WELLS FARGO **Advisors**

Envision® Scenarios Online

You're already familiar with the Envision process and how your Envision plan helps you work with your financial advisor to identify:

- Where you are now financially
- Where you want to go
- How you plan to get there

The Envision process now offers the additional flexibility to see how certain changes in your priorities, like those based on fluctuating market conditions or life-changing events, can impact your overall goals.

A powerful tool — Envision Scenarios online
This collaborative tool lets you explore potential changes to your goals as well as factors that can affect them, like spending decisions, risk tolerance, and retirement age. You can see in real time the potential impact to your plan — before making any decisions.

Test drive alternate spending decisions

Envision Scenarios let you take a look at alternate spending decisions, such as:

- Purchasing your dream vacation home
- Retiring earlier than planned
- Making adjustments to your Social Security estimates
- Changing your goals to accommodate a new life event

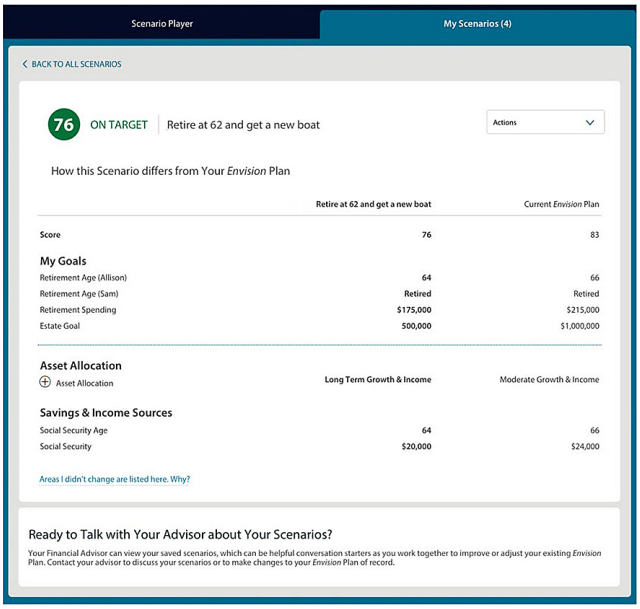
Explore changes to your portfolio

In response to market conditions or changes in your appetite for risk, you can use Envision Scenarios to test drive changes to your investment mix and asset allocation. You can see that changing how your assets are invested can impact your potential to meet your goals.

How it works

You can create alternative scenarios and make changes to the following inputs:

- My Goals
- Additional Goals
- Asset Allocation
- Savings Goals
- Income Sources
- Education Goals

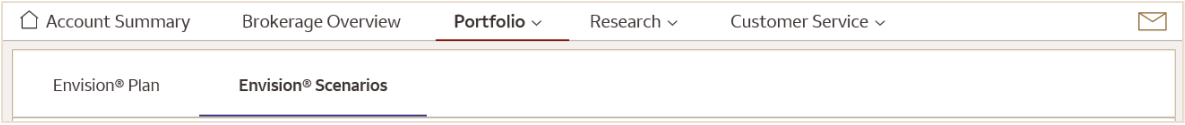


You can save up to four scenarios. These will be visible to your financial advisor, so you can easily collaborate digitally. As you and your financial advisor review these scenarios, you can discuss any appropriate changes that may need to be made to your Envision plan.

Note: Changes made in a scenario will not impact your current Envision plan.

How to get started

After logging into your accounts online, go to the **Portfolio** tab and click **Planning**. Then click Envision Scenarios to get started.



Important: *The projections or other information generated by the Envision tool regarding the likelihood of various investment outcomes are hypothetical in nature, and do not reflect actual investment.*

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.