

**WELLS
FARGO**

**Wealth & Investment
Management**

Custom Credit Solutions

Offered through Wells Fargo Bank, N.A.

Fine art secured lending



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**

Fine art secured lending

Helping achieve life's goals

Our fine art secured lending specialists respect your passion for art and collecting while helping you leverage your investment for other financial goals. With a custom lending solution offered through Wells Fargo Bank, N.A.:



Continue a “buy and hold” strategy for your art collection — using it for display in your home or in connection with galleries and museums.



Unlock potential capital while you maintain ownership of your art pieces.



Integrate your collection as part of your comprehensive wealth strategy to help facilitate new opportunities or enhance potentially liquid assets.

Fine art secured lending

Potentially add value while enjoying your collection

You may not need to sell a treasured piece of art to obtain a financial benefit from it. Instead, consider using your art as collateral to unlock potentially valuable capital.

Potential benefits of a fine art secured lending solution:

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 pieces of your collection.

Leverage

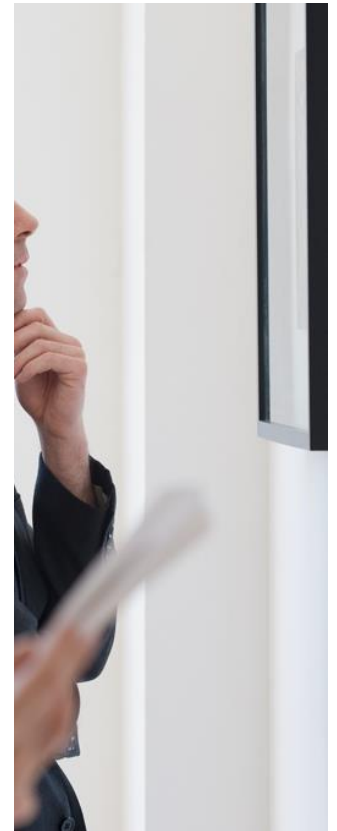
Borrow against your collection while enjoying pieces on your own walls or lending to galleries and museums.



Fine art secured lending

Pulling together a team of resources including internal custom credit specialists and third-party art appraisers, Wells Fargo Bank can help you use your investment in art to support your financial goals.

- Your banking team leverages an extensive discovery process to identify your goals and how you can utilize your art collection to help achieve them.
- You may choose from our list of approved high-quality third-party art appraisers for your comfort and added confidence.
- Pledge all or a portion of your collection as collateral, accessing up to 50% of its value.
- Review loan structures that can be customized to your specific needs.
- Consider using the proceeds of fine art loans to fund virtually any investment strategy.



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A scenario: Your art collection could enhance your wealth strategy

Geoffrey, owner of a private company, has never considered using his art collection as part of his wealth management strategy, as it was purchased for long-term enjoyment.

- While discussing financial goals and assets during the client discovery process, the art collection — though typically considered illiquid — can become a key part of the comprehensive wealth management conversation.
- Valuation of the collection is an important part of the lending process. Wells Fargo's list of approved third-party appraisers helps to identify a provider.
- The relationship team can tap into Wells Fargo's extensive industry experience, to evaluate the financial strength of the client's private company and to better understand the financial profile.
- Wells Fargo Bank, N.A. offers loans and lines of credit* to help improve a client's overall liquidity position and enhance their wealth strategy.

* All loans and lines of credit are subject to credit approval, verification and collateral evaluation. For illustrative purposes only. This information does not constitute a recommendation to invest in any particular asset class or strategy and is not a promise of future performance or an estimate of actual returns an investor's portfolio may achieve.

1

The goal

Diversify client's wealth portfolio and create additional liquidity while maintaining extensive art collection.

2

The strategy

Use the art as collateral to obtain a loan or line of credit.

3

The result

Clients may preserve the art collection for the family's enjoyment, while obtaining potentially liquid assets and wealth diversification.

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