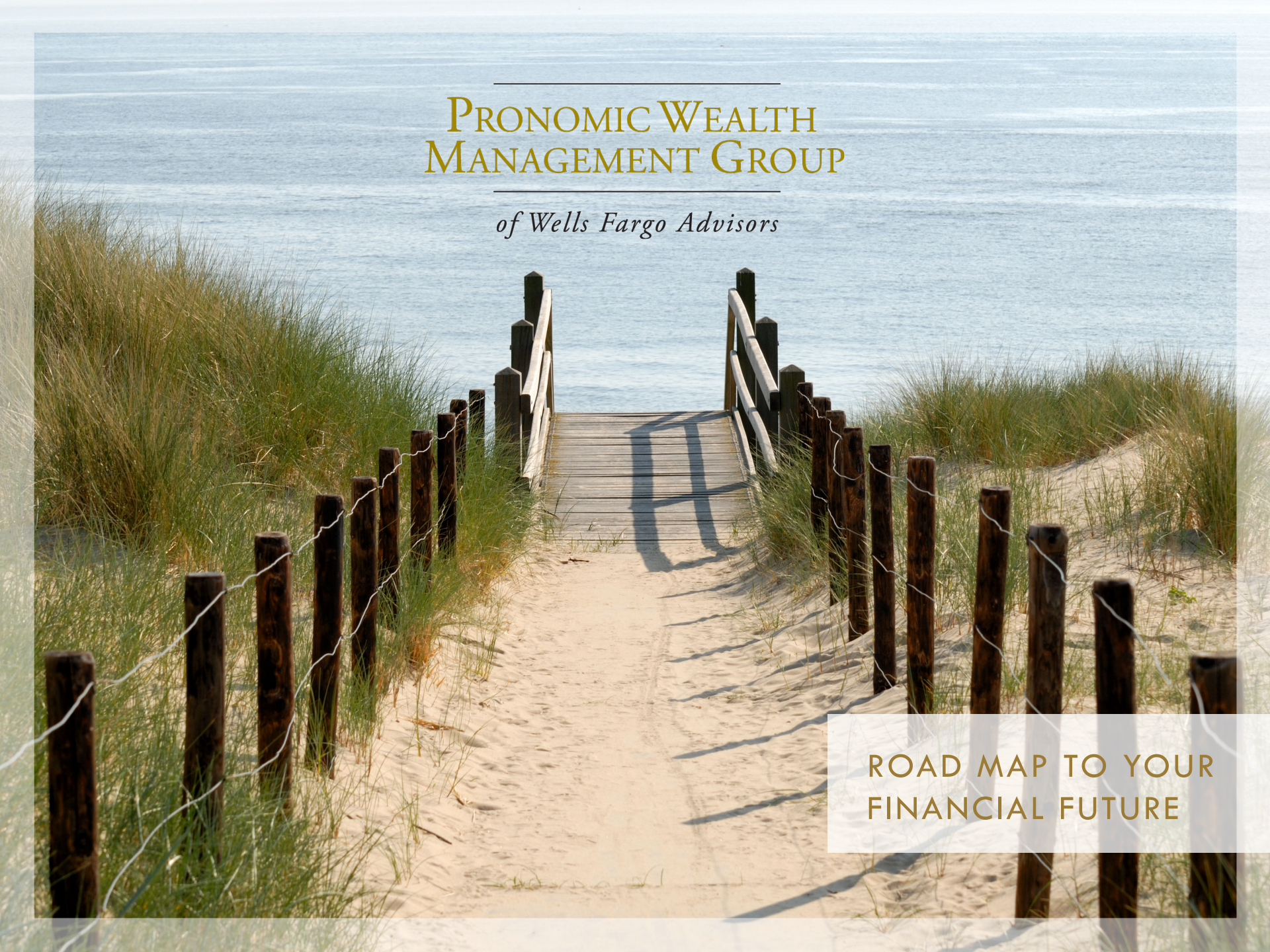

PRONOMIC WEALTH
MANAGEMENT GROUP
of Wells Fargo Advisors
ROAD MAP TO YOUR
FINANCIAL FUTURE

PRONOMIC WEALTH MANAGEMENT GROUP

of Wells Fargo Advisors

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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 wealth consultants with fiduciary responsibilities and 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®, CDFA®

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. At our firm, he holds the title Premier Advisor, reserved for Financial Advisors who have demonstrated the highest ethical standards, production achievements, and commitment to client service excellence.



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.

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 monitor custom portfolios. In addition, Andrew supplements his portfolios with annuity and insurance products to help achieve his clients' goals.



CHARLES LANZILLOTTO

Senior Vice President – Investment Officer
CFP®, CRPC®

Charles has built a rewarding financial services career by helping clients pursue their short- and long-term financial goals. He does this by providing an analytical and strategic approach to investing. As one of the co-founders of the team, he provides highly personalized service, builds lasting relationships and maintains a strong discipline in long-term investing. Charles focuses for the team is equity selection, technical analysis, macro and micro influences, as well as managing our options products.

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.

1

DISCOVERY MEETING

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

2

THE WEALTH PLAN MEETING

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

3

MUTUAL COMMITMENT

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

4

PLAN IMPLEMENTATION

Execution of the agreed upon plan

5

MONITORING YOUR PLAN

Ongoing 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 opportunities (Private Equity, Hedge Funds, Market-Linked Investments)
- Open architecture advisory platform

TAX EFFICIENT STRATEGIES

- Core investment strategies focusing on 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, including:
  - *Securities-based lines of credit*
  - *Residential mortgages*
  - *Home Equity Financing*
  - *Small Business Financing*

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.*

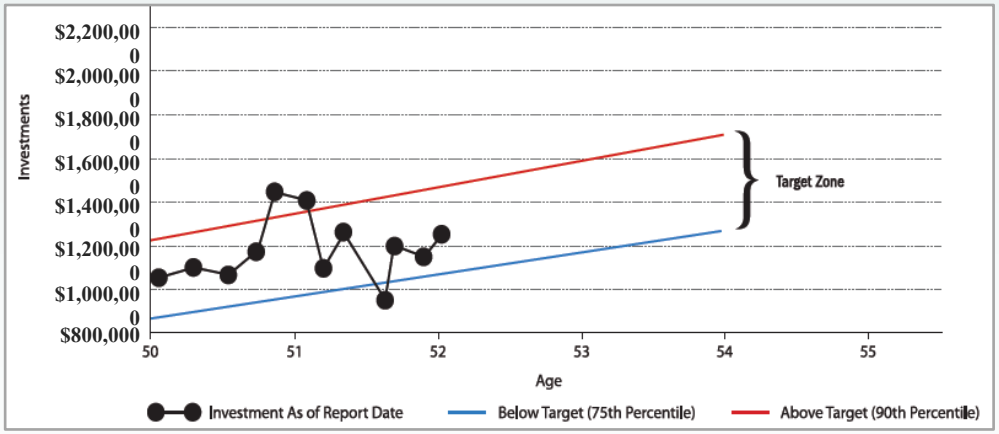
ENVISION® PLANNING PROCESS

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 suitable 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.

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' 16,000 Financial Advisors meet the stringent standards required to serve 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, we 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.
- Construct an appropriate, custom-tailored asset allocation strategy based on Pronomic Wealth Management Group's well-defined investment philosophy.
- Investment portfolios that can include cash alternatives, stocks, bonds, mutual funds, closed-end funds, option strategies and exchange-traded funds in a single account for an all-inclusive quarterly advisory PIM fee.
- Review investments in your portfolio regularly 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.

The (Quantitative Choice//PIM) program is not designed for excessively traded or inactive accounts, and may not be suitable for all investors. Please carefully review the Wells Fargo advisory disclosure document for a full description of our services. The minimum account size for the program is $50,000.

EQUITY SELECTION CRITERIA

We believe dividend paying stocks may 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 Advisors' Diversified Stock Income Plan (DSIP) identifies many such stocks.

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



The Diversified Stock Income Plan (DSIP) is a preselected, regularly reviewed list of stocks with attractive yields, chosen because of the likelihood of the companies to consistently raise annual dividends. When looking for companies to include on the list, the "Wells Fargo Advisors Advisory Services Group" goal is to find stocks with attractive current yields that are likely to result in a growing stream of income over time while taking into consideration company fundamentals. The stocks on the list are categorized according to sector to facilitate construction of a well-diversified portfolio across various sectors. With a package of such stocks, we are seeking a relatively lower risk way for conservative income and growth-oriented equity investors to potentially keep up with the rising cost of living.

FIXED INCOME SELECTION

We believe having an allocation to fixed income is essential to a client's portfolio. A professionally selected fixed-income portfolio will 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

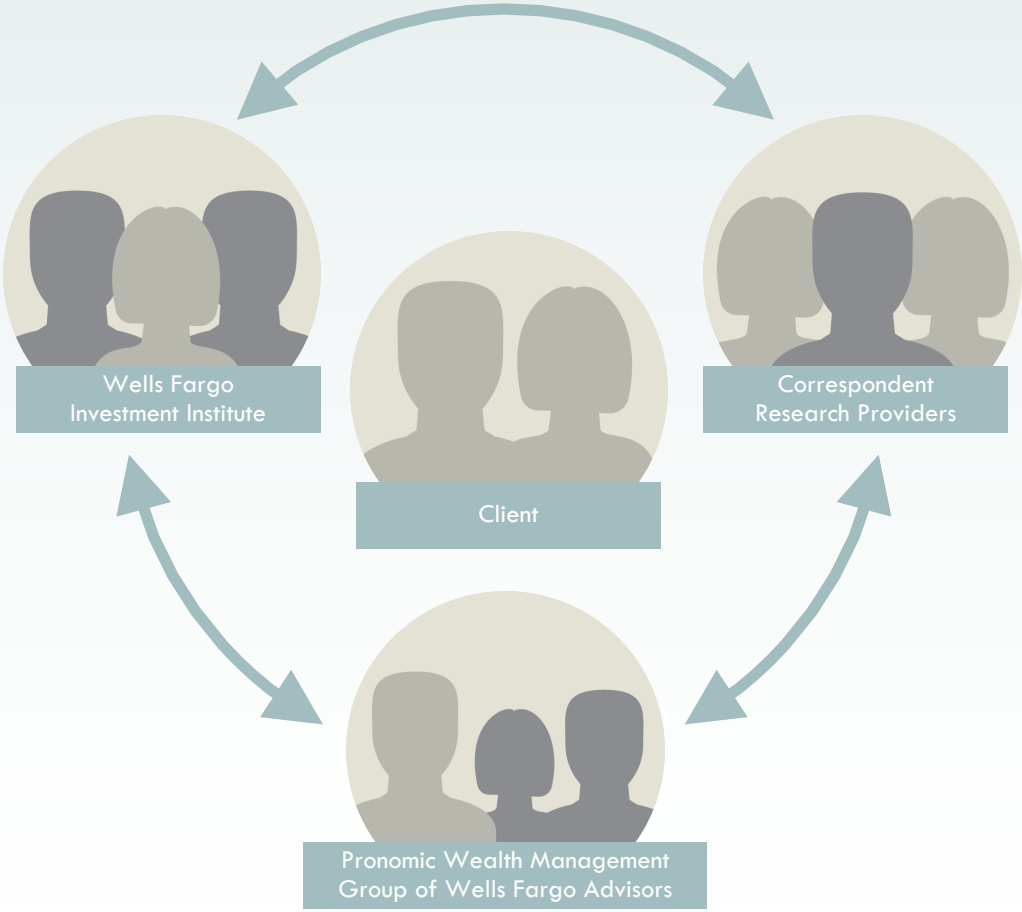
- Utilize the sector, Income and credit analysis to determine the best fixed income securities for a personalized portfolio.

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

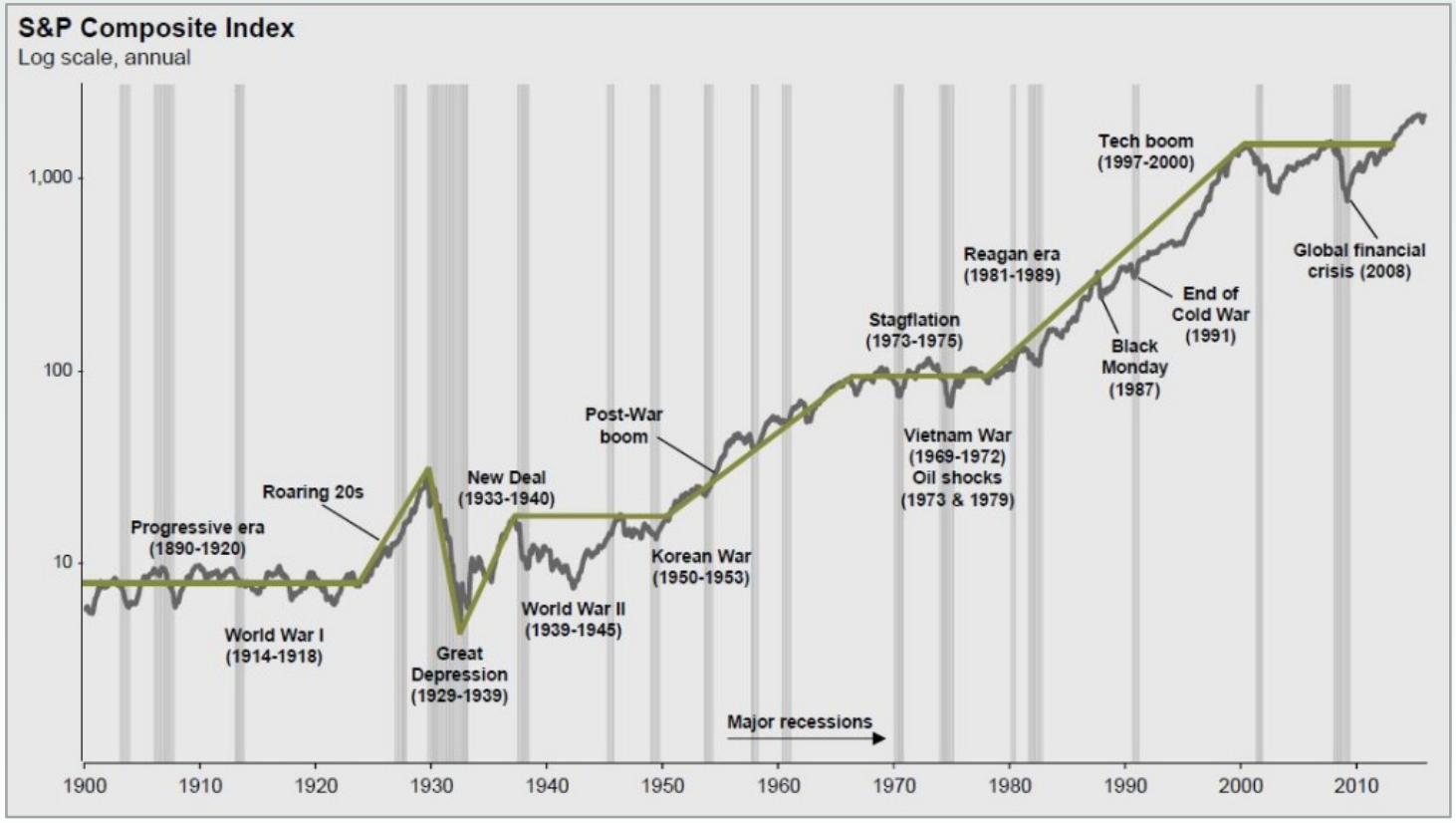
As a client of Pronomic Wealth Management Group, you have access to a comprehensive research organization to give you every opportunity to succeed as an investor.

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. (WFII) 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.

STOCK MARKET SINCE 1900



Source: FactSet, NBER, Robert Shiller, J.P. Morgan Asset Management.
Data shown in log scale to best illustrate long-term index patterns.
Past performance is not indicative of future returns. Chart is for illustrative purposes only.
Guide to the Markets – U.S. Data are as of December 31, 2015.

CLIENT EXPERIENCE

WHAT YOU CAN EXPECT

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

Our Platinum and Gold client relationship levels open the door to higher levels of service and allows us to deepen our relationship to better serve the many facets of your financial life.

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



PLATINUM RELATIONSHIPS

Household Assets of $1,000,000 and above

- Comprehensive Investment Planning utilizing our proprietary Envision® planning process software
- Up to 4 annual "in person" reviews at client choice of location
- Up to 12 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:
  - *Residential montages*
  - *Home equity lines of credit*
  - *Securities-based lines of credit*
- Aggressive advisory fee pricing
- Annual dinners and other concierge offerings

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



GOLD RELATIONSHIPS

Household Assets of $1,000,000 and below

- Comprehensive Investment Planning utilizing our proprietary Envision® planning process software
- Up to 2 annual "in person" reviews at client choice of location
- Up to 6 outbound phone reviews
- Senior Operations staff assistance
    - *Access online*
- Life Insurance Policy Review
- Access to banking and lending services through Wells Fargo affiliates:
    - *Residential mortgages*
    - *Home equity lines of credit*
    - *Securities-based lines of credit*
- Annual dinners and other concierge offerings

CLIENT EXPERIENCE

SENIOR OPERATIONS STAFF

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

- First line of assistance for all your questions and needs
- Proactive monitoring of 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 your course to get there.

Investment and insurance products:		
NOT FDIC-Insured	NO Bank Guarantee	MAY Lose Value

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

*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. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state.

**Lending and other banking services available through the Lending & Banking Services Group of Wells Fargo Advisors (NMLS UI 2234) are offered by banking and non-banking subsidiaries of Wells Fargo & Company, including, but not limited to Wells Fargo Bank, N.A. (NMLSR ID 399801), Member FDIC; Wells Fargo Home Mortgage; and Wells Fargo Equipment Finance, Inc. All loans and lines of credit are subject to credit approval, verification, and collateral evaluation. Initial credit decision is subject to your meeting specific underwriting requirements and final approval will be based upon your satisfying these requirements. Certain restrictions apply. Programs, rates, terms, and conditions are subject to change without advance notice. Products are not available in all states. Licensed by New Hampshire banking department. Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company. Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company.

Wells Fargo Advisors, LLC Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. 0816-05903

EQUAL HOUSING LENDER

Pronomic Wealth Management Group

of Wells Fargo Advisors

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