

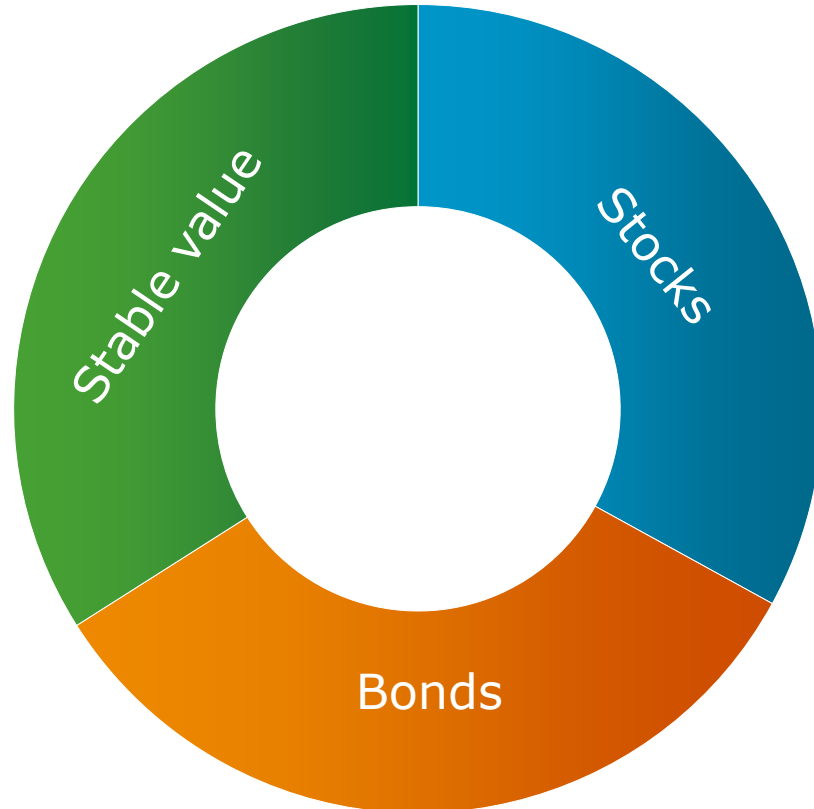


Dana Kepner Company 401(k) Plan

Today's Agenda

- Investments and Changes – December 2015
- Plan Fees
- Account Access and Mobile Features

Basic investing strategies



Asset allocation

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

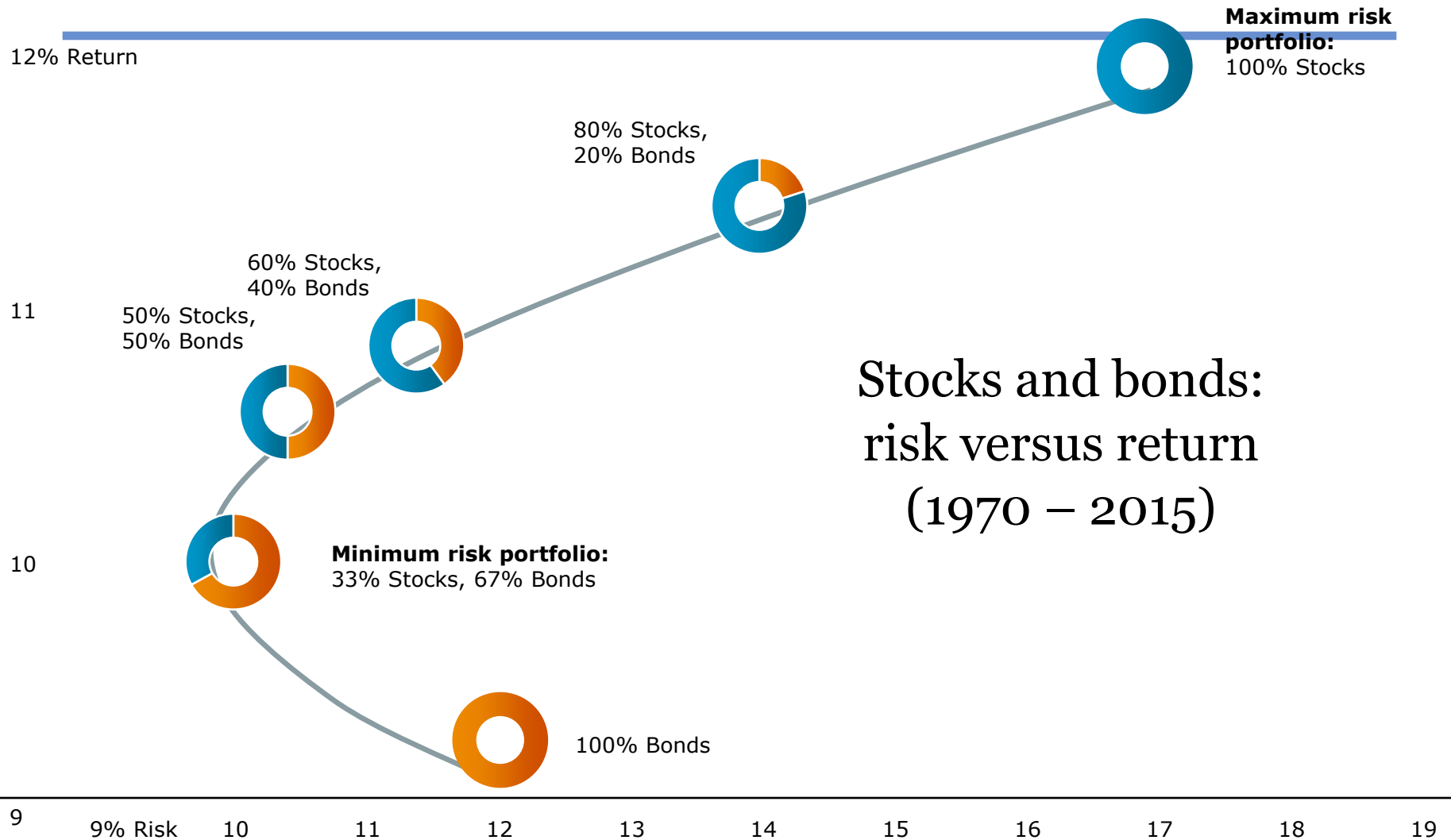
Diversification

How you divide your money *within* each asset class

What are the benefits?



Managing risk



Past performance is no guarantee of future results. Risk and return are measured by standard deviation and arithmetic mean, respectively. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © 2016 Morningstar. All rights reserved.

Investment options

Investment approaches

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

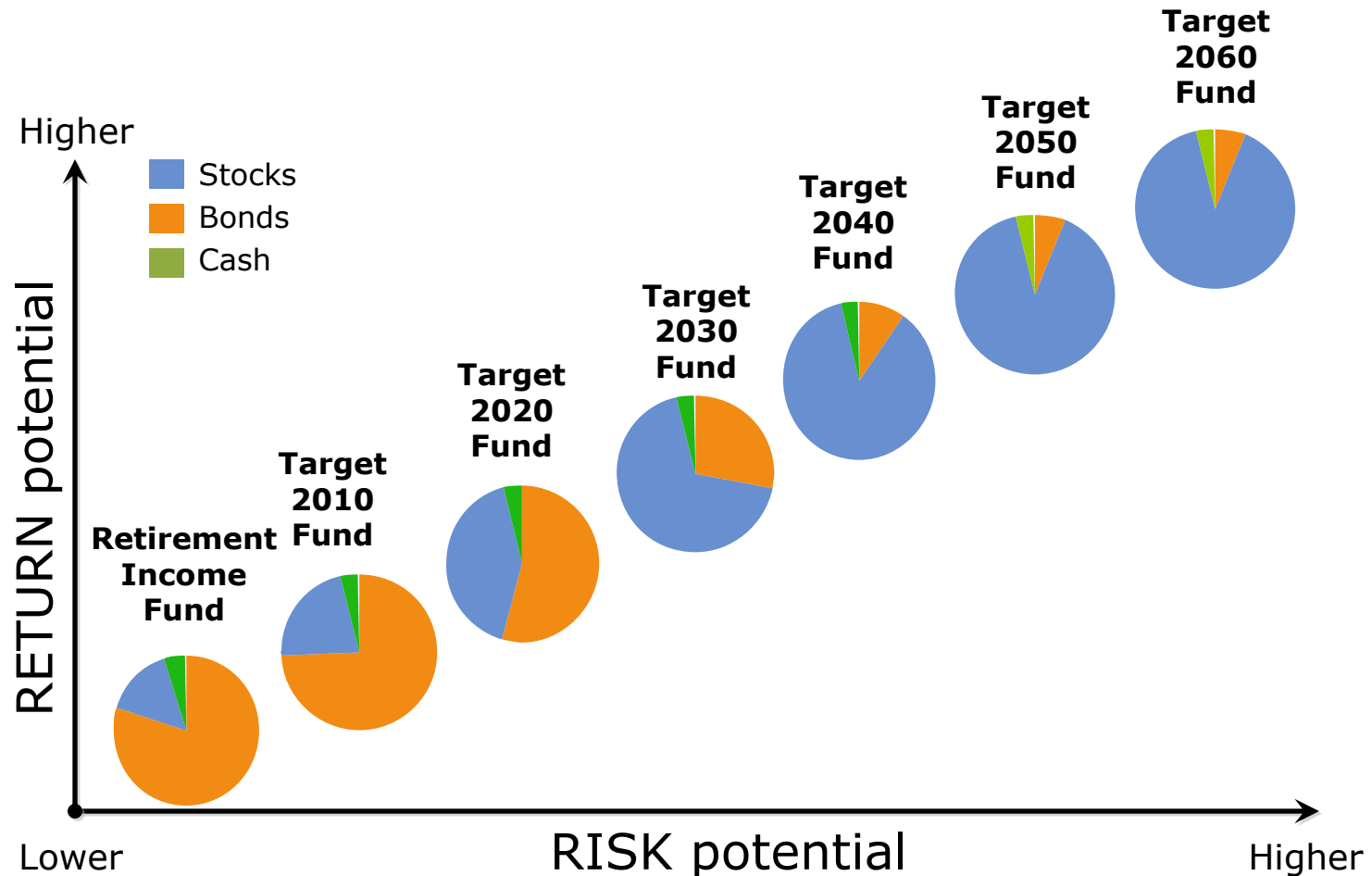
Target date funds

- 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

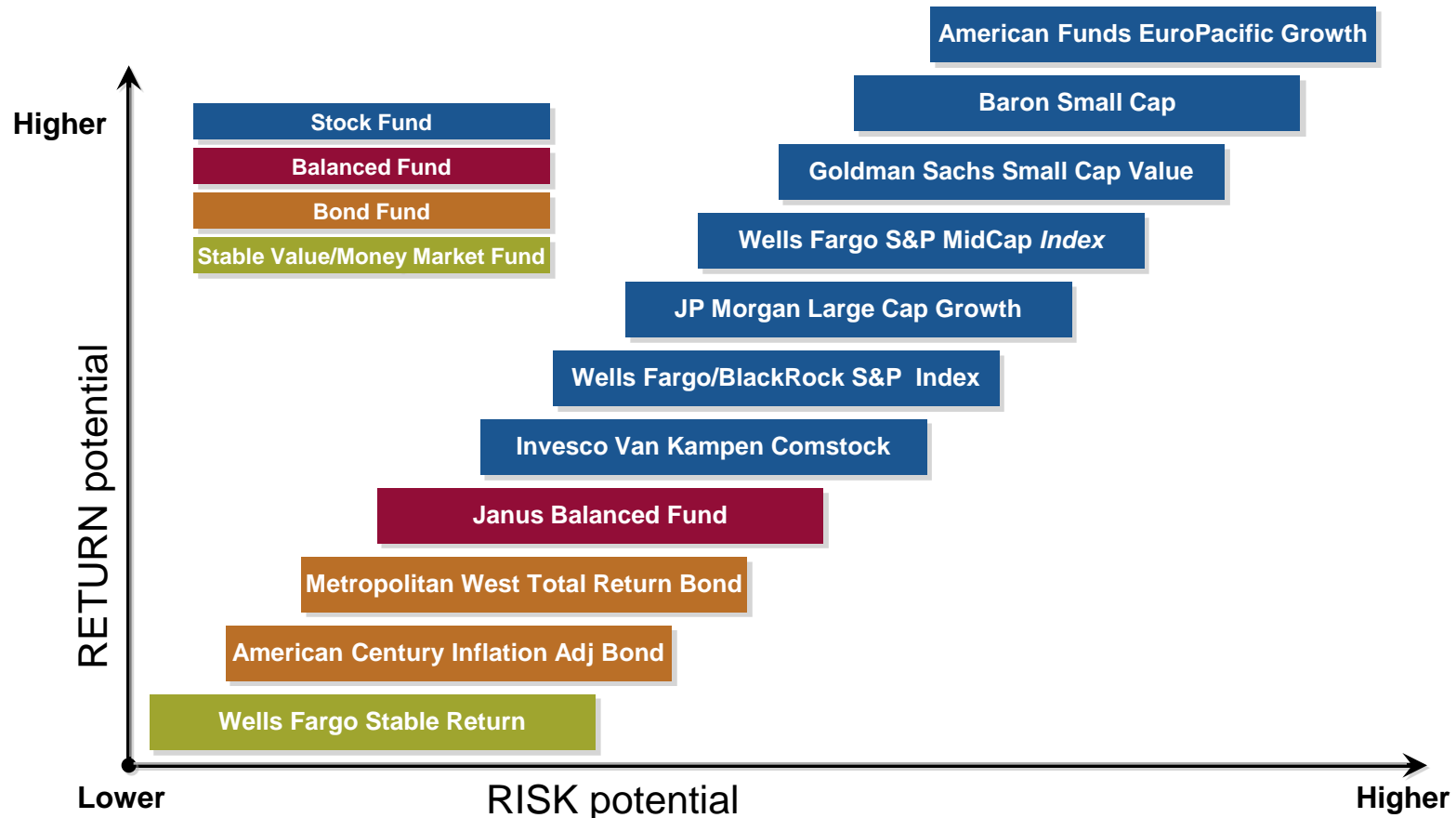


The charts shown above illustrate the relative differences in the Target Date Funds' asset allocations. As the pie charts indicate, there is a decreasing holding of stocks, and an increasing holding of bonds and cash as funds approach their retirement date. Actual allocations of the Wells Fargo Dow Jones 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.

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1 Confirm Your Information

Verify Required

This is the minimum account administrator information. If incorrect, please contact your account administrator to reprogram the account.

General

SALES DEMO 2

Click here to add or edit information.

Exit

Morningstar® Retirement Manager™

1 Confirm Your Information

2 Review Your Strategy

Retirement Strategy Overview

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

Our strategy is designed to help you achieve an annual Retirement Income Outlook of \$35,631. Please click Finish to finalize this strategy.

Learn more about the different strategies.

Retirement Income (?) Current

Goal: \$44,310

Overall Rating (?) ★

Retirement Age (?) 70

Savings Rate (?) 2%

Asset Mix/Risk Level (?) Moderate

Click here to view an alternative strategy.

Click here to review and edit the current strategy.

Exit

Morningstar® Retirement Manager™

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 \$35,631. Please click Finish to finalize this strategy.

We will do the following:

1. Adjust Your Investment Lineup

SALES DEMO 2

Investment Name	Proposed (?) Reallocation %	Future (?) Allocation %
American Funds Europacific Growth R4	14	14
Dreyfus S&P 500 Index	43	43
Goldman Sachs Small Cap Value Instl	30	30
PIMCO Total Return A (5)	3	3
Wells Fargo Advantage DJ Target 2040 R6 (5)	10	10
Total	100	100

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

[See important disclosure information](#)

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

Annual Pre-Tax and/or Roth employee savings rate 4%

You will need to do the following:

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

2. Verify Email Preferences [View Preferences](#)

Exit

<< Back

Finish >>

Fund Performance as of October 31, 2015

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		0.46	1.45	1.73	N/A	N/A	N/A	0.34	0.34
Amer Century Inflat Adj Bond	Inflation Protected Bd	AIANX	-0.17	7.01	5.8	1.74	1.1	4.25	0.27	0.27
Metropolitan West Total Ret	Intermediate Bond	MWTSX	-0.62	4.67	4.16	3.46	4.67	N/A	0.38	0.38
Janus Balanced (N)	Asset Allocation	JABNX	-1.72	0.96	0.03	4.56	N/A	N/A	0.58	0.58
Invesco Comstock Fund A	Large Value	ICSFX	1.99	6.37	2.98	5.36	N/A	N/A	0.40	0.40
WF/BlackRock S&P500 CIT F	S&P 500		-1.67	5.87	4.5	8.86	N/A	N/A	0.19	0.19
JP Morgan Large Cap Growth	Large Growth	JLGMX	-0.4	-2.47	-2.15	7.59	11.44	N/A	0.60	0.60
WF/ BlackRock S&P MC Index CIT N35	Mid-Cap Blend	DMS1	-2.8	9.39	6.28	7.08	N/A	N/A	0.04	0.04
Goldman Sachs Small Cap Value	Small Value	GSSIX	-0.89	9.14	6.69	5.53	13.08	7.66	0.94	0.70
Baron Small Cap Fund	Small Growth	BSFIX	-1.14	5.21	3.8	2.64	10.52	N/A	1.04	0.89
American Funds Euro Gr R4	International Blend	RERGX	0.39	3.18	0.44	1.39	6.62	N/A	0.50	0.50
Vanguard Target Retirement Inc	Retirement Income	VTINX	-0.78	5.17	4.07	3.75	4.92	5.01	0.14	0.14
Vanguard Target Retirement 2010	Target Date 2010	VTENX	-0.8	5.06	3.9	3.99	5.91	4.84	0.14	0.14
Vanguard Target Retirement 2020	Target Date 2020	VTWNX	-1	5.49	3.86	4.72	7.76	5.17	0.14	0.14
Vanguard Target Retirement 2030	Target Date 2030	VTHRX	-0.98	5.52	3.65	4.89	8.84	5.13	0.15	0.15
Vanguard Target Retirement 2040	Target Date 2040	VFORX	-0.96	5.48	3.32	4.9	9.6	5.33	0.16	0.16
Vanguard Target Retirement 2050	Target Date 2050	VFIFX	-0.96	5.48	3.33	4.92	9.61	5.32	0.16	0.16
Vanguard Target Retirement 2060	Target Date 2060+	VTTSX	-0.97	5.44	3.26	4.86	N/A	N/A	0.16	0.16

Dana Kepner plan fees: 0.35%

Your
retirement
plan features



Advantages of saving in your plan

Features	Benefits
Payroll withholding	<ul style="list-style-type: none">• Pay yourself first• Easy and convenient – Automatic Enrollment at 5% of pay
Pretax contributions	<ul style="list-style-type: none">• Reduces current taxes• Earnings grow tax-deferred
Roth 401(k) contributions	<ul style="list-style-type: none">• Earnings 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) permitted

- Tax diversification

Actions & Investments

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Change Investments and Elections

Advisory Services

Research Investments

Withdrawals

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My Dashboard

My Account

Actions & Investments

Loans

Plan Information

Planning & Education

My Contributions

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Research Investments

Withdrawals

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Shortcuts

My Contributions

To change your contribution amount, please make your selections below. Then select **Continue**.


If you choose to participate in the Automatic Increase program, please note that one or more of the Automatic Increase values may have been pre-selected by your employer.

You may contribute a maximum of 80% across all contribution types.

Current Contributions	New Contributions	Automatic Increase ⓘ
EMPLOYEE DEFERRAL Automatic Increase is OFF	4%	
ROTH	0%	Limit 100%
	New amount	0% ▾

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Security Questions Overview

Sign Up to Manage Your Wells Fargo Accounts Online

View and manage your Wells Fargo accounts securely online, and enjoy the convenience of receiving [online only statements](#) automatically for selected checking, savings, mortgage, and trust and managed investment accounts.

Social Security Number (SSN)

-

-

Help

☐ I do not have an SSN.

Account or ATM Card Number

Help

Enter a Wells Fargo account number, loan number, or the number printed on your ATM/Debit Card.

☐ I do not have an account or ATM card number.

Email Address

Why do we need to know this?

Re-enter Email Address

Already Enrolled?

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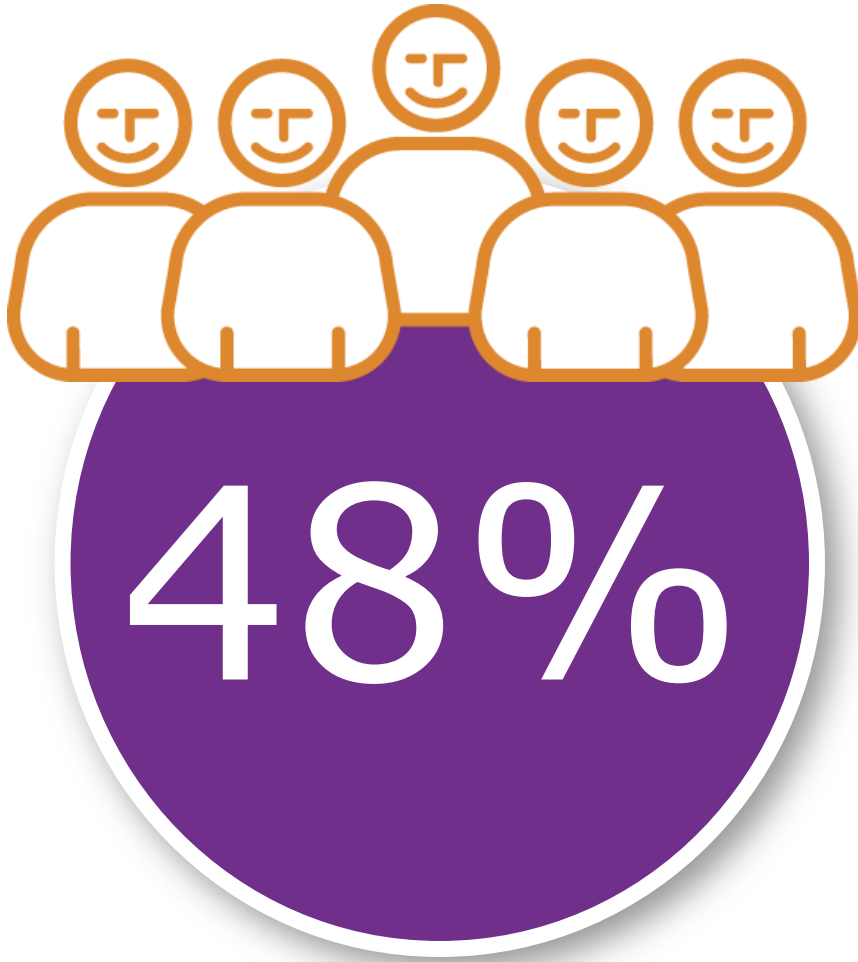
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Importance of calculating what you need



- Only 48% 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.

Personalize your goal

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Loans

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Welcome,
Testjohn 1SMITH

My Retirement Overview

Annual Income: \$65,000 | [Update](#)

1% My Contributions | [How Do I Compare?](#)

67 Retirement Age | [Edit](#)

Retirement Income Estimator

Adjust the options below to see how they impact your estimated retirement income.

! You may have a shortfall in your retirement savings.

Your estimated retirement paycheck is 65% of your pre-retirement annual income. You can also [add other retirement savings](#) to get a more complete estimate. Increasing your contribution amount or retiring at a later age may help you reach your retirement paycheck goal.

My Contributions: 1%

+1%

Save a Little More

+5%

Receive Full Match

+15%

Prepare for the Future

My Contribution Rate

1% | 25%

Employer contributions included in estimate: 1% | [Update](#)

Explore More Options

My Retirement Overview

Annual Income: \$65,000 | [Update](#)

1% My Contributions | [How Do I Compare?](#)

67 Retirement Age | [Edit](#)

\$379,061 Retirement Savings | [Go to Account Summary](#) | [Add/update other savings](#)

Retirement Income Estimator

Adjust the options below to see how they impact your estimated retirement income.

My Years In Retirement: 25

57 Retirement Age 67 Life Expectancy 92 99

Social Security Retirement Benefits

☒ Yes, include Social Security retirement benefits in my estimates.

Select the age you want to start receiving [Social Security benefits](#).

62 Start Age 65 70

My Contributions: 1%

+1%

Save a Little More

+5%

Receive Full Match

+15%

Prepare for the Future

My Contribution Rate

1% | 25%

Employer contributions included in estimate: 1% | [Update](#)

Retirement Income Sources

View By: ☒ Income Sources ☐ Savings

\$150K

\$100K

\$50K

\$0K

70 75 80 85 90

MY ESTIMATED PAYCHECK IN RETIREMENT

\$4,720 / month

65% 80%

RETIREMENT PAYCHECK GOAL

\$5,820 / month

Income Replacement

Use the buttons below to view different retirement paycheck [income replacement goals](#).

70% \$5,100 / month

80% \$5,820 / month

90% \$6,550 / month

Annual Rates of Return

Use the sliders to view your estimate with other [rates of return](#).

Before Retirement 0% 7% 15%

During Retirement 0% 4% 15%

Learn more about the assumptions used in the estimate

Change My Contribution

Learn more about the assumptions used in the estimate

Change My Contribution

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Retirement Services

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Welcome, TestJason O'Connor

You are viewing the following plan: Sample Retirement Plan

My Retirement Overview

CURRENT ANNUAL INCOME: \$50,000 | Update

2% My Contributions | How Do I Compare?

65 Retirement Age | Edit

\$177,662

Retirement Income Estimator

Adjust the options below to see how they impact your estimated retirement income.

! You may have a shortfall in your retirement savings.

Your estimated retirement paycheck is 71% of your pre-retirement annual income. You can also add other retirement savings to get a more complete estimate. Increasing your contribution amount or retiring at a later age may help you reach your retirement paycheck goal.

My Contributions: 2%

Information about the employer match

See how increasing your contribution impacts your estimated retirement paycheck:

+1% Save a Little More

+4% Receive Full Match

+7% Prepare for the Future

Contribution Rate

0% 2% 25%

Explore More Options

MY INCOME

\$5,850 / month

INCOME REPLACEMENT

Social Security Retirement Savings

Retirement Quick View Calculator

Current Age 40 Retirement Age 65

Current Annual Income 40000 Life Expectancy 85

Retirement Savings

Employer Plans 401(k), 457, etc.

Current Balance \$50000

Payroll Deduction % 10%

Company Matching % 4%

Pensions

How much do you expect to receive as an annual pension payment?

Pension Payments start age

Annual Amount \$

Traditional IRAs

Current Balance \$

Annual Contributions \$

Roth IRAs

Current Balance \$

Annual Contributions \$

Other Savings for Retirement

Current Balance \$4000

Additional Annual Savings \$

Future Lump Sum or Lump Sum Pension

Lump Sum Amount \$

Age Received

Rate of Return

Between now and the time you retire 7.0%

During your retirement years 4.0%

Social Security

☒ Include Social Security

☒ Calculate Automatically

Age to Begin Receiving benefits 65

Estimated Annual Payment (in today's dollars) \$12116

Amount will be recalculated after selecting Apply Changes.

Apply Changes

Your Retirement Projection

Experts recommend having 80% income replacement saved for retirement. You are estimated to have 75% income replacement based on the information entered above.

\$5,580 / month \$5,520 / month

80% 79%

Estimated monthly amount needed at retirement \$5,580

Estimated monthly income at retirement \$5,520

Extra monthly savings needed to reach goal \$20

Estimated total savings needed at retirement \$761,000

Total savings projected at retirement \$747,000

Savings projected to be depleted by age 84

Needs Savings


Age 65 70 75 80 85

Age 40 45 50 55 60 65 70 75 80 85

Retirement Paycheck Goal \$5,850 / month

Change My Contribution

Beneficiary Designation Process



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Last Sign On: January 19, 2012

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Account Balance

Personal Rate of Return

Account History

Statements

My Profile

Personal Information

Change PIN for Automated Phone System

Manage Beneficiary

My Profile

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View your personal demographic information

[Change PIN for Automated Phone System](#)
Your PIN allows you access to the automated phone system via the Retirement Service Center

[Manage Beneficiary](#)
Add or update your beneficiary information

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Beneficiary Designation Process

https://retirementservices.wellsfargo.com/wps2/myretirement/Web_Redesign/nt.MyAcc Synoptic Retirement Services - Mana...

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My Settings | Contact Us | Site Map | Wells Fargo Account Summary

My Dashboard My Account Actions & Investments Loans Plan Information Planning & Education

Shortcuts

Account Balance
Personal Rate of Return
Account History
Statements
My Profile
Personal Information
Change PIN for Automated Phone System
Manage Beneficiary
Manage ACH Information
View Tax Forms

Manage Beneficiary

Please indicate your beneficiary's information. ? Help

* Beneficiary Type:	Individual
** Relationship:	<input type="radio"/> Spouse <input type="radio"/> Other
* Name:	
* Contact/Executor:	
* Address Line 1:	
Address Line 2:	
* City:	
* State/Province:	
Country:	
* Zip/Postal Code:	
* Date of Birth:	mm/dd/yyyy
* Tax Information	<input checked="" type="radio"/> Beneficiary has US Social Security or Tax ID number. <input type="radio"/> Beneficiary US Social Security or Tax ID number is not known or is not available.

* Required field
* Not Required if Beneficiary Type is Estate, Trust or Other
* Not Required if Beneficiary Type is Individual or Other

4:20 PM 10/14/2015

Tools and resources available

Risk Tolerance Quiz

Your Asset Allocation Strategy

Answer a few easy questions to find out which strategy is right for you.

Start

01/01/2012 to 03/01/2012
Page 2 of 10

ACCOUNT GROWTH

Account Personal Rate of Return
From 04/01/2011 to 03/01/2012: 4.82%

Date	Balance
04/01/2011	\$80,720.46
03/01/2011	\$80,254.97
03/01/2011	\$74,912.02
03/01/2012	\$90,245.97

The growth of your account can be influenced by a number of factors, including the specific investment options you have selected, the diversification of your investment among asset classes and the contributions to your account. Past results do not predict future results. If you would like to make changes in any of these areas, contact your investment advisor or go online to www.wellsfargo.com/401k for more information.

CONTRIBUTION SUMMARY

For most of us, saving for retirement is one of our most important financial goals.

Visit www.wellsfargo.com/401k to help you plan for the day you stop working.

Employee Directed Money Types	Contribution Rate	Current Period	Year-to-Date
Employee Deferral	6.00%	\$277.14	\$277.14
Employee Deferral	N/A	\$289.59	\$289.59
Employer Match			
Total Contributions		\$866.73	\$866.73

VESTING INFORMATION

Vested balance is the amount that is already yours based on the amount of time you have been working for the employer, as defined in the vesting schedule of your plan. Any difference between your account balance and your vested balance will be forfeited in the event that you leave your employer before you are fully vested.

	Balance on 03/01/2012	Vesting Percentage	Vested Balance
Employee Deferral	\$9,528.47	100%	\$9,528.47
Employer Match	\$9,365.77	100%	\$9,365.77
Employer Contribution	\$17.50	100%	\$17.50
Employer CNEC	\$6,691.38	100%	\$6,691.38
Prior Employer Match	\$14,647.85	100%	\$14,647.85
Total	\$90,245.97		\$90,245.97

ASSET ALLOCATION

	Share Price	Shares	Market Value
10% Money Market/Stable			\$5,130.29
10% Federated Capital Preservation (CTF) Y	\$10.061	507.445	\$5,130.29
11% Bond			\$10,279.50
11% JP Morgan Core BondSelect	\$11.840	867.895	\$10,279.50

(continued)

Current Asset Allocation

SAMPLE PARTICIPANT

Wells Fargo Adv DJ Target 2030 R6

Ticker: WFOOX

Investment Objective

The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2030 IndexSM. The fund invests at least 80% of the fund's total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the Dow Jones Target 2030 IndexSM. As of February 28, 2014, the Dow Jones Target 2030 IndexSM included equity, fixed income and money market securities in the weights of 67%, 29% and 4%.

Asset Class Potential Risk/Return Balance

Target Date 2030-2030

The risk indicator is based on the fund's asset category. More mature and stable value investments are considered lower risk, fixed income and balanced fund investments are considered higher risk, and equity investments are considered the highest risk.

Performance

(as of May 31, 2015)

	3 Month	1 Year	3 Year	5 Year	10 Year
Fund	6.40%	4.59%	11.30%	9.95%	6.21%
Benchmark	5.94%	4.89%	11.12%	10.33%	7.17%

101 Target 2030 TR USD
This benchmark represents an appropriate broad-based securities market index.

Benchmarks are not investments and are shown for performance comparison purposes only.

Portfolio Characteristics

Fund Inception Date: June 10, 2004
Total Assets in Class: \$1,061,059,017.00
Gross Expense Ratio: 0.50%
Net Expense Ratio: 0.30%
Portfolio Turnover Rate: 26%

Annual Total Returns

Bar chart showing annual total returns from 1995 to 2014. Fund returns are shown in blue, and benchmark returns are shown in yellow.

Asset Allocation

(as of April 30, 2015)

59.98%	U.S. Stock
24.60%	U.S. Bond
18.39%	Non U.S. Stock
7.29%	Non U.S. Bond
4.82%	Other
4.68%	Cash
0.20%	Preferred

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any action taken in reliance thereon. An investor should consider the fund's 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, when available. To obtain a copy of the prospectus, please contact the fund company or call a retirement service representative. Please read the prospectus carefully before investing.

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You are viewing the following plan: SALES DEMO 1

Shortcuts

Account Balance

By Contribution

By Investment

Balance Matrix

Portfolio Mix

Personal Rate of Return

Account History

Statements

My Profile

By Investment

Current Investment Balances

Pie chart showing current investment balances by asset class.

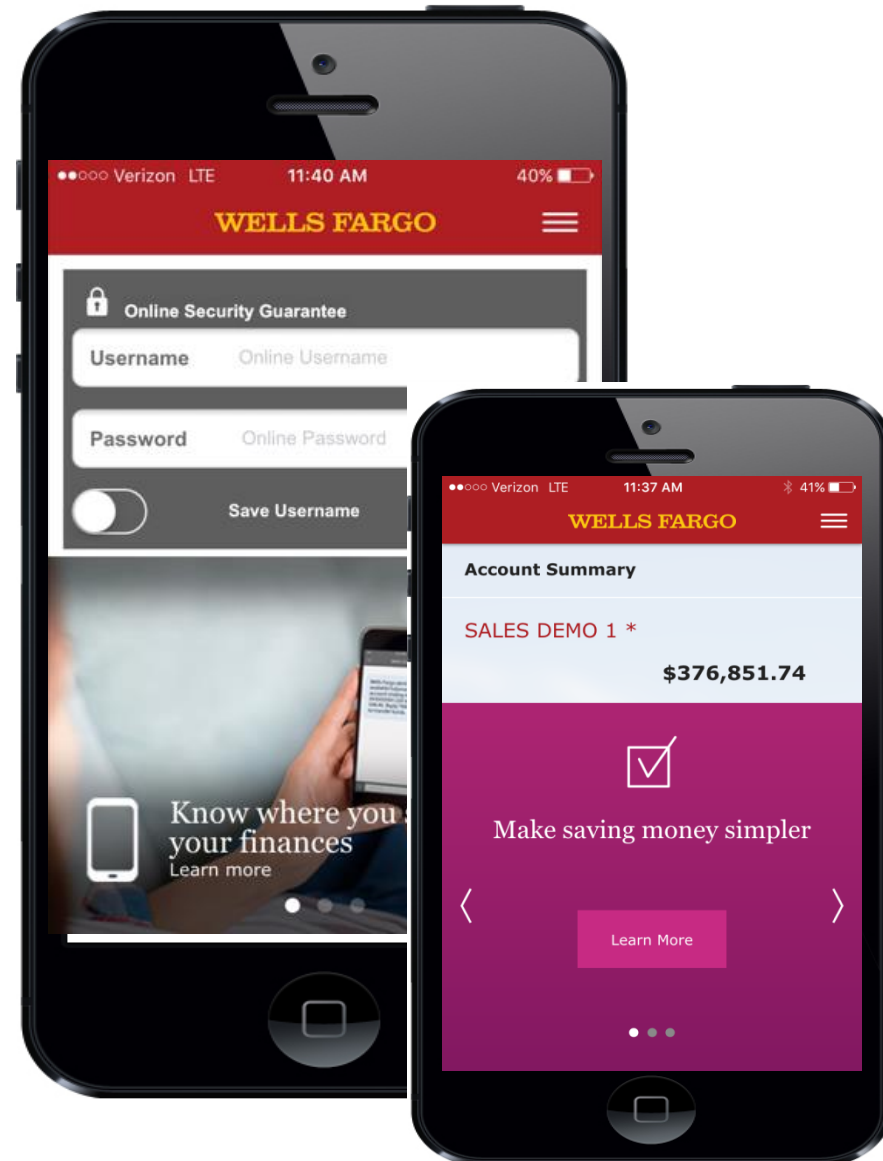
- 0% - Wells Fargo Stable Return Fund N
- 0% - zzPIMCO Total Return Fund (Class A)
- 0% - Oppenheimer International Bond A
- 48% - Dreyfus S&P 500 Index
- 5% - Wells Fargo Advantage DJ Target 2030 R6
- 34% - T Rowe Price Equity Income R
- 7% - Goldman Sachs Small Cap Value Inst
- 6% - American Funds EuroPacific Growth R4



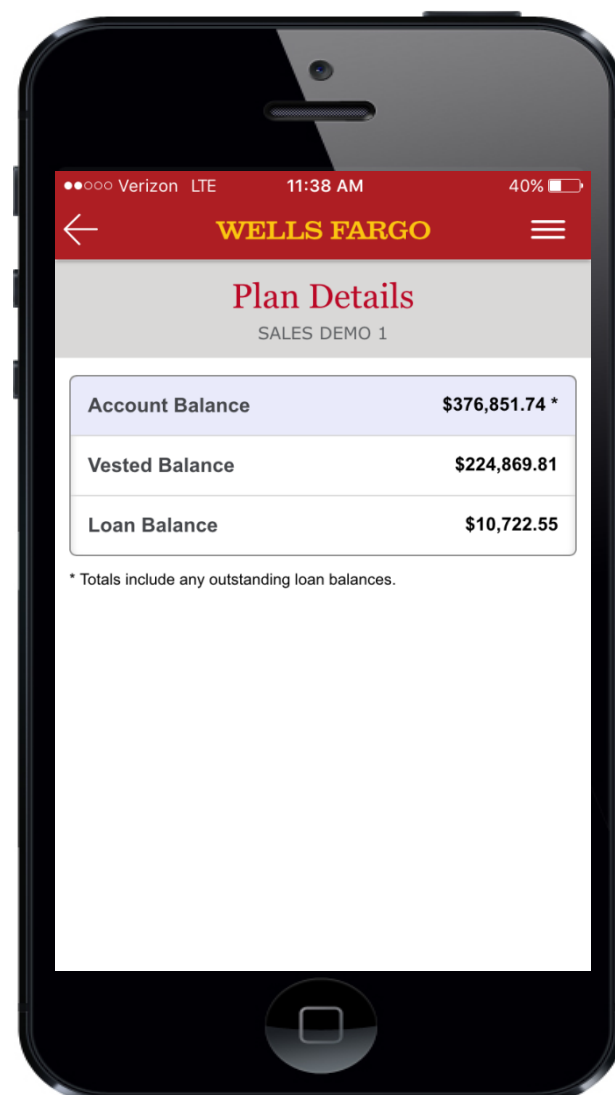
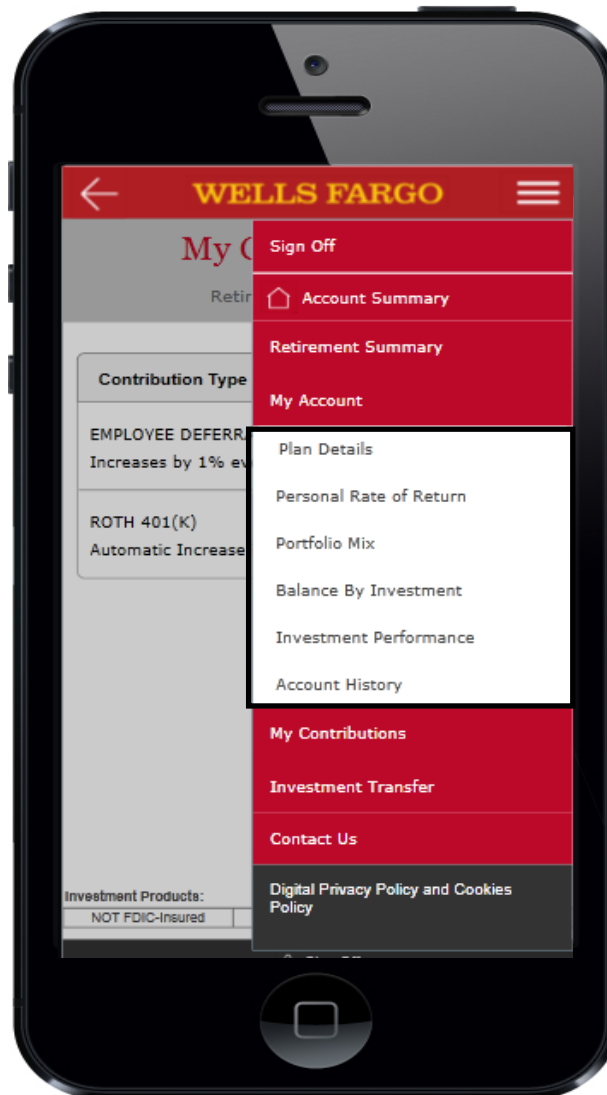
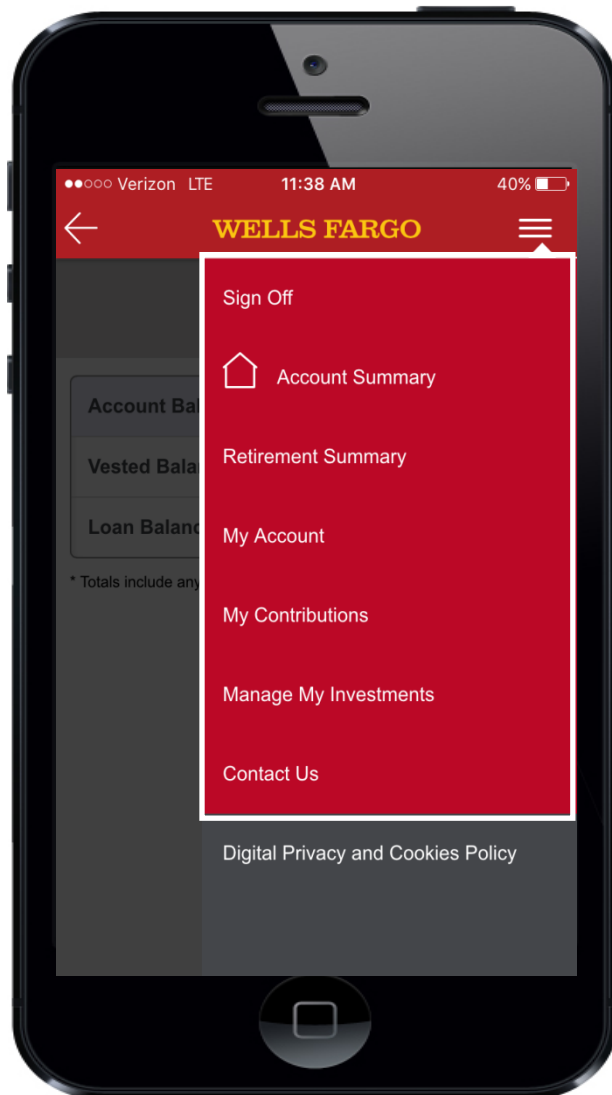
Mobile
experience

More ways to manage your account

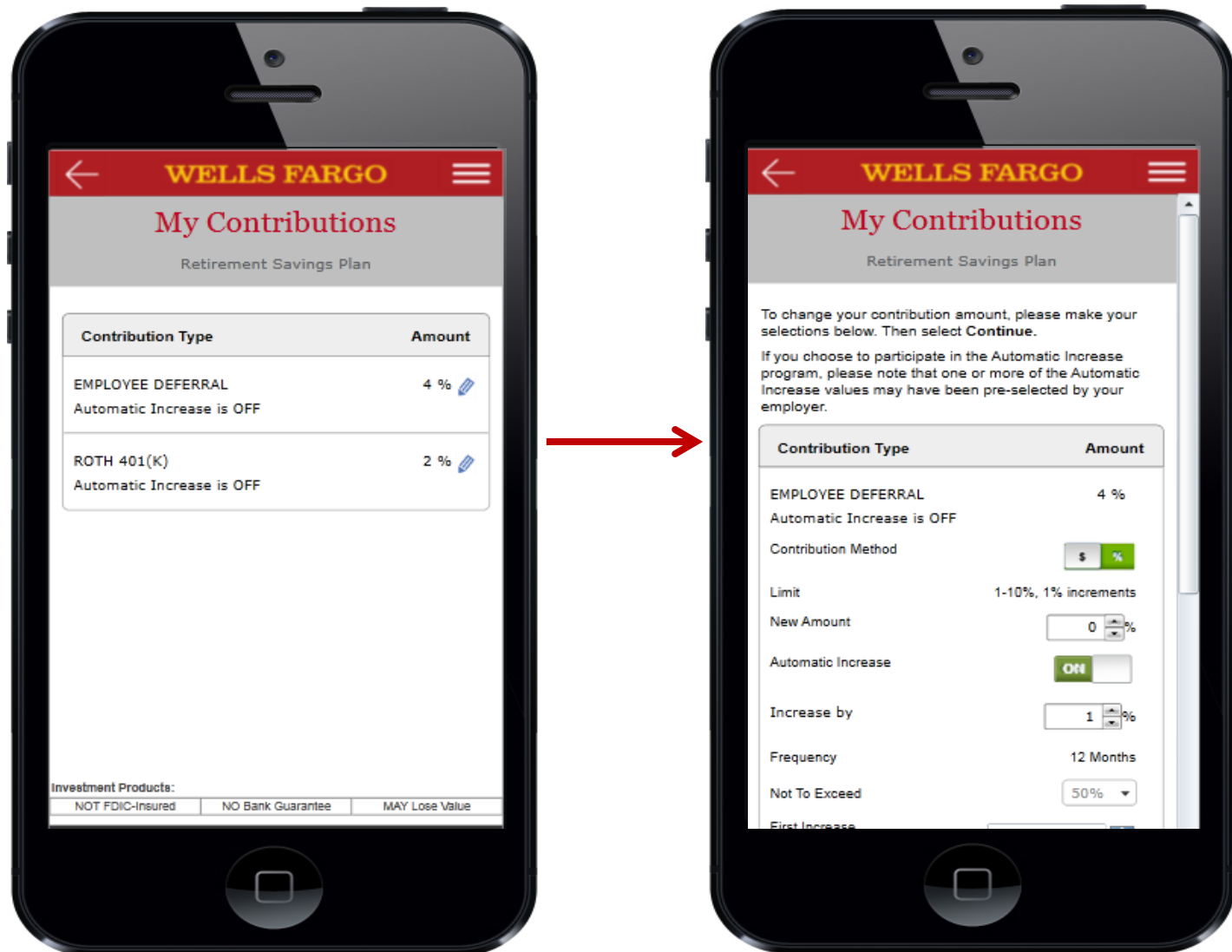
- Use your phone to sign on to wells Fargo.com or through the Wells Fargo mobile app
- Use your same username and password



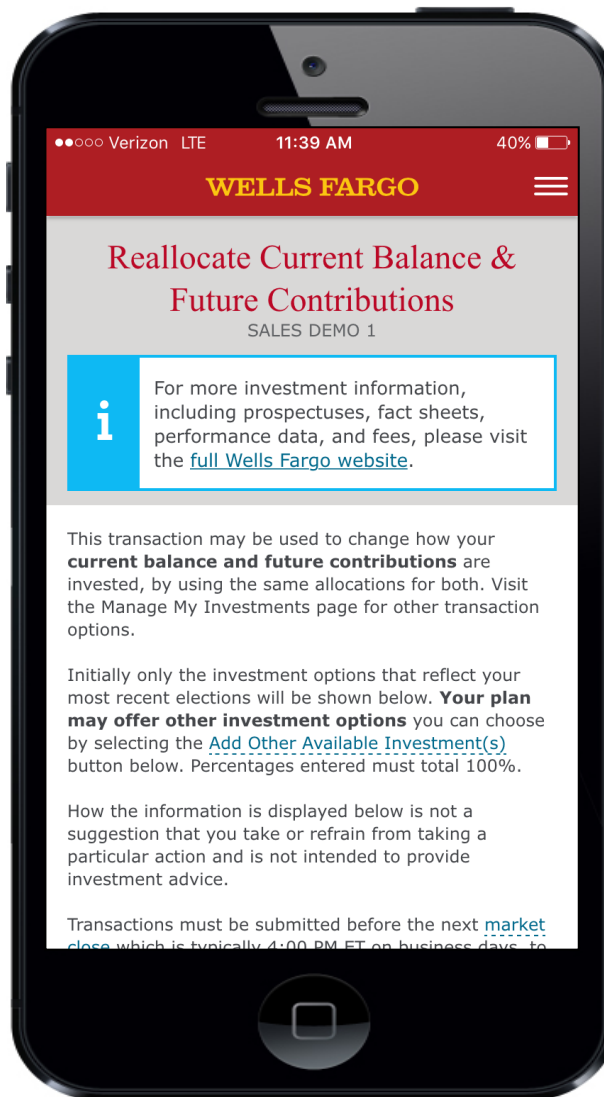
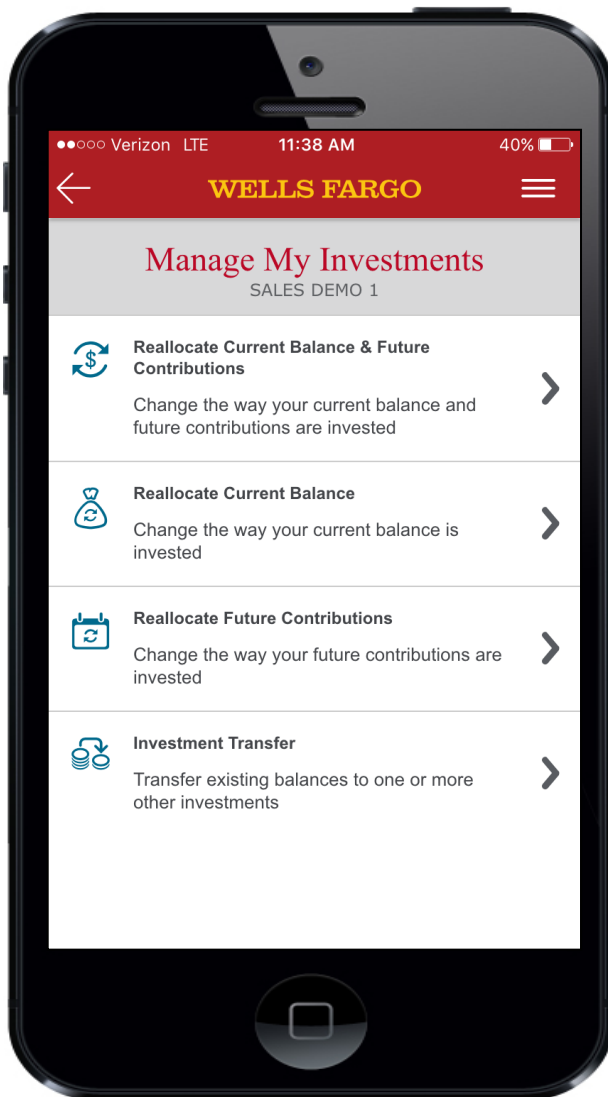
View your account information



Make changes to your contribution amount



Make investment transfers



Thank you

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