Save. Plan. Enjoy.

WELLS FARGO

Tools to help you make the most of your retirement plan

Two easy ways to access and manage your Sheet Metal Local 10 Supplemental Retirement Plan

You can access and make changes to your account by signing on to the Wells Fargo Retirement Plan Website or by calling the Retirement Service Center. This guide is designed to help you register and manage your account online and learn more about how to access your account by phone. It also provides a list of tools and resources available to you online and by phone to help you prepare for retirement.

Wells Fargo Retirement Plan Website
wellsfargo.com/myretireplan

From the comfort of home or virtually anywhere, day or night, you can access your retirement account online. Once you're registered, you can use the retirement plan website to do everything from calculating how much you may need in retirement to choosing how much you want to save and how to invest it.

New user registration

The first time you sign on to the Wells Fargo Retirement Plan Website, you will be asked to register.

Registration takes just a few minutes to complete.

1. **Enter your initial username (your SSN) and your initial password (your date of birth)**
2. **Complete the security information page and create a new username and password**

Managing your account online

Once in the Sheet Metal Local 10 Supplemental Retirement Plan, managing and updating your account online is simple. Some of the things you can do online include:

- Check your balance
- Choose investments
- View your account transaction history
- Update your beneficiaries

Retirement Service Center
Access your account by phone

To access your account by phone, call (866) LOCAL-10 (562-2510). You'll need your Social Security number (SSN) and your personal identification number (PIN), which is initially the last four digits of your SSN. You'll be required to change your PIN the first time you call.

The Retirement Service Center offers 24-hour automated account access. Representatives are also available Monday through Friday from 6:00 a.m. to 10:00 p.m. Central Time.

Managing your account by phone

Accessing, managing, and updating your Sheet Metal Local 10 Supplemental Retirement Plan account over the phone with the Retirement Service Center is simple. Some of the things you can do over the phone include:

- Update your beneficiaries
- Choose investments
- Get a free retirement consultation

Do you know where you stand? Find out on page 2.

Find out where you stand

Find out if you're on track for retirement using tools available to you online or by phone.

Online
On/off track analysis

Are you wondering whether you're on track toward a comfortable retirement? We offer a fast and easy way to help you find out if you're on track or making progress, and will help you get started with savings tips if you haven't started saving for retirement already.

To get started, simply sign on to your account.

By phone
Retirement consultation

Our trained retirement specialists will conduct a brief, one-on-one phone consultation, to understand your vision for retirement and help you estimate what you should consider saving.

To get started, call (866) LOCAL-10 (562-2510) and ask for your free retirement consultation.

Take the next step

Wells Fargo offers a variety of online tools and resources designed to help with your retirement planning. While visiting the website, you can use interactive calculators, listen to online seminars, read articles, and interact with us using our Social Media Resource Center.

To get started, visit **wellsfargo.com/myretireplan**. Most of the tools noted below can be found by selecting *Use online tools* from the *I want to* section of the homepage.

Articles and checklists

Learn more about trimming your expenses, paying down your debt, and taking advantage of the Saver's Credit. Go online to read more and use online tools on a variety of topics, like:

- *Retirement planning checklists for those in their 20s, 30s, 40s, 50, 60s, and 70s and beyond*
- *Make the most of your 401(k)*
- *How to dig yourself out of debt and save at the same time*

Social Media

Ask questions and share your perspective on retirement, investing and other money matters. Visit our Social Media Resource Center by selecting *Get Started* from the Wells Fargo Retirement Plan Website homepage. You'll find links to:

- *Beyond Today℠ blog*
- *Advantage Voice℠ blog*
- *Twitter (@Ask_WellsFargo)*

Calculators

A few examples of the types of calculators available include:

- *Asset Allocation Profiler Calculator*
- *Find the Money to Invest Calculator*
- *Retirement Quick View Calculator*

Seminars and videos

Listening to a recorded seminar is a great way to get more in-depth information on financial topics. Seminars cover a number of easy-to-understand topics, such as:

- *Key retirement planning actions to take now*
- *Budgeting strategies for better financial health*

iCharts

These interactive charts cover an assortment of subjects to help you determine how you can reach your goals. A few examples include:

- *Making your nest egg last*
- *Rebalancing your asset allocation*
- *Retirement savings: The big difference a little bit extra could make*