

**WELLS
FARGO**

**Wealth & Investment
Management**

Custom Credit Solutions

Offered through Wells Fargo Bank, N.A.

Lending solutions tailored for your credit needs

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**

Custom Credit Solutions

Our custom lending team can provide the financial foundation to help you move quickly and take advantage of opportunities when they arise, and to help manage potentially liquid assets as they fluctuate.

We start with a discovery process, to thoroughly understand your specific goals. That allows us to customize secured credit solutions offered through Wells Fargo Bank, N.A. that support your complex borrowing needs, or to explore unsecured options that might fit your situation. We can help you manage potentially liquid assets, manage wealth planning goals, improve tax efficiency, enable life-enhancing purchases, and maintain portfolio diversification.

Working with your advisor, your custom credit banker can help select and tailor the solutions that best fits your situation:



Liquid secured financing



Semi-liquid and custom illiquid securities financing



Complex investor real estate term loans and lines



Life insurance premium financing



Alternative assets secured credit



Employee stock ownership plan (ESOP) monetization loan



Fine art secured lending



Aircraft financing

Liquid secured financing

Leverage cash, cash alternatives, marketable securities, and fixed income holdings, to enhance potential liquidity while maintaining your positions.



Allocation

Help keep overall portfolio risk and diversification levels intact.



Cost

Using lower-risk assets helps lower cost of capital.



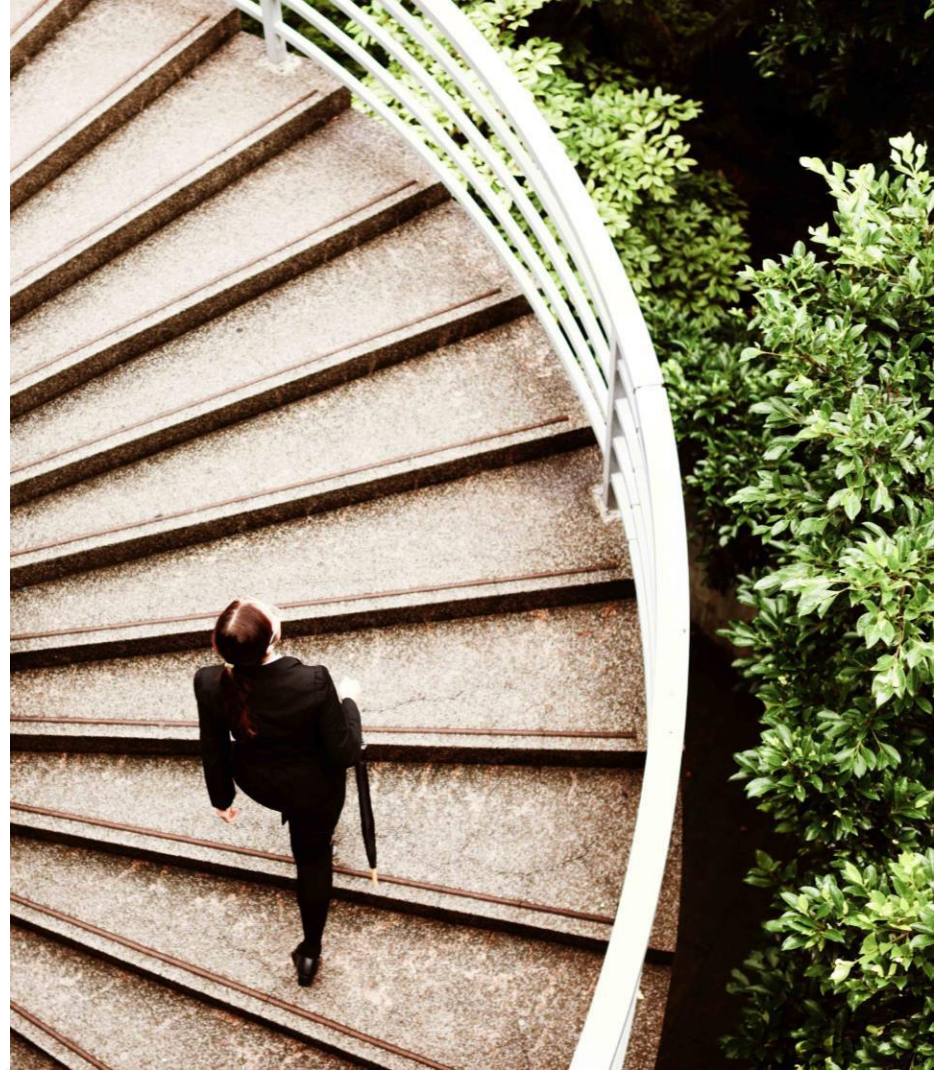
Convenience

Flexible and timely access to funds.

Semi-liquid and custom illiquid securities financing

Holding a large and concentrated position in your firm may seem restrictive. Now you have options. We can help tailor lending solutions leveraging semi-liquid and custom illiquid assets — from privately held stock to concentrated or restricted public equity positions.

- Unlock capital to diversify your portfolio, manage liquidity, or take advantage of opportunities to help achieve your wealth management goals.
- Use private company shares to facilitate a stock loan with favorable terms.
- Retain the potential upside of concentrated stock, restricted Rule 144 securities, or real estate investment trust (REIT) operating unit holdings through a customized loan structure.
- Assist with a tax-efficient strategy that helps meet your needs without incurring capital gains.



Your company shares could be working harder for you.

Complex investor real estate term loans and lines

Commercial real estate investors know the satisfaction that comes from achieving a good deal and watching new construction begin. Wells Fargo Bank, N.A. offers solutions designed to diversify exposure, manage cash-flow needs, and integrate wealth management services.

Manage liquidity risk

Ensure available funds for expenses or new opportunities.

Relationship-based

Select a tailored strategy based on your portfolio needs.

Flexibility

Choose from a range of pricing and loan structure options to fit your goals.

National presence

Capitalize on our broad and deep industry experience — across markets, product types, and loan structures — to help meet your financial needs. We can help you with purchasing or refinancing investment properties, including multifamily, office, retail shopping center, industrial, credit tenant properties, and more.



Life insurance premium financing

Ensuring financial security for your family shouldn't disrupt your liquidity position or trigger capital gains taxes. A custom credit strategy* may help:

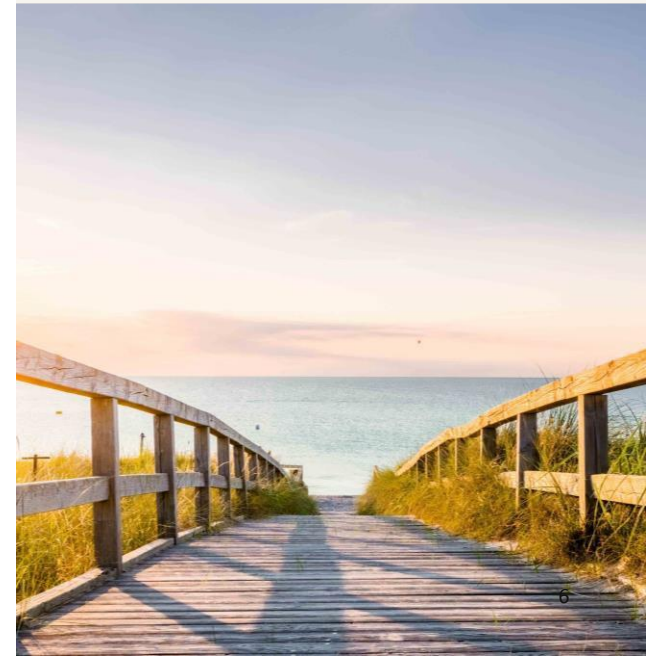
- 1 Improve the tax-efficiency of your funding strategy
- 2 Maintain your cash flow without increasing capital gains tax or opportunity cost
- 3 Achieve wealth transfer objectives in estate planning and charitable giving
- 4 Increase future benefits for family members or philanthropic causes

*Some fees may apply and can include but are not limited to an application, processing, or loan fees.

LIQUIDITY



TAX EFFICIENCY



Alternative assets secured credit

Successful investments should lead to opportunities, not limit them. Consider using your alternative asset holdings to generate liquidity without divesting any positions.

Private capital stakeholders

- **Uninterrupted cash flow:** finance a portion of capital calls
- **Increased liquidity:** to meet unexpected and time-sensitive needs
- **Accessibility:** plan transitions with financing in place

Hedge fund* stakeholders

- **Leverage:** strategic credit for new investments
- **Diversified risk:** for better long-term planning
- **New ventures:** funded by your existing portfolio
- **Proactive approach:** prepare for the future addressing potential cash flow needs today

Third-party investors and family office members

* Hedge funds are complex, speculative investment vehicles and are not suitable for all investors.



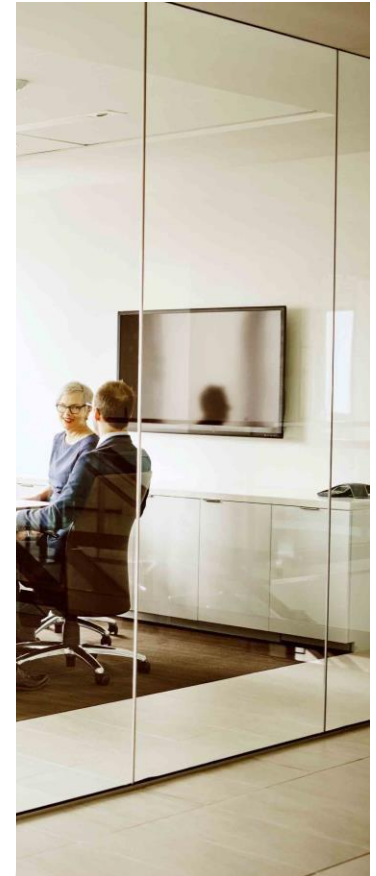
Custom Credit Solutions

Employee stock ownership plan (ESOP) monetization loan

Business owners who have chosen to sell part or all of their company to an employee stock ownership plan might consider using a monetization loan to invest their proceeds for a tax deferral strategy. We can help:

- Access specialists with deep knowledge and experience to help you manage the transaction and proceeds
- Increase liquidity and diversify assets
- Defer capital gains taxes
- Reduce interest expenses
- Plan for the legacy you want to leave

***Plan for your business
transition on your terms***



Fine art secured lending

Your passion for collecting fine art can unlock financial opportunity. Our fine art secured lending allows you to leverage your collection as part of your investment portfolio.

- **Wealth management.** Elevate your art collection to be part of your overall wealth management strategy.
- **Flexibility.** Monetize your art collection to finance other investments or cover expenses, without potentially liquidating assets.
- **Tax efficiency.** Defer capital gains taxes and transaction costs by not selling.
- **Leverage.** Borrow against your collection while enjoying pieces on your own walls or lending to galleries and museums.



Aircraft financing

Whether you are considering purchasing a new or pre-owned aircraft or refinancing an existing one, we can help you develop a well-informed funding strategy.

- **Goal-based.** We help you identify your aircraft needs and vision; we can also help you find the financing option that works best within your ownership plan.
- **Experienced aircraft financing.** You will work with an experienced aircraft finance specialist from our national network to create a customized solution.
- **Flexibility.** Whatever your desired aircraft, from turboprop to jet, you'll have access to a variety of terms and competitive rates.
- **Reduced complexity.** With a simplified origination process, finance specialists help you through credit approval, documentation, and funding in a timely manner.



Alternative Investments, such as hedge funds, are not suitable for all investors. They are speculative and involve a high degree of risk that is suitable only for those investors who have the financial sophistication and expertise to evaluate the merits and risks of an investment in a fund and for which the fund does not represent a complete investment program. Hedge funds trade in diverse complex strategies that are affected in different ways and at different times by changing market conditions. They employ aggressive investment techniques, including short sales, leverage, swaps, futures contracts, options, forward contracts and other derivatives. Strategies may, at times, be out of market favor for considerable periods which can result in adverse consequences for the investor.

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