



**Wealth & Investment
Management**

Representative Examples of Custom Credit Solutions for High-Net-Worth Clients

Offered through Wells Fargo Bank, NA.

Investment and Insurance Products : Not FDIC Insured / No Bank Guarantee / May Lose Value

Deal Closings – Representative Examples

\$61 Million
Employee Stock
Ownership Plan
(ESOP) Monetization
Loan

Collateral: Floating rate notes

Purpose: Deferring taxes from
sale of business – other
investments.

\$338 Million
Life Insurance
Premium
Financing

Collateral: Cash surrender value life
insurance, Brokerage Account and Fine
Art

Purpose: Finance life
insurance premium
payments

\$150MM
Unsecured

Collateral: N/A

Purpose: Business and personal
investments, Commercial Real
Estate (CRE) construction

\$73 MM
Aircraft Financing

Collateral: Aircraft

Purpose: Finance the purchase of
an aircraft

\$200 Million
Alternative
Asset Secured
Credit

Collateral: Private equity
LP interests

Purpose: Financing
business investments

\$35 Million
Alternative
Asset Secured
Credit

Collateral: Private equity
LP interests

Purpose: Financing private
equity capital calls

\$165 Million
Liquid Secured
Financing

Collateral: Diversified
investment portfolio

Purpose: Restructuring
existing debt

\$350 Million
Fine Art Secured Lending

Collateral: Diversified
collection of fine art

Purpose: Providing capital
for other investments

Custom Credit Overview

Custom lending strategies are structured specifically to help high net worth clients pursue a financial goal or implement a financial strategy and can be based on a variety of collateral types with flexible terms tailored to match a client's timing or cash flow needs. The terms and conditions of each loan are based on the unique financial characteristics of the client as well as the purpose of the loan and type of collateral. The table below provides a generalized summary of custom loan terms and conditions typically structured for clients. Minimum requirements vary by loan type. Please consult with a Custom Credit Banker at Wells Fargo Bank to explore possible credit solutions and discuss more specific terms.

Collateral	Advance Rate	Minimum Loan Size?	Maximum Loan Size?	Unencumbered Liquidity Required?	Minimum Net Worth Required?
Liquid Secured Express	Up to 95%	✓	✓		
Liquid Secured	Up to 95%	✓			
Life Insurance Premium Finance	Up to 95%	✓		✓	✓
ESOP Monetization	Up to 90%	✓		✓	✓
Aircraft	Up to 90%	✓		✓	✓
Fine Art	Up to 50%	✓		✓	✓
Private Equity / Hedge Funds	Up to 50%	✓		✓	✓
Commercial Real Estate	Up to 75%	✓		✓	✓
Unsecured	NA	✓		✓	✓

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

Disclosures

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Alternative investments carry specific investor qualifications, which can include high-income and net-worth requirements, as well as relatively high investment minimums. Available to pre-qualified investors only.

Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Wealth & Investment Management offers financial products and services through bank and brokerage affiliates of Wells Fargo & Company. Bank products and services are available through Wells Fargo Bank, N.A., Member FDIC.

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