

# ROBINSON FINANCIAL GROUP

*of Wells Fargo Advisors*

## Experienced Guidance for Your Financial Future

[RobinsonFinancialGroupWFA.com](http://RobinsonFinancialGroupWFA.com)



# Business Owners

Investment and Insurance Products are:

Not Insured by the FDIC or  
Any Federal Government Agency

Not a Deposit or Other Obligation of, or  
Guaranteed by, the Bank or Any Bank Affiliate

Subject to Investment Risks, Including Possible  
Loss of the Principal Amount Invested



## Specialized Guidance for Business Owners

At The Robinson Financial Group of Wells Fargo Advisors, we provide VIP wealth management services designed to meet the unique needs of our business owner and entrepreneur clients.

Because significant wealth requires a distinctively elevated level of service and focus, we believe in building lasting relationships with a select client group. We will take the time to understand your most important priorities for today, tomorrow and your long-term future.

## WE GO BEYOND THE BALANCE SHEET

At The Robinson Financial Group, we help business owners grow, manage, and exit their business while creating the liquidity needed to provide for their family.

Having consulted with business owners for decades, we provide specialized guidance with:

- **Cash & Liquidity Needs Planning**
- **Key Employee Retention**
- **Business Succession Planning**
- **Investment Management**
- **Risk Management**

It's only natural that business owners would want to associate with professionals who understand the challenges and nuances of running a business. We recognize that each business is different, so we spend time understanding what goals are top of mind to help build and strengthen your business.



## The Owner & What Happens Next

We work with business owners to prepare for their life's next phase – family income needs, tax impacts, generational wealth transfer and philanthropy. We coordinate with your legal and tax professionals to help establish a comprehensive estate, tax, and legacy plan. We can also educate the next generation regarding the family values and dynamics associated with your wealth.

With our integrated family-business planning structure, you will be equipped with a wealth of services:

- **Advanced personal planning for you and your family**
- **Tax-efficient strategies**
- **Estate investment planning options**
- **Risk mitigation solutions for your family, estate and legacy**
- **Retirement income and liquidity planning**
- **Real estate specialized financing**
- **New career investment**
- **Charitable intentions**
- **Networking with other business owners**
- **Cash & liquidity needs planning**





## Liquidity & Tax Management

Business owners value our ability to help guide their liquidity and tax management needs. We also assist in the areas of commercial real estate, employee stock option plans (ESOPs), medical and dental practices, and specialized lending.



## Key Employee Retention

We strive to understand your unique business demographics and employee needs, then tailor solutions that go beyond a simple investment product sale.

Additionally, The Robinson Financial Group assists in identifying strategies that will increase key employee retention through tax deferral opportunities such as profit sharing, deferred compensation, and defined benefit plans. We help you understand the risks associate with frozen pension plans and help convert the plans to more productive solutions.



## Business Succession Planning

We prepare business owners years before their ultimate business exit. We will explain your many business succession options, whether that be a transition to family, employees (ESOPs) or third-party private buyers. From transferring ownership options to tax efficiency questions, we can help develop a business succession plan best suiting your needs.



## Corporate, Commercial & Small Business Lending

We work alongside our specialized lending partners at Wells Fargo Bank, N.A. to provide owners with the cash and liquidity needed for payroll, inventory, real estate, equipment, and other capital needs.



## Investment Management

Your need for liquidity, employee bonuses, and tax payments require customized investment portfolios aligning with your business and family goals. We can help you work toward a potential liquidity event and advise you on building capital for buyouts or future company investments.



## Risk Management

Through independent and objective review, we work to reduce risks to your business' value through advanced estate investment planning and insurance solutions.



## Case Study

### Client Need

Eileen, the owner of an engineering firm, saw her company grow from three employees to 25. She requested our advice on strategies to help retain employees and options for managing cash and liquidity risks.

### Our Solution

First, we brought in Eileen's other two partners and reviewed their employee benefits coverage. We helped them establish a new 401(k) for the company, which helped them save money and offer more choices for their employees. Since all three partners were together, we set up a deferred compensation profit sharing plan and worked with each of them individually to develop investment strategies for their separate retirement goals and time horizons.

Next, we conducted a business risk assessment and found a moderately high amount of risk in how the company was managing their cash. Large assets were tied up with their local bank and Eileen wanted to improve returns on cash investments. Private bankers and specialists through Wells Fargo Advisors helped diversify their business banking and liquidity options, which made the company's cash work better.



This case studies is hypothetical and for discussion purposes only. It is not intended to represent any specific return, yield or investment. Individual experiences referenced above may not reflect the future experience of any one client. The planning process discussed may not be suitable for your personal situation, even if it is similar to the example presented. Past performance is no guarantee of future results. Investing involves risk including the possible loss of principal.

Wells Fargo Advisors is not a legal or tax advisor. You should consult with your attorney, accountant and/or estate planner before taking any action.

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

# Meet Our Team



**Leo Robinson, CEPA<sup>®</sup>, CDFA<sup>®</sup>**  
*Managing Director - Investments*

Leo understands business owner needs and helps grow their wealth through customized investment plans and highly specialized services. With his Certified Exit Planning Advisor (CEPA<sup>®</sup>) designation, he has advanced training in succession planning and business valuation. He can assist business owners with key employee and business cash management tactics and strategies around employee benefits, insurance, ESOP, or deferred compensation. *The use of the CDFA<sup>®</sup> designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.*



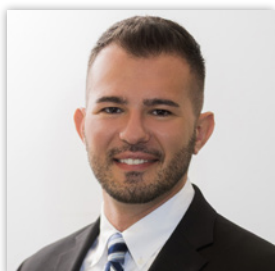
**Tom Robinson, CFP<sup>®</sup>, CRPC<sup>®</sup>, CRPS<sup>®</sup>**  
*Managing Director - Investments*

Tom helps business owners manage the financial complexities of entrepreneurship, from succession planning and tax-efficient strategies to investment management and retirement solutions. His comprehensive, planning-driven approach allows him to deliver customized financial strategies that support both the business and personal goals of each client.



**Patrick Kelley, CEPA<sup>®</sup>**  
*Financial Advisor*

As a CEPA<sup>®</sup> professional, Patrick excels at helping business owners arrive at a deeper understanding of the business' worth and coordinates the contributions of our professional network and resources to maximize business valuation before the transfer of ownership.



**Klay Meta**  
*Registered Client Associate*

Klay manages the day-to-day aspects of your customized wealth management plan, including organizing financial data and scheduling portfolio reviews.



**Ryan Robinson**  
*Client Associate*

Ryan contributes to the financial success of business owners by managing the day-to-day operational needs of their accounts and coordinating services across advisory and professional teams. His proactive, organized approach helps ensure that business owners receive efficient, well-managed support tailored to their evolving goals.



**Zach Gagne**  
*Client Associate*

Zach coordinates with business owners by handling their operational service needs in a transparent approach that focuses on their current objectives. His attention to detail and clear communication ensure that they receive the optimal client experience.

# Specialized Resources

At Wells Fargo Advisors, we are supported by exceptional talent and resources. We wanted to highlight a few examples that we use often to help our clients through some complex situations.



## Tim Rahr

*Wealth Planning Strategist at Wells Fargo Bank, N.A.<sup>1,2</sup>*

Tim helps business owners consider various business succession alternatives and strategies. Tim advises business owners with ownership transition alternatives and strategies by offering education, industry and market insights, and planning guidance regarding business transition, succession, and governance.



## Meredith Fiocchi, CEPA®

*Associate Vice President-Investments at Fiocchi McCarthy ESOP Group of Wells Fargo Advisors<sup>4</sup>*

Meredith helps business succession clients understand the ESOP opportunity. As a Financial Advisor who holds the Certified Exit Planning Advisor (CEPA®) professional designation, Meredith provides support and guidance to business owners, ESOP trustees and employee owners. She serves on the National Advisory Committee for Ownership Culture and is a member of the National Center for Employee Ownership.



## Marcy Morgan

*Senior Custom Credit Banker with Wells Fargo Bank, N.A.<sup>1,2</sup> within the Wealth & Investment Management division*

As a custom credit banker with over 20 years of experience in the financial services industry, Marcy specializes in providing deep custom credit knowledge and experience to deliver tailored lending solutions that support clients' complex borrowing needs.



## Sarah Munson, CFP®

*Wealth Strategist at Wells Fargo Bank, N.A.<sup>1,2</sup> within the Wealth & Investment Management division*

With more than 20 years of financial services experience, Sarah helps clients develop customized estate<sup>3</sup>, wealth, and legacy plans based on their personal values, asset growth, and wealth transfer goals.

## Let's Have a Conversation

We welcome the opportunity to meet with you to learn more about your wealth management needs and goals, and discussing how we can serve as a resource to develop strategies designed to achieve them.

Please contact us today to schedule a confidential, no-obligation portfolio review or private consultation.

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