

**WELLS  
FARGO**

**Institutional  
Retirement & Trust**

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Your retirement plan: *Maximize it!*

**Goodman 401(k) Plan**

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# For our discussion

- Retirement savings challenges
- Why saving now is so important
- How to make the most of your plan
- Basic investing principles
- How to take action today



## Retirement savings challenges

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# What's your why?

I have other  
priorities

I'll start  
tomorrow

It's too  
late



I'm scared  
to invest



# It's never too early (or too late) to get started

Age started contributing	25	35
Age stopped contributing	35	65
Monthly contribution	\$100	\$100
Total contribution	\$12,000	\$36,000
Years contributed	10	30

## Account balance at 65?

\$135,044



\$121,288

Based on 7% annual rate of return. This example is for illustration purposes only and is not intended to represent the return of any specific investment. 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 or fees. Wells Fargo Institutional Retirement & Trust 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.



Why saving is so important

Good news:

We're living longer

Not-so-good news:

We're living longer

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# What will your future look like?

What are  
my hopes?

How will  
I spend  
my time?

How's my  
financial  
health?

Do others  
know my  
plans?





Make the most of your plan

# Advantages of saving in your plan

Features	Benefits
Payroll withholding	<ul style="list-style-type: none"><li>• Pay yourself first</li><li>• Easy and convenient</li></ul>
Pretax contributions	<ul style="list-style-type: none"><li>• Help reduce current taxes</li><li>• Earnings grow tax-deferred</li></ul>
Company match	<ul style="list-style-type: none"><li>• Additional savings for you!</li></ul>

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# Your contributions have a big impact

You may contribute:

- Up to \$19,500
- Additional \$6,500 if age 50 or older

Limit does not include employer contributions

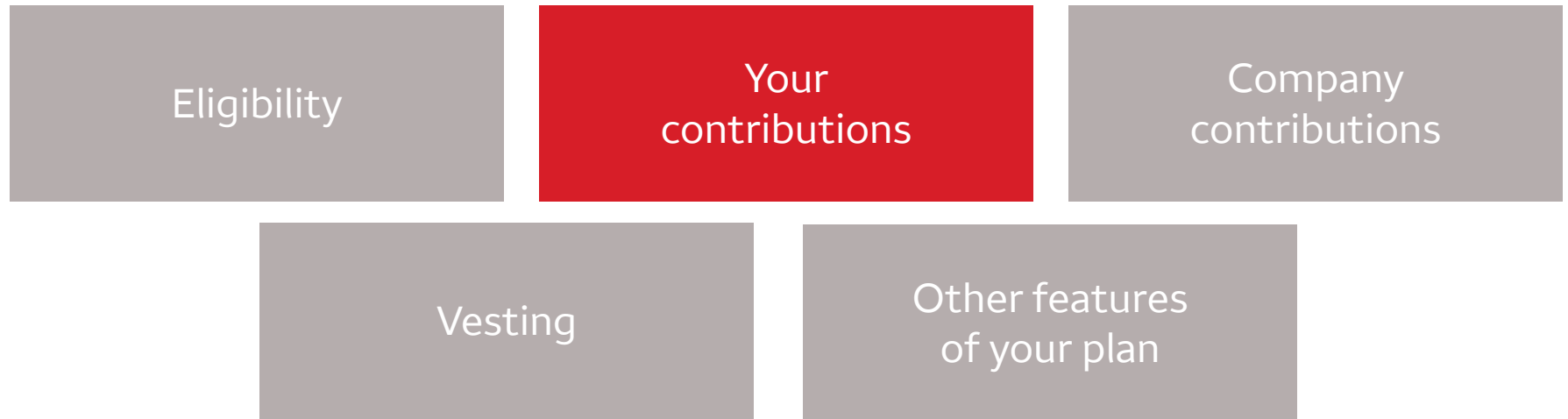
You may be eligible for Saver's Credit

# Get to know your plan



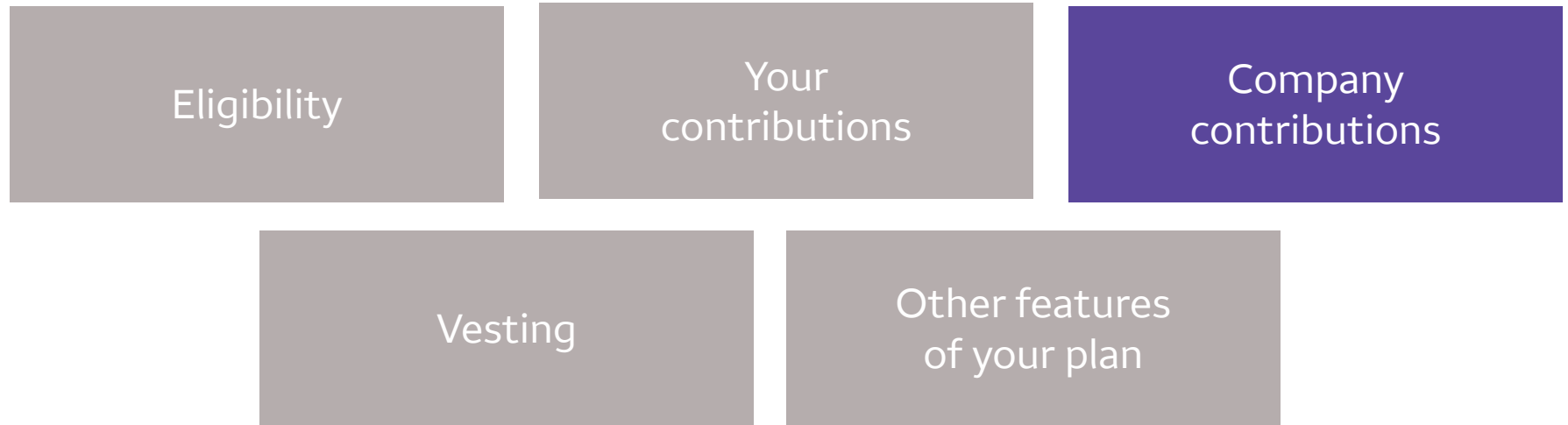
- You must have completed three months of service
- You may enter the plan on the first day of the payroll period after eligibility is met
- The following employees are **not** eligible to join this plan:
  - Employees covered by a collective bargaining agreement
  - Non-resident aliens
  - Leased employees
  - Independent contractors

# Get to know your plan



- Pretax contributions – you may contribute 1% to 50% of your salary up to the IRS limit of \$19,500 in 2020.
- Catch-up contributions – If you are age 50 or over by the end of the calendar year, you may make additional pretax “catch-up” contributions of \$6,500 in 2020.
- Rollover contributions are allowed on becoming an employee, and you may roll over from other qualified plans.

# Get to know your plan



- Extra contributions for you!
- Goodman will match \$1 for every \$1 you contribute, up to 6% of your gross salary, with a maximum match of \$3,000.
- The match is made on an annual basis in late January following the previous plan year end.
- You must be employed on the last day of the plan year to receive matching contributions.
- Try to contribute at least up to the amount eligible for match.

# Get to know your plan

Eligibility

Your  
contributions

Company  
contributions

Vesting

Other features  
of your plan

- 100% vested in the money you contribute to the plan and the earnings on that money
- 100% vested in your employer contributions after the third complete year of service.

# Get to know your plan

Eligibility

Your  
contributions

Company  
contributions

Vesting

Other features  
of your plan

## **Loans**

- General purpose
- Residential
- Only one loan outstanding at a time

## **In-service withdrawals**

- Age 59½
- Normal Retirement Age

- Disability
- Hardship
- Rollover

## **Distributions**

- Termination
- Death



A woman with short brown hair, wearing a light green t-shirt and a white neck-worn device, is smiling and looking at a smartphone. She is holding a white knitted sweater in her left hand. The background is a bright, blurred indoor setting.

Your investment options

# Investment options

## Investment approaches

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graph TD; A[Investment approaches] --> B[Target date funds]; A --> C[Other funds];
```

### Target date funds

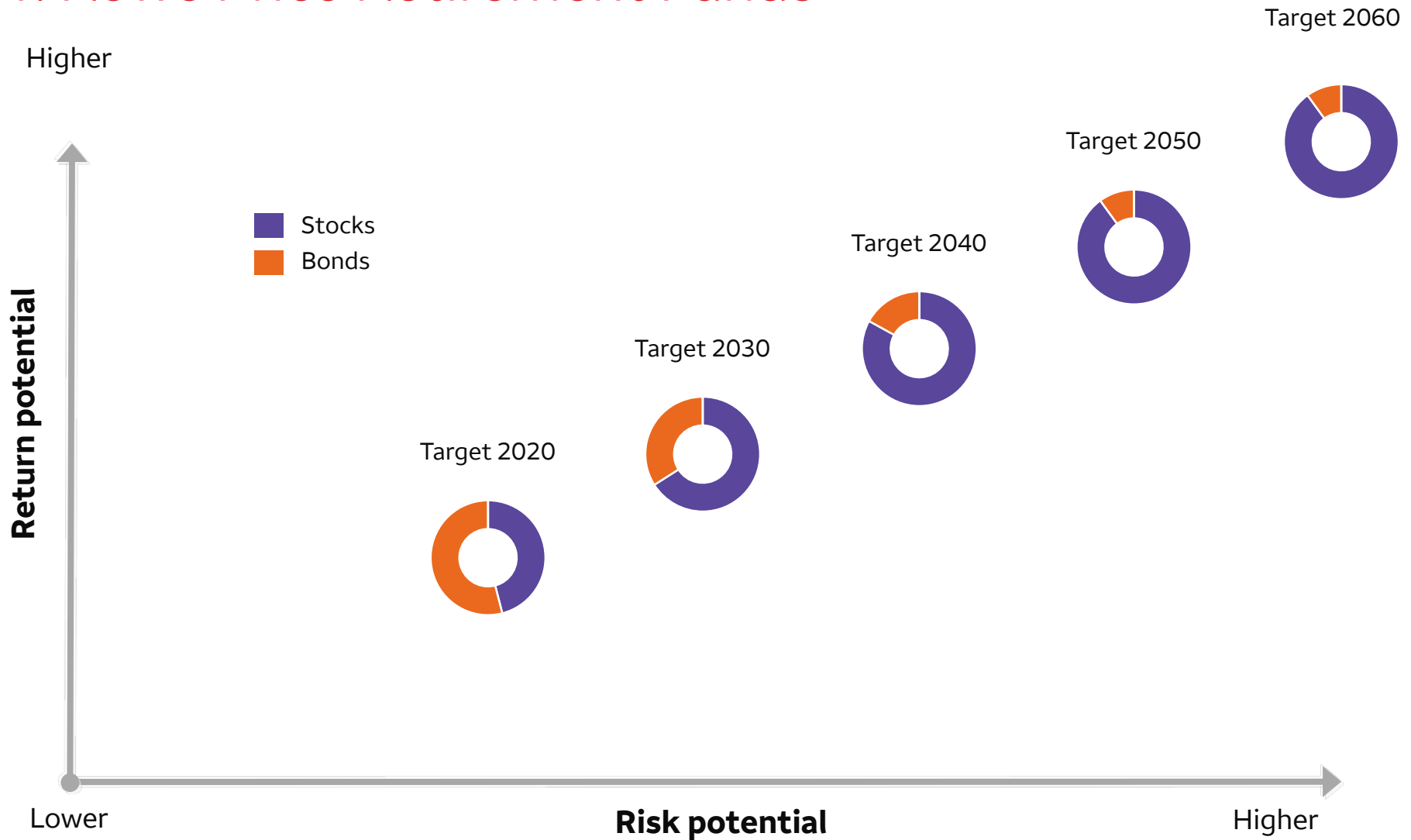
- You choose based on retirement year
- Fund provides a diversified mix of investments
- Fund becomes more conservative as target date approaches

### Other funds

- You select individual investments
- You monitor your choices and determine allocation changes if necessary

The principal value of a target date fund is not guaranteed at any time, including at the target date. More complete information can be found in the prospectus for the fund. You should monitor the performance and review the investment objectives and strategy of the Target Date Fund you choose. You may want to consider changing your selection if your retirement date, investment philosophy, risk tolerance, or other circumstances change. Mutual Funds are subject to risks. Investment returns may fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost.

# T. Rowe Price Retirement Funds



The chart shown above illustrates the relative differences in the target date funds' asset allocations. As the pie charts indicate, there is a decreasing holding of stocks, and an increasing holding of bonds as funds approach their retirement date. Actual allocations of the target date funds will change over time. The principal value of the funds is not guaranteed at any time, including at the target date. For more complete fund information, sign on to your retirement plan account, click Actions & Investments, then select Research Investments.

# Individual funds

## Stable value/money markets

Wells Fargo Stable  
Return Fund F

## Bond

Loomis Sayles Invest  
Grade Bond Y  
WF/BlackRock US  
Aggreg Bond Index CIT F

## Balanced

American Funds  
American Balanced R6

## Large cap stocks

### **Value**

WF/T. Rowe Price Inst Eq Inc  
Mgd CIT F

### **Blend**

WF/BlackRock S&P 500 IDX  
CIT F

### **Growth**

WF/T. Rowe Price Instl Large  
Cap Growth Mgd CIT F

## Mid cap stocks

### **Blend**

WF/BlackRock S&P  
MidCap Index CIT F

## Small cap stocks

### **Blend**

WF/BlackRock Russell 2000  
Index CIT F

### **Growth**

T. Rowe Price Small Cap  
Stock Fund

## International

### **Blend**

WF/BlackRock Intl Eq Idx CIT F

### **Growth**

American Funds EuroPacific  
Growth R6

**Mutual funds are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by calling your financial advisor or calling the Wells Fargo Retirement Service Center, visiting the Wells Fargo website, or calling your plan administrator. Read the prospectus carefully before you invest.**

For more information about these funds including fees and expenses, obtain a current prospectus by calling the Wells Fargo Retirement Service Center, visiting the plan website, or calling your plan administrator.

Refer to the Disclosures section for important information.

We can help with your important decisions

## Retirement Investment Advice program

**Suggested  
retirement age  
and savings rate**

**Strategies to help  
get on track**

**Recommended  
funds and  
allocations**

**No cost to you**

The program does not guarantee a profit or return of principal and investments may lose value. Retirement Investment Advice is delivered through connectivity with Morningstar Investment Management LLC and is intended for citizens or legal residents of the United States or its territories. Investment allocation strategies are based on Morningstar Investment Management's analysis of the eligible funds within the plan and participant personal and financial data. The participant may provide specific additional information about assets outside the plan, which will be taken into account in providing an asset allocation recommendation; however, no advice will be provided with respect to the investment of assets outside the plan. You must decide whether to implement the investment recommendations. The Morningstar name and trademarks are used under license from Morningstar, Inc. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc., neither of which are an affiliate of Wells Fargo Institutional Retirement and Trust or its affiliates. Please carefully review the disclosure document for a full description of services, including fees and expenses.

Investments in Retirement Plans:		
<b>NOT FDIC-Insured</b>	<b>NO Bank Guarantee</b>	<b>MAY Lose Value</b>

# Available by phone or online

Need a plan for your plan?  
We'll help you focus.

Give us 10 minutes, and we'll walk you through how much to save, where to invest it and options for...  
(Seriously, You'll...)

Want to see our Privacy Policy?

Let's Get Started

We see...  
No cookie-cutter...  
other money you...  
401(k)s, your sp...

Let's Get Started

### Here's Our Advice

Build your plan around these key numbers.

**Overall Annual Savings**

5%  $\rightarrow$  7%

Started At **Going Forward**

**Retire At**

65  $\rightarrow$  6

Started At **Going F**

**OVERALL SAVINGS INCLUDES**

Current Employer Plan	7%
Your Other Account	0%

Take on an aggressive amount of risk overall.

Contribute to these investments within Your Employer Plan.

Back

## Confirm changes to your strategy?

Here's how your changes will affect your retirement strategy.

Your Key Values	Started At	Going Forward
Overall Annual Savings	5% (\$1,750)	7% (\$2,450)
Current Employer Plan	5% (\$1,750)	7% (\$2,450)
Retire at	Age 65	Age 65
Social Security Start Age	Age 67	Age 67
In retirement, live off an estimated	\$22,476/year	\$23,896/year
Overall Risk level of investments	Moderately Aggressive	Aggressive
Risk level of SALES DEMO 2 investments	Moderately Aggressive	Aggressive
Your SALES DEMO 2 investments		Will Change

After confirming, come back every three months.

The decisions you are making today should be revisited every three months - and possibly adjusted - so that your retirement strategy evolves with you. So please plan on coming back to our site every three months, or more frequently if you've experienced a major life event or other change in your financial situation.

# You have access to helpful fund information

**WELLS FARGO** Sign On Contact Us Español Home

## Risk Tolerance Quiz

Print Share

### Your Asset Allocation Strategy

Answer a few easy questions to find out which strategy is right for you.

More resources  
Visit the [Tools and Calculators](#) page for more retirement planning resources.

Was this content helpful?  
Yes No

Start

**WELLS FARGO** Retirement Services

Sign Off | My Settings | Contact Us | Site Map | Wells Fargo Account Summary

My Dashboard | My Account | Actions & Investments | Loans | Plan Information | Planning & Education

Welcome, TestJohn 1SMITH

You are viewing the following plan: SALES DEMO 1

Shortcuts

Account Balance

By Contribution

By Investment

Balance Matrix

Portfolio Mix

Personal Rate of Return

Account History

Statements

My Profile

### By Investment

#### Current Investment Balances

- 0% - Wells Fargo Stable Return Fund N
- 0% - zPIMCO Total Return Fund (Class A)
- 0% - Oppenheimer International Bond A
- 48% - Dreyfus S&P 500 Index
- 5% - Wells Fargo Advantage DJ Target 2020 RB

06/01/2016 to 03/31/2016 Page 2 of 10

### ACCOUNT GROWTH

Account Personal Rate of Return From 04/01/2015 to 03/31/2016: 4.82%

06/01/2016	09/01/2016	12/01/2016	03/31/2016
\$90,726.46	\$90,294.37	\$74,912.32	\$92,246.97

The growth of your account can be influenced by a number of factors, including the specific investment options you have selected, the *diversification* of your investment among asset classes and the contributions to your account. Past results do not predict future results. If you would like to make changes in any of these areas, contact your investment advisor or go online to [www.wellsfargo.com/401k](#) for more information.

### CONTRIBUTION SUMMARY

For most of us, saving for retirement is one of our most important financial goals.

Visit [www.wellsfargo.com/401k](#) to help you plan for the day you stop working.

	Contribution Rate	Current Period	Year-to-Date
Employee Directed Money Types			
Employee Deferral	6.00%	\$577.14	\$577.14
Employer Deferral		\$288.59	\$288.59
Employer Match			
<b>Total Contributions</b>		<b>\$865.73</b>	<b>\$865.73</b>

### VESTING INFORMATION

Vested balance is the amount that is already yours based on the amount of time you have been working for this employer, as defined in the vesting schedule of your plan. Any difference between your account balance and your vested balance will be forfeited in the event that you leave your employer before you are fully vested.

	Balance on 03/31/2016	Yielding Percentage	Vested Balance
Employee Deferral	\$59,529.47	100%	\$59,529.47
Employee Match	\$9,285.77	100%	\$9,285.77
Employee Contribution	\$17.50	100%	\$17.50
Employee QAC	\$6,651.36	100%	\$6,651.36
Plan Employer Match	\$14,644.85	100%	\$14,644.85
<b>Total</b>	<b>\$90,246.97</b>		<b>\$90,246.97</b>

### ASSET ALLOCATION

Current Asset Allocation

Share Price	Shares	Market Value
	10.061	\$97,446
	11.840	\$87,895

(continued)

SAMPLE PARTICIPANT

As of March 31, 2017 | Multi-manager fact sheet | Wells Fargo & Company 401(k) Plan

**WELLS FARGO**

## Large Cap Value Fund

Asset class: Equity

### FUND STYLE BOX

Value	Blend	Growth
High	Low	High

**INVESTMENT STYLE**

Value Blend Growth

**PERFORMANCE (%)**

	1 YEAR	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS	5 YEARS	10 YEARS	TOTAL
Large Cap Value Fund	4.5%	4.4%	10.1%	8.5%	15.6%	22.4%	33.0%	13.0%
WELLS FARGO INDEX	5.2%	5.2%	10.2%	8.6%	15.1%	21.9%	32.8%	13.1%

Large Cap Value Fund allocation (%)

**FUND DESCRIPTION**

The objective of the fund is to seek regular dividend income and long term capital appreciation.

The fund seeks to achieve its objective by investing in a combination of underlying pooled investment vehicles, mutual funds and bond collective funds. These underlying funds invest in large capitalization value equity securities and each utilize a different large-capitalization value equity style in order to reduce the risk of price and return volatility associated with reliance on a single investment style.

Underlying funds are selected on several criteria, including performance, risk, investment process, and how well the manager of the underlying fund complement each other when combined into a single multi-manager portfolio.

For more complete information concerning this fund, please obtain a copy of the most recent Disclosure Statement and read it carefully before investing in the fund. The Disclosure Statement can be viewed or printed from the website Plan website accessed via Two Track/MSL. Call to request and obtain a paper version, call 1-877-4WELLS (1-877-493-9255), option 1 to speak to a plan specialist. Plan specialists are available Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern Time. After-hours calls are accepted.

**GENERAL INFORMATION**

Investment Date to date  
Investment Date to date  
Investment Date to date  
Investment Date to date  
Investment Date to date

**Investment objective and strategies of underlying funds**

**Underlying fund** Dodge & Co. Stock Fund, a mutual fund

**Strategy overview**

- Strategy is managed by a research-deep bench of investment professionals, which includes the Investment Policy Committee, composed of several of the firm's most seasoned people.
- Traditional value investors known for identifying the firm's "best value" stocks trade from a sector-weighting position and tend to be very patient with stocks that move below and attractive investments.
- The fund invests in companies that, in Dodge & Co.'s opinion, appear to be temporarily undervalued by the stock market but have a favorable outlook for long-term growth.
- Diversified approach ranging from 0-100 stocks.

**Underlying fund** T. Rowe Price Stock Fund, a mutual fund

**Strategy overview**

- Effective November 1, 2016, John Lawton replaced long time portfolio manager Stuart C. Rogers as the fund's portfolio manager. Mr. Lawton has been an integral part of the fund's investment advisory team and will continue to be added to the investment advisory team in developing and executing the fund's investment strategy. Mr. Lawton joined T. Rowe Price in 1996 and was appointed an officer of T. Rowe Price in 2006.
- This strategy employs a conservative, value-oriented investment approach to identify what the manager believes to be large-capitalization companies willing at discounts to historical valuation levels. Typical holdings range from 100-150 stocks.
- The fund can also be described as having a contrarian orientation, meaning that at times it can invest in stocks that the broader market is currently ignoring, and seeks to benefit from changes in investor perceptions.

**Underlying fund** MF Large Cap Value Fund, a collective fund

**Strategy overview**

- Portfolio is co-managed by two experienced Portfolio Managers and supported by MF's large group of over 50 global sector analysts.
- Highly diversified approach, typically with up to 100 holdings.
- The team leverages its bottom-up, global research platform to identify undervalued, high-quality companies that exhibit such characteristics as being sustainable, durable franchises generating significant free cash flow, and maintaining strong balance sheets.



Take action today



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What is your next step?

Participate

Increase

Diversify

# Enroll in your plan today

- Sign on to **wellsfargo.com** or through our app
- Call us at **1-800-728-3123**





## Institutional Retirement & Trust

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# Thank you

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<b>Investments in Retirement Plans:</b>		
<b>NOT FDIC-Insured</b>	<b>NO Bank Guarantee</b>	<b>MAY Lose Value</b>

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# Disclosures

Wells Fargo Institutional Retirement & Trust will not make any decisions or recommendations about the advisability of the investments in your account or about changing or retaining the investment options available in your plan and has no responsibility or authority to do so.

**Mutual funds are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor, plan administrator, Wells Fargo Retirement Service Center, or visiting the Wells Fargo website. Read the prospectus and, if available, the summary prospectus carefully before you invest.**

Mutual Funds are subject to risks. Investment returns may fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Diversification does not guarantee profit or protect against loss in declining markets.

Variables such as anticipated retirement age, life expectancy, income requirements and resources, inflation and potential rates of return should be considered when you determine which investments will best suit your risk profile.

Target date funds are mutual funds that periodically rebalance or modify the asset mix (stocks, bonds, and cash alternatives) of the fund's portfolio and change the underlying fund investments with an increased emphasis on income and conservation of capital as they approach the target date. Different funds will have varying degrees of exposure to equities as they approach and pass the target date. As such, the fund's objectives and investment strategies may change over time. The target date is the approximate date when investors plan to start withdrawing their money, such as retirement. The principal value of the funds is not guaranteed at any time, including at the target date. More complete information can be found in the prospectus for the fund.

You should monitor the performance and review the investment objectives and strategy of the Target Date Fund you choose. You may want to consider changing your selection if your retirement date, investment philosophy, risk tolerance, or other circumstances change.

You should consider your other assets, income, and investments, (such as home equity, IRA investments, savings accounts, and interest in other qualified and nonqualified plans) in addition to your interests in your retirement plan. Other investment alternatives that have risk and return characteristics appropriate to your situation may be available in your plan.

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# Disclosures

**Stable Value Funds:** Although the stable value fund seeks capital preservation, there can be no assurance that it will achieve this goal. The fund's return will fluctuate with changing interest rates and other market conditions and may involve the loss of principal. The fund is not insured or guaranteed by any governmental agency

**Real Estate Funds:** The fund involves additional risk due to its narrow focus. There are special risks associated with an investment in real estate, including credit risk, interest rate fluctuations and the impact of varied economic conditions.

**International Funds:** Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

**Small and Mid-Cap Funds:** The prices of small and mid-company stocks are generally more volatile than large company stocks. They often involve higher risks because smaller and mid-size companies may lack the management expertise, financial resources, product diversification and competitive strengths to endure adverse economic conditions.

**Money Market Funds:** You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not a deposit of the bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

**Bond Funds:** Yields and market value will fluctuate so that your investment, if sold prior to maturity, may be worth more or less than its original cost.

A Bank Collective Investment Fund is subject to primary regulation of the Office of the Comptroller of the Currency. The Fund is not a mutual fund and is not subject to the same registration requirements and restrictions as mutual funds. **The Fund is NOT FDIC insured, NOT an obligation or a deposit of Wells Fargo Bank, is NOT guaranteed by the Bank and involves investment risk, including possible loss of principal.**

Government bonds and Treasury bills are guaranteed by the U.S. government, and if held to maturity, offer a fixed rate of return and principal.

Stocks are not guaranteed, represent ownership in a company and offer long-term growth potential but may fluctuate more and provide less current income than other investments.

**Ibbotson Large Company Stocks Index** is represented by the S&P 500 Composite Index (S&P 500) from 1957 to present, and the S&P 90 from 1926 to 1956.

Consumer Price Index (CPI) from the U.S. Bureau of Labor Statistics tracks changes in the prices paid by urban consumers for a representative basket of goods and services.