WELLS FARGO Advisors

LifeSync

eMoney Advisor® — Connecting your money to what is important in your life

You've worked hard to get where you are in life. Now your money can work hard for you with our LifeSync® experience. LifeSync is our approach to planning that helps align your financial objectives with your personal aspirations to help create the unique path to the life you want to live.

Find out where you stand

Your path starts by understanding your relationship with money. Throughout your life, what lessons have you learned? What compromises or adjustments have you made to get you where you are today? These personal insights will help guide you to the future you aspire to live.

Explore your future possibilities

Consider all the possibilities that your money can bring to you. Travel? Build a home? Start a business? Only by recognizing, communicating and documenting your desired outcomes can you and your advisor create a path toward reaching them.

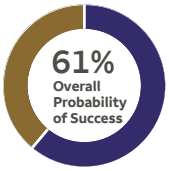
Create your path

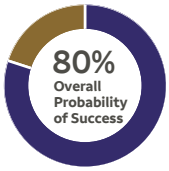
You and your advisor are now ready to design your personal path with our robust eMoney Advisor planning tool. Throughout your life, your advisor with eMoney, will provide you with the information, choices, and action steps that will help guide you to the future you imagine.

Putting eMoney to work

eMoney helps align your assets to the jobs you want them to fulfill while tracking progress towards your success. Your advisor is able to address your probability of success in two ways. The circle graphs at the top of this chart reflect the probability of reaching all of the goals of a hypothetical client based on their current situation (61%) and with a recommended plan (80%). Below that you'll see the probability of reaching each individual goal.

IMPORTANT: The projections or other information generated by eMoney regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.





Plan Summary	Current Situation	Recommended Plan
Retirement	Goal Probability of Success Katie and Tim would like to retire at **65**. They estimate that they would need **$159,000** per year in today's terms	Goal Probability of Success Katie and Tim would like to retire at **68**. They estimate that they would need **$220,000** per year in today's terms
Eva's Education	Goal Probability of Success **$56,196** per year is needed from **2033 to 2036** for **University of Virginia-Main Campus**	Goal Probability of Success **$8,196** per year is needed from **2033 to 2036** for **University of Virginia-Main Campus**
Jack's Education	Goal Probability of Success **$17,665** per year is needed from **2037 to 2040** for **Drexel University**	Goal Probability of Success **$0** per year is needed from **2037 to 2040** for **Drexel University**

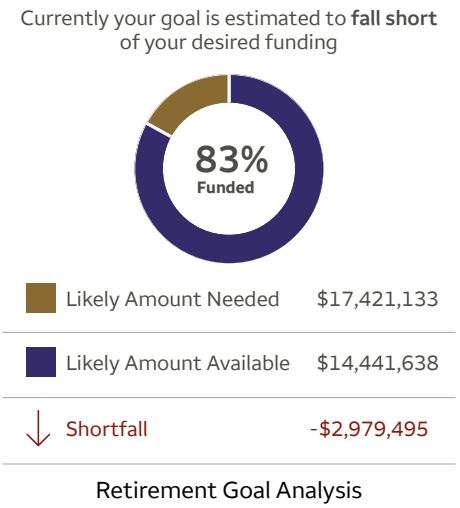
Investment and Insurance Products: • NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value

Foundational and Advanced Planning — addressing your financial needs

As your life evolves and changes, your advisor will provide you with the support and guidance you need. The eMoney tool also aligns with your changing needs with two types of planning options: Foundational for more general planning needs and Advanced for complex planning.

Foundational Planning addresses questions such as:

Can I fully fund my children's college education?
Can I buy a vacation home?
Am I prepared for market volatility?
Am I on track to reach my retirement goals?
How might home improvements costs effect my plan?

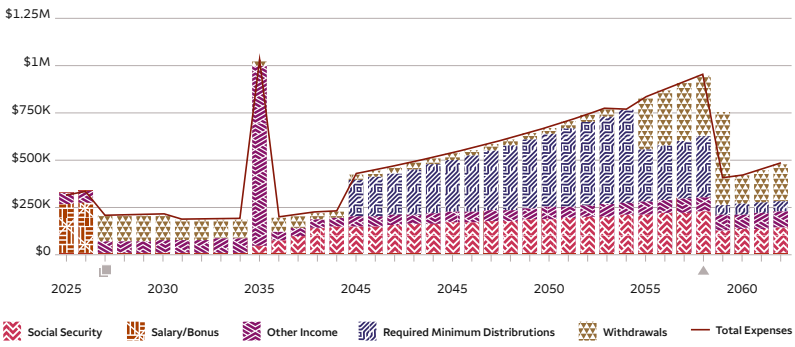


Retirement Goal Analysis

Advanced Planning addresses questions such as:

What is the potential impact to my plan to pay for a large expense with cash vs. financing? How can I help preserve my assets for my family? Can you help me articulate my wishes for my estate? Can you help me understand the potential outcomes[1] of:

- Exercising my stock options?
- Giving to my favorite charity?



Cash Flow Analysis

Live life with confidence — Contact your advisor today

Life is too short not to focus on what is most important. Your advisor and eMoney can help you see the possibilities of what your money can bring to your life and then create a path to help get you there. Contact your advisor to get started.

1. Wells Fargo & Company and its affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed.

Based on accepted statistical methods, eMoney uses a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. Using Monte Carlo simulation this report uses up to 1,000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

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