WELLS FARGO Wealth & Investment Management

Managed Individual Retirement Account Services

Offered through Wells Fargo Bank, N.A.

Through regular contributions and potential appreciation of assets, an individual retirement account (IRA) can be a component of a successful retirement plan. Whether you are still building retirement assets or beginning to draw on them, it is important to make informed decisions about how to potentially increase your nest egg, when to take required distributions, and how to help reduce estate and income taxes. Our Managed IRA program offers ongoing administration, monitoring, and professional investment management to help keep your IRA in alignment with your retirement and estate planning goals.

Managed IRA program benefits and services

Unlike a custodial IRA, the assets in our Managed IRA program are managed by Wells Fargo Bank, N.A. as trustee. This offering provides a combination of benefits and services, including:

- **Fiduciary asset management.** Our team of experienced investment professionals will analyze your needs, requirements, and objectives. Based on your time horizon, risk tolerance, and goals, we will design a tailored strategy, then select appropriate investment styles and security types within each asset class.
- **Money manager evaluations.** We leverage the insights of the Wells Fargo Investment Institute and the due diligence process that their Global Manager Research division has established for evaluating, recommending, and monitoring investment managers for our clients. Since the universe of money managers is expansive and requires time and specialized knowledge to fully understand, we believe that their combination of conducting thorough searches for investment managers and performing ongoing monitoring and evaluation is paramount to achieving long-term investment success.[1]
- **Ongoing monitoring and reporting.** We actively monitor your progress and provide periodic reviews, consolidated reporting, detailed activity statements, and custody of assets. We can also adjust your investment strategy as needed if you have new objectives or changes in your family circumstances.
- **Comprehensive administration services.** Managed IRA accounts are serviced by a dedicated team of trust officers who specialize in retirement accounts, focus on tax considerations, and the continuity of management over the lifetime of the account. We can service a variety of different account types, including Traditional, Roth, Inherited, and Simple Employee Pension (SEP) IRAs. To keep your account in compliance with legal and tax codes, we help manage the often-complicated calculation of required minimum distributions (RMDs), assist in the determination of appropriate contingency requirements, and consult with your tax and legal advisors, as necessary. Additionally, we can implement various distribution types including qualified charitable distributions, direct rollovers, and trustee-to-trustee transfers. We also consult on matters regarding the consolidation and distribution of IRA assets to facilitate the tax efficiency of distributions to your beneficiaries and can help you navigate changes in the dynamic regulatory environment.

Helping you reach your goals

Our comprehensive, integrated approach to wealth management is built on combining the skills of a local team of financial specialists to help you meet your personal and financial goals. Please contact your advisor to learn more about how our Managed IRA program can help you:

- Optimize your current retirement planning
- Manage an IRA you have inherited
- Plan strategically for a job change
- Structure lump-sum retirement distributions

[1] Global Manager Research is a division of Wells Fargo Investment Institute, Inc. (WFII). WFII is a registered investment adviser and wholly owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

See next page for additional disclosures

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