Confident Investment Planning

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

KRON & POLIS
FINANCIAL GROUP
of Wells Fargo Advisors

Confident investment planning

At the Kron & Polis Financial Group of Wells Fargo Advisors, our mission is to bring a thoughtful approach to managing your wealth effectively.

David J. Kron
Private Wealth Financial Advisor
Managing Director – Investments
PIM® Portfolio Manager

Andrew M. Polis
Managing Director – Investments

Matthew S. Cass, CRPC®
Vice President - Investments
Financial Consultant

Kerry G. Kain
Registered Client Associate

Lisa Ward-Cargill
Senior Registered Client Associate

Kathleen Wachter
Senior Client Associate

Akash Patel
Senior Registered Client Associate

For the full bios of our team members, please visit our website at **kp-financial-group.com**

At the Kron & Polis Financial Group, you receive a high level of personal attention and a fully customized strategic wealth plan. That's what we believe it takes to go beyond managing money.

David J. Kron, as a member of our team, has received numerous accolades throughout his career.

Every year from 2016–2023, David was named by Barron's as one of the top 1,200 Financial Advisors in the country.[1] In addition, he was named a Best-in-State Wealth Advisor by Forbes each year from 2018–2023.[2]

Fee paid for use of logos.

1 The Barron's Top 1,200 Advisors rankings are based on assets under management, revenue generated for the advisors' firms, and the quality of the advisors' practices. Investment performance isn't an explicit factor because clients have varied goals and risk tolerances.

2 The Forbes Best-in-State Wealth Advisors ranking algorithm is based on industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a ranking. Investment performance is not a criterion.

Defining tomorrow, **today...**

It's as true for financial and investment matters as it is for life in general: planning for the future helps you focus on where you're headed and feel confident in where you stand in relation to your goals and intentions.

By blending the human dimension of personal goal-setting with innovative technology, our planning process goes way beyond simply aiming for a dollar amount or trying to match a performance benchmark.

Our personalized planning process

We place the highest priority on helping you meet your wealth management goals. In charting your course for the future, we use advanced technology and a robust, innovative planning process which enables you to enjoy your life today and pursue your goals for tomorrow.

This process offers you and our team the tools and technology you needed to discuss your life expectations, decide on an appropriate investment strategy, track your progress, and re-sync – or rethink – your approach whenever necessary.

1

STEP 1 – UNDERSTANDING YOUR GOALS

- *Conduct a personal interview with you to learn about your needs*
- *Consult with your other professionals to understand your full financial picture*

2

STEP 2 – DEVELOPING YOUR PLAN

- *Develop a personalized investment plan*
- *Sit down with you to review our recommended asset allocation*
- *Review asset titling structure, in-depth wealth planning, and estate planning strategies with Senior Wealth Planning Strategists*

3

STEP 3 – IMPLEMENTING YOUR STRATEGY

- *Proceed with recommendations and implement the plan*
- *Structure your asset allocation and execute necessary orders*
- *Outline and establish systematic investment, income, and rebalancing schedules*

4

STEP 4 – TRACKING YOUR PROGRESS

- *Review the portfolio and external assets*
- *Revise the plan based on exciting changes in your life, such as weddings, retirement, and birth of a child*

* Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

** Wells Fargo Advisors is not a legal or tax advisor. However, we will be glad to work with you, your accountant, tax advisor and or lawyer to help you meet your financial goals.

Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice in your state.

What is a
Private Wealth Financial Advisor?

Complex wealth management challenges require elevated services and capabilities

As a Private Wealth Financial Advisor, David J. Kron and our team 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, we coordinate with a team of specialized professionals and leverage the vast resources of Wells Fargo & Company.

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

LEGACY PLANNING

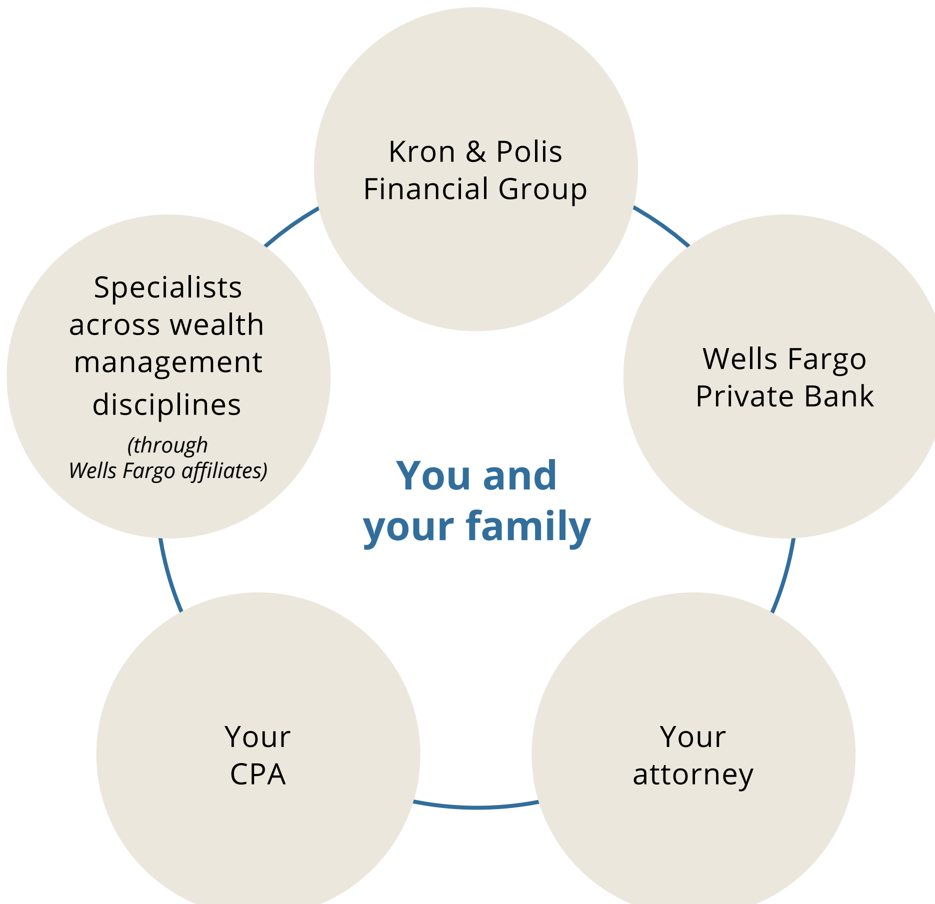
LENDING NEEDS

PHILANTHROPIC STRATEGIES

FAMILY DYNAMICS

This elevated level of service is designed to support each client's full financial picture to help them preserve and grow their wealth across generations.

Leveraging a team approach to **serving clients**



Our experience has shown the myriad ways to manage significant wealth can exceed the knowledge base of one financial advisor. That's why we embrace the value of a team approach to address every client's unique challenges and opportunities.

We plan for and address the complexities of wealth management by drawing on vast resources, both within Wells Fargo Advisors and through Wells Fargo affiliates. Additionally, our team collaborates with our clients' other professionals to help guide the implementation of a fully integrated plan.

Private Wealth Financial Advisors are Wells Fargo Advisors team members. All other roles mentioned are Wells Fargo Bank, N.A. team members.

Client strategies and solutions

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

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

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.

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

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

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

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, we 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.

WEALTH MANAGEMENT SOLUTIONS

Experience to help guide you **forward**

In addition to our in-depth planning process and specialized services, we offer a wide range of wealth management solutions. Our advisors' diverse skill sets lend themselves to our team approach, helping to ensure each aspect of our clients' financial lives are dutifully cared for.

YOUR INVESTMENT PLAN

- *Assess your risk tolerance*
- *Rebalance or reposition as needed*
- *Diversification strategies*

TAX-EFFICIENT INVESTING

- *Coordinate with your tax professional to identify tax-efficient portfolio strategies*[3]
- *Tax-advantaged investment accounts*

WEALTH PRESERVATION STRATEGIES

- *Types of ownership and beneficiary designations*
- *Family wealth planning with the next generation*

INSURANCE PRODUCTS AND SERVICES[4]

- *Assistance in determining adequate insurance protection*
- *Access to long-term care, life, and disability insurance products*
- *Asset titling*

Refined capabilities **that strive to exceed** expectations

SPECIALIZED SERVICES FOR OUR CLIENTS

Investment Expertise

Wells Fargo Investment Institute's (WFII) team of experienced strategists and analysts has an overriding mission: delivering timely, actionable investment expertise and advice financial professionals can use to help their clients pursue their financial goals.

WFII consists of specialized investment team combining some of the best talent and thinking in the industry under one umbrella. Their strategists and analysts offer informative insights into the capital markets and lead our efforts to provide financial professionals with resources and information to serve their clients.

CASH FLOW/CASH RESERVE

- *Emergency funds*
- *Cash alternatives*

EDUCATION PLANNING

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

RETIREMENT ASSETS AND BENEFITS

- *Retirement plan consulting services*
- *Assistance with stock option grants or restricted stock through the firm's Executive Services Team*

CHARITABLE AND COMMUNITY GIVING

- *Select suitable charitable techniques*
- *Instill philanthropic values in the next generation*

BUSINESS SUCCESSION PLANNING

- *Understand personal and business objectives*
- *Implement appropriate risk protection strategies*

3 Wells Fargo Advisors is not a legal or tax advisor. However, we will be glad to work with you, your accountant, tax advisor and/or lawyer to help you meet your financial goals.

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

WFII Facts at a Glance

$ 1.6 trillion

Guidance and advice on assets under advisement*

*as of April 14, 2020

100+ publications

Articles and reports published each month

120+ team members

Made up of industry-leading investment strategists and analysts

Investment Reports

Each year, WFII develops long-term (10- to 15-year) forecasts for the asset classes used in our asset allocation recommendations – taking into account historical statistics and forward-looking assumptions. They incorporate views about broad economic developments over the next market cycle. These include their expectation for relatively low rates and inflation.

WFII is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

There's no better time **than the present**

Our team wants to help you succeed financially through a better understanding of topics from investing and retirement, to estate planning and wealth preservation strategies. We want to help empower you to be a confident investor – contact us today to get started.

You can also learn more about our team and the many ways in which we can help prepare you for your ideal financial future by visiting us at **www.kp-financial-group.com**

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