

Comprehensive Wealth Planning



Wealth planning encompasses more than managing assets. As a financial advisor, I utilize a comprehensive approach to understand your financial priorities and help you achieve your goals. Below is a list of the investment planning services available to you.

Your investment plan

- Assess your risk tolerance
- Rebalance or reposition assets as needed

Retirement assets and company benefits

- Retirement plan investments
- Stock option grants or restricted stock

Personal risk/family security generation

- Adequate insurance protection¹
- Management plan for incapacity/disability

Access to Banking and Lending Services through Wells Fargo affiliates²

- Residential mortgage
- Securities-based lines of credit

Cash flow/cash reserve

- Emergency funds
- Cash alternatives

Education planning

- Invest for children or grandchildren
- Identify suitable tax-advantaged investments

Wealth preservation strategies

- Asset ownership; beneficiary designations
- Estate and Trust planning³

Income tax planning⁴

- Identify tax-efficient portfolio strategies
- Manage capital gains, losses and alternative minimum tax (AMT) exposure

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

Charitable and community giving

- Explore charitable giving options and strategies to instill philanthropic values in the next generation

Planning for Business Owners

- Consider personal objectives in the framework of business objectives
- Discuss various risk mitigation techniques

¹Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

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³Trust services available through banking and trust affiliates in addition to non-affiliated companies of Wells Fargo Advisors. Wells Fargo Advisors and its affiliates do not provide legal or tax advice. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state.

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