

DISCOVERY CARDS

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HOW TO USE THESE DISCOVERY CARDS

1. Consider the information on each card.
2. Feel free to remove cards that do not apply to you.
3. Rank the cards in order of priority to you.
4. If applicable, have your spouse or partner rank them separately.
Then discuss your rankings and work toward a single set of priorities.
5. Discuss the results and next steps with your Financial Advisor(s).

The Private Bank offers products and services through Wells Fargo Bank, N.A., Member FDIC, and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. The Parr McKnight Wealth Management Group is a separate entity from WFAFN.

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PHILANTHROPIC IMPACT

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PHILANTHROPIC IMPACT

- What values or causes influence your philanthropic decisions?
- What philanthropic impact do you hope to make?
- What organizations have you been supporting?
- Are you interested in making any changes to your current levels of giving or areas of focus?

FAMILY LEGACY

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FAMILY LEGACY

- What are your shared values as a family?
- What goals and aspirations do you have for your family?
- How are you encouraging family members to pursue their careers and business opportunities of their own?
- What type of resources and support do you need to prepare heirs to successfully inherit and manage wealth?

SUPPORT, PARENTS, CHILDREN OR OTHERS

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SUPPORT PARENTS, CHILDREN OR OTHERS

- How do you currently support parents, children or other adults?
- What discussions have you had with those important to you about plans to support them?
- How will the investment of time or resources effect your other goals?

MANAGE FAMILY DYNAMICS

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MANAGE FAMILY DYNAMICS

- How has wealth impacted your relationship with family and friends?
- How would you describe your family's ability to be collaborative and make decisions together?
- How does your family deal with differences in perspectives and beliefs?
- What conversations are you having around family wealth, business matters and other topics?

PREPARE FOR A BUSINESS TRANSITION OR ACQUISITION

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PREPARE FOR A BUSINESS TRANSITION OR ACQUISITION

- How do you see your business evolving in the future?
- What are your thoughts about transitioning your business?
- How prepared are you for business continuity under new management?
- What future plans do you have for acquiring or starting new business ventures?

PROTECT ASSETS

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PROTECT ASSETS

- What everyday safety and liabilities do you worry about?
- What steps have you taken to preserve your wealth?
- What concerns do you have about your privacy and security (cybersecurity, physical, personal and business)?
- How are you managing risk of untimely death or disability?

PURSUE A DREAM OR VISION

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PURSUE A DREAM OR VISION

- What interests or aspirations do you want to pursue?
- What hurdles exist to accomplish those goals?
- Do you have any plans for a major purchase?

WHAT ELSE?

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WHAT ELSE?

- What other objectives and goals do you have?
- What other issues are you concerned about?
- What else do you want to achieve with your wealth?

FULFILL EDUCATION AND GIFTING GOALS

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FULFILL EDUCATION AND GIFTING GOALS

- How do you define your lifetime gifting goals?
- What are your goals for supporting family members with educational pursuits?
- Are there other individuals or institutions you intend to support?
- What are your passions and values related to education?

ALIGN INVESTING WITH VALUES

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ALIGN INVESTING WITH VALUES

- How are your investment objectives aligned to meet your personal values?
- What are your experiences with social impact initiatives?
- What environmental, social or governance causes are you most passionate about?
- What are your goals to impact those causes?

CASH FLOW OR LIQUIDITY PLANNING

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CASH FLOW OR LIQUIDITY PLANNING

- What are your primary sources of income relative to your needs?
- How are you positioned to fund any planned or unexpected events?
- What is your strategy to cover lifestyle expense needs in a tax-effective manner?
- What does retirement look like to you?

DEFINE ESTATE AND LEGACY PLANS

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DEFINE ESTATE AND LEGACY PLANS

- What is important to you in distributing your wealth?
- What type of planning have you done for your family's estate?
- How have you communicated your wishes to your family or heirs?
- Who will oversee your estate and make financial decisions?

Any estate plan should be reviewed by an attorney that specializes in estate planning and is licensed to practice law in your state. Wells Fargo Advisors Financial Network and the Parr McKnight Wealth Management Group are not legal or tax advisors.

STRATEGIC USE OF CREDIT

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STRATEGIC USE OF CREDIT

- Do you use credit to support your cash flow and liquidity needs?
- Do you anticipate making any major purchases in the near future?
- How do you intend on paying for the purchase?
(Liquidate securities, pay in cash or use credit)
- How is credit helping you leverage tax efficiencies?

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OPTIMIZE TAX PLANNING STRATEGIES

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OPTIMIZE TAX PLANNING STRATEGIES

- What strategies are you using to help reduce your tax liability?
- How are you working with tax advisors to identify tax strategies?
- What strategies have your tax advisors suggested?
- How are you impacted by local and federal tax law changes?

Wells Fargo & Company and its affiliates do not provide legal advice. Please consult your legal or tax advisors to determine how this information may apply to your own situation. The Parr McKnight Wealth Management Group is a separate entity from WFAFN.