

The Envision[®] Planning Process Helps Clients Stay on Track

98%

know where they stand in reaching their financial goals

95%

feel they are able to live the life they planned

93%

say they will retire on their own terms

92%

feel in control of their finances

Source: Results are based on a survey conducted by Harris Interactive from June-July 2011 among 1,004 investors with Financial Advisor relationships. Results are not indicative of future performance or success. Not representative of the experience of other clients. The *Envision* process is a brokerage service provided by Wells Fargo Advisors, LLC.

Together we'll go far



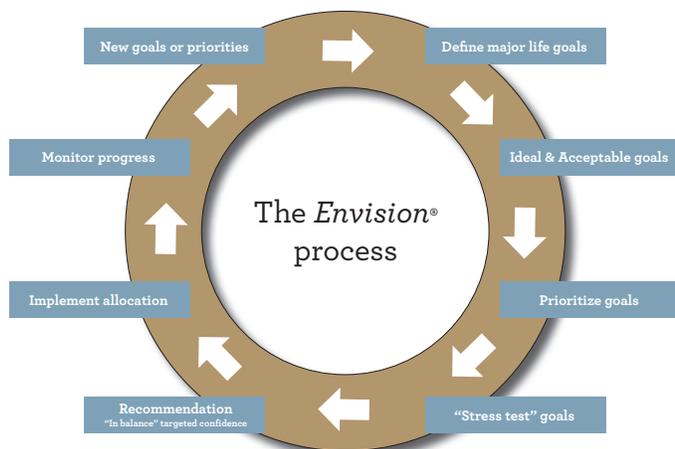
Providing financial flexibility when you need it most

We understand that life can be complex, and its experiences can change your life in the blink of an eye. Wells Fargo Advisors provides guidance by using tools and resources to help you manage your financial needs as you move from one life event to the next, including a unique investment planning process.

The *Envision*® planning process

Combining goal-based advice with sophisticated statistical modeling, Wells Fargo Advisors' unique *Envision* process creates an effective, easy-to-understand method for you to prioritize and achieve important life goals. Ultimately, the *Envision* process helps you live the one life you have the best way you can, without undue financial sacrifice or overexposure to risk.

How the *Envision* process works –



Define major life goals – The *Envision* process begins by allowing you to explore what goals and dreams you have while addressing the concerns you have about being able to achieve them. This important step serves as the basis for the conversations between you and your Financial Advisor as he or she accompanies you through the process.

Ideal and Acceptable – What makes the *Envision* process so different is that throughout your conversations with your Financial Advisor, you explore your ability to achieve your goals in multiple scenarios, starting with the Ideal and the Acceptable. The Ideal scenario represents your goals and dreams in a “perfect world” scenario. Meanwhile, the Acceptable scenario represents the satisfactory compromises you could make to your ideal goals and still allow you to believe that “life is good.”

Prioritizing goals – In order to give you the opportunity to live as much of your Ideal scenario as possible, we encourage the use of our *Envision* Priority Cards. This interactive activity insures that you and your Financial

Advisor are on the same page, working together to achieve those goals you value most. In essence, allowing you to live the one life you have, the best way possible.



Stress testing goals – To determine what level of confidence you can achieve with your Ideal and Acceptable scenarios, the *Envision* technology stress tests each scenario 1,000 times. During each of these 1,000 iterations your goals will be subjected to simulated random market returns (up years, down years, flat years, etc.) to help you determine how likely you are to achieve your goals.

Making a recommendation – Once your Financial Advisor has an understanding of your ability to live either your Ideal or Acceptable scenario, he or she will also create a Recommended scenario for you that will incorporate your goals and/or concerns that you value most, while potentially compromising some of your lower priority goals.

Implementation – Based on your goals, dreams, concerns, risk tolerances, and financial situations, your Financial Advisor can propose the appropriate diversification needed to help you achieve those goals. Our product-neutral approach allows your Financial Advisor the freedom to select products that will best help you achieve your goals.

Monitoring progress (the “Dot”) – The most important part of the *Envision* process is the way you are able to monitor your progress toward the goals and dreams you wish to accomplish. Your *Envision* plan will update each night and create a benchmark unique to your goals and situation. This information can be displayed on your statements and online where it is updated monthly.

New goals and priorities – Change may be one of the largest challenges you face, whether it is change in your life or in the world around you. As change happens, it is very easy to update your *Envision* plan to reflect that change and measure the impact it has on your ability to achieve your stated goals. If your investment plan needs to be updated, the appropriate adjustments can be made at your convenience.

A key component - the Target Zone

As a result of the *Envision* technology's powerful statistical modeling, the Ideal, Recommended and Acceptable scenarios provide separate plan results. These represent the number of the simulations that met or exceeded your goals. For example, a plan result of 82 signifies that approximately 820 out of the 1,000 simulations met or exceeded all of your goals. This result is deeper than a simple "pass-fail" interpretation.



What does the score reflect? A score in the following ranges typically reflects:



Low level of confidence, or unlikely to achieve goals



(a.k.a. the Target Zone) Reasonable level of confidence that goals can be met or exceeded



High level of confidence, more risk than necessary, or leaving more assets than desired

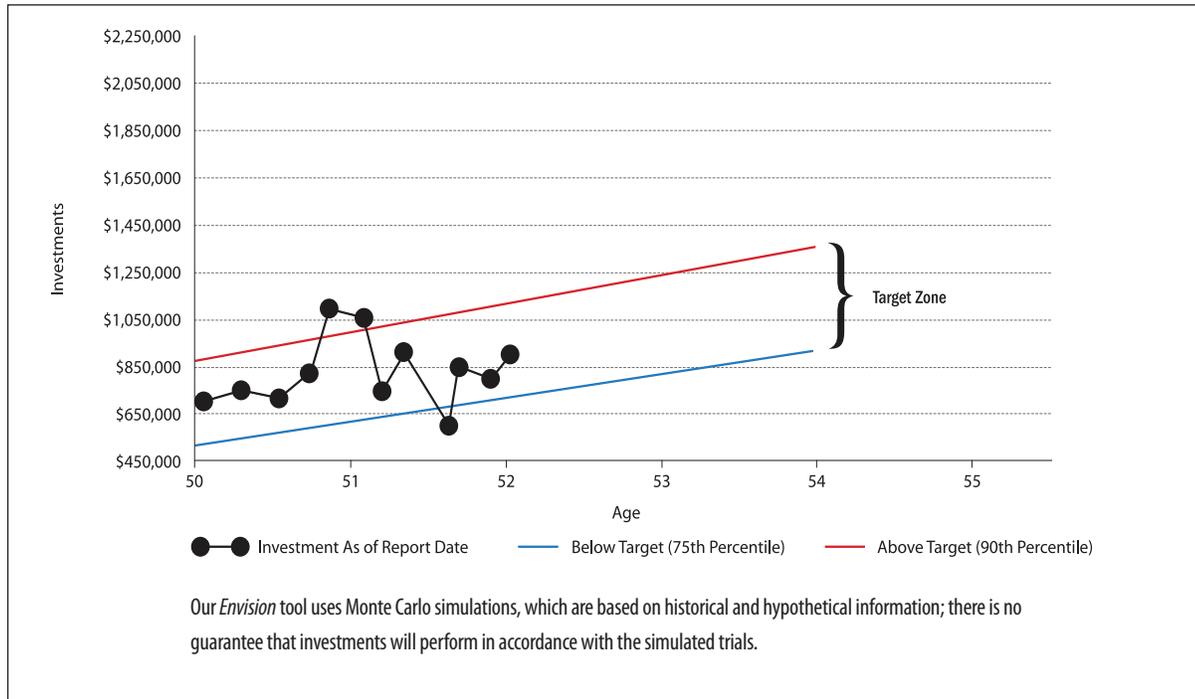
Once a score is identified, how is it interpreted? It's not like school where students want to achieve the highest grade in class and end up with a 100. If this were the case, you may be sacrificing your ability to achieve one or more of your higher priority goals or taking more risk than necessary.

Conversely, you don't want a score so low that you end up having a low confidence in your ability to achieve your goals.

That's why the *Envision* Target Zone was designed — to show clients that, while their Ideal scenario may not yet be attainable, their Acceptable scenario may have more room for achieving their goals, and their Recommended plan result is in a range that provides them with reasonable confidence in achieving their goals, while ensuring they are not sacrificing too much or risking overexposure.

Charting your progress

The *Envision* Target Zone also serves as a foundational tool when your goals or priorities change, or when life events create a need to re-evaluate how changes affect your goals and priorities. With the “Dot,” your Financial Advisor can update you on your progress as frequently as you want – weekly, monthly or annually.



IMPORTANT:

The projections or other information generated by the *Envision* tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

ENVISION METHODOLOGY: Based on accepted statistical methods, the *Envision* tool uses a simulation model to test your ideal, acceptable and recommended investment plans. The simulation model uses assumptions about inflation, financial market returns and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation the *Envision* tool simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history.

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