Wealth & Investment Management

Advice and Planning

Clarity, information, and solutions you need to make financial decisions aligned with your values, aspirations and goals.

Our Mission

The mission of our Advice and Planning team and services is to help you make incrementally better financial decisions.

Because money has meaning

You expect to receive the best available advice and tailored planning based on your specific needs and those of your loved ones. To help you deliver and meet those expectations, we pull together the information and solutions you need to make the right decisions at the right moments.

A modernized approach to advice

Leveraging our industry leading advice tools, technologies, services, and resources simplifies the planning process, and allows you track closer to your desired outcomes. Below are a few examples of our tools.

eMoney

Full-service, interactive planning tool that elevates collaboration between you and your advisor and fosters a deep understanding of how you can reach your goals.

Asset Aggregation

Secure tool that enables you to link and view all of your financial accounts so you can easily receive full balance sheet advice from your advisor.

Black Diamond Performance Reporting

Offered by Wells Fargo Advisors

Robust, configurable reporting that goes beyond portfolio metrics to provide you a 360-degree view of your financial outlook.

LifeSync

The LifeSync℠ experience continuously syncs your financial objectives with your personal aspirations and values throughout the many moments of life. The goal is to empower you to make informed financial decisions, big or small, simple or complex, that make a real and lasting impact on your life and for future generations.

Understand → **Plan** → **Propose** → **Implement** → **Revisit**

- **Understand:** What are the things I value most?
- **Plan:** How can my money make the most impact?
- **Propose:** What are my options and how do they play out?
- **Implement:** What is my best next step?
- **Revisit:** Am I still on track?

Capabilities that go beyond dollars and cents*

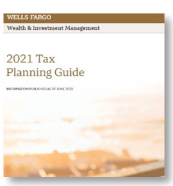
Extensive educational and advisory services available to you on the topics, such as:

- Estate planning
- Wealth transfer planning
- Business transition planning
- Executive compensation services
- Retirement planning
- Social Security and Medicare planning
- Education planning
- Insurance strategies
- Income tax strategies
- Portfolio analysis
- Philanthropic strategies
- Planning strategies for high-net worth individuals and families
- Family office administration
- Family dynamics, education and governance
- Family and business history center

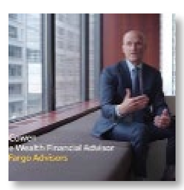
Information and guidance when you need it, how you need it

About Money Podcast (via Spotify)
A behavioral finance approach to money issues that humans face and actions they can take to help you achieve better financial outcomes.

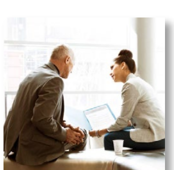
Affluent Women Study 2021 Quantitative research conducted with women, across the wealth spectrum that provides a perspective on how women prepare for and manage life's uncertainties.



Year End Planning Guide
Dynamic and interactive digital guide that can help you navigate the current tax landscape and review strategies to consider.



Bloomberg Partnership
Features that focus on the complexity and psychology of managing multi-generational wealth, as told by advisors within Wells Fargo Wealth & Investment Management.



Local, Market-Based Planning Professionals
Our highly credentialed advice and planning specialists are able to help you in addressing your planning needs.

Carefully curated insights relevant to you
Thought leadership content ranging from personal to business planning strategies and guidance.

*Wells Fargo and Company and its Affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed.

Recognized by wealth industry peers as a leader in the industry

2021 Winner Family Wealth Counseling	2021 Best Private Bank for Philanthropy Services	2020 Winner Institutional Wealth **Planning**	2020 Best Private Bank for Succession Planning

2021 Winner Family Wealth Counseling[1]

Professional Wealth Management and The Banker, owned and operated by the Financial Times Group, recognized Wells Fargo Private Bank as the best private bank globally for philanthropy services in 2021. The award recognized the bank's Philanthropic Services team in WIM and its work with Wells Fargo Private Bank clients during the COVID-19 pandemic .

2021 Best Private Bank for Philanthropy Services [2]

Family Wealth Report (FWR), a ClearView Financial Media company, recently recognized Wells Fargo Private Bank for the best wealth counselling offering in the industry in 2021. The business was recognized for providing wealth counselling services to families of significant wealth or their owned enterprises; helping them navigate the complex issues around generational transition, governance and leadership.

2020 Winner Institutional Wealth Planning[1]

Family Wealth Report recognized Abbot Downing and The Private Bank for providing wealth planning services to clients based on a foundation of sound, thoughtful, and objective consulting in 2020. The firm has gained attention in the industry for providing customized services to help clients sustain wealth across generations. These include Family Dynamics, Wealth Education and Family and Business History services that help multigenerational families navigate wealth transitions, as well as business transition services.

2020 Best Private Bank for Succession Planning[2]

Professional Wealth Management and The Banker, owned and operated by the Financial Times Group, recognized Wells Fargo Private Bank as the best private bank in the U.S. for succession planning in 2020. The business was recognized for the succession planning work during the COVID 19 pandemic in several areas: business, personal legacy and family dynamics.

"Being recognized by our peers in the wealth industry is a true honor. We focus on the full client experience, including both the quantitative and human aspects of managing wealth."

– Michael Liersch
Head of Wells Fargo Wealth & Investment Management
Advice and Planning

See About the awards on the following page

Get started today

To learn more about our Advice and Planning capabilities, please contact your relationship manager or call 1-866-243-0931.

Disclosures

About the awards

[1]The companies listed are taken from eligible applications. To enter the process, applicants must meet certain criteria. The winners in each category are picked by a panel of independent judges based on the materials submitted by the adviser or the firm. Neither the adviser, the firms nor their employees pay a fee to ClearView Financial Media in exchange for consideration or selection of the award. Selection for this is award is not based on any client testimonials, and should not be construed as indicative of any particular client's experience or a guarantee that the advisor or firm will perform in the future as it did during the award period. To view the full criteria and rules of which the award is based on, you can visit The Seventh Annual Family Wealth Report Awards 2020 page or The Eight Annual Family Wealth Report Awards 2021 page.

[2]The companies listed are taken from eligible applications. To enter the process, applicants must meet certain criteria. The winners in each category are picked by a panel of independent judges based on the materials submitted by the adviser or the firm. Neither the adviser, the firms nor their employees pay a fee to The Financial Times group in exchange for consideration or selection of the award. Selection for this is award is not based on any client testimonials, and should not be construed as indicative of any particular client's experience or a guarantee that the advisor or firm will perform in the future as it did during the award period. To view the full criteria and rules of which the award is based on, you can visit the Global Private Banking Award Methodology page.

Disclosures

Wells Fargo Wealth and Investment Management (WIM) is a division within Wells Fargo & Company. WIM provides financial products and services through various bank and brokerage affiliates of Wells Fargo & Company.

Wells Fargo Private Bank, offers products and services through Wells Fargo Bank, N.A. and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.

Brokerage services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

Wells Fargo Bank, N.A. offers various advisory and fiduciary products and services including discretionary portfolio management. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, a separate non-bank affiliate, may be paid an ongoing or one-time referral fee in relation to clients referred to the bank. The bank is responsible for the day-to-day management of the account and for providing investment advice, investment management services and wealth management services to clients. The role of the Financial Advisor with respect to the bank products and services is limited to referral and relationship management services.

QSR-1122-01193