

### *Advice & Planning*

- Asset Allocation
- Business Owner
- Client Risk Profile
- eMoney®/LifeSync®
- Education
- Estate
- Executive Services
- Family Dynamics
- High Net Worth
- Medicare / Healthcare
- Research & Recommendations
- Social Security
- Strategic Philanthropy

### *Implementation*

- 529 Plans
- Brokerage Cash Services
- Advisory
- Alternative Investments
- Private Markets
- Cash Alternatives
- Direct Indexing
- Equities
- ETFs
- Fixed Income
- Mutual Funds
- Options
- Retirement Plans
- SMAs
- Trusts

*Through our Wells Fargo Affiliates, you have access to banking, borrowing, and liability services including:*

### *Banking*

- Credit Cards
- Deposit
- Home Lending

### *Lending*

- Custom Credit Solutions
- Securities-Based Lending
- Small Business

### *Insurance products, including:*

#### *Annuities*

- Advisory
- Fixed Rate
- Fixed Index
- Index Variable
- Variable

#### *Disability*

#### *Healthcare*

- Asset-Based Long Term Care
- Long Term Care

#### *Life*

- Term
- Permanent
- Indexed Universal Life
- Universal
- Variable Universal
- Whole

### *Account Titling and Beneficiaries*

#### *Annual Gifting*

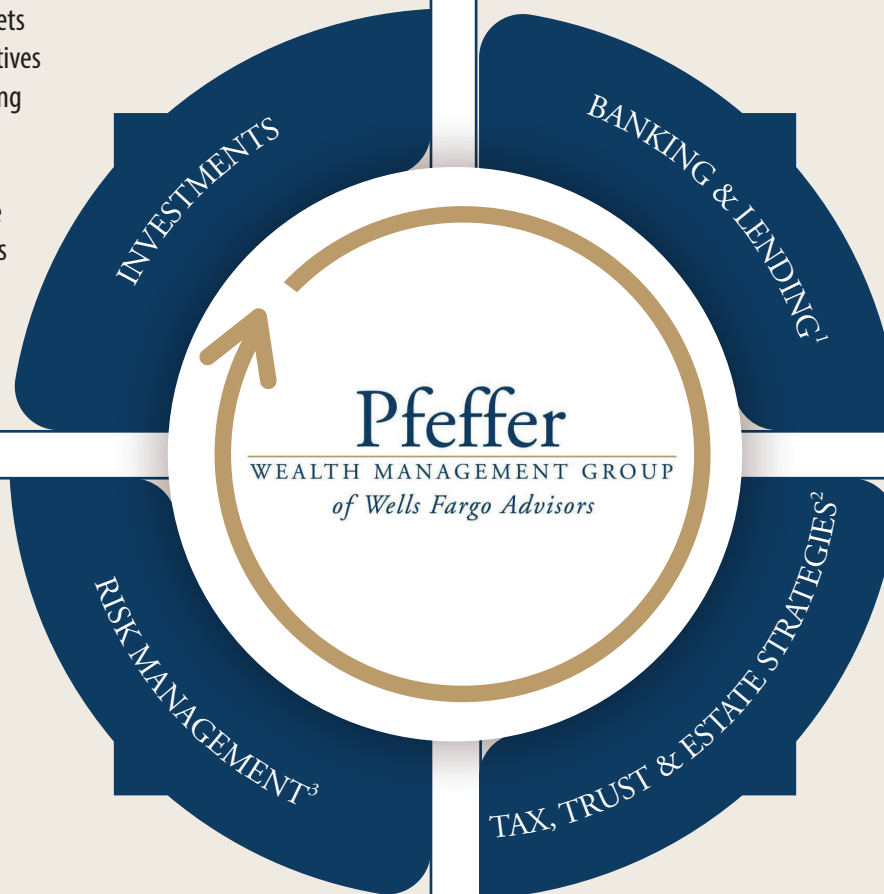
*Coordination with third party professionals including:*

- CPA
- Elder Care Attorney
- Estate Attorney

#### *Tax Planning*

- Bucketing
- Efficiency
- Loss Harvesting

*Wells Fargo Bank  
Trust Services*



#### **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**

*Please see important disclosures on reverse.*

<sup>1</sup> Lending and other banking services available through Wells Fargo Advisors (NMLS UI 2234) are offered by banking and non-banking subsidiaries of Wells Fargo & Company, including, but not limited to Wells Fargo Bank, N.A. (NMLS ID 399801) and Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. Certain restrictions apply. Programs, rates, terms, and conditions are subject to change without advance notice. Products are not available in all states. Wells Fargo Advisors is licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act and the Arizona Department of Financial Institutions (NMLS ID 0906158). Wells Fargo Clearing Services, LLC, holds a residential mortgage broker license in Georgia and is licensed as a residential mortgage broker (license number MB2234) in Massachusetts. Financial Advisor NMLS ID, if applicable.

<sup>2</sup> Trust Services are available through Wells Fargo Bank, N.A. and Wells Fargo Delaware Trust Company, N.A. Wells Fargo Advisors does not provide legal or tax advice.

<sup>3</sup> Insurance products are available through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by non-affiliated Insurance Companies. Not available in all states.



# Pfeffer

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## WEALTH MANAGEMENT GROUP

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