



Dana Kepner Company 401(k) Plan



Why saving
now is so
important

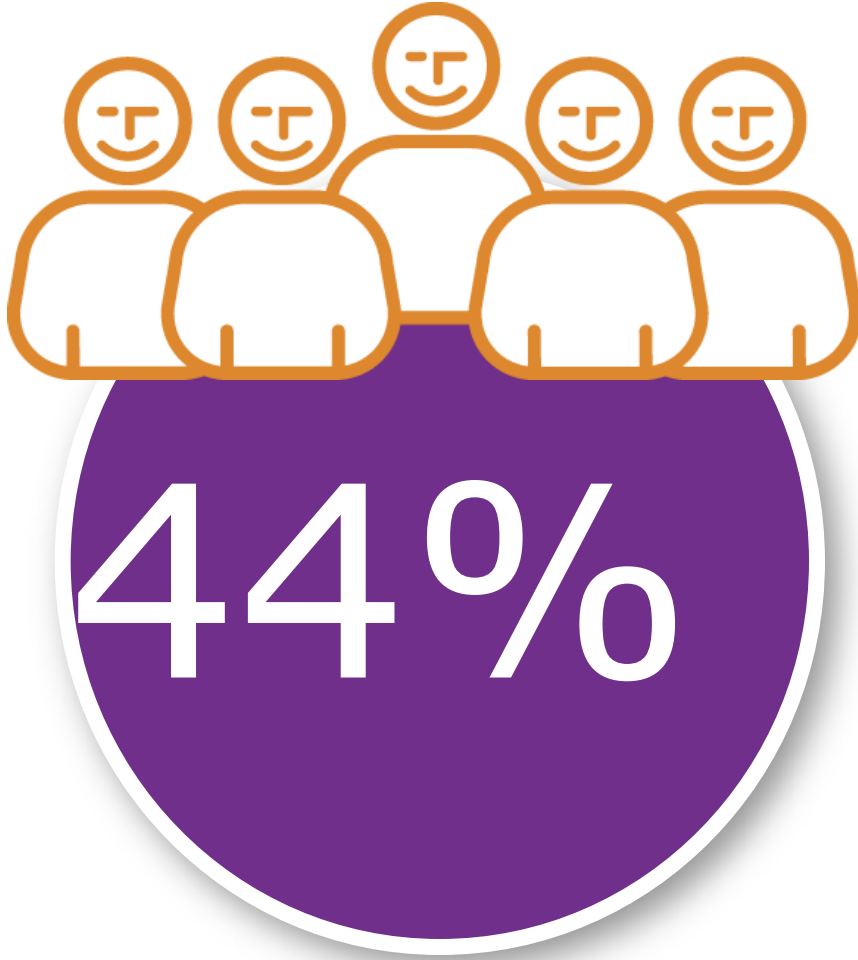
Good news:

We're living longer

Not-so-good news:

We're living longer

Importance of calculating what you need



- Only 44% of American workers have calculated how much they might need for retirement.
- Those who have done a calculation tend to:
 - Feel more confident they can save the amount they'll need.
 - Have higher levels of savings.

Prepare early for a better retirement

\$135,044



\$121,288



	Mike	Marie
Age started contributing	25	35
Age stopped contributing	35	65
Monthly contribution	\$100	\$100
Total contribution	\$12,000	\$36,000
Years contributed	10	30

Value at age 65?

Based on 7% annual rate of return. This example is for illustration purposes only and is not intended to represent the return of any specific investment. Estimates are based on the assumptions noted, do not guarantee or imply a projection of actual results, and do not include the effect of taxes. Wells Fargo cannot guarantee results under any savings or investing program, including a regular investment program, and cannot guarantee that you will meet your retirement savings goal.

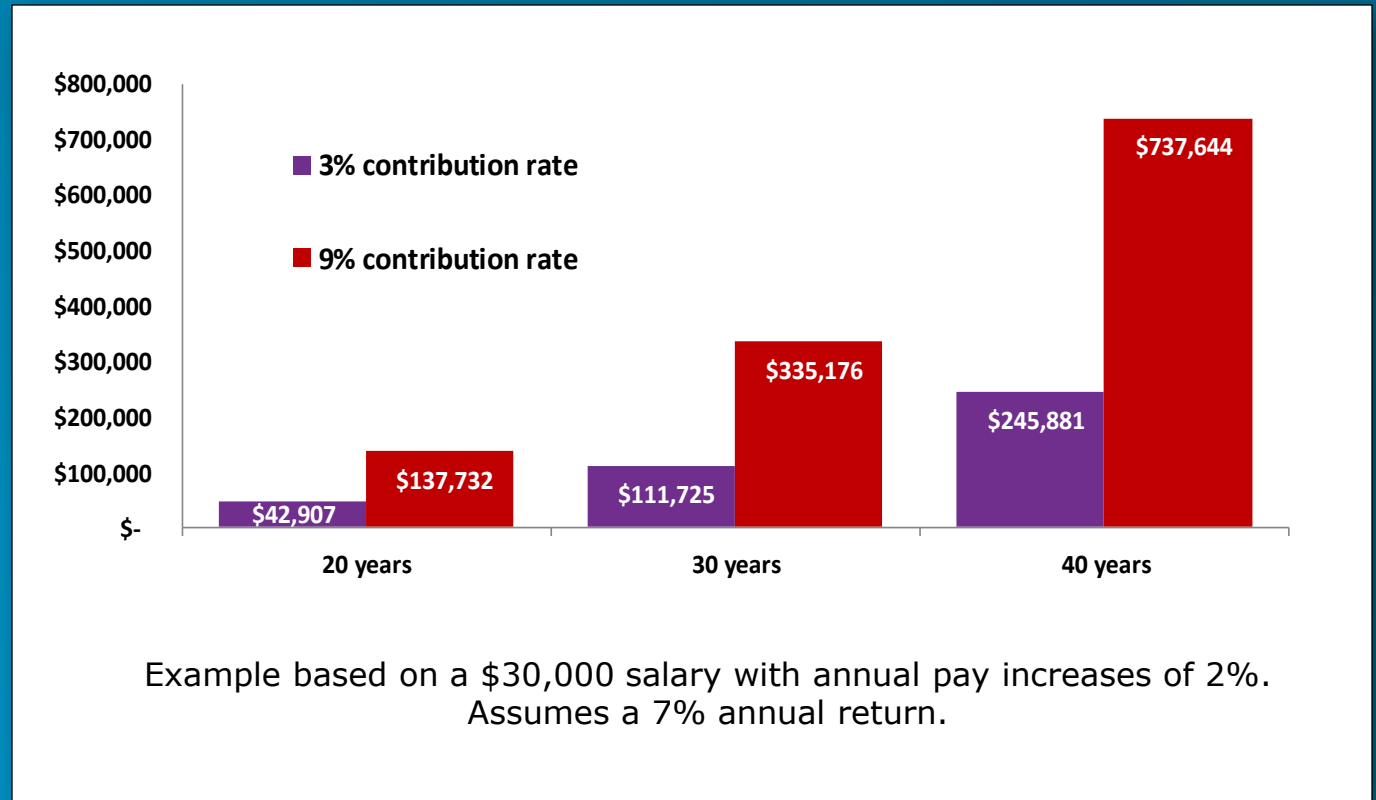
How your contribution rate makes a difference



3%
contribution rate



9%
contribution rate



This example is for illustration purposes only. All estimates are based on the assumptions noted, are not guaranteed, and are not projections of actual results. This example does not consider the effects of taxes.

Advantages of saving in your plan

Features	Benefits
Payroll withholding	<ul style="list-style-type: none">▪ Pay yourself first▪ Takes away temptation to spend elsewhere
Pretax savings	<ul style="list-style-type: none">▪ Reduces current taxes▪ Earnings grow tax-deferred
Roth 401(k) contributions	<ul style="list-style-type: none">▪ Earnings on your account are tax-free for qualified withdrawals▪ Withdrawals not subject to income tax if certain requirements are met
Company match	<ul style="list-style-type: none">▪ Additional savings for you!

Roth 401(k) - So how should I choose?

Roth 401(k)

- *Higher* tax rate expected at retirement
- Locks in current tax rate
- Tax-free distributions at retirement if qualifications are met
- If you're ineligible for Roth IRA

Pretax 401(k)

- *Lower* tax rate expected at retirement
- Reduces current tax burden
- Taxable distributions at retirement

Roth 401(k) *and* pretax 401(k) if your plan allows

- Tax diversification

401(k) Loans – Pro's and Con's

Upsides

- Principal and Interest paid to your 401(k) account
- No credit check or approval needed

Downsides

- Repayments are after-tax losing some of tax benefit when contributed to the plan.
- Interest rate on loan may be less than potential earnings from plan investments.
- Repaid amount is taxed a second time when distributed at retirement.
- Upon termination of employment outstanding balance is due in full or becomes taxable and penalties may apply.

** Recommendation: Use only as a last resort!*



Plan Changes:

Funds and
Fee Structure

Fee Structure Changes – 12/01/2015

Fund Changes

- Lowest net-expense ratio or lowest cost funds
 - Rebate any revenue to fund holders (transaction reflected on statements)
- Use of collective funds for cost reduction

Fee Changes

- Fee leveling – promoted by DOL
- Flat fee charge of 35 basis points (0.35%)
- Line item transaction posting to accounts monthly

Fund Performance as of October 31, 2015

Previous

Fund	Asset Category	Ticker	3-Month	YTD	1 Year	3 Years	5 Years	10 Years	Expense Ratio
Wells Fargo Stable Return Fund N60	Principle Preservation	DSRS1	0.23	0.81	0.94	0.97	1.25	2.41	0.96
Amer Century Inflat Adj Bond A	Inflation Protected Bd	NA	-1.38	-1.20	-2.26	-2.90	1.20	3.50	0.72
Wells Fargo Adv. Core Bond Fund - Admin.	Intermediate Bond	MNTRX	0.38	1.02	1.75	1.56	3.43	5.16	0.70
Janus Balanced (T)	Asset Allocation	JABAX	-0.29	1.46	3.04	10.13	8.80	8.09	0.83
Invesco Comstock Fund A	Large Value	ACSTX	-3.85	-2.77	-1.03	13.67	12.26	6.70	0.82
Wells Fargo Advantage Index Adm	S&P 500	WFIOX	-0.69	2.53	4.98	15.93	14.07	7.59	0.25
JP Morgan Large Cap Growth Select	Large Growth	SEEGX	-3.71	7.31	8.77	17.49	14.40	9.62	0.90
WF/ BlackRock S&P MC Index CIT N35	Mid-Cap Blend	DMS1	-3.55	0.44	3.09	15.11	13.02	8.71	0.42
JP Morgan Small Cap Val Select	Small Value	PSOPX	-2.51	-5.02	-1.37	12.28	11.73	7.16	1.08
Baron Small Cap Fund	Small Growth	BSCFX	-7.99	-3.93	-2.98	12.02	11.54	7.81	1.30
American Funds Euro Gr R4	International Blend	REREX	-4.82	1.95	-0.14	7.98	4.69	5.91	0.84
WF Adv Dow Jones Tgt Today Adm	Retirement Income	WFLOX	-0.18	-0.27	-0.28	1.18	2.37	3.91	0.65
WF Adv Dow Jones Tgt 2010 Adm	Target Date 2010	WFLGX	-0.23	-0.46	-0.39	1.85	2.91	3.98	0.67
WF Adv Dow Jones Tgt 2020 Adm	Target Date 2020	WFLPX	-0.66	-0.30	-0.31	4.39	4.68	4.61	0.70
WF Adv Dow Jones Tgt 2030 Adm	Target Date 2030	WFLIX	-1.58	-0.02	0.06	7.46	6.78	5.33	0.71
WF Adv Dow Jones Tgt 2040 Adm	Target Date 2040	WFLWX	-2.81	-0.35	-0.23	9.55	8.10	5.88	0.72
WF Adv Dow Jones Tgt 2050 Adm	Target Date 2050	WFQDX	-3.23	-0.55	-0.42	10.05	8.42	N/A	0.72

Fund Performance as of October 31, 2015

New

Fund	Asset Category	Ticker	3-Month	YTD	1 Year	3 Years	5 Years	10 Years	Expense Ratio	Expense Ratio
Wells Fargo Stable Return Fund N	Principle Preservation		0.39	1.28	1.58	N/A	N/A	N/A	0.96	0.33
Amer Century Inflat Adj Bond	Inflation Protected Bd	AIANX	-1.21	-0.83	-1.81	-2.45	1.67	3.97	0.72	0.22
Metropolitan West Total Ret	Intermediate Bond	MWTSX	0.16	0.73	1.63	2.71	N/A	N/A	0.70	0.39
Janus Balanced (N)	Asset Allocation	JABNX	-0.24	1.66	3.31	10.40	N/A	N/A	0.83	0.41
Invesco Comstock Fund A	Large Value	ICSFX	-3.75	-2.41	-0.59	14.15	N/A	N/A	0.82	0.82
WF/BlackRock S&P500 CIT F	S&P 500		-0.60	2.78	5.29	16.22	N/A	N/A	0.25	0.02
JP Morgan Large Cap Growth	Large Growth	JLGMX	-3.64	7.58	9.09	17.81	N/A	N/A	0.90	0.61
WF/ BlackRock S&P MC Index CIT N35	Mid-Cap Blend	DMS1	-3.46	0.76	3.48	15.55	N/A	N/A	0.42	0.04
Goldman Sachs Small Cap Value	Small Value	GSSIX	-4.08	-3.22	-1.60	14.40	13.50	8.89	1.08	0.70
Baron Small Cap Fund	Small Growth	BSFIX	-7.94	-3.72	-2.73	12.30	11.83	N/A	1.30	0.89
American Funds Euro Gr R4	International Blend	RERGX	-4.73	2.23	0.21	8.35	5.06	N/A	0.84	0.49
Vanguard Target Retirement Inc	Retirement Income	VTINX	-0.55	0.88	1.38	4.38	5.24	5.31	0.65	0.16
Vanguard Target Retirement 2010	Target Date 2010	VTENX	-0.78	0.91	1.43	5.72	6.30	N/A	0.67	0.16
Vanguard Target Retirement 2020	Target Date 2020	VTWNX	-1.51	0.88	1.61	8.49	8.00	N/A	0.70	0.16
Vanguard Target Retirement 2030	Target Date 2030	VTHRX	-2.08	0.76	1.41	10.06	9.06	N/A	0.71	0.17
Vanguard Target Retirement 2040	Target Date 2040	VFORX	-2.73	0.47	1.02	11.24	9.80	N/A	0.72	0.18
Vanguard Target Retirement 2050	Target Date 2050	VFIFX	-2.71	0.47	1.02	11.25	9.81	N/A	0.72	0.18
Vanguard Target Retirement 2060	Target Date 2060+	VTTSX	-2.68	0.39	0.94	11.21	N/A	N/A	0.72	0.18

Quarterly participant statement

- Account summary page
 - Loan Fees
 - Recordkeeping fees
 - Redemption fees
 - Examples only; see your plan for fees that apply
- Activity summary page
 - Same transactions broken down by investment

Your Retirement Savings Statement
ABC Companies 401(k) Plan

WELLS FARGO

01/01/2012 to 03/31/2012
Page 1 of 10

01/01/2012 to 03/31/2012
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ACTIVITY SUMMARY BY INVESTMENT

	Balance on 01/01/2012	Additions	Reductions	Transfers	Gain/Loss	Balance on 03/31/2012
Money Market/Stable						
Federated Capital Preservation (CTF) Y	\$8,793.27	\$297.83	-\$2.15	\$0.00	\$41.54	\$9,130.29
Total Money Market/Stable	\$8,793.27	\$297.83	-\$2.15	\$0.00	\$41.54	\$9,130.29
Bond						
JP Morgan Core Bond/Select	\$10,184.42	\$82.00	-\$1.18	\$0.00	\$8.26	\$10,273.50
Total Bond	\$10,184.42	\$82.00	-\$1.18	\$0.00	\$8.26	\$10,273.50
Balanced/LifeStyle						
Lord Abbett Balanced Strategy I	\$15,499.72	\$130.00	-\$1.90	\$32.25	\$1,348.93	\$16,977.10
Lord Abbett Bond Strategy A	\$30.27	\$0.06	\$0.00	-\$32.25	\$2.02	\$0.00
Total Balanced/LifeStyle	\$15,499.99	\$130.06	-\$1.90	\$0.00	\$1,348.95	\$16,977.10
Domestic Stock						
American Funds Growth A	\$10,715.19	\$297.71	-\$1.37	\$0.00	\$1,576.07	\$12,587.60
Invesco Van Kampen Growth & Inc Fund Y	\$10,535.28	\$490.83	-\$1.31	\$0.00	\$1,025.23	\$12,049.83
Wells Fargo Adv. Spec Small Cap Value I	\$999.18	\$0.00	-\$0.12	\$0.00	\$119.82	\$1,088.66
Wells Fargo Enhanced Stock Market G	\$24,616.70	\$446.83	-\$0.48	\$0.00	\$3,085.08	\$28,138.06
Total Domestic Stock	\$46,866.36	\$1,234.97	-\$12.28	\$0.00	\$5,806.00	\$53,065.06
Total Assets	\$81,314.07	\$1,744.86	-\$17.51	\$0.00	\$7,204.75	\$90,245.97
Loan Balance	\$3,708.18	\$0.00	-\$596.43	n/a	n/a	\$3,121.75
Total Including Loans	\$85,022.25	\$1,744.86	-\$693.94	\$0.00	\$7,204.75	\$89,367.72

For purposes of the table above, loans are reported separately from your total assets.

Your activity summary allows you to see all transactions and investment activity in your account for the quarter. Detailed Activity by Investment is available at www.wellsfargo.com/401k. Click on Retirement Plan Login.

LOAN ACTIVITY

	Loan 2
Your total loan balance is 3% of your account balance as of 03/31/2012.	
Original Loan Amount	\$7,000.00
Balance on 01/01/2012	\$3,708.18
Principal Repaid	\$355.43
Interest Paid	\$81.53
Balance on 03/31/2012	\$3,121.75
Expected Payoff Date	07/12/2013

Quarterly participant statement

- Performance section
 - Performance and fee information for plan investments
 - Benchmark information
 - Investment limitations and restrictions
 - Total annual expenses

01/01/2012 to 03/31/2012
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(continued)

INVESTMENT PERFORMANCE AND OPERATING EXPENSES						
Fund name Benchmark	3 Months	1 Year	5 Years	10 Yrs./Since Inception*	Total Annual Expenses Gross Percentage / per \$1,000	Net Percentage / per \$1,000**
Money Market/Stable						
Federated Capital Preservation (CTF) Y	0.47%	1.98%	9.48%	3.72%*	0.20% / \$2.00	n/a / n/a
USTREAS T-Bill Cash Mat Rate 3 Yr	-0.34%	2.86%	4.08%	n/a		
Standard Asset Fees: 5.00 bps for fund market value of \$0.00 and greater.						
Bond						
JP Morgan Core Bond Select	0.80%	7.59%	6.84%	6.04%	0.73% / \$7.30	0.59% / \$5.90
BALCAP US Agg Bond TR USD	0.30%	7.71%	6.25%	5.80%		
Balanced/Lifestyle						
Lord Abbett Balanced Strategy I	9.54%	1.50%	3.38%	5.29%	0.98% / \$9.80	0.91% / \$9.10
Russell 3000 TR USD	12.87%	7.18%	2.18%	4.67%		
Target Maturity						
Wells Fargo Advantage DJ Target Today	1.84%	5.61%	5.09%	4.78%	0.67% / \$6.70	0.45% / \$4.50
DJ Target Today TR USD	1.90%	6.04%	5.60%	6.58%		
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar days.						
Wells Fargo Advantage DJ Target 2010 I	0.09%	5.08%	4.95%	4.53%	0.69% / \$6.90	0.49% / \$4.90
DJ Target 2010 TR USD	2.78%	5.67%	4.90%	6.58%		
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar days.						
Wells Fargo Advantage DJ Target 2015 I	3.79%	4.89%	n/a	3.51%*	0.67% / \$6.70	0.49% / \$4.90
DJ Target 2015 TR USD	3.90%	5.25%	4.27%	4.04%		
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar days.						
Wells Fargo Advantage DJ Target 2020 I	5.37%	4.48%	3.31%	4.57%	0.64% / \$6.40	0.50% / \$5.00
DJ Target 2020 TR USD	5.44%	4.79%	3.74%	6.80%		
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar days.						

(continued)



The importance
of saving for
retirement

How much have you saved?

60% of American workers estimate they will need at least...

\$250,000

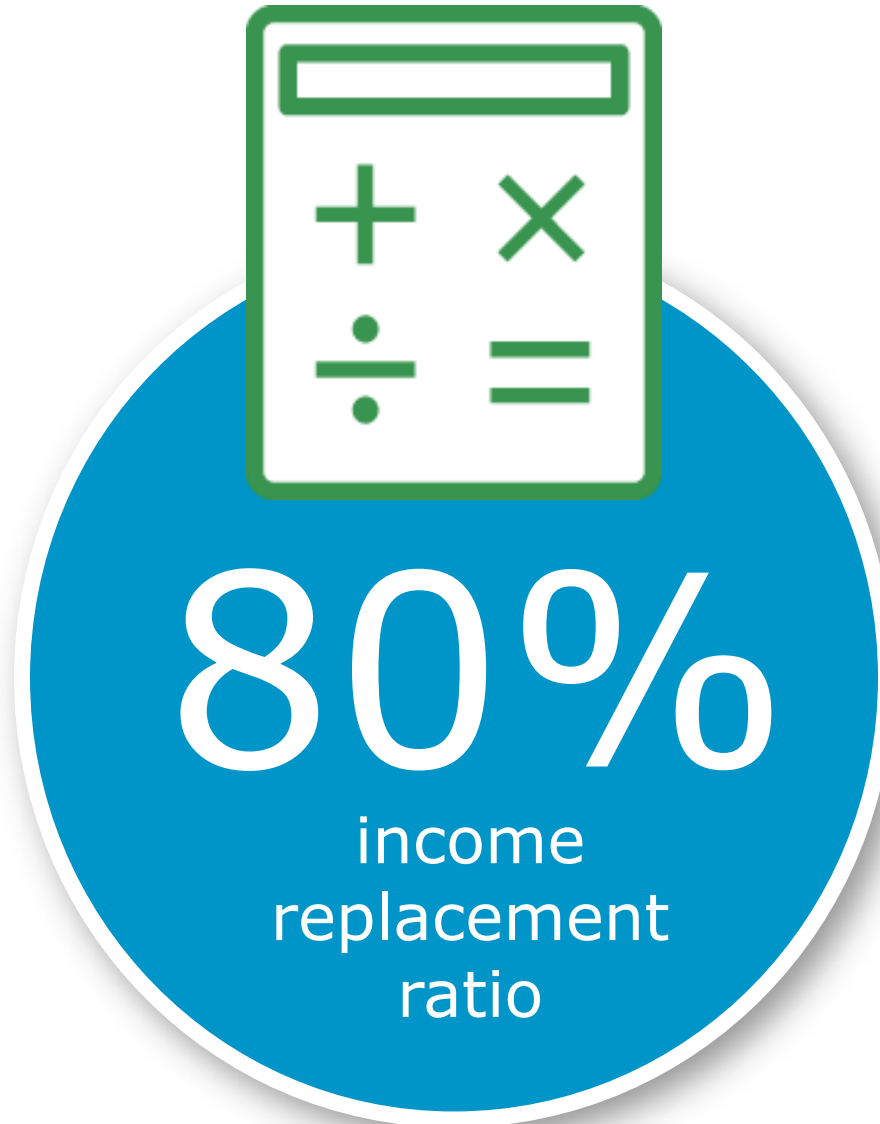
59% age 35 – 44 have less than...

\$25,000

62%

The majority say they could reasonably save \$25 more per week for retirement.

Start by doing a calculation



Personalize Your Goal

You are off track for retirement

Why am I off track?

Experts recommend having **80%** [income replacement](#) saved for retirement. You are estimated to have **76%** income replacement given your current information and contribution rate.

\$6,180 / month

\$5,890 / month

80%

76%

Retirement Income Goal

■ \$6,180 / month

Estimated Retirement Income

■ \$5,890 / month

[Modify your assets and information](#)

Retirement Quick View Calculator

Current Age
Current Annual Income \$
Retirement Age
Life Expectancy

Retirement Savings

Traditional IRAs
Current Balance \$
[Annual Contributions](#) \$

Roth IRAs
Current Balance \$
[Annual Contributions](#) \$

Employer Plans 401(k), 457, etc.
Current Balance \$
[Payroll Deduction %](#)
[Company Matching %](#)

Other Savings investments, savings, etc.

[Current Balance](#) \$
Additional Annual Savings \$

Rate of Return

[Between now and the time you retire](#)
< %

[During your retirement years](#)
< %

[Revise Social Security](#)
[Add a Lump Sum Amount](#)
[Edit Pension](#)

Estimated monthly amount
needed at retirement
\$4,410 ?

Extra monthly savings
needed to reach goal
\$1,210 ?

Total savings projected
at retirement
\$291,000 ?

Savings projected to be
depleted by age
74 ?



Helping you achieve a financially secure retirement.

Call us to discuss getting on track to meet your retirement goal.

▶ 1-866-640-5138

▶ 7AM - 11PM EST Monday - Friday

[View Detailed Print Summary](#)



Your Investment Options

Investment options

Investment approaches

```
graph TD; A[Investment approaches] --> B[Target date funds]; A --> C[Other funds];
```

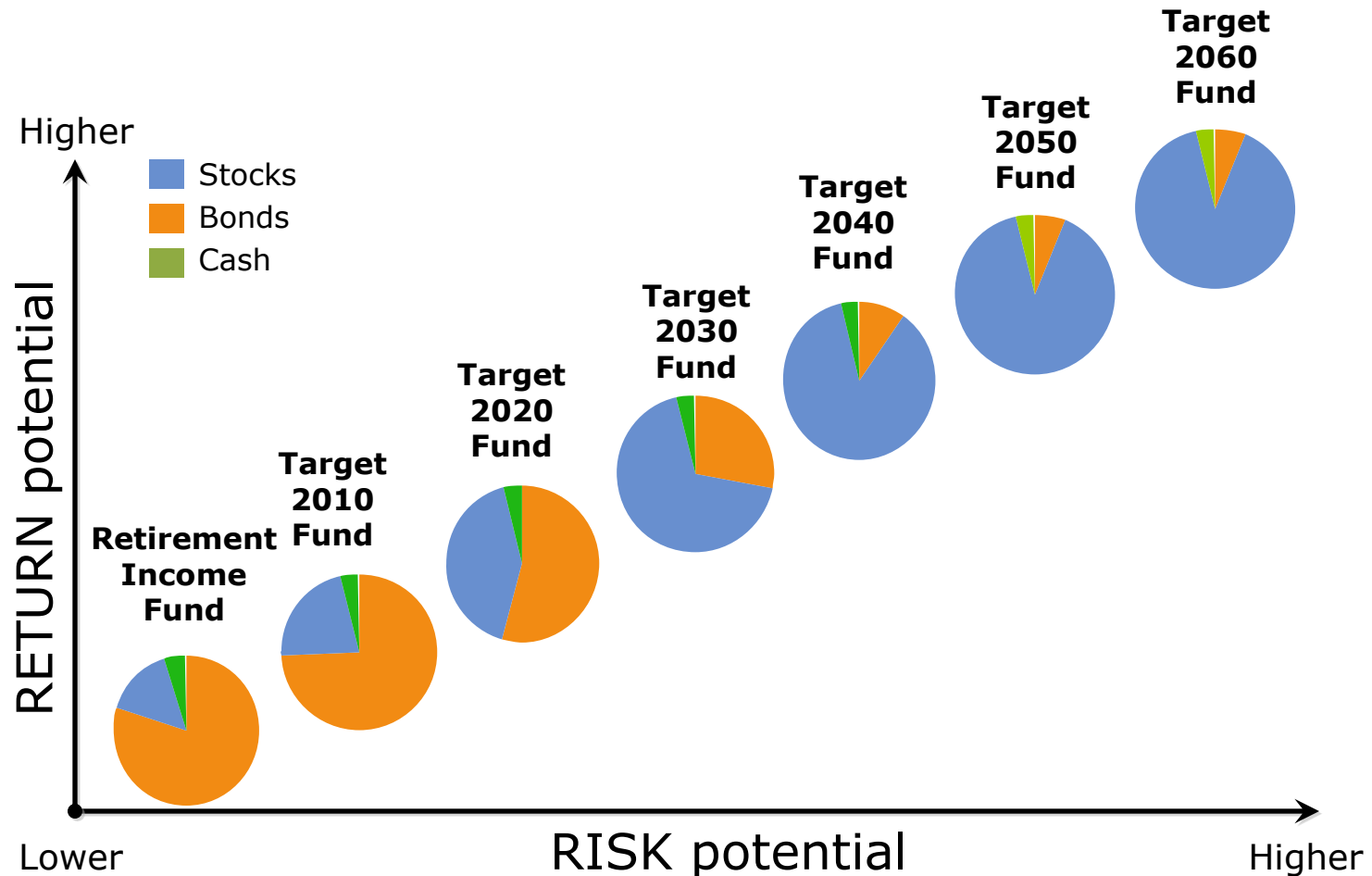
Target date funds

- You choose based on retirement year
- Fund provides a diversified mix of investments
- Fund becomes more conservative as target date approaches

Other funds

- You select individual investments
- You monitor your choices and determine allocation changes if necessary

Vanguard Target Date Funds - **NEW**

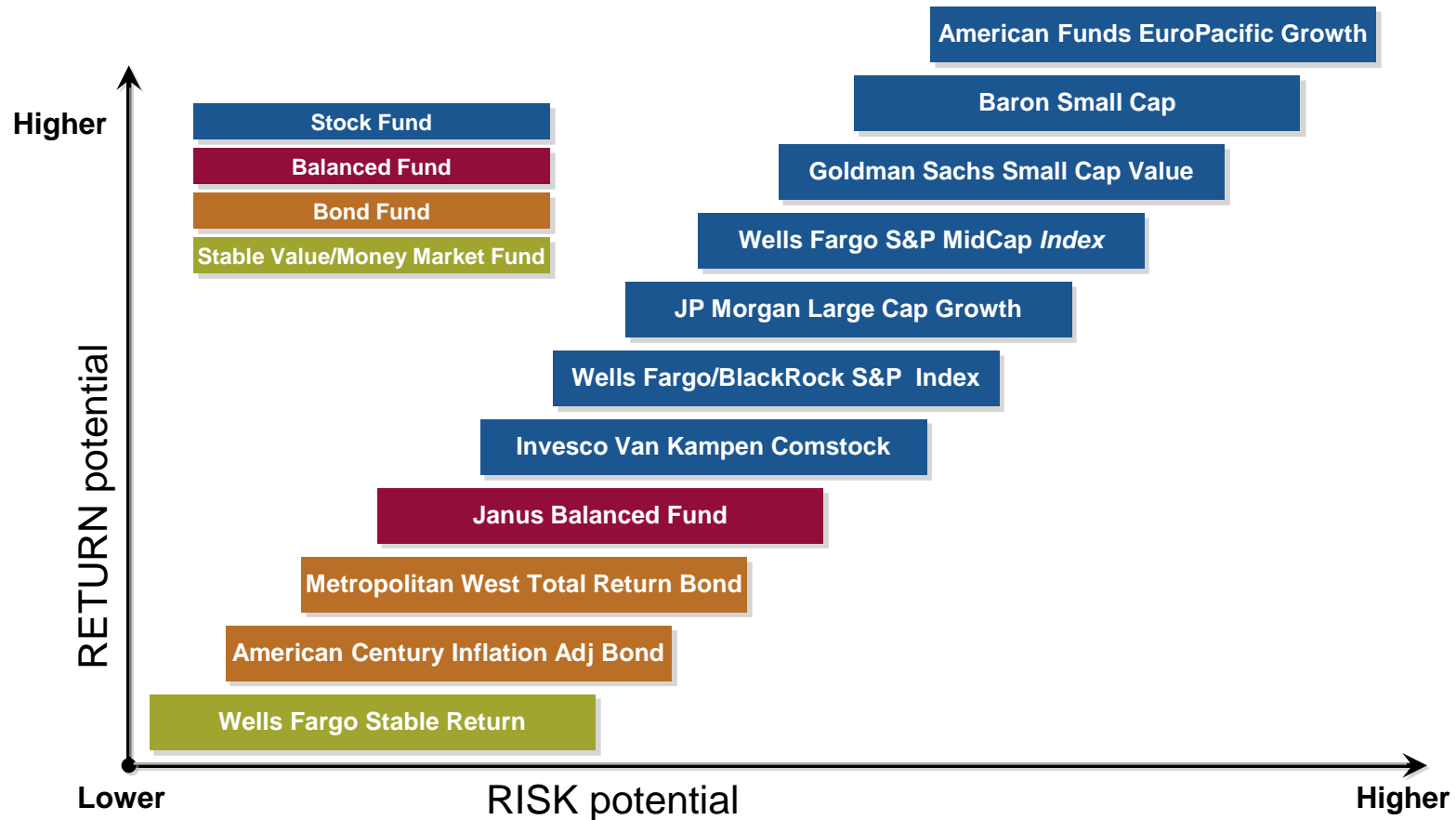


The charts shown above illustrate the relative differences in the Target Date Funds' asset allocations. As the pie charts indicate, there is a decreasing holding of stocks, and an increasing holding of bonds and cash as funds approach their retirement date. Actual allocations of the Wells Fargo Dow Jones Target Date Funds will change over time. For current fund allocations, please go to wellsfargo.com/advantagefunds.

Investments in Retirement Plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE


Investment options



The risk and return characteristics are for illustration purposes only and are not intended to depict actual risk and return characteristics of different asset class categories or specific funds. These risk and return characteristics are based on generally accepted investment theories and take into account historic returns of asset classes over defined periods of time and do not reflect the specific risk and returns of specific funds. For more information about these funds, obtain a current prospectus by calling a Wells Fargo customer service representative or contacting your plan administrator.

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Advisory Services



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Account Summary ▾ My Account ▾ **Actions & Investments** ▾ Loans ▾ Plan Information ▾ Planning & Education

Shortcuts

Payroll Contributions

Change Investments and Elections

Advisory Services

Participant Advice

Participant Advice Disclosures

Research Investments

Withdrawals

Advisory Services

Retirement Investment Advice

The Retirement Investment Advice offers recommendations on how you can potentially improve your investment mix. The Retirement Investment Advice program is available in your retirement plan, which is administered by Wells Fargo. Investment advice is delivered through Morningstar Associates. [Begin now.](#)

[Read important disclosures about the Retirement Investment Advice program.](#)

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Available by phone or online

Morningstar® Retirement Manager™

ABC Co. | MORNINGSTAR®

1 Confirm Your Information

2 Review Your Strategy

3 Finalize Your Strategy

Verify Required Information

This is the minimum amount of information your account administrator may have provided so you can change it here in order to receive your retirement strategy. Any data you change will be reflected in your strategy.

General

First Name

Last Name

Gender

Date of Birth

Age today

Annual Salary

State

Email

401(K) SAVINGS PLAN

Account

Annual Pre-Tax Savings Rate

Annual Roth Savings Rate

Annual Company Stock Contribution

Click here to add optional information.

Exit

Morningstar® Retirement Manager™

ABC Co. | MORNINGSTAR®

1 Confirm Your Information

2 Review Your Strategy

3 Finalize Your Strategy

Retirement Strategy Overview (?)

Warning: If you continue with your current strategy you may not achieve your retirement goal.

Our strategy is designed to help improve your income outlook. You can accept this strategy by clicking "Next", revise it, or view one of our other strategies.

[Learn more about the different strategies](#)

Retirement Income (?)

Current Strategy

Goal: \$64,248

\$54,845/yr

Overall Rating (?)

★

Retirement Age (?)

68

Savings Rate (?)

3%

Company Stock (?)

11%

Asset Mix/Risk Level (?)

Balanced

Click here to review and edit the components of your strategy.

Click here to view an alternative strategy.

Exit

Morningstar® Retirement Manager™

ABC Co. | MORNINGSTAR®

1 Confirm Your Information

2 Review Your Strategy

3 Finalize Your Strategy

Service Selected: Managed by You

The following retirement strategy is designed to help you achieve an annual Retirement Income Outlook of \$64,021. Please click Finish to finalize this strategy.

We will do the following:

1. Adjust Your Investment Lineup

401(K) SAVINGS PLAN

Investment Name	Proposed (?) Reallocation %	Future (?) Allocation %
Gabelli Asset AAA	9	10
PIMCO Total Return Instl (S)	4	4
T. Rowe Price Small-Cap Stock	20	22
Vanquard 500 Index Admiral	35	38
Vanquard International Growth Inv	23	26
ABC Co. Company Stock (2)	9	0
Total	100	100

[View an asset mix X-ray of your account](#)

[See important disclosure information](#)

2. Implement Your Company Stock Strategy

We will reduce your ABC Co. Company Stock to 9%.

[Click here](#) to review or modify your current company stock strategy.

You should return to the site periodically and click Finish to continue reducing your company stock holdings in accordance with the proposed company stock strategy.

You will need to do the following:

1. Set Your Savings Rate [Edit \(?\)](#)

Contact your account administrator to make the following changes.

Annual Pre-Tax employee savings rate	7%
Annual Roth employee savings rate	1%

2. Download a PDF

of your retirement strategy for your records. [Download PDF](#)


3. Verify Email Preferences

[View Preferences](#)

<< Back

Finish >>

Actions & Investments




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[My Contributions](#)
[Change Investments and Elections](#)
[Advisory Services](#)
[Research Investments](#)
[Withdrawals](#)



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Retirement Services

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[My Contributions](#)
[Change Investments and Elections](#)
[Redirect Current Balance and Future Contributions](#)
[Redirect Current Balance Only](#)
[Redirect Future Contributions Only](#)
[Transfer by Percent](#)
[Transfer by Amount](#)
[Rebalance Account Automatically](#)
[Advisory Services](#)
[Research Investments](#)
[Withdrawals](#)

Change Investments and Elections

[Redirect Current Balance and Future Contributions](#)

Identify new investment elections for your future payroll contributions and transfer your current balance to those same investments.

[Redirect Current Balance Only](#)

Transfer your current balance to new investments.

[Redirect Future Contributions Only](#)

Identify new investment elections for your future payroll contributions.

[Transfer by Percent](#)

Identify a percentage to transfer from one investment to another.

[Transfer by Amount](#)

Identify an amount to transfer from one investment to another.

[Rebalance Account Automatically](#)

Realign your account periodically to match your future contributions.

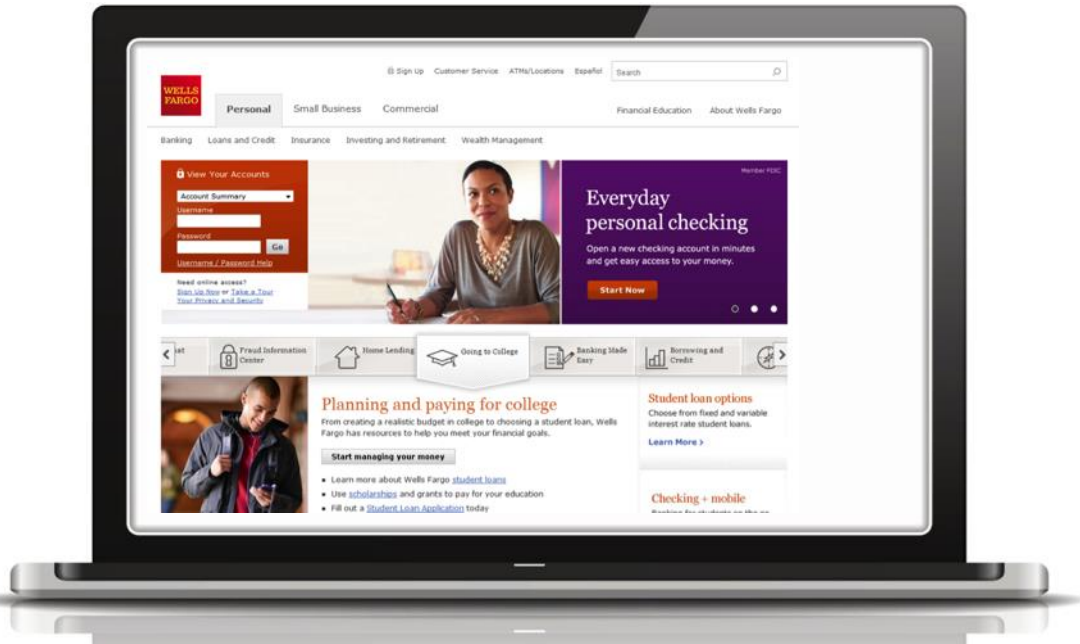
[Shortcuts](#)



Accessing Your Account

Manage your account

- Sign on to wells Fargo.com or through our app
- Call us at 1-800-728-3123



Registration experience

Consent & Online Access Agreement

The screenshot shows the Wells Fargo Online registration process. At the top, the Wells Fargo logo and "Wells Fargo Online®" are displayed. Below this, the "Terms and Conditions" section states: "As part of your enrollment, you must review and agree to both our ESIGN Consent and our Online Access Agreement." The "ESIGN Consent" section includes a link to the consent form and a checkbox for "I have read and accept the ESIGN Consent." The "Online Access Agreement" section includes a link to the agreement and a checkbox for "I have read and agree to the terms of the Online Access Agreement." Below these sections, there is a "Table Of Contents" and a "Continue" button. The bottom of the screen features the "Equal Housing Lender" logo.

Wells Fargo Online®

Terms and Conditions

As part of your enrollment, you must review and agree to both our ESIGN Consent and our Online Access Agreement.

ESIGN Consent

En español, ver [esta información](#)

I have read and accept the ESIGN Consent

Online Access Agreement

En español, ver [esta información](#)

Online Access Agreement for Wells Fargo Online® and Wells Fargo Business Online® Services

This Agreement revised and effective as of September 17, 2013

This Agreement (this "Agreement") governs your use of Wells Fargo Online®, Wells Fargo Business Online®, and Wells Fargo Advisors online services. In this Agreement, the word "Service" refers to all Wells Fargo Online, Wells Fargo Business Online, and Wells Fargo Advisors online services.

Please read this Agreement carefully. By clicking "I Agree" below or using the Service, you are agreeing to the terms of this Agreement. This Agreement includes, among other things:

- our obligations to you;
- your obligations as a user of the Service;
- manner of "two or more signature" requirements on accounts;
- the steps to which we may send you notices and disclosures;
- your agreement with us to use binding arbitration for most disputes arising under this Agreement or concerning the Service and to waive the right to a trial by jury;
- your waiver of class action rights;
- limitations on our liability to you; and
- your mutual agreement with us that South Dakota law will control this Agreement, without regard to conflict of law rules.

Table Of Contents

I have read and agree to the terms of the Online Access Agreement. I understand that by clicking Continue I am electronically signing the Online Access Agreement.

I have read and decline the Online Access Agreement.

Cancel Continue

Equal Housing Lender

Create a Username and Password

The screenshot shows the Wells Fargo Online registration process for creating a username and password. At the top, the Wells Fargo logo and "Wells Fargo Online®" are displayed. Below this, the "Create Username and Password" section includes a link to the "Online Security Guarantee" and a text box for the username. The "Password" section includes a text box for the password and a "Help" link. The "Re-enter Password" section includes a text box for re-entering the password. The bottom of the screen features "Cancel" and "Continue" buttons.

Wells Fargo Online®

Online Security Guarantee

Create Username and Password

Please create a new username and password that you will use to sign on to view your accounts.

Note: The next time you sign on, we will ask you to set up three personalized security questions to give your account an added level of security.

Username

Must be between 6-14 characters and contain at least one letter.

Password


Must be between 6-14 characters and contain at least one letter and one number.

Re-enter Password

Cancel Continue

Registration experience

Enter Validation Code

 Wells Fargo Online®

Next Steps

Validate your email address to view your accounts online
For your security, you'll be restricted from viewing your accounts online until you validate your email address. You must validate your email address **within 21 days** or your online access will be canceled, and you'll have to re-enroll.

How to validate your email address:


1. Look for an email from us with the subject line "Please Validate Your Email Address."
2. Open the email and look for your 6 digit validation code. You'll use this code to validate your email address.
3. Enter the validation code on the next page by clicking the **Enter Validation Code** button below.

If you haven't received your email or don't have access to it, you can click **Remind Me Later**. The next time you sign on to Wells Fargo Online you'll be asked to validate your email address.

Need to change your email address from daniel.l.gorecki@wellsfargo.com? Click **Remind Me Later**. You can change your email address the next time you sign on.

Remind Me Later

Enter Validation Code



Validation code email

This message was sent with High Importance.

From: Wells Fargo Online <oa.alerts@wellsfargo.com>
To: Dorinda, Daniel T.
Cc:
Subject: Wells Fargo: Please Validate Your Email Address

Please validate your email address now

For your security, we need you to validate your email address to view your accounts and complete your enrollment in Wells Fargo Online. You have **21 days** from the time you enrolled to validate your email address or your online account access will be canceled.

How to validate your email address:
Simply sign on to your account at wells Fargo Online or wells Fargo Advisors and follow the instructions to enter your 6 digit validation code. Entering the code below will validate this email address.


Validation Code: 547684

If you have any questions, we're available at 1-800-858-4442, 24 hours a day, 7 days a week.

Sincerely,
Wells Fargo Online Customer Service

Please do not reply to this automated email.
99a21859-d82a-4eb7-3b66-1740133407af.wsp?o=

Account Summary Page

 Wells Fargo Online®

[Sign Off](#) | [Home](#) | [Locations](#) | [Contact Us](#) | [Online Security Guarantee](#)

[Accounts](#) | [Bill Pay](#) | [Transfers](#) | [Brokerage](#) | [Account Services](#) | [Messages & Alerts](#) | [Products & Offers](#)

[Account Summary](#) | [Account Activity](#) | [My Money Map](#) | [Statements & Documents](#)

Last Sign On: July 29, 2013

Account Summary

Click here

Employer-Sponsored Accounts¹

Account	Total Account Value	Related Activities
HOGAN WFB TEST PLAN 31 (HGNWFB31) DO NOT TOUCH ‡	\$143.54	
Total	\$143.54	

Featured for You

This is a test AS_BOT for PR54978 My COG [Learn More](#)

Wells Fargo MobileSM makes text banking easy. [Sign Up Now](#)

This is a test IA AS_BOT for P0056897 CCE [Learn More](#)

[See your special offers and all our other products and services.](#)

‡ Denotes investment products which are - Not FDIC Insured - Not guaranteed by the Bank - May lose value.

¹Employer-Sponsored Accounts are offered by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A. provides recordkeeping, trust and/or custody services to employer-sponsored plans.

I Want To ...
[Set up/modify mobile banking](#)
[Add Accounts for Access Online](#)
[Nickname accounts](#)
[Change username](#)
[Change password](#)
[Update Contact Information](#)

Now! WF SurePaySM, the secure way to send money to friends and family. [Learn More](#)

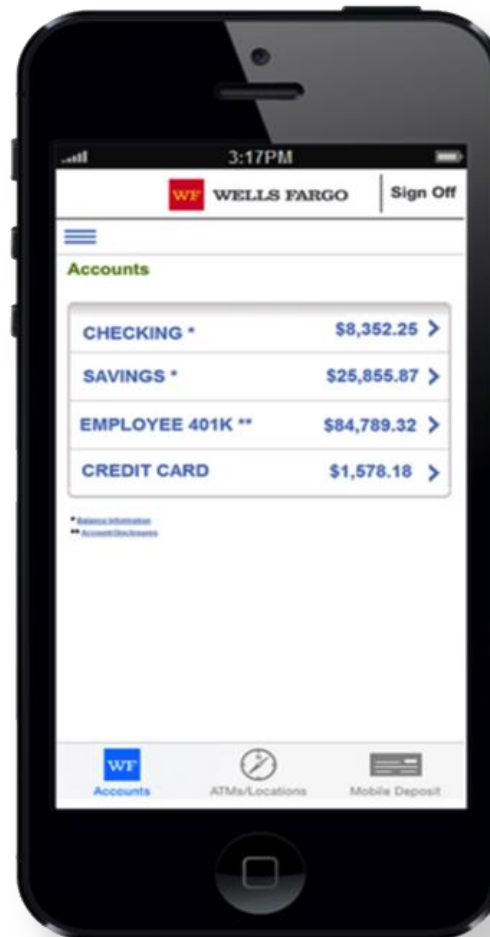
Now! View scanned images of checks with Mobile Banking. [Learn More](#)

Now! Saving enough for retirement?

More ways to manage your account

How to access your account

- Use your phone to sign on to wells Fargo.com or through the Wells Fargo mobile app
- Use your same username and password



Mobile account registration process

Wells Fargo Online® and Wells Fargo Business Online®



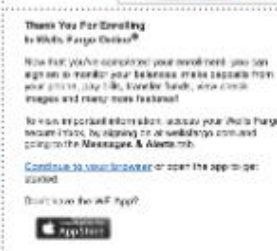
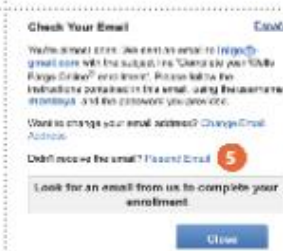
Register for online account access from our mobile app or wf.com on your smartphone



wf.com



Mobile app



1. You can choose how to register:

- From any smartphone, go to wf.com and tap Enroll in Wells Fargo Online.
- Download the Wells Fargo Mobile® app for iOS or Android phones. Open the app, and tap Enroll in Wells Fargo Online from the home page.

2. If you have other Wells Fargo accounts, enter your SSN, or tap I don't have an SSN. Then enter your account, loan, ATM card or debit card number. Tap Continue. If you don't have other Wells Fargo accounts, tap I don't have an Account, loan, ATM card or debit card number. Tap Continue. Enter your SSN and Date of Birth. Tap Continue.

3. Enter the appropriate information to verify identity. Tap Continue.

4. Enter your email address, and create a username and password. Tap Continue.

- Usernames and passwords must be 6-14 characters and contain at least one letter. Passwords must also contain at least one number.

5. Look for an email message from Wells Fargo, and follow the steps. If you don't receive it, tap Resend Email. You can also update an incorrectly entered email address.

6. In the email message, tap Complete My Enrollment.

7. Enter the username and password you recently created. Tap Sign On.

- Sign on within 21 days to validate your email address and complete your enrollment.

8. Read the Terms & Conditions, then tap I Agree. An enrollment confirmation appears. You can:

- Sign on to start setting up additional features and services.
- Enroll in Bill Pay from a mobile device or computer at wells.fargo.com (full site).
- Use a smartphone, tablet, or computer to manage your accounts and pay bills.



More ways to manage your account

View your account information and make changes to your contribution amount

- contribution rate
- account history
- rate of return
- investment mix
- balance by investment
- investment performance

