WELLS FARGO Advisors

Kuenster Group
of Wells Fargo Advisors

A wealth management experience focused on you and your values

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

In a world where it may feel that many financial advisors look alike, we work to distinguish ourselves with a concierge caliber level of client care. We are a boutique, multi-generational advisory practice that utilizes the vast resources of a premier financial services firm to deliver comprehensive planning and investment advice, an institutional-quality investment management platform, and an extraordinary depth of integrated resources.

Guided by experience

With decades of combined experience helping clients navigate rapidly changing markets to achieve their goals, our team understands how planning and investment management has become increasingly complex for individuals and families.

Led by highly experienced Financial Advisors, our team's mission is to provide customized, comprehensive planning services for affluent individuals and their families. Our group is comprised of both industry veterans and next-generation financial consultants, allowing us to maintain a level of availability that exceeds our immediate relationship.

L to R: Nathan V. Gibson, Kelly J. Ciresi, Michael J. Kuenster, Kevin M. Kuenster, Colleen C. Baldeh, Patrick J. Krieger, Jr.

Working to simplify the complex

Because your needs are complex and ever-changing, your plan of action is often determined by your core values. Whether you're focused on receiving guidance, solutions, or personal service, our wealth management strategies aim to reflect what is most important to you.

Our focus is not just on your financials, but on why they matter to you and the people you care about. That's why we listen first, and listen often. We approach wealth management holistically, analyzing how all aspects intersect and affect your big picture to reveal fresh, actionable insights that will inform your specific strategy.

Wells Fargo and Company and its Affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed.

Managing your wealth

A well-designed plan should reflect your long-term goals and risk tolerance, and serve as the foundation of our relationship.

Coordinating your estate & succession planning strategies

Once we fully understand 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.

Defining your legacy

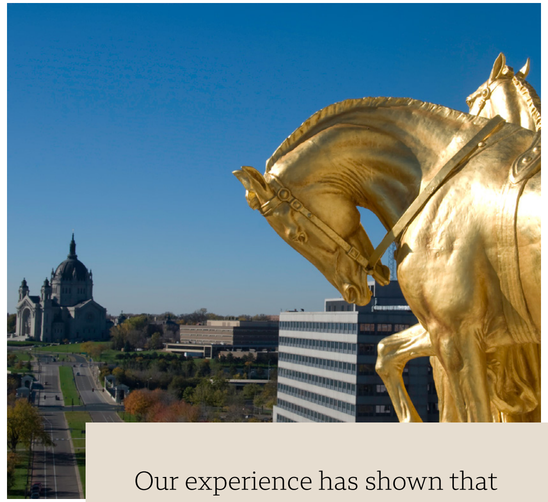
We are dedicated to helping high-net worth families and individuals transition wealth to future generations.

Preparing the next generation

When you are ready to have family members meet with us, we start a dialogue that lets you share critical insights and information about your investment plan.

Managing a family business

If you're a business owner, we can refer you to specialists who can help you evaluate the future of your business.



Our experience has shown that 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 the vast resources within Wells Fargo Advisors and the broader Wells Fargo & Company enterprise. As your advisor, we can bring together a team of professionals across Wells Fargo Bank that will develop strategies to help drive towards your unique objectives.

A team dedicated to you

You and your family

Financial Advisor at Wells Fargo Advisors

The Private Bank[1]

Your attorney

Your CPA

Specialists across wealth management disciplines *(through Wells Fargo Bank, N.A.)*[2]

1 The Private Bank is an experience level for qualifying clients of Wells Fargo Wealth and Investment Management (WIM). WIM offers financial products and services through affiliates of Wells Fargo & Company. Bank products and services are available through Wells Fargo Bank, N.A., Member FDIC.

2 Wells Fargo Bank, N.A. offers various advisory and fiduciary products and services including discretionary portfolio management. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, a separate non-bank affiliate, may be paid an ongoing or one-time referral fee in relation to clients referred to the bank. 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 the Bank products and services is limited to referral and relationship management services. Some of The Private Bank experiences may be available to Clients without a relationship with Wells Fargo Bank, N.A.

Michael J. Kuenster, CFP®

Private Wealth Financial Advisor
Managing Director - Investments

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A leader of the Kuenster Group of Wells Fargo Advisors — a team of local, experienced professionals helping affluent individuals and families build, manage, and preserve their wealth — Mike is a dynamic advisor who sets high expectations and always strives to exceed them. He is driven to deliver for his clients every day, making an impact on their lives by helping them achieve the goals that are most important to them. The textbook definition of a "people person," Mike is passionate about building meaningful relationships with his clients, his team, and his community.

Mike has more than 30 years of experience, including working as a CPA.* He is a CERTIFIED FINANCIAL PLANNER™ professional. As a lifelong learner committed to innovation, Mike strives to stay on top of technological trends and adapt to the ever-changing market environment.

A Wisconsin native, Mike grew up in a small town where his father ran several family businesses. He credits his upbringing and background as a student-athlete with instilling the values he holds today, including hard work, teamwork, and always doing the right thing. This is part of the DNA he shares with his brother, Kevin, and is part of the fabric of the Kuenster Group as well. Mike earned his Bachelor of Science in Accounting from the University of Wisconsin-La Crosse and continued his love of sports playing college baseball. He has shared his passion for competing with future generations by coaching a variety of youth sports.

Today, he and his wife, Ellen, and their beloved golden retrievers, Roo and Winnie, live in Mendota Heights. They have four adult children who all share a love of sports. Away from the office, Mike dedicates time as a volunteer and advocates for two core initiatives, mental health and financial literacy. Preferring to spend as much time outdoors as possible, Mike enjoys hunting, fishing, and golfing, and the stories that encompass them all.

*No longer practicing

Kevin M. Kuenster, CFP®, CLU

Private Wealth Financial Advisor
Managing Director – Investments

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Backed by over 40 years of experience, Kevin utilizes two unique perspectives as a leader of the Kuenster Group of Wells Fargo Advisors. For more than a decade, Kevin worked as a CPA,* giving him deep knowledge of income and estate tax strategy. He also has experienced a series of personal life challenges which have not only strengthened his empathy and understanding, but have driven him to help his clients be better prepared for and thrive through their own difficulties, both personal and professional.

As a local, experienced professional helping affluent individuals and families build, manage, and preserve their wealth, Kevin takes pride in working with his clients to create a road map toward financial security. He strives each day to help them achieve their goals and enjoy the life they've worked hard to build. A CERTIFIED FINANCIAL PLANNER™ professional and Chartered Life Underwriter (CLU), he is known for his analytic and research skills, as well as his knowledge of life insurance and estate planning strategies. Kevin graduated with a Bachelor of Science in Accounting from the University of Wisconsin-La Crosse.

Having grown up in a small Wisconsin town, he watched his father run several businesses. Being by his father's side for many years, Kevin learned the importance of forming relationships with clients, and to this day, he is widely respected for always striving to protect his clients' interests.

A proud member of the Financial Planning Association, Kevin adheres to its professional code of ethics. He also believes in giving back to his community, and he is active with his parish and its Men's Club, in addition to teaching finance to high school students. Away from the office, he enjoys spending time in St. Paul with his wife, Cheryl, their three daughters and five grandchildren, in addition to exercising, playing softball, and golfing.

*No longer practicing

Colleen C. Baldeh, CFP®

Financial Advisor

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Colleen brings a can-do attitude and steadfast commitment to excellence in her work as an integral part of the Kuenster Group. She leverages her analytic expertise, sophisticated planning, and investment management resources to help clients pursue their financial goals. Colleen is a focused, reliable, and solutions-oriented team player who doesn't hesitate to roll up her sleeves to do what needs to be done for clients.

After earning her degree in Finance, Investments, and Banking from the University of Wisconsin-Madison, she joined Wells Fargo Advisors in 2017. As a highly self-motivated individual with a strong drive to learn, Colleen has since earned her CERTIFIED FINANCIAL PLANNER™ designation. She is dedicated to continuing to deepen her knowledge of portfolio management strategies and investment planning best practices in order to help her clients pursue their specific investment goals and objectives.

Colleen is an Eagan native and now lives in the Linden Hills neighborhood of Minneapolis with her husband, Nyada, and their French Bulldog, Ramona. An avid downhill skier and former competitive skier, Colleen previously coached downhill ski racing with the Buck Hill Ski Racing Club, something she hopes to return to in the near future.

Nathan V. Gibson, CFP®, CIMA®

Private Wealth Financial Consultant

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With nearly 20 years of planning and investment experience, Nate is the Kuenster Group's go-to resource for unconventional solutions to help meet clients' complex financial needs. He develops, implements, and evaluates clients' investment strategies to help bring their goals and dreams to fruition. Nate is known as an out-of-the-box thinker with a passion for problem solving, and he enjoys discovering innovative solutions for clients' financial challenges. After graduating from Bethel University with a degree in Business Finance, he went on to earn the Certified Investment Management Analyst® and CERTIFIED FINANCIAL PLANNER™ professional designations.

After growing up in California and Florida, Nate moved to Minnesota and currently lives in Mendota Heights with his wife, Parisa, and they stay busy with their two young children and two dogs. Nate's enthusiasm for traveling to learn about new cultures and environments was instilled in him by his father, who ran a nonprofit mission organization. Nate has visited more than 30 countries and credits those experiences with keeping him grounded while also giving him a unique perspective about what's important in life.

Kelly J. Ciresi

Private Wealth Senior Registered Client Associate

The primary point of contact for all of the Kuenster Group's clients, Kelly has built a reputation for reliability, superior attention to detail, and an extraordinary level of service on which clients rely every day. She strives to deepen relationships with being thorough and efficient, prompting clients to describe her as the epitome of "service with a smile." Kelly's exceptional abilities have also earned her the distinction of several Wells Fargo Advisors service excellence awards.

Having worked at Wells Fargo Advisors for over 15 years, Kelly is an integral part of the team and takes the lead on client service. She is actively engaged in all phases of client account maintenance, doing whatever a client needs to be done. A self-confessed overachiever, Kelly believes in follow-through, going the extra mile and in doing things right the first time. She graduated from the University of Wisconsin–Eau Claire with a Bachelor of Business Administration in Economics.

Originally from the Twin Cities, Kelly and her husband, Charley, now live in North Oaks. As adventure enthusiasts, they enjoy traveling together and have hiked more than 20 U.S. national parks, and Patagonia and Croatia are next on their travel bucket list.

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Patrick J. Krieger, Jr., CFP®, RICP®

Client Performance Analyst

With over seven years of industry expertise, Patrick works with clients to build and help maintain their investment plans with an emphasis on cash flow planning. Patrick comes from a family of teachers, which has instilled in him a strong sense of servant leadership. He is glad to work in the financial services industry in a role where he can utilize this strength in a way that intersects with his interests. Patrick obtained a Bachelor of Arts in Finance and Politics from Loras College with a minor in Catholic Studies. He also holds the CERTIFIED FINANCIAL PLANNER™ professional designation and the Retirement Income Certified Professional® designation to better serve his clients' wealth management needs.

Patrick lives in St. Paul with his wife, Kackie. He spends time outside of work serving as a technology tutor at Carondelet Village retirement community and is a supporter of the National Football Foundation. In his free time, he enjoys reading about history, gardening, and supporting the Minnesota Vikings and West Ham United.

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A commitment to unparalleled financial service and advice

Wells Fargo Advisors is a premier financial services firm, serving investors nationwide. Driven by a strong and abiding commitment to service, we help our clients succeed financially with investment planning and advice designed to help them achieve their life needs and financial goals.

As part of Wells Fargo & Company, Wells Fargo Advisors draws on extensive experience and products across the company to help satisfy our clients' financial needs.

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