

This is the start of something big.

Don't wait another day to take control of your financial future.



Wells Fargo Institutional Retirement and Trust
1525 West WT Harris Boulevard
Charlotte, NC 28262-8522

Your future starts here

Enroll in your retirement plan today



When saving for your future, there's no time like the present

Take a look at the example below to see for yourself the benefits of enrolling in the <plan name> today. We used your current age, <salary/a sample salary of \$<xx,xxx>>, a sample pretax contribution rate of <X>%, and an estimated retirement age of 6<5>.



By starting now instead of waiting <five> years, you could have \$<XX,XXX>* more for retirement.

*And it will only cost you about \$<X.XX> out of your <weekly> take-home pay.**

*All estimates are based on a retirement age of <67>, <X>% contribution rate, <7>% annual return on investment prior to retirement, and <2>% annual salary increases. <Estimates do not include matching contributions.> Examples are for illustration purposes only. 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 investment program and cannot guarantee that you will meet your retirement savings goal.

Let's get started

Enroll by completing the tear-off card below, or:



**<If Easy Enroll:
Go mobile:**

Text RETIRE to 93557.* We'll send you a message with a link. Select the link, and follow the directions to quickly enroll in options pre-selected by your employer. To personalize your enrollment and choose your own investments, see the options below.



Go online:
wellsfargo.com/enrollment

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Call us:
<1-800-728-3123>

Retirement service representatives are available Monday through Friday from <7:00 a.m. to 11:00 p.m. Eastern Time.>

<* Standard text messaging rates may apply.>

Extra savings for retirement

Make sure you contribute at least <x>% to take full advantage of <company name>'s matching contributions.



Yes, I want to start saving for my future

I want to make <pretax/Roth> contributions of <10>% <6>% <4>% other____% of my pay.*

I understand my contributions will be automatically invested in the <default fund name>.

Name: <Name>
Date of birth: <XX/XX/XXXX>
IID: <XXXXXXX>
Plan ID: <XXXXXXX>

Signature: _____ Date: _____

Please sign, date, and return this card in the enclosed envelope.

You will receive a confirmation by mail once your enrollment is complete. By signing this form, you are authorizing Wells Fargo to process this transaction with respect to the <Plan name>. You are authorizing your employer to deduct the indicated amount from your <pretax/after tax> pay. You also understand that this resulting transaction supersedes any previous contribution election you have on file. However, if you have existing investment elections on file, both future and existing contributions will remain invested as previously selected. After enrolling, please remember to complete your beneficiary election.

*You may contribute <X>% to <X> % of your salary, <up to \$18,000, the IRS maximum for 2016/up to \$<XX,XXX>, the plan's maximum allowable annual amount>.

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Wells Fargo Bank, N.A. and its affiliates, including their employees, agents, and representatives do not act as investment advisors or investment fiduciaries with respect to the selection of participant-directed investment options of any retirement plan. The plan sponsor, plan investment committee, or other plan fiduciary must make an independent decision about which funds to include in the plan.

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Don't forget your loved ones

After enrolling, make sure you name a beneficiary for your account. <For more information contact your benefits representative.>



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