



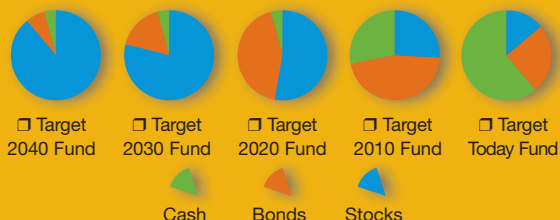
what if...

it was simple to choose your retirement investments?

Wells Fargo Advantage Dow Jones Target Date FundsSM offer a simple solution

Did you know you have an investment option in your company-sponsored retirement plan that makes it easier to invest for your future? The *Wells Fargo Advantage Dow Jones Target Date FundsSM* offer a simple and smart solution to investing for retirement. Rather than determining your risk tolerance, picking the appropriate investments, monitoring your portfolio of funds, and rebalancing on a regular basis, you can choose one fund that will do all of that for you.

Wells Fargo Advantage Dow Jones Target Date Funds



When do you plan to retire? Choose one and you're done.

The asset allocations listed above are for illustrative purposes only. Actual allocations of the *Wells Fargo Advantage Dow Jones Target Date Funds* will change over time. For current fund allocations please go to www.wellsfargo.com/advantagefunds.

Choose one and you're done!

When do you plan to retire? Each fund has a target retirement year in its title—2040, 2030, 2020, 2010 or Today (for those at or very near retirement). Simply invest all of your retirement plan contributions in the Target Date Fund closest to your anticipated retirement year and let the fund do the rest of the work for you.

What's the advantage?

It's easy. You make one fund choice based on when you want to retire. Just choose the fund with the year closest to your anticipated retirement date. Then, if after reviewing the fund prospectus and fund fact sheet, you decide that the fund suits your retirement needs, put all your retirement plan contributions in that fund. Could it be any simpler?

It's smart. Many people don't have the time, interest or knowledge to choose the right asset mix for their situation and manage it over time. With a Target Date Fund, the work is done for you. You receive a diversified mix of investments that is automatically rebalanced each month, meaning the fund reallocates its investments in stocks, bonds and cash (disclosed in the fund prospectus). The funds are also adjusted as you move closer to retirement. All you need to do is monitor the

Target Date Fund you choose and make a change only if your retirement date or investment philosophy changes or if other circumstances change.

There's a rich history. The long and successful track record of Wells Fargo makes it one of the most recognizable and respected names in the financial industry. In addition, the Dow Jones Target Date Indexes are currently published by Dow Jones & Company, Inc., a leading expert in the field of index publishing. You can put all of this history and knowledge to work for you, just by choosing one of the Target Date Funds.

To choose one of these funds, visit www.wellsfargo.com/retirementplan or call the Benefits Helpline at (888) 245-9798.

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In making your investment choices, you should consider your other assets, income, and investments in addition to your interests in your 401(k) plan, and take into consideration variables such as anticipated retirement age, life expectancy, income requirements and resources, inflation and potential rates of return when creating your risk profile.

For more information about the Target Date Funds and other investment alternatives having risk and return characteristics appropriate to your situation which are available under your plan, and to obtain a prospectus or disclosure for these investments, you may call the Benefits Helpline at (888) 245-9798, visit www.wellsfargo.com/retirementplan or call your plan administrator.

NOT FDIC INSURED · NO BANK GUARANTEE · MAY LOSE VALUE