
PRONOMIC WEALTH MANAGEMENT GROUP

of Wells Fargo Advisors

ROAD MAP TO YOUR
FINANCIAL FUTURE

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**

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Pronomic Wealth Management Group's knowledgeable, highly credentialed team members average more than 25 years of experience and have the proven expertise to coordinate and implement a comprehensive investment plan on your behalf.

As Financial Advisors with numerous CERTIFIED FINANCIAL PLANNER™ professionals on staff, we hold ourselves to the strictest standard of client care in the financial services industry. This includes carefully evaluating whether specific investment vehicles are appropriate for your circumstances.

We hold ourselves to the strictest standard of client care in the financial services industry.



OVERVIEW

OUR TEAM



TODD LAPINSON

*Managing Director –
Investment Officer*
CFP®, *CRPC®*, *CDEA®*

Todd has achieved a rewarding financial services career by putting his clients' interests first and providing exceptional personal service. As one of the co-founders of the team, Todd sets our investment-planning strategy and helps make sure clients receive the appropriate level of service. Every year from 2007–2021, he has received the Platinum Council (previously known as Premier Advisor) distinction, held by a select group of Financial Advisors within Wells Fargo Advisors as measured by completion of educational components, business production based on the past year, and professionalism. Additional criteria, best practices and team structure, may also be used to determine recipients.



ANDREW WEDEEN

*Managing Director –
Investment Officer*

Andrew Wedeen has achieved a distinguished career in financial services by putting his clients' interests first and providing exceptional personal service. His more than two decades of experience in the business have taught him how to advise his clients throughout various stock and bond market cycles, helping them understand the risks and rewards of investing. Andrew focuses on investment planning, municipal bonds, asset allocation, retirement and estate investment planning strategies, as well as insurance and annuities.

The use of the CDEA® designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.

OVERVIEW

OUR TEAM



ANDREW PRISCO

*Managing Director –
Investment Officer
CFP®*

Andrew Prisco helps clients achieve their financial goals through a hardworking, commonsense approach to successful investing. As one of the co-founders of the team, he provides personalized service, builds lasting relationships, and maintains a strong discipline in long-term investing through proper asset allocation. Andrew focuses on Retirement and Estate investment planning, and uses his vast knowledge of the equity and fixed income markets to construct, analyze, and evaluate custom portfolios. In addition, Andrew supplements his portfolios with annuity and insurance products to help achieve his clients' goals.



CHRISTOPHER LAGASSE

*First Vice President – Investments
Financial Advisor*

Christopher Lagasse is dedicated to helping his clients meet their financial needs by developing investment plans around their long-term goals and risk tolerance. His mission is to provide every client with targeted, comprehensive financial advice and portfolio management – delivered with the highest level of personal service and professional integrity. Christopher focuses on investment planning, proper asset allocation, and retirement and estate planning strategies.

WEALTH MANAGEMENT PROCESS

WHAT WE DO

We employ a first-class discovery process to provide our clients with a multi-generational plan utilizing tax efficient risk mitigation strategies aimed at helping to address your long-term needs and goals.



DISCOVERY MEETING

Creation of your client profile that will allow us to try to cater to your individual needs and goals



THE WEALTH PLAN MEETING

Presentation of our comprehensive evaluation concerning all of your financial needs and our recommendations moving forward



MUTUAL COMMITMENT

Refine and revise any recommendations to the wealth plan (if necessary) and address the administrative items that will need to be completed



PLAN IMPLEMENTATION

Execution of the agreed upon plan



EVALUATING YOUR PLAN

Review of your wealth management plan to help ensure that you are on track to meet your goals and objectives

A CUSTOMIZED APPROACH

Our client's dynamics, goals and risk tolerances are unique. We will tailor our process to meet your personal and financial needs and objectives.



WEALTH MANAGEMENT

MORE THAN JUST INVESTMENTS

To assist you in your journey through life, our team will work with you to define and prioritize the goals and objectives that mean the most to you, then frame your financial and investment strategies around them.

DISCOVERY PROCESS

- Goals and needs analysis
- Understanding your family's dynamics
- Risk assessment

MULTI-GENERATIONAL WEALTH TRANSFERS

- Personal and family security
- Insurance Planning & Management (life, disability, long-term care)
- Estate Planning Strategies and Document Review (wills, trusts and other estate planning documents)*

WEALTH PRESERVATION & RISK MITIGATION

- Strategies designed to protect against risks to your personal and business affairs
- High quality tax-free municipal and corporate bond strategies

WEALTH ACCUMULATION

- Growth-oriented, opportunistic equity and fixed income strategies
- Alternative investments
- Open architecture advisory platform

TAX EFFICIENT STRATEGIES

- Core investment strategies focusing on seeking after-tax returns
- Portfolios designed to help minimize investment costs and expenses and avoid unnecessary portfolio turnover

LIABILITY MANAGEMENT

- Through our Wells Fargo affiliates, you have access to banking services

*The Pronomic Wealth Management Group will work in conjunction with your other professional advisors (e.g. Attorney, CPA) in helping to ensure that your customized wealth plan remains intact.**

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

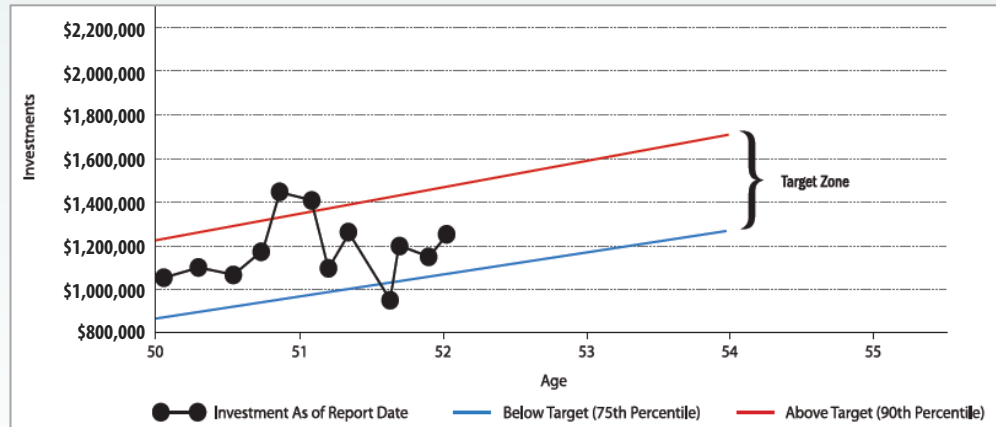
ENVISION[®] PLANNING PROCESS

Our disciplined *Envision* planning process allows us to map a realistic financial course designed to help you prioritize and achieve your most important life goals. Based on your objectives, risk tolerance, investment time horizon and current financial situation, we assist you in developing a plan of action and asset allocation in a manner that is appropriate for your objectives without exposing you to unnecessary risk.

We establish customized benchmarks unique to your plan and objectives to chart your progress toward reaching your goals. This includes ongoing progress statements and reports that are available monthly, quarterly and annually.

The *Envision* tool also gives us the flexibility to adjust your plan to account for life's changes, new opportunities and unexpected events, such as increasing medical costs.

Charting your progress. The *Envision* Target Zone also serves as a foundational tool when your goals or priorities change or when life events create a need to re-evaluate how changes affect your goals and priorities. Using your dot (see above), your Financial Advisor can update you on your progress as a frequently as you want – monthly, quarterly or annually.



IMPORTANT: The projections or other information generated by the *Envision* tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

ENVISION METHODOLOGY: Based on accepted statistical methods, the *Envision* tool uses a simulation model to test your Ideal, Acceptable and Recommended Investment Plans. The simulation model uses assumptions about inflation, financial market returns and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation, the *Envision* tool simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between. Elements of the *Envision* presentations and simulation results are under license from Wealthcare Capital Management LLC. © 2003-2021 Wealthcare Capital Management LLC. All Rights Reserved. Wealthcare Capital Management LLC is a separate entity and is not directly affiliated with Wells Fargo Advisors.

OUR INVESTMENT PHILOSOPHY

Pronomic Wealth Management Group provides active fixed-income, equity and tax-sensitive investing strategies to high-net-worth families, corporate executives and professionals to help build, manage and sustain wealth for future generations.

We utilize a flexible investment planning process that allows you to take advantage of new investment opportunities and account for your family's changing needs throughout various stages of your life.

OUR INVESTMENT PHILOSOPHY

Our team has developed and refined our investment philosophy for over the past three decades.

We strive to build a globally diversified investment portfolio centered around a core asset allocation customized to help meet each of our clients long-term needs and goals.

Core Asset Allocation

Asset Allocation (the percentage of different asset classes owned within a portfolio) is at the core of our investment philosophy. We believe that asset allocation is the key determinant in long-term investment results.

Tax Mitigation Strategies

Core investment strategies such as equities and fixed income will make up the majority of your investment portfolio, while tactical positions will represent a smaller allocation.

Tactical Overlays

Tactical positions represent investment ideas that are in non-traditional or specialized asset classes and will be used to represent our tactical views on the economy and market conditions.

Risk Mitigation

Investments within your portfolio may be periodically and methodically rebalanced in order to maintain an appropriate agreed upon range needed to pursue your goals and objectives.



PRIVATE INVESTMENT MANAGEMENT PROGRAM

Only a very select group of Wells Fargo Advisors' Financial Advisors meet the stringent standards required to become certified as Private Investment Management (PIM) Portfolio Managers.

Our PIM program offers discretionary portfolio management for investors who seek the flexibility to efficiently build and maintain a customized portfolio using a diverse selection of investments.

As PIM Portfolio Managers, Todd Lapinson, Andrew Wedeen, Andrew Prisco, and Christopher Lagasse provide active, strategic investment management and tactical portfolio rebalancing with the objective of helping you achieve specific investment goals throughout various market cycles while buffering market volatility.

- Conduct a detailed analysis of companies, industries and overall economic conditions when selecting securities for your portfolio.
- Investment portfolios that can include cash alternatives, stocks, bonds, mutual funds, closed-end funds, option strategies when appropriate, and exchange-traded funds in a single account for an advisory fee.*
- Construct an appropriate, custom-tailored asset allocation strategy based on Pronomic Wealth Management Group's well-defined investment philosophy.
- Review investments in your portfolio and measure against a series of economic and market factors. As conditions evolve and circumstances change, we will adjust your portfolio to keep it in alignment with your objectives.

As each Private Investment Management (PIM®) program account is individually managed, construction and ongoing management of portfolios may vary from those discussed in this Philosophy Statement.

*Fees for the PIM program include Advisory services, performance measurement, transaction costs, custody services and trading. Fees are based on the assets in the account and are assessed quarterly. There is a minimum fee of \$250 per calendar quarter to maintain this type of account. The fees do not cover the fees and expenses of any underlying packaged product used in your portfolio. Advisory accounts may not be appropriate for all investors. During periods of lower trading activity, your costs might be lower if our compensation was based on commissions. Please carefully review the Wells Fargo Advisors advisory disclosure document for a full description of our services, including fees and expenses. The minimum account size for this program is \$50,000.



EQUITY SELECTION CRITERIA

We believe dividend paying stocks offer the potential to provide a desirable combination of growth, rising income, and reduced volatility. As such, dividend paying stocks are often a key component of our investment approach.

Finding the right dividend paying stocks requires a high level of selectivity driven by rigorous fundamental research. Wells Fargo Investment Institute's (WFII) Diversified Stock Income Plan (DSIP) list identifies many such stocks.

We then use 19 different criteria to evaluate DSIP stocks for inclusion in client portfolios.

Historical Dividends and Earnings

- Current Dividend Yield
- Dividend Growth Rate (*past 1, 2, 3, 5 and 10 years*)
- Dividend Momentum (*3 year versus 10 year growth rate*)
- Standard and Poor's Earnings and Dividend Rating
- WFII Estimated 3-5 year Dividend Growth Rate
- WFII Estimated 3-5 year Earnings Per Share Growth Rate
- Number of Consecutive Annual Dividend Increases

Wells Fargo Advisors Valuation Guidance

- Estimated Lower End Price
- Estimated Upper End Price

Standard and Poor's 12 Month Target Price

- Potential Price Appreciation
- Potential Total Rate of Return including Dividends

Consensus 12 Month Target Price

- Potential Price Appreciation
- Potential Total Rate of Return including Dividends

Research Analyst Fundamental Ratings

- Correspondent Research Providers

Price/Earnings Ratio

Wells Fargo Investment Institute Sector Weight Recommendations

- Over-weight
- Even-weight
- Under-weight

Current Price Versus Annual High/Annual Low

19 Security Selection Criteria

There is no guarantee that dividend-paying stocks will return more than the overall stock market. Dividends are not guaranteed and are subject to change or elimination.

The DSIP List (Diversified Stock Income Plan List) focuses on companies that the Wells Fargo Investment Institute believes will provide consistent annual dividend growth over a long-term investment horizon. Their objective is to provide a broad list of high quality, industry leading companies from which an investor can assemble a well-diversified portfolio. Through consistent dividend growth, our goal is to help investors stay ahead of the wealth eroding effects of inflation.

FIXED INCOME SELECTION

We believe having an allocation to fixed income is essential to a client's portfolio. A professionally selected fixed-income portfolio can provide a steady stream of income and reduce overall portfolio volatility. Individual security selection is critical in creating a fixed-income portfolio. We use multiple criteria to evaluate which sectors of the fixed-income market present the best opportunity for income with the lowest volatility.

SECTOR ANALYSIS

- Taxable vs. Tax Free
- Municipal Bonds
- Corporate Bonds
- High Yield Bonds
- Mortgage Secured Bonds
- Certificates of Deposits

INCOME ANALYSIS

- Examining income versus credit risk

CREDIT ANALYSIS

- Independent analysts
 - BLOOMBERG
 - MOODY'S
 - STANDARD AND POOR'S
- Internal analysts
 - WELLS FARGO INVESTMENT INSTITUTE
 - ELECTRONIC MUNICIPAL MARKET ACCESS (EMMA)

TYPE OF BOND INVESTMENTS VEHICLES

- Individual Bonds
- Bond Mutual Funds

INDIVIDUAL SECURITY SELECTION

- Utilize the sector, Income and credit analysis to determine the best fixed income securities for a personalized portfolio.

Investments in fixed-income securities are subject to market, interest rate, credit and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can result in the decline in the bond's price. Credit risk is the risk that an issuer will default on payments or interest and/or principal. This risk is heightened in lower rate bonds. If sold prior to maturity, fixed income securities are subject to market risk. All fixed income investments may be worth less than their original cost upon redemption or maturity.

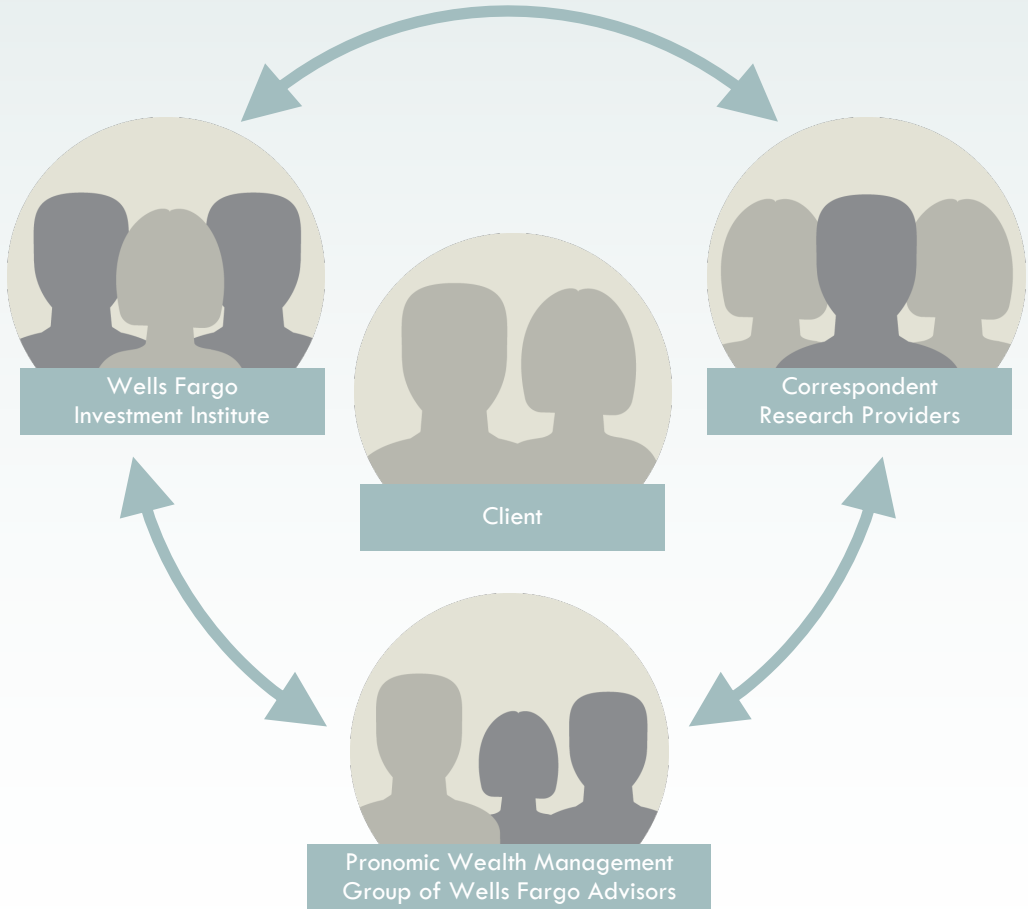


COMPREHENSIVE RESEARCH CAPABILITIES

As a client of Pronomic Wealth Management Group, you have access to a comprehensive research organization to give you every opportunity to succeed as an investor.

When we construct and manage client portfolios, we incorporate research provided by the Wells Fargo Investment Institute. We also have access to research from correspondent firms.

Wells Fargo Investment Institute, Inc. (WFI) is a registered investment advisor and a wholly-owned subsidiary of Wells Fargo & Company and provides investment advice to Wells Fargo Advisors and other Wells Fargo affiliates.



CLIENT EXPERIENCE

WHAT YOU CAN EXPECT

Pronomic Wealth Management Group specializes in overseeing the financial affairs of high-net-worth families and individuals.

We are honored by the trust our clients have placed in us and welcome the opportunity to assist clients' family, friends and colleagues in building, managing and sustaining wealth for future generations.



CLIENT EXPERIENCE

SERVICE LEVELS

Household Assets of \$1,000,000 and above

- Comprehensive Investment Planning utilizing our firm's proprietary Envision® planning process software
- “In person” reviews at client choice of location
- Outbound phone reviews
- Senior Operations staff available to assist with, but not limited to:
 - *Access online*
 - *Direct tax forms sent to CPA*
- Trust* and Wealth Management Services
- Life Insurance Policy Review
- Access to banking and lending services through Wells Fargo affiliates
- Advisory fee pricing

*Trust services available through banking and trust affiliates in addition to non-affiliated companies of Wells Fargo Advisors. Wells Fargo Advisors and its affiliates do not provide legal or tax advice.

Fees for the PIM program include Advisory services, performance measurement, transaction costs, custody services and trading. Fees are based on the assets in the account and are assessed quarterly. There is a minimum fee of \$250 per calendar quarter to maintain this type of account. During periods of lower trading activity, your costs might be lower if our compensation was based on commissions.



CLIENT EXPERIENCE

SERVICE LEVELS

Household Assets of \$1,000,000 and below

- Comprehensive Investment Planning utilizing our firm's proprietary Envision® planning process software
- “In person” reviews at client choice of location
- Outbound phone reviews
- Senior Operations staff assistance
 - *Access online*
- Life Insurance Policy Review
- Access to banking and lending services through Wells Fargo affiliates



CLIENT EXPERIENCE

SENIOR OPERATIONS STAFF

Pronomic Wealth Management Group's Senior Operations staff focuses on specific roles and integrates their talents to deliver comprehensive guidance to help meet your financial needs. These team members provide the following support services:

First line of assistance for all your questions and needs	Account setup and maintenance
Booking of appointments for portfolio reviews	Setup of cash flows and withdrawal requests as required
Assistance with statements and on-line access	Coordination of client appreciation and education events





GETTING STARTED

We encourage you to schedule a confidential, no-obligation *Envision* plan review to help you determine where you stand in reaching your financial goals and start charting and tracking a plan to help you get there.



Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. PM-03062025-5932557.1.1



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