

ROBINSON FINANCIAL GROUP

of Wells Fargo Advisors

Experienced Guidance for Your Financial Future

RobinsonFinancialGroupWFA.com



Corporate Executives

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 Corporate Executives

As a corporate executive, you face more complex investing challenges than the average person. Challenges like navigating nuanced federal securities laws, complying with internal company trading policies and managing your personal tax liabilities.

Situations like yours might call for objective financial professionals.

The Robinson Financial Group coordinates the efforts of your existing professional advisors (such as your CPA or legal counsel) and our Wells Fargo Advisors network (including a deep bench of subject matter experts) to help develop and execute strategies and transactions to better manage your distinct circumstances.



HOW WE CAN HELP

Individual & Multi-Generational Planning

With an extensive background in psychology and finance, Leo Robinson has spent over two decades transitioning executives into their new role. Our team works with you to plan and manage transitions on both a personal and a financial basis. We meet with you to account for your change in responsibilities, timing and future life goals.

Risk Analysis

We will pinpoint threats to your long-term goals through an extensive risk analysis that looks at your family's entire wealth, security and wellbeing — even beyond estate planning and insurance needs.

This exercise underlines potential pitfalls in your current income, portfolio and company stock plan. It also models possible consequences to your estate plan as well as potential tax implications. As a result, you will receive a plan designed to help mitigate these risks. Additionally, your balance sheet will be analyzed to highlight its effectiveness, necessity and the costs associated with your short- and long-term debt.

Timing & Compensation Programs

Complex compensation programs can create unpredictable income from a timing perspective. We help address your liquidity needs to cover everything from major purchases to short-term liabilities by:

- **Modeling the timing and taxation of income, grants and bonuses**
- **Managing your portfolio to prepare liquidity between events**
- **Creating cash management strategies to help maximize your return leading up to Tax Day**
- **Connecting you with our Wells Fargo lending teams who provide multiple in-depth banking services.**

Philanthropic Giving Plans

Executives often find they can make a positive impact on their community by creating charitable plans centered around organizations or causes close to their heart.

We work to bring your strategic philanthropic vision to life by establishing donor-advised funds (DAFs) for charities or foundations while also maximizing any applicable tax benefits.

Executive Compensation

As specialized advisors for high-level corporate executives, The Robinson Financial Group understands the intricacies of executive compensation packages and can guide you through your company's stock options, including:

- **Grants**
- **Restricted and control stock**
- **Restricted Stock Units (RSU)**
- **Qualified incentive stock options (ISO)**
- **Non-qualified stock options (NSO)**

We work with you on the timing of holding periods, restrictions, reporting requirements and trading windows. We also help you prepare for the impact of taxation, reporting, liquidity needs and issues around your concentrated positions. As you often have minimum holding and timing requirements, we can advise when to sell so you maintain these requirements and hedge risk when appropriate.

If you hold company stock in your retirement plan, you might be unaware of net unrealized appreciation (NUA) rules and tax benefits. We apply our vast experience in this area to help you take full advantage of this strategy.

And if you have deferred compensation, we can outline:

- **Associated advantages and pitfalls**
- **Potential tax implications**
- **Ideal timing for liquidity events, tax efficiency and managing risk**

Section 16 Employees

High-level corporate executives can often classify as section 16 employees, public company insiders and/or executive officers. These individuals must follow strict regulations involving company stock — all while managing trading windows and public scrutiny of transactions.

The Robinson Financial Group has over 20 years' experience working with executive officers and their company's legal counsel to navigate these high-risk areas. Through our affiliation with Wells Fargo, we have extensive experience and resources to help you with:

- **Restricted 144 stock and lock-up periods**
- **Regulatory filings around stock and transactions**
- **10b5-1 trading plans, with intention to provide a strong defense against insider trading**
- **Cooling off periods and company disclosures/approvals**

Investment & Risk Management

The Robinson Financial Group manages your portfolio to balance the risks associated with concentrated company and industry stock holdings which can often be overlooked by other financial advisors.



Customization

Unlike most advisors who use pre-packaged model portfolios, we use our advanced trading platform to help meet your goals by hedging risk.



Tax Implications

Whereas other advisors might take losses at year end in effort to reduce your taxes, we model liabilities in advance, allowing us to actively manage your portfolio through specialized trading strategies and loss harvesting throughout the year.



Internal Portfolio Management

Many advisors follow a portfolio outsourced to other managers, leaving little ability to make tailor adjustments for you and your specific tax needs. With over 24 years' portfolio management experience, we manage your investments using tax-efficient investments to potentially yield a greater after tax return.



Discretionary-Based Portfolios

We manage money for corporate executives in the financial industry and other specialized industries, where they are required to have a discretionary-based investment portfolio. Most advisors lack the qualifications to offer this advanced service.



Case Study

Client Need

Jill is a corporate executive in her mid-50s at a Fortune 500 company and needed help dealing with a concentrated stock position. She requested our assistance in determining whether the stock was restricted or control, assessing its holding period and calculating how many shares she could sell. She also wanted to ensure she built a defense against insider trading and needed a second set of eyes on her portfolio as she neared retiring.

Our Solution

Large, single-stock positions like Jill's can be a powerful means of creating wealth, but without a proper comprehensive plan these can also be a very risky way of maintaining it. We helped Jill explore a range of strategies to help protect and provide liquidity for her concentrated equity position within the context of her overall investment plan and upcoming retirement.

We worked with Jill on a discretionary basis as a fiduciary, allowing her to meet requirements around company trading restrictions. We created a 10b5-1 plan during an open window when Jill did not possess material non-public information. This offered a straightforward way to manage her shares while retaining an affirmative defense against insider trading while making the most of her equity compensation benefits. It also aligned with her existing retirement, estate and wealth transfer goals while offsetting her concentrated stock risk.



This case study 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[®], CDFA[®]
Managing Director - Investments

Leo helps executives grow their wealth through customized investment plans and highly specialized services including executive compensation, concentrated stock planning and hedging strategies as well as 10b5-1 strategies and risk and discretionary management.

The use of the CDFA[®] 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[®], CRPC[®], CRPS[®]
Managing Director - Investments

Tom specializes in helping corporate executives navigate the unique financial challenges of equity compensation, complex benefit plans, and long-term retirement strategies. His personalized, planning-based approach—combined with advanced credentials and deep industry insight—allows him to craft customized solutions aligned with each executive's goals, risk tolerance, and career trajectory.



Patrick Kelley, CEPA[®]
Financial Advisor

Patrick helps corporate executives with 401(k) and IRA rollovers in addition to stock compensation plans. If your employment changes, he works to understand your liquidity needs and assists with cash management strategies. In cases of large liquidity events, Patrick can introduce you to a CPA who will answer your tax questions.



Klay Meta
Registered Client Associate

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



Ryan Robinson
Client Associate

Ryan supports corporate executives by ensuring their investment plans and service needs are handled with precision and care. Through his high-touch communication and attention to detail, he helps streamline complex account management and keeps each executive's financial experience seamless and responsive.



Zach Gagne
Client Associate

Zach supports corporate executives by meeting their day-to-day service needs and financial objectives by being thorough and efficient. His organization and communication allow him to manage complex accounts in a consistent manner during each client interaction.

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.^{1,2}

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 Advisors⁴

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.^{1,2} 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.^{1,2} within the Wealth & Investment Management division

With more than 20 years of financial services experience, Sarah helps clients develop customized estate³, wealth, and legacy plans based on their personal values, asset growth, and wealth transfer goals.

Let's Have a Conversation

Let's start a conversation about your current needs and future wants. Hopefully, our experience serving Fortune 500 executives will motivate you to learn how we can help you make the most of your compensation.

Please contact us to schedule a confidential, no obligation discovery session.

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SCAN ME



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¹Bank products and services are offered through Wells Fargo Bank, N.A., Member FDIC.

²Wells Fargo Bank, N.A. ("the Bank") offers various banking, advisory, fiduciary and custody products and services, including discretionary portfolio management. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, may be paid an ongoing or one-time referral fee in relation to clients referred to the Bank. In these instances, the Bank is responsible for the day-to-day management of any referred accounts.

³Wells Fargo and Company and its Affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed.

⁴Brokerage services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and separate non-bank affiliate of Wells Fargo & Company.

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