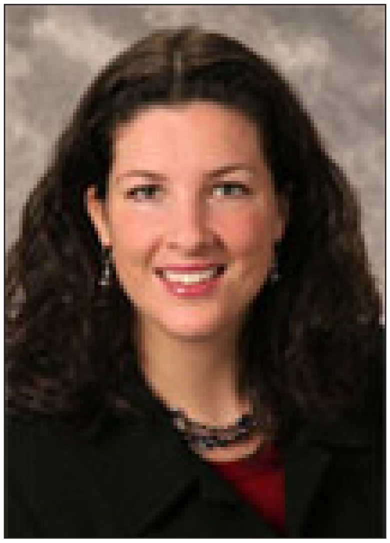

Nicole Vance
Senior Wealth Planning Strategist

Nicole Vance is the Senior Wealth Planning Strategist for Dunham Trust Company. Nicole works with clients on trust and estate planning matters, including advanced wealth transfer strategies and asset protection planning. Her experience includes almost 20 years of trust, tax and estate planning, including tax efficient wealth transfer, asset protection strategies, charitable structuring, and entity formation and business planning.

Prior to joining Dunham Trust Company, Nicole was the principal attorney and owner of the Law Offices of Nicole M. Vance, and before that she spent five years as Vice President and Senior Wealth Planning Strategist at Wells Fargo Private Bank. Her previous experience also includes private legal practice with the Nevada law firm that is now Holland and Hart, as well as public accounting firm experience working in the San Francisco office of the Tax and Legal Department of PricewaterhouseCoopers, where she began her career.

Nicole earned her Juris Doctorate from the University of California, Hastings College of the Law, and holds a Bachelor's degree in Finance, with high distinction, from the University of Nevada. She is a member of the Estate Planning Council of Northern Nevada, the State Bar Associations of both Nevada and California, and the American and Washoe County Bar Associations. Nicole is actively involved in her community, having served and currently serving on various local boards and councils. She lectures frequently and has authored various materials on estate taxes and estate and trust planning.

At a Glance

√ Senior Wealth Planning Strategist

√ Experience with trust, tax and estate planning, including tax efficient wealth transfer, asset protection strategies, charitable structuring, and entity formation and business planning

√ Earned her Juris Doctorate from the University of California, Hastings College of the Law

About Dunham Trust Company

Dunham Trust Company is a privately held trust company. It is licensed in the states of Nevada and Colorado and is regulated by the state of Nevada, Department of Business and Industry, Financial Institutions Division. Dunham Trust opened in 1999 with the core belief that cultivating highly personal service would make a positive difference in providing exceptional trust administration services. Whether we are working with a family running a business or assisting a wealth manager, building lasting relationships has been and continues to be our key to sustained success. Our senior trust officers interact directly with you so you can benefit from their extensive trust administration, operations and investment management expertise. We look forward to working together with you to build a legacy that lasts for generations.