

Concierge Family Office Services

"What feels good is choice. Having the freedom of choice."

– Bernard Arnault



Wells Fargo Advisors Financial Network

Having worked for over 20 Years and serving thousands of corporate executives, we have assembled a best-in-class team of internal as well as external specialists to help the planning needs of our clientele of ultra and high net worth families. This team of specialists works in tandem with our team with clients in the center of our circle of UHNW and HNW family wealth planning. Most of these services are of no additional charge. Our specialists include estate planning attorneys, asset protection, next gen, tax planning, executive compensation planning, philanthropic planning (tax efficient way) along with an array of lending, retirement planning, business services, and access to Private Banking and lending services through Wells Fargo affiliates. Our program is customized with a consultative approach, nothing to buy, just high-level advice and choices to be given. Updates are provided as needed and at no cost.

We will find the answer to any and all of your financial issues or directives. We execute a comprehensive, integrated plan with access to premier investment vehicles, utilizing deep industry knowledge and analysis in a disciplined, cost-effective approach. Importantly, we go one step further to provide a truly great experience.

Our program includes:

Performance review

- Portfolio as well as underlying active managers and ETF's performance are reviewed in detail vs relevant benchmarks.
- Track record is recorded from day one. You will know exactly how you are doing.
- Current analysis of gains and losses are discussed.
- Any need for rebalance is reviewed.
- Any changes or updates to your current Investment Objective are discussed.

Year-end capital gains tax adjustments

- We attempt to minimize your annual capital gains taxes and improve after tax returns — both within your portfolio and from other investments — by tax loss harvesting necessary losses (if any).
- We coordinate this effort with you or your accountant so that all your investments are working in tandem.

Plan review

- A thorough review of your long- and short-term plan including review of goals, cashflow, education savings plans, retirement plan are thoroughly reviewed and updated.
- Personal balance sheet is reviewed and updated, and any debt interest rates are reviewed.
- Asset allocation on your worldwide assets are tracked and reviewed for efficiency via efficient frontier program.
- Cashflow including pension, Social Security are reviewed and optimized.
- Recommendations from your attorneys, accountants or other financial providers are incorporated into your plan.
- Review/update your estate goal and charitable goals.
- Changes made as necessary to make sure your plan is on track to meeting all goals.
- All plan documents, profiles and data are reviewed and updated.
- Plan is scored daily via Monte Carlo process and available online

Annual tax packages

- 1099's, K1's, Realized Gains & Losses etc. are prepared and compiled with a summary and details of any gains or losses taken during the year.
- Designed to reduce your — and your accountant's — annual tax preparation workload.

Group newsletter

- Articles and topics regarding financial topics and money management.

Through our Wells Fargo affiliates, you have access to lending products, including:

- Securities-based financing
- Residential mortgages
- Home equity financing
- Business financing
- Credit cards

TOP 50 CONCIERGE SERVICES PROVIDED BY AKD

PLANNING

1. Care more about you and your money than anyone who doesn't share your last name.
2. Guide you to think about areas of your financial life you may not have considered.
3. Formalize your goals and put them in writing.
4. Help you prioritize your financial opportunities.
5. Help you determine realistic goals.
6. Study possible alternatives that could meet your goals.
7. Prepare a plan and/or an investment policy statement for you.
8. Suggest creative alternatives that you may not have considered including the best way to claim Social Security.
9. Review and recommend life insurance policies to protect your family.
10. Assist you in setting up a company retirement plan.
11. Assist in preparing an estate plan for you.
12. Review your children's custodial accounts and 529 plans.
13. Help you determine your IRA Required Minimum Distribution.
14. Provide reminders about key planning data.
15. Check with you before the end of the year to identify any last-minute planning needs.
16. Guide you on ways to fund health care in retirement.

INVESTMENTS

17. Prepare an asset allocation for you to help achieve achieve the best rate of return for a given level of risk tolerance.
18. Stay up to date on changes in the investment world.
19. Review your investments in your company 401 (k) or 403 (b) plans.
20. Review your existing IRAs.
21. Convert your investments to lifetime income.
22. Suggest alternatives to increase your income during retirement.
23. Record and research your cost basis on securities.
24. Provide you with unbiased investment research.

25. Provide you with a personal investment analysis.
26. Determine the risk level of your existing portfolio.
27. Help you consolidate and simplify your investments.
28. Can provide you with technical, fundamental, and quantitative investment analysis.
29. Provide introductions to money managers.
30. Show you how to access your statement and other information online.

TAXES

31. Suggest alternatives to lower your taxes during retirement.
32. Review your tax returns with an eye to possible savings in the future.
33. Stay up to date on tax law changes.
34. Help you reduce your taxes.
35. Reposition investments to take full advantage of tax law provisions.
36. Work with your tax and legal advisors to help you meet your financial goals.

PERSON-TO-PERSON

37. Keep in touch with you.
38. Serve as a human glossary of financial terms such as beta, P/E ratio, and Sharpe Ratio.
39. Provide referrals to other professionals, such as accountants and attorneys.
40. Share the experience of hundreds of executives who have faced circumstances similar to yours.
41. Help with the continuity of your family's financial plans through generations.
42. Facilitate the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
43. Keep you on track.
44. Identify your savings shortfalls.
45. Develop a strategy for debt reduction.
46. Act as a wise sounding board for ideas you are considering.
47. Be honest with you.

Wells Fargo Advisors Financial Network is not a legal or tax advisor. Be sure to consult your own tax advisor and investment professional before taking any action that may involve tax consequences. Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies. Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. AKD Wealth Partners is a separate entity from WFAFN. PM-12292024-5781996.1.1

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