

# The Envision<sup>®</sup> planning process helps clients stay on track

Here's what *Envision* plan holders think:



agree their plan helps them better understand how their investments will help them reach their financial goals



agree their plan allows them to adapt their investments to changes in their life



agree their plan will allow them to be able to retire on their own terms

*Source:* Results are based on a survey conducted online by Harris Poll from June-August 2014 among 616 investors 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, LLC.

Together we'll go far



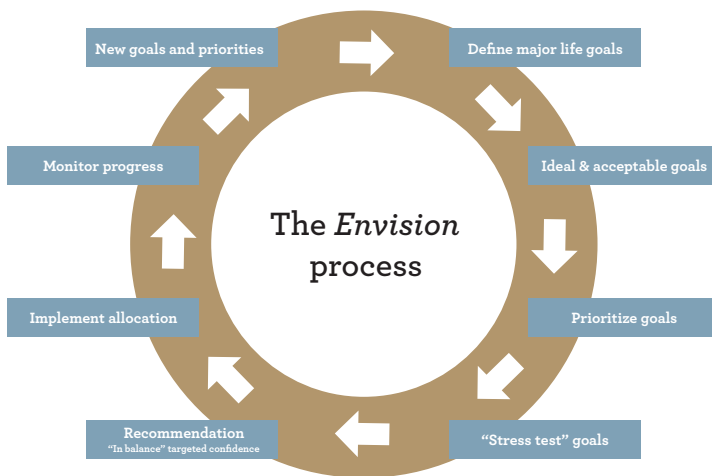
## Providing financial flexibility when you need it most

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

### The *Envision*® planning process

Combining goal-based advice with sophisticated statistical modeling, Wells Fargo Advisors' unique *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 ensure 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 scenario 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.

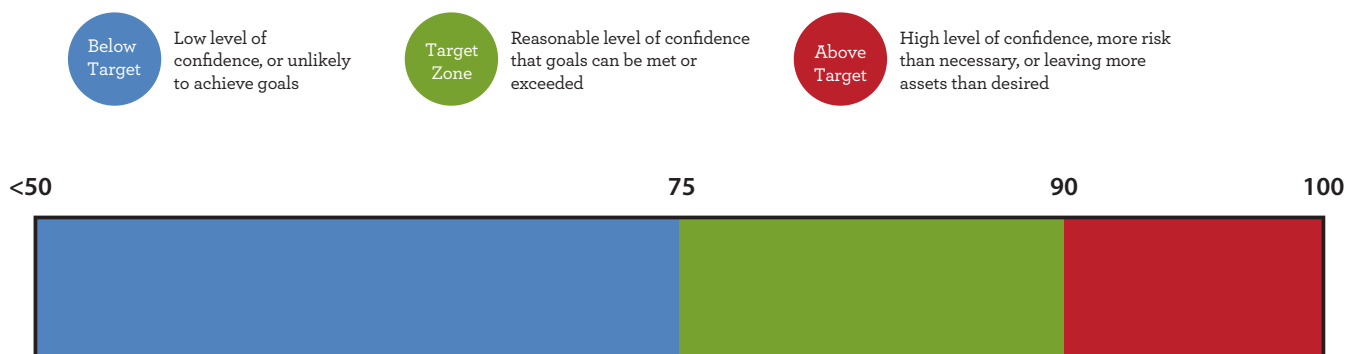
**New goals and priorities** — Change can present challenges, whether it happens in your own life or in the world around you. If your goals or financial circumstances change, or the markets fluctuate, it is easy to update your *Envision* plan to account for the changes and measure the impact it has on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

## A key component - the Target Zone

The *Envision* process starts with a conversation. Your Financial Advisor will sit down with you to discuss your lifestyle expectations, life goals, and financial objectives.

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 the results and helps you and your advisor allocate your assets in a manner suitable to your objectives. Better yet, it provides an investment "sweet spot" and helps instill confidence in your likelihood of achieving your goals.

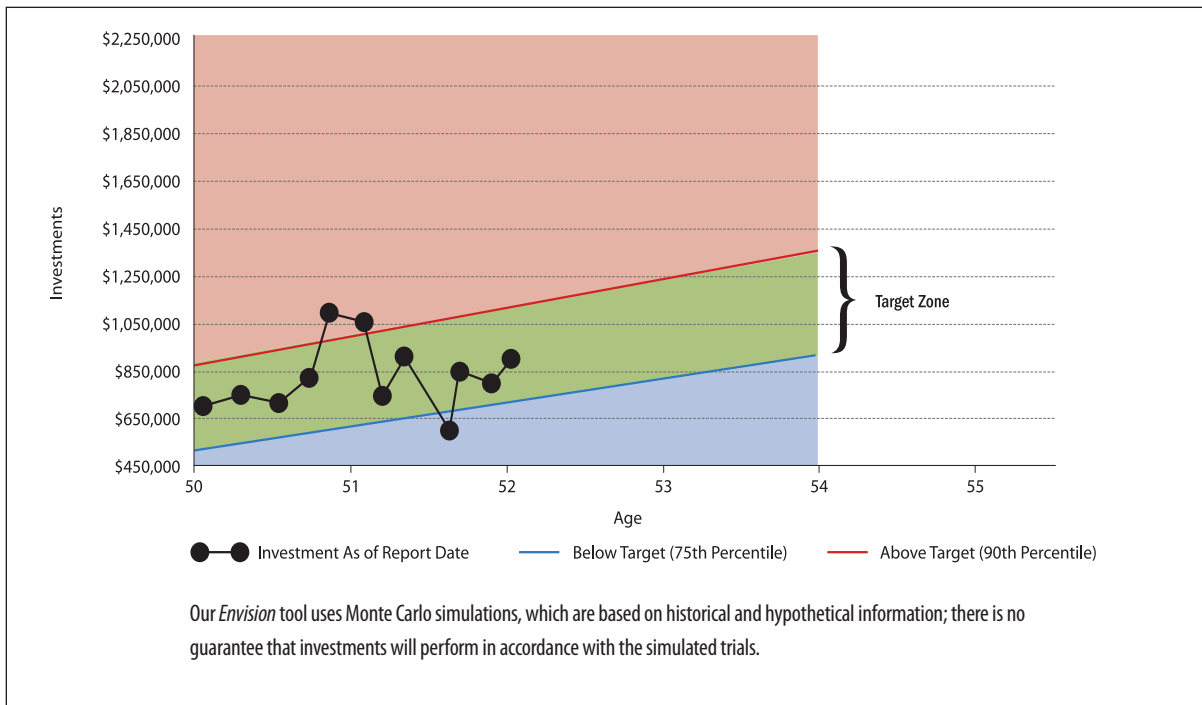
The graph below helps visualize your Target Zone. Each tested investment scenario (ideal, acceptable, or recommended) is given a numerical result, which is plotted on the graph. A result in the following ranges typically reflects:



**How do you interpret your plan result?** Thanks to the balancing effect of the Target Zone, there's no need to aim for an *Envision* plan result of 100 — or even 90, for that matter. Anything above your target range (greater than 90), though indicating high confidence in reaching some of your high-priority goals, could also indicate you're assuming more risk than necessary or sacrificing some goals at the expense of others. Conversely, you don't want a plan result so low (below 75) that you end up experiencing a lack of confidence in your ability to achieve your goals.

## 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 – monthly, quarterly, or annually.



### 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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