

amount invested. The guarantee gives investors more peace of mind and the confidence to invest.

Giving customers peace of mind is also the main goal of our life insurance products. Most Americans with annual household incomes of \$100,000 or more lack sufficient life insurance to replace their salaries, according to our 2003 survey. Sixty-five percent of respondents had less than \$500,000 in life insurance, and 38 percent did not review their coverage after a major life event. We're the number-one provider of variable life insurance in the United States, and in 2003 we expanded our portfolio of universal and whole-life insurance products to meet a broad range of customer objectives.

Our growing mutual fund family also provides customers with a wide range of options. We offer 23 equity mutual funds for customers who want to build wealth over the long term. And our 11 fixed-income funds serve customers who need income now.

An ever-expanding mix of investment products and features helps financial professionals meet their customers' ever-changing needs.

A sound financial plan provides peace of mind.

Bill Branigan, operations area manager for Wells Fargo Card Services in Des Moines, Iowa, and his wife, Diane, recently bought and customized a bus to use for visits to their three grown children. Back home their investments will be in the care of Joel Worsfold, financial consultant with Wells Fargo Investments in Des Moines. The Clive, Iowa, couple have our mutual funds and variable annuities—the latter with The Hartford's Principal First feature—in their portfolio.

