Wells Fargo Advisors

Discovery Wealth Management Group
of Wells Fargo Advisors

Discover where sound wealth management can take you

Why Discovery?

From our perspective, “discovery” is a positive, proactive word. Through discovery, new frontiers have been explored, medical advances have been made, and our collective past has become richer.

Through the wealth management lens, discovery leads to insight. We are most successful as advisors when we know what is most important in our clients’ lives. Our processes and approach take this into consideration, which is why we strive to learn what our clients are passionate about, what they see for themselves in the future, and how they want to leave an impactful legacy.

For us, “discovery” means doing our absolute best every single day. When we discover what matters most to you, we can be more efficient, engaging, and thoughtful as your wealth management team.

Who we are

Bringing confidence to your investment planning

We are a team of planning-focused financial advisors who work with individuals, families, and businesses with a commitment to helping them reach their goals and succeed as efficiently as possible. We're committed to the ongoing discovery of strategies to make the most of your wealth – both now and in the future.

LEFT TO RIGHT: Allen Sleeman, CFP®, CRPC®, Senior Financial Advisor, Vice President – Investments; **Shawn Millimaki**, Registered Client Associate; **Loretta Tabb**, Senior Financial Advisor, Managing Director – Investments; **Carter Neal, CFP®**, Senior Financial Advisor, Managing Director – Investments; **Laurie Knights**, Marketing Client Associate; **Lee Carroll, ChFC®, RICP®**, Senior Financial Advisor, Senior Vice President – Investments; **Stephen Page**, Registered Client Associate; **Josh Visconti, AAMS®, CRPS®**, Senior Financial Advisor, First Vice President – Investments

How our team came together

Discovery Wealth Management Group of Wells Fargo Advisors formed in 2022 out of a goal to continue improving our clients' lives. Years later, we are confident in our collective abilities to more deeply serve those we work with.

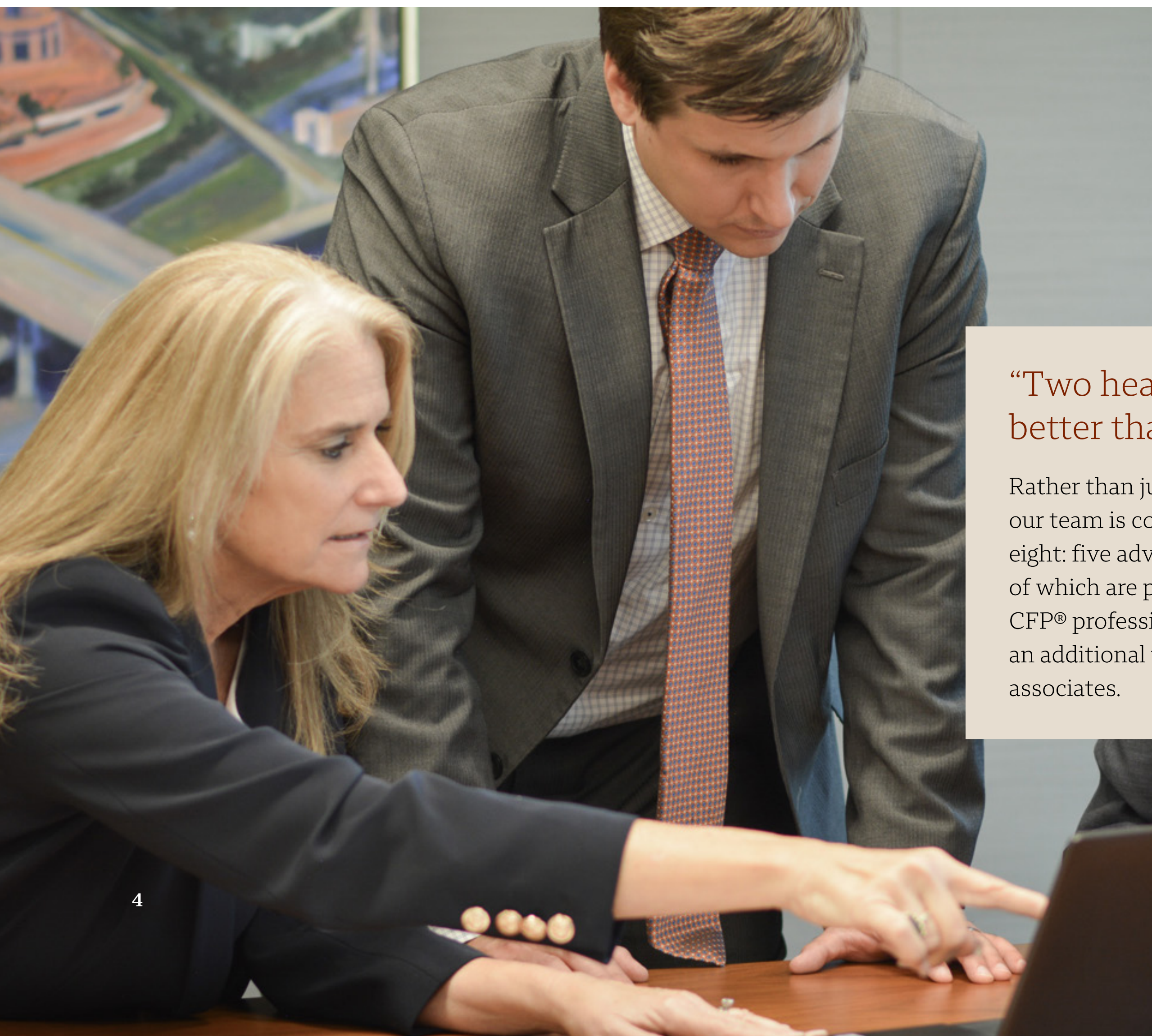
The value of our team-based approach

Decades of collective experience

Our team members have been in the industry long enough to see how rapidly changing markets, clients' evolving lives, and unforeseeable events can take their toll on investment planning objectives. This has become increasingly complex for the individuals and families we work with.

With this in mind, we fully embrace a team-based approach to addressing our clients' unique challenges and opportunities.

Furthermore, we believe we have more resources available to benefit you than most stand-alone advisors or comparably smaller teams. This allows us to spend even more time understanding your needs and tailor a comprehensive plan to address them.



"Two heads are better than one"

Rather than just two, our team is comprised of eight: five advisors – two of which are practicing CFP® professionals – and an additional three client associates.

Meet our team

Our advisors and support staff are dedicated to enhancing your life and simplifying the complexities of financial freedom. We believe one of our fundamental roles is to help ensure our clients' long-term goals and expectations are not only met, but exceeded.

Loretta Tabb
Senior Financial Advisor
Managing Director – Investments

Carter Neal CFP®
Senior Financial Advisor
Managing Director – Investments

Lee Carroll ChFC®, RICP®
Senior Financial Advisor
Senior Vice President – Investments

Josh Visconti AAMS®, CRPS®
Senior Financial Advisor
First Vice President – Investments

Allen Sleeman CFP®, CRPC®
Senior Financial Advisor
Vice President – Investments

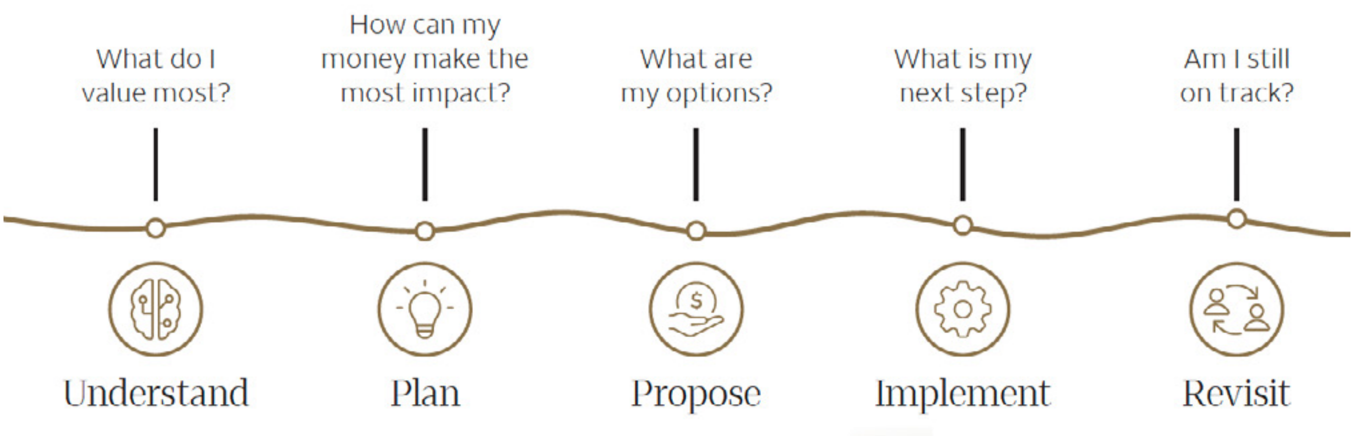
Shawn Millimaki
Registered Client Associate

Stephen Page
Registered Client Associate

Laurie Knights
Marketing Client Associate

Our process

It's imperative that we start every new client relationship off on the right foot. There are five stages in our planning process to help you answer questions most important to you – whatever your journey.



1

Fit decision

When introducing you to our team and our process, we begin with an in-person or phone meeting to first determine if we're a good fit for one another. You likely want to be comfortable with the professionals you work with, and in turn, we want to make sure we're able to address your concerns and help meet your objectives. We'll discuss your short- and long-term goals, your family values, your dreams for the future, and anything else that is special or unique to you.

2

Discovery

Once we've determined there is a mutual fit, we begin to dive deeper into the details. We want to get a comprehensive understanding of your financial landscape, including the following points:

- Priorities
- Current circumstances
- Where you are today
- Where you want to be
- Financial statements
- Estate planning documents
- Risk tolerance
- Goals and objectives

3

Our planning process

We then use our planning process to build a comprehensive investment plan and portfolio, which is presented for your review. This includes your overall investment strategy, as proposed by our team, which can be modified for many reasons, including changes in your circumstances, fluctuating markets, or evolving priorities in your life.

4

Onboarding

Once you have agreed to the proposed plan and strategy, we begin our onboarding process with you. After the plan is in place, we will continue to be here for you whenever you need us. Our team's sole objective is to serve your needs and make the most of your financial future.

5

Reviewing your plan

On an ongoing basis, we will work with you to:

- Manage your plan as the circumstances of your life evolve
- Determine if any special trust or estate planning needs are necessary
- Schedule face-to-face or virtual meetings that coincide with your life
- Organize calls to learn how we can continue benefiting your wealth

Our clients

We provide trusted wealth management to a select group of highly successful individuals and their families. We're proud to have established long-term relationships with all our clients – often spanning multiple generations – by leveraging our experience and education to help solve complex challenges and build plans best suited to each client.

Individuals and Families

We engage with individuals and their families to truly understand their financial present and how we can help them get to their financial future. From retirement planning to estate planning strategies and advisory services, we will collaborate with you to select the best options to help meet your goals. By working with families to recognize and anticipate key life events, our team can help reduce anxiety and prepare for what is ahead. As life changes, we update and adjust investment plans accordingly.

Businesses

It's only natural that business owners would want to associate with professionals who understand the nuances of their challenges. We recognize each business is unique and spend time understanding what goals you want to pursue to bring your business to the next level. We work alongside business owners to offer active 401(k) plan participants with comprehensive planning services.

Retirement planning from all angles

Holistic retirement planning

Our retirement planning services are designed around your specific goals. We work together to develop a plan that helps carry you through all aspects of your transition into retirement, such as the need for predictable cash flow and long-term legacy planning, all with the flexibility to adjust when needed. Our team includes CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals that have demonstrated their skill in analyzing and developing personal financial strategies. The CFP® professional designation is built on investment planning, tax planning, and estate planning, and while we are not tax or estate law experts, we can help you understand and coordinate your plan between financial, legal, and estate matters. Additionally, our CFP® professionals and our team are held to a fiduciary standard, and we always put our clients' objectives before our own.

Business retirement plans

Selecting and implementing a retirement plan for your business is a valuable tool for employee attraction and retention. That's why we take each business through our full discovery process, just like we would with an individual client, to determine their needs, price point, desires for matching, and what they hope to provide their employees. Whether your business has an existing 401(k) plan or needs one developed, our team – which includes Chartered Retirement Plans Specialists (CRPS®) – works with you to provide sophisticated, ongoing education for both employers and employees.

Example of annual plan service model:

First half of the year
Q1 & Q2

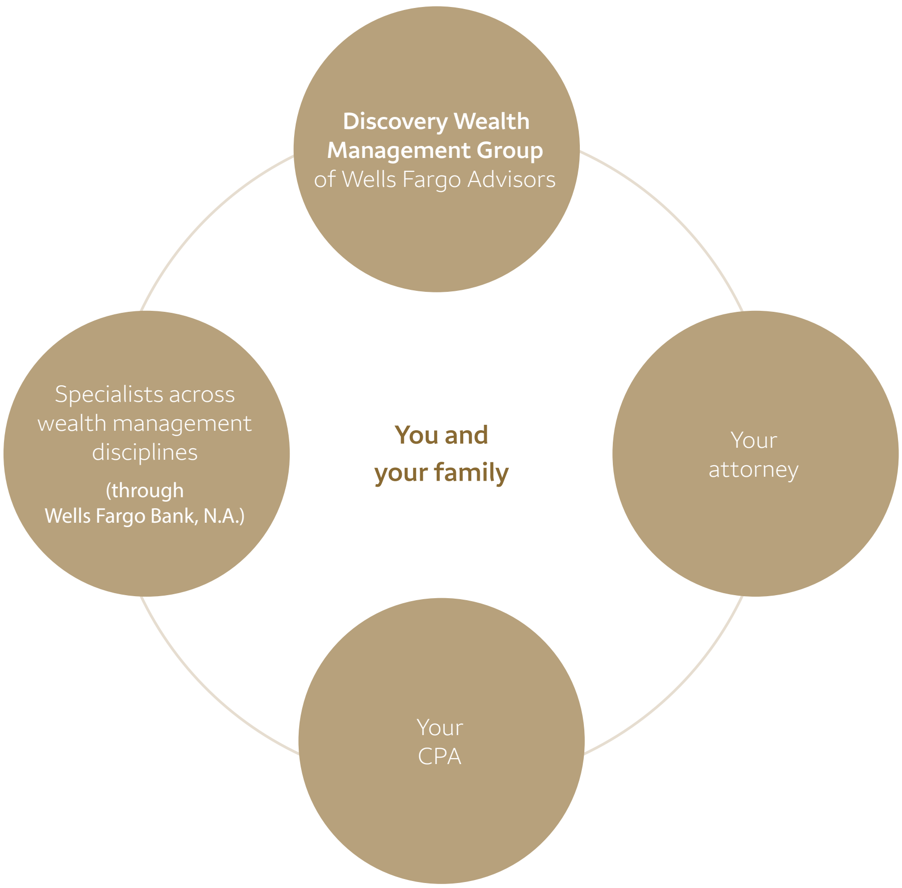
- In-person plan reviews, discussion of fiduciary responsibilities, education on plan details and alternatives
- Employee financial wellness meetings

Second half of the year
Q3 & Q4

- Provider relationship review (e.g., third-party administrator, payroll provider, and record keeper), benchmark plan to ensure appropriate pricing and services
- Distribution of participant notices, establish/schedule employee financial wellness meetings and topics

Collaborating with your team

To adequately address the full spectrum of challenges faced by those with significant wealth, we coordinate with a team of specialized professionals and leverage the vast resources of Wells Fargo & Company.



Advisors with a depth of resources you can depend on

Along with specialists from Wells Fargo affiliates, we will happily engage in an ongoing dialogue with you and your other advisors to help make sure you remain on track for your goals.

Complex wealth management challenges require elevated services and capabilities

Our team is committed to a holistic, personal approach to serving high-net-worth individuals, families, foundations, and institutions. We also work with Wells Fargo Private Bank specialists to provide you with access to guidance across many aspects of wealth planning, such as:

- Legacy planning
- Lending needs
- Investments
- Wealth and retirement planning
- Family dynamics
- Fiduciary services
- Philanthropic strategies

This elevated level of service is designed to support your full financial picture to help you preserve and potentially grow your wealth across generations.

Discover what's next for you

Stop by our office, give us a call, or visit our website to learn more.

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