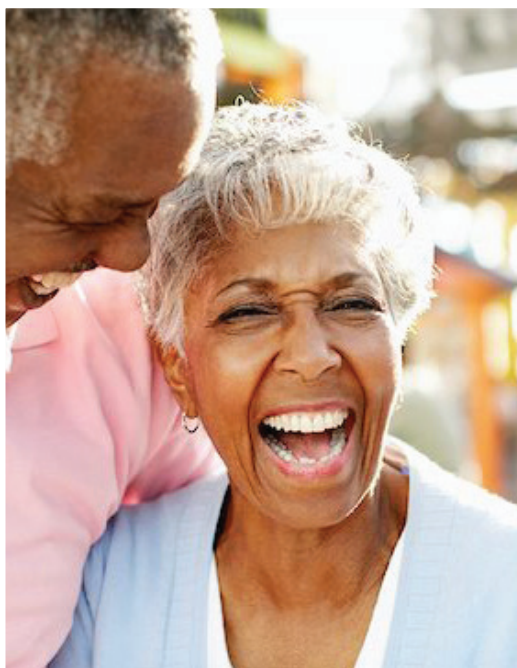


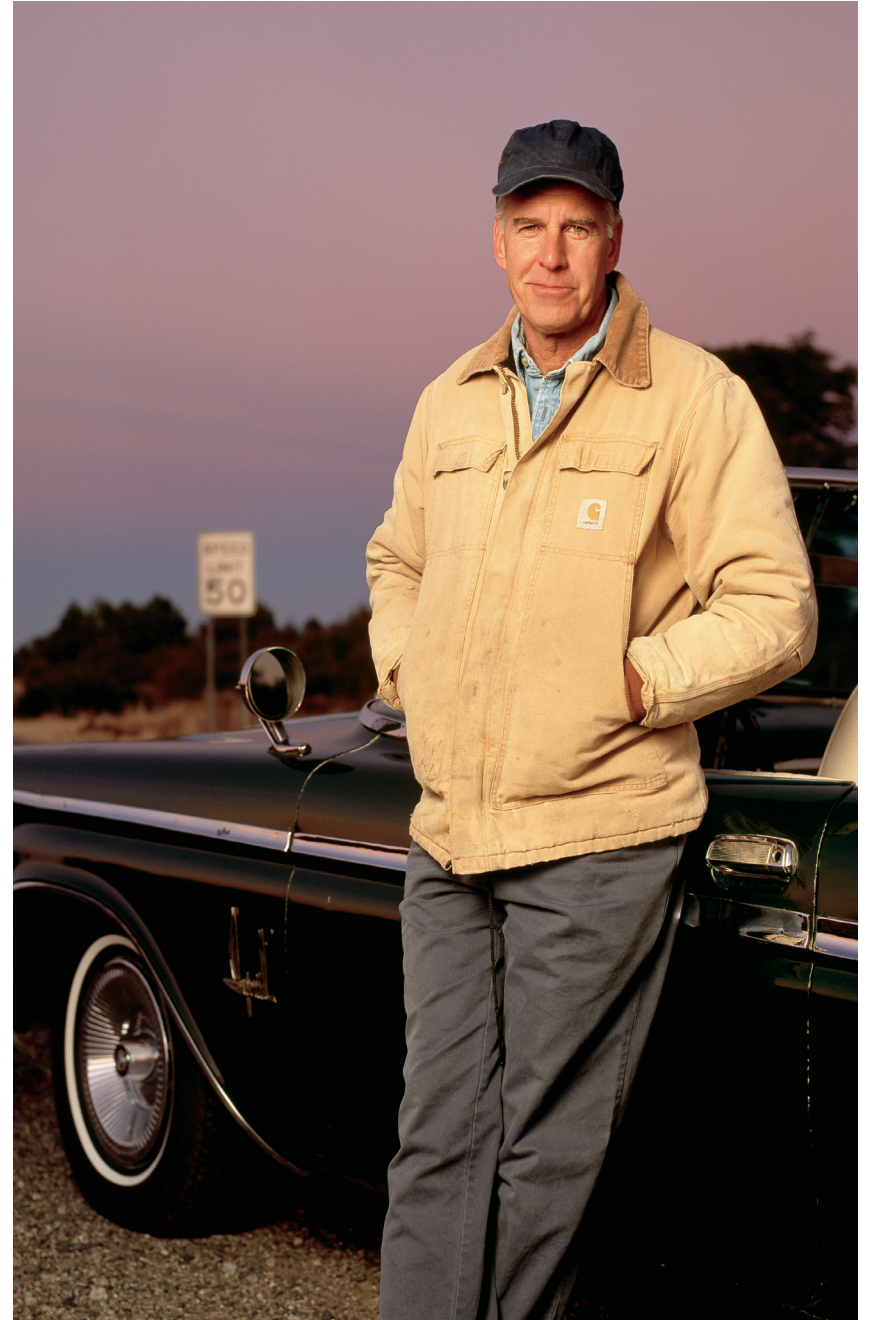
*Introducing the Envision<sup>®</sup> process*  
**Defining tomorrow, today**



## It all starts with your needs

By planning your investments around benchmarks and life events that hold real meaning for you, Wells Fargo Advisors' *Envision* process can connect you to your investment strategy in a refreshing, revealing, and personal way. Even better, it can keep you apprised of that critical financial question, “How am I doing?”

The *Envision* process offers you and your Financial Advisor the tools and technology you need to discuss your life expectations, decide on an appropriate investment strategy, track your progress, and update your approach whenever necessary.





# A quick tour around the *Envision* process

Wells Fargo Advisors' unique *Envision* process creates an effective, easy-to-understand method for you to prioritize and achieve important life goals.

## **“Understand Your Goals**

We conduct a personal interview with you to best understand your goals, which are most important, and gather other pertinent information necessary to complete your custom *Envision* plan. If appropriate, we also consult with other professional advisors, including your legal and tax advisor, to understand all details of your financial circumstances.

## **“Stress Test” Goals and Develop an “In-Balance” Recommendation**

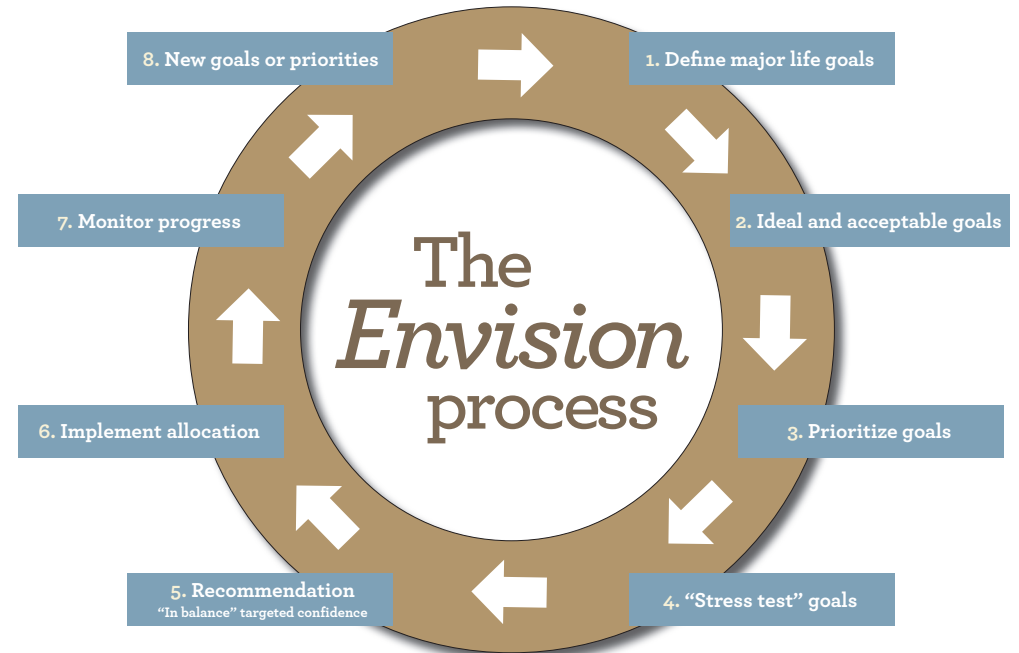
To make sure we have a shared vision of your dreams, we stress test your goals and make a recommendation presented in an easy-to-understand report. This will help your proposed strategy reflect your financial objectives and priorities in coordination with your life stage and dynamics in the marketplace.

## **Implement Allocation**

Based on your goals, concerns, risk tolerances, and financial circumstances, we will propose an investment mix to help you achieve those goals. With your confirmation, we will implement the investment recommendations based on your personal plan.

## **Monitor Progress**

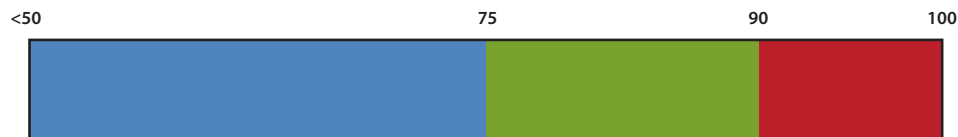
An important part of the *Envision* process is the ability to monitor your progress toward the goals and dreams you wish to accomplish. In addition to your plan, you will also receive a valuable monitoring tool known as your dot. Think of your dot as a personal growth chart for your progress toward your financial goals. This offers you and your Financial Advisor the flexibility to update your *Envision* plan, as needed, to account for fluctuating market conditions and life-changing events and measure the impact they have on your ability to achieve your goals.



Wells Fargo Advisors' *Envision* Priority Cards can help you clarify your financial goals and prioritize your objectives.

# Aim for your Target Zone

As a result of the *Envision* technology's powerful statistical modeling, the Ideal, Recommended, and Acceptable scenarios provide separate plan results. These represent the number of the simulations that met or exceeded your goals. For example, a plan result of 82 signifies that approximately 820 out of the 1,000 simulations met or exceeded all of your goals. This result is deeper than a simple "pass-fail" interpretation.



**What does the plan result reflect?** A result in the following ranges typically reflects:

**Below Target**

Low level of confidence, or unlikely to achieve goals

**Target Zone**

Reasonable level of confidence that goals can be met or exceeded

**Above Target**

High level of confidence, more risk than necessary, or leaving more assets than desired

## Once a plan result is identified, how is it interpreted?

Thanks to the balancing effect of the Target Zone, there's no need to aim for an *Envision* plan result of 100—or even 90, for that matter. Anything above your target range, though indicating high confidence in reaching some of your high-priority goals, could also indicate you're assuming more risk than necessary or sacrificing some goals at the expense of others.

Conversely, you don't want a result so low that you end up experiencing a lack of confidence in your ability to achieve your goals. As you go forward, the *Envision* process makes it easy to keep track of your progress and realign your investment plan with your Target Zone whenever necessary.

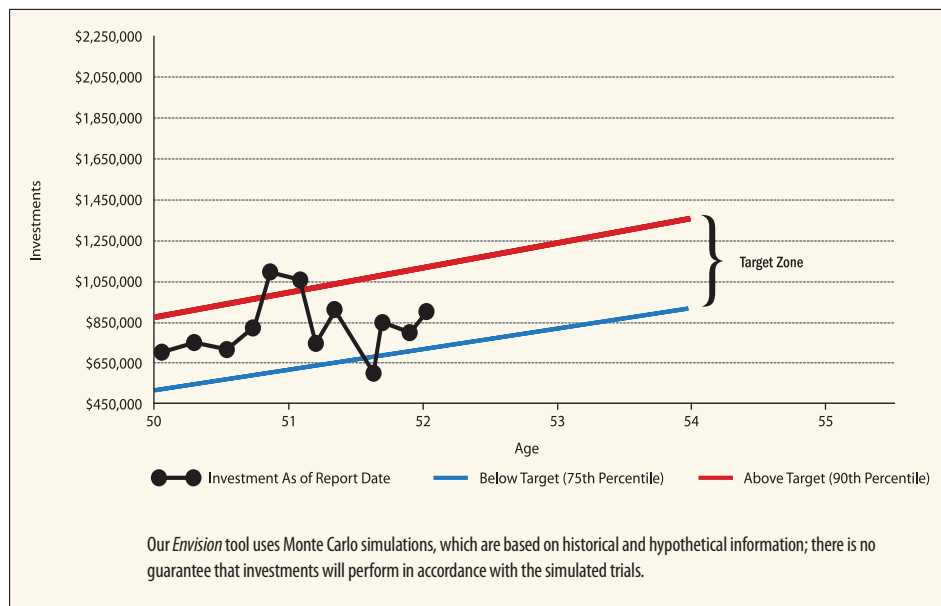




# Chart your progress ... follow your dot

The centerpiece of your *Envision* plan is a personalized benchmark called “the dot.” Instead of tracking your portfolio’s performance against a major standardized index, such as the S&P 500, your Financial Advisor uses the dot to monitor your progress toward achieving your life goals.

The *Envision* Target Zone also serves as a foundational tool when your goals or priorities change or when life events create a need to re-evaluate how changes affect your goals and priorities. Using your dot, your Financial Advisor can update you on your progress as frequently as you want—weekly, monthly, or annually.



**IMPORTANT:** The projections or other information generated by the *Envision* tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

**ENVISION METHODOLOGY:** Based on accepted statistical methods, the *Envision* tool uses a simulation model to test your ideal, acceptable, and recommended investment plans. The simulation model uses assumptions about inflation, financial market returns, and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation the *Envision* tool simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between.

# Flexibility along the way

The *Envision* process also offers you the flexibility to adjust your priorities, if necessary, based on fluctuating market conditions or life-changing events.

The following are examples of life changes and events that might call for adjustments to your *Envision* plan:

- Increasing medical costs
- Getting married or divorced
- Helping a child or grandchild afford higher education
- Caring for an elderly parent
- Starting a second career
- Inheriting money or other assets

The *Envision* process also lets you “try on” new goals or ideas. For example, if you’re thinking about retiring early or starting a business, the process can show you how adding a goal could affect your ability to reach your objectives. You can even run several scenarios and see which outcome best meets your plans.

Contact your Financial Advisor today to schedule a meeting to discuss how an *Envision* plan can help you plan more effectively, bring new clarity to your life goals, and enhance your confidence in your ability to achieve them.

[envisionyourgoals.com](http://envisionyourgoals.com)

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