

AdviceTrack

SAVE - PLAN - ENJOY

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Today's agenda

- The steps to a comfortable retirement
- How AdviceTrack manages the steps for you
- How to enroll in AdviceTrack



AdviceTrack and the steps to a comfortable retirement

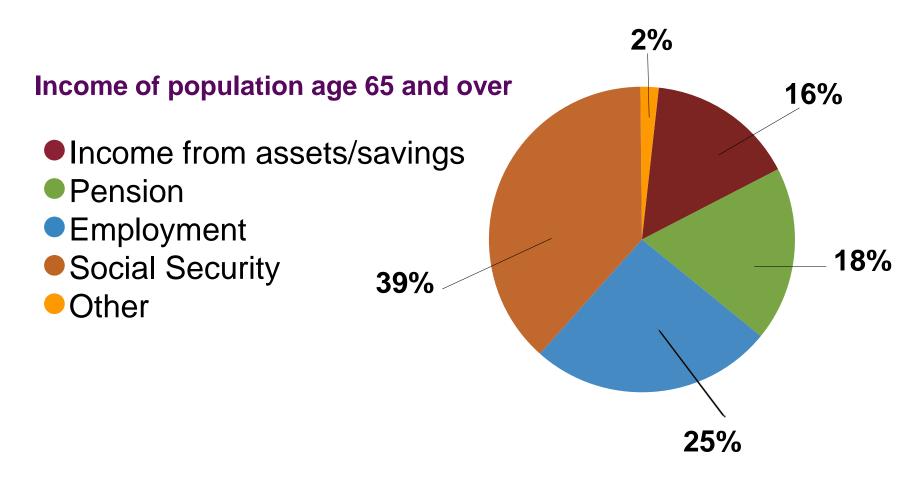
- 1. Know your retirement goal.
- 2. Participate in your plans.
- 3. Determine how much to save and increase your contribution regularly.
- 4. Invest in a diversified portfolio of funds.



Understanding the Steps to Retirement



Sources of retirement income





Step 1 – Know your retirement savings goal

Income before retirement	\$30,000
Replacement ratio	80%
Annual retirement income need first year in retirement	\$24,000
Total needed for a 20-year retirement	\$480,000* * Not adjusted for inflation

Examples are for illustration purposes only. All estimates are based on the assumptions noted, are not guaranteed, and are not projections of actual results. A regular investment program neither provides assurance of making a profit nor guarantees against loss in a declining market. Wells Fargo cannot guarantee results under any savings or investing program, and cannot guarantee that you will meet your retirement savings goal. All figures are shown before taxes.



Step 2 – Participate in your plan

Retirement is not what it used to be

- Could last 25-30 years
- More years that your retirement savings need to last
- Healthcare and other costs rise every year
- Social Security may not be enough



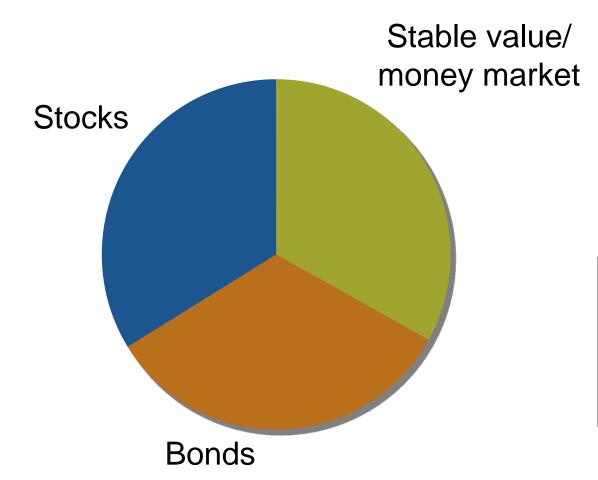
Step 3 – Save as much as you can and increase regularly

Percent of salary contributed	Balance after 15 years	Balance after 25 years	Balance after 35 years
3%	\$33,916	\$90,884	\$208,241
6%	\$67,832	\$181,768	\$416,481
9%	\$101,748	\$272,652	\$624,722

Example based on a \$40,000 salary with annual pay increases of 2%. Assumes a 7% annual return.



Step 4 – Invest in a diversified portfolio



Asset allocation —

how you divide your money among stable value/money market investments, bonds, and stocks

Diversification -

how you divide your money within each asset class



How AdviceTrack Manages the Steps for You

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AdviceTrack at a glance

- Personalized investment solution
- Managed Investing feature



AdviceTrack benefits

- Invests and manages your retirement account with a strategy designed just for you.
- Your account will be reallocated and rebalanced:
 - on a quarterly basis
 - as you approach retirement
 - if you provide additional financial data
 - following an individual annual evaluation
- You will receive:
 - usual quarterly account statement
 - confirmation statements for all transactions



AdviceTrack Cost

- Average <u>total</u> cost to participant, including mutual fund expenses, is 1.12 percent¹:
 - 0.50 percent of value in account, assessed annually
 - 0.15 percent per year to cover program expenses
- Value for cost advantage over other professionally managed options

¹Actual participant cost will fall into a range between 1.02 percent and 1.22 percent annually, depending on actual asset allocation strategy.



AdviceTrack investment lineup*

Asset class	Investment option
Money Market & Stable Funds	Wells Fargo Stable Return Fund
Inflation Protected Bond	PIMCO Real Return Fund
US Intermediate Bond	PIMCO Total Return Fund
US Intermediate Bond	Wells Fargo Total Return Bond Fund
US High Yield Bond	JP Morgan High Yield Bond Fund
US High Yield Bond	PIMCO High Yield Fund
International Bond	Wells Fargo Advantage International Bond Fund

^{*} Effective October 8, 2010. See fund disclosures at back of presentation.



AdviceTrack investment lineup*

Asset class	Investment option
Domestic Stock	T. Rowe Price Growth Stock Fund
Large Cap Growth	Wells Fargo Advantage Strategic Large Cap Growth Fund
Large Cap Blend	Wells Fargo Enhanced Stock Market Fund
Large Cap Value	Goldman Sachs Large Value Fund
Large Cap Value	T. Rowe Price Equity Income Fund
Small Cap Growth	Alger Small Cap Growth Fund
Small Cap Blend	Dreyfus Small Cap Equity Fund
International	Harbor International Fund
International	Janus Overseas Fund
International	Thornburg International Value Fund
Real Estate Investment Trust	T. Rowe Price Real Estate Fund

^{*} Effective October 8, 2010. See fund disclosures at back of presentation.



AdviceTrack ... An Integrated Solution

Offers managed investing

- Proper diversification/asset allocation
- Account reallocated and rebalanced quarterly, or if you provide additional financial data
- Additional financial data can be incorporated

Keeps you informed

- Quarterly account statements
- Confirmation statements for all transactions

Provides flexibility

Can "leave" at any time without a penalty

Total cost is based on your investments



Steps to a comfortable retirement	How AdviceTrack manages it for you
Know your retirement savings goal	Estimates your retirement income goal based on the information you provide
Participate in your plan	Enroll in AdviceTrack today
Invest in a diversified portfolio	Choose the Managed Investing feature



How to Enroll in AdviceTrack







Account | Transactions & Forms | Planning & Guidance |
Education Resource Center | Advisory Services ▼ | Retirement Quick View Calculator

Change Plan

You are logged into the following plan: RS2 Test Plan

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<u>Learn more about AdviceTrackSM and its features</u>

What is AdviceTrackSM?

Get Started in AdviceTrackSM

A custom investment strategy is waiting for you

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AdviceTrackSM offers you a complete managed retirement solution. With AdviceTrackSM your account is invested according to a strategy which is regularly monitored, re-balanced and adjusted as you approach retirement and as your financial needs change.

I would like to get started now!

Not interested at this time

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Education Resource Center





Account | Transactions & Forms Planning & Guidance **Education Resource Center** Advisory Services -Retirement Quick View Calculator

You are logged into the following plan: RS2 Test Plan

GET STARTED IN ADVICETRACK

Congratulations on deciding to take the first step to getting professional help with your retirement planning strategy! Please read this important Legal Information. If you have any guestions, please call Retirement Service Center at 1-888-251-7083. You should print a copy of the Legal Information for your records. Please click "I Accept" to acknowledge that you read the Legal Information and wish to continue with the enrollment process.

PLEASE READ THIS IMPORTANT INFORMATION. WE RECOMMEND THAT YOU PRINT A COPY FOR YOUR FILES.



You are about to enroll in AdviceTrackSM. You may sign up for both Managed Investing and Managed Savings, or just Managed Investing. You cannot sign up for Managed Savings alone. Your completed enrollment is subject to review and acceptance by Wells Fargo.

1. Account Management.

(a) Under Managed Investing, Wells Fargo will be responsible for managing the investments in your plan account. Your entire account in the plan will be managed by Wells Fargo, except for (i) assets that are not otherwise subject to participant direction due to plan sponsor restrictions, (ii) assets held in a self-directed brokerage account if available under your plan, and (iii) any employer stock held in your account. Additionally, Wells Fargo shall not be responsible for managing any assets held outside of the plan. Participant directed transfers are not permitted with respect to assets managed by Wells Fargo under AdviceTrackSM

(b) Wells Fargo has retained Morningstar Associates, LLC ("Morningstar") as an independent financial expert in connection with providing investment advice in accordance with applicable laws. Morningstar is a registered investment adviser and a subsidiary of Morningstar, Inc., neither of which is an affiliate of Wells Fargo. For more information about Morningstar, please call the Retirement Service Center Line at 1-888-251-7083. AdviceTrackSM gives you the opportunity to provide us with more information about your personal situation, including, but not limited to, other retirement plan assets, your partner's retirement plan assets and other outside esta quallable for retirement use. If you provide that information, we will use it to create a

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I Decline

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ADVICETRACK PERSONAL PROFILE

Change Plan

You are logged into the following plan: RS2 Test Plan

The answers to these required questions will be used to help us further customize your investment strategy to meet your specific needs and financial situation. Please review the answers to the questions. If you would like to edit an answer please input your change. Once you are satisfied with your answers please select the submit button. To provide additional (optional) personal and financial information click the link below.

⊕ Help

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AdviceTrackSM Enrollment Questionnaire

At what age do you plan to retire?

Your birth date is:

Your current plan account balance is:

Your current annual salary is:

Any additional Earned Income from any source for the calendar year?

What is your gender?

\$ 0.00 Female ▼

11/01/1962

\$36,461.60

\$75,000.00

65

All personal and financial information provided by you and the information provided by your plan sponsor in connection with AdviceTrack^{on} may be provided to Morningstar and other Wells Fargo vendors solely for the purpose of providing services in connection with AdviceTrack^{on}. Wells Fargo, Morningstar and such other Wells Fargo vendors will keep such information confidential.

I would like to provide additional personal and financial information (optional).

AdviceTrackSM gives you the opportunity to provide us with more information about your personal situation, including, but not limited to, other retirement plan assets, your partner's retirement plan assets and other outside assets available for retirement use. If you provide that information, we will use it to create an investment strategy that is more closely matched to your needs. You are not required to provide this information, but we strongly encourage you to do so. If you do not provide the additional information, we will develop an investment strategy for you that is based solely on the information available to us, which generally is limited to age, gender, assumed years to retirement and account balance. That strategy might be materially different from the one that we would have recommended if you had provided us with all the requested information. You should review and update your personal and financial information regularly to help ensure that your account is invested to meet your needs and financial situation.

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Education Resource Center

CONTINUE

CANCEL









Please review your answers to the following questions. If you would like to edit an answer

Melp

please click the edit button and input your changes. If you are satisfied with your answers please select the confirm button.

65

11/01/1962

\$36,461.60

Female

\$75,000.00

\$0.00

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AdviceTrackSM Personal Profile - EDIT

What age do you plan to retire?

Your birth date is:

Your current plan account balance is:

What is your gender?

Your current annual salary is:

Any additional Earned Income from any source for the calendar year:

CONFIRM

CANCEL

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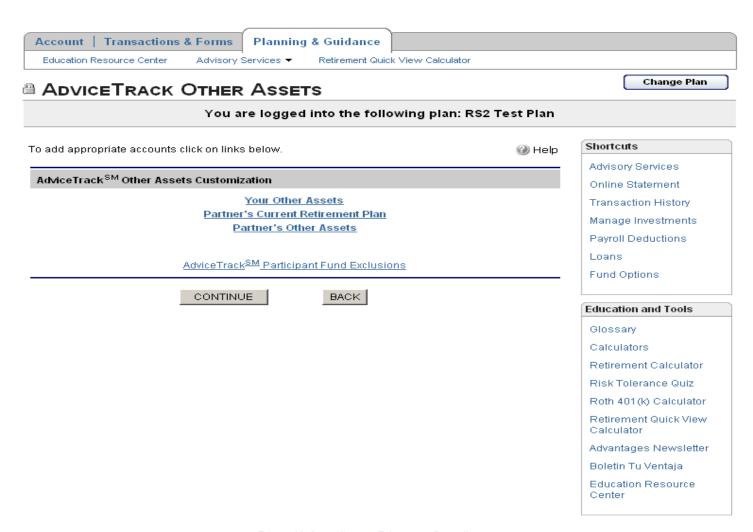
Education Resource

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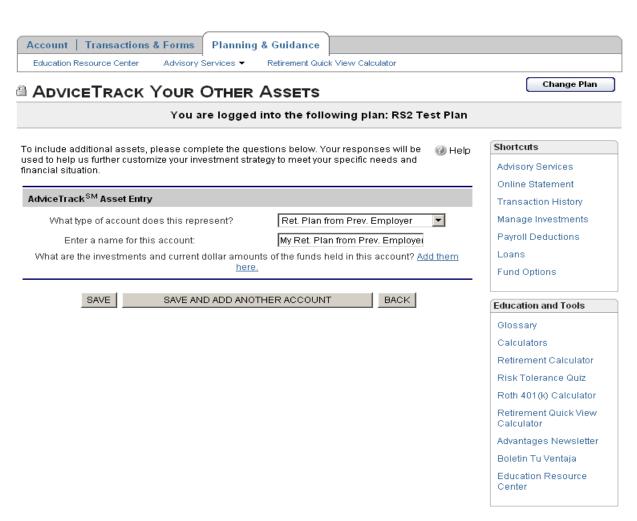














Thank You

The information contained herein is for educational, marketing and promotional purposes only and does not constitute fiduciary advice or recommendations with respect to your decision to participate in the AdviceTrack program. A participant should consider all information regarding AdviceTrack, including the investment objectives, risks, charges and expenses carefully before investing, before electing to participate. This and other important information regarding AdviceTrack is available in your offer letter, or online. Please review this information carefully before investing. Fund information is obtained from reliable sources, including the mutual fund companies, but is not guaranteed as to completeness or accuracy. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the investment company can be found in the fund prospectus. To obtain a copy of the prospectus, please contact the fund company or call a Participant Account Services representative. Please read the prospectus carefully before investing.



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Disclosures

While the fund seeks to maintain relative stability of principal, the fund is not a money market fund. The fund's value may fluctuate due to changes in interest rates and changes in the value of securities in which the fund invests. Investments in the fund, when redeemed, may be worth more or less than their original cost.

The return of principal is not guaranteed due to fluctuation in the NAV of the fund caused by changes in the price of the individual bonds held by the fund and the buying and selling of bonds by the fund. Bond funds have the same inflation, interest rate and credit risks that are associated with the individual bonds held by the fund. Generally, the value of bond funds rise when prevailing interest rates fall and fall when interest rates rise.

Funds that invest in high yield, lower rated bonds may contain more risk due to the increased possibility of default.

Smaller capitalization stock investing may offer the potential for greater long-term results; however, it is also generally associated with greater price volatility due to the higher risk of failure.

Value-based investments are subject to the risk that the broad market may not recognize their intrinsic value.

Foreign investments may contain more risk due to the inherent risks associated with changing political climates, foreign market instability and foreign currency fluctuations. Risks of international investing are magnified in emerging or developing markets.

An investor should consider the funds' investment objectives, risks, charges, and expenses carefully before investing or sending money. This and other important information about the investment company can be found in the fund prospectus. You can obtain fund prospectuses on the <Wells Fargo Retirement Plan Website> or by contacting the <Retirement Service Center>. Please read the prospectuses carefully before investing.

Funds listed are institutional class shares. Evergreen Investment Management Company, LLC, is a subsidiary of Wells Fargo & Company and provides investment advisory and administrative services for Evergreen Funds. Wells Fargo Funds Management, LLC, a wholly owned subsidiary of Wells Fargo & Company, provides subadvisory and other services for the Funds. The Funds are distributed by Wells Fargo Funds Distributor, LLC, Member FINRA/SIPC, an affiliate of Wells Fargo & Company.

The Wells Fargo Stable Return Fund and the Wells Fargo Enhanced Stock Market Fund are Bank Collective Investment Funds subject to primary regulation of the Office of the Comptroller of the Currency. The Funds are not mutual funds and are not subject to the same registration requirements and restrictions as mutual funds. The Funds are NOT FDIC insured, NOT obligations or deposits of Wells Fargo Bank, are NOT guaranteed by the Bank and involve investment risk, including possible loss of principal. For more complete information about the funds, obtain a current disclosure statement by visiting www.wellsfargo.com/advantagefunds by entering your keyword: collective or calling your plan administrator.

Investments in stocks, bonds, mutual funds, comingled trusts and other securities:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE