WELLS FARGO ADVISORS

Command Asset Program

More access, more control in our enhanced investment account

Together we'll go far


WELLS FARGO & COMPANY

At Wells Fargo Advisors, we help our clients succeed financially.

Investors are increasingly looking for advice they can trust from Financial Advisors who have experience backed by a firm with strength, stability, and an uncompromising dedication to its clients.

Wells Fargo Advisors is the nation's third largest full-service investment firm.* With approximately 15,000 Financial Advisors, we take the time to get to know you and offer personal advice designed to help you meet your financial goals.

The Command Asset Program is our enhanced investment account that combines investing with easy access to online, mobile and tablet financial management features to help you realize the full power of your finances.

* Based on number of Financial Advisors as of Dec. 31, 2014.

Online banking and mobile features

With Wells Fargo Advisors and the Command Asset Program, you have access to enhanced brokerage cash management services.

Command Asset Program
Online and mobile banking
Wells Fargo Mobile® Deposit
Online transfers between accounts
Wells Fargo SurePay℠
Apple Pay™ and mobile wallet
Make deposits at more than 6,200 Wells Fargo bank locations
Make deposits and access cash at more than 12,000 Wells Fargo ATMs
Use your Debit Card* to access cash at more than 500,000 ATMs worldwide
Direct Deposit
Bill Pay
No fee Command Checks†

* Cards issued in certain states may not have the ability to make PIN-based transactions.

† Checkwriting and Command Check order fees apply to Command Asset for Business accounts. "Command Check" means a payable through draft that is similar in appearance and function toa traditional check but is written and processed from your brokerage account. For Command Asset Program for IRA, you must be over age 59½ to receive checks.

Apple Pay is a trademark of Apple, Inc.

Brokerage Access Online*

An electronic portal to your account that includes powerful tools and features that will help you stay on top of your investment portfolio, the markets and the economy.

Account information

- Quick and in-depth views of your portfolio, accounts and investments

Powerful tools

- Portfolio Tracker
- Watch lists and market alerts
- Equity, bond, and mutual fund screeners
- Wells Fargo One Stop℠ account aggregation
- Money Map tool featuring My Spending Report, Budget Watch, and My Savings Plan

Online documents

- Account statements
- Trade confirmations
- Tax documents/annual summaries
- Electronic delivery of shareholder communications

In-depth investment, market and economic information

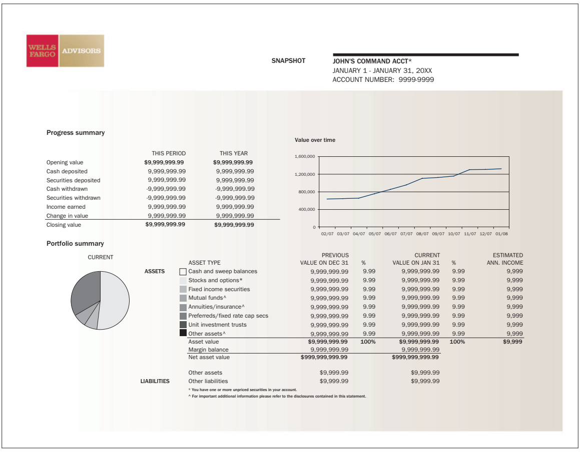
- Real-time quotes
- Company and mutual fund research
- Market and economic commentary and reports

* Access to the service may be limited, delayed or unavailable during periods of peak demand, market volatility, system upgrades or maintenance, or electronic, communication or system problems, or for other reasons.

Always know where you stand

Our comprehensive monthly statement is one of the most valuable features of the Command Asset Program.

It's all there — account earnings, portfolio holdings, ATM transactions — the full range of your activity, categorized and organized each month. Because your statements from other Wells Fargo Advisors accounts in your household are linked to your Command Asset Program, your statements arrive each month in one envelope with a cover page summary. It's clean and easy and makes tracking all your accounts simple.



WELLS FARGO ADVISORS

SNAPSHOT

JOHN'S COMMAND ACCT*
JANUARY 1 - JANUARY 31, 20XX
ACCOUNT NUMBER: 9999-9999

Progress summary

	THIS PERIOD	THIS YEAR
Opening value	**$9,999,999.99**	**$9,999,999.99**
Cash deposited	9,999,999.99	9,999,999.99
Securities deposited	9,999,999.99	9,999,999.99
Cash withdrawn	-9,999,999.99	-9,999,999.99
Securities withdrawn	-9,999,999.99	-9,999,999.99
Income earned	9,999,999.99	9,999,999.99
Change in value	9,999,999.99	9,999,999.99
Closing value	**$9,999,999.99**	**$9,999,999.99**

Portfolio summary

CURRENT

	ASSET TYPE	PREVIOUS VALUE ON DEC 31	%	CURRENT VALUE ON JAN 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Stocks and options*	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Fixed income securities	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Mutual funds^	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Annuities/insurance^	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Preferreds/fixed rate cap secs	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Unit investment trusts	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Other assets^	9,999,999.99	9.99	9,999,999.99	9.99	9,999
	Asset value	**$9,999,999.99**	**100%**	**$9,999,999.99**	**100%**	**$9,999**
	Margin balance	9,999,999.99		9,999,999.99		
	Net asset value	**$999,999,999.99**		**$999,999,999.99**		
	Other assets	$9,999.99		$9,999.99		
LIABILITIES	Other liabilities	$9,999.99		$9,999.99		

* You have one or more unpriced securities in your account.
^ For important additional information please refer to the disclosures contained in this statement.

This information is hypothetical and is provided for informational purposes only. It is not intended to represent any specific return, yield, or investment, nor is it indicative of future results.

Annual Summary and Tax Package*

An indispensable financial management tool, this package can help you save time as you compile your end-of-year tax information and plan new investment strategies for the coming year. The Annual Summary and Tax Package includes:

- Consolidated Form 1099
- Portfolio assets report — Provides both a summary and detailed descriptions of a year's worth of investments
- Account activity recap — Includes a summary of all Command Checks and debit card transactions made in the last year
- A report of other assets and liabilities — Potentially includes IRAs and loans

* Available for certain personal and business accounts. Contact your Financial Advisor for details.

Bank Deposit Sweep

Daily sweep of available cash in Command Accounts with FDIC coverage up to $1 million through four banks affiliated with Wells Fargo Advisors (affiliated banks).

SIPC protection

Wells Fargo Advisors is a member of the Securities Investor Protection Corporation (SIPC), a nonprofit, congressionally chartered membership corporation created in 1970. SIPC protects clients against the custodial risk of a member investment firm becoming insolvent by replacing missing securities and cash up to $500,000, including up to $250,000 in cash, per client in accordance with SIPC rules.

Additional insurance coverage we provide

Above and beyond SIPC coverage, Wells Fargo Advisors maintains additional insurance coverage through Lexington Insurance Company, an AIG Company (referred to here as "Lexington"). For clients who have received the full SIPC payout limit, Wells Fargo Advisors's policy with Lexington provides additional coverage above the SIPC limits for any missing securities and cash in client investment accounts up to a firm aggregate limit of $1 billion (including up to $1.9 million for cash per client).

In other words, the aggregated amount of all client losses covered under this policy is subject to a limit of $1 billion with each client covered up to $1.9 million for cash.

The limits of SIPC and Lexington's insurance coverage

Please note that coverage provided by SIPC and Lexington does not protect against the loss of market value of securities. All coverage is subject to the specific policy terms and conditions

Command Asset Program for Business

You can simplify your company's finances with the Command Asset Program for Business. This integrated investing and financial management relationship offers many of the same programs and services as the Command Asset Program but is tailored to the unique demands of a growing business.

- Direct Deposit
- Checkwriting with available Command
- Checks (200 free per month)
- Command Credit Line for overdraft protection and convenient loan access based on marginable securities*
- Payment processing solutions for your business needs
- Platinum ATM/Visa® Debit Card† which is compatible with Apple Pay™ and mobile wallets
- Access to equipment financing from Wells Fargo Equipment Finance, Inc.
- Access to foreign exchange trading services

* Margin borrowing may not be suitable for all investors. When you use margin, you are subject to a high degree of risk. Market conditions can magnify any potential for loss. The value of the securities you hold in your account, which will fluctuate, must be maintained above a minimum value in order for the loan to remain in good standing. If it is not, you will be required to deposit additional securities and/or cash into the account or securities in the account may be sold. Please carefully review the margin agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated.

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Command Asset Program IRA

When you retire, you may live longer and have a more active retirement than previous generations enjoyed. A Command Asset Program IRA can help you take steps to fund it. With the Command Asset Program IRA, you can take advantage of several potential benefits, including:

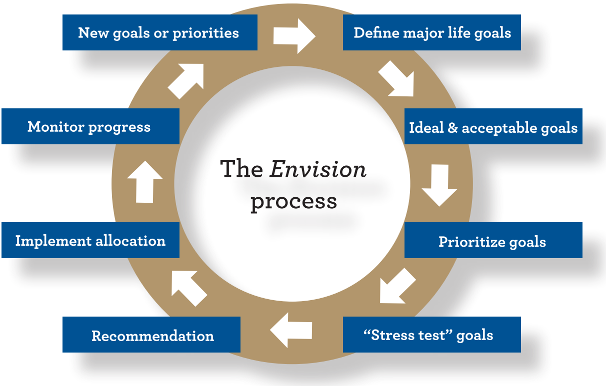
- The ability to contribute up to the maximum annual IRA contribution amount per year, of which all, or a portion, may be tax-deductible.* Current year contributions may be made at any Wells Fargo store location.
- A consolidated statement containing all of your IRA investments in one easy-to-read document
- The flexibility to change investments as your needs change or the market shifts
- Direct Deposit
- Checkwriting privileges if you are age 59½ or older†

* Be sure to discuss the potential tax consequences of an IRA contribution with your tax advisor.

† Withdrawals of earnings are subject to ordinary income tax. Withdrawals of earnings prior to age 59½ may be subject to a 10% federal tax penalty.

Planning with the Envision® process

While our Command Asset Program provides the tools to better manage your financial life, our *Envision* investment planning process can help provide clarity in an uncertain world. Our *Envision* process is designed to help you identify and prioritize your goals. This unique process creates an effective, easily followed roadmap with personalized milestones to help you discover whether you have the financial resources to live your life the way you want. Talk to your Financial Advisor to learn more.



IMPORTANT: *The projections or other information generated by our Envision process 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 *is a registered service mark of Wells Fargo & Company and used under license.*

Wells Fargo Advisors does not provide legal or tax advice; however, our Financial Advisors will be glad to work with you, your accountant, tax advisor and/or lawyer to help you meet your financial goals.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