




Understand the options for your retirement savings in <plan name>

<Name>, now that your employment with <company name> has ended, you have an important decision to make about your retirement savings of <insert amount*>.

What you choose to do with your account balance can have a significant impact on your future savings. Take a few minutes to review and understand the information in this packet. The chart below gives you a high-level overview of your options and should not be considered a comprehensive list of all your options. For more details, read the **Distribution Election Notice**.

<A Wells Fargo distribution consultant may contact you to explain your retirement savings options and answer any questions you may have.>

 We are here to help educate you about this important decision, call <1-800-XXX-XXXX> to speak with a Wells Fargo <distribution consultant**>, <Monday through Friday> from <8:00 a.m. to 9:00 p.m. Eastern Time.>

The information shown below is not intended to suggest that you engage in or refrain from taking a particular course of action. <See back of flier for information on additional options and an illustration showing how these options may effect your current savings.><See back of flier for an illustration showing how these options may effect your current savings.><See back of flier for information on additional options.>

<p>Leave your retirement savings in your former employer’s retirement plan</p> <ul style="list-style-type: none"> • Savings keep their tax-favored growth potential • Can typically keep current investments • Account subject to the rules and investment options of the employer’s plan (see Distribution Election Notice) • Additional contributions not allowed 	<p>Move your retirement savings to a new employer’s retirement plan (if applicable)</p> <ul style="list-style-type: none"> • Savings keep their tax-favored growth potential • Account subject to the rules and investment options of your new employer’s plan • Retirement savings kept in one account • Check if new employer plan allows this option
<p>Move your savings into an IRA</p> <ul style="list-style-type: none"> • Savings keep their tax-favored growth potential and allow for account consolidation • Access to a wider-variety of investment options • Available through many financial service providers, including Wells Fargo • Consider fees and services when comparing IRA and employer plan options*** 	<p>Withdraw your savings as cash</p> <ul style="list-style-type: none"> • Immediate availability of assets; withdrawal amount is added to current year income • Loss of retirement savings and future tax-favored potential growth • 20% mandatory withholding for federal tax and potential additional state withholding • Possible 10% IRS early withdrawal penalty if under age 59½

<Guaranteed retirement income*>

<Guaranteed Income Fund — Since you have a balance in <Prudential IncomeFlex fund++><and x fund+++>, your guaranteed retirement income may be affected by the distribution option you select. Please read the Distribution Election Notice for more information.>

<*Guarantees are based on the claims-paying ability of the issuing company and are subject to certain limitations, terms, and conditions.>

Potential effects on your current retirement savings of \$<10,000*>

\$<38,697>¹

Potential account value in <20> years if you keep your savings invested

\$<6,000>²

Potential value if you take a cash payout today

¹Projected account balance before taxes if your balance were to continue to grow at an average annual interest rate of <7>% for <20> additional years. Estimates are based on the assumptions noted, do not take into account fees/expenses and do not guarantee or imply a projection of actual results.

²For illustrative purposes only. Assumes a 25% federal tax bracket, 5% state and local tax rate<, and 10% early withdrawal penalty>. Taxes may vary. Depending on the tax bracket, the taxes owed at the end of the year may be higher or lower.

*Vested balance as of <insert date>. This figure and others throughout the kit are rounded to the nearest dollar.

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***Additional considerations for moving your savings into an IRA include, services offered, investment options, when penalty free withdrawals are available, treatment of employer stock, when the required minimum distribution may begin, protection of assets from creditors, legal judgments and bankruptcy, and generally may involve higher costs.

Investments and Income Products

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE