

Business Ownership Expertise

Offered through Wells Fargo Bank, N.A.



Focusing on the bigger picture

As a business owner, you carefully consider the broader impact of your decisions across the organization and their effect on your employees, customers, and stakeholders. But what about your own wealth and legacy?

A trusted advisor who considers your short- and long-term financial needs and understands how your business and personal goals are intertwined, can help you clearly assess the bigger picture.

Managing your personal wealth and establishing your legacy require in-depth planning and careful calculations — years before you transition business ownership. For whatever stage your life and business are in now, Wells Fargo advisors can help you throughout your journey.

Investment and Insurance Products: Not FDIC Insured / No Bank Guarantee / May Lose Value

Charting a path for your financial journey

Your business represents passion and productivity, hard work and commitment. Your personal financial future deserves the same careful attention. From the moment you take ownership, every chapter of your business story comes with its own challenges and opportunities. Whether you're thinking of growing your established company, or thinking about your next opportunity, your Wells Fargo advisor and a team of ownership and wealth experts can help you navigate your financial journey. Our teams provide insights and guidance through articles, resources and consultations to help you navigate the journey — to establish a comprehensive plan and assess options along the way. The aim is to understand you, your situation, and what's important to you. Having a team of dedicated specialists focused on helping you grow, manage, and transition your wealth may keep you focused on the road ahead.

Key questions for every business owner

How does planning for my business impact my personal goals?

- Being a business owner is uniquely rewarding and especially challenging.
- Your decisions are about more than just the numbers on a financial statement.
- We can help advise and take steps to help you better understand your company's value, make informed decisions, and keep your assets aligned with your long-term goals — including the legacy you wish to create.

How can I prepare for life's new opportunities and challenges?

Working with you, your legal advisors, and tax professionals, we can help you adapt to changing circumstances and stay on target with your goals. This may include goal prioritization, cashflow, estate and wealth transfer planning, to help grow and preserve capital across life stages.

What does the next stage look like for me?

You may be planning a transfer to the next generation or a structured sale to a strategic buyer, a private equity recapitalization or an employee stock ownership plan (ESOP). It's important to start early and develop a transition plan that fits your individual circumstances. That includes identifying issues related to liquidity and cash flow, legacy goals, control, risk management, tax efficiency, and family dynamics.

How we help: an integrated approach

Business owners have different planning needs than non-business owners. Their financial lives and futures are inherently more complex, and they need a broader array of planning support to address that complexity.

Personal Goals

- Estate planning
- Legacy
- Family dynamics
- Liquidity
- Charity
- Retirement



Business Goals

- Strategy
- Stakeholders
- Market
- Growth forecast
- Cash flow

Business Transition Planning and Advisory Services

Whether you're ready to transition your business to the next generation or just want to explore what comes next, your advisor along with our business owner advisory specialists provide guidance, education and resources. And in partnership with other specialists, we help clients with ownership transfer strategies that consider potential tax implications and crafting the right transition plan that integrates needs of the business with your personal wealth management and legacy goals.

Business Ownership Discussion Topics

Keep / sell considerations	Coordination of wealth transfer / financial with transition planning	Market trends and economic outlook
Ownership transition and liquidity alternatives	Pre-sale planning	Enterprise and industry valuation insights
Transaction considerations	Buy-sell planning	Transition tax and organizational considerations
Family business succession and governance	Business contingency planning	Executive compensation considerations



Let's connect

Start a conversation about your needs and goals with your advisor today.

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