organization providing legal services to low-income victims of domestic violence, sexual assault and child abuse in Bayfield and Ashland counties.

**RED RIVER VALLEY**

**Healthy Communities**

Capital investments to renovate a senior center to increase accessibility and serve more seniors in the community.

Capital investments to support a new training and development center that will include a sensory gym to provide shared work space, education, training for nonprofits, and services to individuals with disabilities.

**CENTRAL AND NORTHERN MINNESOTA**

**Healthy Communities**

General operating support for an organization that provides independent living services to low-income seniors and persons with disabilities.

Program support for an organization that provides basic ESL and workforce development training to newly arrived immigrants and refugees.

Capital investment for emergency repairs to keep a domestic violence shelter open.

**NORTH DAKOTA STATEWIDE**

**Basic Needs**

Investments in the activities of a statewide oral health coalition to improve the oral health care of residents throughout the state through prevention and education.

Capacity building for an organization that focuses on immediate hunger needs and works to address the root causes of hunger throughout North Dakota.

In 2015 the Trust made over $45 million in grants and program-related investments that were distributed to more than 500 organizations in our region.
OBT’s investment holdings have grown significantly over the years. At the end of 2015, our Total Assets were over $900 million.

The annual return on our bank and other investments supports our philanthropic output. Focusing on quality investing is fundamental to our trust structure.