



How did you determine my estimated retirement savings?

Our research shows you may need to replace about 80% of your pre-income on an annual basis in retirement.

We used the following assumptions and personalized information to determine your suggested contribution rate:¹

If you have other sources of retirement income you'd like to take into consideration, sign on to your account at wellsfargo.com and select your retirement account. **Select the Modify your assets and information** link to update your information.

Where you're at now:

Age: <xx>
<Current annual salary: \$<xx,xxx> <optional description>>
Current contribution rate: <x>%
Current account balance: \$<xxx,xxx>
Current account balance<in <plan name>>: \$<xx,xxx>

Our projections:

Projected retirement savings by age 65: \$<xxx,xxx>
Retirement savings goal: \$<xxx,xxx>
<Employer contributions: <match description>>
<Employer contributions: <profit sharing description>>

¹All estimates assume: retirement at age 65, 7% average annual investment return until retirement, 4% average annual investment return after retirement, retirement will last 20 years, your <and your employer's current> contributions will continue at the current rate<s>, 2% annual compensation increase, 3% annual inflation, and you will need 80% of your pre-retirement income during retirement. Estimated annual Social Security benefits shown are based on estimated calculations found at www.ssa.gov, this amount does not reflect the actual Social Security benefit you will receive at retirement.<Optional plan-specific additional disclosure.>

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. Assumptions, including the percentage of pre-retirement income needed in retirement, may not be representative of your situation. Wells Fargo cannot guarantee results under any savings or investing program and cannot guarantee that you will meet your retirement savings goal.

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



Are you On track?

See your personalized progress inside



<Plan Name>

<First name>, you appear to be off track



Monthly income goal: \$1,608

Projected monthly income: \$880

Our research shows you may need about 80% of your pre-retirement income on an annual basis in retirement. For you this may be about \$<1,608> of monthly income.¹

If you plan to retire at age 65, we estimate you'll have about \$<880> of monthly income in retirement. Based on our starting target goal of 80% income replacement, this may not be enough.¹

Take action today

How much should you consider saving?



Your current <total> contribution rate is <xx>%<*>

Your suggested contribution rate: <xx>%<*>

Next step: Consider saving more

Most Americans indicate they could save a little more.** Every little bit helps you reach your goals. Here's how:



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Select your retirement account on the summary page. If it's your first time using the website, select **Enroll** at the top of the page. Once signed on, select the name of your retirement plan then **Actions & Investments** from the top navigation menu, then **Payroll Contributions**.



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

Representatives are available from <7:00 a.m. to 11:00 p.m. Eastern Time>.

Or simply return the attached card

*Our records indicate you currently have multiple contribution types.

**2014 Wells Fargo Gallup Investor Optimism Survey.

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Did you know?

You are missing out on some of your match

<Company Name matches your contribution, adding match formula>. If you aren't saving <max match>, you're missing out on this great benefit.

Be sure to save at least <X>%.

Automatic increases: an easier way to increase your contribution rate

Your plan offers a program with a simple way to automatically increase your savings on a regular basis.

- **It's easy.** You choose how much more you want to save each year, and it happens automatically!
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I want to increase my pretax contribution rate from <current rate %> to ___%*

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Note: Your suggested contribution rate can be a combination of regular pretax and Roth contributions.

<Joe Participant>

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*You may contribute up to \$18,000, the IRS maximum allowable amount for 2015, or your plan's maximum, whichever is lower. <If you are age 50 or over, and if your plan allows, you may contribute up to an additional \$6,000.> Your contributions will continue to be invested according to your current investment elections on file. Your contribution rate will be increased as soon as this form has been processed.

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Did you know?

Saving may be more affordable than you think

See how a 1% pretax contribution rate impacts your retirement savings and may not cost you much.

Additional weekly out-of-pocket cost to you	\$<4.90>
Total additional savings after <xx> years	\$<56,000>

Estimates assume a single filer with one exemption for your annual income on file and a 7% annual rate of return.

Looking for a way to save more?

If you are age 50 or older (or turning 50 during the year) you can set aside additional dollars —called “catch-up” contributions — **above** the IRS standard limit of \$<18,000> for employee contributions. Catch-up contributions are a convenient and easy way to save even more for your retirement.

Catch-up contributions allow you to save an additional \$<6,000>, up to a maximum yearly contribution amount of \$<24,000>. This means you could save \$<xx,xxx> more for retirement by making catch-up contributions for <years to retirement> years!

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More ways to close your savings gap

You may need to look for additional opportunities to save money for your future, which can go a long way to closing a savings gap. Here are some ideas:

- Watch this video, *Small ways to save big*, and see how small, simple lifestyle changes can free up money to save for the future.
 - Visit youtube.com/wellsfargo and select the **Retirement playlist** from the **Your Financial Journey** section.
- Empower yourself with financial knowledge and resources. Check out *My Financial Guide* to help you assess your needs, plan for your goals, and take the next step in your savings journey.
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