

Your Wells Fargo HSA

Wells Fargo Health Benefit Services (HBS)

Together we'll go far



What is an HSA

What is an HSA?

- A Health Savings Account (HSA) is a tax-advantaged account¹ that works with an HSA-compatible health plan.



Deposit and credit products are offered by Wells Fargo Bank, N.A. Member FDIC

1. Tax references are at the federal level. State taxes may vary. Please consult a tax advisor.
2. INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE



HSA basics/Summary

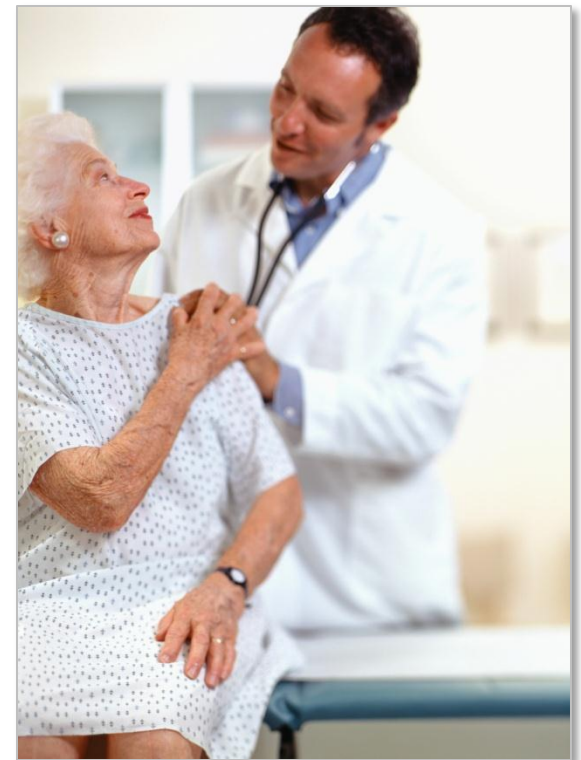
- Pay for qualified medical expenses with tax-free* dollars. (See qualified expense flyer)
- The accountholder owns it — no “use-it-or-lose-it” requirement.
 - account stays with you even if you leave your employer.
- Balance plus earnings carries over year to year — tax free*.

* Tax references are at the federal level. State taxes may vary. Please consult a tax advisor.

What is an HSA?

Can I open an HSA?

- Must be enrolled in an HSA qualified medical plan to open & contribute to an HSA
- Cannot open an HSA if you:
 - are not **enrolled** in an HSA qualified health plan
 - are **enrolled** in Medicare (age 65)
 - are **enrolled** in Tri-care
 - have **received** VA medical benefits in the past three months
 - are **eligible** to be claimed as a dependent on someone else's tax return
 - or your spouse **have** a full medical FSA (Flexible Spending Account)*



*Limited purpose FSA is allowed for dental and vision expenses only

What is an HSA?

Qualified medical expenses

- Qualified medical expenses example list*:
 - Acupuncture
 - Alcoholism treatment
 - Ambulance services
 - Birth control pills
 - Chiropractors
 - Contact lenses & solutions
 - Dental treatment
 - Doctor's fees
 - Drug addiction treatment
 - Eye exams & glasses
 - Eye surgery
 - Hospital services
 - Insulin
 - Laboratory fees
 - Operations or surgery
 - Over-the-counter medicines with a prescription
 - Prescription medicines
 - Psychiatric care
 - Therapy & counseling
 - Wheelchair & crutches
 - X-rays

* This is a sample list. Subject to change by the Internal Revenue Service

2013 HSA contribution limits*

HSA annual contribution limits**

- Single – \$3,250
- Family – \$6,450

HSA catch-up contributions

- \$1,000 per individual age 55 or older

2014 HSA contribution limits*

HSA annual contribution** limits

- Single – \$3,300
- Family – \$6,550

HSA catch-up contributions

- \$1,000 per individual age 55 or older



* Tax references are at the federal level. State taxes may vary. Please consult a tax advisor.

**Contribution limits are inclusive of all contributions including those from an employer.

Ways to contribute

- HSA contributions:
 - Employer contributions
 - pre-tax payroll deductions
 - Individual contributions
 - Existing HSA rollover
 - IRA transfer (one-time)
 - Traditional IRA
 - Roth IRA

How to access HSA funds

Multiple convenient ways to transact and pay

- Wells Fargo Visa® HSA debit card
- Transact using **mobile app**
- Wells Fargo HSA customer **service**
- Transfer to bank accounts using *Health Account Manager*SM **portal** and use **bill pay** to pay providers



Using your HSA to pay a bill from a provider

- Receiving a bill
 - Compare the bill to your EOB, verify health insurance discounts. Resolve any issues before paying the bill.
- Paying a bill
 - If bill is correct, pay with your HSA Visa Debit Card
- Saving a bill
 - Save your bill and your EOB for your records



Using your HSA to pay a bill from a pharmacy

- Provide your Health Insurance Card
- Your pharmacist will run your prescription through your insurance and return to the counter with your total (this will be your total with discounts already applied)
- Choose method of payment and pay for your prescription
 - Cash
 - Checking Account
 - Savings Account
 - HSA Debit Card
- Remember: Save your receipt for your records



Managing your HSA

Suggestions

- Know your HSA deposit account “available balance” before using your debit card
- The available balance is the amount in your deposit account, or cash
- If amount owed is more than the available balance in your HSA deposit account, you can:
 - Deposit more funds into your HSA deposit account
 - Transfer funds from HSA investments into your HSA deposit account
 - Pay out-of-pocket, and then get reimbursed

Managing your HSA

Suggestions

- It is the accountholder's responsibility to monitor their purchases and ensure they are qualified expenses. Your debit card will be accepted for non-qualified expenses; always be sure what you're purchasing is a qualified expense.
- If an HSA expenditure is not used for a qualified medical expense, the accountholder will be required to pay income tax and a 20 percent penalty on the amount used.
 - *Note: the 20 percent penalty does not apply if the accountholder is disabled, age 65 or older, or deceased.*
- It is the accountholder's responsibility to monitor HSA contributions to prevent contributions over the maximum allowable amount
- Keep track of and save receipts
- For more details, visit wellsfargo.com/hsa and click on "Qualified Medical Expenses."

Wells Fargo Online Banking®

Single Sign-on to Wells Fargo Online Banking®

Includes Bill Pay, Mobile Banking & Text Banking

The screenshot displays the Wells Fargo Online Banking interface. On the left, the 'View Your Accounts' dropdown menu is open, showing options like 'Account Summary', 'Transfer', 'Bill Pay', 'Brokerage', 'Trade', 'Messages & Alerts', and 'Health Savings'. An orange arrow points from this menu to the 'Account Summary' page on the right. The 'Account Summary' page shows the user's last sign-on date as April 30, 2012, and provides a summary of their accounts.

Account Summary

Last Sign On: April 30, 2012

Communications Summary

Messages & Alerts: 3 new messages in your inbox.

Cash Accounts

Account	Available Balance	Related Activities
CHECKING XXX-XXX099	\$1,439.65	
Total	\$1,439.65	

Investment Accounts

Account	Total Account Value	Related Activities
Brokerage WXXXX1234	\$97,991.74	Trading • View Orders • Holdings • Activity Quotes & Research • Markets • Account Statements
Wells Fargo IRA XXXX8252	\$40,000.00	Trading • View Orders • Holdings • Activity Quotes & Research • Markets • Account Statements
Total	\$137,991.74	

Employer-Sponsored Accounts

Account	Total Account Value	Related Activities
ABC Company 401k	\$10,000.00	Roll over into a Wells Fargo IRA
Total	\$10,000.00	

Health Savings Accounts

Account	Total Account Value	Related Activities
HSA XXXXXX3432	\$8,900.00	Cross-sell link
AVAILABLE CASH BALANCE	\$2,400.00	
INVESTMENT BALANCE	\$6,500.00	
HSA XXXXXX5678	\$2,400.00	Cross-sell link
AVAILABLE CASH BALANCE	\$2,400.00	
Total	\$11,300.00	

Investment balance is as of previous business day

- WF Online Banking will also display summary information for HSA

Health Account Manager portal

Account activity details

Account Summary Transfers Investments Account Services Education Beyond Banking Welcome Henry Wells

Account Summary

> Account Activity

Online Statements

HSA Dependent Debit Card

Quick Links

Manage Your HSA

[HSA account activity](#)
[Online statements and notices](#)
[Deposit to HSA](#)
[Withdraw from HSA](#)
[HSA investments](#)
[Order HSA dependent card](#)

Account Services

[Change password](#)
[Edit/Add a bank account](#)
[Edit personal information](#)
[Change statement delivery preferences](#)
[HSA tax and account forms](#)

Education

[HSA resource center](#)
[Webcasts](#)
[Qualified medical expenses](#)
[Internal Revenue Service – HSA Publication 969](#)
[US Department of Treasury – HSA Information](#)

Beyond Banking

[It's your health](#)
[Medication awareness](#)
[Get informed on healthcare](#)
[Tools to support healthcare choices](#)

HSA Account Activity

Pending Transaction For More Information

HSA XXX-XXX1234

Available Balance How is this calculated?	\$2,500.00
Total contributions for 2012 tax year:	\$645.00
Last contribution (made on 02/18/12) :	\$50.00
Total paid distributions for 2012 tax year:	\$50.00

[Less Detail](#)

Transactions — All Activity

Show: [View Online Statements](#)

Activity Period: through

Display [10](#) | [25](#) | [50](#) | [100](#) items per page
Viewing 1 to 25 of 166 items

Page 1 [2](#) [3](#) [4](#) [5](#) [6](#) [7](#)

Date	Description	Amount
9/30/12	INTEREST ON CASH BALANCE	+2.00
9/25/12	EMPLOYEE PAYROLL CONTRIBUTION	+ \$100.00
9/05/12	CHECK CRD PURCHASE 2101 09/10 WALLGREENS DIVISADERO CA 2813488888123890 1040000002343DA	- \$100.00
9/02/12	ONLINE DISTRIBUTION XXX-XXXXX3243	- \$100.00
8/25/12	TRANSFER TO INVESTMENTS	- \$500.00
8/23/12	CHECK CRD PURCHASE 2101 09/10 WALLGREENS DIVISADERO CA 2813488888123890 1040000002343DA	- \$50.00
8/22/12	DEBIT CARD CLAIM REIMBURSEMENT	- \$50.00
8/15/12	MONTHLY SERVICE FEE	- \$4.25
7/25/12	EMPLOYEE PAYROLL CONTRIBUTION	+ \$100.00
6/25/12	EMPLOYEE PAYROLL CONTRIBUTION	+ \$100.00
5/30/12	INTEREST ON CASH BALANCE	+2.00
5/25/12	EMPLOYEE PAYROLL CONTRIBUTION	+ \$100.00

- Account balance and account activity
- Quick links to key account services and tools and resources

Online Banking Bill Pay with the HSA

- HSA will be an eligible Bill Pay funding account
- Use to remit online payments for qualified medical expenses
- Bill Pay funding is available from Cash Balance of the HSA only

The screenshots illustrate the process of making a bill payment from a Health Savings Account (HSA) on the Wells Fargo Online platform.

Top Screenshot: Bill Pay Overview

- Navigation: Accounts, Bill Pay, Transfers, Brokerage, Account Services, Messages & Alerts, Products & Offers.
- Sub-navigation: Bill Pay Overview, Payments, Payees, eBills, Reports, Notices, User Profile.
- Section: **Bill Pay Overview** - Never miss a payment with new Bill Pay alerts and payment reminder! [Learn More.](#)
- Text: "Make payments to your saved payees" and "To make a payment, enter an Amount and a Send On date and click Continue."
- Table: A table with columns: Payee, Pending Payment, Last Payment Sent, Amount, Send On, Deliver By. One entry for "Doctor Office" is visible with a "Send On" date of 11/27/2012 and a "Deliver By" date of 12/04/2012 (5 business days).
- Right sidebar: Unviewed Notices (0), Unpaid eBills (0), Pending Payments (0), Quick Tips, and Payment Account(s) summary.

Middle Screenshot: Make Payment

- Section: **Make Payment** - Note: Delivery time for payment varies by payee. See delivery time in the Deliver By column.
- Form: Payee (Test payee), Payment Account (HSA-XXXXXX3432, Avail. balance \$2,400.00), Amount (\$), Send On (04/16/2013), Deliver By (04/23/2013).
- Payment Option: Manual.
- Text: "Payments can be scheduled for Monday-Friday, excluding holidays. To make or change payments scheduled before 7:00 p.m. Pacific Time, Delivery time for payment varies by payee. See delivery time in Deliver By column. For payments funded by a checking account, if you do not have sufficient funds on the payment send on date, Overdraft Protection funds or create an overdraft (which is subject to fees)."
- Buttons: "Continue" and "Payment Confirmation" (partially visible).

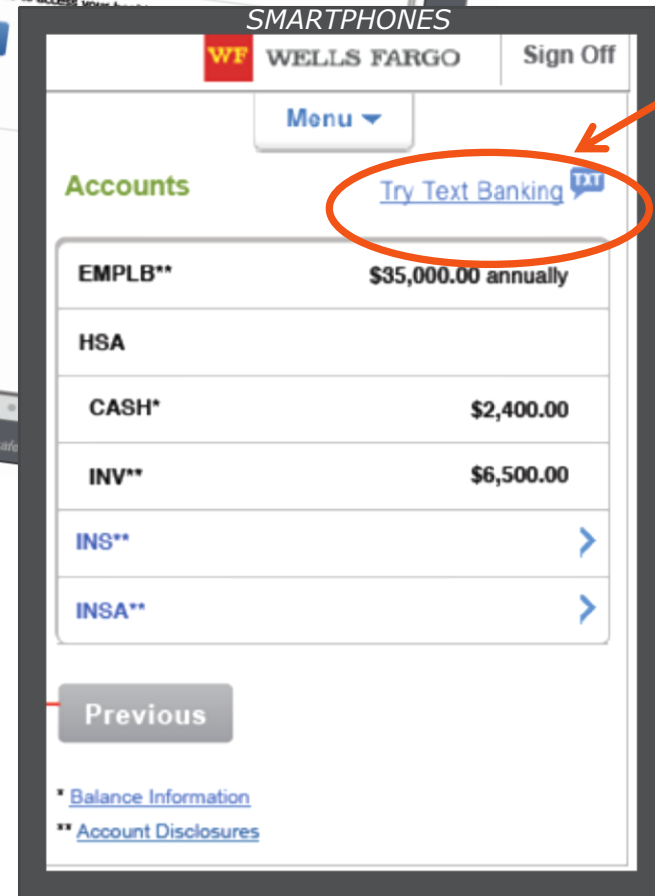
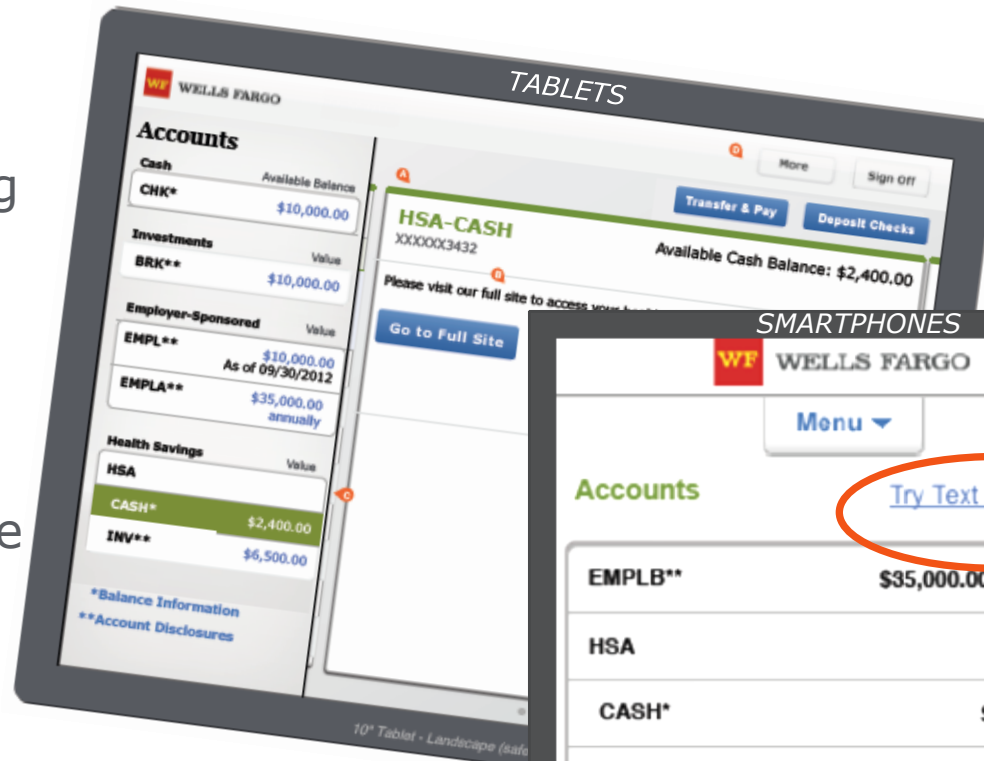
Bottom Screenshot: Payment Confirmation

- Section: **Payment Confirmation** - You have successfully scheduled the following payment(s). You can edit or cancel pending payments, but not processed payments.
- Summary: XXXXXX3432 HSA, PENDING PAYMENTS, Total (1): \$1.00.
- Table:

Payee	Reference #	Send On	Deliver By	Amount
Test payee	5B29ZY7	04/16/2013	04/23/2013	\$1.00
				Total (1): \$1.00
- Text: "Note: Payments can be scheduled for Monday-Friday, excluding holidays. To make or change payments scheduled for today, you must submit your request before 7:00 p.m. Pacific Time."
- Buttons: "To Overview" and "Payment Confirmation" (partially visible).
- Right sidebar: Unviewed Notices (0), Unpaid eBills (0), Pending Payments (1), Payment Account(s) summary.

Mobile, Tablet and Text Banking

HSA Mobile Banking will provide Online Banking customers their HSA account balance for both the available cash portion and the investment portion of their HSA account



Customers will also be able to use Online Banking's Text Banking feature.

Health Account Manager portal functionality

- Make an HSA contribution (current year or prior year¹)
- Schedule recurring contributions
- View detailed HSA debit card transactions
- Access or Turn on/off auto-transfers to HSA investments²
- Make a reimbursement transfer to another Wells Fargo bank account
- Access online HSA tutorials and educational materials
- Access monthly statements and notices
- Change statement delivery options
- Update personal information
- Download tax forms

Statements and tax forms

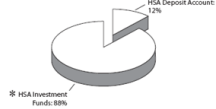
Accountholder monthly statement

- Monthly HSA statements provide:
 - HSA deposit account balance and details
 - HSA investments* balance and details
 - Wells Fargo HSA Visa[®] debit card transactions with full merchant detail description
 - HSA contributions
 - HSA distributions
- Two HSA statement delivery options:
 - Online
 - U.S. Mail

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WELLS FARGO HEALTH SAVINGS ACCOUNT (continued)

Summary



Description	Percent of total	Previous value (\$)	Current value (\$)
HSA Deposit Account (FDIC Insured)	12%	2,004.15	1,663.70
HSA Investment Funds *	88%	11,407.66	12,139.70
Totals		\$13,411.81	\$13,803.40

The "Fair Market Value" of your HSA account on 12/31/08 was \$13,411.81. This amount may differ from the ending balance on your December 31st statement due to pending transfers that were not settled until the first few business days of January.

* Investment Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

HSA Deposit Account

Activity summary		Account number:
Beginning balance on 10/1	\$1,335.00	Wells Fargo Bank, N.A., Ohio (Member FDIC)
Deposits/Additions	1,944.25	Insurance coverage - Family
Withdrawals/Subtractions	-445.00	For Direct Deposit and Automatic Payments use Routing Number (RTN): 121042882
Ending balance on 10/31	\$2,834.25	

Automatic transfers to investments
Status: Active (as of this statement date)

Interest summary		Distributions summary	
Interest paid this period	\$4.25	Distributions year to date	\$1,047.00
Interest earned this period	\$4.25		
Annual percentage yield earned	2.00%		
Interest earned year to date	\$4.25		
Average collected balance this period	\$3,133.65		
Total interest paid in 2008	\$9,999.99		

Wells Fargo distributes two HSA tax forms annually

- Form 1099-SA mailed in January.
- Form 5498-SA mailed in May.
 - Both the 5498-SA and 1099-SA tax forms are mailed annually *if* there was account activity (contributions or distributions).
- Tax forms are accessible on Health Account Manager and stored for up to two years.

<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-1517		2009 Form 1099-SA Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
TRUSTEE'S/PAYER'S name, street address, city, state, and ZIP code				
PAYER'S federal identification number	RECIPIENT'S identification number	1 Gross distribution \$	2 Earnings on excess cont. \$	Copy B For Recipient This information is being furnished to the Internal Revenue Service.
RECIPIENT'S name		3 Distribution code	4 FMV on date of death \$	
Street address (including apt. no.)		5 HSA <input type="checkbox"/>		
City, state, and ZIP code		Archer MSA <input type="checkbox"/>		
Account number (see instructions)		MA MSA <input type="checkbox"/>		
Form 1099-SA		(keep for your records)		Department of the Treasury - Internal Revenue Service

<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-1517		2009 Form 5498-SA HSA, Archer MSA, or Medicare Advantage MSA Information
TRUSTEE'S name, street address, city, state, and ZIP code		1 Employee or self-employed person's Archer MSA contributions made in 2009 and 2010 for 2009 \$		
		2 Total contributions made in 2009 \$		Copy B For Participant The information in boxes 1 through 6 is being furnished to the Internal Revenue Service.
TRUSTEE'S federal identification number	PARTICIPANT'S social security number	3 Total HSA or Archer MSA contributions made in 2010 for 2009 \$		
PARTICIPANT'S name		4 Rollover contributions \$	5 Fair market value of HSA, Archer MSA, or MA MSA \$	
Street address (including apt. no.)		6 HSA <input type="checkbox"/>		
City, state, and ZIP code		Archer MSA <input type="checkbox"/>		
Account number (see instructions)		MA MSA <input type="checkbox"/>		
Form 5498-SA		(keep for your records)		Department of the Treasury - Internal Revenue Service

HSAs: A savings tool

How will you use your HSA?

TODAY

Take advantage of tax savings to extend your buying power for current medical expenses

TOMORROW

Build a safety net to cover yourself and family if something unexpected happens

RETIREMENT

Complement your retirement plan and prepare for retirement medical expenses

Breakdown of income tax savings for accountholders

Accountholder taxes	Individual 2013 maximum HSA contribution of \$3,250	Family 2013 maximum HSA contribution of \$6,450
Federal taxes ¹ (25%)	\$813	\$1,613
State taxes ² (5%)	\$163	\$323
FICA and FUTA ³ (7.65%)	\$249	\$493
Total accountholder income tax savings	\$1,225	\$2,429

1. These hypothetical examples are for illustrative purposes only. Individual situations may vary. 25% average Federal tax rate used for purposes of this example. Accountholders should consult a tax advisor with questions.

2. Except NJ, CA, and AL or states that don't have state income tax

3. Only available if contributions are made through employer's cafeteria plan and payroll deductions.

The ways you can use your HSA expand when you reach at 65

- Pay for the same doctor, Rx, vision, and dental expenses as today
- Plus long-term care* and Medicare part A, B and D premiums
- Use as regular income and pay only income tax, similar to an IRA or 401(k)

Retirement: retiree health expenses are skyrocketing...how will you pay?

A couple retiring today will need \$250,000 for medical costs in retirement...and in 30 years may need nearly **\$500,000**¹

1. Individual situations may vary. Source: Center for Retirement Research at Boston College

With the potential of HSA investments you can prepare for those retirement expenses

Funds saved in your HSA each year	Years of savings and investing potential*		
	10	20	30
\$1,000	\$15,763	\$42,200	\$89,545
\$2,500	\$39,406	\$105,500	\$223,863
\$5,000	\$78,812	\$211,000	\$447,726

Individual retirement situations may vary and not all costs will qualify for reimbursement from an HSA. You may have more or less than \$375,000 in medical costs in retirement. Source: Center for Retirement Research at Boston College.

* This example is for illustrative purposes only. Individual situations may vary. \$5,000 contribution example assumes family HSA-compatible health plan coverage. The Wells Fargo HSA requires a \$2,000 minimum FDIC-insured deposit account balance to invest. HSA investment income is based on a hypothetical annual rate of return of 6.0% with the HSA contribution amount saved for future use and compounded annually until use. This example is not intended to imply or guarantee a specific investment return. Investment earning will depend upon investment selection and length of investment time. HSA balance at end of time horizon includes total annual HSA contributions saved for future use plus HSA investment income until use.

Investment products: Not FDIC insured • No bank guarantee • May lose value

Maximizing retirement savings tools

- HSAs are increasingly being used for long-term **asset accumulation**
- For some, it may make sense to max out HSA contributions **before** maxing out a 401(k) or an IRA:
 1. Contribute to the 401(k), up to employer match maximum
 2. Contribute to the **HSA** maximum
 3. Contribute to the remaining 401(k) maximum
 4. Contribute to an IRA

Investing in your HSA

HSA deposit account and investments*

- The Wells Fargo HSA consists of:
 - HSA FDIC-insured deposit account
 - HSA investment account*



* Investment products: Not FDIC insured • No bank guarantee • May lose value

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC

Deposit account details

- Balances in HSA deposit account are insured by the Federal Deposit Insurance Corporation (FDIC).
 - Interest is paid on the HSA deposit account.*
 - Current rates are posted at wellsfargo.com/hsa.
 - Wells Fargo Visa[®] HSA debit card transactions post to the HSA deposit account.
 - Accountholder must initiate transfer of funds from investments into deposit account as needed.
 - HSA deposit account balances over \$2,000 may be automatically transferred to HSA investments (\$20 minimum transfer amount)
 - No fees for any money movement between the deposit and investment¹ components
 - No investment¹ transaction fees²
- Interest rates subject to change. Daily collected balance method is used to calculate interest and is compounded daily on a base of 365 days. Interest is accrued daily and paid at end of month.
- 1. Investment products: Not FDIC insured • No bank guarantee • May lose value
- 2. Other mutual fund fees and expenses apply and are described in the fund's prospectus.

A wide range of investment options

	<i>Wells Fargo Advantage Funds</i> ®	Ticker Symbol
Money Market Funds	<i>Cash Investment Money Market</i>	NWIXX
Bond Funds	<i>Core Bond Fund</i>	MNTRX
	<i>High Income Fund</i>	WFNDX
Asset Allocation Funds	<i>Moderate Balanced</i>	NVMBX
	<i>Growth Balanced</i>	NVGBX
	<i>Target Today Fund</i>	WFLOX
	<i>Target 2010 Fund</i>	WFLGX
	<i>Target 2020 Fund</i>	WFLPX
	<i>Target 2030 Fund</i>	WFLIX
	<i>Target 2040 Fund</i>	WFLWX
Stock Funds	<i>Target 2050 Fund</i>	WFQDX
	<i>Index Fund</i>	WFIOX
	<i>Small Cap Value Fund</i>	SMVDX
	<i>Large Cap Growth Fund</i>	STDFX
	<i>Diversified Equity Fund</i>	NVDEX
	<i>Growth Fund</i>	SGRXX
International Funds	<i>Discovery Fund</i>	WFDDX
	<i>Global Opportunities Fund</i>	EKGYX
	<i>Diversified International Fund</i>	WFIEX

Investment products: Not FDIC insured • No bank guarantee • May lose value

For more information



Visit

[wellsfargo.com](https://www.wellsfargo.com)

Call

(866) 884-7374

Monday through Friday,
from 7:00 a.m. to 8:00 p.m.
Central Time

Questions??

Investment disclaimers

HSA representatives can assist with general information about Wells Fargo Advantage Funds[®], but are not able to provide advice about which funds to choose. If an accountholder has questions about their HSA, they should call a dedicated HSA Customer Service Representative at 866-884-7374, Monday through Friday, 7:00 a.m. to 8:00 p.m. Central Time (CT).

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The U.S. Government guarantee applies to certain of the underlying securities and not to shares of the Government Money Market Fund.

The target date of the *Wells Fargo Advantage Dow Jones Target Date Funds* represent the year in which investors may likely begin withdrawing assets. The funds gradually seek to reduce market risk as the target date approaches and after it arrives by decreasing equity exposure and increasing fixed income exposure. The principal value is not guaranteed at any time, including at the target date.

Stock fund values fluctuate in response to the activities of individual companies and general market and economic conditions. Bond fund values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond fund values fall and investors may lose principal value. Some funds, including nondiversified funds and funds investing in foreign investments, high-yield bonds, small and mid cap stocks, and/or more volatile segments of the economy, entail additional risk and may not be appropriate for all investors. Consult a fund's prospectus for additional information on these and other risks.

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Investment disclaimers

Carefully consider a fund's investment objectives, risks, charges, and expenses before investing. For a current prospectus, containing this and other information, visit www.wellsfargo.com/advantagefunds. Read it carefully before investing.

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Thank You!