

Intuitive InvestorSM Account Fee Schedule

Advisory Fee	
Charged by Wells Fargo Advisors and includes all guidance and advisory services.	
Annual advisory fee	0.50% of your account value, billed in quarterly increments (discounted to 0.40% when linked to a Wells Fargo Bank <i>Portfolio by Wells Fargo</i> [®] program ^{1,2})
Advisory services include:	<ul style="list-style-type: none"> ✓ Development and ongoing management of the <i>Intuitive Investor</i> portfolios ✓ Selection of investments for each portfolio ✓ Account set-up and ongoing maintenance ✓ Investment of your initial and ongoing investments ✓ All trades ✓ Daily account monitoring ✓ Account rebalancing ✓ Tax Loss Harvesting service (optional) ✓ Guidance from licensed Financial Advisors (unlimited calls) ✓ 24/7 account support by phone ✓ Quarterly email reminders to review your investment profile
How the advisory fee is charged:	<p>Wells Fargo Advisors charges the quarterly advisory fee in advance, generally within the first 10 business days of each calendar quarter, based upon the account value on the last business day of the prior calendar quarter. An initial fee for newly opened accounts will be deducted from the account for the applicable partial calendar quarter.</p> <p>If cash and/or securities are added or withdrawn between billing periods, a prorated fee will be charged or refunded on the net value of the additions and/or withdrawals as of the date of activity. The fee will be assessed or refunded in the following month only if, on a net basis, the fee or any refund is at least \$40. No fee adjustment will be made for appreciation or depreciation in the value of the assets in the account during any period.</p>

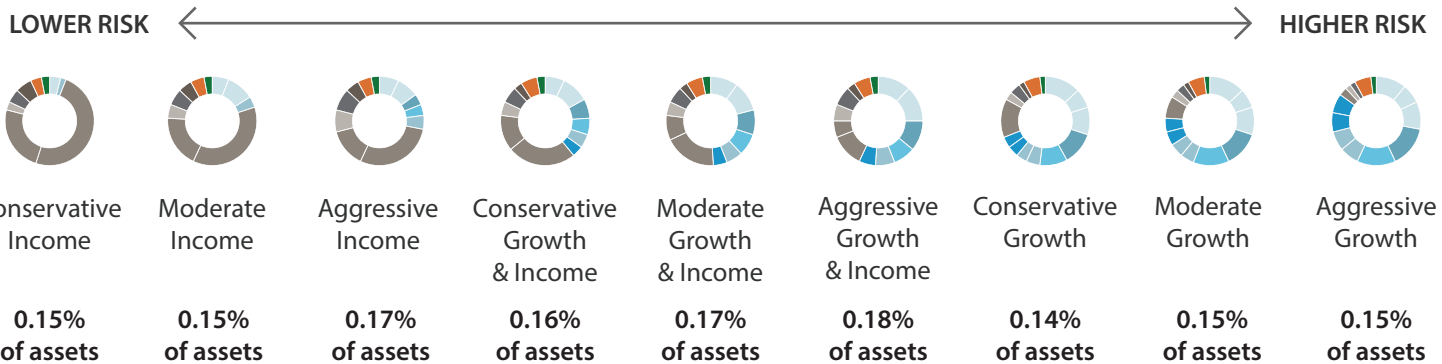
Investment and Insurance Products:

- Are Not Insured by the FDIC or any Federal Government Agency
- Are Not Deposits of or Guaranteed by a Bank
- May Lose Value

Estimated³ Expense Ratios for the 9 *Intuitive Investor* Portfolios (as of August 31, 2017)

The third-party providers of the exchange-traded funds (ETFs) in your portfolio deduct a set amount to cover each fund's management expenses and other costs.

Your recommended portfolio is 1 of these 9 portfolios:



Account, Operational, and Service Fees

Charged by Wells Fargo Advisors to perform account-related or customer-requested services.

Account maintenance fee	No fee	Outgoing account transfer fee	\$95
Minimum balance fee ⁴	No fee	Outgoing domestic wire transfer fee ⁶	\$30
IRA termination fee ⁵	\$95	Outgoing international wire transfer fee ⁶	\$40

How to Calculate the Annual Cost of an *Intuitive Investor* Account

Start with your advisory fee	+	Add your portfolio's estimated expense ³	=	Your account's total annual cost
------------------------------	---	---	---	----------------------------------

Our satisfaction guarantee

If you're not satisfied with your *Intuitive Investor* account, you can activate the satisfaction guarantee within 90 days of your portfolio being invested. We'll refund all advisory fees accrued during this period, and we'll also waive any outgoing account transfer and IRA termination fees. Please note that this guarantee does not protect you against market losses. Call 1-855-283-5567 for more information.

This fee schedule is subject to change at any time, without notice.

1. The Wells Fargo Bank *Portfolio by Wells Fargo* program has a \$30 monthly service fee, which can be avoided when you have one of the following *Portfolio by Wells Fargo* qualifying balances: \$25,000 or more in qualifying linked bank deposits (checking, savings, time accounts (CDs), FDIC-insured IRAs), or \$50,000 or more in qualifying linked bank, brokerage (available through our brokerage affiliate Wells Fargo Advisors), and credit balances (including 10% of mortgage balances, certain mortgages not eligible). Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
2. When you link your *Intuitive Investor* account to your Wells Fargo Bank *Portfolio by Wells Fargo* program, your advisory fee is discounted to 0.40%, instead of the standard advisory fee of 0.50%. If the *Portfolio by Wells Fargo* program is terminated, the discounted advisory fee will discontinue and revert to the current applicable advisory fee.

3. Estimated expense ratios are based on the weighted-average of the expense ratios of the primary ETFs in each portfolio at the target asset allocation. Actual expenses will vary slightly as each ETF's asset allocation is allowed to drift within prescribed bands around the target. When the Tax Loss Harvesting service is selected, alternative ETFs will be used and may have different expense ratios than the primary ETFs they replace.
4. A \$10,000 initial investment is required to open an *Intuitive Investor* account. After your account has been fully funded and traded, if your balance falls below \$7,000 (through market declines or withdrawals), you will not be charged a minimum balance fee, but Wells Fargo Advisors will suspend all trading activity (except for client-requested withdrawals) until you increase your account balance to at least \$7,000. In addition, leaving the balance below \$7,500 will trigger Wells Fargo Advisors to convert your *Intuitive Investor* account into a self-directed [WellsTrade](https://www.wellsfargoadvisors.com/services/online/fees-expanded.htm)® brokerage account, subject to the *WellsTrade* account fee schedule: <https://www.wellsfargoadvisors.com/services/online/fees-expanded.htm>.
5. Termination fee applies to full distributions of Traditional, Roth, and SEP IRAs; fee is waived for clients over age 70½ or accounts terminated due to death or disability.
6. Wire transfer fees are applicable to withdrawal requests directly from your *Intuitive Investor* cash account. In the event you first transfer funds to a Wells Fargo banking account and then request an outbound wire, bank wiring fees will apply.

Wells Fargo Bank, N.A., member FDIC, is a bank affiliate of Wells Fargo & Company.

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS), Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. The *WellsTrade* and *Intuitive Investor* services are offered through WFCS.

© 2017 Wells Fargo Clearing Services, LLC. All rights reserved.

CAR-0917-02440# Rev 01 – 09/2017