



Save.
Plan.
Enjoy.

Start saving for retirement today

- Determine how much to save
- Choose your investment options
- Enroll at wellsfargo.com/enrollment

Transportation and Logistics 401(k) Plan

Take the steps toward a better future today.

The Transportation and Logistics 401(k) Plan offers you an easy way to save for retirement. Consider these reasons to take action and start saving for your future.

- **Maintain your current lifestyle in retirement.** For each year of retirement, many experts suggest you'll need at least 80% of your annual preretirement income to maintain your standard of living. And thanks to medical advancements, many people are living longer, which could mean a longer retirement and a need to save a larger amount of money.
- **Reduce your current tax bill and possibly boost your refund.** Every pretax dollar you contribute to the plan reduces your current taxable income, which means you could lower your overall income taxes. You may also be eligible for the Saver's Credit, an income tax credit available to some people who contribute to an employer's retirement plan or IRA.¹
- **Pick from a variety of investment options.** The plan offers a wide variety of investment options so you can personalize your investment portfolio to meet your specific preferences and goals.
- **Save easily with payroll deductions.** Make it easy to pay yourself first.

Ready to enroll?

To enroll in your retirement plan now, please follow the directions below. If you would like additional information before enrolling, follow the three easy steps outlined on the following pages.

Before enrolling, you will need to:

- Determine the amount you'd like to contribute
- Choose your investment options

After enrolling remember to select your retirement account beneficiary online.

Get started saving today



Go online:
wellsfargo.com/enrollment

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- Select **Easy Enrollment** to quickly enroll in options pre-selected by your employer.
 - Select **Personalized Enrollment** to take a more active role in your retirement planning and select from a full menu of plan and investment options.



Call us:
1-800-728-3123

To enroll by phone you'll need your Social Security number (SSN) and personal identification number, which is initially the last four digits of your SSN. Representatives are available to assist you from 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Friday.

¹For more information about the Saver's Credit, please consult a tax professional or visit www.irs.gov.

Step 1: Determine how much to save

Determining how much to save for your future is a very important decision. It is also important to start saving today so your contributions have the potential to grow over a longer period of time. Below is some information about a few features of your plan to help you decide how much to contribute. For more information about your plan, see the *Plan features* section of this book.



Quick fact

42% of all American workers say they have tried to calculate how much money they will need to save for a comfortable retirement. Have you?

Source: Employee Benefit Research Institute, 2012

- You may make pretax contributions of 1% to 100% of your salary.
- Your employer, at its discretion, may or may not provide matching contributions to your account.
- Your employer, at its discretion, may or may not contribute profit sharing money to your account.
- If you are age 50 or over by the end of the calendar year, you may qualify to make additional “catch-up” contributions of up to \$6,000 in 2019.

See how different contribution rates can impact your retirement savings

Using a \$25,000 annual salary, the table below shows what a big difference increasing your contribution amount can have on your account balance over time. The example assumes annual 2% pay increases and a 7% annual rate of return on your investments.

Also, take a look at how the cost of waiting one year can affect your retirement savings.

Percent of salary contributed	Balance after 15 years	Balance after 25 years	Balance after 35 years
3%	\$21,197	\$56,802	\$130,150
6%	\$42,395	\$113,605	\$260,301
9%	\$63,592	\$170,407	\$390,541
Balance if wait 1 year (based on a 6% salary contribution)	\$38,527	\$105,996	\$245,334

Examples are for illustration purposes only. Estimates are based on the assumptions noted, do not guarantee or imply a projection of actual results, and do not include the effect of taxes. Wells Fargo cannot guarantee results under any savings or investing program, including a regular investment program, and cannot guarantee that you will meet your retirement savings goal.

Step 2: Choose your investment options

You have the opportunity to make investment choices in your retirement plan. If you enroll and don't make any investment elections, your savings will be automatically invested in the American Fund Target Date Fund, based on your current age and a retirement age of 65. This investment, which has been selected by your employer, is your plan's default fund.

Below are some investment concepts to keep in mind as you develop an investment strategy for your retirement plan:

- **Diversification:** Diversification simply means choosing a variety of investments that represent different asset classes, such as stable value investments, bonds and stock funds. Diversification can help lower risk by capturing the gains of strong performing investments, while offsetting the losses of weaker investments. Investing in different asset classes helps balance potential risk.
- **Risk and return:** Every investment option offers the potential for gains and the potential for loss. Stable value investments are generally lower risk, but their potential for gain is limited. On the other end of the spectrum, stock funds have the greatest potential for gain, but they can also decrease significantly in value.
- **Time frame:** Your time horizon for retirement savings is the expected number of months or years you will be investing to achieve your retirement savings goal. An investor with a longer time horizon may feel more comfortable taking on a riskier, or more volatile, investment because he or she can wait out slow economic cycles and the inevitable ups and downs of our markets. By contrast, an investor closer to retirement would likely take on less risk because he or she has a shorter time horizon.

Of course, these are just the basics. Your plan offers several different types of investment fund options, which are available for you to choose from as outlined below.

The information below and elsewhere in this enrollment guide, including the manner in which it is displayed, is educational in nature and is not intended to provide any suggestion that you engage in or refrain from taking a particular course of action. Please review all of your available options before making your selections. Additional fund information is available at the back of this book.

Investment fund options

Target date funds

Target date funds are designed to provide a diversified mix of investments that automatically rebalance to become more conservative as an individual gets closer to retirement. Each target date fund is diversified across a range of stocks, bonds, and cash equivalents, allocated according to the fund's target date. The target date, which is typically included in the name of the fund, represents the year the individual may be considering retirement or beginning to withdraw his or her money.

As the target date approaches, the fund gradually becomes more conservative, with less invested in stocks and more in bonds, and cash equivalents. With a target date fund, the shift from growth-oriented funds to conservative funds over time occurs automatically. The principal value of the fund is not guaranteed at any time, including at the target date.

You may choose any of the target date funds offered by your plan that best meet your needs, based on your individual circumstances and goals.

If you were born:	And you plan to retire at age 65, consider the:
After 01/01/1993	American Funds 2060 Target Date Retire R6
01/01/1988 - 12/31/1992	American Funds 2055 Target Date Retire R6
01/01/1983 - 12/31/1987	American Funds 2050 Target Date Retire R6
01/01/1978 - 12/31/1982	American Funds 2045 Target Date Retire R6
01/01/1973 - 12/31/1977	American Funds 2040 Target Date Retire R6

If you were born:	And you plan to retire at age 65, consider the:
01/01/1968 - 12/31/1972	American Funds 2035 Target Date Retire R6
01/01/1963 - 12/31/1967	American Funds 2030 Target Date Retire R6
01/01/1958 - 12/31/1962	American Funds 2025 Target Date Retire R6
01/01/1953 - 12/31/1957	American Funds 2020 Target Date Retire R6
01/01/1948 - 12/31/1952	American Funds 2015 Target Date Retire R6
Before 12/31/1947	American Funds 2010 Target Date Retire R6

You may choose to invest all of your plan contributions in a target date fund(s) or you may choose to invest a portion in target date funds as well as other options offered by the plan.

None of the services provided under target date/age-based investing are intended to constitute investment, financial, tax, or legal advice. The target date/age-based investment options have been selected by the plan sponsor (for example, your employer), plan committee or other plan fiduciary. Neither Wells Fargo Bank, N.A. nor its affiliates, employees, agents, or representatives have provided investment advice or recommendations with respect to the selection of any of the target date/age-based investment options offered in the plan. The information shown above is not intended to provide any suggestion that you engage in or refrain from taking a particular course of action.

Individual fund options

If you want to build your own portfolio, you'll want to identify your investment goals and to pick the individual funds that meet those objectives.

If you like to manage your investments, and you have the time and the knowledge to do so, this option may be right for you. First, identify what type of investor you are by reviewing a sample risk assessment at the end of this guide. Learn more about the fund options by reading the descriptions in this guide and going online for more details. Then choose the percentage you want invested in each fund. Your choices must add up to 100%.

Asset class	Fund name
Stable Value/Money Market	Wells Fargo Stable Return Fund N
Bonds	American Funds Bond Fund of America R6
Bonds	American Funds American High-Inc R6
Balanced/Lifestyle	American Funds American Balanced R6
Balanced/Lifestyle	American Funds Inc Fund of America R6
Stock	American Funds Fundamental Invs R6
Stock	American Funds Invest Co of America R6
Stock	American Funds Washington Mutual R6
Stock	American Funds AmCap R6
Stock	American Funds Growth Fund of Amer R6
Stock	Virtus Ceredex Mid-Cap Value Equity IS
Stock	JPMorgan Mid Cap Growth R6
Stock	American Funds Small Cap World R6
Stock	Wells Fargo Disciplined Small Cap R6
Stock	American Funds Capital World Gr&Inc R6
Stock	American Funds New Perspective R6
Stock	American Funds EuroPacific Growth R6
Stock	DFA Emerging Markets I

Now that you have reviewed all of the investment options offered by the plan, move on to Step 3 to enroll.

This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the *Employee Retirement Income Security Act* of 1974 or regulations thereunder. Neither Wells Fargo nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact your personal investment, financial, tax, or legal advisor regarding your specific needs and situation. The information shown above is not intended to provide any suggestion that you engage in or refrain from taking a particular course of action.

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Step 3: Enroll

Enrolling in your retirement plan is as easy as 1, 2, 3! You've made your choices, now make sure you sign up for your retirement plan today.

Before enrolling, you will need to:

- Determine the amount you'd like to contribute
- Choose your investment options

After enrolling remember to select your retirement account beneficiary online.



Go online:
wellsfargo.com/enrollment

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- Select **Easy Enrollment** to quickly enroll in options pre-selected by your employer.
 - Select **Personalized Enrollment** to take a more active role in your retirement planning and select from a full menu of plan and investment options.



Call us:
1-800-728-3123

To enroll by phone you'll need your Social Security number (SSN) and personal identification number, which is initially the last four digits of your SSN. Representatives are available to assist you from 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Friday.

Manage your account information online

Sign-up for online delivery. Access your account statements and fund prospectuses from your computer.

Notes

Features of your plan

This plan features overview answers some of the most common questions about the Transportation and Logistics 401(k) Plan. For more information about your plan, refer to the Summary Plan Description available from your employer.

When can I enroll?

You must be 18 years or older. You must work for your employer for 6 months of service.

Plan entry dates are the first day of the month once the eligibility requirements have been met.

How much can I contribute to the plan?

You may make pretax contributions of 1% to 100% of your salary.

If you are age 50 or over by the end of the calendar year, you may qualify to make additional “catch-up” contributions of up to \$6,000 in 2019.

In addition, as a way to help you prepare for retirement, your plan offers you the option to sign up for automatic contribution increases. Automatic contribution increases are an easy way to gradually save more. You select the increase date, the increase amount, and the amount at which you would like the increases to stop. Sign up for the automatic contribution increases any time online.

Your contributions are limited to the IRS limit of \$19,000 in 2019, subject to certain limitations.

Does Transportation and Logistics Inc make any contributions?

Your employer, at its discretion, may or may not provide matching contributions to your account.

Your employer, at its discretion, may or may not contribute profit sharing money to your account.

Can I roll over money into my plan?

Rollover contributions are allowed at any time.

Is my account automatically rebalanced?

Your plan provides you with options to help you maintain your account’s targeted asset allocation. Rebalancing your account on a regular basis is important to keep your investments in line with your chosen risk level and targeted asset allocation plan.

If you choose to invest in a Target Date Fund automatic rebalancing is taken care of for you since it is a built-in feature of the fund/portfolio.

If you select investments only from the individual fund options in your plan, you have the option to add automatic rebalancing to your account. After you enroll in the plan, you can add automatic rebalancing by signing on to your account online or by calling 1-800-728-3123.

Can I get help making my investment decisions?

Your plan offers the Wells Fargo Retirement Investment Advice program as a feature to help with your investment decisions. This program has been chosen by your employer, and is available to you at no additional cost. The Retirement Investment Advice program allows you to receive a personalized investment recommendation based on personal information that you and your employer provide. Investment recommendations are delivered through Morningstar Investment Management LLC. You must decide whether to implement the investment recommendation. The Retirement Investment Advice program does not invest or manage your plan account. In addition, the program can help you determine how much you need to save for retirement. To access the Retirement Investment Advice program online, sign on to your account at **wellsfargo.com**. After selecting your plan name, go to **Actions and Investments** tab in the top navigation bar, select **Advisory Services**, then **Retirement Investment Advice**.

When do I become vested in my account?

You are 100% vested in the matching contributions your employer puts into your plan and the earnings on that money.

You will be vested in your employer’s profit sharing contributions according to the following schedule:

Years of service	Vested amount
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Are loans permitted?

You may borrow up to \$50,000, or 50% of your vested balance, whichever is less. The minimum loan amount is \$1000. You may have 1 loan outstanding at a time.

When can I receive money from my account?

- At retirement
- In-service distributions, after age 59 ½
- At termination of employment, regardless of age
- Death or disability
- Rollover contributions are allowed at any time

You may take a hardship withdrawal from your eligible elective deferrals in certain cases of financial need as established by IRS regulations. If you receive a hardship withdrawal, your deferrals into the plan may be suspended for six months.

Hardship withdrawals are generally limited to the following:

- Purchase of your principal residence
- Prevention of eviction from your principal residence
- Post-secondary education for you or a family member
- Medical expenses not covered by insurance for you or a family member
- Funeral expenses for a family member
- Expenses for the repair of damage to your principal residence

This brochure is intended to summarize some of the benefits and requirements of the plan. It is not intended to provide a full description of all of the plans, programs and policies, terms of eligibility or restrictions. All statements made in this brochure are subject to the terms of the official plan, program and policy documents. In the event of a conflict between the official documents and this brochure, the official plan documents are controlling. The Plan Sponsor reserves the right to amend, modify or terminate each of its employer-sponsored plans, programs and policies at any time, in whole or part, without notice for any reason.

Withdrawals of pretax amounts are subject to ordinary income taxes (and generally a 10% non-deductible tax penalty if you are under age 59½). Qualified Roth withdrawals are not subject to ordinary income taxes, while the portion of non-qualified Roth withdrawals that represents earnings is subject to ordinary income taxes and the 10% tax penalty generally if you are under age 59½. Refer to your Summary Plan Description for more information about withdrawals.

The Retirement Investment Advice program is offered by Wells Fargo Bank, N.A. Individual participant investment recommendations are provided by Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. The Morningstar name and trademarks are used, under license, from

Morningstar Investment Management LLC. Morningstar Investment Management LLC is not an affiliate of Wells Fargo. The program is intended for use by citizens and legal residents of the United States and its territories. Investment recommendations are based on information provided and limited to the investment options available in your plan. You must decide whether to implement the investment recommendations. The Retirement Investment Advice program does not invest or manage your plan account. Use of the Retirement Investment Advice program is subject to your acceptance of an Investment Advisory Agreement with Morningstar Investment Management LLC. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, are not guarantees of future results, and may vary with each use and over time. Other investment alternatives having similar risk and return characteristics may be available under your plan. Please contact your plan administrator for these investment alternatives. Some of the plan's administrative fees may be paid through the investment options in which you invest. The information shown above is not intended to provide any suggestion that you engage in or refrain from taking any particular course of action.

Fund Information

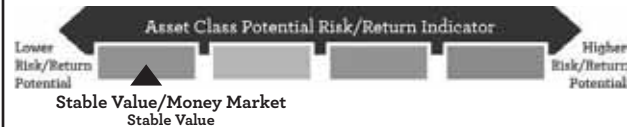
Stable Value/Money Market

Wells Fargo Stable Return Fund N

Expense Ratios (as of 10/31/2018): Gross: 0.41% | Net: 0.41%

Objective: The Fund seeks to provide investors with a moderate level of stable income without principal volatility. There is no assurance that the Fund will achieve its objective.

PF9957002



Bonds

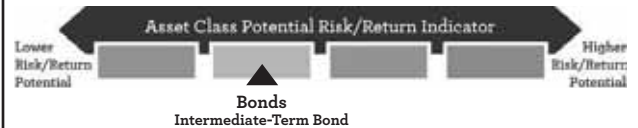
American Funds Bond Fund of America R6

Expense Ratios (as of 10/31/2018): Gross: 0.25% | Net: 0.25%

Objective: The investment seeks to provide as high a level of current income as is consistent with the preservation of capital. The fund normally invests at least 80% of its assets in bonds and other debt securities. It invests a majority of its assets in debt securities rated A3 or better or A- or better. The fund invests in debt securities with a wide range of maturities. It may invest in debt securities and mortgage-backed securities issued by government-sponsored entities and federal agencies and instrumentalities that are not backed by the full faith and credit of the U.S. government.

097873814

RBFGX



Asset Allocation as of 09/30/2018:

80.37%	U.S. Bond	1.3%	Other
9.95%	Non U.S. Bond	0.3%	Convertible
8.07%	Cash	0.01%	Preferred

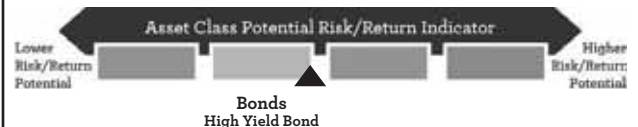
American Funds American High-Inc R6

Expense Ratios (as of 10/31/2018): Gross: 0.35% | Net: 0.35%

Objective: The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation. The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 or below or BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities of issuers domiciled outside the United States.

026547810

RITGX



Asset Allocation as of 09/30/2018:

81.01%	U.S. Bond	0.55%	Convertible
11.12%	Non U.S. Bond	0.46%	Non U.S. Stock
4.96%	Cash	0.36%	Preferred
1.29%	Other	0.26%	U.S. Stock

Balanced/Lifestyle

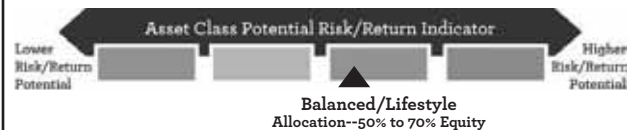
American Funds American Balanced R6

Expense Ratios (as of 10/31/2018): Gross: 0.28% | Net: 0.28%

Objective: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

024071813

RLBGX



Asset Allocation as of 09/30/2018:

50.47%	U.S. Stock	3.36%	Non U.S. Bond
34.68%	U.S. Bond	0.65%	Other
6.8%	Non U.S. Stock	0.11%	Preferred
3.89%	Cash	0.04%	Convertible

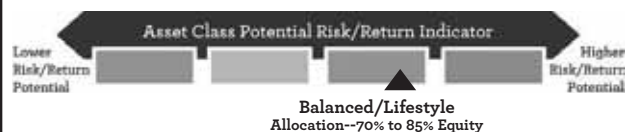
American Funds Inc Fund of America R6

Expense Ratios (as of 10/31/2018): Gross: 0.28% | Net: 0.28%

RIDGX

Objective: The investment seeks to provide investors with current income while secondarily striving for capital growth. Normally the fund invests primarily in income-producing securities. These include equity securities, such as dividend-paying common stocks, and debt securities, such as interest-paying bonds. Generally at least 60% of the fund's assets will be invested in common stocks and other equity-type securities. The fund may also invest up to 30% of its assets in equity securities of issuers domiciled outside the United States, including issuers in developing countries.

453320814

**Asset Allocation as of 09/30/2018:**

47.31%	U.S. Stock	2.26%	Non U.S. Bond
27.32%	U.S. Bond	0.76%	Preferred
18.27%	Non U.S. Stock	0.42%	Other
3.6%	Cash	0.06%	Convertible

Target Date Funds**American Funds 2010 Trgt Date Retire R6**

Expense Ratios (as of 10/31/2018): Gross: 0.34% | Net: 0.34%

RFTTX

Objective: The investment seeks growth, income and conservation of capital. The adviser will attempt to achieve the fund's investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

02630T282

**Asset Allocation as of 09/30/2018:**

44.61%	U.S. Bond	7.77%	Non U.S. Bond
26.51%	U.S. Stock	0.14%	Preferred
12.69%	Non U.S. Stock	0.13%	Other
8.05%	Cash	0.1%	Convertible

American Funds 2015 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.33% | Net: 0.33%

RFJTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T290

**Asset Allocation as of 09/30/2018:**

41.88%	U.S. Bond	6.78%	Non U.S. Bond
29.32%	U.S. Stock	0.14%	Preferred
13.67%	Non U.S. Stock	0.12%	Other
7.99%	Cash	0.09%	Convertible

American Funds 2020 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.35% | Net: 0.35%

RRCTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T316

**Asset Allocation as of 09/30/2018:**

38.52%	U.S. Bond	6.57%	Non U.S. Bond
31.99%	U.S. Stock	0.12%	Preferred
14.45%	Non U.S. Stock	0.11%	Other
8.17%	Cash	0.08%	Convertible

Target Date Funds (continued)

American Funds 2025 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.37% | Net: 0.37%

RFDTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T324



Asset Allocation as of 09/30/2018:

36.93%	U.S. Stock	5.97%	Non U.S. Bond
29.63%	U.S. Bond	0.1%	Preferred
19.01%	Non U.S. Stock	0.1%	Other
8.21%	Cash	0.05%	Convertible

American Funds 2030 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.39% | Net: 0.39%

RFETX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T332



Asset Allocation as of 09/30/2018:

43.02%	U.S. Stock	4.33%	Non U.S. Bond
23.18%	Non U.S. Stock	0.12%	Preferred
21.36%	U.S. Bond	0.1%	Other
7.86%	Cash	0.03%	Convertible

American Funds 2035 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.40% | Net: 0.40%

RFFTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T340



Asset Allocation as of 09/30/2018:

49.25%	U.S. Stock	1.84%	Non U.S. Bond
28.09%	Non U.S. Stock	0.14%	Preferred
13.25%	U.S. Bond	0.1%	Other
7.31%	Cash	0.02%	Convertible

American Funds 2040 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.41% | Net: 0.41%

RFGTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T357



Asset Allocation as of 09/30/2018:

51.51%	U.S. Stock	1.74%	Non U.S. Bond
29.5%	Non U.S. Stock	0.15%	Preferred
9.55%	U.S. Bond	0.11%	Other
7.42%	Cash	0.02%	Convertible

Target Date Funds (continued)

American Funds 2045 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.41% | Net: 0.41%

RFHTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T365



Asset Allocation as of 09/30/2018:

52.53%	U.S. Stock	1.51%	Non U.S. Bond
29.83%	Non U.S. Stock	0.14%	Preferred
8.31%	U.S. Bond	0.1%	Other
7.56%	Cash	0.02%	Convertible

American Funds 2050 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.42% | Net: 0.42%

RFITX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T373



Asset Allocation as of 09/30/2018:

53.61%	U.S. Stock	1.42%	Non U.S. Bond
29.78%	Non U.S. Stock	0.13%	Preferred
7.65%	Cash	0.1%	Other
7.29%	U.S. Bond	0.02%	Convertible

American Funds 2055 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.42% | Net: 0.42%

RFKTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02630T217



Asset Allocation as of 09/30/2018:

53.62%	U.S. Stock	1.42%	Non U.S. Bond
29.78%	Non U.S. Stock	0.13%	Preferred
7.65%	Cash	0.1%	Other
7.29%	U.S. Bond	0.02%	Convertible

American Funds 2060 Trgt Date Retire R6

Expense Ratios (as of 10/31/2018): Gross: 0.49% | Net: 0.45%

RFUTX

Objective: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

02631C320



Asset Allocation as of 09/30/2018:

53.59%	U.S. Stock	1.43%	Non U.S. Bond
29.8%	Non U.S. Stock	0.13%	Preferred
7.65%	Cash	0.1%	Other
7.29%	U.S. Bond	0.02%	Convertible

American Funds Fundamental Invs R6

Expense Ratios (as of 10/31/2018): Gross: 0.30% | Net: 0.30%

Objective: The investment seeks long-term growth of capital and income. The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets.

360802813

RFNGX



Asset Allocation as of 09/30/2018:

78.04%	U.S. Stock	0.35%	Other
16.85%	Non U.S. Stock	0.29%	U.S. Bond
4.47%	Cash		

American Funds Invest Co of America R6

Expense Ratios (as of 10/31/2018): Gross: 0.30% | Net: 0.30%

Objective: The investment seeks long-term growth of capital and income. The fund invests primarily in common stocks, most of which have a history of paying dividends. It may invest up to 15% of its assets, at the time of purchase, in securities of issuers domiciled outside the United States. Although the fund focuses on investments in medium to larger capitalization companies, the fund's investments are not limited to a particular capitalization size.

461308819

RICGX



Asset Allocation as of 09/30/2018:

82.92%	U.S. Stock	0.53%	U.S. Bond
11.83%	Non U.S. Stock	0.41%	Other
4.3%	Cash	0.02%	Preferred

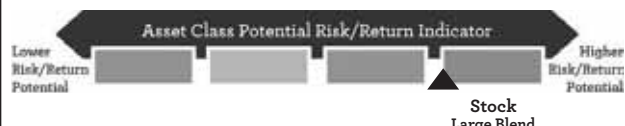
American Funds Washington Mutual R6

Expense Ratios (as of 10/31/2018): Gross: 0.29% | Net: 0.29%

Objective: The investment seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing. The fund invests primarily in common stocks of established companies that are listed on, or meet the financial listing requirements of, the New York Stock Exchange and have a strong record of earnings and dividends. Its advisor strives to maintain a fully invested, diversified portfolio, consisting primarily of high-quality common stocks.

939330817

RWMGX



Asset Allocation as of 09/30/2018:

86.97%	U.S. Stock	4.61%	Cash
7.9%	Non U.S. Stock	0.53%	Other

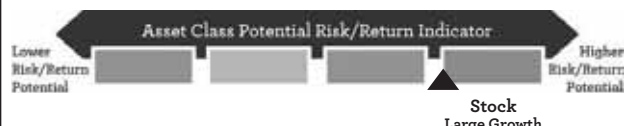
American Funds AmCap R6

Expense Ratios (as of 10/31/2018): Gross: 0.36% | Net: 0.36%

Objective: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of U.S. companies that have solid long-term growth records and the potential for good future growth. The basic investment philosophy of the investment adviser is to seek to invest in attractively valued companies that, in its opinion, represent good, long-term investment opportunities.

023375819

RAFGX



Asset Allocation as of 09/30/2018:

86.12%	U.S. Stock	0.29%	U.S. Bond
8.1%	Cash	0.2%	Other
5.29%	Non U.S. Stock		

American Funds Growth Fund of Amer R6

Expense Ratios (as of 10/31/2018): Gross: 0.33% | Net: 0.33%

Objective: The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers who decide how their respective segments will be invested.

399874817

RGAGX



Asset Allocation as of 09/30/2018:

81.58%	U.S. Stock	1.19%	U.S. Bond
11.2%	Non U.S. Stock	0.43%	Preferred
5.48%	Cash	0.13%	Other

Virtus Ceredex Mid-Cap Value Equity IS

SMVZX

Expense Ratios (as of 10/31/2018): Gross: 0.87% | Net: 0.80%

Objective: The investment seeks to provide capital appreciation; current income is a secondary objective. The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in U.S.-traded equity securities of mid-capitalization companies. The subadvisor considers mid-capitalization companies to be companies with market capitalizations generally within those of companies in the Russell Midcap® Index.

92837F441



Asset Allocation as of 09/30/2018:

96.93% U.S. Stock 3.07% Cash

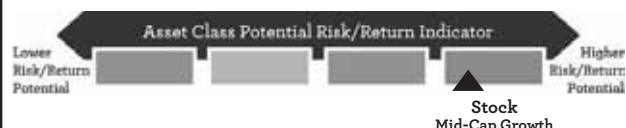
JPMorgan Mid Cap Growth R6

JMGMX

Expense Ratios (as of 10/31/2018): Gross: 0.76% | Net: 0.74%

Objective: The investment seeks growth of capital. Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities of mid cap companies, including common stocks and debt securities and preferred stocks that are convertible to common stocks. "Assets" means net assets, plus the amount of borrowings for investment purposes. The fund invests primarily in common stocks of mid cap companies which the fund's adviser believes are capable of achieving sustained growth.

4812C2288



Asset Allocation as of 09/30/2018:

93.02% U.S. Stock 3.48% Cash
3.5% Non U.S. Stock

American Funds Small Cap World R6

RLLGX

Expense Ratios (as of 10/31/2018): Gross: 0.70% | Net: 0.70%

Objective: The investment seeks long-term growth of capital. Normally the fund invests at least 80% of its net assets in growth-oriented common stocks and other equity-type securities (such as preferred stocks, convertible preferred stocks and convertible bonds) of companies with small market capitalizations. Under normal circumstances, the fund will invest a significant portion of its assets outside the United States, including in emerging markets.

831681812



Asset Allocation as of 09/30/2018:

46.81% U.S. Stock 0.63% U.S. Bond
41.58% Non U.S. Stock 0.33% Preferred
7.41% Cash 0.05% Convertible
3.21% Other

Wells Fargo Disciplined Small Cap R6

WSCJX

Expense Ratios (as of 10/31/2018): Gross: 0.67% | Net: 0.56%

Objective: The investment seeks long-term capital appreciation. Under normal circumstances, the fund invests at least 80% of the fund's net assets in equity securities of small-capitalization companies. It invests principally in equity securities of small-capitalization companies, which the managers define as companies with market capitalizations within the range of the Russell 2000® Index at the time of purchase.

94990B506



Asset Allocation as of 09/30/2018:

95.89% U.S. Stock 1.38% Non U.S. Stock
2.73% Cash

American Funds Capital World Gr&Inc R6

RWIGX

Expense Ratios (as of 10/31/2018): Gross: 0.45% | Net: 0.45%

Objective: The investment seeks long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund will invest a significant portion of its assets in securities of issuers domiciled outside the United States, including those based in developing countries.

140543810



Asset Allocation as of 09/30/2018:

52.49% Non U.S. Stock 1.15% U.S. Bond
38.83% U.S. Stock 0.39% Non U.S. Bond
5.23% Cash 0.27% Preferred
1.64% Other

American Funds New Perspective R6

Expense Ratios (as of 10/31/2018): Gross: 0.45% | Net: 0.45%

Objective: The investment seeks long-term growth of capital; future income is a secondary objective. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.

648018810

RNPGX



Asset Allocation as of 09/30/2018:

52.27%	U.S. Stock	0.2%	U.S. Bond
41.46%	Non U.S. Stock	0.1%	Preferred
4.13%	Cash	0.05%	Convertible
1.79%	Other		

American Funds EuroPacific Growth R6

Expense Ratios (as of 10/31/2018): Gross: 0.49% | Net: 0.49%

Objective: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

298706821

RERGX



Asset Allocation as of 09/30/2018:

90.73%	Non U.S. Stock	1.17%	U.S. Bond
5.47%	Cash	0.52%	Other
1.97%	U.S. Stock	0.14%	Preferred

DFA Emerging Markets I

Expense Ratios (as of 10/31/2018): Gross: 0.58% | Net: 0.48%

Objective: The investment seeks to achieve long-term capital appreciation. The Portfolio is a Feeder Portfolio and pursues its objective by investing substantially all of its assets in its corresponding master fund, the Emerging Markets Series (the "Emerging Markets Series") of the DFA Investment Trust Company (the "Trust"), which has the same investment objective and policies as the Portfolio. As a non-fundamental policy, under normal circumstances, the Emerging Markets Series will invest at least 80% of its net assets in emerging markets investments that are defined in the Prospectus as Approved Market securities.

233203785

DFEMX



Asset Allocation as of 09/30/2018:

97.94%	Non U.S. Stock	0.36%	Preferred
1.21%	Cash	0.03%	U.S. Stock
0.46%	Other		

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

The funds are assigned to an asset class, which may not match the asset class assigned by other data sources.

Asset Allocation is subject to change and may have changed since date specified. Morningstar calculates portfolio statistics on the short positions in each fund and displays long, short, and net statistics as appropriate. Short positions produce negative exposure to the security that is being shorted. This means that when the security rises in value, the short position will fall in value and vice versa. Individual short positions are displayed with negative percent weights in a complete holdings list, and the short asset allocation for a fund will also be negative. These enhanced statistics allow investors to evaluate the long and short sides of a portfolio separately and to estimate the fund's overall net exposure.

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Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. **This and other important information about the investment company can be found in the fund prospectus. To obtain a copy of the prospectus, please contact the fund company or call a retirement service representative. Please read the prospectus carefully before investing.**

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Notes

Investment performance and operating expenses

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods.

This table also shows:

- Annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations, restrictions, or both

You can make changes to your investment options at wellsfargo.com, or you can call the Retirement Service Center at 1-800-728-3123 and speak to a representative Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Class	Performance (as of 10/31/2018)						Annual Operating Expenses	
Fund name Type of fund Benchmark	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
Stable Value/Money Market								
Wells Fargo Stable Return Fund N ¹	0.18%	0.54%	2.04%	1.85%	1.71%	2.16%	0.41%/	0.41%/
Stable Value							\$4.10	\$4.10
USTREAS T-Bill Cnst Mat Rate 3 Yr	0.11%	0.25%	-0.97%	-0.17%	-0.03%	0.76%		
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. The Fund requires participants to invest in a non-competing fund for at least 90 days before transferring to a competing fund option.								
Bonds								
American Funds Bond Fund of America R6	-0.63%	-0.66%	-2.08%	1.28%	1.99%	*4.44%	0.25%/	0.25%/
Intermediate-Term Bond							\$2.50	\$2.50
BBgBarc US Agg Bond TR USD	-0.79%	-0.79%	-2.05%	1.04%	1.83%	*3.35%		
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
American Funds American High-Inc R6	-1.34%	-0.14%	2.07%	6.58%	3.74%	*9.14%	0.35%/	0.35%/
High Yield Bond							\$3.50	\$3.50
ICE BofAML US High Yield TR USD	-1.64%	-0.35%	0.86%	6.64%	4.69%	*10.08%		
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
Balanced/Lifestyle								
American Funds American Balanced R6	-4.08%	-2.97%	3.06%	7.85%	7.88%	*11.56%	0.28%/	0.28%/
Allocation--50% to 70% Equity							\$2.80	\$2.80
Morningstar Mod Tgt Risk TR USD	-4.71%	-3.98%	-0.22%	5.99%	4.96%	*8.58%		
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
American Funds Inc Fund of America R6	-3.84%	-3.50%	0.21%	6.75%	6.28%	*10.93%	0.28%/	0.28%/
Allocation--70% to 85% Equity							\$2.80	\$2.80
Morningstar Mod Agg Tgt Risk TR USD	-6.13%	-5.19%	0.04%	7.46%	6.01%	*10.37%		
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								

Asset Class	Performance (as of 10/31/2018)						Annual Operating Expenses	
Fund name Type of fund Benchmark	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
Target Date Funds								
American Funds 2010 Trgt Date Retire R6 Target-Date 2000-2010 Morningstar Lifetime Mod 2010 TR USD	-2.71%	-2.45%	0.04%	4.78%	4.67%	*8.10%	0.34%/ \$3.40	0.34%/ \$3.40
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2015 Trgt Date Retire R6 Target-Date 2015 Morningstar Lifetime Mod 2015 TR USD	-3.05%	-2.72%	0.16%	5.06%	5.02%	*8.62%	0.33%/ \$3.30	0.33%/ \$3.30
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2020 Trgt Date Retire R6 Target-Date 2020 Morningstar Lifetime Mod 2020 TR USD	-3.49%	-2.96%	0.57%	5.55%	5.56%	*9.43%	0.35%/ \$3.50	0.35%/ \$3.50
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2025 Trgt Date Retire R6 Target-Date 2025 Morningstar Lifetime Mod 2025 TR USD	-4.46%	-3.91%	0.55%	6.29%	6.19%	*10.51%	0.37%/ \$3.70	0.37%/ \$3.70
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2030 Trgt Date Retire R6 Target-Date 2030 Morningstar Lifetime Mod 2030 TR USD	-5.32%	-4.69%	0.91%	7.36%	7.04%	*11.28%	0.39%/ \$3.90	0.39%/ \$3.90
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2035 Trgt Date Retire R6 Target-Date 2035 Morningstar Lifetime Mod 2035 TR USD	-6.46%	-5.61%	1.00%	8.21%	7.56%	*11.61%	0.40%/ \$4.00	0.40%/ \$4.00
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2040 Trgt Date Retire R6 Target-Date 2040 Morningstar Lifetime Mod 2040 TR USD	-6.78%	-5.90%	1.15%	8.51%	7.78%	*10.88%	0.41%/ \$4.10	0.41%/ \$4.10
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
American Funds 2045 Trgt Date Retire R6 Target-Date 2045 Morningstar Lifetime Mod 2045 TR USD	-6.96%	-5.99%	1.27%	8.69%	7.91%	*11.85%	0.41%/ \$4.10	0.41%/ \$4.10
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								

Asset Class	Performance (as of 10/31/2018)						Annual Operating Expenses	
Fund name Type of fund <i>Benchmark</i>	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

Target Date Funds (continued)

American Funds 2050 Trgt Date Retire R6	-7.04%	-6.05%	1.41%	8.81%	7.96%	*11.89%	0.42%/	0.42%/
Target-Date 2050							\$4.20	\$4.20

Morningstar Lifetime Mod 2050 TR USD

-6.98% -5.97% 0.16% 7.98% 6.31% *11.12%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

American Funds 2055 Trgt Date Retire R6	-7.03%	-6.05%	1.39%	8.81%	7.96%	*10.30%	0.42%/	0.42%/
Target-Date 2055							\$4.20	\$4.20

Morningstar Lifetime Mod 2055 TR USD

-7.03% -6.08% -0.04% 7.94% 6.20% *9.15%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

American Funds 2060 Trgt Date Retire R6	-7.07%	-6.07%	1.37%	8.77%	N/A	*7.23%	0.49%/	0.45%/
Target-Date 2060+							\$4.90	\$4.50

Morningstar Lifetime Mod 2060 TR USD

-7.06% -6.17% -0.23% 7.88% N/A *5.73%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

Stock

American Funds Fundamental Invs R6	-6.86%	-5.36%	3.30%	11.25%	10.68%	*14.32%	0.30%/	0.30%/
Large Blend							\$3.00	\$3.00

S&P 500 TR USD

-6.84% -3.25% 7.35% 11.52% 11.34% *14.99%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

American Funds Invest Co of America R6	-6.94%	-5.15%	4.06%	10.25%	10.00%	*13.37%	0.30%/	0.30%/
Large Blend							\$3.00	\$3.00

S&P 500 TR USD

-6.84% -3.25% 7.35% 11.52% 11.34% *14.99%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

American Funds Washington Mutual R6	-4.90%	-2.74%	6.64%	11.44%	10.48%	*14.46%	0.29%/	0.29%/
Large Blend							\$2.90	\$2.90

S&P 500 TR USD

-6.84% -3.25% 7.35% 11.52% 11.34% *14.99%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

American Funds AmCap R6	-9.37%	-5.72%	7.41%	11.21%	10.93%	*14.96%	0.36%/	0.36%/
Large Growth							\$3.60	\$3.60

Russell 1000 Growth TR USD

-8.94% -3.43% 10.71% 13.67% 13.43% *16.45%

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

Asset Class	Performance (as of 10/31/2018)						Annual Operating Expenses	
Fund name Type of fund Benchmark	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
Stock (continued)								
American Funds Growth Fund of Amer R6 Large Growth	-9.55%	-6.78%	7.00%	12.45%	11.78%	*14.71%	0.33%/	0.33%/
Russell 1000 Growth TR USD	-8.94%	-3.43%	10.71%	13.67%	13.43%	*16.45%	\$3.30	\$3.30
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
Virtus Ceredex Mid-Cap Value Equity IS Mid-Cap Value	-6.33%	-6.61%	4.52%	9.77%	N/A	*7.25%	0.87%/	0.80%/
Russell Mid Cap Value TR USD	-7.20%	-6.68%	0.16%	8.15%	N/A	*6.77%	\$8.70	\$8.00
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.								
JPMorgan Mid Cap Growth R6 Mid-Cap Growth	-10.18%	-4.91%	6.36%	9.93%	10.46%	*14.19%	0.76%/	0.74%/
Russell Mid Cap Growth TR USD	-9.90%	-5.11%	6.14%	10.39%	10.10%	*13.53%	\$7.60	\$7.40
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. 1 round-trip transfer(s) within a 60-day period.								
American Funds Small Cap World R6 World Small/Mid Stock	-10.57%	-8.56%	-0.13%	9.26%	7.41%	*13.60%	0.70%/	0.70%/
MSCI ACWI SMID NR USD	-9.56%	-9.44%	-3.70%	7.11%	5.65%	*11.91%	\$7.00	\$7.00
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
Wells Fargo Disciplined Small Cap R6 Small Growth	-11.03%	-10.36%	-5.35%	N/A	N/A	*9.48%	0.67%/	0.56%/
Russell 2000 Growth TR USD	-12.65%	-9.39%	4.13%	N/A	N/A	*17.45%	\$6.70	\$5.60
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
American Funds Capital World Gr&Inc R6 World Large Stock	-7.87%	-8.70%	-3.34%	6.79%	5.86%	*10.54%	0.45%/	0.45%/
MSCI ACWI Large Cap NR USD	-7.16%	-5.81%	0.11%	8.03%	6.30%	*10.52%	\$4.50	\$4.50
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
American Funds New Perspective R6 World Large Stock	-9.08%	-7.86%	0.03%	8.96%	8.43%	*12.71%	0.45%/	0.45%/
MSCI ACWI Large Cap NR USD	-7.16%	-5.81%	0.11%	8.03%	6.30%	*10.52%	\$4.50	\$4.50
Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								

Asset Class	Performance (as of 10/31/2018)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

Stock (continued)

American Funds EuroPacific Growth R6	-9.18%	-11.82%	-10.58%	4.48%	3.42%	*8.29%	0.49%/	0.49%/
Foreign Large Growth							\$4.90	\$4.90
<i>MSCI ACWI Ex USA NR USD</i>	<i>-8.13%</i>	<i>-9.65%</i>	<i>-8.24%</i>	<i>4.37%</i>	<i>1.63%</i>	<i>*7.17%</i>		

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

DFA Emerging Markets I	-8.35%	-11.53%	-12.14%	6.78%	0.90%	7.69%	0.58%/	0.48%/
Diversified Emerging Mkts							\$5.80	\$4.80
<i>MSCI EM NR USD</i>	<i>-8.71%</i>	<i>-11.65%</i>	<i>-12.52%</i>	<i>6.52%</i>	<i>0.78%</i>	<i>7.84%</i>		

Standard Asset Fees: 37.00 bps for fund market value of \$0.00 and greater.

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

¹ A collective investment fund is a pooled investment vehicle that is exempt from SEC registration as an investment company under Section 3(c)(11) of the Investment Company Act of 1940 and maintained by a bank or trust company for the collective investment of qualified retirement plans. CIFs are authorized by the Office of the Comptroller of the Currency (OCC) and are also known as "A2" funds, referring to the section in OCC rules that defines them. **The Fund is not a mutual fund and not subject to the same registration requirements and restrictions as mutual funds.**

*Returns are since inception for funds that are less than ten years old.

**Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit wellsfargo.com for more information about the investments in your plan, including the most up-to-date investment performance and annual expense information. For a free paper copy of this information, or for further information contact the Retirement Service Center at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available on the website to help you better understand your investment options.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Benchmarks are not investments and are shown for performance comparison purposes only. The benchmark shown represents an appropriate broad-based securities market index. In cases where two benchmarks are provided, the first is the broad-based benchmark and the second is an alternative benchmark for further comparison information.

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Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Additional Fee Information

The table below summarizes additional fees that may be charged to your account. Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee paid by	Fee	Fee amount	Allocation method/frequency
Participant ¹	59 1/2 Dist.	\$ 40.00	Each
Participant ¹	BENE/QDRO RMD	\$ 40.00	Each
Participant ¹	Florida Stamp Tax	0.35%	Each
Participant ¹	Hardship	\$ 40.00	Each
Participant ¹	Hardship 3+	\$ 40.00	Each
Participant ¹	Installment	\$ 2.50	Each
Participant ¹	Loan Maintenance Fee Eff 01/01/2019	\$ 10.00	Quarterly
Participant ¹	Lump Sum	\$ 40.00	Each
Participant ¹	Normal Ret WD	\$ 40.00	Each
Participant ¹	Overnight Mailing Fee	\$ 20.00	Each
Participant ¹	Partial Distrib	\$ 40.00	Each
Participant ¹	Qual. Reservist	\$ 40.00	Each
Participant ¹	Req'd Min Dist.	\$ 40.00	Each
Participant ¹	Rollover WD	\$ 40.00	Each

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, and recordkeeping services. These fees vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as a fee for a new service, may apply. Fees that are charged to the plan, or to your account directly, will be shown on your quarterly statement. *Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.*

The fees listed above are what were available at the time of publication. More recent fee information may be available online after signing onto your account.

Pro Rata: This term refers to the practice of charging a proportion of a fee for a fraction of a unit that the fee applies to. A fee charged for a period of time can be prorated for the actual number of days that the fee applied to in the fee period. A fee charged for a unit (such as a block of shares) can be prorated for the actual number of shares involved. In practice, formulas are sometimes used to approximate or round off the quantities applied to prorated fees. These actual formulas are typically spelled out in the plan documents or prospectus. In the context of an employer-sponsored retirement plan, this term usually refers to the practice of charging fees proportionately across retirement plan participant accounts. In practice, a fee is assessed against a plan participant's account in proportion to the size of his account relative to the size of all other participants' accounts in the retirement plan.

¹ Fees paid by participants also include any asset or redemption fees noted in the investment performance and operating expenses chart.

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D1118-026
1525 West WT Harris Boulevard
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