

# WellsTrade® Money Market Funds

The WellsTrade Money Market Funds List is a list of no load money market mutual funds that are available to purchase in WellsTrade brokerage accounts. Money market mutual funds are considered a short term liquidity option that can be used to fulfill the cash/cash alternative allocation percentage of your asset allocation strategy. Other money market funds not available through WellsTrade may also be appropriate for you. The WellsTrade Money Market Funds List is subject to change, so you should review it regularly for current information.

## The WellsTrade Money Market Funds List criteria (how the funds make the list):

- Generally the fund must be available through WellsTrade
- Initial minimum purchase is waived for all the funds listed below

## Money Fund Type Eligibility

- Government funds are available to all WellsTrade clients
- Retail funds are only available to natural person WellsTrade clients(i.e., clients with a SSN)
- Institutional funds are only available to non-natural person WellsTrade clients (i.e., clients with a TaxID)

Treasury Money Market Mutual Funds	Symbol	Money Fund Type
Federated U.S. Treasury Cash Reserves Fund*	UTIXX	Government
Federated Treasury Obligations Fund*	TOIXX	Government
Fidelity Investments Money Market Treasury Portfolio*	FRBXX	Government
Fidelity Investments Money Market Treasury Only*	FRSXX	Government
Goldman Sachs Financial Square Treasury Obligation*	FTOXX	Government
Goldman Sachs Financial Square Treasury Instruments*	FTIXX	Government
Wells Fargo 100% Treasury Money Market *	WOTXX	Government
Wells Fargo Treasury Plus Money Market*	PISXX	Government

**Investment and Insurance Products Are:**

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

<b>Government Money Market Mutual Funds</b>	<b>Symbol</b>	<b>Money Fund Type</b>
Federated Government Obligation Fund*	GOIXX	Government
Fidelity Investments Money Market Government*	FRGX	Government
Goldman Sachs Financial Square Government Fund*	FGTXX	Government
Wells Fargo Government Money Market Fund*	GVIXX	Government

<b>Prime Money Market Mutual Funds</b>	<b>Symbol</b>	<b>Money Fund Type</b>
Federated Institutional Prime Value Obligations*	PVOXX	Institutional
Federated Prime Cash Obligations Inst.*	PCOXX	Retail
Fidelity Investments Money Market*	FNSXX	Retail
Goldman Sachs Financial Square Prime Obligations Fund*	FPOXX	Institutional
Goldman Sachs Investor Money Market*	FMJXX	Retail
Vanguard Prime Money Market Admiral Shares	VMRXX	Retail
Wells Fargo Heritage Money Market Fund*	WMPXX	Retail

<b>Tax-Free Money Market Mutual Funds</b>	<b>Symbol</b>	<b>Money Fund Type</b>
Federated Institutional Tax Free Cash*	FFTXX	Institutional
Federated Tax Free Obligation Fund*	TBIXX	Retail
Fidelity Investments Money Market Tax-Exempt*	FTCXX	Retail
Fidelity California AMT Tax Free Money Market*	FSBXX	Retail
Fidelity New York AMT Tax Free Money Market*	FNKXX	Retail
Goldman Sachs Investor Tax Free Money Market*	FTXXX	Retail
Vanguard Tax-Exempt Money Market	VMSXX	Retail
Wells Fargo National Tax Free Money Fund*	WFNXX	Retail

## Not a Recommendation

The WellsTrade Money Market Funds List is not a personalized recommendation to buy or sell any specific fund or an endorsement of any particular fund for your specific individual circumstances. It is important that you consider this information in the context of your own personal risk tolerance, time horizon, liquidity needs, and investment goals. Keep in mind that investing involves risk and the value of your investments will fluctuate over time, and you may gain or lose money.

**Mutual funds are sold by prospectus. Before investing, please consider the investment objectives, risks, charges and expenses of the fund carefully. The prospectus, and if available, the summary prospectus, contains this and other information and can be obtained by calling the fund company or your Investment Professional. Read the prospectus, and if available, the summary prospectus, carefully before you invest.**

## \*Compensation to Wells Fargo Advisors

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Among other forms of compensation, Wells Fargo Advisors receives compensation from mutual fund complexes on some funds; these funds are denoted for your convenience with an asterisk. Wells Fargo Advisors receives:

- a) Trails or trailing commissions. The firm may receive ongoing payments in the form of 12b-1 fees (“trails”) for marketing and distribution services, which are outlined in the fund prospectus.
- b) Networking / Omnibus fees. Fees designed to compensate Wells Fargo Advisors for providing varying degrees of customer account and administrative services for those Wells Fargo Advisors client accounts holding mutual funds. The following are examples of networking and omnibus platform services: the processing of purchases, redemptions and exchanges, check processing, dividend reinvestments, preparation and mailing of consolidated account statements, delivery of fund proxies and shareholder materials, tax reporting, maintaining ownership records, and other sub accounting and record-keeping services; and/or
- c) Revenue Sharing fees. Fees paid to Wells Fargo Advisors for providing continuing due diligence, training, operations and systems support and marketing with respect to mutual fund companies and their funds. Revenue sharing fees are usually paid by the fund’s distributor, investment advisor, or an affiliate of the fund, as a percentage of Wells Fargo Advisors’ aggregate value of client assets invested in the funds. This list is not exhaustive. Please see the [“Guide to Investing in Mutual Funds \(PDF\)”](#) for more information.

## Important Disclosures

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**Government Funds: You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**

**Retail Funds: You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund’s liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not a deposit of the bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund’s sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

**Institutional Funds: You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund’s liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund’s sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

Wells Fargo Advisors, Inc. is a non-bank affiliate of Wells Fargo & Company. Wells Fargo Funds Management, LLC is the investment adviser on each of the mutual funds within the Wells Fargo family of funds. The Funds are distributed through Wells Fargo Funds Distributor, LLC. Wells Fargo Advisors, Wells Fargo Funds Management, LLC and Wells Fargo family of funds are all affiliated companies.

Wells Fargo Advisors also receives compensation from other Wells Fargo & Company subsidiaries including affiliates of Wells Fargo Funds, a mutual fund family. The revenue sharing is at an annual rate of up to 20 basis points on aggregate client assets. In addition to this compensation, Wells Fargo Advisors may also receive direct compensation or indirect accounting credits in connection with the referral of certain business among Wells Fargo & Company subsidiaries. These intra-company arrangements include payments or credits to Wells Fargo Advisors for financial, distribution, administrative and operational services that it provides to affiliated mutual funds, their investment advisers or distributors. Wells Fargo Advisors has compensation arrangements in place for assets under management in the Wells Fargo Funds fund family. As a result of these arrangements, Wells Fargo Advisors may benefit from increased sales of affiliated funds and products to a greater extent than from increased sales of funds and other investment products provided by other firms in which they do not have a similar economic interest.

Brokerage products and services including WellsTrade are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. Wells Fargo Asset Management (WFAM) is a trade name used by the asset management businesses of Wells Fargo & Company. Wells Fargo Funds Management, LLC, a wholly owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for Wells Fargo Funds. Other affiliates of Wells Fargo & Company provide sub advisory and other services for the funds. The funds are distributed by Wells Fargo Funds Distributor, LLC, Member FINRA, an affiliate of Wells Fargo & Company. Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

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