WELLS FARGO ADVISORS

Managing your full financial picture

Invest in your future today

Together we'll go far

Investing 101

Once thought of as primarily a rich man's pursuit, investing has become a common savings strategy for millions of Americans across the income spectrum. Whether through a company-sponsored 401(k) plan, a 529 education savings plan, an investment portfolio watched over by an investment advisor, or self-directed online portfolio, more than half of the U.S. population invests in the stock market in one form or another.[1]

[1] 55% of Americans invest in the stock market according to polling organization Gallup, April 22, 2015.

When investing for the first time or adding new investments to an existing portfolio, it helps to do so as part of an overall investment strategy aimed at helping you reach your life goals. The most commonly cited reasons for investing are to:

- Help ensure a financially secure retirement
- Pay a child's or grandchild's higher-education expense
- Leave a financial legacy for heirs or, perhaps, a favorite charity
- Make a major purchase, such as buying a home

Whatever your motivation for investing, it's best to start early and to invest in a disciplined way. The following few pages will explain why.

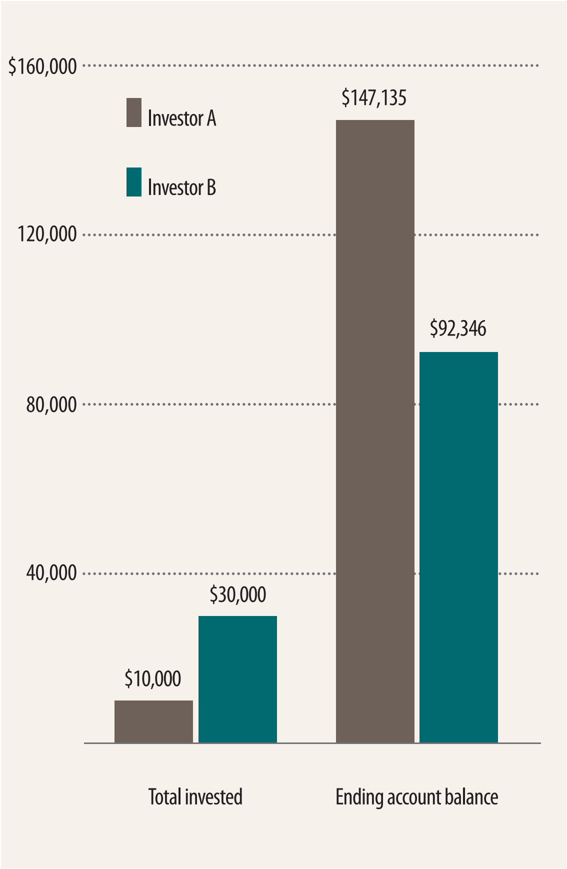
Multiply your savings potential with time

The multiplying effect of compounded interest is pretty amazing, and the secret to taking advantage of it can be summed up in one word: time.

In the chart to the right, this hypothetical example is for illustrative purposes only and is not representative of any actual investment. It does not take any investment fees, charges, or taxes into account. Assumes an 8% average annual return. Actual investment returns may differ from illustration.

Saving early could pay off

When given enough years and an attractive interest rate, an investment can grow by an impressive amount. In this chart, Investor A invested $1,000 per year for 10 years starting at age 25 and then stopped. Investor B, on the other hand, waited until age 35 to start investing $1,000 annually for 30 years. At a hypothetical 8% rate of return, at age 65 Investor A would end up with nearly 60% more than Investor B at age 65, even though Investor A's total investment was one-third of Investor B's. What made the big difference? Time and compounding.

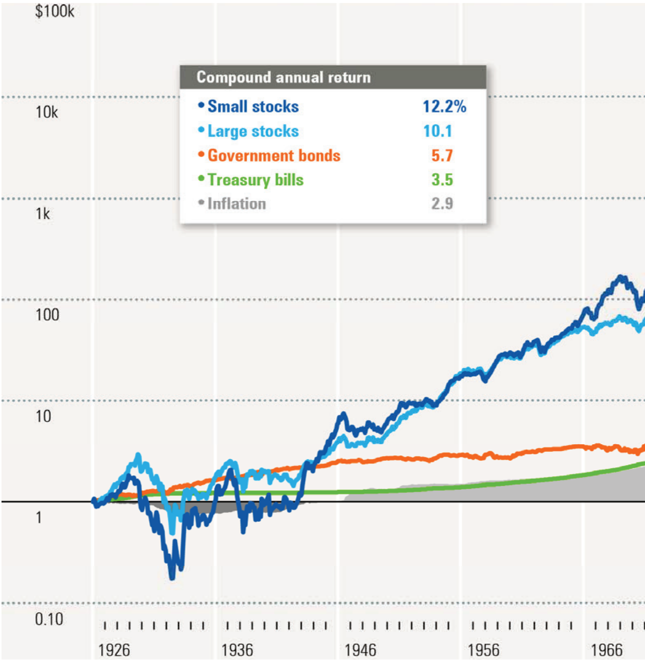


Stay the course

Markets move in cycles, most often in tandem with the economies and industries behind them. Investors with any length of exposure to the stock market are sure to experience both up and down markets. For most investors, the most prudent way to balance the risks and rewards of investing is through a long-term, disciplined approach and a carefully balanced, personalized portfolio of investments.

When considering the performance of any investment portfolio, you must factor in inflation — or the rising cost of goods and services. The corresponding chart shows how various types of investments have performed against inflation on a historical basis.

Ibbotson ® SBBI®: Stocks, bonds, bills and inflation 1926-20



Past performance is no guarantee of future results. Hypothetical value of $1 invested at the b
illustrative purposes only and not indicative of any investment. An investment cannot be made dire

Government bonds and Treasury bills are guaranteed by the full faith and credit of the U.S. governm
been more volatile than the other asset classes. Furthermore, small stocks are more volatile than la

About the data: Small stocks in this example are represented by the Ibbotson® Small Company St
bonds are represented by the 20-year U.S. government bond, Treasury bills by the 30-day U.S. Treasu
and Inflation® (SBBI®) Yearbook, by Roger G. Ibbotson and Rex Sinquefield, updated annually. An in

Inflation can actually cause you to lose "buying power," meaning you lose value on every dollar saved. Although past performance does not guarantee future results, the long-term investor has been at a distinct advantage because, regardless of its history of up and down fluctuations, the long-term stock-market trend has pointed upward.

Keep your big picture in view

As the old saying goes, "A penny saved is a penny earned." That's especially true when a long-term investment strategy pays off nicely after years of compounded returns. Of course, for most people, money is more than an end in itself. It's about families, goals, and the legacies we leave behind.

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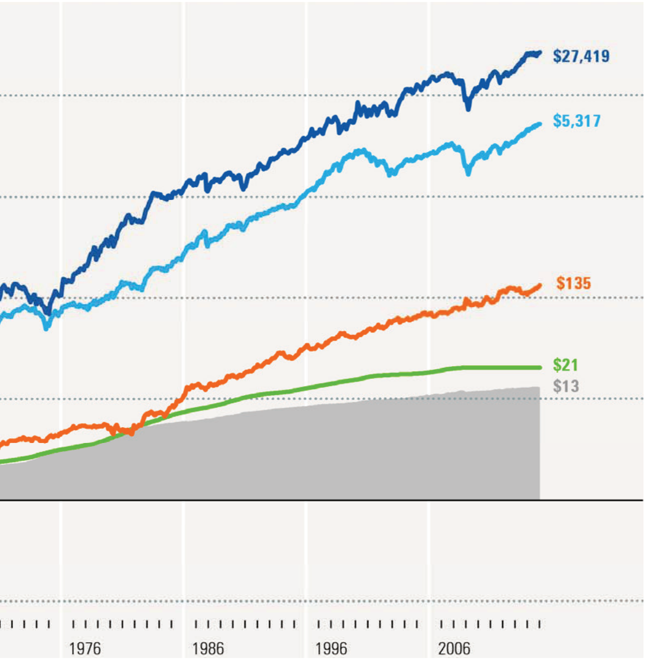

beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for
ctly in an index.

ment as to the timely payment of principal and interest, while stocks are not guaranteed and have
rge stocks, are subject to significant price fluctuations and business risks, and are thinly traded.

ock Index. Large stocks are represented by the Ibbotson® Large Company Stock Index. Government
ury bill, and inflation by the Consumer Price Index. Underlying data is from the Stocks, Bonds, Bills,
vestment cannot be made directly in an index.

In contrast to cookie-cutter investment approaches based solely on investment horizons and risk tolerance, the Wells Fargo Advisors approach goes way beyond choosing an investment mix and hoping for the best. It is about creating an individual plan around your goals and needs

Here's what you can expect:

- First you'll discuss your life goals and investment objectives with a Financial Advisor.
- You and your advisor will tailor a plan to your circumstances and intentions for the future.
- Through regular updates and reports, you'll stay informed about your progress toward your goals.

Talk to one of our Financial Advisors today

We invite you to get in touch with one of our Financial Advisors to arrange a complimentary consultation.
Visit **wellsfargoadvisors.com** for the location nearest you.

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