

# Intuitive Investor<sup>®</sup> Account Fee Schedule

## Advisory fee

Charged by Wells Fargo Advisors and includes all guidance and advisory services.

**Annual advisory fee:**

0.35% of your account value, billed in quarterly increments (discounted to 0.30% when linked to a Wells Fargo Bank Portfolio by Wells Fargo<sup>®</sup> program<sup>1</sup>)

**Advisory services include:**

- ✓ Development and ongoing management of the Intuitive Investor 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 Financial Advisors (unlimited calls)
- ✓ 24/7 account support by phone
- ✓ Quarterly email reminders to review your investment profile

**How the advisory fee is charged:**

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.

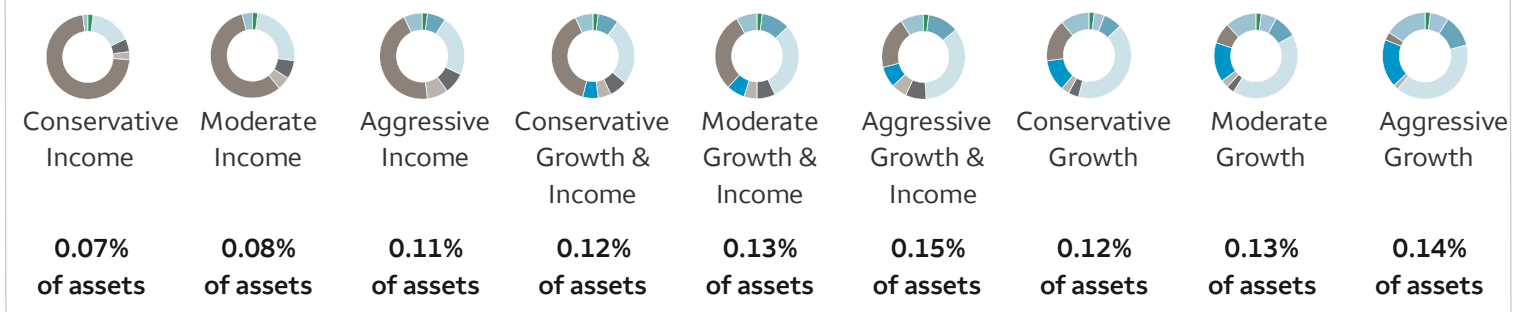
If cash and/or securities are added or withdrawn between billing periods, a prorated fee will be charged or refunded on the net value of the additions and/or withdrawals as of the date of activity. The fee will be assessed or refunded in the following month only if, on a net basis, the fee or any refund 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.

**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

## Estimated expense ratios for the 9 Intuitive Investor portfolios (as of August 13, 2021)

The providers of the funds in your portfolio deduct a set amount to cover each fund's management expenses and other costs.



## Account, operational, and service fees

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

Account maintenance fee	<b>No fee</b>	Outgoing account transfer fee	<b>\$95</b>
Minimum balance fee <sup>3</sup>	<b>No fee</b>	Outgoing domestic wire transfer fee <sup>5</sup>	<b>\$30</b>
IRA termination fee <sup>4</sup>	<b>\$95</b>	Outgoing international wire transfer fee <sup>5</sup>	<b>\$40</b>

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

Start with your advisory fee	+	Add your portfolio's estimated expense <sup>2</sup>	=	<b>Your account's total annual cost</b>
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## 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 paid 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. When you link your Intuitive Investor account to your Wells Fargo Bank Portfolio by Wells Fargo program, your advisory fee is discounted to 0.30%, instead of the standard advisory fee of 0.35%. The advisory fee discount will be applied at account opening if the account is eligible to be linked to an existing Wells Fargo Bank Portfolio by Wells Fargo program. If your Intuitive Investor account is not linked to a Wells Fargo Bank Portfolio by Wells Fargo program within 90 days, the discounted advisory fee will no longer apply, and the standard advisory rate of 0.35% will apply. If the Wells Fargo Bank Portfolio by Wells Fargo program is terminated, the discounted advisory fee will discontinue and revert to the current applicable advisory fee. Custodial accounts and certain trust accounts are not eligible for the Wells Fargo Bank Portfolio by Wells Fargo program advisory fee discount.
2. Estimated expense ratios are based on the weighted-average of the expense ratios of the primary funds in each portfolio at the target asset allocation. Actual expenses will vary slightly as each portfolio's asset allocation is allowed to drift within prescribed bands around the target. If you elect to use the optional Tax Loss Harvesting service or to specify investment restrictions, alternative funds will be used and may have different expense ratios than the primary funds they replace.
3. A \$5,000 initial investment is required to open an Intuitive Investor account. After your account has been fully funded and traded, if your balance falls below \$4,000 (through market declines or withdrawals), you will not be charged a minimum balance fee, but Wells Fargo Advisors will suspend trading activity (except for client-requested withdrawals) until you increase your account balance to at least \$4,000. In addition, leaving the balance below \$4,000 will trigger Wells Fargo Advisors to convert your Intuitive Investor account into a self-directed WellsTrade® brokerage account, subject to the WellsTrade account fee schedule: <https://www.wellsfargoadvisors.com/services/online/fees-expanded.htm>. Note: If your balance drops below \$500, we will automatically sell your account holdings.
4. Termination fee applies to full distributions of Traditional, Roth, and SEP IRAs. Fee is waived for clients over age 70½, accounts terminated due to death or disability, and Inherited IRAs.
5. 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.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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