

The Envision[®] planning process helps clients stay on track

Here's what Envision plan holders think:

98%

agree their plan is personally tailored to meet their unique financial goals

96%

agree having an Envision plan helps them feel better prepared for retirement

92%

agree their plan helps them talk to their financial advisor about significant life events

Source: Results are based on a survey conducted online by Versta Research from June 5 to June 22, 2019 among 457 Envision clients with financial advisor relationships. Results are not representative of other client experiences or indicative of future success or performance. The Envision process is a brokerage service provided by Wells Fargo Advisors.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Providing financial flexibility when you need it most

Life can be complex, and its experiences can change your life in the blink of an eye. Wells Fargo Advisors provides guidance by providing tools and resources to help you manage your financial needs as you move from one life event to the next, including our unique planning process.

The Envision planning process

Combining goal-based advice with sophisticated statistical modeling, Wells Fargo Advisors' Envision process creates an effective, easy-to-understand method for you to prioritize and achieve important life goals. Ultimately, the Envision process helps you live the one life you have the best way you can, without undue financial sacrifice or overexposure to risk.

How the Envision process works—



Define major life goals—You and your financial advisor will sit down together to begin exploring your goals and dreams and discuss any concerns you have about being able to achieve them.

Ideal and acceptable goals—Throughout your conversations, you'll examine your ability to achieve your goals in multiple scenarios, starting with the ideal and the acceptable. The ideal scenario represents your goals and dreams in a "perfect world." The acceptable scenario represents the compromises you could make to your ideal goals and still feel comfortable with your life.

Prioritize goals—To explore as many of your ideal goals as possible, we encourage the use of our Envision Priority Cards. This interactive activity helps verify that you and your financial advisor are on the same page, working together to achieve those goals you value most.



"Stress test" goals—To determine the level of confidence you can achieve with your ideal and acceptable goals, the Envision technology stress tests each scenario 1,000 times. During each of these 1,000 iterations, your goals will be subjected to simulated random market returns (up years, down years, flat years, etc.) to help you determine how likely you are to achieve your goals.

Making a recommendation—Once your financial advisor has an understanding of your ideal or acceptable goals, he or she will also create a recommended plan for you that will incorporate the goals you value most while potentially deemphasizing some of your lower priority goals.

Implement allocation—Based on your goals, dreams, concerns, risk tolerance, and financial circumstances, your financial advisor can propose an investment mix to help you achieve those goals.

Monitoring progress—Your Envision plan will create a benchmark unique to your goals and circumstances as a way to track progress along the way. This information will update each night and is available on your statements and online.

New goals and priorities—Change can present challenges, whether it happens in your own life or in the world around you. If your goals or financial circumstances change, or the markets fluctuate, it's easy to update your Envision plan to account for the changes and measure the impact it has on your ability to stay on track.

A key component—the Target Zone

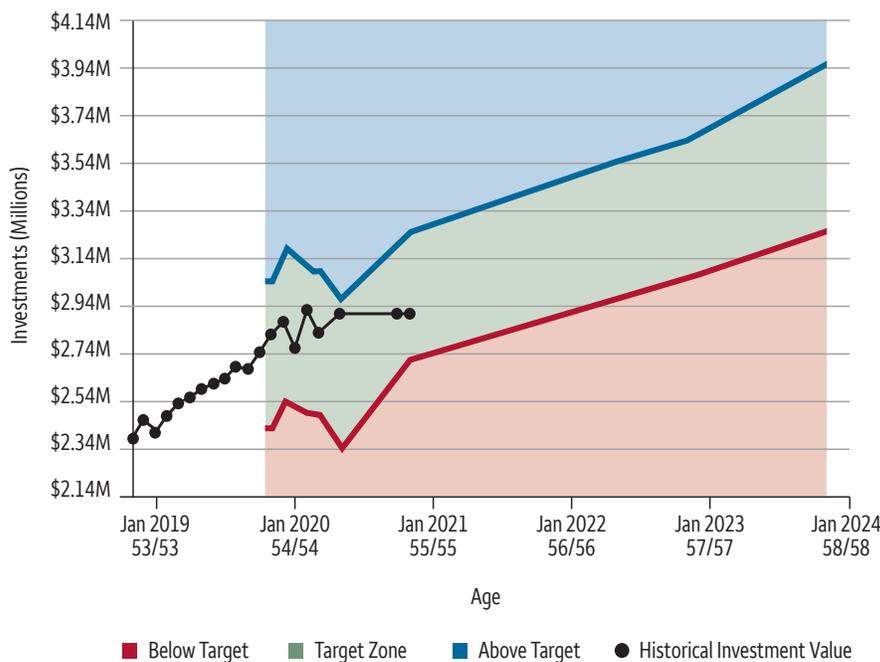
Once you've decided on your ideal and acceptable goals, the Envision process “stress-tests” them against historical market simulations. Your personal “Target Zone” is based on these results and recommendations. It can help you and your advisor allocate your assets in a way suitable to your objectives. Better yet, it provides an investment “sweet spot” and helps provide confidence in your likelihood of achieving your goals.

The graph below helps visualize your Target Zone. Each tested investment scenario (ideal, acceptable, or recommended) is given a numerical result, which is plotted on the graph. A result in the following ranges typically reflects:



Charting your progress

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. With the “Dot,” your financial advisor can update you on your progress as frequently as you want.



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 fall somewhere in between.*

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