



Your prescription for a better retirement!

- Determine how much to save
- Choose your investment options
- Enroll at wellsfargo.com



VIRGINIA HOSPITAL CENTER 403(b) PLAN AND TRUST



Take the steps toward a better future today.

The Virginia Hospital Center 403(b) Plan and Trust offers you an easy way to save for retirement. Consider these reasons to take action and start saving for your future.

- **Maintain your current lifestyle in retirement.** For each year of retirement, many experts suggest you'll need at least 80% of your annual preretirement income to maintain your standard of living. And thanks to medical advancements, many people are living longer, which could mean a longer retirement and a need to save a larger amount of money.
- **Reduce your current tax bill and possibly boost your refund.** Every pretax dollar you contribute to the plan reduces your current taxable income, which means you could lower your overall income taxes.
- **Pick from a variety of investment options.** The plan offers a wide variety of investment options so you can personalize your investment portfolio to meet your specific preferences and goals.
- **Save easily with payroll deductions.** Make it easy to pay yourself first.

Ready to enroll?

To enroll in your retirement plan now, please follow the directions below. If you would like additional information before enrolling, follow the three easy steps outlined on the following pages.

Get started saving today



Go online:
wellsfargo.com

Choose **Enroll** at the top of the page to enroll. The first time you sign on, you'll need your Social Security number (SSN), date of birth, and email address. Check the box indicating that you do not have an account number and you will be guided through a short series of security questions. If you have other Wells Fargo accounts that you access online, sign on using your existing username and password, then select the name of your retirement plan to get started.

Don't automatically see your retirement plan account in your account summary? Once you've signed on, visit the **Account Services** tab, then under **Account Information**, select **Add Accounts**. Your retirement account should be available to add.



Retirement Service Center:
1-800-728-3123

To enroll by phone you'll need your Social Security number (SSN) and personal identification number, which is initially the last four digits of your SSN. Representatives are available to assist you from 7:00 am to 11:00 pm Eastern Time, Monday through Friday.

Simplify your savings: Make tracking and managing your savings easier by consolidating multiple savings accounts into one retirement plan account. Call the Retirement Service Center at 1-800-728-3123 to request a rollover form.



Step 1: Determine how much to save

Determining how much to save for your future is a very important decision. It is also important to start saving today so your contributions have the potential to grow over a longer period of time. Below is some information about a few features of your plan to help you decide how much to contribute. For more information about your plan, see the *Plan features* section of this book.

Quick fact

42% of all American workers say they have tried to calculate how much money they will need to save for a comfortable retirement. Have you?

Source: Employee Benefit Research Institute, 2012

- You may contribute 1% to 50% of your salary up to \$18,000, the maximum the IRS allows in 2017 subject to certain limitations.
- If you are age 50 or over by the end of the calendar year, you may qualify to make additional pre-tax or "catch-up" deferrals of up to \$6,000 in 2017.

See how different contribution rates can impact your retirement savings

Using a \$25,000 annual salary, the table below shows what a big difference increasing your contribution amount can have on your account balance over time. The example assumes annual 2% pay increases and a 7% annual rate of return on your investments.

Also, take a look at how the cost of waiting one year can affect your retirement savings.

Percent of salary contributed	Balance after 15 years	Balance after 25 years	Balance after 35 years
3%	\$21,197	\$56,802	\$130,150
6%	\$42,395	\$113,605	\$260,301
9%	\$63,592	\$170,407	\$390,541
Balance if wait 1 year (based on a 6% salary contribution)	\$38,527	\$105,996	\$245,334

Examples are for illustration purposes only. Estimates are based on the assumptions noted, do not guarantee or imply a projection of actual results, and do not include the effect of taxes. Wells Fargo cannot guarantee results under any savings or investing program, including a regular investment program, and cannot guarantee that you will meet your retirement savings goal.



Step 2: Choose your investment options

It is important that you make investment choices in your retirement plan. If you enroll and don't make any investment selections, your savings will be automatically invested in the appropriate Vanguard Target Maturity Fund.

The following information can help you build an investment strategy for the investment options offered in your retirement plan. Even if you don't know much about investing, it is easy to get started.

Keep these key investment concepts in mind as you make your decisions:

- **Diversification:** Diversification simply means choosing a variety of investments that represent different asset classes, such as stable value investments, bonds and stock funds. Diversification can help lower risk by capturing the gains of strong performing investments, while offsetting the losses of weaker investments. By investing in different asset classes you seek to balance potential risk.
- **Risk and return:** Every investment option offers the potential for gains and the potential for loss. Stable value investments offer little chance that they will lose money, but their potential for gain is limited. On the other end of the spectrum, stock funds have the greatest potential for gain, but they can also decrease significantly in value. The objective is to find the right combination of investments to manage risk and maximize return.
- **Time frame:** The longer you have until retirement, the more aggressive you can be. Even if you are uncomfortable with risk but are many years from retirement, you should consider investing more aggressively.

Of course, these are just the basics. We have outlined your options for investing, and provided more information for making your investment decisions. Additional fund information is available at the back of this book.

Option 1: Choose a simple solution

Target date funds

A target date fund is a practical, easy-to-understand choice for retirement investing. Each target date fund is diversified across a range of stocks, bonds, and cash equivalents, allocated according to the fund's target date. The target date represents the year you may be considering to begin withdrawing your money. As the target date approaches, the fund slowly becomes more conservative, with less invested in stocks and more in bonds, and cash equivalents. With a target date fund, you won't need to switch from growth-oriented funds to conservative funds over time; the fund automatically shifts its allocation for you. While a target date fund offers a convenient way to invest for retirement, it's important to remember that the principal value of the fund is not guaranteed at any time, including at the target date.

If you were born:	And you plan to retire at age 65, consider the:
After 01/01/1990	Vanguard Target Retirement 2055 Inv
01/01/1980 - 12/31/1989	Vanguard Target Retirement 2045 Inv
01/01/1970 - 12/31/1979	Vanguard Target Retirement 2035 Inv
01/01/1960 - 12/31/1969	Vanguard Target Retirement 2025 Inv
01/01/1950 - 12/31/1959	Vanguard Target Retirement 2015 Inv
Before 12/31/1949	Vanguard Target Retirement Income Inv

You're done! If you chose one of the target date funds, move on to step 3 to enroll.

None of the services provided under target date/age-based investing are intended to constitute investment, financial, tax, or legal advice. The target date/age-based investment options have been selected by the plan sponsor (for example, your employer), plan committee or other plan fiduciary. Neither Wells Fargo Bank, N.A. nor its affiliates, employees, agents, or representatives have provided investment advice or recommendations with respect to the selection of any of the target date/age-based investment options offered in the plan.



Option 2: Do it yourself

Individual fund options

If you want to build your own portfolio, choose from the funds available in your plan. This requires you to understand your investment goals and to pick the individual fund options that will meet those needs.

If you like to manage your investments, and you have the time and the knowledge to do so, this option may be right for you. First, identify what type of investor you are: conservative, moderate, or aggressive. To help you determine your tolerance for risk and investment style, check out the Risk Tolerance Quiz at wellsfargo.com/riskquiz. After taking the quiz, you should also get to know the fund options available in your plan by reviewing the fund information located at the back of this book. Finally choose the percentage you want to invest in each fund. Your choices must add up to 100%.

% of investment	Asset class	Fund name
_____%	Stable Value/Money Market	Wells Fargo Treas Plus MMkt I
_____%	Bonds	Vanguard Inflation-Protected Secs Adm
_____%	Bonds	PIMCO Total Return Inst
_____%	Bonds	Vanguard Total Bond Market Index Admiral
_____%	Balanced/Lifestyle	American Funds American Balanced R6
_____%	Balanced/Lifestyle	Wells Fargo Asset Alloc Adm
_____%	Stock	Invesco Comstock R5
_____%	Stock	Vanguard 500 Index Admiral
_____%	Stock	American Funds Growth Fund of Amer R6
_____%	Stock	Janus Inst
_____%	Stock	Dreyfus Mid Cap Index
_____%	Stock	Franklin Small-Mid Cap Growth R6
_____%	Stock	Baron Growth Institutional
_____%	Stock	Vanguard Total Intl Stock Index Admiral
_____%	Stock	American Funds EuroPacific Growth R6
_____%	Stock	American Century Real Estate R6

100%

You're done! If you created your own portfolio, move on to step 3 to enroll.

This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974 or regulations thereunder. Neither Wells Fargo nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact your personal investment, financial, tax, or legal advisor regarding your specific needs and situation.

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE



Step 3: Enroll

Enrolling in your retirement plan is as easy as 1, 2, 3! You've made your choices, now make sure you sign up for your retirement plan today.

Before enrolling, you will need to:

- Determine the amount you'd like to contribute
- Choose your investment options

After enrolling remember to select your retirement account beneficiary online.



Go online:
wellsfargo.com

Choose **Enroll** at the top of the page to enroll online. The first time you sign on, you'll need your Social Security number (SSN), date of birth, and email address. Check the box indicating that you do not have an account number and you will be guided through a short series of security questions. If you have other Wells Fargo accounts that you access online, sign on using your existing username and password, then select the name of your retirement plan to get started.

Don't automatically see your retirement plan account in your account summary? Once you've signed on, visit the **Account Services** tab, then under **Account Information**, select **Add Accounts**. Your retirement account should be available to add.



Call us:
1-800-728-3123

To enroll by phone you'll need your Social Security number (SSN) and personal identification number, which is initially the last four digits of your SSN. Representatives are available to assist you from 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Friday.



Features of your plan

This plan features overview answers some of the most common questions about the Virginia Hospital Center 403(b) Plan and Trust. For more information about your plan, refer to the Summary Plan Description available from your employer.

When can I enroll?

Only highly compensated employees are eligible for this plan.

Plan entry dates are on your date of hire.

For newly hired employees, there may be a slight delay to enroll in the plan through Wells Fargo's web site or toll-free number due to the timing of when the contribution files are sent to Wells Fargo.

How much can I contribute to the plan?

Your contributions are limited to the IRS limit of \$18,000 in 2017, subject to certain limitations.

You may contribute from 1% to 50% of your salary up to the maximum of \$18,000. You may contribute to your account with pretax and/or Roth 401(k) contributions. Together, both contribution types are subject to the plan and IRS contribution limits. If you are age 50 or older by the end of the calendar year, you may qualify to make additional "catch-up" contributions of up to \$6,000 in 2017.

You can increase, decrease or discontinue your contributions within the limits established by the plan. Changes will be implemented as soon as administratively feasible.

Does Virginia Hospital Center make any contributions?

For every dollar you contribute, pretax or Roth, your employer will contribute a percentage annually in March, up to 8% of pay, based on your years of service:

Years of Service Match

Less than 5 years 65%

5 - 9 years 75%

10 - 14 years 85%

15 or more years 100%

You must have completed two years of service, be employed on the last day of the Plan year, and worked 1,000 hours in the Plan year to be eligible for the matching contributions

Can I roll over money into my plan?

Rollover contributions are allowed on becoming a participant.

You may roll over money into your account from the following sources:

- Other qualified plans

Can I get help making my investment decisions?

Your plan offers the Wells Fargo Retirement Investment Advice program to help with your investment decisions. Available to you at no additional cost, the program assesses your overall strategy and presents you with recommendations on how you can potentially improve your retirement investment mix. Taking your age and time frame until retirement into consideration, among other factors, the program compares your current investment choices with a proposed mix based on your personal situation. In addition, the program can help you determine how much you need to save for retirement. To access the Retirement Investment Advice program online, sign on to your account at wellsfargo.com. After selecting your plan name, go to **Actions and Investments** tab in the top navigation bar, select **Advisory Services**, then **Retirement Investment Advice**.

When do I become vested in my account?

Vesting refers to your "ownership" of a benefit from your plan. You are always 100% vested in the money you contribute to the plan and the earnings on that money.

You are 100% vested in the matching contributions your employer puts into your plan and the earnings on that money.

Are loans permitted?

You may borrow up to \$50,000, or 50% of your vested balance, whichever is less. The minimum loan amount is \$500. You may have 1 loan outstanding at a time.

Interest rates will be based on current commercial rates for similar loans.

Any Plan participant, other than participants designated as PRN employees, may apply for a loan from the Plan.



When can I receive money from my account?

- At retirement
- In-service distributions, after age 59 ½
- At termination of employment, regardless of age
- Death or disability
- In-service withdrawal of your rollover contributions

You may take a hardship withdrawal in certain cases of financial need as established by IRS regulations. If you receive a hardship withdrawal, your deferrals into the plan will be suspended for six months.

Hardship withdrawals are generally limited to the following:

- Purchase of your principal residence
- Prevention of eviction from your principal residence
- Post-secondary education for you or a family member
- Medical expenses not covered by insurance for you or a family member
- Funeral expenses for a family member
- Expenses for the repair of damage to your principal residence

This brochure is intended to summarize some of the benefits and requirements of the plan. It is not intended to provide a full description of all of the plans, programs and policies, terms of eligibility or restrictions. All statements made in this brochure are subject to the terms of the official plan, program and policy documents. In the event of a conflict between the official documents and this brochure, the official plan documents are controlling. The Plan Sponsor reserves the right to amend, modify or terminate each of its employer-sponsored plans, programs and policies at any time, in whole or part, without notice for any reason.

Withdrawals of pretax amounts are subject to ordinary income taxes (and generally a 10% non-deductible tax penalty if you are under age 59½). Qualified Roth withdrawals are not subject to ordinary income taxes, while the portion of non-qualified Roth withdrawals that represents earnings is subject to ordinary income taxes and the 10% tax penalty generally if you are under age 59½. Refer to your Summary Plan Description for more information about withdrawals.

Your plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974. This means that you control the investment of your account. Generally, as a result, your employer, your trustee, and other fiduciaries of the plan are relieved of liability for any losses that your account experiences as a result of investment choices you make. Besides the information that the plan provides you, you may request certain information from the Plan Administrator.

The information includes: annual operating expenses, financial statements, reports, or other materials relating to the investments available, a list of assets contained in each investment fund or portfolio, the value of those assets, the value of shares of investments

available, the past and current performance of investments available and information concerning the value of investments held in your account.

The Retirement Investment Advice program is offered by Wells Fargo Bank, N.A. Individual participant investment recommendations are provided by Morningstar Investment Management, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. The Morningstar name and trademarks are used, under license, from Morningstar Investment Management, LLC. Morningstar is not an affiliate of Wells Fargo. The program is intended for use by citizens and legal residents of the United States and its territories. Investment recommendations are based on information provided and limited to the investment options available in your plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, are not guarantees of future results, and may vary with each use and over time. Other investment alternatives having similar risk and return characteristics may be available under your plan. Please contact your plan administrator for these investment alternatives. Some of the plan's administrative fees may be paid through the investment options in which you invest.

Fund Information

Stable Value/Money Market

Wells Fargo Treas Plus MMkt I

Expense Ratios (as of 09/30/2016): Gross: 0.23% | Net: 0.20%

PISXX

Objective: The investment seeks current income, while preserving capital and liquidity. The fund invests exclusively in high-quality, short-term, U.S. dollar-denominated money market instruments that consist of U.S. Treasury obligations and repurchase agreements collateralized by U.S. Treasury obligations. The security selection is based on several factors, including credit quality, yield and maturity, while taking into account the fund's overall level of liquidity and weighted average maturity.

94975H296



Asset Allocation as of 09/30/2016:

91.08% Cash 8.92% U.S. Bond

Bonds

Vanguard Inflation-Protected Secs Adm

Expense Ratios (as of 09/30/2016): Gross: 0.10% | Net: 0.10%

VAIPX

Objective: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

922031737



Asset Allocation as of 06/30/2016:

99.8% U.S. Bond 0.2% Cash

PIMCO Total Return Inst

Expense Ratios (as of 09/30/2016): Gross: 0.47% | Net: 0.46%

PTTRX

Objective: The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

693390700



Asset Allocation as of 06/30/2016:

109.74% U.S. Bond 0.3% Preferred
11.22% Non U.S. Bond 0.02% Convertible
6.07% Other -27.34% Cash

Vanguard Total Bond Market Index Admiral

Expense Ratios (as of 09/30/2016): Gross: 0.06% | Net: 0.06%

VBTLX

Objective: The investment seeks the performance of a broad, market-weighted bond index. The fund employs an indexing investment approach designed to track the performance of the Barclays U.S. Aggregate Float Adjusted Index. This index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of the fund's assets will be invested in bonds held in the index.

921937603



Asset Allocation as of 09/30/2016:

86.72% U.S. Bond 4.03% Cash
9.23% Non U.S. Bond 0.02% Convertible

Balanced/Lifestyle

American Funds American Balanced R6

Expense Ratios (as of 09/30/2016): Gross: 0.29% | Net: 0.29%

RLBGX

Objective: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

024071813



Asset Allocation as of 09/30/2016:

50.1%	U.S. Stock	3%	Non U.S. Bond
35.28%	U.S. Bond	1.21%	Other
5.38%	Cash	0.04%	Preferred
4.97%	Non U.S. Stock	0.03%	Convertible

Wells Fargo Asset Alloc Adm

Expense Ratios (as of 09/30/2016): Gross: 1.26% | Net: 1.17%

EAIFX

Objective: The investment seeks long-term total return, consisting of capital appreciation and current income. The fund invests at least 15% of the fund's assets in fixed income securities and at least 25% of the fund's assets in equity securities. It invests all of its investable assets in Asset Allocation Trust ("AAT"), an investment company managed by Grantham, Mayo, Van Otterloo & Co. LLC ("GMO"). AAT, in turn, invests its assets in GMO-managed mutual funds and may be exposed to any asset class, including, for example, U.S. and foreign equities, U.S. and foreign fixed income securities, and, from time to time, other alternative asset classes.

94985D418



Asset Allocation as of 08/31/2016:

35.76%	Non U.S. Stock	6.36%	Non U.S. Bond
28.08%	Cash	1.07%	Preferred
17.21%	U.S. Stock	0.71%	Other
10.8%	U.S. Bond		

Target Date Funds

Vanguard Target Retirement Income Inv

Expense Ratios (as of 09/30/2016): Gross: 0.14% | Net: 0.14%

VTINX

Objective: The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

92202E102



Asset Allocation as of 09/30/2016:

46.62%	U.S. Bond	5.17%	Cash
18.13%	U.S. Stock	0.56%	Other
17.97%	Non U.S. Bond	0.01%	Preferred
11.52%	Non U.S. Stock	0.01%	Convertible

Vanguard Target Retirement 2015 Inv

Expense Ratios (as of 09/30/2016): Gross: 0.14% | Net: 0.14%

VTXVX

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E300



Asset Allocation as of 09/30/2016:

35.02%	U.S. Bond	3.71%	Cash
27.91%	U.S. Stock	0.62%	Other
17.71%	Non U.S. Stock	0.02%	Preferred
15%	Non U.S. Bond	0.01%	Convertible

Target Date Funds (continued)

Vanguard Target Retirement 2025 Inv

VTTVX

Expense Ratios (as of 09/30/2016): Gross: 0.15% | Net: 0.15%

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E409



Asset Allocation as of 09/30/2016:

39.41%	U.S. Stock	1.8%	Cash
24.95%	Non U.S. Stock	0.69%	Other
21.56%	U.S. Bond	0.03%	Preferred
11.55%	Non U.S. Bond	0.01%	Convertible

Vanguard Target Retirement 2035 Inv

VTTHX

Expense Ratios (as of 09/30/2016): Gross: 0.15% | Net: 0.15%

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E508



Asset Allocation as of 09/30/2016:

48.41%	U.S. Stock	1.41%	Cash
30.64%	Non U.S. Stock	0.7%	Other
12.34%	U.S. Bond	0.03%	Preferred
6.46%	Non U.S. Bond	0.01%	Convertible

Vanguard Target Retirement 2045 Inv

VTIVX

Expense Ratios (as of 09/30/2016): Gross: 0.16% | Net: 0.16%

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E607



Asset Allocation as of 09/30/2016:

54.27%	U.S. Stock	1.13%	Cash
34.32%	Non U.S. Stock	0.71%	Other
6.24%	U.S. Bond	0.04%	Preferred
3.28%	Non U.S. Bond		

Vanguard Target Retirement 2055 Inv

VFFVX

Expense Ratios (as of 09/30/2016): Gross: 0.16% | Net: 0.16%

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E847



Asset Allocation as of 09/30/2016:

54.19%	U.S. Stock	1.22%	Cash
34.27%	Non U.S. Stock	0.71%	Other
6.35%	U.S. Bond	0.04%	Preferred
3.23%	Non U.S. Bond		

Invesco Comstock R5

Expense Ratios (as of 09/30/2016): Gross: 0.51% | Net: 0.50%

Objective: The investment seeks total return through growth of capital and current income. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks, and in derivatives and other instruments that have economic characteristics similar to such securities. It may invest in securities of issuers of any market capitalization; however, a substantial number of the issuers in which the fund invests are large-capitalization issuers. The fund may invest up to 10% of its net assets in real estate investment trusts (REITs).

00143M653

ACSHX



Asset Allocation as of 06/30/2016:

85.66%	U.S. Stock	1.86%	Cash
12.47%	Non U.S. Stock		

Vanguard 500 Index Admiral

Expense Ratios (as of 09/30/2016): Gross: 0.05% | Net: 0.05%

Objective: The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

922908710

VFIAX



Asset Allocation as of 09/30/2016:

98.92%	U.S. Stock	0.39%	Non U.S. Stock
0.69%	Cash		

American Funds Growth Fund of Amer R6

Expense Ratios (as of 09/30/2016): Gross: 0.33% | Net: 0.33%

Objective: The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers who decide how their respective segments will be invested.

399874817

RGAGX



Asset Allocation as of 09/30/2016:

80.46%	U.S. Stock	2.5%	Other
11.4%	Non U.S. Stock	0.86%	U.S. Bond
4.62%	Cash	0.16%	Preferred

Janus Inst

Expense Ratios (as of 09/30/2016): Gross: 0.72% | Net: 0.72%

Objective: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. Although the fund may invest in companies of any size, it generally invests in larger, more established companies. The fund may also invest in foreign securities, which may include investments in emerging markets.

47103C688

JGROX



Asset Allocation as of 06/30/2016:

89.87%	U.S. Stock	4.4%	Cash
5.13%	Non U.S. Stock	0.59%	Other

Dreyfus Mid Cap Index

Expense Ratios (as of 09/30/2016): Gross: 0.51% | Net: 0.50%

Objective: The investment seeks to match the performance of the S&P MidCap 400® Index. To pursue its goal, the fund generally is fully invested in stocks included in the S&P MidCap 400® Index and in futures whose performance is tied to the index. It generally invests in all 400 stocks in the S&P MidCap 400® Index in proportion to their weighting in the index. The S&P MidCap 400® Index is an unmanaged index of 400 common stocks of medium-size companies. The fund is non-diversified.

712223106

PESPX



Asset Allocation as of 09/30/2016:

98.55%	U.S. Stock	0.17%	Non U.S. Stock
1.23%	Cash	0.06%	Other

Franklin Small-Mid Cap Growth R6

FMGGX

Expense Ratios (as of 09/30/2016): Gross: 0.49% | Net: 0.48%

Objective: The investment seeks long-term capital growth. The fund invests at least 80% of its net assets in the equity securities of small-capitalization and mid-capitalization companies. Small-cap companies are companies within the market capitalization range of companies in the Russell 2500 Index and mid-cap companies are companies within the market capitalization range of companies in the Russell Midcap® Index, at the time of purchase. It, from time to time, may have significant positions in particular sectors such as information technology (including healthcare technology, technology services and electronic technology), consumer discretionary and healthcare.

354713331



Asset Allocation as of 09/30/2016:

93.21%	U.S. Stock	2.66%	Non U.S. Stock
3.37%	Cash	0.75%	Other

Baron Growth Institutional

BGRIX

Expense Ratios (as of 09/30/2016): Gross: 1.04% | Net: 1.04%

Objective: The investment seeks capital appreciation through long-term investments primarily in securities of small-sized growth companies. The fund invests for the long term primarily in equity securities in the form of common stock of small-sized growth companies. BAMCO, Inc. ("BAMCO" or the "Adviser") defines small-sized companies as those, at the time of purchase, with market capitalizations up to the largest market cap stock in the Russell 2000 Growth Index at reconstitution, or companies with market capitalizations up to \$2.5 billion, whichever is larger.

068278704



Asset Allocation as of 09/30/2016:

94.59%	U.S. Stock	0.08%	Cash
5.11%	Non U.S. Stock	0.01%	Other
0.21%	Preferred		

Vanguard Total Intl Stock Index Admiral

VTIAX

Expense Ratios (as of 09/30/2016): Gross: 0.12% | Net: 0.12%

Objective: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The index includes approximately 5,715 stocks of companies located in 45 countries.

921909818



Asset Allocation as of 09/30/2016:

95.8%	Non U.S. Stock	0.85%	U.S. Stock
2.28%	Cash	0.1%	Preferred
0.96%	Other	0.01%	U.S. Bond

American Funds EuroPacific Growth R6

RERGX

Expense Ratios (as of 09/30/2016): Gross: 0.50% | Net: 0.50%

Objective: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

298706821



Asset Allocation as of 09/30/2016:

91.47%	Non U.S. Stock	0.3%	Preferred
3.44%	Other	0.09%	U.S. Bond
3.16%	Cash	0.05%	Non U.S. Bond
1.49%	U.S. Stock		

American Century Real Estate R6

Expense Ratios (as of 09/30/2016): Gross: 0.79% | Net: 0.79%

Objective: The investment seeks high total investment return through a combination of capital appreciation and current income. Under normal market conditions, the fund invests at least 80% of its net assets in equity securities issued by real estate investment trusts (REITs) and other companies engaged in the real estate industry. The portfolio managers look for real estate securities they believe will provide superior returns, focusing on companies with the potential for stock price appreciation, plus sustainable growth of cash flow to investors. The fund is non-diversified.

025076282

AREDX



Asset Allocation as of 06/30/2016:

97.09%	U.S. Stock	0.71%	Other
2.2%	Cash		

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

The funds are assigned to an asset class, which may not match the asset class assigned by other data sources.

Asset Allocation is subject to change and may have changed since date specified. Morningstar calculates portfolio statistics on the short positions in each fund and displays long, short, and net statistics as appropriate. Short positions produce negative exposure to the security that is being shorted. This means that when the security rises in value, the short position will fall in value and vice versa. Individual short positions are displayed with negative percent weights in a complete holdings list, and the short asset allocation for a fund will also be negative. These enhanced statistics allow investors to evaluate the long and short sides of a portfolio separately and to estimate the fund's overall net exposure.

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Investment in retirement plans:

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Investment performance and operating expenses

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods.

This table also shows:

- Annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations, restrictions, or both

You can make changes to your investment options at wellsfargo.com, or you can call the Retirement Service Center at 1-800-728-3123 and speak to a representative Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Give careful consideration to the importance of a balanced and well-diversified portfolio, taking into account all your assets, income, and investments.

Asset Class	Performance (as of 09/30/2016)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
Stable Value/Money Market								
Wells Fargo Treas Plus MMkt I Money Market-Taxable	0.02%	0.05%	0.12%	0.05%	0.03%	0.78%	0.23%/	0.20%/
<i>BofAML USD LIBOR 3 Mon CM</i>	<i>0.07%</i>	<i>0.15%</i>	<i>0.49%</i>	<i>0.33%</i>	<i>0.36%</i>	<i>1.40%</i>	\$2.30	\$2.00
Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.								
Bonds								
Vanguard Inflation-Protected Secs Adm Inflation-Protected Bond	0.78%	1.01%	6.62%	2.41%	1.89%	4.36%	0.10%/	0.10%/
<i>Barclays US Treasury US TIPS TR USD</i>	<i>0.55%</i>	<i>0.96%</i>	<i>6.58%</i>	<i>2.40%</i>	<i>1.93%</i>	<i>4.48%</i>	\$1.00	\$1.00
Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater. Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).								
PIMCO Total Return Inst Intermediate-Term Bond	0.37%	1.24%	5.69%	3.51%	4.18%	5.98%	0.47%/	0.46%/
<i>Barclays US Agg Bond TR USD</i>	<i>-0.06%</i>	<i>0.46%</i>	<i>5.19%</i>	<i>4.03%</i>	<i>3.08%</i>	<i>4.79%</i>	\$4.70	\$4.60
Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.								
Vanguard Total Bond Market Index Admiral Intermediate-Term Bond	-0.08%	0.41%	5.31%	3.98%	3.00%	4.77%	0.06%/	0.06%/
<i>Barclays US Agg Bond TR USD</i>	<i>-0.06%</i>	<i>0.46%</i>	<i>5.19%</i>	<i>4.03%</i>	<i>3.08%</i>	<i>4.79%</i>	\$0.60	\$0.60
Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater. Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).								
Balanced/Lifestyle								
American Funds American Balanced R6 Allocation--50% to 70% Equity	0.08%	1.79%	12.42%	8.60%	12.48%	*12.48%	0.29%/	0.29%/
<i>Morningstar Mod Tgt Risk TR USD</i>	<i>0.38%</i>	<i>3.40%</i>	<i>10.69%</i>	<i>5.24%</i>	<i>8.57%</i>	<i>*9.42%</i>	\$2.90	\$2.90
Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								

Asset Class	Performance (as of 09/30/2016)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

Balanced/Lifestyle (continued)

Wells Fargo Asset Alloc Adm World Allocation	0.68%	3.58%	7.42%	1.78%	5.39%	4.05%	1.26%/	1.17%/
<i>Morningstar Gbl Allocation TR USD</i>	<i>0.59%</i>	<i>3.77%</i>	<i>10.98%</i>	<i>4.80%</i>	<i>7.90%</i>	<i>5.42%</i>	\$12.60	\$11.70

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

Target Date Funds

Vanguard Target Retirement Income Inv Target-Date Retirement	0.29%	1.93%	7.54%	4.68%	5.94%	5.27%	0.14%/	0.14%/
<i>Morningstar Lifetime Mod Incm TR USD</i>	<i>0.44%</i>	<i>1.73%</i>	<i>7.57%</i>	<i>3.89%</i>	<i>5.74%</i>	<i>5.20%</i>	\$1.40	\$1.40

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Vanguard Target Retirement 2015 Inv Target-Date 2015	0.40%	2.77%	9.03%	5.71%	8.61%	5.48%	0.14%/	0.14%/
<i>Morningstar Lifetime Mod 2015 TR USD</i>	<i>0.36%</i>	<i>2.30%</i>	<i>9.41%</i>	<i>5.06%</i>	<i>7.78%</i>	<i>5.81%</i>	\$1.40	\$1.40

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Vanguard Target Retirement 2025 Inv Target-Date 2025	0.42%	3.71%	10.67%	6.46%	10.39%	5.65%	0.15%/	0.15%/
<i>Morningstar Lifetime Mod 2025 TR USD</i>	<i>0.37%</i>	<i>3.09%</i>	<i>10.94%</i>	<i>5.83%</i>	<i>9.78%</i>	<i>5.97%</i>	\$1.50	\$1.50

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Vanguard Target Retirement 2035 Inv Target-Date 2035	0.50%	4.39%	11.64%	6.80%	11.83%	5.74%	0.15%/	0.15%/
<i>Morningstar Lifetime Mod 2035 TR USD</i>	<i>0.47%</i>	<i>4.17%</i>	<i>12.40%</i>	<i>6.16%</i>	<i>11.30%</i>	<i>6.10%</i>	\$1.50	\$1.50

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Vanguard Target Retirement 2045 Inv Target-Date 2045	0.58%	4.82%	12.16%	6.86%	12.14%	5.87%	0.16%/	0.16%/
<i>Morningstar Lifetime Mod 2045 TR USD</i>	<i>0.54%</i>	<i>4.73%</i>	<i>12.94%</i>	<i>5.96%</i>	<i>11.40%</i>	<i>6.07%</i>	\$1.60	\$1.60

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Vanguard Target Retirement 2055 Inv Target-Date 2055	0.58%	4.81%	12.13%	6.80%	12.13%	*10.38%	0.16%/	0.16%/
<i>Morningstar Lifetime Mod 2055 TR USD</i>	<i>0.56%</i>	<i>4.87%</i>	<i>13.02%</i>	<i>5.67%</i>	<i>11.14%</i>	<i>*9.65%</i>	\$1.60	\$1.60

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Asset Class	Performance (as of 09/30/2016)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

Stock

Invesco Comstock R5 Large Value	0.09%	7.00%	12.39%	6.97%	14.99%	*12.52%	0.51%/	0.50%/
<i>Russell 1000 Value TR USD</i>	-0.21%	3.48%	16.20%	9.70%	16.15%	*13.31%	\$5.10	\$5.00

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

Vanguard 500 Index Admiral Large Blend	0.02%	3.84%	15.39%	11.12%	16.34%	7.23%	0.05%/	0.05%/
<i>S&P 500 TR USD</i>	0.02%	3.85%	15.43%	11.16%	16.37%	7.24%	\$0.50	\$0.50

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

American Funds Growth Fund of Amer R6 Large Growth	1.42%	6.58%	15.42%	10.74%	16.96%	*14.67%	0.33%/	0.33%/
<i>Russell 1000 Growth TR USD</i>	0.37%	4.58%	13.76%	11.83%	16.60%	*16.13%	\$3.30	\$3.30

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

Janus Inst Large Growth	0.14%	4.35%	9.40%	10.31%	15.07%	*13.41%	0.72%/	0.72%/
<i>Russell 1000 Growth TR USD</i>	0.37%	4.58%	13.76%	11.83%	16.60%	*15.98%	\$7.20	\$7.20

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Dreyfus Mid Cap Index Mid-Cap Blend	-0.66%	4.03%	14.83%	8.90%	15.96%	8.65%	0.51%/	0.50%/
<i>Russell Mid Cap TR USD</i>	0.20%	4.52%	14.25%	9.70%	16.67%	8.32%	\$5.10	\$5.00

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Franklin Small-Mid Cap Growth R6 Mid-Cap Growth	0.65%	6.92%	8.03%	7.41%	N/A	*11.08%	0.49%/	0.48%/
<i>Russell Mid Cap Growth TR USD</i>	-0.05%	4.59%	11.24%	8.90%	N/A	*11.39%	\$4.90	\$4.80

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Baron Growth Institutional Small Growth	-2.74%	2.59%	7.88%	4.89%	14.21%	*14.37%	1.04%/	1.04%/
<i>Russell 2000 Growth TR USD</i>	1.44%	9.22%	12.12%	6.58%	16.15%	*15.46%	\$10.40	\$10.40

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Vanguard Total Intl Stock Index Admiral Foreign Large Blend	1.43%	6.65%	9.66%	0.89%	6.79%	*3.47%	0.12%/	0.12%/
<i>MSCI ACWI Ex USA NR USD</i>	1.23%	6.91%	9.26%	0.18%	6.04%	*3.12%	\$1.20	\$1.20

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Asset Class	Performance (as of 09/30/2016)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

Stock (continued)

American Funds EuroPacific Growth R6	1.21%	8.23%	8.52%	3.34%	9.11%	*9.18%	0.50%/	0.50%/
Foreign Large Growth							\$5.00	\$5.00
<i>MSCI ACWI Ex USA NR USD</i>	<i>1.23%</i>	<i>6.91%</i>	<i>9.26%</i>	<i>0.18%</i>	<i>6.04%</i>	<i>*7.64%</i>		

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

American Century Real Estate R6	-1.88%	-1.53%	18.45%	14.12%	N/A	*11.07%	0.79%/	0.79%/
Real Estate							\$7.90	\$7.90
<i>S&P United States REIT TR USD</i>	<i>-1.80%</i>	<i>-1.31%</i>	<i>19.60%</i>	<i>14.04%</i>	<i>N/A</i>	<i>*10.78%</i>		

Standard Asset Fees: 25.00 bps for fund market value of \$0.00 and greater.

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

*Returns are since inception for funds that are less than ten years old.

**Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit wellsfargo.com for more information about the investments in your plan, including the most up-to-date investment performance and annual expense information. For a free paper copy of this information, or for further information contact the Retirement Service Center at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available on the website to help you better understand your investment options.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Benchmarks are not investments and are shown for performance comparison purposes only. The benchmark shown represents an appropriate broad-based securities market index. In cases where two benchmarks are provided, the first is the broad-based benchmark and the second is an alternative benchmark for further comparison information.

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Investment in retirement plans:

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Additional Fee Information

The table below summarizes additional fees that may be charged to your account. Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee paid by	Fee	Fee amount	Allocation method/frequency
Participant ¹	59 1/2 DIST.	\$ 40.00	Each
Participant ¹	BENE/QDRO RMD	\$ 40.00	Each
Participant ¹	Florida Stamp Tax	0.35%	Each
Participant ¹	HARDSHIP	\$ 40.00	Each
Participant ¹	LUMP SUM	\$ 40.00	Each
Participant ¹	Loan Maintenance Fee Prior to 11/01/2016	\$ 8.25	Quarterly
Participant ¹	Loan Maintenance Fee Eff 11/01/2016	\$ 10.00	Quarterly
Participant ¹	Overnight Mailing Fee	\$ 20.00	Each
Participant ¹	PERIODIC	\$ 2.50	Each
Participant ¹	ROLLOVER	\$ 40.00	Each
Participant ¹	Req'd Min Dist.	\$ 40.00	Each
Plan	Deconversion Fee	\$ 2,000.00	Prorata/Each
Plan	Reissue Check Charge	\$ 40.00	Per Participant/Per Check
Plan	Sponsor Ad-hoc Requests	\$ 125.00	Prorata/Per Hour
Plan	Stop Payments	\$ 40.00	Per Participant/Per Stop Payment

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, and recordkeeping services. These fees vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as a fee for a new service, may apply. Fees that are charged to the plan, or to your account directly, will be shown on your quarterly statement. *Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.*

The fees listed above are what were available at the time of publication. More recent fee information may be available online after signing onto your account.

Pro Rata: This term refers to the practice of charging a proportion of a fee for a fraction of a unit that the fee applies to. A fee charged for a period of time can be prorated for the actual number of days that the fee applied to in the fee period. A fee charged for a unit (such as a block of shares) can be prorated for the actual number of shares involved. In practice, formulas are sometimes used to approximate or round off the quantities applied to prorated fees. These actual formulas are typically spelled out in the plan documents or prospectus. In the context of an employer-sponsored retirement plan, this term usually refers to the practice of charging fees proportionately across retirement plan participant accounts. In practice, a fee is assessed against a plan participant's account in proportion to the size of his account relative to the size of all other participants' accounts in the retirement plan.

¹ Fees paid by participants also include any asset or redemption fees noted in the investment performance and operating expenses chart.



Take the next step

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My Financial Guide: [wellsfargo.com/financial-education](https://www.wellsfargo.com/financial-education)

My Financial Guide has a wide range of helpful articles and tools that cover retirement planning and more broad financial goals like managing credit and saving for a home. After all, achieving overall financial health means considering all your financial goals; not just one.

Retirement Quick View Calculator: [wellsfargo.com/quickview](https://www.wellsfargo.com/quickview)

Are you saving enough? Enter your information into the calculator to see how long your projected savings will last in retirement.

Risk Tolerance Quiz: [wellsfargo.com/riskquiz](https://www.wellsfargo.com/riskquiz)

Need help determining your investor style? Check out the interactive Risk Tolerance Quiz. Simply answer a few easy questions to determine an asset allocation strategy that may be right for you.

Interactive calculators: [wellsfargo.com/planningtools](https://www.wellsfargo.com/planningtools)

A variety of calculators are available, covering an assortment of subjects to help you determine how you can reach your savings goals.

Blogs and social media: blogs.wellsfargo.com

When people talk, great things happen — join the conversation. Ask questions and share your perspective on retirement, investing, and other money matters.



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