

ACCESS TO BANKING & LENDING SERVICES

Have you considered how a large purchase, necessary cash flow, or an unexpected expense might affect your long-term plan? At Shore to Summit, it's **ingrained into our planning process** to address both the **inflows and outflows of your money**. We don't stop at managing your assets – we also review liabilities, as well as cash flow statements so that your full financial picture is in view. Through Wells Fargo affiliates, we can provide access to the following:

- Securities-based Financing
- Residential Mortgages
- Home Equity Financing
- Business Financing
- Credit Cards

Lending and other banking services available through 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, and Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. Certain restrictions apply. Programs, rates, terms, and conditions are subject to change without advance notice. Products are not available in all states. Wells Fargo Advisors is licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act and the Arizona Department of Financial Institutions (NMLS ID 0906158). Wells Fargo Clearing Services, LLC, holds a residential mortgage broker license in Georgia and is licensed as a residential mortgage broker (license number MB2234) in Massachusetts.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Shore to

Summit Wealth Management is a separate entity from WFAFN.

Wells Fargo Advisors Financial Network is not a legal or tax advisor.

