Happy birthday, <Name>!





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

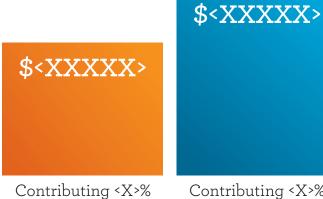
<First Name> <Last Name> <Address 1> <Address 2> <City> <State> <Zip Code>

<Name>, you deserve something special for your birthday!



This year, treat yourself to a little more for your future!

Luckily we don't count the years to retirement in dog years, but your retirement will come faster than you think. You are currently saving <x%>. Get closer to your retirement goal by saving <X>% more this year. It could mean over<\$XXX,XXX> more in <X> years!



Contributing < X>%

Increase in savings* = \$<XX,XXX>

Saving <current +1/2/3>% now will only cost you about \$<XX.XX> in <weekly> take-home pay.*

Come on, you're worth it!

<The icing on the cake!

For every \$<X> you save, <Company name> contributes <Y>%, up to <Z>% of your salary. Save at least <Z>% to get the full match!>

Three ways to treat yourself to a little more in retirement



Go online: wellsfargo.com

Change your contribution rate using your computer or smartphone.



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

Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.



Complete this card

Mail it back to Wells Fargo in the enclosed envelope.

*All estimates assume: your current age, current annual salary, current account balance, and a retirement at age <67>. Also assumes a <7>% average annual investment return and <2>% annual salary increases until retirement. 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<, except for the take-home pay example>. Projected balances do not include any employer contributions. Wells Fargo cannot guarantee results under any savings or investment program and cannot guarantee that you will meet your retirement savings goal.

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Step (1

$ec{ec{ec{ec{v}}}}$ Yes, I would like to increase the amount I am contributing to the <Test Plan ABC><(123456)>

Select your contribution rate increase below.
\square I want to increase my <pre>cpretax/Roth</pre> contribution rate from <current< td=""></current<>
rate>% to:**
<6>%<5>%<4>%% (other)
□ I want to increase my Roth contribution rate from <current rate="">% to:</current>
<6>%<5>%<4>% (other)

Note: you can increase both your pretax and Roth contributions.>

Step (2

<first name=""> <last name=""></last></first>		
Signature:		
Date:		
Plan number:	<plan id=""></plan>	
IID:	<iid></iid>	

By signing this form, you are authorizing Wells Fargo to process this transaction with respect to the <Plan Name>. You are authorizing the plan's sponsor to deduct the indicated amount from your pay. By signing this form, you also understand that this resulting transaction supersedes any previous contribution elections you have on file for your account.

 $^{**}You may contribute < X>\% \ to < X>\% \ of your salary, < up to \$18,000 \ the IRS \ maximum \ allowable \ for this year>< up to \$< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XXX>, the plan's maximum \ allowable \ for this year>< up to $< XX,XX>, the plan's maximum \ allowable \ for this year>< up to $< XX$ f$ $annual\ amount>. < If\ you\ are\ age\ 50\ or\ older,\ and\ if\ you'\ plan\ allows,\ you\ may\ contribute\ < up\ to\ an\ additional\ $6,000>< up\ to\ $<XX_XXX>$,\ the\ plan's\ maximum\ plan\ allows\ plan\ pl$ allowable amount>.> Your contributions will continue to be invested according to your current investment elections on file. <Contribution amounts must be in whole numbers. > Your contribution rate will be increased as soon as this form has been processed.

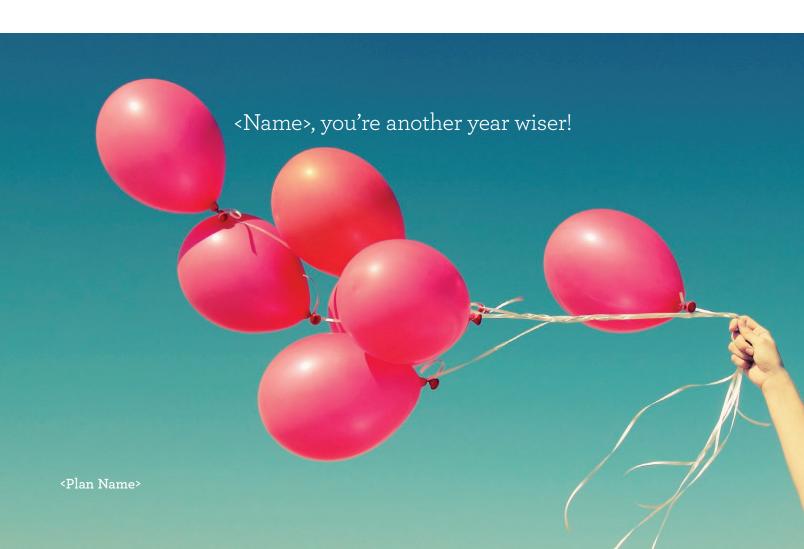
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This year, treat yourself to a little more for your future!

Everyone knows that saving more for retirement is a wise choice. You are currently saving x%. Saving just 1/2/3% more could mean over x0 more in x0 years!



Increase in savings*
= \$<XX,XXX>

Saving <current +1/2/3>% more now will only cost you about \$<XX.XX> in <weekly> take-home pay.*

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Step 1

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Select your contribution rate increase below

Select your contribution rate increase below.
☐ I want to increase my <pre>cpretax/Roth</pre> contribution rate from <current pre="" rate<="">% to:**</current>
<6>%<5>%<4>%% (other)
< I want to increase my Roth contribution rate from <current rate="">% to: <6>% <5>% <4>% % (other)</current>
Note: you can increase both your pretax and Roth contributions.>

Step (2)

<first name=""> <last name=""></last></first>		
Signature:		
Date:		
Plan number:	<plan id=""></plan>	
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