



SHORE TO SUMMIT
WEALTH MANAGEMENT

**SHORE TO SUMMIT
PRIVATE WEALTH ADVISORY**

ADVANCED PLANNING FOR COMPLEX WEALTH

When Wealth Becomes *More Complex*

As wealth grows, so does the responsibility that comes with it. Decisions that once felt simple now carry tax implications, legal considerations, and long term effects on the people you care about most. Significant wealth requires structure, foresight, and a partner who understands how each piece of your financial life connects.

This is where planning shifts from managing assets to intentionally shaping the future — for yourself, your family, and the generations who will follow.

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

What High-Net Worth Families *Need Most*

High-net worth families face challenges that go far beyond traditional planning. Protecting an estate, minimizing tax drag, coordinating across professionals, and preparing the next generation all require a sophisticated, multi disciplinary approach. It's not just about managing wealth — it's about engineering outcomes.

THESE ARE THE PILLARS THAT MATTER MOST AT THE \$10M+ LEVEL:



**ADVANCED ESTATE
ARCHITECTURE**



**MULTI GENERATIONAL
PLANNING**



**TAX ALPHA
& PLANNING**



**INSTITUTIONAL GRADE
INVESTMENTS**



**LIQUIDITY &
LEVERAGE STRATEGY**



**PHILANTHROPY
& IMPACT**

Advanced Estate *Architecture*

As your wealth grows, the structures that protect it must evolve. Effective estate architecture preserves optionality today while reducing future tax exposure and ensuring your wealth transfers with intention.

GRANTOR & IRREVOCABLE TRUST STRATEGIES

GRATs, IDGTs, and other irrevocable structures help freeze asset values, shift appreciation outside the taxable estate, and create long term protection for heirs.

FAMILY LIMITED PARTNERSHIPS & LLCs

Entity structures provide liability protection, centralized management, and valuation discounts that enhance strategic gifting and long-term planning.

DYNASTY & MULTI GENERATIONAL TRUSTS

Long duration trusts safeguard assets across generations, shielding wealth from taxes, creditors, and unnecessary erosion.

Wealth & Investment Management (WIM) offers financial products and services through bank and brokerage affiliates of Wells Fargo & Company. Bank products and services are available through Wells Fargo Bank, N.A. Wells Fargo Trust is a part of WIM and offers services through Wells Fargo Bank, N.A. and Wells Fargo Delaware Trust Company, N.A.

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Moments of transition in tax policy create rare opportunities. Understanding these changes, and acting early is how families turn them into lasting benefit.

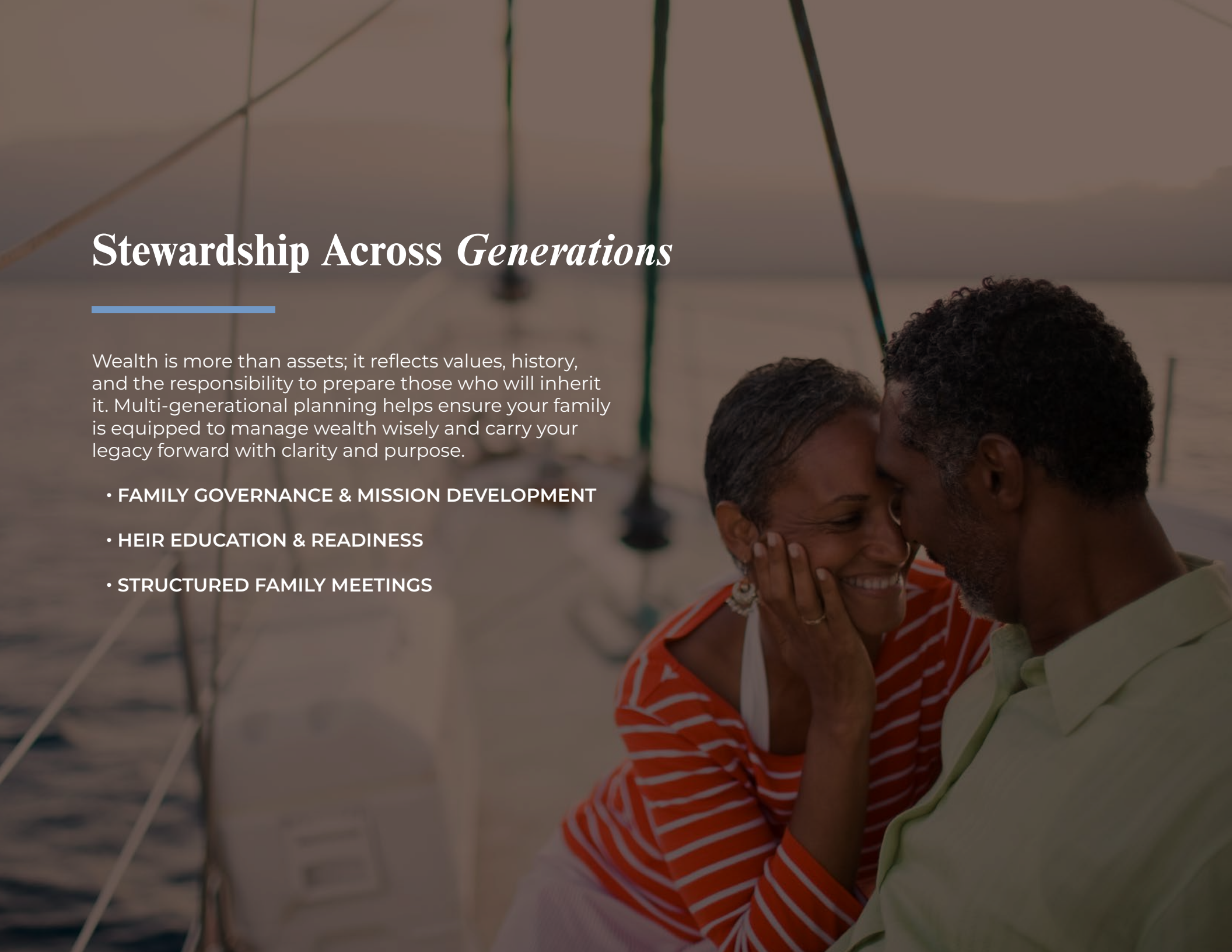
- SCOTT BROWN, CEO & FOUNDING PARTNER

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Stewardship Across *Generations*

Wealth is more than assets; it reflects values, history, and the responsibility to prepare those who will inherit it. Multi-generational planning helps ensure your family is equipped to manage wealth wisely and carry your legacy forward with clarity and purpose.

- FAMILY GOVERNANCE & MISSION DEVELOPMENT
- HEIR EDUCATION & READINESS
- STRUCTURED FAMILY MEETINGS



Tax Strategy That Preserves *Your Wealth*

At the \$10M+ level, taxes often become a family’s largest lifetime expense. Reducing that drag requires proactive, year round strategy that aligns investments, entities, trusts, and cash flow decisions.

INCOME CHARACTERIZATION & TIMING

We help shift income toward favorable capital gains treatment and time recognition to reduce multi year exposure.

LOCATION OPTIMIZATION

Asset placement matters. We position high growth assets in tax advantaged accounts and structure portfolios to maximize after tax return.

DIRECT INDEXING & TAX LOSS HARVESTING

Through direct indexing, we harvest losses at the security level to offset gains and improve long term efficiency.



Institutional Grade *Investment Access*

Significant wealth requires a more sophisticated investment approach — one that incorporates institutional level opportunities and balances growth, risk, liquidity, and tax efficiency.

PRIVATE EQUITY, VENTURE CAPITAL & PRIVATE CREDIT

Access to alternative investments that offer non correlated return potential beyond public markets.



HEDGE FUND & ABSOLUTE RETURN STRATEGIES

Institutional grade strategies designed to complement traditional portfolios and support downside protection.



CONCENTRATED STOCK SOLUTIONS

Exchange funds, protective collars, and structured solutions help reduce single stock risk without unnecessary tax events.



RISK-MANAGED PORTFOLIO CONSTRUCTION

We align your portfolio with your goals and liquidity needs, blending public markets, alternatives, and tax efficient strategies.



Liquidity, Leverage & Strategic Credit

Significant wealth often requires access to capital without disrupting long term strategy. Strategic credit allows you to maintain liquidity, preserve tax efficiency, and keep your portfolio working on your behalf.

Securities-based lending has special risks and is not appropriate for everyone. If the market value of a client's pledged securities declines below required levels, the client may be required to pay down the line of credit or pledge additional eligible securities in order to maintain it, or the lender will require the sale of some or all of the client's securities. Wells Fargo Advisors will attempt to notify clients of maintenance calls but is not required to do so. Clients are not entitled to choose which securities in their accounts are sold. The sale of their securities may cause clients to suffer adverse tax consequences. Clients should discuss the tax implications of pledging securities as collateral with their tax advisors. An increase in interest rates will affect the overall cost of borrowing. All securities and accounts are subject to eligibility requirements. Clients should read all Priority Credit Line documents carefully. The proceeds from the Priority Credit Line may not be used to purchase additional securities or pay down a margin account debit (talk to your financial advisor about additional restrictions on the use of proceeds). Securities held in a retirement account cannot be used as collateral to obtain a securities-based loan. Securities in a Priority Credit Line collateral account must meet collateral eligibility requirements.

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SECURITIES BASED LENDING (SBLOC)



STRATEGIC USE OF LEVERAGE

Thoughtful leverage enhances flexibility, reduces forced sales, and supports long term planning.



LIQUIDITY PLANNING FOR MAJOR ACQUISITIONS

We help structure liquidity for major purchases in a way that minimizes tax impact and preserves optionality.

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We offer financial tools tailored to wealthy families with meaningful scale, adding thoughtful flexibility to your broader financial architecture.

- BEN SPIKER, COO & FOUNDING PARTNER

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Philanthropy With *Purpose & Precision*

For many families, philanthropy is both an expression of values and a way to shape a lasting legacy. With thoughtful planning, charitable giving can align meaningful impact with broader wealth and estate strategies.



DONOR ADVISED FUNDS (DAFS)

Immediate tax deductions, flexible grantmaking, and long term charitable growth.



PRIVATE FOUNDATIONS

Maximum control, multi generational involvement, and the ability to build a lasting philanthropic identity.



CHARITABLE TRUSTS (CLATS & CRTS)

Structures that reduce estate taxes, provide income streams, and support long term philanthropic goals.



FAMILY GIVING STRATEGY & NEXT GEN ENGAGEMENT

We help families build giving plans that express shared values and create meaningful next gen involvement.

Donations are irrevocable charitable gifts. The sponsoring organizations maintaining the fund have ultimate control over how the assets in the fund accounts are invested and distributed. Donor Advised Funds donors do not receive investment returns. The amount ultimately available to the Donor to make grant recommendations may be more or less than the Donor contributions to the Donor Advised Fund. While annual giving is encouraged, the Donor Advised Fund should be viewed as a long-term philanthropic program. Tax benefits depend upon your individual circumstances. You should consult your Tax Advisor. While the operations of the Donor Advised Fund and Pooled Income Funds are regulated by the Internal Revenue Service, they are not guaranteed or insured by the United States or any of its agencies or instrumentalities. Contributions are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Donor Advised Funds are not registered under federal securities laws, pursuant to exemptions for charitable organizations.

Concierge Support for a *Complex Life*

Managing significant wealth often means navigating major decisions across lifestyle, property, and personal priorities. Our role is to simplify the financial side of those decisions — offering guidance, clarity, and coordination so your long-term strategy stays aligned.



LIFESTYLE & LUXURY ADVISORY

We provide insight and financial guidance around major lifestyle decisions, from aviation and real estate to art and unique experiences, ensuring each choice fits your broader plan.



CURATED CONNECTIONS TO TRUSTED PROFESSIONALS

We help you access vetted specialists across travel, property, legal, and valuation needs, coordinating the financial considerations while experts handle execution.



PROPERTY & HOUSEHOLD FINANCIAL OVERSIGHT

We support the financial aspects of managing multiple properties or complex households, helping you evaluate costs, structure cash flow, and coordinate with the right professionals.

White Glove Coordination Across Your Advisors

High-net worth families rely on a network of professionals. True private wealth management requires orchestration — ensuring every advisor, entity, and strategy works together seamlessly.

INTEGRATED PROFESSIONAL COLLABORATION

Direct coordination with your CPA, attorney, and banking teams to align tax, estate, and investment decisions.

A NATIONAL FOOTPRINT, A PERSONAL RELATIONSHIP

With advisors across the country, we offer both reach and intimacy — meeting you where you are and supporting your family wherever life takes you.



MULTI-STATE & MULTI-PROPERTY OVERSIGHT

Streamlined oversight for families with multiple residences or complex real estate portfolios.

TRUSTEE & FIDUCIARY COMMUNICATION

Clear, consistent communication across trustees and fiduciaries.



SHORE TO SUMMIT
WEALTH MANAGEMENT

YOUR WEALTH. YOUR LEGACY.
STRUCTURED WITH INTENTION.

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