Financing Your Dreams
Working together for your benefit

Your personal balance sheet comprises assets – what you own – and liabilities – what you owe. When or whether you eventually reach your long-term financial goals can depend on how both sides work together. Your Financial Advisor can help you see how changes in your assets and liabilities can affect your overall financial picture.

Lending options for you

You understand the importance of managing your investments and other assets. In addition, it is equally important to make smart borrowing decisions to meet your financing needs. Through our team of dedicated lenders at Wells Fargo Bank, N.A., you have access to a broad range of lending options designed to provide liquidity, reduce borrowing costs and maximize potential tax benefits. Talk to your Financial Advisor about lending products, such as securities-backed lines of credit, mortgages, home equity financing, credit cards and business lending available though Wells Fargo Bank, N.A. Your Financial Advisor can answer some of your questions about how you can get liquidity for today’s needs while keeping an eye on your long-term plan.
Leverage your investments

Securities-backed lending available through Wells Fargo Bank, N.A., lets you borrow using eligible marketable securities as collateral. You can get the money you need today without selling investments or disrupting your portfolio and defer any potential capital gains taxes. As long as your Wells Fargo Advisors account has sufficient eligible marketable securities to use as collateral, this type of loan may be easier to obtain and more cost-effective than other alternatives. Some of the most common uses include unexpected expenses, home renovations, second-home or investment-property purchases, tax bills and debt management.

Wells Fargo Advisors gives you access to the following alternatives:

<table>
<thead>
<tr>
<th>Credit line</th>
<th>$100,000 to $5 million</th>
<th>$2 million and up</th>
<th>Typically 50% of loan-to-value on eligible assets’ value; no minimum line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund access</td>
<td>Check, online transfer and wire transfer</td>
<td>Wire transfer</td>
<td>Check, check card and wire transfer</td>
</tr>
<tr>
<td>Potential uses</td>
<td>Virtually any use except purchasing securities or paying off a margin account</td>
<td>Virtually any use except purchasing securities or paying off a margin account</td>
<td>Virtually any use including purchasing securities</td>
</tr>
<tr>
<td>Typical loan-to-value</td>
<td>50% - 95% based on asset class</td>
<td>50% - 95% based on asset class</td>
<td>Typically 50% of loan-to-value on eligible assets’ value</td>
</tr>
<tr>
<td>Term length</td>
<td>Revolving line of credit with a 36-month term</td>
<td>Varies</td>
<td>N/A</td>
</tr>
<tr>
<td>Variable rate</td>
<td>Prime or LIBOR</td>
<td>LIBOR</td>
<td>Wells Fargo Advisors’ internal base rate</td>
</tr>
<tr>
<td>Payment required</td>
<td>Monthly interest only</td>
<td>Monthly interest only</td>
<td>None</td>
</tr>
</tbody>
</table>

1 Consult your tax advisor for more information.

2 Secured PrimeLine and Custom Line of Credit are offered by Wells Fargo Bank, N.A., (Member FDIC). Securities-backed lending has special risks and is not suitable for everyone. If the market value of your pledged securities declines below required levels, you may be required to pay down your line of credit or pledge additional eligible securities in order to maintain it, or the lender may require the sale of some or all of your pledged securities. The sale of your pledged securities may cause you to suffer adverse tax consequences. You should discuss the tax implications of pledging securities as collateral with your tax advisor. Wells Fargo Advisors and its affiliates are not tax or legal advisors. All securities and accounts are subject to eligibility requirements. Please read all line of credit documents carefully. The proceeds from some asset-backed lines of credit may not be used to purchase additional securities or pay down margin.

3 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 in 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.
Your home financing is an important part of your financial plan. Whether you are purchasing a new home, refinancing your current one or looking to leverage your home’s equity, these decisions should be made in the context of your larger financial plan.

You have access to dedicated Wells Fargo home mortgage consultants and home equity lending specialists who can help you understand your options and align them with your short- and long-term financial goals. And you’ll benefit by working with the nation’s leading residential mortgage lender,4 No. 1 jumbo mortgage lender5 and No. 1 home equity originator.6

Wells Fargo Home Mortgage provides a variety of fixed- and adjustable-rate loans. As a Wells Fargo Advisors client, you may also benefit from Wells Fargo’s PriorityBuyer® preapproval program, which lets real estate agents and home sellers know you are a serious buyer.7

Homeowners who want to leverage their home’s equity have options:

• The Wells Fargo Home Equity Account is a home equity line of credit that provides access to available funds when you need them and the flexibility to select a monthly payment that fits your budget.

• The Wells Fargo Home Asset Management℠ Account offers one-stop servicing and combined billing statements for both the mortgage and home equity line of credit account.

A home equity line of credit or loan can offer a potentially tax-advantaged8 way to:

• Make home improvements and repairs
• Establish a source of stand-by liquidity for unexpected expenses
• Consolidate high-interest debt
• Pay for education expenses
• Access cash for major purchases or life events

Think of Wells Fargo when you want to:

• Downsize or upsize
• Relocate
• Refinance
• Acquire additional property
• Undergo a large renovation project
• Build from the ground up
• Purchase a high-value property (more than $417,000 in most areas)

Expanded credit, debt and loan-to-value approval guidelines and a potential discount based on your Wells Fargo Advisors relationship can help you get the home you want.

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5 A PriorityBuyer preapproval is based on Wells Fargo Home Mortgage's preliminary review of credit information only and is not a commitment to lend. Wells Fargo Home Mortgage will be able to offer a loan commitment upon verification of application information; satisfying all underwriting requirements and conditions; and providing an acceptable property, appraisal and title report. Not available on nonconforming products.
6 Please consult your tax advisor or CPA for information specific to your situation.

Home equity loans and lines of credit are available through Wells Fargo Home Equity Group, a division of Wells Fargo Bank, N.A.

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Choose a credit card to match your lifestyle

For everyday financing, choose from a competitive suite of credit cards designed to fit your lifestyle. The cards offer protection features, rich rewards programs and potential fee waivers based on your Wells Fargo Advisors relationship. Choose the Wells Fargo Advisors credit card that best fits you.

The By Invitation Visa Signature card caters to global travelers. Cardholders can earn points twice as fast (two points per dollar spent in net purchases) when using it for travel, restaurant, airline, car rental and hotel transactions, and redeem reward points to fly first class, business or coach on international and domestic flights, 365 days a year.

The Premium Rewards Visa Signature card offers benefits such as double points (two points per dollar spent in net purchases) on travel, restaurant, car rental, airfare and hotel transactions for the first year and access to 24/7 concierge services.

The Platinum Cash Back card is for clients who understand the importance of earning cash back and appreciate the travel-related benefits. Cardholders will earn 2% cash back on net purchases for travel, restaurant, airfare, car rental and hotel transactions during the first 12 months, and 1% cash back on all other net purchases.

All Wells Fargo Advisors credit cards come with a Companion Airline Ticket program that provides cardholders with a companion airline ticket when purchasing one adult round-trip ticket for travel on most major airlines between 100 major U.S. cities.

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Footnotes:

9 Credit cards subject to credit qualification. Wells Fargo reserves the right to change terms, rates, and fees at its discretion in accordance with the card agreement and applicable law.

10 Double rewards points (1 base point plus 1 bonus point) are earned on net purchases (purchases minus returns/credits) at all retailers that classify their merchant locations for Visa as the merchant code in the following categories: airline tickets, passenger railway, cruise line, hotel/motel, vehicle/auto rental and restaurant purchases. One rewards point will be earned per dollar spent on all other net purchases. Certain transactions/purchases do not earn rewards points: monthly or annual rewards program fees, cash advances of any kind, balance transfers, SUPERCHECKS, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn rewards points. See the Wells Fargo Rewards Program for By Invitation Visa Signature Terms and Conditions for details.

11 Cash rewards/rewards points are earned on net purchases only (purchases minus returns/credits). Certain purchases/transactions do not earn cash rewards/rewards points: cash advances of any kind, balance transfers, SUPERCHECKS, casino gaming chips, wire transfers, off-track wagers, lottery ticket transactions, or bets or wagers transmitted over the Internet. Any interest or fees posted to a linked Account, including but not limited to returned payment fees, late fees, and monthly or annual membership fees do not earn cash rewards/rewards points. A separate $4 per airline ticket processing fee will also apply.

12 Double rewards points (1 base point plus 1 bonus point) or 2% cash rewards (1 base point plus 1 bonus point), as applicable, are earned on net purchases (purchases minus returns/credits) only during the first 12 billing periods from the date your credit card account was opened at retailers that classify their merchant locations for Visa as the merchant code in the following categories: airline tickets, passenger railway, cruise line, hotel/motel, vehicle/auto rental and restaurant purchases. One rewards point or 1% cash rewards will be earned per dollar spent on all other net purchases. Bonus points or cash rewards earned through this offer may appear on your billing statement up to two months from the date in which they were earned. Certain purchases/transactions do not earn rewards points or cash rewards: monthly or annual rewards program fees, cash advances of any kind, balance transfers, SUPERCHECKS, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn rewards points or cash rewards. See the Wells Fargo Rewards Program for By Invitation Visa Signature Terms and Conditions for details.

13 By Invitation Visa Signature cardholders are eligible for one Companion Airline Ticket when booking one Coach Class round-trip ticket at the qualifying fare using your By Invitation Visa Signature card. There is no limit to the number of times you can redeem this offer as a valid By Invitation Visa Signature cardholder. This program is offered through Lifestyle Vacation Incentives (LVI) and all reservations for this program must be made through LVI only. Travel is allowed only between those U.S. cities listed in the “Domestic Coach Class Terms and Conditions.” Taxes and fees associated with all tickets are the responsibility of the cardholder. Additional terms, conditions and exclusions may apply. Please carefully read the Domestic Coach Class Terms and Conditions which will arrive separately via mail within 4-6 weeks of account opening. Wells Fargo reserves the right to change or discontinue benefits offered under the By Invitation Visa Signature card at any time.

14 Premium Rewards Visa Signature cardholders and Platinum Cash Back cardholders are eligible for one Companion Airline Ticket per year when booking one Coach Class round-trip ticket at the qualifying fare using your Wells Fargo Advisors Premium Rewards Visa Signature or Platinum Cash Back card. You can redeem this offer for one free Companion Airline Ticket per year for as long as you are a valid Wells Fargo Advisors Premium Rewards Visa Signature or Platinum Cash Back cardholder. This program is offered through Lifestyle Vacation Incentives (LVI) and all reservations for this program must be made through LVI only. Travel is allowed only between those U.S. cities listed in the “Domestic Coach Class Terms and Conditions.” Taxes and fees associated with all tickets are the responsibility of the cardholder. Additional terms, conditions and exclusions may apply. Please carefully read the Domestic Coach Class Terms and Conditions which will arrive separately via mail within 4-6 weeks of account opening. Wells Fargo reserves the right to change or discontinue benefits offered under the Premium Rewards Visa Signature card or the Platinum Cash Back card at any time.
You may benefit when you provide the big picture to your Financial Advisor who can help you manage both sides of your balance sheet. Making borrowing decisions in the context of your larger financial strategy and goals may help you benefit from tax efficiency, lower borrowing costs and an integrated approach to planning.

You have access to dedicated lending specialists who can provide information about financing options. As a client of Wells Fargo Advisors, you may qualify for discounts on certain lending products. Contact your Financial Advisor today to learn more about how a Wells Fargo affiliate can help.
Work with a recognized leader in the industry

Wells Fargo affiliates are ranked:

• The No. 1 Large Bank in customer satisfaction\(^{15}\)
• The leading residential mortgage lender\(^{16}\)
• The No. 1 jumbo mortgage lender\(^{17}\)
• The No. 1 home equity originator\(^{18}\)
• The No. 1 small business lender\(^{19}\)
• The No. 2 arranger of asset-based loans by volume and number of transactions\(^{20}\)

\(^{15}\) Based on American Customer Satisfaction Index 2011.
\(^{16}\) Based on 2010 year-end statistics by Inside Mortgage Finance, Jan. 28, 2011.
\(^{17}\) Based on 2010 year-end statistics by Inside Mortgage Finance, March 17, 2011.
\(^{18}\) First American Core Logistics, 2009-2010.
\(^{19}\) Providing financial products and services to more than one million businesses with annual sales up to $20 million in all 50 states, Puerto Rico and Canada; Wells Fargo is the #1 lender to small businesses in the United States in total dollar volume according to the most recent Community Reinvestment Act (CRA) data (2008).
\(^{20}\) FY 2011, Thomson Reuters LPC.

Lending and other banking services available through the Lending & Banking Services Group of Wells Fargo Advisors (NMLS UI 2224) are offered by bank and non-bank affiliates of Wells Fargo & Company, including, but not limited to, Wells Fargo Bank, N.A., (NMLS ID 399801) Member FDIC, and Wells Fargo Home Mortgage, Wells Fargo Home Equity Group and Wells Fargo Equipment Finance, Inc. All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Initial credit decision is subject to your meeting specific underwriting requirements and final approval will be based upon your satisfying these requirements. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without advance notice. Products are not available in all states. Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

Investment and Insurance Products: \(\uparrow\) NOT FDIC Insured \(\uparrow\) NO Bank Guarantee \(\uparrow\) MAY Lose Value