



Important retirement plan changes coming soon!

<Name>
<Address>
<Address>
<City>, <State> <Zip>

<insert mailing date>

Exciting changes are coming to the <plan name>. We recently selected Wells Fargo Institutional Retirement and Trust to be the new service provider for the <plan name>. If you have an account balance in the <plan name>, your account will automatically transfer to Wells Fargo.

This communication explains what you can expect during the transition to Wells Fargo and actions you may want to take. During the transition access to your account will be limited. Please read this communication carefully to fully understand key dates and how they may impact your account.

Important notice concerning your rights under the <Plan Name>

This notice is to inform you that, as previously mentioned, the <Plan Name> will be changing recordkeepers from <Prior Provider's Name> to Wells Fargo Institutional Retirement and Trust.

As a result, you temporarily will be unable to direct or diversify investments in your individual account, or obtain a <loan,> withdrawal, or distribution from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout period for the plan is expected to begin <Blackout period start> and end <Blackout period end>. During this time, you can determine whether the blackout period has started or ended by contacting your <plan sponsor name>, <plan sponsor job title> at <plan sponsor phone number> or <plan sponsor email address>. You will also receive a communication when the blackout period has ended.

During the blackout period, you will be unable to direct or diversify the assets held in your plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

If you have questions after reading this communication, please contact <plan sponsor name>, <plan sponsor job title>, at <plan sponsor phone number> or <plan sponsor email address>.



In this communication

- Important account blackout information
- Important dates
- How your existing account balances and investment selections will transfer
- Upcoming employee information sessions
- Account access information
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Important dates to remember

Date	Event	What it means to you
<Changing investment selection dates>	Investment selections	If you prefer to choose your own investments, you can do so during this period. If no action is taken, your account balance will automatically transfer to an age-based <Full mapping fund family name>. See the Transfer of account balances section for more information.
<Blackout period start>	Blackout period begins	Before the blackout period begins is your last chance to access your account through <Current provider name> at <Current provider phone number> or <Current provide web site> to: <ul style="list-style-type: none"> • Enroll in the plan • Change your contribution rate • Request an in-service withdrawal • Request a new loan • Payoff a loan • Request a hardship withdrawal • Change your investment selections • Perform account transactions • Request a distribution <p>You can determine if the blackout period has started by calling <current provider name> at the number listed above.</p>
<Specific transactions prior to blackout period - Date>	Blackout period begins is your last chance to <specific transaction type(s)> begins	Before the blackout period begins is your last chance to <specific transaction type(s)> through <current provider> by calling <1-8XX-XXX-XXXX> or visiting <insert current provide URL>.
<Date account balances transfer>	Account balance transfers	Your account balance is transferred to Wells Fargo and automatically invested in funds, as explained in this communication. <p><If you have an outstanding loan balance, it will also transfer to Wells Fargo at this time.></p>
<Blackout period ends>	Blackout period expected to end	Access to your account is available. You can view your account balance and perform account transactions. <If you are eligible, but not contributing, you can now enroll in the plan.> <p>During the blackout period you may determine if the blackout period has ended by contacting <Plan sponsor name> at <plan sponsor phone number> or <plan sponsor email address>.</p>
<Month Year of first Wells Fargo account statement>	First <combined> account statement from Wells Fargo	Your first <combined> account statement from Wells Fargo will be mailed to your home and will show activity from <Date range for first account statement - Begin> to <Date range for first account statement - End>.



Account access

When the transition is completed, which is expected to happen <Blackout period ends>, you will receive information on how to access your account.

In this follow-up communication, we will also share information <about some of the exciting new features that will be offered in the plan after the transition to Wells Fargo, along with information> about some of the great new online tools that can help you plan for your future.

Transfer of account balances: what do I need to do?

When the plan transitions to Wells Fargo, your existing account balances and future contributions will be invested in an age-based < Full mapping fund family name>, according to your date of birth and estimated retirement age of <Retirement age>. The transfer of your account balance and future contributions will be done automatically for you. No action is required by you. These funds are intended to be qualified default investment alternatives and the rest of this notice describes these alternatives in more detail.

You can also choose from a range of other investments if you do not want your account balance invested in a <Full mapping fund family name>. This selection must be done between <Changing investment selection dates>. See the **If you prefer to choose your own investments** section of this communication for a list of other investment options and instructions on how to select these investments.

What are target date funds?

Each target date fund is diversified across a range of stock funds, bonds and cash equivalents, allocated according to the fund's target date. The target date represents the year you may be considering to begin withdrawing your money. As the target date approaches, the fund slowly becomes more conservative, with less invested in stocks and more in bonds and cash equivalents. With a target date fund, you won't need to switch from growth-oriented funds to conservative funds over time; the fund automatically shifts its allocation for you. While a target date fund offers a convenient way to invest for retirement, it's important to remember that the principal value of the fund is not guaranteed at any time, including at the target date.

Review the table below to determine which target date fund you will be invested in. In addition, see the enclosed insert for more information about these investments.

If you were born	Balances will automatically transfer into:
<insert DOB range>	<insert fund/portfolio name>
<insert DOB range>	<insert fund/portfolio name>
<insert DOB range>	<insert fund/portfolio name>
<insert DOB range>	<insert fund/portfolio name>
<insert DOB range>	<insert fund/portfolio name>

None of the services provided under target date/age-based investing are intended to constitute investment, financial, tax, or legal advice. The target date/age-based investment options have been selected by the plan sponsor (for example, your employer), plan committee or other plan fiduciary. Neither Wells Fargo Bank, N.A., nor its affiliates, employees, agents, or representatives have provided investment advice or recommendations with respect to the selection of any of the target date/age-based investment options offered in the plan.

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Upcoming employee information sessions

Listed below is information about employee information sessions that will be held to give you more details on the transition, enhancements to the plan and answer any questions you may have.

Location	Date	Time
<location>	<month> <xx>, <20xx>	<X:XX <a.m./p.m.> <Eastern Time>
<location>	<month> <xx>, <20xx>	<X:XX <a.m./p.m.> <Eastern Time>
<location>	<month> <xx>, <20xx>	<X:XX <a.m./p.m.> <Eastern Time>



Reminder

If you are satisfied with how your account balances will transfer, no action is required.

If you want to change the way your existing balance and future contributions will transfer to the new investment options, contact <Current provider name> at <Current provider phone number> or <Current provider Web site> by <Blackout period start date>

If you prefer to choose your own investments

In addition to the <Full mapping fund family name> your company offers an array of other investments in your plan. If you do not want your account balance and future contributions invested in a <Full mapping fund family name>, you can choose from the investments listed in enclosed insert.

For more information about these investment options, please sign on to <wellsfargo.com> between <Changing investment selection dates>. During this time period you will have access to fund fact sheets and prospectuses for all the investments that will be available in the plan. You can also request additional information from the Retirement Service Center during this time period by calling <Retirement Service Center number>

It's your choice

Your account balance and future contributions can either be automatically invested in a <Full mapping fund family name> based on your date of birth and an estimated retirement age of <Retirement age>, or you can choose your own investments. If you decide to select your own investments, you can choose as few or as many as you wish. Please keep in mind, you must make investment elections between <Changing investment selection date>. If no action is taken, your account balance will be invested for you in a <Full mapping fund family name>

Note, after the plan has completed its transition to Wells Fargo you will also be able to direct your account balance into the other investment options.

Follow these steps if you wish to choose your own investments

1. Go to <wellsfargo.com>. Select **Enroll** at the top of the page and complete the registration process. You'll need your Social Security number, date of birth, and email address. Make sure you check the box indicating that you do not have an account number.
2. After registering, you'll be taken to your Dashboard. From the Dashboard, select the **Actions & Investments** tab at the top of the page, and then choose **Change Investments and Elections**.
3. From this page, select **Redirect Future Contributions Only**.
4. On this page the **Current Elections** column shows you how your account will be invested if you don't make any changes.
5. To select your own investments, enter whole percentages in the **New Elections** column next to the investments you want your account invested in.
6. After making all your selections, select **Submit**. Then verify your selections and select **Confirm**.
7. If you choose your own investments, you can change your investments and percentages any time prior to <date> by visiting the website.

If you prefer, you can also choose your own investments by calling the Retirement Service Center at <1-8xx-xxx-xxxx>.



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<Optional text>

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A. The information contained herein and any information provided by employees and representatives of Wells Fargo Bank is for educational purposes only and does not constitute investment, financial, tax, or legal advice. Further, this information is general in nature and is not intended to address the particular needs of any specific plan.

Investments in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

<this section/table is separate insert>



Additional investment

In addition to the <Full mapping fund family name>, your company offers an array of other investments in your plan. If you do not want your account balance and future contributions invested in a <Full mapping fund family name> you can choose from the investments listed below.

Asset Class	Funds
<Target date funds>	
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
Target date	<Insert Fund Name>
<Asset Allocation Fund<s>>	
Balanced/Lifestyle	<Insert Fund Name>
Balanced/Lifestyle	<Insert Fund Name>
Balanced/Lifestyle	<Insert Fund Name>
Balanced/Lifestyle	<Insert Fund Name>
Balanced/Lifestyle	<Insert Fund Name>
Balanced/Lifestyle	<Insert Fund Name>
Balanced/Lifestyle	<Insert Fund Name>
<Individual funds>	
Stable value/money market	<Insert Fund Name>
Bond	<Insert Fund Name>
Domestic stock – large cap	<Insert Fund Name>
Domestic stock – mid cap	<Insert Fund Name>
Domestic stock – small cap	<Insert Fund Name>
Domestic stock – sector	<Insert Fund Name>
International	<Insert Fund Name>



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Your plan offers the <collective fund>. The Fund is a Bank Collective Investment Fund subject to primary regulation of the Office of the Comptroller of the Currency. The Fund is not a mutual fund and is not subject to the same registration requirements and restrictions as mutual funds. The Fund is NOT FDIC insured, NOT an obligation or a deposit of Wells Fargo Bank, is NOT guaranteed by the Bank and involves investment risk, including possible loss of principal. For more complete information about the Fund, obtain a current disclosure statement by visiting wellsfargo.com/advantagefunds and entering the keyword "collective" or calling your plan administrator.

Your plan offers the <collective fund and collective fund and collective fund>. The funds are Bank Collective Investment Funds subject to primary regulation of the Office of the Comptroller of the Currency. The Funds are not mutual funds and are not subject to the same registration requirements and restrictions as mutual funds. The Funds are NOT FDIC insured, NOT obligations or deposits of Wells Fargo Bank, are NOT guaranteed by the Bank and involve investment risk, including possible loss of principal. For more complete information about the funds, obtain a current disclosure statement by visiting wellsfargo.com/advantagefunds and entering the keyword "collective" or calling your plan administrator.

Model portfolios are based on generally accepted investment theories that take into account the historic returns of different asset classes (i.e. equities, bonds, or cash) over defined periods of time. Variables such as anticipated retirement age, life expectancy, income requirements and resources, inflation and potential rates of return should be considered when you determine which model portfolio will best suit your risk profile. When applying the models to your own situation, you should consider your other assets, income, and investments (e.g., home equity, IRA investments, savings accounts, and interests in other qualified and nonqualified plans) in addition to your interests in your retirement plan. These models identify specific investment alternatives available under your plan. Wells Fargo Bank, N.A., will not make any decisions or recommendations about the advisability of changing or retaining the investment options in your plan; those decisions are the responsibility of the plan fiduciary who is responsible for selecting the investment fund options in your plan.

* Due to lack of diversification, an investment in employer stock involves more risk than other funds.