TOOLS TO HELP GET YOUR FINANCIAL HOUSE IN ORDER

Fees

To help with your retirement savings plans, effective January 1, 2016, the Wells Fargo per-participant administrative fee will be reduced from 12 basis points annually ($1.20 per $1,000 of plan assets) to 11 basis points annually ($1.10 per $1,000 of plan assets).

Financial Advice

If you have additional assets and would like assistance from a financial advisor, as with any service, shop around. During your selection process, keep in mind there are advisors available through Wells Fargo and Valic.

Wells Fargo

George Foster	Philip Hill
george.foster@wfadvisors.com	philip.hill@wfadvisors.com
(858) 674-3703	(858) 674-3704

Valic

Garry Eastwood	Ken Hughes	Christine Mandel
Garry.eastwood@valic.com	Ken.hughes@valic.com	Christine.mandel@valic.com
1 (800) 892-5558	1 (800) 892-5558	1 (800) 892-5558
Ext. 89330	Ext. 89309	Ext. 89498

Tips to consider while searching for the financial advisor that is right for you:

- Ask trusted and knowledgeable friends and family members for referrals.
- Meet in person – first consultation should be free.
- Consider the advisor's pay structure. A planner who earns money based on commission rather than a flat, hourly rate could have an incentive to steer you in a particular direction.
- Education and certifications
  - CFP – Certified Financial Planner, or
  - ChFC – Chartered Financial Consultant
  - Firm should be registered with the Securities and Exchange Commission (sec.gov) and/or the state securities regulator
  - If advisor sells securities, check professional background at finra.org/brokercheck

Other Resources

Wells Fargo: More than just statements; check out *My Financial Guide* on Wellsfargo.com. *My Financial Guide* provides financial knowledge and resources on a variety of broad financial topics. Click here for more information.

Valic: Guided Portfolio Services is a voluntary program that delivers comprehensive and personalized investment advice. The program offers two distinctly different services, Portfolio Advisor and Portfolio Manager. Portfolio Advisor is designed for those participants who want to make decisions on how and when to implement the advice from our independent financial expert (i.e., do-it-myself). Portfolio Manager is designed for those participants who prefer the independent financial expert's investment recommendations to be implemented automatically (i.e., do-it-for-me). Contact a Valic Financial Advisor for more information.

In addition, Valic offers Schwab Personal Choice Retirement Account (PCRA). PCRA is a "self-directed" investment option offered under your 457(b) deferred compensation plan, through an arrangement between Valic and Charles Schwab. PCRA provides the opportunity to invest in many mutual funds in addition to those offered in the core plan fund selection. Click here for more information.