

Life-centered wealth planning

- Define and prioritize family values, goals and objectives
- Navigate life goals and transitions
- Identify and triage immediate financial priorities
- Cash flow planning and budgeting

Retirement planning

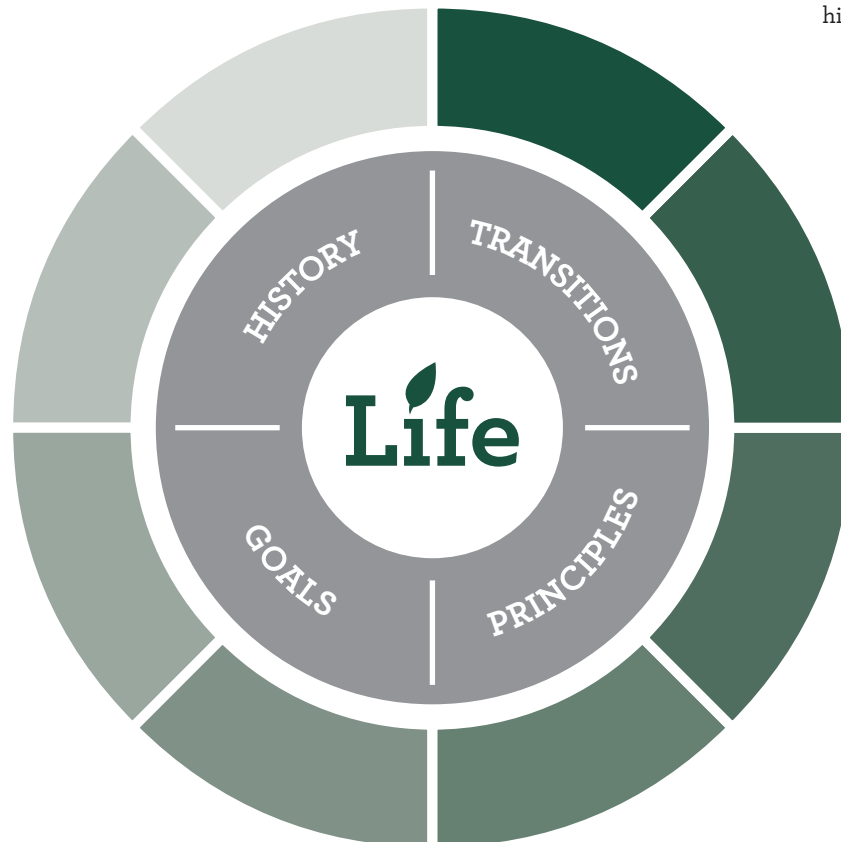
- Retirement income strategies
- Social Security analysis
- Comprehensive retirement plan review
- Employee benefits and pension plan analysis

Estate planning strategies

- Estate plan review and estate transfer analysis
- Collaboration with your estate planning attorney
- Strategies designed to minimize estate taxes

Legacy planning

- Financial literacy and education for the next generation
- Facilitate family meetings
- Create a family mission statement
- Transfer of non-financial assets including family history, vision and values



Life transition services

- Access to fiduciary services through Wells Fargo affiliates
- Executive services—stock options grants, restricted stock and 10b5-1 plans
- Assessment of continuing care options
- Longevity planning
- Education planning

Investment management

- Asset allocation recommendation**
- Portfolio design and construction
- Tax-efficient investing strategies
- Access to environmental, social and corporate governance investment strategies
- Strategies for concentrated stock positions

Risk management

- Comprehensive analysis of life, disability and long-term care insurance policies*
- Annuity analysis and management*
- Access to lending and banking products and services through Wells Fargo affiliates
- Group 401(k) management and oversight
- What if scenario analysis

Tax management***

- Identification of tax efficiencies
- Collaboration with your tax professionals
- Tax loss harvesting
- Charitable giving strategies
- Tax-smart strategies

*Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies. This is not, in any way, intended as an invitation to replace your existing coverage. Such an exchange is often not appropriate due to such factors as surrender charges on your existing policy, the surrender charge period on the new policy, transaction costs associated with the exchange, the values of the new policy versus the old policy, and the various fees and expenses associated with the new product. Therefore, replacing an existing policy should only be considered after a careful evaluation of these factors as well as a thorough review of your existing coverage.

**Asset allocation and diversification are investment methods used to help manage risk. They do not guarantee investment returns or eliminate risk of loss including in a declining market.

***Wells Fargo Advisors is not a legal or tax advisor.