



## Target retirement funds offer a convenient way to invest for retirement

### What's your retirement target?

Is it 2055, 2030, today — or a day in between? You decide — then let the target retirement fund do the investment work for you.

The Target date represents the year an individual might consider starting to withdraw his or her money after retirement. Target date funds are mutual funds diversified across stocks, bonds, and cash alternatives, invested according to the fund's target date. The target date represents the year an individual might consider starting to withdraw his or her money. As the target date approaches, the fund slowly becomes more conservative, with less invested in stocks and more in bonds and cash alternatives. As such, the fund's objectives and investment strategies may change over time.

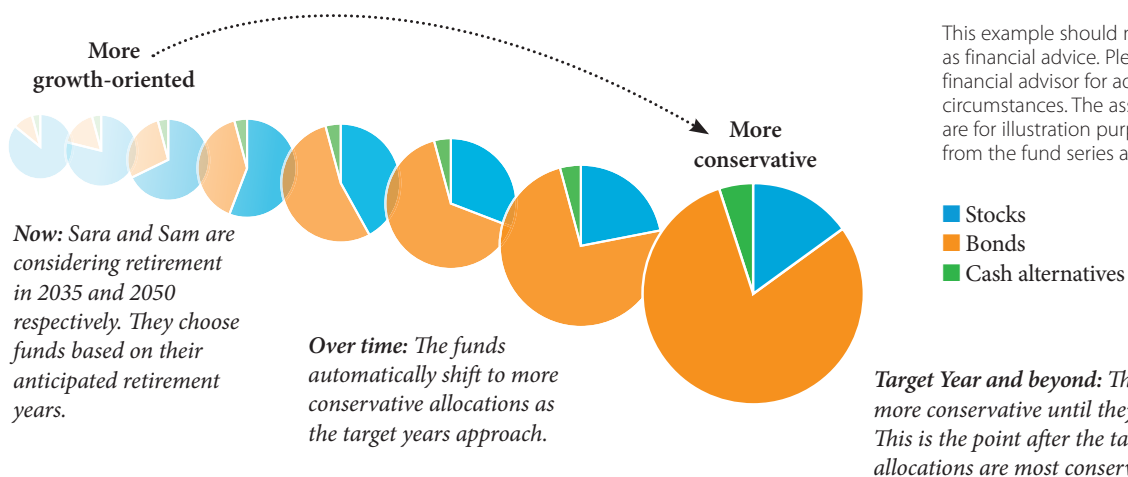
### A diversified portfolio with a single choice

A target retirement fund is designed to provide diversification\* in a single investment option. If an individual were to allocate retirement savings to more than one target retirement fund, or a target retirement fund in addition to other investment options in his or her retirement plan, the desired asset allocation could shift out of alignment. This strategy could also expose an individual to increased investment risk or reduce chances of meeting longer term retirement goals.

### Consider your personal anticipated retirement date

Sara and Sam are both 38 years old, born in 1980. Sara is considering retiring at age 55 while Sam is considering retiring at age 70. They both are defaulted into a 2045 fund according to their birth year, but each may consider selecting a different target date fund that more closely matches their anticipated year of retirement – 2035 for Sara, and 2050 for Sam.

### Take a look below to see how a target retirement fund works



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Choosing one fund gives an individual a well-diversified portfolio in a single investment. What's more, there is no need to switch from growth-oriented to conservative investments over time; the fund automatically shifts its allocation as time goes by.

The information below gives examples of Target date fund choices for individuals thinking about retiring and accessing their money at age 65

Year of birth:	Retiring at age 65:
12/31/1947 or earlier	American Funds 2010 Target Date Retirement Fund
1/1/1948 – 12/31/1952	American Funds 2015 Target Date Retirement Fund
1/1/1953 – 12/31/1957	American Funds 2020 Target Date Retirement Fund
1/1/1958 – 12/31/1962	American Funds 2025 Target Date Retirement Fund
1/1/1963 – 12/31/1967	American Funds 2030 Target Date Retirement Fund
1/1/1968 – 12/31/1972	American Funds 2035 Target Date Retirement Fund
1/1/1973 – 12/31/1977	American Funds 2040 Target Date Retirement Fund
1/1/1978 – 12/31/1982	American Funds 2045 Target Date Retirement Fund
1/1/1983 – 12/31/1987	American Funds 2050 Target Date Retirement Fund
1/1/1988 – 12/31/1992	American Funds 2055 Target Date Retirement Fund
1/1/1993 or later	American Funds 2060 Target Date Retirement Fund



### Learn more about target retirement funds and the other investment options available in your plan



Computer:  
[wellsfargo.com](https://wellsfargo.com)



Mobile:  
[wellsfargo.com](https://wellsfargo.com)



Retirement Service Center:  
1-800-SAVE-123 (1-800-728-3123)

\*Diversification does not guarantee profit or protect against loss in declining markets.

Mutual funds are subject to risks. Investment returns may fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost.

Keep in mind, when selecting a target retirement fund, individual should monitor the performance and review the investment objectives and strategy of the target retirement fund chosen. Consider whether a change to the investment is appropriate if retirement date, investment philosophy, risk tolerance, or other circumstances change. 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.

Other investment alternatives may be available in your plan. For information on those investment alternatives, please go to the Wells Fargo Retirement Plan Website or contact the Retirement Service Center.

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More complete information can be found in the prospectus for the fund. You may call the Retirement Service Center at 1-800-SAVE-123 (1-800-728-3123) to request a prospectus at any time. You may also view a prospectus online at [wellsfargo.com](https://wellsfargo.com).

#### Investments in retirement plans

**NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**