



Tools to help you make the most of your retirement plan

Two easy ways to access and manage your retirement account

You can access and make changes to your account by signing on to the Wells Fargo website or by calling us. This guide is designed to help you manage your account online and learn more about how to access your account by phone.

Go online wellsfargo.com

From the comfort of home or virtually anywhere, day or night, you can access your retirement account online. Once you sign up, you can use the website to do everything from calculating how much you may need in retirement to choosing how much you want to save and how to invest it.

First time user?

To get started, follow these simple steps:

1. Choose **Sign Up** at the top of the page.
2. Answer a short series of questions; be sure to check the box indicating you do not have an account number.
3. Click the name of your retirement plan account.
4. Select your ePreferences.

Have other Wells Fargo accounts?

Sign on using your existing username and password, then select the name of your retirement plan. Don't automatically see your retirement plan account in your account summary? Once you've signed on, visit the **Account Services** tab, then under **Account Information**, select **Add Accounts**. Your retirement account should be available to add.

Managing your account online

Once you are enrolled in your company's retirement plan, managing and updating your account online is simple. Some of the things you can do online include:

- Check your balance
- Change your contribution rate
- Choose investments
- View your account transaction history
- Update your beneficiaries

Call us **1-800-SAVE-123 (1-800-728-3123)**

You'll need your Social Security number (SSN) and your personal identification number (PIN), which is initially the last four digits of your SSN. You'll be required to change your PIN the first time you call.

The Retirement Service Center offers 24-hour automated account access. Representatives are also available Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

Managing your account by phone

Accessing, managing, and updating your account over the phone is simple. Some of the things you can do over the phone include:

- Enroll in your plan
- Increase your contribution rate
- Update your beneficiaries
- Choose investments
- Get a free retirement consultation

Do you know where you stand? Find out on page 2.

Find out where you stand

Find out if you're on track for retirement using tools available to you online or by phone.



Check your retirement status

Are you wondering whether you're on track toward a comfortable retirement? We offer a fast and easy way to help you find out if you're on track or making progress, and will help you get started with savings tips if you haven't started saving for retirement already.

To get started, simply sign on to your account at wellsfargo.com and select your retirement account. At the top of the **Dashboard** page, you'll see your retirement saving status.



Retirement consultation



Our trained retirement specialists will conduct a brief, one-on-one phone consultation, to understand your vision for retirement and help you estimate what you should consider saving.

To get started, call **1-800-SAVE-123 (1-800-728-3123)** and ask for your free retirement consultation.

Take the next step

Wells Fargo offers a variety of online tools and resources designed to help with your retirement planning. While visiting the website, you can use interactive calculators, listen to online seminars, read articles, and interact with us using our Social Media Resource Center. To get started, sign on to your account at wellsfargo.com and select your retirement account on the summary page. Most of the tools listed below can be accessed by selecting **Planning & Education**, then **Education Resource Center** from the top navigation menu.

Articles and checklists

Learn more about trimming your expenses, paying down your debt, and taking advantage of the Saver's Credit. Go online to read more and use online tools on a variety of topics, like:

- *Retirement planning checklists for those in their 20s, 30s, 40s, 50s, 60s, and 70s and beyond*
- *Make the most of your 401(k)*
- *How to dig yourself out of debt and save at the same time*

Social Media

Ask questions and share your perspective on retirement, investing and other money matters. When you visit the Social Media Resource Center, you'll find links to:

- *Beyond TodaySM blog*
- *AdvantageVoiceSM blog*
- *Facebook (facebook.com/wellsfargo)*
- *Twitter (@WellsFargo)*
- *YouTube (youtube.com/wellsfargo)*
- *LinkedIn (linkedin.com/company/wells-fargo)*
- *Google+ (plus.google.com/+wellsfargo)*

Spanish materials

Visit wellsfargo.com/spanishretirement for articles and online seminars on topics such as:

- *Preparing for retirement at any age*
- *Finding ways to save more*
- *Retirement planning checklists for those in their 20s, 30s, 40s, 50s, 60s, and 70s and beyond*

Calculators

A few examples of the types of calculators available include:

- *401(k) Contribution Calculator*
- *Asset Allocation Profiler Calculator*
- *Find the Money to Invest Calculator*
- *Retirement Quick View Calculator*

Seminars and videos

Listening to a recorded seminar is a great way to get more in-depth information on financial topics. Seminars cover a number of easy-to-understand topics, such as:

- *Small steps to big retirement savings*
- *Key retirement planning actions to take now*
- *Budgeting strategies for better financial health*

iCharts

These interactive charts cover an assortment of subjects to help you determine how you can reach your goals.

A few examples include:

- *Making your nest egg last*
- *Rebalancing your asset allocation*
- *Retirement savings: The big difference a little bit extra could make*