

## 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 team of internal as well as external specialists to help the planning needs of our clientele of ultra high-net worth (UHNW) and high-net worth (HNW) 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. Specialist we work with include estate planning attorneys, insurance partners, family dynamics and working with the next generation of UHNW and HNW clients, 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 with high-level advice and choices to be given. Updates are provided as needed and at no cost.

We will work to find the answer to any and all of your financial issues or directives. We execute a comprehensive, integrated plan with access to investment vehicles, utilizing deep industry knowledge and analysis in a disciplined, cost-effective approach. Importantly, we strive 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 needs for rebalance is reviewed.
- Any changes or updates to you 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 plans including a review of goals, cashflow, education savings plans, and retirement plans.
- 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.

#### Annual Tax Packages

- 1099's, K1's, Realized Gains & Losses etc. are prepared and compiled with a summary including details for gains and losses taken during that tax year.
- Designed to Help 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

1350 Avenue of the Americas | Suite 2405 | New York, NY 10019 | **PH:** 877.239.7446 | **FX:** 212.205.2828 |

[www.AKDWealthPartners.com](http://www.AKDWealthPartners.com)

## Concierge Services Provided By AKD

### Planning

- We believe we care more about you and your money than anyone who doesn't share your last name.
- Guide you to think about areas of your financial life you may not have considered.
- Formalize your goals and put them in writing.
- Help you prioritize your financial opportunities.
- Help you determine realistic goals.
- Study possible alternatives that could help meet your goals.
- Prepare a plan and/or an investment policy statement for you.
- Suggest creative alternatives that you may not have considered including ways to claim Social Security.
- Review and recommend life insurance policies to protect your family.
- Assist you in setting up a company retirement plan.
- Assist in reviewing estate planning strategies for you.
- Review your children's custodial accounts and 529 plans.
- Help you determine your IRA Required Minimum Distribution.
- Provide reminders about key planning data.
- Review with you to identify any last-minute
  - planning needs.
- Guide you on ways to help fund health care in retirement.

### Investments

- Prepare and asset allocation for you to help achieve the best possible rate of return for a given level of risk tolerance.
- Stay up to date on changes in the investment world.
- Review your investments in your company 401(K) or 403(B) plans.
- Review your existing IRAs.
- Help convert your investments to a lifetime income.
- Suggest alternatives to increase your income during retirement.
- Record and research your cost basis on securities.
- Provide you with unbiased investment research.
- Provide you with a personal investment analysis.
- Determine the risk level of your existing portfolio.
- Help you consolidate and simplify your investments.
- Can provide introductions to money managers.
- Show you how to access your statements and other information online.

### Taxes

- Suggest alternatives to help lower your taxes during retirement.
- Work with your accountant, at your approval, to collaborate on tax efficient strategies.
- Stay up to date on tax law changes.
- Help you reduce your taxes.
- Prepared to tax-loss sale, on demand, as needed.
- Work with your tax and legal advisors to help you meet your financial goals.

### Person-To-Person

- Keep in touch with you.
- Help you understand financial terms such as beta, P/E ratio, and Sharpe Ratio.
- Provide referrals to other professionals, such as accountants and attorneys.
- We have worked with hundreds of executives who have faced circumstances similar to yours.
- Help with the continuity of you family's financial plans through generations.
- Facilitate the transfer of investments from individual names to others such as trusts or to their beneficiaries.
- Help keep you on track.
- Help identify your savings shortfalls.
- Develop a strategy to help reduce debt.
- Act as a sounding board for ideas you are considering.
- Be honest with you.

#### To learn more, please contact:

**Robert L. Karp, CFP®, CRPC®, AIF®**  
**CEO, Co-Founder**

Phone: 212-205-2876

Email: [robert.karp@wfafinet.com](mailto:robert.karp@wfafinet.com)

**Vincent M. Desimone, CFP®, CRPC®, AIF®**  
**Managing Director, Co-Founder**

Phone: 212-205-2879

Email: [vincent.desimone@wfafinet.com](mailto:vincent.desimone@wfafinet.com)

# Disclosures

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