



Creating meaning beyond money

Money is more than dollars and cents. How you spend, invest, and share it should reflect your family values.

Aligning values to goals is a thoughtful process that creates intentionality so that you feel fulfilled as you implement your goals.

Your advisor can direct you to resources to increase your financial knowledge and help you create a guide for your family's financial path.

Supporting your family's long-term financial needs and goals goes well beyond the technical considerations of dollars and cents. It should include openly discussing financial matters, learning together, and making financial decisions in alignment with your family's core values.

Taking a long-term approach packed with curiosity, patience, and discipline offers many potential benefits, including:

- Better money management and increased financial awareness and independence.
- Stronger family relationships that foster mutual support and learning.
- A goal-oriented approach that marries meaning and money.

Taking the first steps toward more meaningful money management

Explore these questions with your family to assess where you are and uncover potential opportunities.

Have you considered the impact you want your money to have for you and your family long term?

- What shared values do you want to guide financial decisions?
- Have you defined and documented your financial goals and plans?

How can you make talking about money more comfortable?

- Have you shared family stories to provide context and background for family wealth?
- Can you turn one-way communication into questions that foster true dialogue?
- How can you increase transparency around your financial decision making?

Do you communicate on a regular basis about money matters?

- How can you approach money matter conversations as an ongoing process rather than an event?
- How can you provide age-appropriate opportunities for family members to learn about and develop money management skills?

What financial projects can you work on together as a family?

- How could collectively giving your time and resources foster a spirit of fun and engagement?
- What benefits could be gained from working on an investment goal together?
- Could a financial advisor help you and your family increase your financial knowledge to help grow and protect your assets?

Take action on the insights you discover. Tap our deep experience. Your advisor and the Wells Fargo Family Wealth & Culture Services can help you strategize your next steps.



Want to talk?

We welcome the opportunity to work with you to help you achieve your planning goals! Contact us for more information and to learn about how we can assist you. Contact us at www.roseategroup.com.

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