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The Adams Financial Group
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"THE ADAMS FINANCIAL GROUP OF WELLS FARGO ADVISORS uses a reflective approach to plan for the future. We take the lessons the industry has taught us and apply that knowledge to help enhance our clients' investment performance and ensure their retirement readiness. In short, we act as our clients' personal CFOs, quarterbacking their financial decisions on both sides of the balance sheet. Our goal is to stay with them for the long-haul, investing our time in life-long relationships."

WE HELP GROW, MANAGE, PROTECT AND TRANSFER WEALTH-PROVIDING SOLUTIONS RATHER THAN SELLING PRODUCTS

- Estate Planning Strategies
- Efficient Wealth Transfer
- Risk Management
- Multi-Generational Planning
- Retirement Planning
- Charitable Planning
- Employer Sponsored Retirement Plans
- Business Transfer
- Insurance Planning [1]

OUR TARGET MARKET: People In Transition

We walk our clients through a variety of life-changing passages, including: job changes, personal and business inheritances or the transition through death or divorce. More specifically, our clients may be:

- The millionaires next door
- Business owners aged 45–65
- Female Executives
- An individual or couple with $250,000 or more in investable assets
- Wealthy executives who want their finances managed effectively
- Those who desire an income stream or reliable retirement income

As our clients' "personal CFOs," we provide a clear, strategic plan that takes into account their personal and/or business objectives followed by an ongoing consultative process. As a resource for *all* their investment needs, our team of experienced advisors is here to help recognize 'moments of truth' before they occur to avoid any financial pitfalls along the way.

WE UTILIZE A PROCESS-ORIENTED TEAM APPROACH WITH OTHER TRUSTED ADVISORS

By developing a strategic approach to problem solving, which incorporates the strengths and skills of other trusted advisors whenever possible, we strive to achieve the highest level of client satisfaction for our clients.

WE GIVE BACK TO THE COMMUNITY

THE ADAMS FINANCIAL GROUP supports the charities that are close to their hearts and that of their clients, including the Ronald McDonald House, Walk Now, the Susan G. Komen Foundation, Multiple Myeloma and the MS Society. They also support the Segerstrom Center for the Performing Arts, OC Shanti, and Girls Inc. of Orange County, a nonprofit serving 'girls in need' where Pam is a board member.

THE ADAMS GROUP OF WELLS FARGO ADVISORS
19800 MacArthur Blvd., Suite 1400 | Irvine, California 92612

WHY WE BELIEVE **THE ADAMS FINANCIAL GROUP** IS UNIQUE:

Pamela M. Adams, CFP®, MBA

As a CERTIFIED FINANCIAL PLANNER™, Pam Adams guides her clients through the process of comprehensive wealth planning[2] assisting them to envision the "Big Picture." A former corporate executive, she understands the challenges of working as part of a national or international team, while as a business owner, she understands the reasons why it is advantageous to diversify business's monetary assets to provide for its owners' retirements.

Prior to THE ADAMS FINANCIAL GROUP, Ms. Adams served as Divisional General Manager for a $3 billion *Fortune 500* company in the building materials industry. Over a 23 career in various high-level positions, she was responsible for implementing strategic programs that resulted in her division doubling in size from $75 million to $140 million in annual revenues.

As a trusted financial advisor, Pamela draws on these same strategies used by corporate America, providing a systematic approach to her clients in the areas of estate planning strategies, tax-sensitive investing, the transfer of wealth to heirs, and the practice of efficiently investing during one's career for future retirement. For the last five years, Pamela has qualified as an elite *Premier Advisor*[3] for WELLS FARGO ADVISORS, LLC for her dedication to service.

Pam is the founder of the Dean's Leadership Circle at UCI's Paul Merage School of Business and has served as a founding member for UCI's Center for Investment and Wealth Management. She was acknowledged for her longtime involvement by UCI with its prestigious 'Lauds and Laurels Award' for Distinguished Alumni. Pam has been an active member of NAWBO-Orange County receiving its 2007 "Member of the Year" award. Additionally, Pam serves as a board member for Girls Inc. of Orange County.

Pamela M. Adams, CFP®, MBA and Adam D. MacDonald, CRPC®

Adam D. MacDonald, CRPC®

As a member of THE ADAMS FINANCIAL GROUP and a Chartered Retirement Planning Counselor (CRPC), Adam oversees the Group's clients' retirement planning strategies. His experience in designing their client strategies to seek additional income helps clients to look forward to the day when they are ready to retire.

Adam joined THE ADAMS FINANCIAL GROUP in 2007 after serving as a Financial Analyst at Goldman Sachs' Hong Kong office in their Equities Division. His wealth of international financial experience provides an exceptional value to THE ADAMS FINANCIAL GROUP's clients as he applies the analytical skills he utilized in servicing international corporations.

While conveying his valuable insight on how clients' investment allocations relate to the current economic environment, Adam monitors how his clients' investments are working for them and when necessary, assists in making any changes that can potentially improve performance. As he helps his clients pursue retirement, Adam remains close at hand, never forgetting that his clients rely upon his experience to reach their individual and family goals.

Adam studied finance at the storied University of Saint Andrews in Scotland, where he began his financial career and his love for world traveling.

1. *Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.*
2. *WELLS FARGO ADVISORS, LLC is not a legal or tax advisor, however, Pamela and Adam work with their clients and their CPAs, tax advisors, and attorneys to assist them in accomplishing their chosen financial goals.*
3. *The Premier Advisors designation is held by a select group of Financial Advisors within WELLS FARGO ADVISORS, LLC and reflects a high level of standards as measured by one or more of the firms's cirteria for revenue generation, educational attainment and client-service best practices.*

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