Client Investment Planning

The Blanchard Wealth Management Group of Wells Fargo Advisors

Investment Planning	Retirement Planning	Income Preservation Planning	Through our Wells Fargo affiliates, access to banking services, including:	Estate Planning Discussions	Cash Management Planning	Investment Planning for Loved Ones	Tax Investment Strategies
Behavioral Coaching	Review Your Retirement Goals Date & Income	Review Life Insurance Policies	Securities-based Lines of Credit	Trusts	Budgeting	Legacy Investment Planning	Cost-Basis Review
Portfolio Review	Social Security Education & Planning	Life Insurance Needs	Residential Mortgages	Wills	Cash Reserves	Gifting	Review Realized Gain or Loss
Time Horizon & Liquidity	Pensions Funding & Annuities	Long-Term Care	Home Equity Financing	Powers of Attorney	Income Planning & Income Strategies	Education Planning	Tax Loss Harvesting
Asset Allocation Strategies	IRA and Roth IRA Contributions		Small-business Financing	Medical Directives	Debt Management	Caring for Elderly	Roth Conversion
Accumulation Strategy	401(k), 403(b), & 457 Plans			Irrevocable Life Insurance Trusts		529 Plans	Tax-Efficient Strategies
Diversification Strategies	Retirement Plans for Self-Employed Individuals			Estate Taxes		UGMA/UTMA	Health Savings Accounts
Review of Outside Assets	Distribution Strategy			Guardians for Minor Children			Asset Location Strategies
Investment Recommendations	Required Minimum Distributions			Charitable Giving			
Employer Retirement Plan Analysis							

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

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 suitable 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.

Wells Fargo & Company and its affiliates do not provide legal or tax advice. Please consult your tax and legal advisors to determine how this general information may apply to your own specific situation.

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Investment and Insurance Products are:
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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

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