Committed to delivering wealth management services for uniquely successful individuals

The Oliver Private Wealth Management Group

of Wells Fargo Advisors

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

William M. Oliver
Senior Private Wealth Financial Advisor
Managing Director – Investments

Paul L. Sercer, CFP ®
Senior Financial Advisor
Managing Director - Investments

John P. Berger, CFP ®
Senior Private Wealth Financial Advisor

Matt Crowder
Senior Financial Advisor
First Vice President - Investments

Thomas M. McRae
Senior Financial Advisor
Managing Director - Investments

Thomas M. McCormick, CFP ®
Senior Financial Advisor
Senior Vice President - Investments

Chris Dias
Financial Advisor

For the full list of team members and bios, please visit our website at **williamoliver.wfadv.com**

We believe your investment strategy should support and sustain your long-term financial future. Drawing from a wide range of investment choices and research, we'll help you align your investment strategy to the things that are most important to you.

You've worked hard to build your wealth. Let us work hard for you.

Recent Awards for William Oliver

Forbes Top 250 Wealth Advisors, 2019-2023
Forbes Best-In-State Wealth Advisors, 2019-2023
Barron's Top 1,200 State By State Advisors, 2012-2023

1) The Forbes Best-in-State Wealth Advisors and Top 250 Wealth Advisors (AKA Top Wealth Advisors) ranking algorithms are based on industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC. Investment performance is not a criterion. Self-completed survey was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria.
2) The Barron's Top 1,200 State By State Advisors ratings are based on the previous year's 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. Self-completed questionnaire was use for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria.

Client Associate Staff

Our Client Associate team focuses on specific roles and integrate their talents to help deliver comprehensive service to our clients.

- First line of assistance for all your questions and needs
- Booking of appointments for portfolio reviews
- Assistance with statements and online access
- Proactive monitoring of account setup and maintenance
- Setup of cash flows and withdrawal requests as required

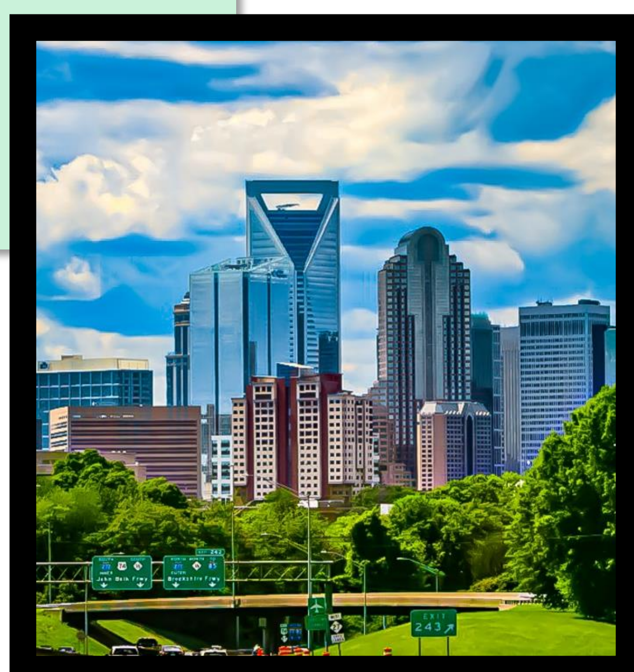
Danielle Hamberger
Senior Registered Client Relationship Associate

Sunshine Edsall
Senior Registered Client Relationship Associate

Dylan Paradise
Registered Client Associate

Taylor Williams
Registered Client Associate

Robbie Swartz
Registered Client Associate



What is a Private Wealth Financial Advisor?

Complex wealth management challenges require elevated services and capabilities As a Private Wealth Financial Advisor, William Oliver and 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 specialists from The Private Bank at Wells Fargo to provide our clients with access to guidance across many aspects of wealth planning, such as:

LEGACY PLANNING

LENDING NEEDS

PHILANTHROPIC STRATEGIES

FAMILY DYNAMICS

Wells Fargo Private Bank offers products and services through Wells Fargo Bank, N.A. and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company. Brokerage services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealer sand non-bank affiliates of Wells Fargo & Company

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

- Based on a deep understanding of your financial situation and your goals, we'll work with you to develop a plan that is unique to your situation
- We'll use the plan findings to define the parameters for successfully meeting your financial goals, including a recommended investment allocation

3 Step 3 – Implementing your strategy

- Proceed with recommendations and implement the plan
- Outline and establish systematic investment, income, and tentative rebalancing schedules

4 Step 4 – Tracking your progress

- Revise your plan based on changes in your life, such as retirement, weddings, and major purchases
- Make adjustments to your asset allocation as warranted

Serving our clients by leveraging a **team-based** approach

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 our client's unique challenges and opportunities.

We plan for and address the complexities of wealth management by drawing on vast resources within Wells Fargo Advisors as well as providing clients access to specialists within Wells Fargo Bank. Additionally, we collaborate with our clients' other professionals to help guide the implementation of a fully integrated plan.

Comprehensive Wealth Management Solutions

Wealth planning encompasses more than managing assets. Our team utilizes a comprehensive approach to understand your financial priorities and help you achieve your goals. Below is a list of some of the investment planning services available to you:

Your Investment Plan

- Assess your risk tolerance
- Rebalance or reposition assets as needed

Wealth preservation strategies

- Asset ownership; beneficiary designations
- Next generation family wealth planning

Investment-related tax planning

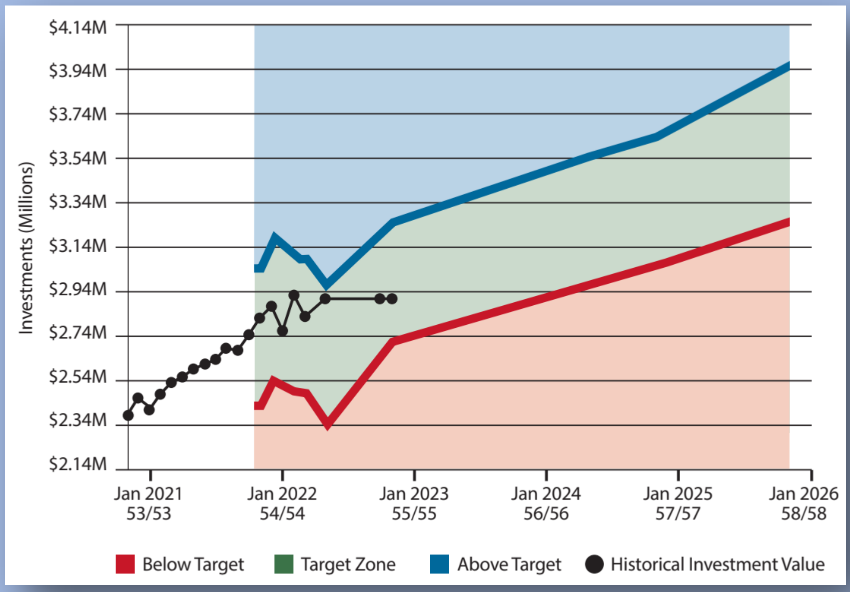
- Identify tax-efficient portfolio strategies
- Manage capital gains, losses, and alternative minimum tax (AMT) exposure

Identify Opportunities for Strategic Credit

- Wells Fargo Advisors Priority Credit Line
- Residential mortgage through Wells Fargo's Private Bank

The Envision® Process – An effective, easy-to-understand method to help you prioritize and achieve important life goals

Envision® uses powerful statistical modeling to generate Ideal, Recommended, and Acceptable scenarios that provide you with a clear understanding of where you are on the path to retirement. Over time, you will be able to track your progress with a personalized benchmark called "the dot." When life events, goals, or priorities change, or when life events create a need to re-evaluate your plan, our team will update your plan accordingly – as frequently as you want.



Required Disclosures: Envision® methodology: Based on accepted statistical methods, the Envision tool uses a simulation model to test your Ideal, Acceptable and Recommended Investment Plans. The simulation uses assumptions about inflation, financial market returns, and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation, the Envision tool simulates 1,000 different potential outcomes over a lifetime of investing, varying historical, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between. Elements of the Envision presentations and simulation results are under license from Wealthcare Capital Management LLC© 2003-2021 All Rights Reserved. Wealthcare Capital Management LLC is a separate entity and is not directly affiliated with Wells Fargo Advisors

Alternative Investments

- Diversification through hedge funds, private capital, managed futures, and private real estate offerings

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

- Explore charitable giving options and strategies to support the organizations that matter to you

Business Succession Planning

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

Cash flow/cash reserve

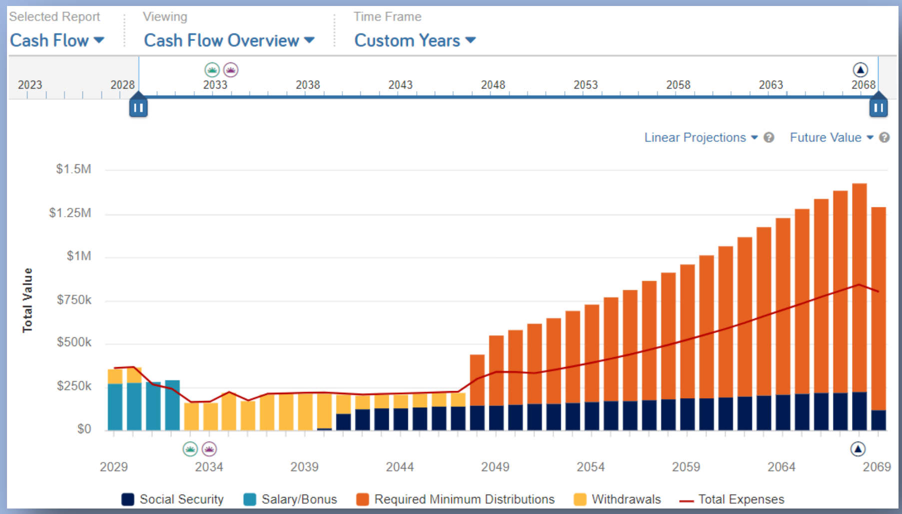
- Emergency funds
- Cash alternatives

Education planning

- Invest for children or grandchildren
- Identify appropriate tax-advantaged investments

eMoney Advisor® - Connecting your money to what's most important to you

What's important to you? Retirement? Your children's education? Travel? A key element of our planning process is eMoney Advisor, an industry leading planning tool. eMoney helps you see and think about your money in more deliberate ways. It can help you set and track progress towards the goals and objectives that you really want to accomplish over time.



Required Disclosures: Based on accepted statistical methods, eMoney uses a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. Using Monte Carlo simulation, this report uses up to 1,000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumption regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will confirm to the worst periods in investing history. Most scenarios will fall somewhere in between.

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 williamoliver.wfadv.com

Contact Information

550 S. Tryon Street, Floor 45
Charlotte, NC 28202
(704) 374-6965