Advisors

A plan for your unique life

The Envision® process

Investment and Insurance Products are:
- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Personalize your plan

Investment planning too often boils down to cookie-cutter investment mixes and generalized guesswork regarding your financial needs. It's better than nothing, but it's impersonal and vague.

That's why Wells Fargo Advisors' Envision process helps you plan your investments around benchmarks and life events that hold real meaning for you. The process can connect you to your investment strategy in a refreshing and personal way. Even better, it can help you answer that most critical of financial questions, "How am I doing?"

The Envision process offers you and your financial advisor the tools and technology you need to discuss your life expectations, decide on an appropriate investment strategy, track your progress, and update your approach whenever necessary.

It all starts with you

The Envision process' interactive approach can help you identify:

- Where you are now financially
- Where you want to go
- How you plan to get there

Your Envision plan will take all of the following into account:

- Life goals
- Education goals
- Assets
- Liabilities
- Cash-flow requirements
- Retirement needs
- Risk tolerance and objectives

This lets your financial advisor help you strategically allocate your portfolio based on your needs and goals.*

Wells Fargo Advisors' Envision Priority Cards help you clarify your financial goals and prioritize your objectives.

*Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

Your personal benchmark: “the dot”

The centerpiece of your Envision plan is a personalized benchmark called “the dot.” Instead of tracking your portfolio’s performance against a major standardized index, such as the S&P 500®, your financial advisor uses the dot to track your progress toward achieving your life and financial goals.

While tracking an index lets you gauge market trends and relative performance, what’s more important is how well your investments are helping you work toward achieving your life goals. Your financial advisor can update you on your dot’s progress as frequently as you want and you can check it online.

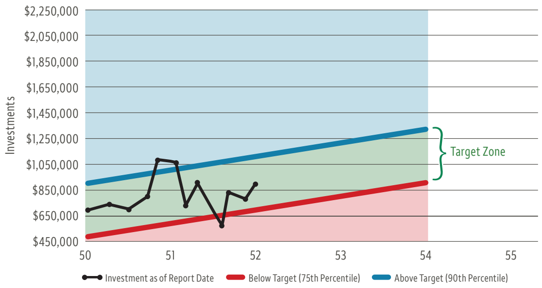
The Envision process also offers you the flexibility to adjust your priorities, if necessary, based on fluctuating market conditions or life-changing events.

Tracking progress and minimizing risk

Envision technology uses a powerful statistical modeling technique to help confirm you are in the "Target Zone" to achieve your life goals, without unduly sacrificing your current lifestyle or being exposed to unnecessary risk.

When your personal benchmark moves out of the Target Zone or your goals change, your financial advisor can help you put your plan back on target. When it involves modifying savings rates, reallocating assets, or any other financial adjustment, you'll have an opportunity to discuss your new approach with your advisor.

Staying on target



Important: The projections or other information generated by the Envision process regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Unlike financial planning, an Envision plan does not include a detailed analysis of insurance, real estate investment, or savings strategies. It also does not cover estate and tax planning.

The Envision process lets you and your financial advisor look at your profile on a regular basis and make sure that you are staying on track. Keeping your dot within the Target Zone helps ensure you're working toward your goals without making undue sacrifices or taking unnecessary risk.

Will you have enough?

The Envision process gives you and your financial advisor the flexibility to adjust your plan to account for any of life's changes, such as:

- Increasing medical costs
- Getting married or divorced
- Helping a child or grandchild afford higher education
- Caring for an elderly parent
- Starting a second career
- Inheriting money or other assets
- Paying for an unexpected expense

When things change, simply contact your financial advisor to help ensure that your Envision profile keeps pace with your life.

ENVISION METHODOLOGY: Based on accepted statistical methods, the Envision tool uses a simulation model to test your ideal, acceptable, and recommended investment plans. The simulation model uses assumptions about inflation, financial market returns, and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation the Envision tool simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between.

Find the best way forward

At Wells Fargo Advisors, we've built one of the nation's premier investment firms around a deep respect for planning. Our commitment to helping you plan effectively, invest wisely, and map a realistic course to your future years is nowhere more evident than in our Envision planning process.

Contact your financial advisor today to schedule a confidential meeting to discuss your life goals and put the Envision process to work for you.

We'll be with you every step of the way

envisionyourgoals.com

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