WELLS FARGO

Institutional Retirement and Trust

Educating participants

Together we'll go far

Why participants need retirement education

Workers with 401(k) plans . . .

Have **saved 4 times more** than those without access when they saved consistently.

75% said they wouldn't have saved as much if they didn't have a 401(k) plan.

84% feel more secure about their retirement because they are contributing to a 401(k) plan.

Source: 2015 Wells Fargo Retirement Study.

Inspiring action through education

We follow a Next Best Step approach to inspire employees to take action and achieve greater retirement security. Using 80% income replacement as the long-term goal, we deliver relevant, personalized messages through multiple channels to help participants take the steps needed to reach the larger goal.

Our education programs are built around having a conversation with your employees. We focus on what's important to them and zero in on the obstacles to saving. We use examples to illustrate how saving for retirement is an achievable goal. And we leverage technology to drive immediate action around enrolling, increasing contributions, and appropriate asset allocation. All of our programs are specially designed to engage, educate, and entertain adult learners. This approach enables them to learn faster, easier, and with less stress.

In-person or online, our workshops, webinars, and recorded sessions deliver the retirement knowledge your participants need to take the next step forward in their retirement planning.

What our workshop participants say…

“***The workshop was very helpful for unanswered questions I had.*** *I will definitely get more involved with my 401(k).*”

Houston, TX

“***It’s nice to have a women-focused workshop.*** *I think it allows more comfort in asking questions.*”

Owatonna, MN

“*Excellent workshop!* ***This was the first 401(k) meeting that has ever kept my interest.***”

Rapid City, SD

“*I found getting information face to face with a person was much more helpful than on the phone or reading literature or web information.*”

Houston, TX

“***Presenter was informative, knowledgeable, and engaging.*** *Class was very helpful and encouraged me to change my % rate this evening.*”

Washington, DC

“*Cleared many things up for me.* ***Encouraged me to become active with my 401(k).***”

Rochester, MN

“Este taller ha sido el major que he tomado. Directo y senicillo facil de entender.”

Guaynabo, Puerto Rico

Education when, where, and how participants want it

Group workshops

- Interactive, engaging, and comfortable atmosphere
- Adult learning techniques to resonate with all types of learners

94% of participants are satisfied with our workshops[1]

One-on-one meetings

- Focus on 80% retirement income replacement
- Assistance for pre-retirees[2]

Workers who have done a retirement savings needs calculation are more likely than those who have not to say they feel very confident about affording a comfortable retirement.[3]

Online

- Live and recorded webinars for ultimate flexibility — 24/7 availability for participants
- Optimized for mobile viewing

Webinar registrations have more than tripled in three years[1]

Targeted, relevant communications

- Content[1] based on age, language, plan, and participant needs
- Format and delivery tailored to the individual

Demographically targeted workshops are some of the most requested and also receive the highest satisfaction scores.[1]

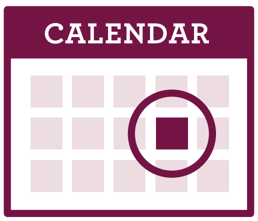
[1] Data as of December 31, 2015

[2] Pre-retiree services may be offered in conjunction with Wells Fargo Advisors®

[3] Employee Benefits Research Institute, 2016 Retirement Confidence Survey.

Online education throughout the year

Monthly webinars make it easy for participants to choose the topics they're interested in and attend a live or recorded session that works for their schedule. Webinars are optimized for mobile and tablet devices.



2017	
January	Saving for retirement: What women should know
February	Virtual event: Your financial health: Small changes, big impact
March	The Wells Fargo website: Connect with your retirement plan
April	Navigating your path to retirement
May	Credit: The good and the bad
June	Investing in your retirement plan: Beyond the basics
July	Virtual event: The NeXt step: Financial considerations for Generation X
August	Building education savings
September	Pretax vs. Roth contributions or both: Which one's right for you?
October	Finances and fun: You can have both!
November	Protect yourself from identity theft
December	Small steps to big retirement savings

Schedule for illustrative purposes only. Topics are subject to change.

Workshop curriculum guide

Target (demographic-based)

Get smart: Taking financial control in your 20s and 30s

Participants learn:

- How to take charge of their financial future
- How to recognize opportunities to save more by making small sacrifices
- Debt-reduction strategies

Typical workshop time is 60 minutes.

The amazing race to retirement: Taking financial control in your 30s and 40s

Participants learn:

- How to create a road map to financial success
- Strategies for balancing savings and debt
- How to make the most of their retirement plan

Typical workshop time is 60 minutes.

Planning for retirement: What women should know

Participants learn:

- Today's retirement realities
- Unique challenges and opportunities that women face
- How to take action to secure the future they envision

Typical workshop time is 60 minutes.

When can I retire?

All participants are welcome, but this workshop is designed for those who have 10 or more years until retirement.

Participants learn:

- The importance of budgeting and saving for retirement
- The basics about Social Security, estate planning, and financial planning
- Why planning now for future health care needs is critical

Typical workshop time is 90 minutes.

Close to retirement?

This workshop is for participants who have fewer than 10 years until retirement.

Participants learn:

- Options for closing a retirement savings gap
- How to turn retirement savings into income
- More detailed Social Security, health care, and Medicare information
- Estate and financial planning information

Typical workshop time is 90 minutes.

Participate

Get to know your plan

Participants learn:

- Why the plan is a valuable benefit
- Plan highlights and investment options
- Retirement planning obstacles and how to overcome them

Typical workshop time is 60 minutes and is also available in Spanish.

Contribute

Small steps to big retirement savings

Participants learn:

- How much to consider saving for retirement
- Strategies for saving more
- How small adjustments to spending habits can have a big impact on retirement savings

Typical workshop time is 30 minutes and is also available in Spanish.

Diversify

Investing basics

Participants learn:

- The difference between saving and investing
- How investing in a 401(k) plan can help with their retirement goals
- The basic types of investments and how they apply to their retirement plan

Typical workshop time is 30 minutes and is also available in Spanish.

Asset allocation

Participants learn:

- The basic asset classes and how they apply to their plan
- Why they should invest in a mix of different investments
- How the relationship between risk and return impacts long-term investment strategy

Typical workshop time is 60 minutes.

Investing in your retirement plan: Beyond the basics

Employees learn:

- How the markets work
- Risks associated with investing
- Strategies for long-term investing

Typical workshop time is 60 minutes.

Engage

Your money: Lessons on saving and spending

Participants learn:

- The importance of setting financial goals
- Small changes that can make a big difference
- Strategies for reducing debt and saving more

Typical workshop time is 30 minutes and is also available in Spanish.

Retirement plan transition

Participants learn:

- Everything they need to know about the changes to their retirement plan
- The timeline for changes and impacts, if any, to their accounts

Typical workshop time is 60 minutes.

Make the most of your retirement savings — What to consider if your career or job changes

Participants learn:

- The various distribution options that are available to them
- How to make an informed choice that is best for them

Typical workshop time is 30 minutes.

For more information, please contact your Institutional Retirement and Trust representative.

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