



10 Strategies for building and preserving wealth

Managing substantial wealth requires a personalized approach. That's why your dedicated relationship team focuses on understanding your family's unique goals and aspirations. Together, we'll explore 10 strategies designed to help build, preserve, and transition your wealth — ensuring every decision supports your long-term vision and legacy.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

1 | Managing your investments and risk

- Define the goals you aspire to achieve for you, your family, and your assets
- Optimize your investments to help minimize market risk and achieve your long-term wealth goals

2 | Managing and leveraging your credit

- Gain a comprehensive understanding of current and future cash flow requirements to ensure financial agility
- Explore tailored credit solutions designed to provide stability and consistency in cash flow while preserving long-term investment strategies
- Leverage credit to effectively manage or defer income tax implications, optimizing wealth preservation and growth

3 | Retirement planning and pursuing your dreams

- Define your vision for the future, from travel and ventures to lifestyle goals, and align your wealth to support what matters most
- Clarify retirement timing, income needs, and distribution strategies

4 | Coordinating your executive benefits

- Understand how to integrate your benefits with your personal financial life
- Determine how and when to execute stock options or other concentrated positions
- Assess your plan to handle specialty holdings like restricted stock, pre-IPO, etc.

5 | Protecting you and your family

- Understand your plans to safeguard you, your family, and your assets
- Determine when and how to use insurance (e.g., umbrella, property & casualty, disability, long-term care, life) to help achieve your goals
- Minimize exposure to identify theft with credit freezes or other protection services

6 | Planning for business transitions

- Understand your goals on how, when, and to whom to transition your business
- Identify the options available to help minimize taxes upon sale or transfer well before the transfer, ideally preparing three or more years in advance to maximize outcomes
- Implement a key person strategy and communication plan for continuity of leadership

7 | Shaping your legacy and estate strategy

- Collaborate with legal advisors to review essential documents and confirm your custom plan
- Clarify intentions for transferring wealth to family, charities, causes, or institutions to support and establish a lasting legacy
- Understand advanced planning strategies to minimize estate tax and income taxes as well as provide asset protection

8 | Amplify your philanthropic impact

- Create a charitable giving strategy that reflects your passions and priorities
- Explore giving vehicles like donor-advised funds or charitable trusts to optimize tax benefits
- Establish endowments or legacy gifts to support causes and institutions for generations

9 | Funding your educational goals

- Clarify your vision for supporting the educational goals of children, grandchildren, or others
- Identify opportunities to invest in developing skills and nurturing interests, ensuring future generations thrive

10 | Implementing your plan in a tax-efficient manner

- Proactively manage investments using advanced techniques designed to reduce income tax exposure, such as deferral strategies or tax-loss harvesting
- Leverage sophisticated estate planning vehicles, such as trusts, to strategically shift and mitigate income tax liabilities
- Optimize business entity structures to enhance the preservation and growth of family wealth across generations

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