The Oak Valley Group

OF WELLS FARGO ADVISORS

A personal approach to investing

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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.

The Oak Valley Group of Wells Fargo Advisors

The Oak Valley Group brings over 150 years of industry experience across the spectrum of financial and tax planning strategies[1]. 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.

About Wells Fargo Advisors

Represented by more than 15,000 Financial Advisors, Wells Fargo Advisors is one of the nation's premier financial services firms. We bring to our individual, corporate and institutional clients a distinguished heritage in full-service brokerage and asset management, as well as access to lending, trust and investment banking expertise through our affiliates.

Wells Fargo Advisors is a subsidiary of Wells Fargo & Company, one of the nation's largest and strongest financial institutions. In business since 1852 and named on *Fortune* magazine's 2009 list of the "World's Most Admired Companies," Wells Fargo is known and respected for its responsible stewardship of its clients' assets.

[1] Wells Fargo Advisors does not render legal, accounting, or tax advice. Be sure to consult with your own tax and legal advisors before taking any action that may have tax consequences.

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