Wealth & Investment Management

# Advice and Planning

Investment and Insurance Products: • NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value

# Navigating your financial journey

Effective planning starts with a deep understanding of where you are now and where you are headed. Mapping that journey with you — and helping you navigate it — is what we do best.

Our mission is to empower you to make financial decisions, big or small, simple or complex, that can make a real and lasting impact on your life and for future generations.

LifeSync

Money has meaning. And we need it to do different jobs at different times in our lives. Managing your wealth isn't about maximizing your money. It's about maximizing its impact. LifeSync® is our advice and planning experience that helps you align your financial priorities with your values and make the right decisions at the right moments, no matter where in life those moments happen.

# Experiencing LifeSync

There are five stages in the LifeSync experience to help answer your most important questions:

Understand

Plan

Propose

Implement

Revisit

**Understanding:** Your advisor will help uncover a broad picture of your financial life and what is important to you, guiding you through necessary questions that can help you reach your desired outcomes.

**Planning:** Industry-leading technology enables us to consider all aspects of your financial situation to help provide a full balance sheet plan that aligns with your values and evolves as your life, goals, and interests change.

**Proposal:** Our deep subject matter expertise provides curated information, advice, and access to specialists through Wells Fargo affiliates and resources to help you make more informed decisions and explore more options.

**Implementation:** Your advisor and a team of specialists through Wells Fargo affiliates help you execute strategies and custom solutions to help make your goals a reality.

**Revisit:** A plan is not a one-time event. We are here for the long term and will stay connected with you to adjust your plan as your life changes.

Products and services are offered by bank and non-bank affiliates of Wells Fargo & Company.

# Advice for life

*Services offered through Wells Fargo Bank, N.A.*

In addition to helping you create, implement and revisit your plan, your advisor also can also introduce you to highly credentialed specialists. Serving as an extension of your local team, these bank specialists collaborate with you to tailor a plan based on your personal situation.

Specialists can help you plan for:

**Business Owner Advisory**
Providing education, industry insights, and planning services on business transition, succession, and governance to help you make informed decisions.

**Comprehensive Wealth Planning**
Wealth management planning to help gain access to services and solutions that address your goals around preserving wealth, building assets, and leaving a lasting legacy.

### Executive Services

Delivering insights on stock options, restricted stock, benefits, and deferred compensation.

### Family Dynamics, Education, and Governance

Sustaining wealth and values across multiple generations by focusing on shared purpose, communication and trust, governance structure, and their preparation.

### Family and Business History

Discovering, understanding, and sharing unique family history, cultural roots, and values across multiple generations as a way to inform current and future wealth plans.

### Family Wealth and Culture Services

Working with individuals, couples, and families to provide education around transitioning wealth across generations and providing specialized advisory services.

### Strategic Philanthropy

Clarifying values and defining a vision and mission for family giving plans, inspiring a charitable giving mindset across generations, providing education on philanthropic strategies for both private foundations and family-owned private companies.

# Digitized approach to planning

Your advisor will leverage industry-leading planning tools, technologies, services, and resources to simplify the planning process, which can provide you clarity and may help you track closer to your desired outcomes.

## 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.

## Account Aggregation

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

## Black Diamond Performance Reporting

*Provided by Wells Fargo Advisors*
Robust, configurable reporting that goes beyond portfolio metrics to provide you a 360-degree view of your complete wealth outlook.

# Let’s connect

Ready to get your plan on the right track?
Contact your advisor to learn more.