



Ease into retirement with more confidence

Ever wonder if your savings will last through retirement? If you're like most people, you have. More than once.

A written income plan can help you estimate your future income stream based on real numbers and factors. Going through the process of creating a plan can also help you answer important questions such as:

- What portion of my income will come from Social Security and what is the optimal time to claim my benefit?
- How much will I need to cover health care costs in retirement?
- What could I do now to increase my financial security tomorrow?

A simple way to plan ahead

The **Retirement Income Planning Center** breaks down the income planning process and provides information and tools that can help you create a personalized income plan for retirement.

Your resources include:

Your Income Story – an interactive tool that creates a profile of your retirement needs and goals – a good first step to building your plan.

Social Security calculators – help you determine how to optimize your benefit.

Income Planning Guide – document your plan, step-by-step.

Visit the **Retirement Income Planning Center** at wellsfargo.com/retirementincome. Looking for help? Call **1-877-789-5067** to have a retirement income conversation. Retirement representatives are available Monday through Friday, 7:00 a.m. to 11:00 p.m. Eastern Time.

Investments in Retirement Plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

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. Please contact an investment, financial, tax, or legal advisor regarding your specific situation. The information shown is not intended to provide any suggestion that you engage in or refrain from taking a particular course of action.