WELLS FARGO Advisors

Comprehensive Wealth Planning

Wealth planning encompasses more than managing assets. As a financial advisor, I utilize a comprehensive approach to understand your financial priorities and help you achieve your goals. Below is a list of the investment planning services available.

Your investment plan

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

Retirement assets and company benefits

- Retirement plan investments
- Stock option grants or restricted stock

Personal risk/family security generation

- Adequate insurance protection
- Management plan for incapacity/disability

Access to Banking and Lending Services through Wells Fargo affiliates[1]

- Residential mortgage
- Securities-based lines of credit

Cash flow/cash reserve

- Emergency funds
- Cash alternatives

Education planning

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

Wealth preservation strategies

- Asset ownership; beneficiary designations
- Estate and Trust planning[2]

Income tax planning[3]

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

Charitable and community giving

- Explore charitable giving options and strategies to instill philanthropic values in the next generation

Planning for Business Owners

- Consider personal objectives in the framework of business objectives
- Discuss various risk mitigation techniques

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