

what if...

the road to retirement was easier than you thought?



Changing Your Money Purchase Investment Elections

There are two levels of investment elections. The first is Future Contribution elections, which direct how your new payroll contributions are invested. The second is Current Account Balance elections, which direct how the money that is already in your account is invested. Changing one of the elections does not automatically change the other.

Future Contributions – Changing how your next payroll contributions will be invested

Telephone

Once you have accessed your account (please see the enclosed brochure for assistance):

1. Press the “*” key to talk to a Customer Service Representative (CSR)
2. Verbally tell the CSR your investment choices and he or she will make the changes to your account

CSRs are available Monday – Friday, 6:00 a.m. – 9:00 p.m. Mountain Time

Or follow the phone prompts below:

1. Press the “1” key for “**Personal Account Information**”
2. Next, press the “4” key for “**Investment Elections**”
3. Then, press the “1” key to record your choices (Please note that the phone system will announce that you are currently 100% invested in the Stable Return Fund. If you want your investments to remain in the Stable Return Fund, it is important that you re-enter 100% Stable Return to confirm your choice.)
4. Finally, wait for a confirmation number – the transaction is now complete

Internet (Sample Internet screens are attached for your reference)

Once you have accessed your account (please see the enclosed brochure for assistance) or review the enclosed sample Internet screens:

1. From the menu on the left margin select “**View or Change Investments**”
2. Next, select “**Future Contributions**” at the bottom of the screen
3. Next, record your new investment choices in the box to the right of each investment name – once completed, select “**Continue**” at the bottom of the screen
4. Then, review and verify your changes - if they are correct select “**Submit**” at the bottom of the screen
5. Finally, print or write down your confirmation number – the transaction is now complete

Please note, if you are changing your Future Contributions as outlined above; this transaction will only change how your new payroll contributions received from that point forward would be invested. It does not change how the balance that is already in your account is invested. If you also want to change how your current account balance is invested, please see the next page.

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Changing Your Money Purchase Investment Elections

Current Account Balance – Changing how your existing account balance will be invested

Telephone

Once you have accessed your account (please see the enclosed brochure for assistance):

1. Press the “*” key to talk to a Customer Service Representative (CSR)
2. Verbally tell the CSR your investment choices and he or she will make the changes to your account

CSRs are available Monday – Friday, 6:00 a.m. – 9:00 p.m. Mountain Time

Or follow the phone prompts below:

1. Press the “1” key for “**Personal Account Information**”
2. Next, press the “2” key for “**Transfer Investments**”
3. Then, press the “1” key to record your choices *(Please note that the phone system will announce that you are currently 100% invested in the Stable Return Fund. If you want your investments to remain in the Stable Return Fund, it is important that you re-enter 100% Stable Return to confirm your choice.)*
4. Finally, wait for a confirmation number – the transaction is now complete

Internet (Sample Internet screens are attached for your reference)

Once you have accessed your account (please see the enclosed brochure for assistance) or review the enclosed sample Internet screens:

1. From the menu on the left margin select “**View or Change Investments**”
2. Next, select “**Current Investments**” at the bottom of the screen
3. Next, select the Transfer Type – “**Interfund Transfer**” or “**Account Realignment**”
Note: Generally, Account Realignment is the best choice because it allows multiple investment changes at one time.
4. Next, record your new investment choices in the box to the right of each investment name – once completed, select “**Continue**” at the bottom of the screen
5. Then, review and verify your changes - if they are correct select “**Submit**” at the bottom of the screen
6. Finally, print or write down your confirmation number – the transaction is now complete

Please note, if you are changing your Current Account Balance as outlined above; this transaction will only change how your existing account balance is invested. It will not change how Future Contributions are invested. Please see the first page for changing future contribution investments.

Sample Screens to Change Your Investments

1. Opening Account Screen

The screenshot shows the 'Wells Fargo Retirement Plan Services Portal' in Microsoft Internet Explorer. The page is titled 'Welcome SHEA O'NEILL! Plan Balances As of 08/12/2005'. It features a navigation menu with 'Retirement Planning', 'Financial Matters', and 'My Account'. A sidebar on the left contains various links under 'Manage My Account', 'Take Money from My Account', and 'Tools and Research'. A green callout box points to the 'View or Change Investments' link in the sidebar.

| Investment | Current Balance | Vested Balance |
|-------------------------|-----------------|----------------|
| RETIREMENT SAVINGS PLAN | \$43,424.53 | \$43,424.53 |

| Loan ID | Principal Balance |
|---------|-------------------|
| 001 | \$3,737.71 |

Select View or Change Investments from the menu.

2. Changing Future Contributions

The screenshot shows the 'View or Change Investments' page. It includes a section for 'Current Investments' and 'Future Contributions'. A green callout box points to the 'Future Contributions' section. A black arrow points to the 'View or Change Investments' link in the sidebar.

Select Future Contributions to change how your future payroll contributions will be invested.

I would like to view or change my Current Investments.
I would like to change my Future Contributions.

3. Future Contributions Election Screen

Future Contributions

Your current investment elections are listed below. If you wish to change the allocation of future contributions to your account, enter the new percentage(s) under New Investment Allocation below.

- Remember:
- You can only enter whole percentages
- The percentages MUST equal 100%

If you wish to change your Investment Allocations, type in the new percentage(s) under New Investment Allocation.

Enter New Elections

You have chosen to change your elections within EMPLOYEE PRE-TAX.

| Fund | Existing Investment Allocation | New Investment Allocation |
|--|--------------------------------|---------------------------|
| WELLS FARGO STABLE RETURN N | | <input type="text"/> |
| WF ADVTG TOTAL RETURN BOND-ADM | 30.0% | <input type="text"/> |
| WF ADVANTAGE OUTLOOK TODAY-ADM | | <input type="text"/> |
| WF ADVANTAGE OUTLOOK 2010-ADM | 25.0% | <input type="text"/> |
| WF ADVTG GROWTH BALANCED-ADM | | <input type="text"/> |
| DAVIS NY VENTURE A | | <input type="text"/> |
| WF SMALL CAP OPPORTUNITIES I | 15.0% | <input type="text"/> |

Record your new Future Contribution investment choices and then select "Continue" at the bottom of the screen

4. Changing Current Account Balance

Changing how your current account balance is currently invested.

View or Change Investments

Before viewing or changing your funds, there are a couple things to keep in mind:

Current Investments

- Your *current investments* reflect a summary of your account balances by investment. When you make changes to your account balances by transferring money from one fund to another, you are realigning your current account.
- Generally, changes to your current investments do not change how your future contributions are allocated. To change how your future payroll contributions will be directed, you must change your future contributions.

Future Contributions

- Future contributions* reflect a summary of how your payroll contributions are directed - fund by fund. When you make a change to your future contributions, you are changing how you would like your money invested from upcoming payroll deferrals.
- Generally, changes to your future contributions do not change how your existing account balance is allocated by fund. To select new funds for your existing account balance, you need to realign your investments. An account realignment is simply the process of transferring money from one fund to another fund available within your plan.

I would like to view or change my [Current Investments](#).
I would like to change my [Future Contributions](#).

Select View or Change Investments from the menu and then select Current Investments.

5. Changing Current Account Balance – Current Investments Screen

Wells Fargo Retirement Plan Services Portal - Microsoft Internet Explorer provided by Wells Fargo & Company

File Edit View Favorites Tools Help

WELLS FARGO

View Another Plan

Pending Transactions

Manage My Account

- Overview
- Contribution Rate
- View or Change Investments
- Current Investments
- Self-Directed Account
- Activity Summary
- Transaction Detail
- Online Statements
- Prior Retirement Plans

Take Money from My Account

- Amounts Available
- Loan Center
- Withdrawals and Distributions
- IRA Rollovers

Tools and Research

- Retirement Planner
- Fund Performance
- Plan Information
- Forms Center
- 401(k) Planner
- Frequently Asked Questions
- News and Trends

My Settings

- Hint Answers
- Preferences

Contact Us DEMO COMPANY RETIREMENT SAVING'S PLAN SHEA O'NEILL

Help

Current Investments

The following is a summary of your current account balances by investment. This summary provides an overview of your account investments, including the market value of your account by fund.

Balance By Investment

As of 08/15/2005

| Fund | Units | Price | Market Value | % of Total |
|--------------------------------|----------|-------------|--------------|------------|
| WF ADVTG TOTAL RETURN BOND-ADM | 909.4667 | \$12.270000 | \$11,159.15 | 23.66% |
| WF ADVANTAGE OUTLOOK 2010-ADM | 731.1171 | \$12.740000 | \$9,314.44 | 19.75% |
| WF SMALL CAP OPPORTUNITIES I | 162.1312 | \$34.630000 | \$5,614.60 | 11.90% |
| AM EUROPACIFIC GROWTH R4 | 289.9441 | \$38.550000 | \$11,177.34 | 23.70% |
| SELF DIRECTED ACCOUNT | NA | NA | \$6,166.73 | 13.07% |
| Loan Fund | NA | NA | \$3,737.71 | 7.92% |
| Grand Total: | | | \$47,169.97 | 100.00% |

Select the appropriate link below if you wish to:

- Change the allocation of current investments within your account. (Remember: this will not affect how future contributions are allocated.)
- Change the allocation of future contributions to your account. (Remember: this will not affect how your current investments are allocated.)

After reviewing your current holdings, select Current Investments again to continue.

6. Changing Current Account Balance – Type of Investment Transfer Screen

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Retirement Planning Financial Matters My Account Home

Logout DEMO COMPANY RETIREMENT SAVING'S PLAN SHEA O'NEILL

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View Another Plan

Current Investment Balance Transfer

Select Type

You can choose between the following types of transfers:

Transfer Type

- Interfund Transfer
- Account Realignment

Note: Mutual Fund companies encourage investing for the long-term. Certain funds may place restrictions on short-term trading and market timing by imposing redemption fees on your trade, and/or in rare circumstances, by rejecting your trade. Please read the fund prospectus for details. If your trade is rejected, you will be notified by mail.

Select the type of transfer. Account Realignment is generally the best choice because it allows you to make multiple investment changes at one time.

7. Changing Current Account Balance – Current Investment Election Screen

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Retirement Planning Financial Matters My Account Home Contact Us Help

Logout

DEMO DEMO COMPANY RETIREMENT SAVINGS PLAN SHEA O'NEILL

View Another Plan

Current Investment Balance Transfer

Pending Transactions

Manage My Account

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- IRA Rollovers

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- Fund Performance
- Plan Information
- Forms Center
- 401(k) Planner
- Frequently Asked Questions
- News and Trends

My Settings

Specify New Alignment

Please choose how you wish to have your account realigned. Percentages must add up to 100%

| Investment Name | Total Balance | New % |
|--|--------------------|----------------------|
| WELLS FARGO STABLE RETURN N | | <input type="text"/> |
| WF ADVTG TOTAL RETURN BOND-ADM | \$11,177.35 | <input type="text"/> |
| WF ADVANTAGE OUTLOOK TODAY-ADM | | <input type="text"/> |
| WF ADVANTAGE OUTLOOK 2010-ADM | \$9,314.44 | <input type="text"/> |
| WF ADVTG GROWTH BALANCED-ADM | | <input type="text"/> |
| DAVIS NY VENTURE A | | <input type="text"/> |
| WF SMALL CAP OPPORTUNITIES I | \$5,588.67 | <input type="text"/> |
| AM EUROPACIFIC GROWTH R4 | \$11,177.34 | <input type="text"/> |
| Total | \$37,267.80 | 100.00% |

[Continue](#)

Record your new Investment Elections choices and then select "Continue" at the bottom of the screen.