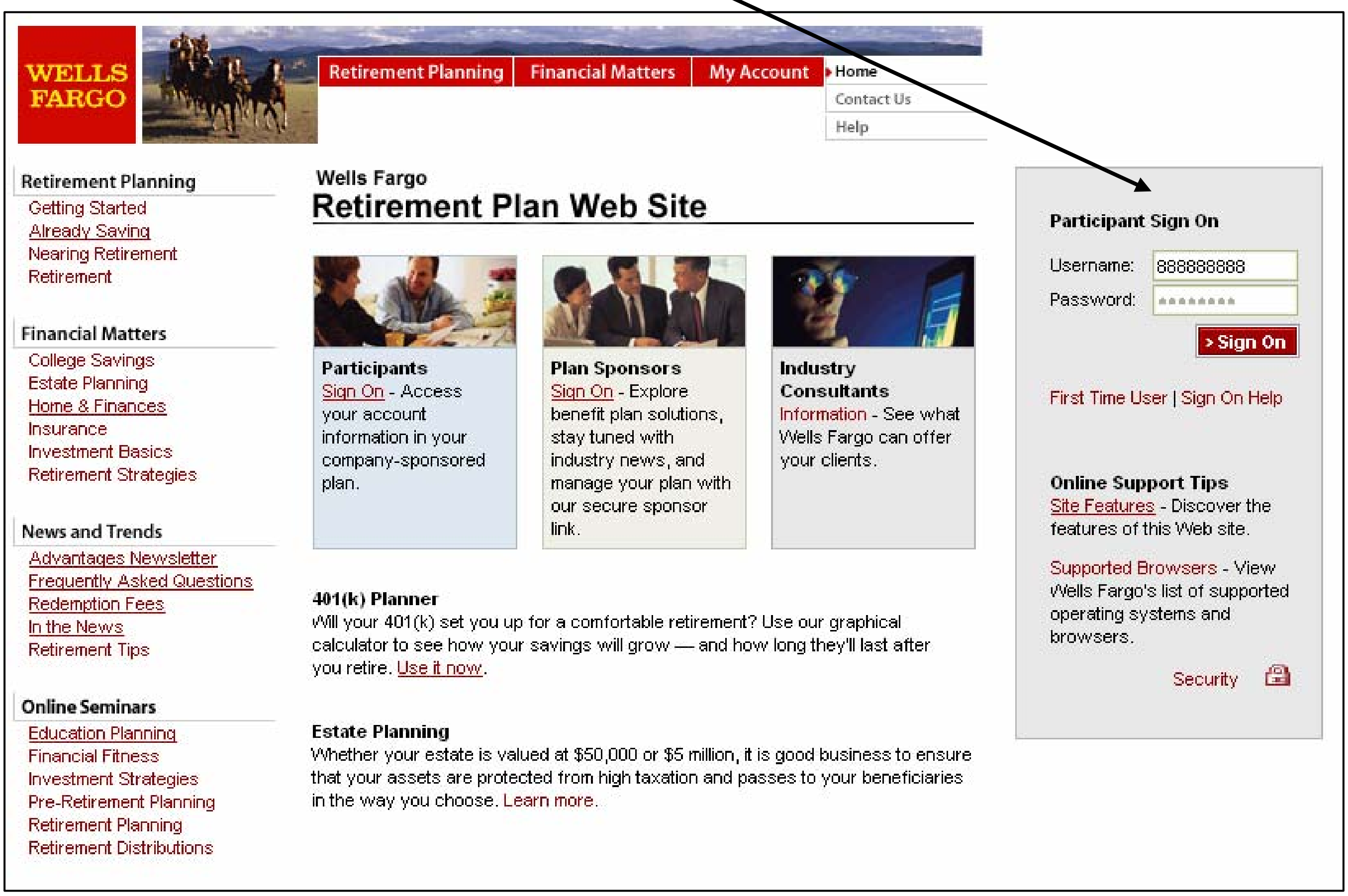
Wells Fargo Retirement Plan Web Site Guide

With the help of the Wells Fargo Retirement Plan Web site, you can take control of your future and manage your retirement savings 24 hours a day, seven days a week.

Following is a simple guide to the Web site, designed to help you navigate through some of the key features.

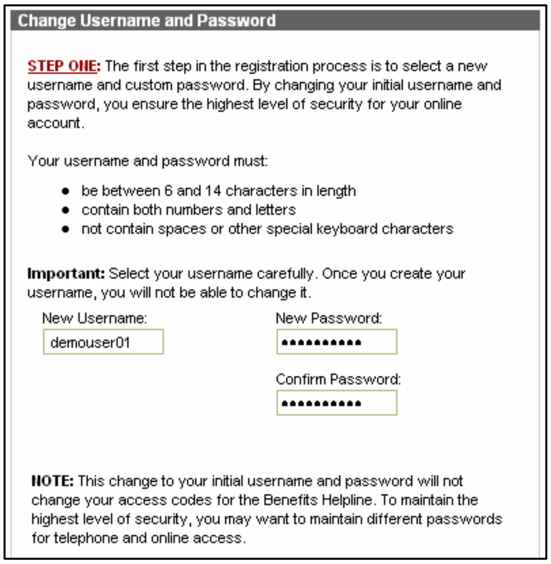
Logging On

Log on to **www.wellsfargo.com/retirementplan**. At the login page, enter your username and password into the *Participant Sign On* boxes. Your initial username is your Social Security number and your initial password is your six-digit date of birth (mmddyy).



Registering On The Site

The first time you sign on to the Wells Fargo Retirement Plan Web site, you will be required to register. Registration takes a couple minutes to complete and includes three simple steps:



Change Username and Password

STEP ONE: The first step in the registration process is to select a new username and custom password. By changing your initial username and password, you ensure the highest level of security for your online account.

Your username and password must:

- be between 6 and 14 characters in length
- contain both numbers and letters
- not contain spaces or other special keyboard characters

Important: Select your username carefully. Once you create your username, you will not be able to change it.

New Username: demouser01

New Password: ••••••••••

Confirm Password: ••••••••••

NOTE: This change to your initial username and password will not change your access codes for the Benefits Helpline. To maintain the highest level of security, you may want to maintain different passwords for telephone and online access.

1

Change Your Username and Password

Select a new username and password and type them into the specified boxes. You will be asked to confirm your password by typing it in a second box. By changing your initial username and password, you ensure the highest level of security for your online account.

Your username and password must:

- Be between 6 to 14 characters in length
- Contain both numbers and letters
- Not contain spaces or other special keyboard characters

Important: Select your username carefully. Once you create your username, you will not be able to change it.

Also, this change to your initial username and password will not change your access codes for the Benefits Helpline.

2

Create Your Online Security Profile

In case you forget your password, the questions you answer in this section will give you the ability to create a new one.

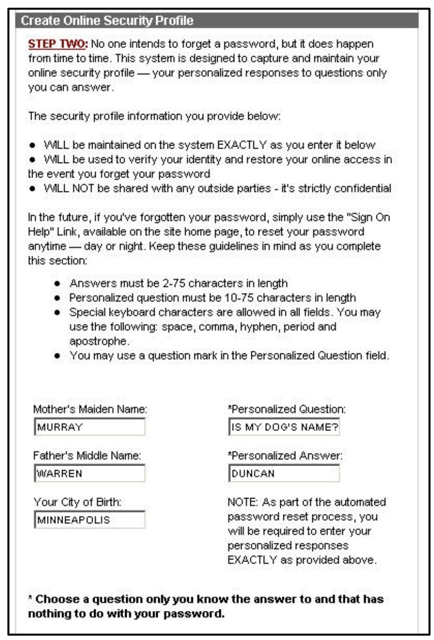
Fill in answers to the following:

- Mother's maiden name
- Father's middle name
- City of birth

You will also be asked to create a personalized question and provide the answer to this question. The question must be at least 10 characters long and the answer must be at least two characters. For example:

Question: What is my dog's name?
Answer: Duncan

In the future, if you forget your password, simply click the *Sign On Help* link, located on the homepage. You will be asked to enter your personalized responses EXACTLY as you typed them in on this page.



Create Online Security Profile

STEP TWO: No one intends to forget a password, but it does happen from time to time. This system is designed to capture and maintain your online security profile — your personalized responses to questions only you can answer.

The security profile information you provide below:

- WILL be maintained on the system EXACTLY as you enter it below
- WILL be used to verify your identity and restore your online access in the event you forget your password
- WILL NOT be shared with any outside parties - it's strictly confidential

In the future, if you've forgotten your password, simply use the "Sign On Help" Link, available on the site home page, to reset your password anytime — day or night. Keep these guidelines in mind as you complete this section:

- Answers must be 2-75 characters in length
- Personalized question must be 10-75 characters in length
- Special keyboard characters are allowed in all fields. You may use the following: space, comma, hyphen, period and apostrophe.
- You may use a question mark in the Personalized Question field.

Mother's Maiden Name: MURRAY

*Personalized Question: IS MY DOG'S NAME?

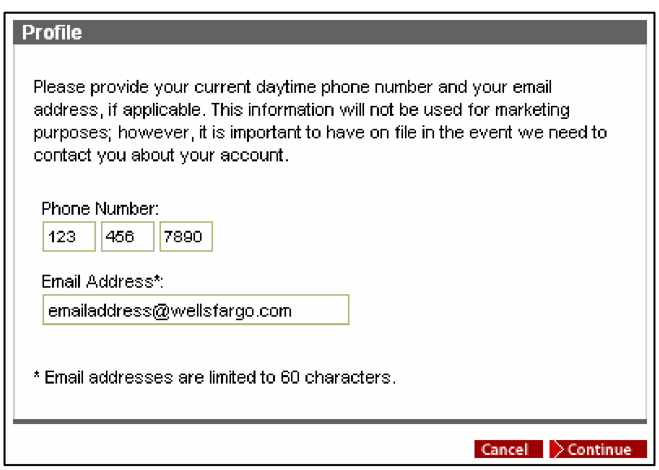
Father's Middle Name: WARREN

*Personalized Answer: DUNCAN

Your City of Birth: MINNEAPOLIS

NOTE: As part of the automated password reset process, you will be required to enter your personalized responses EXACTLY as provided above.

*** Choose a question only you know the answer to and that has nothing to do with your password.**



Profile

Please provide your current daytime phone number and your email address, if applicable. This information will not be used for marketing purposes; however, it is important to have on file in the event we need to contact you about your account.

Phone Number: 123 456 7890

Email Address*: emailaddress@wellsfargo.com

* Email addresses are limited to 60 characters.

Cancel | Continue

3

Enter Your Contact Information

Type your phone number and e-mail address in the specified boxes and click *Continue*. The phone number and e-mail address entered in this section will only be used to contact you about your account. It will not be used for marketing purposes.

After clicking on *Continue*, you will be asked to select how you would like to receive information about your retirement plan account, via standard mail or e-mail (screen not shown). Once you have decided, click the desired boxes and once again, click *Continue.*

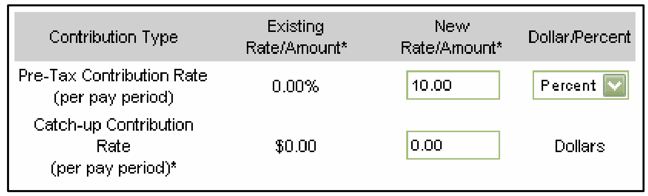
You will now be able to review the selections you've made (screen not shown). If you wish to change any of the information provided click the *Change* button for the corresponding section. Once everything is correct, click the *Submit* button.

Enrolling In Your Retirement Account

After you register, if you haven't already enrolled in your company-sponsored retirement plan, you will be prompted to review your personal account information. Once you've confirmed your personal information and have clicked *Continue*, follow the online enrollment steps outlined below.

1

Determine How Much You Want To Contribute
To select your contribution rate, simply enter the desired percentage or dollar amount in the designated box.



Contribution Type	Existing Rate/Amount*	New Rate/Amount*	Dollar/Percent
Pre-Tax Contribution Rate (per pay period)	0.00%	10.00	Percent
Catch-up Contribution Rate (per pay period)*	$0.00	0.00	Dollars

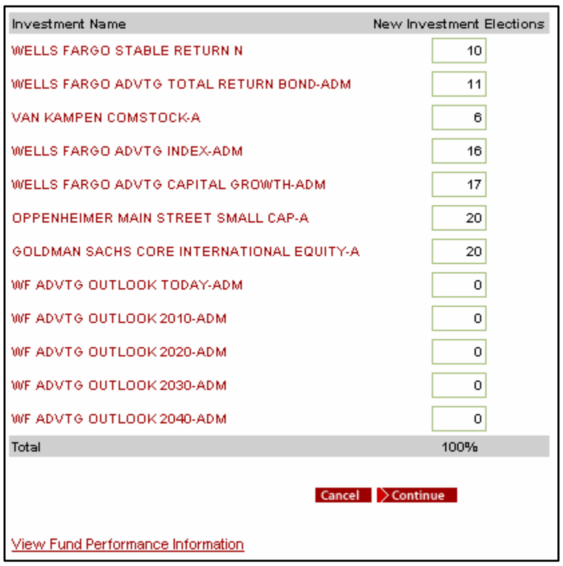
2

Select Your Investments
The next step in the enrollment process is to determine how you want your contributions invested.

Before investing in a fund, it is important that you review the fund performance information for that fund. Simply click on the *View Fund Performance Information* link, located at the bottom of the page, to access fund prospectuses or performance history information.

After you have reviewed the information, enter the percentage amounts in the boxes next to the funds you want to invest in. Remember:

- You can enter whole percentages only
- The total percentages must equal 100%



Investment Name	New Investment Elections
WELLS FARGO STABLE RETURN N	10
WELLS FARGO ADVTG TOTAL RETURN BOND-ADM	11
VAN KAMPEN COMSTOCK-A	6
WELLS FARGO ADVTG INDEX-ADM	16
WELLS FARGO ADVTG CAPITAL GROWTH-ADM	17
OPPENHEIMER MAIN STREET SMALL CAP-A	20
GOLDMAN SACHS CORE INTERNATIONAL EQUITY-A	20
WF ADVTG OUTLOOK TODAY-ADM	0
WF ADVTG OUTLOOK 2010-ADM	0
WF ADVTG OUTLOOK 2020-ADM	0
WF ADVTG OUTLOOK 2030-ADM	0
WF ADVTG OUTLOOK 2040-ADM	0
Total	100%

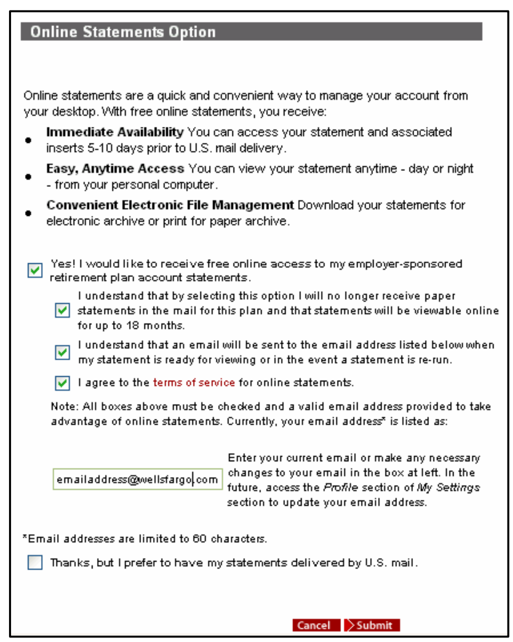
Cancel Continue

View Fund Performance Information

3

Select Online or Paper Statements
If your plan allows you to select your statement delivery method, simply check the desired boxes to choose paper or e-delivery of your account statements.

Note: You cannot receive both online and paper statements.



Online Statements Option

Online statements are a quick and convenient way to manage your account from your desktop. With free online statements, you receive:

- **Immediate Availability** You can access your statement and associated inserts 5-10 days prior to U.S. mail delivery.
- **Easy, Anytime Access** You can view your statement anytime - day or night - from your personal computer.
- **Convenient Electronic File Management** Download your statements for electronic archive or print for paper archive.

☑ Yes! I would like to receive free online access to my employer-sponsored retirement plan account statements.

☑ I understand that by selecting this option I will no longer receive paper statements in the mail for this plan and that statements will be viewable online for up to 18 months.

☑ I understand that an email will be sent to the email address listed below when my statement is ready for viewing or in the event a statement is re-run.

☑ I agree to the terms of service for online statements.

Note: All boxes above must be checked and a valid email address provided to take advantage of online statements. Currently, your email address* is listed as:

emailaddress@wellsfargo.com

Enter your current email or make any necessary changes to your email in the box at left. In the future, access the *Profile* section of *My Settings* section to update your email address.

*Email addresses are limited to 60 characters.

☐ Thanks, but I prefer to have my statements delivered by U.S. mail.

Cancel Submit

4

Verify Your Selections
The next screen (not shown) asks you to review the selections you've made. If you wish to change anything, go back to each section by clicking the *Change* button for the corresponding section. Click the *Submit* button to save your selections.

5

Choose Your Beneficiary
Complete the *Beneficiary Designation* form that may be provided with your enrollment materials or directly from your Human Resources department. Because this form requires your signature, online submission is not available at this time.

Manage Your Account

Once you are enrolled in your company's retirement plan, managing and updating your account is simple. Here's an overview of the *My Account* section, which is the homepage you'll see after logging on.

1 Account Balances

Review your account balances from the *My Account* homepage. You can also click on the underlined plan name to view a summary of your account by investments, as well as a summary of the source of your balances (i.e., your contributions and/or any employer contributions).

2 Manage My Account

Options in this section include viewing and making changes to how much you're saving and the funds you're investing in. This is also the section you visit to access your online statements.

3 Take Money From My Account

Learn about the pros and cons of withdrawals, distributions and IRA rollovers.

4 Tools and Research

This section gives you the tools you need to take control of your financial future. Find out if the amount you're contributing to your retirement plan is going to be enough with the *401(k) Planner* tool. You can also look up fund performance information and find answers to frequently asked questions.