

WELLS  
FARGO

Wealth & Investment  
Management

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# The story of your wealth

You have a story unlike anyone else:  
where you are from and the plans you have,  
are all uniquely yours. So is the future you want  
to create. Our job is to help you get there.

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

## Welcome to the family:



**3M+**  
households



**\$2.3**  
trillion  
in client assets<sup>1</sup>



Locations across all

**50 states**

in the U.S. to meet clients  
where they are

### Wells Fargo Wealth & Investment Management

is one of the country's leading providers of financial and investment services. Through an array of products, services, and specialists, we ask the questions and spark the conversations that help uncover the ever-changing complexities and values that impact the story of your wealth.

We're happy you're here.



1. Data above as of December 31, 2024. Total Wealth & Investment Management client assets represent assets held in Wells Fargo Advisors and Wells Fargo Bank. Assets include deposits.

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## Expert guidance from Wealth & Investment Management

Serving individuals, families, and business owners, we assist with:



### Advice and Planning

- Personalized investment planning
- Retirement planning
- Emphasis on aligning financial priorities with values

### Banking, Lending and Trust

- Securities-based lending
- Custom credit solutions
- Trust and estate services



### Investment Solutions

- Investment strategy and asset allocation
- Manager research and portfolio management
- Derivatives strategies and alternative investments
- Access to Wells Fargo Investment Institute research and insights

## Wells Fargo & Company — strength in numbers



Serves  
**1 in 3**  
households<sup>2</sup>



Ranked  
**No. 34**  
on **Fortune's 2024**  
rankings of America's  
largest corporations



**No. 1**  
Commercial Real  
Estate Lender  
in the US<sup>3</sup>



**No. 1**  
in primary bank market  
share for Middle Market  
Companies<sup>4</sup>



**Best Credit  
Cards of 2024**  
**Wells Fargo Active  
Cash Card** — Cash  
Back Rewards<sup>5\*</sup>

2. Diversity, Equity, and Inclusion at Wells Fargo [report \(PDF\)](#), page 5

3. MBA Commercial/Multifamily Origination & Servicer Rankings (FYE 2022)

4. Barlow Research — Rolling 8 Quarter Data (Q1 2022 – Q4 2023)

5. The Motley Fool (2024), \*Cash back is earned in the form of cash rewards.

## Access the breadth of Wells Fargo & Company for your whole financial life

For our Wealth & Investment Management clients who need banking, lending, business and corporate support, you'll get access to an unrivaled array of banking and lending specialists from Wells Fargo.



### Commercial Banking

Elevate business ventures and help drive sustainable growth, whether for a large corporation, mid-sized company, government agency, or not for profit. Get the expertise and dedication needed to help achieve ambitious goals, from optimizing cash flow to pursuing strategic acquisitions.

- **#2 Bank-Affiliated Equipment Finance Provider** — Monitor 100 Survey (2023)
- **#2 Lead Arranger of syndicated asset-based deals in 2023** — Refinitiv
- **Top 3 Bank for APIs** — Finlync 2022 Power Rankings for Corporate Bank APIs

### Corporate and Investment Banking

Get access to strategic advisory and market capabilities supported by a top lending platform, including integrated solutions for corporate banking, investment banking, fixed income, equities, and commercial real estate.

- **#1 US Agency Bond Underwriter** — Bloomberg (2022)
- **#2 Global Real Estate Bond Bookrunner** — MBA Commercial/Multifamily Origination & Servicer Rankings (FYE 2022)
- **#2 in Real Estate Loan Syndications** — Refinitiv (FYE 2022)
- **#3 Overall Loan Syndications** — Dealogic (FYE 2022)

### Consumer and Business Banking

Tap into a wide array of capabilities, from personal banking services like checking, savings, mortgages, and credit cards, to business offerings including lines and loans, payment solutions, and various grants available to eligible not-for-profit small businesses.\*\*

- **Wells Fargo Active Cash Card** — Best Featured Offer — Lending Tree (2024)
- **#2 Overall Performance** — Small Business — Keynova Small Business Banking Scorecard (2023)
- **#3 Home Loan Servicer** — Inside Mortgage Finance (2023)

\*\*Deposit products offered by Wells Fargo Bank, N.A. Member FDIC. Investment products are not insured by the FDIC; are not deposits; and may lose value. A statement made by a person that is not an insured depository institution regarding deposit insurance that fails to clearly and conspicuously disclose that the person is not an FDIC-insured depository institution and that FDIC insurance only covers the failure of the FDIC-insured depository institution. A statement that a person is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank would be considered a clear statement for purposes of this provision.

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## The Private Bank Experience

A white-glove experience backed by the resources of Wells Fargo, our advisors are surrounded by specialists to offer a highly-customized “boutique” approach and relationship-based pricing.



## Our services

- Comprehensive wealth planning
- Trust and gift planning
- Estate planning strategies
- Personalized trust platform and services
- Equity benefits consulting
- Strategic philanthropy
- Stock benefit analysis
- 10b5-1 plans
- Executive planning
- Insurance services
- Wealth strategy
- Outsourced Chief Investment Officer
- Alternative investments<sup>6</sup>
- Family wealth and culture services
- Portfolio management
- Custom lending

6. Alternative investments, such as hedge funds, funds of hedge funds, managed futures, private capital, real assets and real estate funds, are not appropriate for all investors. They are speculative, highly illiquid, and are designed for long-term investment, and not as trading vehicle. These funds carry specific investor qualifications which can include high income and net-worth requirements as well as relatively high investment minimums.



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## Positively impacting our communities and supporting a sustainable future



### Community giving

We're positively impacting communities, addressing complex societal issues, and helping build a more inclusive, sustainable future through **\$300M** in philanthropic giving, **3,700** grants, **830,000+** employee volunteer hours, and the support of **3,200** nonprofit organizations.<sup>7</sup>

### Sustainability

It's of vital importance to support our businesses, customers, and communities' transition to a resilient, equitable, and sustainable future.

<sup>7</sup> Diversity, Equity, and Inclusion at Wells Fargo [report \(PDF\)](#), page 29



**Wells Fargo Bank, N.A. (“the Bank”) offers various banking, advisory, fiduciary and custody products and services, including discretionary portfolio management. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, may be paid an ongoing or one-time referral fee in relation to clients referred to the Bank. In these instances, the Bank is responsible for the day-to-day management of any referred accounts. Terms for credit products are subject to final credit approval of the business and its owners.**

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC. Investment products are not insured by the FDIC; are not deposits; and may lose value. A statement made by a person that is not an insured depository institution regarding deposit insurance that fails to clearly and conspicuously disclose that the person is not an FDIC-insured depository institution and that FDIC insurance only covers the failure of the FDIC-insured depository institution. A statement that a person is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank would be considered a clear statement for purposes of this provision.

The Private Bank is an experience level for qualifying clients of Wells Fargo Wealth & Investment Management (WIM). WIM offers financial products and services through affiliates of Wells Fargo & Company. Bank products and services are available through Wells Fargo Bank, N.A.

Commercial Banking products and services are provided by Wells Fargo Bank, N.A. and its subsidiaries and affiliates. Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company, is not liable or responsible for obligations of its affiliates. Deposits held in non-U.S. branches are not FDIC insured. Products and services require credit approval.

Wells Fargo Corporate & Investment Banking (CIB) and Wells Fargo Securities (WFS) the trade names used for the corporate banking, capital markets, and investment banking services of Wells Fargo & Company and its subsidiaries, including but not limited to Wells Fargo Securities, LLC, member of NYSE, FINRA, NFA, and SIPC, Wells Fargo Prime Services, LLC, member of FINRA, NFA and SIPC, and Wells Fargo Bank, N.A., member NFA and swap dealer registered with the CFTC and security-based swap dealer registered with the SEC, member FDIC. Wells Fargo Securities, LLC and Wells Fargo Prime Services, LLC, are distinct entities from affiliated banks and thrifts.

Brokerage products and services are offered through Wells Fargo Advisors, 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 Wealth & Investment Management (WIM) provides financial products and services through various bank and brokerage affiliates of Wells Fargo & Company.

Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

Trust Services are available through Wells Fargo Bank, N.A. and Wells Fargo Delaware Trust Company, N.A.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

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.