



SHORE TO SUMMIT  
WEALTH MANAGEMENT



**MASTER YOUR STRATEGY  
SHAPE YOUR LEGACY**

WEALTH MANAGEMENT FOR THE NEXT ERA

## You Deserve a Financial Partner Who Sees the *Full Picture*

Wealth is more than numbers, it's the life you've built, the people you care about, and the future you envision. At **Shore to Summit Wealth Management**, we bring clarity to complexity and intention to every decision, helping you move forward with confidence.

“Behind every investment plan is a family, a story, and a future that deserves to be protected. We take that responsibility seriously. Our work isn't just about managing wealth--it's about earning trust, building lasting relationships, and helping families succeed for generations.

- SCOTT BROWN, CEO AND FOUNDING PARTNER

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## A Refined Approach to Guiding Your Financial Life with *Clarity and Intention*

### 1. DISCOVER WHAT MATTERS MOST

We begin with a thoughtful conversation designed to understand your goals, values, and financial landscape.

### 2. DESIGN A PERSONALIZED PLAN

We analyze your current position, identify opportunities and risks, and craft a strategic plan tailored to your long-term vision.

### 3. IMPLEMENT WITH CARE AND COORDINATION

We put your plan into motion, manage investments, and seamlessly coordinating with your tax and legal professionals.

### 4. REVIEW, REFINE, AND STAY ALIGNED

Your plan is a living strategy. We meet to review progress, evaluate performance, and make thoughtful adjustments as your life evolves.

OUR  
PLANNING  
PROCESS

# Your Financial *Roadmap*

A structured, thoughtful, and ongoing approach to building and protecting your wealth.



# C

## COMPREHEND

We start by understanding your full financial picture: goals, values, relationships, assets, and the life you're building.

# O

## ORGANIZE

Together, we prioritize what matters most so your plan reflects your true priorities.

# M

## MAP

We create a personalized roadmap that aligns your resources with your long-term objectives.

# P

## PLOT

Your strategy becomes clear, actionable recommendations tailored to your risk profile and vision.

# A

## ARRANGE

We walk you through your plan with transparency, ensuring you understand the "why" behind every step.

# S

## SUPPORT

We coordinate the details, helping you implement your plan confidently and smoothly.

# S

## SUPERVISE

As life changes, we meet to review and adjust your strategy to keep you on track.

# Clarity Through *Strategic Planning*

A strong investment plan is the foundation of long-term success. With eMoney, a dynamic, interactive planning platform, you can see your entire financial life in one place and understand how today's decisions shape tomorrow's outcomes.



**UNDERSTAND**  
Your path begins with understanding your relationship with money--the experiences, lessons, and values that shape your decisions.



**EXPLORE**  
Together, we identify the opportunities your wealth can create--from major goals to meaningful life experiences.



**DESIGN**  
With eMoney®, we design a personalized plan that models scenarios, clarifies trade offs, and brings your long term vision into focus.

## Core Wealth Management *Services*



INVESTMENT MANAGEMENT



TAX & ESTATE STRATEGY



COMPREHENSIVE PLANNING



RISK MANAGEMENT

Based on accepted statistical methods, eMoney uses a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. Using Monte Carlo simulation this report uses up to 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

# A Planning Experience *That Grows With You*

We begin with the fundamentals that bring clarity to your financial life, then build thoughtful strategy as your needs and opportunities grow.

## FOUNDATIONAL PLANNING

- Staying on track toward retirement goals
- Preparing for market volatility and unexpected risks
- Funding children's or grandchildren's education
- Understanding how major lifestyle purchases impact long term planning
- Structuring tax efficient wealth transfers

## STRATEGIC PLANNING

- Maximizing net to family value while minimizing tax erosion
- Managing concentrated positions or stock options with intention
- Designing charitable strategies that maximize impact and tax benefits
- Evaluating strategic leverage vs. liquidity for major acquisitions
- Aligning estate plan strategies with personal values and preparing heirs for stewardship

Wells Fargo Advisors Financial Network does not provide legal or tax advice

# Client Experience & Specialized Support

Your financial life involves many moving parts. Our specialized support team works alongside your CPA, attorney, and other professionals to ensure your plan is cohesive, tax aware, and strategically executed. It's coordinated expertise designed to simplify complexity.



## WHITE GLOVE CLIENT EXPERIENCE

Proactive communication, consistent follow-through, and a dedicated team who knows your story and anticipates your needs.



## DIGITAL ACCESS & SUPPORT

Secure, intuitive tools that give you visibility into your accounts and planning progress anytime, anywhere.



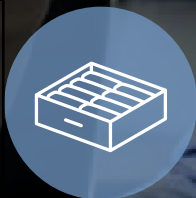
## PROFESSIONAL COORDINATION

Collaboration with your CPA, attorney, and other advisors ensures your financial life works in harmony.



## REVIEW MEETINGS

Regular check-ins and strategic updates keep your plan aligned with evolving goals.

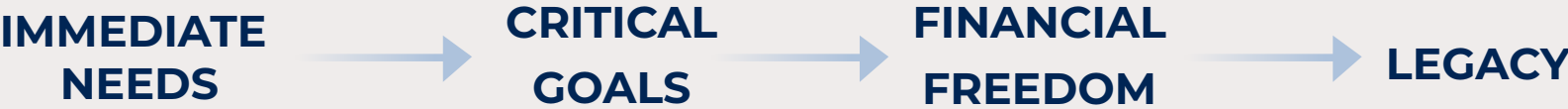


## STREAMLINED ADMINISTRATIVE SUPPORT

From onboarding to ongoing account management, we simplify the details so you can focus on what matters most.

# A Comprehensive Structure for Every Facet of Your Financial Life

Your financial life is multidimensional, shaped by today's priorities, tomorrow's goals, and the legacy you want to create. Our planning process supports each facet over time, adapting as your needs evolve. This framework guides how we build and refine your plan, ensuring every decision aligns with your values and long-term vision.



“ Good investment planning is about more than just numbers; it’s about getting clear on what matters and staying true to your goals. You need a partner who isn’t afraid to have the honest conversations that keep you on track. Together, we’ll build a foundation that turns uncertainty into confidence, helping you make the best financial decisions for your family’s future.

- BEN SPIKER, COO AND FOUNDING PARTNER

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# A Partnership *for Every Chapter*

Our clients come from many backgrounds, but they share a common thread: they value clarity, partnership, and a thoughtful approach to building and protecting their wealth.



### BUILDERS

Entrepreneurs, executives, and professionals focused on growth, opportunity, and long term strategy.



### STEWARDS

Families seeking guidance, structure, and continuity across generations.



### VISIONARIES

Individuals navigating major transitions--career changes, liquidity events, retirement, or new chapters.



### LEGACY MAKERS

Clients who want their wealth to create lasting impact through thoughtful planning and intentional giving.

Every financial journey is different. We meet you where you are and walk with you through each chapter ahead--with steady, thoughtful guidance shaped around your life.

## From Coast to Coast, *We've Got You Covered*

With offices across the country, Shore to Summit combines national reach with deeply personal relationships. Whether you're building your career, growing your business, raising a family, or planning your legacy, our advisors are here to support you--wherever life takes you.

# YOU DESERVE A PARTNER INVESTED IN YOUR JOURNEY



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