WELLS FARGO Advisors

Kevin Warren

Helping clients find and enjoy financial freedom

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

Kevin Warren, CFP®, MBA

Private Wealth Financial Advisor
Managing Director – Investments
PIM Portfolio Manager

As a Private Wealth Financial Advisor, I work with a select group of individuals and families with highly complex and demanding wealth management needs. For over 25 years, I have built my practice on a foundation of mutual trust combined with thoughtful planning and implementation. My focus is on goals-based, comprehensive investment plans through customized strategies.

I have long-standing relationships with all my clients, and these relationships span multiple generations. I understand the importance of balancing being an analytical person and a problem solver with being a good listener. I dedicate time getting to know who my clients are, both personally and professionally, so I can better understand what motivates them; I then use this knowledge to build comprehensive investment plans to help them meet their objectives and confidently live their lives.

I strive to connect with and know people on a deeper level and believe in engaging them in my process. I want to teach and educate my clients along the way so they can make more informed decisions about their financial futures. My objective is to increase your financial literacy and confidence in your plan, thereby helping you achieve financial freedom. By elevating your hopes and goals, and building plans tailored to address your fears and mitigate risks, I aim to help you accomplish your short- and long-term goals. Your agenda becomes my agenda.

My wife, Lillie, and I live in Puyallup and have two sons away at college, Cameron and Ben. Outside of work, I enjoy spending time with my family, watching and playing a variety of sports, in particular golfing and running, and being active outdoors.

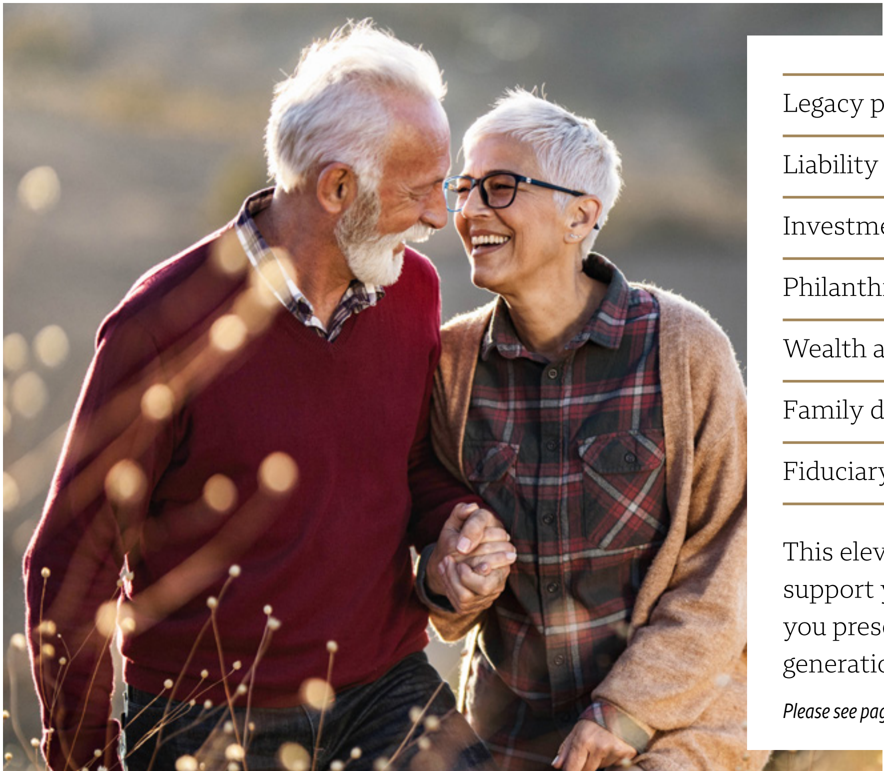
I am also very passionate about expanding financial knowledge in our community. I'm a board member of the Future Impact Project, and for more than a decade, I've led a Financial Ministry team at my church. We focus on teaching personal financial health in the community, including to juniors and seniors in high school.

What is a Private Wealth Financial Advisor?

Complex wealth management challenges require elevated services and capabilities

As a Private Wealth Financial Advisor, I work with a select group of clients with highly complex and demanding wealth management needs. To adequately address the full spectrum of challenges faced by those with significant wealth, I coordinate with a team of specialized professionals and leverage the vast resources of Wells Fargo & Company.

I am committed to a holistic, personal approach to serving high-net-worth individuals, families, foundations, and institutions. I also work with Wells Fargo Private Bank specialists to provide you with access to guidance across many aspects of wealth planning, such as:



- Legacy planning
- Liability Management
- Investments
- Philanthropic strategies
- Wealth and retirement planning
- Family dynamics
- Fiduciary services

This elevated level of service is designed to support your full financial picture to help you preserve and grow your wealth across generations.

Please see page 6 of this document for important disclosures.

An advisor with a depth of resources you can depend on

Along with specialists from Wells Fargo affiliates, I will happily engage in an ongoing dialogue with you and your other advisors to help make sure you remain on track for your goals.

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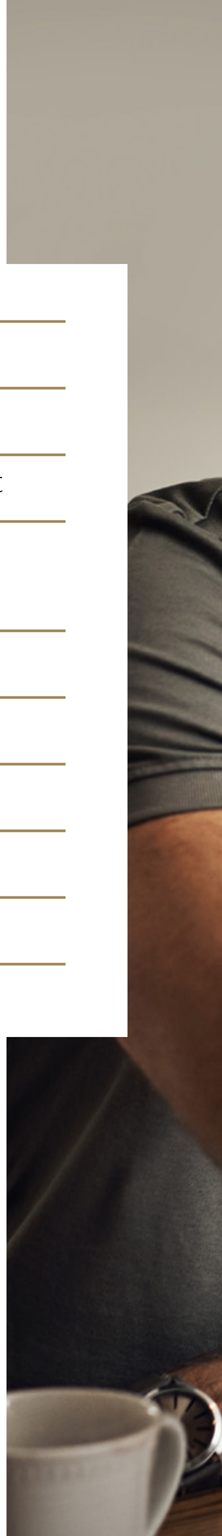
What I do for you and your family

I have always believed successful client relationships start with open conversations. When I engage with you in this way, I can learn about your goals and come to a complete understanding of your full life picture.

Prior to making any sort of investment decisions, I am sure to address your estate and legacy planning needs based on your personal and professional goals. Additionally, through your access to Wells Fargo affiliates, I am able to provide you with a suite of family office services in a boutique environment inside a global financial company. Once I have a clear understanding of your goals and values, I then help you manage your wealth utilizing the appropriate solutions from a wide range of services, including but not limited to:

- Estate planning strategies
- Saving for retirement
- Living comfortably in retirement
- Concentrated equity position management
- Insurance solutions
- Alternative investments
- Education planning
- Philanthropy
- Wealth transfer



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

Wells Fargo Private Bank (The Private Bank) experience connects clients with products and services provided by Wells Fargo Bank, N.A. and/or Wells Fargo Advisors. Wells Fargo Bank, N.A. provides investment management services as part of its trust and fiduciary services, deposit products, lending products and other bank products. Wells Fargo Advisors provides investment advisory and brokerage services. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, may be paid an ongoing or one-time referral fee in relation to clients referred to the Bank. For Bank products and services, The Bank is responsible for the day-to-day management of the account and for providing investment advice, investment management services, and wealth management services to clients. The role of the Financial Advisor with respect to Bank products and services is limited to referral and relationship management services. Eligibility for The Wells Fargo Private Bank experience is subject to change without prior notice. Products and services may have qualification or pre-acceptance requirements that are different than the eligibility requirements for The Wells Fargo Private Bank experience.

Working with a CFP® professional

Given by the Certified Financial Planner Board of Standards, Inc., the CFP® certification is one of the most recognized certifications in the financial services industry. To earn the CFP® certification, I have met rigorous educational, examination, and experience requirements. Furthermore, this certification requires that I agree and adhere to both the CFP Board's Code of Ethics and Professional Responsibility and the Financial Planning Practice Standards.

How I work on your behalf

As you may know, there are an overwhelming number of investment vehicles available to investors today. Because I seek to simplify this aspect of wealth management, I focus on providing a combination of investment options that are designed to offer benefits including customization, tax efficiency, and transparency.

My investment philosophy and approach to wealth management

I prefer to have open, frank conversations with you during which I can learn about your financial and legacy goals, all of which help me understand your full life picture. I then help prioritize your needs and develop a plan so that you can find and enjoy financial freedom.

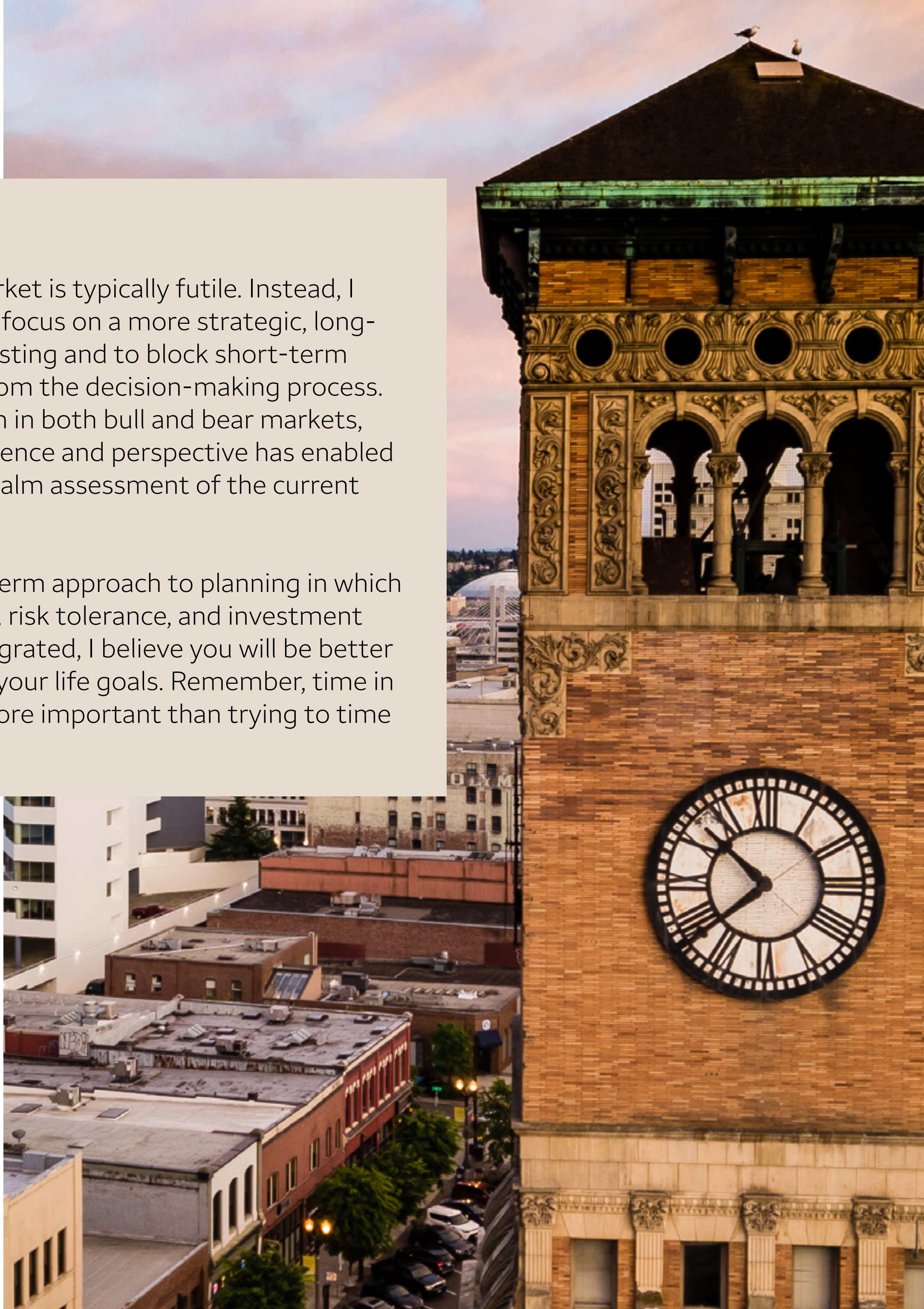
As your life goals change with time, I will make any necessary adjustments to your plan. I understand that your personalized investment plan is a "living, breathing" document which requires revisions as your life evolves. With this in mind, I never take a "set it and forget it" approach.

Instead, I draw on the extensive resources and expertise of Wells Fargo & Company to deliver customized investment strategies throughout the entirety of our relationship. Additionally, I will work closely with your other professionals, such as estate planning attorneys and tax professionals, to provide coordinated communication and ensure proper execution of a cohesive plan.

Time vs. timing

Trying to time the market is typically futile. Instead, I prefer to teach you to focus on a more strategic, long-term approach to investing and to block short-term noise and emotions from the decision-making process. I have managed wealth in both bull and bear markets, and this level of experience and perspective has enabled me to always make a calm assessment of the current environment.

By employing a long-term approach to planning in which your return objectives, risk tolerance, and investment constraints are all integrated, I believe you will be better positioned to achieve your life goals. Remember, time in the market is much more important than trying to time the market.



Strategies and solutions
designed to meet your objectives

Your needs are complex, but access to solutions and resources shouldn't be

After I fully understand your circumstances and your goals, I then help you develop an integrated, long-term wealth strategy that addresses multiple aspects of your life. I also help identify and protect you from potential blind spots while addressing the full spectrum of your wealth management challenges.

Wealth management

A well-designed plan should reflect your long-term goals and comfort level with risk and will serve as the foundation of our ongoing relationship.

Managing a family business

If you're a business owner who is growing a business, transitioning operations, or selling your business, I can introduce you to specialists at Wells Fargo Private Bank who can explore the wide scope of options available to you.

Defining your legacy

I am dedicated to helping high-net-worth families and individuals navigate the critical challenges of successfully transitioning wealth to future generations and heirs.

Please see page 6 of this document for important disclosures.

Preparing the next generation

My multi-generational investment planning approach allows me to build relationships with your family. When you are ready to have additional family members meet with me, I take the vitally important first step of starting a dialogue that lets you begin to share the critical insights and information that you are prepared to share about your investment plan.

Coordinating your estate and succession planning strategies

Estate and business succession planning are broad and complex subjects. Based on deep conversations and gaining an in-depth understanding of your needs, wishes, and challenges, I can help to ensure your plans are structured to help you realize your most important goals for the future of your family, your business, and more, in coordination with your tax and legal professionals.

Start building tomorrow's plan today

Backed by the expertise and resources to help you create, plan, and achieve your long-term financial goals, I look forward to getting to know you, your family, and what matters most to you.

Please contact me today at **(253) 593-5253** or **warrenk@wellsfargo.com** to schedule a confidential, complimentary appointment.

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