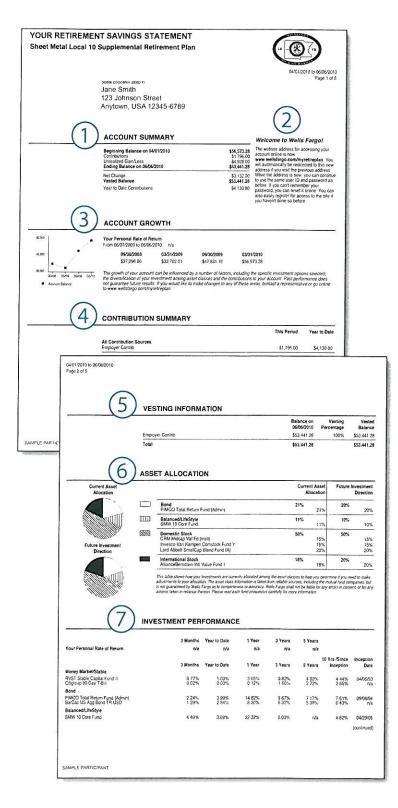




How to read your Sheet Metal Local 10 Supplemental Retirement Plan quarterly statement



1 Your account summary

This section includes your account balance information, such as beginning and ending balances, and any change during the reporting period.

(2) News about your Plan

This section is intended to announce Plan changes, or to provide educational information about your Plan and saving for retirement.

(3) Account growth

You can use the visual graph to see your personal rate of return on your account balance for four sample quarters.

4 Contribution summary

Shows the employer contributions applied to your account during the past reporting period and year to date.

(5) Vesting information

This section shows the vested balance of your Plan. Remember — your individual account in the Sheet Metal Local 10 Supplemental Retirement Plan is automatically 100% vested.

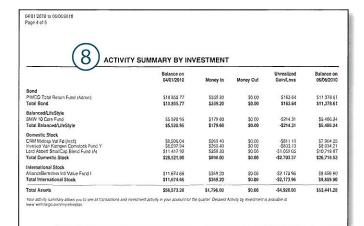
6 Asset allocation and future investments

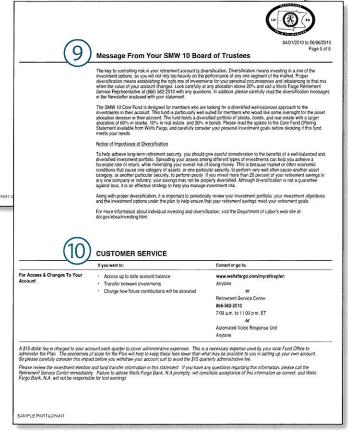
Shows how your account balance is divided up among your retirement plan's different investment options. It also provides a reminder of how your future contributions will be invested. Periodically revisit the investment options you've selected to ensure that you have an asset allocation strategy in line with your retirement goals. Tools are available on the Wells Fargo website to help you (www.wellsfargo.com/myretireplan).

(7) Investment performance

Lists the performance history of each of the investment options offered in your Plan. Also gives the personal rate of return your selected investments delivered.

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- 8 Investment and activity summary Lists the investment options in your Plan and shows the activity of each fund as it pertains to your plan savings account.
- Message from your SMW 10 Board of Trustees

This is another section on the statement that will contain important information about your Plan.

Customer service
Provides helpful contact information and resources for making changes to your account or learning more about planning for your future.

Can't wait to see how your account is doing?

Sign up for online statements and get your account information faster! Visit www.wellsfargo.com/myretireplan, and sign on to your account. Select the *Transactions & Forms* tab at the top of the page, choose *Statements & Forms* and then *Online Statement*.

You can access the website 24 hours per day, 7 days per week for important information about your Plan, investments and tools to help you set and reach your retirement goal.

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