WELLS FARGO Advisors

What does wealth planning mean to you?

BASIC NEEDS

Cash flow & debt management	Retirement planning	Investment planning	Education planning
Develop net worth statement	Review retirement savings strategy	Assess risk tolerance	Establish tax-efficient savings plans
Examine current savings & expenses	Develop retirement vision and goals	Analyze current portfolio	Assess affordability and funding options
Identify short- & long-term savings goals	Review corporate benefits	Translate savings goals to investment objectives	Maximize tax-free gifts
Establish emergency fund	Claiming strategy for social security	Create asset allocation strategy	Help children save and budget
Create optimal savings strategy	Retirement distribution strategy	Construct tax-efficient portfolios	Provide education on FAFSA & loan options
Analyze liabilities for savings opportunities	Retirement income planning	Review investment performance	
	Planning for healthcare & caregiver expenses		

COMPREHENSIVE SERVICES

Tax planning	Insurance planning	Estate planning strategies
Review tax-efficiency in asset location	Review insurance policies	Legacy Planning
Harvest tax losses	Assess coverage adequacy for life, long-term care, disability	Help establish or update trust accounts
Advise on tax-aware strategies	Develop strategies to mitigate risks	Review appropriate control parties: financial & health
Keep up to date on tax law changes		Organize estate documents
		Review asset titling
		Create and manage gifting strategies
		Assist with charitable giving

HIGHLY SPECIALIZED SERVICES

Family needs planning	Philanthropic planning	Business owners & key executives
Divorce planning	Develop family mission & values	Assess cash management strategy
Eldercare planning	Create impact goals and priorities	Advise on employee benefit plans
Plan for special needs children	Fund charitable strategies	Analyze business disruption risks
Plan for a solo journey	Optimize tax benefits	Assist with business transition planning
	Philanthropic planning	Assess compensation plans
		Develop strategy for stock options

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**

COMPREHENSIVE PLANNING + FINANCIAL COUNSEL + WEALTH MANAGEMENT

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