

Missouri advantages for financial and professional services



MISSOURI
PARTNERSHIP

Five reasons to locate a financial services company in Missouri:

1. Thriving industry: Missouri is an established leader in financial services.

As the home to the headquarters for three of the top banks in the nation and two Federal Reserve Banks, Missouri earned the distinction of being Moneyrates.com's "best state for banking" in 2014.

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2. Business-friendly: Missouri is more pro-business than other Midwestern states.

Missouri is extremely tax-friendly—the state's franchise tax will be phased out by 2016, and it is ranked 7th-best state for property tax index and 4th for corporate income tax index in the nation. Property tax abatements are also available for qualifying companies. [Go to page 10.](#)

3. Quality workforce: Missouri's got talent.

Missouri has more than 10,000 licensed CPAs, more than 900 registered members of the CFA (Chartered Financial Analyst) Institute, and more than 230,000 workers employed in positions relevant to the financial services industry. [Go to page 11.](#)

4. Central location: Missouri's central location and stable natural environment provide an ideal home for your customer's data.

Located in the middle of the U.S., Missouri allows companies to stretch their work days to service customers on both coasts, and the state is within 600 miles of half the households in the country.

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5. Solid infrastructure: Missouri has a dependable, redundant and diverse internet network infrastructure.

Numerous Tier 1 providers have a strong presence throughout Missouri with over 2,000 miles of fiber combined. Future improvements to Missouri's connectivity include AT&T's Internet GigaPower service to be available in St. Louis and the new Google Fiber small business service in Kansas City.

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Missouri is an established leader in financial services. Look who's here:

Missouri is home to the regional headquarters of several large banks, including Bank of America, Regions Bank, and U.S. Bancorp, as well as the headquarters for Commerce Bank, Central Bank and UMB Bank—three of the top banks in the nation (*Forbes*).

Missouri is the only state with two Federal Reserve Banks, located in Kansas City and St. Louis.

The IRS has a significant presence in Kansas City, employing more than 6,000 people during peak season.

Missouri topped [Moneyrates.com](#) list of the best states for banking in 2014.

Five Missouri banks make SNL Financial's list of best performing community banks in 2014: Sterling Bank, Southern Missouri Bancorp, Wells Bank of Platte City, Peoples Community Bank, and Citizen's Bank of Edina.

Bank industry publication Bank Director ranked three Missouri banks highly in 2014 based on profitability, capital strength and asset quality. Among mid-sized U.S. banks with \$5 billion to \$50 billion in assets, Commerce Bank ranked 12th and UMB ranked 50th. Enterprise Bank & Trust, with \$3 billion in assets, ranked 26th among banks with \$1 billion to \$5 billion in assets.

Recent projects

2014

[Centene Corporation](#) announced plans to build a new claims processing center and will create up to 200 jobs in Ferguson, Missouri. The Fortune 500 firm operates health plans in 19 states.



[Lead Bank](#) announced plans to expand to Kansas City's Crossroads district, making a \$3.6 million capital investment that is expected to create 12 new jobs.



[Liberty National Insurance Co.](#) announced the opening of a new office in St. Peters, Missouri, and plans to hire more than 100 independently contracted sales agents and managers.



[Waddell & Reed Financial Inc.](#) opened its third customer service office in Kansas City adding 15 employees.



[Scottrade](#), one of the largest online brokerages in the U.S., announced plans to hire about 30 brokers in St. Louis. The company also maintains a network of brokers at more than 425 branch offices in nearly all 50 states, with concentrations on both coasts.



2013

Central Bank (HQ Jefferson City) announced the addition of 25 new employees in Jefferson City in 2013. Central Bank has more than 2,800 employees and operates in Missouri, Illinois, Kansas and Oklahoma.



Expedia (Springfield), the largest online travel company, announced plans to bring up to 100 jobs to Springfield. Most of the new positions will be Global Financial Operations support services roles, supporting the company's online travel brands including Expedia.com® and Hotels.com®. Since establishing a presence in Springfield in 2001, Expedia, Inc. has grown its local workforce to include more than 850 employees.



North America Savings Bank (HQ Grandview) added nearly 250 employees to its mortgage operations center in Kansas City in 2012 and announced plans to add 75 more workers by the end of 2014. The company is a national mortgage lender providing home loans in all 50 states, including the District of Columbia.



Reinsurance Group of America (RGA) (HQ St. Louis) recently built a new 405,000 square-foot headquarters in St. Louis, making a capital investment of \$150 million and creating 300 new jobs. The Fortune 500 company is a leader in the global life reinsurance industry with assets of \$40.2 billion and operations in 26 countries.



Serco (Wentzville) announced plans to hire 600 people to handle applications for health insurance under the Affordable Care Act.



Spring Venture Group (HQ Kansas City), a firm offering online comparison quotes primarily for insurance, announced plans to move its headquarters from Kansas to Missouri, adding roughly 400 employees in the next three years.



U.S. Bank (Kansas City and St. Louis) announced an expansion of its operations in St. Louis, which is expected to create up to 260 new jobs and will house mostly mortgage customer service representatives and technology operations staff.



USA Mortgage/DAS Acquisition Co. announced plans to expand to Kansas City, with the addition of two offices and eight lenders, and grow in St. Louis, with the hiring of two lenders from Pulaski Bank.



Other major Missouri financial services companies

American Century Investments (HQ Kansas City) provides investment advisory, management, and administrative services for mutual funds.



CitiGroup (Kansas City and St. Louis) has several major operations in the state, including a bank processing and collections center in Kansas City. CitiMortgage, the company's mortgage lending subsidiary, employs 4,000 at its St. Louis headquarters.



Commerce Bancshares (HQ Kansas City and St. Louis) is a \$24 billion regional bank holding company with more than 4,700 employees which operates from 195 branches in Missouri, Kansas, Illinois, Oklahoma and Colorado as well as commercial offices in Cincinnati, Nashville and Dallas. In addition, Commerce has a nationwide presence in the commercial payments industry.



DST Systems, Inc. (HQ Kansas City) was founded in 1969 as a division of Kansas City Southern Industries. DST, which was established to develop an automated recordkeeping system for the mutual fund industry, is the largest provider of third-party shareholder recordkeeping services in the United States today.



Edward Jones (HQ St. Louis) is a Fortune 500 investment brokerage network serving some seven million clients with offices in all 50 states, plus Canada.



H&R Block (HQ Kansas City) is the world's largest tax preparation business, with 100,000 employees and more than 400 million clients.



Jack Henry & Associates (HQ Monett) processes transactions, automates business processes and manages mission-critical information for more than 8,700 financial institutions and corporate entities.



JPMorgan Chase & Co. (Springfield) has a card services office in Missouri with more than 1,000 employees.



Mastercard Worldwide (O'Fallon) processes every Mastercard transaction in the world—as many as 38 billion per day—at their global technology operations center in suburban St. Louis.



Nationstar Mortgage (St. Louis) services residential mortgage loans throughout the US. Its servicing portfolio comprises more than 2.3 million loans that total in excess of \$425 billion in unpaid principal balances. The company has a loan originations operations fulfillment center in Westport.



Stifel Financial Corp (HQ St. Louis) provides asset management, financial advice and banking services for private clients. Stifel also offers brokerage and mergers and acquisitions advisory services for corporate clients, underwrites debt and equity, and provides research on more than 1,000 US and European equities.



Thompson Reuters (St. Louis) is a multinational media and information firm for the financial, legal and tax sectors. The company operates call center and data center support from St. Louis, as well as account administration.



UMB Financial Corp. (HQ Kansas City) provides banking and related financial services in seven states—Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska and Arizona.



Veterans United (HQ Columbia) is the nation's leading dedicated provider of VA home loans. The company was co-founded by two University of Missouri alumni.



Wells Fargo Advisors (HQ St. Louis), a subsidiary of banking giant Wells Fargo & Co., is one of the nation's largest retail brokerages, with more than 15,100 financial advisors, 3,600 licensed bankers, and some \$1.4 trillion in client assets.



Other major Missouri insurance-related companies:

American National Property and Casualty Company (HQ Springfield) provides a range of personal and small business property and casualty insurance lines to customers throughout the US. The company is a subsidiary of American National Insurance Company (ANICO) of Galveston, Texas.



Anthem Blue Cross/Blue Shield of Missouri (HQ Saint Louis) provides managed health care plans to some 1.2 million members in the state. The company's offerings include HMO and PPO plans, as well as prescription drug benefits, dental and vision coverage, consumer-driven plans, and life insurance. The company, a subsidiary of health benefits giant Anthem, is one of about a dozen health plans operating under the Anthem Blue Cross and Blue Shield name.



Blue Cross and Blue Shield of Kansas City is the largest provider of health plans in a 32-county area serving greater Kansas City and northwest Missouri. The company also offers a number of benefit programs that can be included in many group health plans for area employers. Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association.



Columbia Mutual Insurance Company (HQ Columbia) is the parent company of a group of five property and casualty insurance companies operating as the Columbia Insurance Group. The company is licensed in 30 states, with policyholders in 19 states, and has branch offices in Austin, Texas; Atlanta, Ga.; Omaha, Neb.; and Salina, Kan.



Lockton (HQ Kansas City) is the world's largest privately owned, independent insurance brokerage firm. The company offers risk management services, commercial property/casualty insurance, surety bonds, merger and acquisition support, and employee benefit planning services.



The National Association of Insurance Commissioners (Kansas City) is the U.S. standard-setting and regulatory support organization created and governed by insurance regulators from all 50 states, the District of Columbia and five U.S. territories. This organization's central office is in Kansas City, Mo., and has nearly 500 employees.



Shelter Insurance (HQ Columbia) employs 2,000 people and serves customers in 14 states. It also operates Shelter Reinsurance Company, which provides reinsurance coverage for property around the world.



[State Farm Insurance](#) (Columbia) has an operations center in the state that employs more than 1,000 people.



[State Street](#) (Kansas City) offers benchmarking, investment management and securities administration. Kansas City serves as the hub of the company's insurance servicing operation, providing investment administration for insurance portfolios.



[United HealthCare of the Midwest](#) (HQ Saint Louis), a subsidiary of UnitedHealth Group, provides health insurance products and related services to members in the midwestern US, including Missouri, Illinois and Kansas. Parent company UnitedHealth Group is one of the largest health insurers in the US and has operations in all 50 states.



Major Missouri accounting firms

[Anders](#) (HQ St. Louis)



[BKD](#) (HQ Springfield)



[Brown Smith Wallace](#) (HQ St. Louis)



[Deloitte](#)

[CliftonLarsonAllen LLP](#) (St. Louis and St. Joseph)

[Deloitte](#) (Kansas City and St. Louis)



[Grant Thornton](#)

[EY](#) (Kansas City and St. Louis)

[Grant Thornton](#) (Kansas City and St. Louis)



[McGladrey](#)

[KPMG](#) (Kansas City and St. Louis)

[McGladrey](#) (Kansas City and St. Louis)



[RubinBrown](#)

[PricewaterhouseCoopers](#) (Kansas City and St. Louis)

[RubinBrown](#) (St. Louis)



[UHY Advisors](#) (St. Louis)

Venture capital firms

[Advantage Capital Partners](#) (St. Louis)
[Ascension Health Ventures](#) (St. Louis)
[BioGenerator](#) (St. Louis)
[Bush O'Donnell Capital Partners](#) (St. Louis)
[Capital for Business, Inc.](#) (St. Louis)
[CC Capital Advisors](#) (Kansas City)
[Cultivation Capital](#) (St. Louis)
[FTL Capital](#) (St. Louis)
[Helix Fund](#) (St. Louis)
[Nidus Partners](#) (St. Louis)
[Oakwood Medical Investors](#) (St. Louis)
[Prolog Ventures](#) (St. Louis)
[RiverVest Venture Partners](#) (St. Louis)
[Sage Capital](#) (St. Louis)
[Stifel, Nicolaus & Company](#) (St. Louis)
[Thompson Street Capital Partners](#) (St. Louis)
[Tradebot Ventures](#) (Kansas City)
[Triathlon Medical Ventures](#) (St. Louis)

Angel networks

[Arch Angels](#) (St. Louis)
[Billiken Angels](#) (St. Louis)
[Centennial Investors](#) (Columbia)
[Show-Me Angels](#) (Lee's Summit)

Federal reserve banks

[The Federal Reserve Bank of Kansas City](#) covers the 10th District of the Federal Reserve, which includes Colorado, Kansas, Nebraska, Oklahoma, Wyoming, and portions of western Missouri and northern New Mexico. The Federal Reserve Bank of Kansas City processes more than a million checks a day.

[The Federal Reserve Bank of St. Louis](#) serves as a center for local, national, and global economic research. From its recently expanded offices, the Federal Reserve Bank of St. Louis oversees activity in the Federal Reserve's 8th District, which includes all of Arkansas, and parts of Illinois, Indiana, Kentucky, Mississippi, Missouri and Tennessee.

Other resources

[Accelerate St. Louis](#) is a one-stop-shop connecting entrepreneurs to resources and investors for launching and growing their businesses in the St. Louis region.

[Launch KC](#) is a strategic initiative designed to attract and develop IT entrepreneurs and professionals to the thriving information technology community in the Crossroads Arts District and throughout greater downtown Kansas City, Missouri.

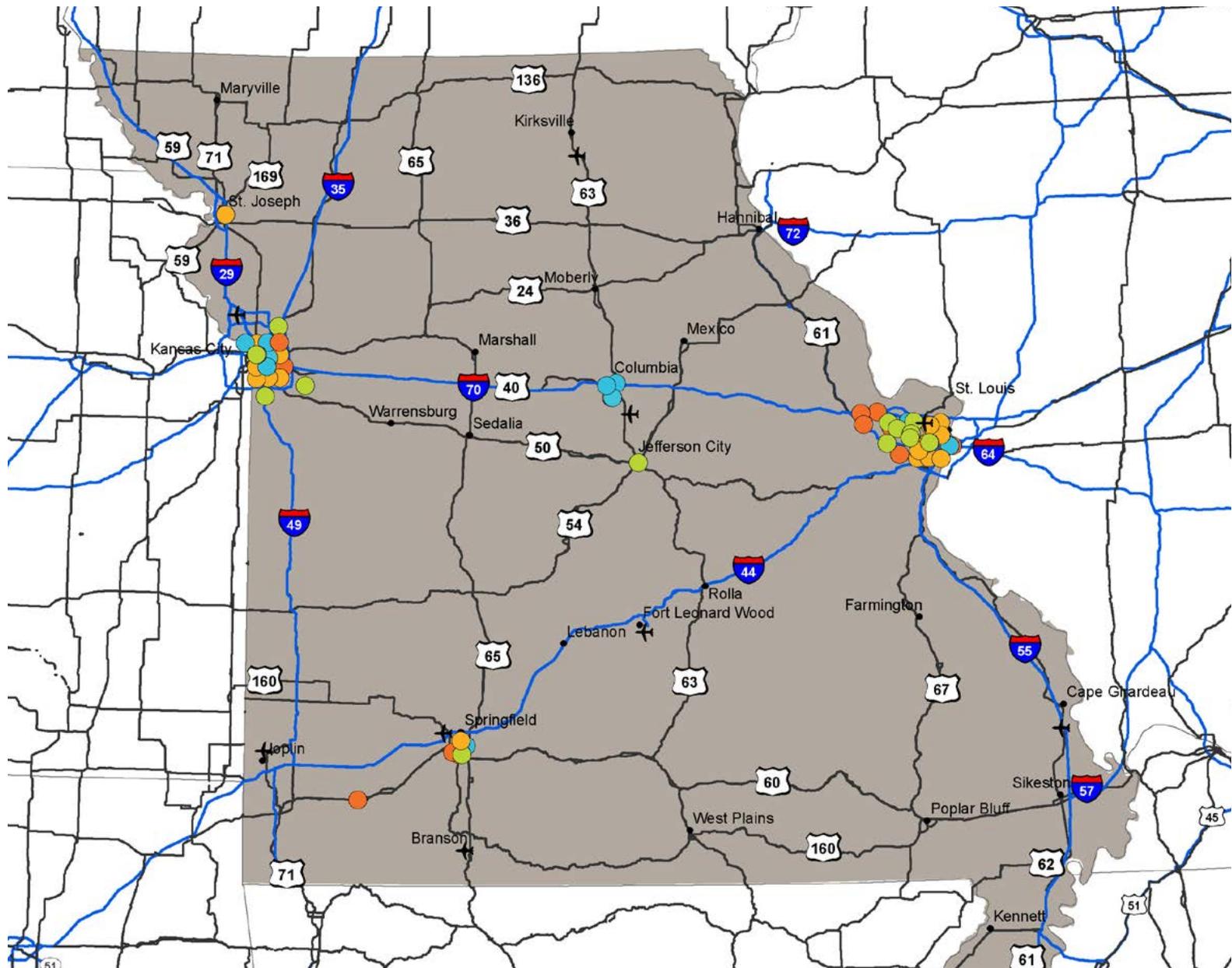
[SixThirty](#) (St. Louis) provides financial technology startups with funding, mentoring, and networking opportunities with the top financial services companies in the country. Backed by the St. Louis Regional Chamber and venture capital firm Cultivation Capital, SixThirty selects eight financial-based technology startup companies each year to take part in the four-month accelerator program.

[The eFactory](#) (Springfield) business incubator at Missouri State University supports startups and early stage companies in several targeted industries with a variety of resources, including early stage seed capital.



Missouri's financial services companies

- Recent projects
- Major financial services companies
- Major insurance-related companies
- Major accounting firms
- ✈ Port authority
- ✈ Major airport



Missouri is more pro-business than other Midwestern states.

Business climate

Missouri has remained in Pollina Corporate Real Estate's top 10 pro-business states for five consecutive years.

Missouri is extremely tax-friendly. The state is 7th for property tax index and 4th for corporate income tax index in the U.S. (*Tax Foundation, 2015*). Property tax abatements are available for qualifying companies. Missouri's franchise tax will be phased out by 2016.

Missouri is one of only nine states to receive the highest bond rating by all three rating agencies—Fitch Ratings, Standard & Poors, and Moody's Investor Service—in 2014. Its track record with S&P alone is even more distinctive, having earned the AAA rating for more than 50 years.

Missouri's diverse economy makes it a far less volatile environment for business. The state has the 4th most diversified economy in the U.S. with a GDP of more than \$276 billion (*BEA, 2013*) and exports totaling more than \$12.9 billion (*International Trade Administration*).

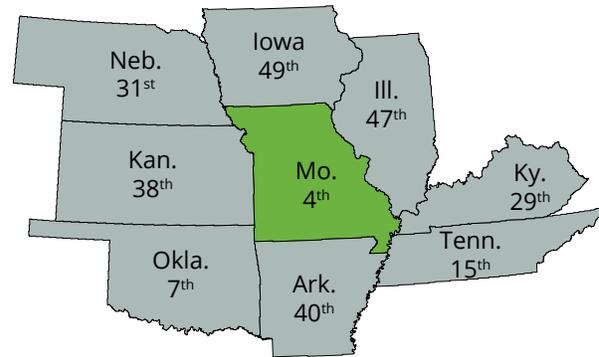
Regulatory environment

Missouri ranks in the Top 10 States for Regulatory Environment (*Forbes, 2014*).

Missouri recently adopted a new elective single-sales factor apportionment methodology. This option states that a sale of tangible personal property is in Missouri if the purchaser's destination point is in Missouri. A sale of tangible personal property is not in Missouri if the purchaser's destination point is outside Missouri. Missouri is one of only a few states that allows taxpayers to choose their own income allocation formula (three-factor or single-factor), whichever results in the lesser corporate income tax liability.

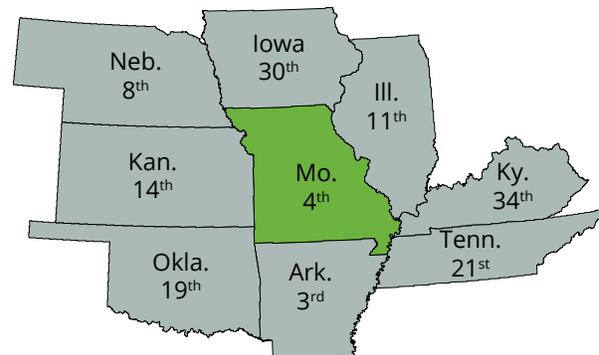
Corporate income tax rate index ranking

Tax Foundation, 2015



Economic Diversity Index (EDI)

BEA, 2013, analysis by MERIC



In 2007, Missouri enacted robust legislation to help businesses manage mainstream and non-traditional insurance risks. Companies benefit from a simplified initial application and redomestication review process, deductible licensing and renewal fees, and limits on actuarial review fees. In both 2009 and 2013, Missouri's captive insurance laws were enhanced to support the state's \$6.5 billion captive insurance industry and further help lower the overhead costs for mid-sized businesses in the state.

Missouri's got talent.

Forbes ranked St. Louis ranks 5th nationally in job gains in the financial services industry in 2014.

According to the *Wall Street Journal*, employment in St. Louis's financial sector grew 84.7 percent between 2007-2012, more than any other major metro.

More than 230,000, or 8.7 percent, of workers in Missouri are employed in core occupations relevant to the financial services industry.

Missouri has more than 10,000 licensed CPAs. More than 900 Missourians are registered members of the CFA (Chartered Financial Analyst) Institute (*Missouri Division of Professional Registration*).

Missouri had more than 2,100 graduates with bachelor's degrees or higher in Finance and Accounting in 2013.

More than 40 Missouri colleges and universities offer bachelor's degrees or higher degrees in Finance or Accounting.

A well-educated population provides an easily trainable labor pool. Missouri has a higher high school graduation rate (86 percent) than the national average of 81 percent (*Education Week, 2014*).

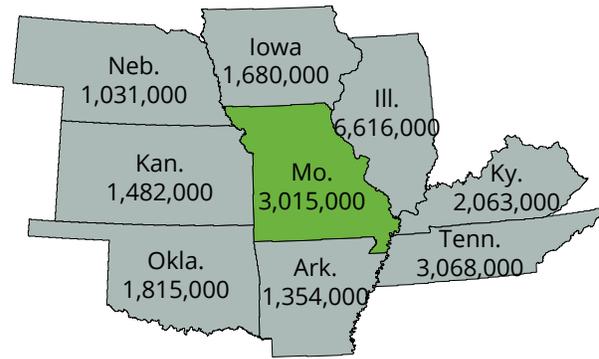
Bloomberg Businessweek ranked Washington University's undergraduate business degree 5th in the nation in 2014. Washington University in St. Louis also has a part-time MBA program ranked 16th best by U.S. News and World Report in 2014.

"Missouri's got the Midwest work ethic, which means we've got a terrific pool of people to draw from. We also have great schools: Washington University, Webster University, Saint Louis University and UMSL (the University of Missouri-St. Louis). We hire hundreds of graduates from those fine institutions. They're sharp, they've been challenged to think critically, and they've got excellent communications skills."

Jim Weddle, Edward Jones

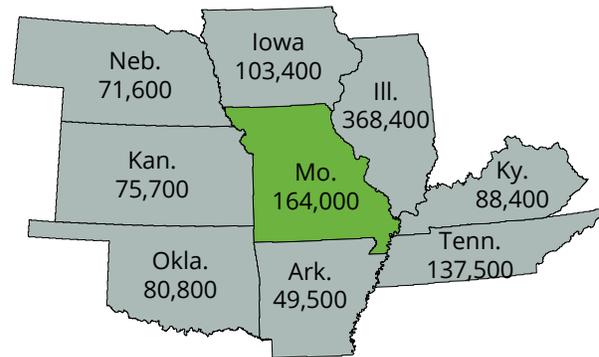
Workforce, all industries

Bureau of Labor Statistics, 2013



Workforce, financial activities

Bureau of Labor Statistics, 2013



Occupation information for financial services

Code	Occupation title	Missouri Employment	Median hourly wage			
			Missouri	Massachusetts	New York	North Carolina
00-0000	All Occupations	2,639,120	\$15.55	\$21.07	\$19.45	\$15.46
11-3031	Financial Managers	7,660	\$48.42	\$53.71	\$76.41	\$55.03
13-1031	Claims Adjusters, Examiners, and Investigators	6,780	\$28.16	\$30.68	\$31.12	\$28.42
13-2011	Accountants and Auditors	23,100	\$27.20	\$34.52	\$36.93	\$29.68
13-2053	Insurance Underwriters	2,580	\$24.49	\$33.00	\$35.98	\$32.61
13-2061	Financial Examiners	810	\$37.54	\$41.18	\$49.26	\$36.73
13-2071	Credit Counselors	250	\$17.34	\$23.33	\$23.59	\$18.03
13-2072	Loan Officers	7,620	\$27.53	\$34.68	\$39.43	\$30.42
13-2081	Tax Examiners and Collectors, and Revenue Agents	1,870	\$19.89	\$28.95	\$28.20	\$22.34
13-2082	Tax Preparers	1,310	\$14.62	\$17.81	\$27.70	\$17.87
13-2099	Financial Specialists, All Other	2,270	\$22.62	\$32.99	\$36.41	\$28.48
15-1151	Computer User Support Specialists	13,640	\$21.45	\$27.89	\$24.70	\$22.47
41-3021	Insurance Sales Agents	9,030	\$18.19	\$32.76	\$29.37	\$19.63
41-9041	Telemarketers	5,900	\$10.12	\$14.15	\$11.83	\$11.11
43-2011	Switchboard Operators, Including Answering Service	2,880	\$11.82	\$13.60	\$13.74	\$12.46
43-3031	Bookkeeping, Accounting, and Auditing Clerks	30,690	\$16.03	\$20.05	\$18.82	\$16.49
43-4051	Customer Service Representatives	49,130	\$14.13	\$17.95	\$16.71	\$14.25
43-4171	Receptionists and Information Clerks	14,480	\$12.28	\$14.02	\$13.74	\$12.40
43-9041	Insurance Claims and Policy Processing Clerks	3,800	\$18.43	\$20.64	\$18.45	\$17.35

Source: Bureau of Labor Statistics, Occupational Employment and Wage Estimates, May 2013



Schools offering financial or accounting degree programs

Avila University: *BS in Finance, BS in Accounting*

Central Methodist University: *BS in Finance, BS in Accounting*

College of the Ozarks: *BS in Accounting*

Colorado Technical University-Kansas City: *BS in Accounting*

Columbia College: *BS in Finance, BS in Accounting*

Culver-Stockton College: *BS in Finance, BS in Accounting*

DeVry University's Keller Graduate School of Management-Missouri: *MS in Accounting*

Drury University: *BS in Finance, BS in Accounting*

Evangel University: *BS in Finance, BS in Accounting*

Everest College-Springfield: *BS in Accounting*

Fontbonne University: *BS and MS in Accounting*

Grantham University: *BS in Accounting*

Hannibal-LaGrange University: *BS in Accounting*

Harris-Stowe State University: *BS in Accounting*

Lincoln University: *BS in Accounting*

Lindenwood University: *BS and MS in Finance, BS and MS in Accounting*

Maryville University of Saint Louis: *BS in Accounting*

Missouri Baptist University: *BS in Accounting*

Missouri State University-Springfield: *BS in Finance, BS and MS in Accounting*

Missouri Valley College: *BS in Finance, BS in Accounting*

Missouri Western State University: *BS in Finance, BS in Accounting*

National American University-Independence: *BS in Finance, BS in Accounting*

National American University-Lee's Summit: *BS in Finance, BS in Accounting*

National American University-Weldon Spring: *BS in Accounting*

Northwest Missouri State University: *BS in Finance, BS in Accounting*

Park University: *BS in Finance, BS in Accounting*

Saint Louis University-Main Campus: *MS in Accounting*

Sanford-Brown College-Fenton: *BS in Accounting*

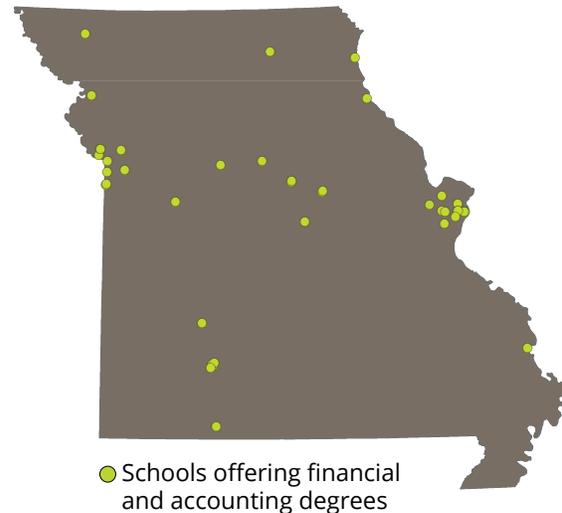
Southeast Missouri State University: *BS in Finance, BS and MS in Accounting*

Southwest Baptist University: *BS in Finance, BS in Accounting*

Truman State University: *BS and MS in Accounting*

University of Central Missouri: *BS in Finance, BS and MS in Accounting*

University of Missouri-Columbia: *BS in Business Administration with Finance or Accounting Concentration, MS in Accounting*



University of Missouri-Kansas City: *MS in Finance, BS and MS in Accounting*

University of Missouri-St Louis: *BS and MS in Accounting*

Washington University in St Louis: *BS and MS in Finance, BS and MS in Accounting*

Webster University: *BS and MS in Finance, BS and MS in Accounting*

Westminster College: *BS in Accounting*

William Jewell College: *BS in Accounting*

William Woods University: *BS in Accounting*



Missouri's central location and stable natural environment provide an ideal home for your customer's data.

- 600 mile radius
- 1,200 mile radius



Location

Missouri's central location allows companies to stretch their work days to service customers on both coasts.

Missouri is within 600 miles of 50 percent of U.S. households including those in seven of the nation's fastest growing metros: Atlanta, Austin, Dallas, Denver, Houston, Minneapolis, Nashville and San Antonio (*Census Bureau, 2013*).

Missouri is bordered by eight states, tied with Tennessee for the most of any U.S. state.

Safe environment

Located in the center of the country, Missouri is a low-risk state for acts of terrorism and has experienced no such events (*FEMA*).

Missouri has a stable environment for keeping data secure. The state has experienced no major disasters related to hurricanes or earthquakes since record keeping began in 1957 (*FEMA*).

"The Kansas City region has a growing business hub and a thriving economy, so it's a great place for us to be. The Crossroad's district makes us more accessible to our current clients while providing the opportunity to reach out to new ones as well."

Josh Rowland, Vice Chairman, Lead Bank



Missouri has a dependable, redundant and diverse internet network infrastructure.

Numerous Tier 1 providers have a strong presence throughout Missouri, with over 2,000 miles of fiber combined. Providers include AT&T, CenturyLink, Cogent, Level 3, Sprint, Time Warner, Verizon and XO.

In 2014, Google announced Kansas City would be the first to test the new Google Fiber small business service. Kansas City was selected from more than 1,100 other applicants in 2011 to be the first community to receive Google Fiber, an experimental broadband internet network infrastructure using fiber-optic communication.

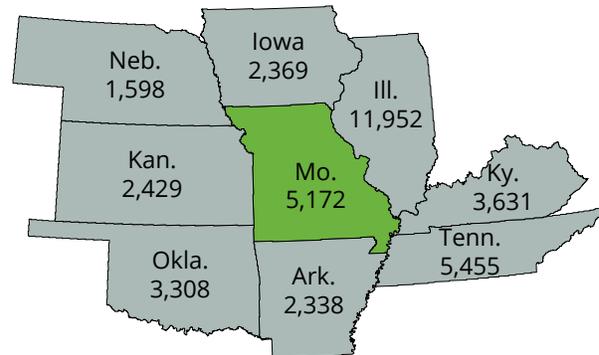
AT&T's Internet GigaPower service is available in Kansas City for qualifying residents and small businesses, and the company recently announced that the service would be available in St. Louis by the middle of 2015. The AT&T GigaPower network provides customers access to the fastest internet available from AT&T, featuring speeds up to one gigabit per second.

Missouri benefits from the presence of the National LambdaRail (NLR) and Internet2, high-speed national networks connecting research institutions to one another for faster exchange of data. The National LambdaRail is a 12,000 mile, high-speed national network infrastructure that runs over fiber-optic lines. Internet2 is an advanced network consortium connecting more than 60,000 educational, research, government, and community institutions over their advanced fiber-optic network.

Missouri has more high speed connections than most Midwestern states. High speed connections include fiber, ADSL, SDSL, Cable Modem, Satellite, and Fixed and Mobile Wireless.

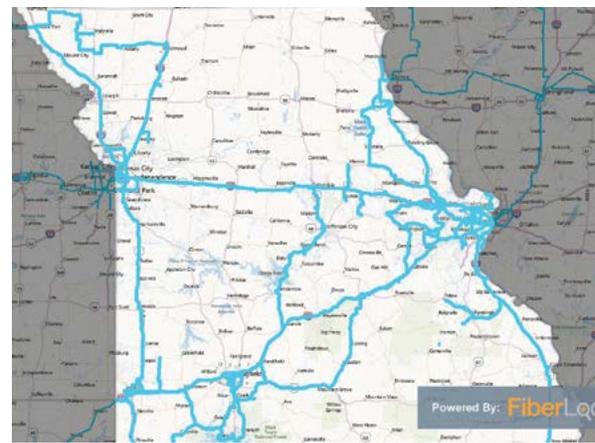
High speed connections by state

(more than 200 kbps in at least one direction as of December 31, 2013) FCC, 2014



Fiber routes

Source: NEF Inc.



Quality of life

Missourians enjoy endless recreational and cultural options, including world-class fishing and hiking, national-ranked parks, and abundant music and theater options.

With 1,000 miles of managed trails and more than 500 miles of national designated recreation trails, Missouri has been named the “Best Trails State” by American Trails (2013).

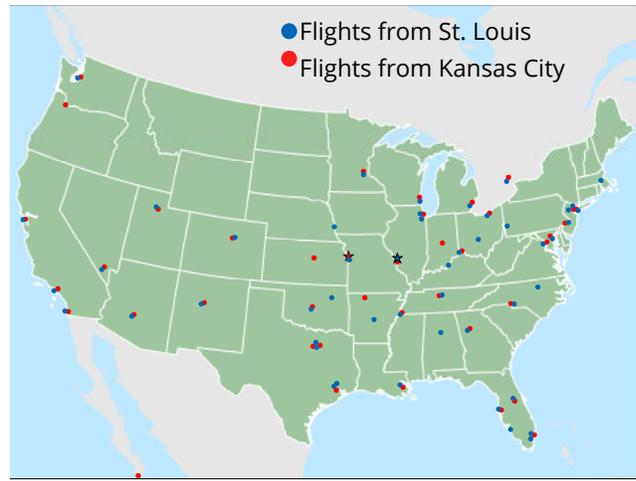
Forest Park in St. Louis was named one of the World’s Most Beautiful City Parks by Travel + Leisure in 2013.

Missouri consistently ranks among the states with the lowest cost of living in the U.S. and the lowest state and local property taxes per capita.

Missouri is home to top ranked health institutions, such as Barnes Jewish Children’s Hospital (BJC) in St. Louis and A.T. Still University, the birthplace of osteopathic medicine.

Missouri ranks among the top states in the U.S. for Blue Ribbon schools and consistently produces above average scores on college entrance exams.

Non-stop flights from Missouri



“Because there’s a financial services base here, there’s labor for the kind of work we do. It’s a quality work force, motivated. And commute times are short. No one has to drive more than 30 minutes to or from work. In that way, Missouri is more oriented toward leading a balanced life.”

Paul Bland, Thompson Reuters

