



The Wells Fargo Retirement Plan Website

Online tools designed to help you reach your retirement goals

Getting Started

Wells Fargo has created a variety of online tools designed to help with your retirement planning. When you visit the website, you can use interactive calculators, listen to online seminars, read articles, and view interactive iCharts.

To get started, visit wellsfargo.com/myretireplan and sign onto your account. Once you sign on to your account, access the *Education Resource Center* found under the *Planning and Education* tab in the top navigation. All of the online tools, seminars and other resources noted below are located here.

Online Calculators

Several different online calculators are available to help you determine your retirement strategy. A few examples of the calculators offered include:

- **Find the Money to Invest Calculator:** You want to save more, but where can you find the money to put away? This calculator will show the powerful benefits of making small changes in your spending habits. Take this quiz to see how small, regular savings can grow over time.
- **Retirement Quick View Calculator:** Wondering whether you're on track for retirement? Check out the *Retirement Quick View* calculator, a quick and easy-to-use calculator that helps you determine if you are on track for retirement and tells you how long your savings may last. You'll find it on the *Account Summary* page after you've signed on to your account. On the *Account Summary* page, select *View your retirement savings goals now* from the left side to find the calculator.

Online Seminars

To help you make informed financial decisions, Wells Fargo has created a series of online seminars designed to increase your awareness and understanding of key financial issues.

- **Create an investment mix to match your style:** This seminar covers the basics of diversification and asset allocation, and explains how you can determine your personal investment style and choose an investment mix that is right for you.
- **Retirement distribution options:** This seminar provides in-depth look at the pros and cons to consider when deciding how to withdraw your money for retirement and provides information on rolling over your money to an IRA or another employer-sponsored retirement plan. It also helps you understand the best option for your particular situation.

Articles

A wide variety of informative and relevant retirement planning articles are available for you to read online. The article topics cover everything from investment education and retirement strategies to saving for important life events like college and the purchase of your first home.

- **How to dig yourself out of debt and save at the same time:** Even if you're living paycheck to paycheck, this article shows you how to start paying down debt, build emergency cash reserves, and even set aside money for investing.
- **Rebalancing to keep your portfolio on track:** Even the most well thought-out asset allocation must be periodically rebalanced, especially in volatile markets. This article considers different rebalancing strategies in volatile markets.
- **Saving for college:** College costs continue to rise, but through regular saving and investing for growth, you can help a child realize his or her goals. You can find articles and resources to help you with your planning.

iCharts

These interactive charts cover an assortment of subjects to help you reach your retirement goals. A few examples of the iCharts offered include:

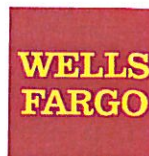
- **Making Your Nest Egg Last:** As you approach retirement, it's important to give serious consideration to exactly how much income you'll need each year. This chart illustrates how long your money might last under various distribution scenarios.

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Three easy steps for better investing

Choosing the right investment mix within your **Sheet Metal Local 10 Supplemental Retirement Plan ("the Plan")** is important and we want to make sure you have the necessary tools to determine your specific mix. Remember, the Plan provides for "participant-directed" investment of individual accounts. This means that each participant is responsible for investing their account in one or more of nine investment funds offered by the Plan. Follow the three steps below and you'll be on your way to creating an investment mix that's right for you.



1

Determine your asset allocation strategy

Your asset allocation is the "big picture" — the framework in which you'll make your investment decisions. It's the way you divide your contributions among the three basic investment categories: stocks, bonds and stable value investments.

Knowing your investor type — conservative, moderate or aggressive — can provide a good starting point for determining which asset allocation makes the most sense for you. Are you comfortable investing in the stock market? How would you feel if one of your investments dropped 10% in value? For guidance in determining your investor type, take the risk tolerance quiz below.¹ The results will give you direction for choosing an asset allocation that matches your investor type and time frame to retirement.

	1 – DISAGREE STRONGLY				5 – AGREE STRONGLY
To obtain above-average returns on my investments, I am willing to accept above-average risk.	1	2	3	4	5
If an investment loses money over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
I am comfortable investing in the stock market.	1	2	3	4	5
When I put aside money for retirement, I do not plan on accessing it before I retire.	1	2	3	4	5
I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5

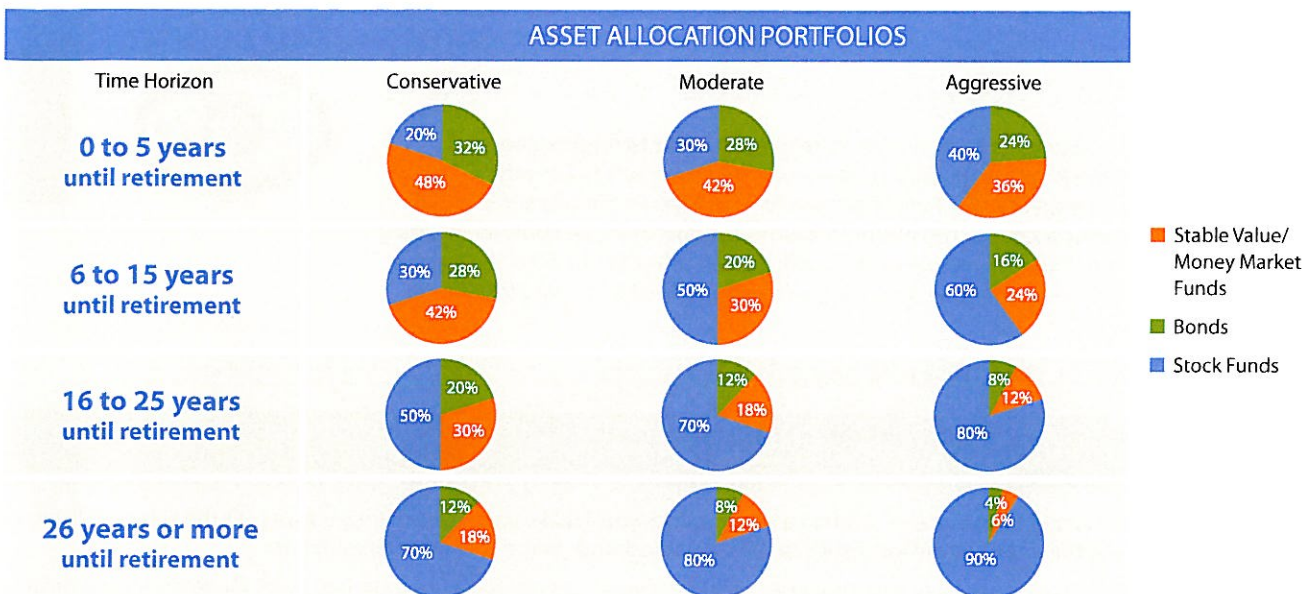
Add the numbers you circled: _____. Compare your total score to the investor types below.

Understand your investor type

CONSERVATIVE (5 TO 11)	MODERATE (12 TO 18)	AGGRESSIVE (19 TO 25)
Most likely you are a conservative investor. Maintaining a fairly stable account balance and having a clear idea of what your investments are likely to earn is more important to you than pursuing higher return potential.	Most likely you are a moderate investor. You are willing to accept some fluctuation in the value of your investments in order to pursue higher return potential.	Most likely you are an aggressive investor. You have the ability to weather short-term volatility in your investments. You are willing to assume a higher degree of fluctuation in the value of your investments to pursue growth opportunities.

Select a sample asset allocation plan

The sample portfolios on the back page suggest possible asset allocation plans in line with your time horizon and investor type: conservative, moderate, or aggressive. Use these sample portfolios as a starting point for building your own investment portfolio.



2

Get to know the investment options in your Plan

Once you've determined an appropriate asset allocation strategy, you should familiarize yourself with your investment options. Your Plan offers two categories of investments:

A) Single-style funds, such as stock, bond and stable value investments.

Within each investment category, your Plan offers a number of different single-style funds to choose from. Performance of these funds will fluctuate up and down as investment styles go in and out of favor. Therefore, you'll want to diversify or spread your contributions among the different funds in your Plan according to your asset allocation strategy.

B) Asset allocation options, such as the SMW Core 10 Fund (the "Core Fund").

The Core Fund is the default investment option in the Plan. It is designed for members who do not wish to self-direct their account and would like a diversified and balanced approach to the investments in their account. This is an investment option to which members can allocate 100% of their account balance and achieve investment diversification - you can also invest just a portion of your account in the Core Fund. Of course, you should carefully consider your personal investment goals before deciding if this fund meets your needs. However, the fund is particularly well suited for those investors who would like independent oversight in the asset allocation of their account.

3

Choose your investments

Now that you have your asset allocation in place and know the types of investments your Plan offers, you can make your investment selections.

- There isn't one right choice for the single style funds you can choose. At different points in time, one type of fund may perform better than another. Therefore, it's important to diversify across a range of different funds to help smooth out your performance over time.
- If instead you prefer a single investment option that includes a diversified investment mix, you can select the SMW 10 Core Fund.

Congratulations! It's as easy as 1, 2, 3.

The big decisions are behind you. Now, just keep an eye on your investment elections over time and make sure your asset allocation doesn't shift out of alignment. You may need to adjust your investment allocations (rebalance) periodically to keep it in line with your asset allocation plan. Then, as you approach retirement, make sure you gradually move your investments into more conservative choices.

Get started today!

Review your Plan's investment choices. Visit the Wells Fargo Retirement Plan Website at wellsfargo.com/myretireplan, or call the Retirement Service Center at **1-866-LOCAL 10 (1-866-562-2510)**. Representatives are available to help you Monday through Friday, 6:00 a.m. to 10:00 p.m. Central Time.

¹ The risk tolerance quiz is intended to provide you with a general indication of your current investor type and does not constitute investment advice. Please note that there may be other factors specific to your situation that are not considered in this quiz and your investor type may change over time. The asset allocation portfolios are based on generally accepted investment theories and take into account historic returns of different asset classes over defined periods of time. The asset allocation portfolios are intended to provide you with general information that may be helpful as you consider your investment options. They are not intended to offer advice about which investments to choose or how much to allocate to any particular investment option in your Plan. When applying the portfolios to your own situation, you should consider your other assets, income and investments (for example, equity in your home, IRA investments, savings accounts and interests in other qualified and non-qualified Plans) in addition to your interest in the Plan.

Wells Fargo will not make any decisions or recommendations about the advisability of the investments in your account or about changing or retaining the investment options available in your Plan and has no responsibility or authority to do so. 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 investments will best suit your risk profile. For more information about the investments available under your Plan, and to obtain a prospectus or disclosure for these investments, you may call the Retirement Service Center at 1-866-LOCAL 10 (1-866-562-2510), visit wellsfargo.com/myretireplan or call your Plan administrator.

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