

THE OAK VALLEY GROUP

OF WELLS FARGO ADVISORS

A trusted source
for comprehensive
wealth management

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Staying on top of financial matters as your assets grow requires advice across the financial spectrum. Many families turn to a trusted central source for comprehensive financial advice – from equity and fixed income security selection to evaluation of portfolio managers. At The Oak Valley Group of Wells Fargo Advisors, our clients gain comprehensive wealth management from a team of seasoned and pragmatic professionals – advisors who have the skills and credentials to craft skillful solutions tailored for their clients.

The Oak Valley Group brings more than 150 years of industry experience across the spectrum of investment and tax planning strategies. Our holistic approach integrates asset allocation with estate planning and wealth preservation.

It is our goal to be the trusted advisors our clients turn to at critical life events, including:

- Birth of a child or grandchild
- Loss of a loved one
- Health issues, disability or special needs
- Change in career or retirement
- The purchase or sale of a business
- Creating a charitable legacy

These critical life events require a caring and trusting relationship with advisors who have shepherded others through these issues with skill and experience.



(left to right) Shawn Kowalewski, Bubba Bennett, Ray Kowalewski, Brian Huber

Investment products and services are offered through Wells Fargo Advisors, LLC

Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

Our professionals



Ray Kowalewski
Managing Director – Investment Officer

Ray's successful 35-year career has centered around providing a consistent focus on the needs of his clients guided by his sense of doing what is right. Prior to joining Wells Fargo Advisors, he held senior positions with various national firms including MS

Commodities, Merrill Lynch, Smith Barney and Prudential Bache Securities. Ray has deep industry and financial markets acumen, including his experience with futures, derivatives and commodities. Adept at equity transactions associated with concentrated stock, Ray excels in individual stock selection as well as various stock option strategies. The former naval seaman attended submarine school in New London, Connecticut, and studied at two Detroit institutions, Highland Park College and Macomb College. Ray is president and board member of the Wellington Lake subdivision and a volunteer for the Special Olympics. He has been married to wife Nickie for 43 years. The couple resides in Duluth, Georgia, and has two grown sons, Shawn and Craig, and three grandchildren, Maddi, Jonah and Emma.



Garland ("Bubba") Prior Bennett III
Senior Vice President – Investment Officer

From Atlanta to Wall Street and back, Bubba combines deep market knowledge with Southern warmth and sophistication. Bubba spent more than 20 years at Prudential Securities before its merger with a Wells Fargo Advisors' predecessor. He has

built a career in fixed income securities trading, and institutional coverage and underwriting. He progressed from regional management positions in Atlanta and Philadelphia to a position in New York where he became co-head of the debt capital markets group. By 2002, he added fixed income and equity portfolio management to his supervision and served on Prudential Securities' Operating Council. Returning home in 2004, Bubba now serves individuals and institutions, applying his fixed income and portfolio management experience. Bubba is active with organizations focused on individuals with disabilities, including serving as board chairman of Great Prospects, Inc. and as an advisor and coach for Fulton County Special Olympics. He and his wife, Cathy, reside in Sandy Springs, while their son, Brett, studies at Elon University.



Brian C. Huber, CFP®
Senior Vice President – Investment Officer

As a financial advisor for more than 15 years, Brian brings not only his investment acumen but a planning focus to client relationships, often focusing on how the client's family, occupation, recreational pursuits and money fit together to achieve his or her goals. A

CERTIFIED FINANCIAL PLANNER® practitioner, Brian continually advances his professional education on current

planning strategies and financial trends. In addition to planning and investments, Brian has helped clients identify and meet their needs in the areas of charitable and personal trusts, insurance planning, and lending. Brian is a native of Atlanta and graduated from Washington and Lee University in Lexington, Virginia. Brian enjoys running, the solitude of working in his yard, and spending time with his wife, Leslie, and two boys, Campbell and Jamie.



Shawn Kowalewski, CPA, CFP®
First Vice President – Investment Officer

Shawn draws on his experience in corporate and individual taxation to strategize with clients on a range of planning and investment issues.

A certified public accountant by education and training, Shawn was involved in both corporate audits as well as individual and corporate

tax return preparation with Ernst & Young, LLC prior to Wells Fargo Advisors. Shawn also has the CERTIFIED FINANCIAL PLANNER® certification. He applies these credentials in his investment planning and wealth management strategies for wealthy individuals and families. A former professional soccer player and general manager, Shawn now enjoys volunteer assistant coaching for the Agnes Scott women's team. In addition, Shawn is an avid supporter of the Special Olympics, where he has had the honor of being a coach and mentor to many special needs children, including his brother, Craig. Born and raised in Atlanta, he and his wife, Tricia, have three children, Maddi, Jonah and Emma.

About Wells Fargo Advisors

With nearly \$1 trillion in client assets as of June 30, 2009, Wells Fargo's brokerage businesses have 15,500 full-service financial advisors and 6,100 licensed financial specialists. This vast network of advisors, one of the nation's largest, serves clients through offices in all 50 states, the District of Columbia and in Latin America. Wells Fargo Advisors is the trade name used by three separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company: Wells Fargo Advisors, LLC, Wells Fargo Advisors Financial Network, LLC, and Wells Fargo Investments, LLC (members SIPC). Statistics include First Clearing, LLC, an affiliate broker-dealer of Wells Fargo & Company (www.wellsgoadvisors.com).

Wells Fargo & Company is a diversified financial services company with \$1.3 trillion in assets, providing banking, insurance, investments, mortgage and consumer finance through more than 10,000 stores, over 12,000 ATMs, and the internet (wellsfargo.com) across North America and internationally.