



## “Protection Planning: Legacy” Video Transcript

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 Affiliate
- Subject to Investment Risks, Including Possible Loss of Principal Amount Invested

Your legacy is about making sure the people and causes that depend on you enjoy sustained support for generations. What if your legacy could impact generations? Do you want to transfer wealth to family, causes or charities, or both?

Taxes matter. Consider how the potential income tax-free death benefit of life insurance can help ensure your loved ones keep more. Not all assets are equal. It’s important to carefully plan how your wealth can be transferred to the causes you care about in the most tax efficient manner. Carefully consider which assets should be left to charity and which should be left to your loved ones. Consider how the potential income tax-free death benefit of life insurance can help you maximize your legacy to your loved ones.

Protection Planning helps safeguard your portfolio from the unexpected and can provide additional security, confidence, and control of your wealth throughout life’s WHAT IFs. Talk with your Financial Advisor for guidance on what kind of protection is right for you. Together, we can help plan for your life’s WHAT IFs.

[Image on screen: Talk with us today. We can help with your Protection Planning.]

**[Image on screen: Need help finding an advisor? Call us at 866-224-5708 or visit [wellsfargoadvisors.com](https://wellsfargoadvisors.com)]**

Wells Fargo Advisors is not a legal or tax advisor.

Guarantees are based on the claims-paying ability of the issuing insurance company.

Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Death benefits generally are not subject to income taxes but may be subject to income taxes in certain cases. Policy owners should consult with legal counsel prior to assigning the ownership rights in life insurance policies. Insurance policy values or death benefits are includable in the gross estate of the decedent if the decedent owned or was deemed to have owned certain "incidents of ownership" in the policy. Death benefit protection is based on the claims-paying ability of the issuing life insurance company.

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