

# Fund Information

## Stable Value/Money Market

### Mellon Stable Value Fund M

Expense Ratios (as of 10/31/2019): Gross: 0.36% | Net: 0.36%

**Objective:** The objective of the Fund is current income while maintaining stability of invested principal.

The Fund invests primarily in a diversified portfolio of fixed-income instruments which may include various types of guaranteed investment contracts (GICs), US Treasury/Agency securities, high quality debt securities including, MBS, CMBS, ABS and Corporate securities held by the Fund within contracts intended to minimize market volatility and cash/cash equivalents.

58552T205

## Bonds

### PGIM Total Return Bond R6

Expense Ratios (as of 10/31/2019): Gross: 0.41% | Net: 0.39%

PTRQX

**Objective:** The investment seeks total return.

The fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the fund's subadvisor. It invests, under normal circumstances, at least 80% of the fund's investable assets in bonds. For purposes of this policy, bonds include all fixed-income securities, other than preferred stock, with a maturity at date of issue of greater than one year. The fund may invest up to 30% of its investable assets in speculative, high risk, below investment-grade securities having a rating of not lower than CCC. It may invest up to 30% of its investable assets in foreign debt securities.

74440B884

### Asset Allocation

(as of 10/31/2019)

61.81%	U.S. Bond
33.21%	Non U.S. Bond
3.29%	Cash
1.62%	Convertible
0.21%	Preferred
0.02%	Other
-0.15%	U.S. Stock

### Templeton Global Bond R6

Expense Ratios (as of 10/31/2019): Gross: 0.67% | Net: 0.57%

FBNRX

**Objective:** The investment seeks current income with capital appreciation and growth of income.

Under normal market conditions, the fund invests at least 80% of its net assets in "bonds." Bonds include debt obligations of any maturity, such as bonds, notes, bills and debentures. It invests predominantly in bonds issued by governments, government-related entities and government agencies located around the world. The fund may invest up to 25% of its total assets in bonds that are rated below investment grade or, if unrated determined by the investment manager to be of comparable quality. It is non-diversified.

880208772

### Asset Allocation

(as of 09/30/2019)

51.96%	Non U.S. Bond
44.87%	Cash
5.2%	U.S. Bond
-0.01%	Convertible
-2.02%	U.S. Stock

## Target Date Funds

### Vanguard Target Retirement Income Inv

Expense Ratios (as of 10/31/2019): Gross: 0.12% | Net: 0.12%

VTINX

**Objective:** The investment seeks to provide current income and some capital appreciation.

The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

92202E102

### Asset Allocation

(as of 10/31/2019)

50.02%	U.S. Bond
18%	U.S. Stock
17.86%	Non U.S. Bond
11.88%	Non U.S. Stock
1.98%	Cash
0.22%	Convertible
0.03%	Other

Target Date Funds (continued)

**Vanguard Target Retirement 2015 Inv** **VTXVX**

Expense Ratios (as of 10/31/2019): Gross: 0.13% | Net: 0.13%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E300

**Asset Allocation**

(as of 10/31/2019)

44.26%	U.S. Bond
22.2%	U.S. Stock
16.71%	Non U.S. Bond
14.67%	Non U.S. Stock
1.93%	Cash
0.21%	Convertible
0.03%	Other

**Vanguard Target Retirement 2020 Inv** **VTWNX**

Expense Ratios (as of 10/31/2019): Gross: 0.13% | Net: 0.13%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E805

**Asset Allocation**

(as of 10/31/2019)

33.32%	U.S. Bond
30.45%	U.S. Stock
20.08%	Non U.S. Stock
14.17%	Non U.S. Bond
1.77%	Cash
0.17%	Convertible
0.03%	Other

**Vanguard Target Retirement 2025 Inv** **VTTVX**

Expense Ratios (as of 10/31/2019): Gross: 0.13% | Net: 0.13%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E409

**Asset Allocation**

(as of 10/31/2019)

36.2%	U.S. Stock
25.25%	U.S. Bond
23.9%	Non U.S. Stock
12.79%	Non U.S. Bond
1.65%	Cash
0.16%	Convertible
0.03%	Other

**Vanguard Target Retirement 2030 Inv** **VTHRX**

Expense Ratios (as of 10/31/2019): Gross: 0.14% | Net: 0.14%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E888

**Asset Allocation**

(as of 10/31/2019)

40.78%	U.S. Stock
26.84%	Non U.S. Stock
20.26%	U.S. Bond
10.3%	Non U.S. Bond
1.64%	Cash
0.13%	Convertible
0.03%	Other

**Vanguard Target Retirement 2035 Inv** **VTTX**

Expense Ratios (as of 10/31/2019): Gross: 0.14% | Net: 0.14%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E508

**Asset Allocation**

(as of 10/31/2019)

44.98%	U.S. Stock
29.85%	Non U.S. Stock
15.41%	U.S. Bond
7.96%	Non U.S. Bond
1.66%	Cash
0.1%	Convertible
0.03%	Other

Target Date Funds (continued)

**Vanguard Target Retirement 2040 Inv**

VFORX

**Asset Allocation**  
(as of 10/31/2019)

49.42%	U.S. Stock
32.67%	Non U.S. Stock
10.69%	U.S. Bond
5.47%	Non U.S. Bond
1.64%	Cash
0.07%	Convertible
0.03%	Other

Expense Ratios (as of 10/31/2019): Gross: 0.14% | Net: 0.14%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.  
The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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**Vanguard Target Retirement 2045 Inv**

VTIVX

**Asset Allocation**  
(as of 10/31/2019)

53.29%	U.S. Stock
35.14%	Non U.S. Stock
6.46%	U.S. Bond
3.39%	Non U.S. Bond
1.64%	Cash
0.04%	Convertible
0.03%	Other

Expense Ratios (as of 10/31/2019): Gross: 0.15% | Net: 0.15%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.  
The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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**Vanguard Target Retirement 2050 Inv**

VFIFX

**Asset Allocation**  
(as of 10/31/2019)

53.41%	U.S. Stock
35.01%	Non U.S. Stock
6.47%	U.S. Bond
3.39%	Non U.S. Bond
1.64%	Cash
0.04%	Convertible
0.03%	Other

Expense Ratios (as of 10/31/2019): Gross: 0.15% | Net: 0.15%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.  
The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E862

**Vanguard Target Retirement 2055 Inv**

VFFVX

**Asset Allocation**  
(as of 10/31/2019)

53.39%	U.S. Stock
35%	Non U.S. Stock
6.47%	U.S. Bond
3.39%	Non U.S. Bond
1.67%	Cash
0.04%	Convertible
0.03%	Other

Expense Ratios (as of 10/31/2019): Gross: 0.15% | Net: 0.15%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.  
The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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**Vanguard Target Retirement 2060 Inv**

VTTSX

**Asset Allocation**  
(as of 10/31/2019)

53.45%	U.S. Stock
34.95%	Non U.S. Stock
6.47%	U.S. Bond
3.38%	Non U.S. Bond
1.66%	Cash
0.04%	Convertible
0.03%	Other

Expense Ratios (as of 10/31/2019): Gross: 0.15% | Net: 0.15%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.  
The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E839

Target Date Funds (continued)

**Vanguard Target Retirement 2065 Inv** VLXVX

Expense Ratios (as of 10/31/2019): Gross: 0.15% | Net: 0.15%

**Objective:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

92202E680

Stock

**Asset Allocation**

(as of 10/31/2019)

53.37%	U.S. Stock
35.01%	Non U.S. Stock
6.46%	U.S. Bond
3.39%	Non U.S. Bond
1.68%	Cash
0.04%	Convertible
0.03%	Other

**MFS Value R6** MEIKX

Expense Ratios (as of 10/31/2019): Gross: 0.48% | Net: 0.48%

**Objective:** The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies it believes are undervalued compared to their perceived worth (value companies).

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**Asset Allocation**

(as of 09/30/2019)

90.46%	U.S. Stock
8.25%	Non U.S. Stock
1.28%	Cash

**Vanguard Institutional Index I** VINIX

Expense Ratios (as of 10/31/2019): Gross: 0.03% | Net: 0.03%

**Objective:** The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

922040100

**Asset Allocation**

(as of 10/31/2019)

98.81%	U.S. Stock
0.96%	Non U.S. Stock
0.23%	Cash

**American Funds Growth Fund of Amer R6** RGAGX

Expense Ratios (as of 10/31/2019): Gross: 0.31% | Net: 0.31%

**Objective:** The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers.

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**Asset Allocation**

(as of 09/30/2019)

82.23%	U.S. Stock
10.48%	Non U.S. Stock
6.26%	Cash
0.83%	Preferred
0.15%	Other
0.04%	U.S. Bond

**Victory Sycamore Established Value R6** VEVRX

Expense Ratios (as of 10/31/2019): Gross: 0.57% | Net: 0.57%

**Objective:** The investment seeks long-term capital growth by investing primarily in common stocks. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its assets in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap® Value Index. The fund may invest a portion of its assets in equity securities of foreign companies traded in the U.S., including American Depositary Receipts and Global Depositary Receipts (ADRs and GDRs).

92646A427

**Asset Allocation**

(as of 09/30/2019)

95.84%	U.S. Stock
2.81%	Cash
1.35%	Non U.S. Stock

Stock (continued)

**Vanguard Extended Market Idx Adm**

VEXAX

**Asset Allocation**

(as of 10/31/2019)

95.3% U.S. Stock  
3.25% Cash  
1.45% Non U.S. Stock

Expense Ratios (as of 10/31/2019): Gross: 0.07% | Net: 0.07%

**Objective:** The investment seeks to track a benchmark index that measures the investment return of small- and mid-capitalization stocks.

The fund employs an indexing investment approach designed to track the performance of S&P Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. These characteristics include industry weightings and market capitalization, as well as certain financial measures, such as price/earnings ratio and dividend yield.

922908694

**Carillon Eagle Mid Cap Growth Fund R6**

HRAUX

**Asset Allocation**

(as of 09/30/2019)

92.45% U.S. Stock  
5.39% Non U.S. Stock  
2.16% Cash

Expense Ratios (as of 10/31/2019): Gross: 0.66% | Net: 0.66%

**Objective:** The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in the equity securities of mid-capitalization companies. The fund will invest primarily in the equity securities of companies that the portfolio managers believe have the potential for above-average earnings or sales growth, reasonable valuations and acceptable debt levels.

14214L619

**Goldman Sachs Small Cap Value R6**

GSSUX

**Asset Allocation**

(as of 09/30/2019)

98.56% U.S. Stock  
1.07% Cash  
0.37% Non U.S. Stock

Expense Ratios (as of 10/31/2019): Gross: 0.96% | Net: 0.93%

**Objective:** The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded U.S. securities, including real estate investment trusts, it may also invest in foreign securities.

38147X424

**ClearBridge Small Cap Growth IS**

LMOIX

**Asset Allocation**

(as of 09/30/2019)

96.15% U.S. Stock  
2.27% Non U.S. Stock  
1.59% Cash

Expense Ratios (as of 10/31/2019): Gross: 0.78% | Net: 0.78%

**Objective:** The investment seeks long-term growth of capital.

The fund normally invests at least 80% of its assets in equity securities of companies with small market capitalizations and related investments. The portfolio managers use a growth-oriented investment style that emphasizes small U.S. companies.

52470H666

**American Funds Capital World Gr&Inc R6**

RWIGX

**Asset Allocation**

(as of 09/30/2019)

49.48% Non U.S. Stock  
44.93% U.S. Stock  
4.52% Cash  
0.54% Preferred  
0.42% Non U.S. Bond  
0.1% U.S. Bond

Expense Ratios (as of 10/31/2019): Gross: 0.44% | Net: 0.44%

**Objective:** The investment seeks long-term growth of capital while providing current income.

The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund will invest a significant portion of its assets in securities of issuers domiciled outside the United States, including those based in developing countries.

140543810

## Stock (continued)

### T. Rowe Price Overseas Stock I

Expense Ratios (as of 10/31/2019): Gross: 0.66% | Net: 0.66%

TROIX

#### Asset Allocation

(as of 09/30/2019)

95.66%	Non U.S. Stock
3.19%	Cash
1.15%	U.S. Stock

**Objective:** The investment seeks long-term growth of capital through investments in the common stocks of non-U.S. companies.

The manager expects to invest significantly outside the U.S. and to diversify broadly among developed market and, to a lesser extent, emerging market countries throughout the world. It normally invests at least 80% of its net assets (including any borrowings for investment purposes) in non-U.S. stocks and at least 65% of its net assets in stocks of large-cap companies. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

77956H435

### Invesco Oppenheimer Dev Markets R6

Expense Ratios (as of 10/31/2019): Gross: 0.85% | Net: 0.85%

ODVIX

#### Asset Allocation

(as of 09/30/2019)

88.46%	Non U.S. Stock
6.18%	Other
4.66%	Cash
0.67%	U.S. Stock
0.03%	Preferred

**Objective:** The investment seeks capital appreciation.

The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country, and in derivatives and other instruments that have economic characteristics similar to such securities.

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## Investment and Risk Disclosures

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

The funds are assigned to an asset class, which may not match the asset class assigned by other data sources.

**Before investing, please consider the investment objectives, risks, charges and expenses of the fund carefully. The prospectus, and if available, the summary prospectus, contains this and other information and can be obtained by calling the fund company or your financial advisor. Read the prospectus, and if available, the summary prospectus, carefully before you invest.**

**Performance data quoted represents past performance. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For performance current to the most recent month-end, please review the prospectus or similar disclosure document by visiting your retirement plan at [wellsfargo.com](http://wellsfargo.com) or call your plan administrator.**

Average Annual Total Returns are standardized total returns or cumulative total returns (only if the performance period is one year or less) as of the most recent available period. They assume reinvestment of all distributions at net asset value (NAV). Returns shown at NAV do not include a sales charge, if applicable.

Asset Allocation is subject to change and may have changed since date specified. Morningstar calculates portfolio statistics on the short positions in each fund and displays long, short, and net statistics as appropriate. Short positions produce negative exposure to the security that is being shorted. This means that when the security rises in value, the short position will fall in value and vice versa. Individual short positions are displayed with negative percent weights in a complete holdings list, and the short asset allocation for a fund will also be negative. These enhanced statistics allow investors to evaluate the long and short sides of a portfolio separately and to estimate the fund's overall net exposure.

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### Investments in Retirement Plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

## Investment performance and operating expenses

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods. This table also shows:

- Annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations, restrictions, or both

You can make changes to your investment options at [wellsfargo.com](http://wellsfargo.com), or you can call the Retirement Service Center at 1-800-728-3123 and speak to a representative Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Class	Performance (as of 10/31/2019)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
<b>Stable Value/Money Market</b>								
<b>Mellon Stable Value Fund M<sup>1</sup></b> <b>Stable Value</b>	<b>0.19%</b>	<b>0.57%</b>	<b>2.23%</b>	<b>1.90%</b>	<b>1.74%</b>	<b>1.84%</b>	<b>0.36%/</b>	<b>0.36%/</b>
<i>USTREAS T-Bill Cnst Mat Rate 3 Yr</i>	<i>0.25%</i>	<i>1.31%</i>	<i>6.29%</i>	<i>1.50%</i>	<i>1.26%</i>	<i>1.13%</i>	<b>\$3.60</b>	<b>\$3.60</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater. The Fund requires participants to invest in a non-competing fund for at least 90 days before transferring to a competing fund option.								
<b>Bonds</b>								
<b>PGIM Total Return Bond R6</b> <b>Intermediate Core-Plus Bond</b>	<b>0.20%</b>	<b>2.52%</b>	<b>13.16%</b>	<b>4.80%</b>	<b>4.44%</b>	<b>*5.20%</b>	<b>0.41%/</b>	<b>0.39%/</b>
<i>BBgBarc US Agg Bond TR USD</i>	<i>0.30%</i>	<i>2.35%</i>	<i>11.51%</i>	<i>3.29%</i>	<i>3.24%</i>	<i>*3.56%</i>	<b>\$4.10</b>	<b>\$3.90</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.								
<b>Templeton Global Bond R6</b> <b>Nontraditional Bond</b>	<b>-0.23%</b>	<b>-4.96%</b>	<b>-0.78%</b>	<b>2.47%</b>	<b>0.78%</b>	<b>*1.13%</b>	<b>0.67%/</b>	<b>0.57%/</b>
<i>BBgBarc US Agg Bond TR USD</i>	<i>0.30%</i>	<i>2.35%</i>	<i>11.51%</i>	<i>3.29%</i>	<i>3.24%</i>	<i>*2.79%</i>	<b>\$6.70</b>	<b>\$5.70</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.								
<b>Target Date Funds</b>								
<b>Vanguard Target Retirement Income Inv</b> <b>Target-Date Retirement</b>	<b>0.79%</b>	<b>1.96%</b>	<b>10.54%</b>	<b>5.76%</b>	<b>4.53%</b>	<b>5.86%</b>	<b>0.12%/</b>	<b>0.12%/</b>
<i>Morningstar Lifetime Mod Incm TR USD</i>	<i>0.99%</i>	<i>1.54%</i>	<i>9.35%</i>	<i>5.75%</i>	<i>4.19%</i>	<i>5.73%</i>	<b>\$1.20</b>	<b>\$1.20</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater. Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).								
<b>Vanguard Target Retirement 2015 Inv</b> <b>Target-Date 2015</b>	<b>0.97%</b>	<b>2.03%</b>	<b>10.88%</b>	<b>7.02%</b>	<b>5.25%</b>	<b>7.50%</b>	<b>0.13%/</b>	<b>0.13%/</b>
<i>Morningstar Lifetime Mod 2015 TR USD</i>	<i>1.12%</i>	<i>2.04%</i>	<i>11.80%</i>	<i>7.15%</i>	<i>5.14%</i>	<i>7.28%</i>	<b>\$1.30</b>	<b>\$1.30</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater. Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).								

Asset Class	Performance (as of 10/31/2019)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

**Target Date Funds (continued)**

<b>Vanguard Target Retirement 2020 Inv Target-Date 2020</b>	<b>1.36%</b>	<b>2.25%</b>	<b>11.62%</b>	<b>8.13%</b>	<b>5.93%</b>	<b>8.27%</b>	<b>0.13%/</b>	<b>0.13%/</b>
<i>Morningstar Lifetime Mod 2020 TR USD</i>	1.23%	2.21%	12.53%	7.84%	5.57%	7.93%	<b>\$1.30</b>	<b>\$1.30</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2025 Inv Target-Date 2025</b>	<b>1.55%</b>	<b>2.35%</b>	<b>12.18%</b>	<b>8.93%</b>	<b>6.39%</b>	<b>8.84%</b>	<b>0.13%/</b>	<b>0.13%/</b>
<i>Morningstar Lifetime Mod 2025 TR USD</i>	1.40%	2.34%	13.03%	8.69%	6.05%	8.65%	<b>\$1.30</b>	<b>\$1.30</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2030 Inv Target-Date 2030</b>	<b>1.79%</b>	<b>2.43%</b>	<b>12.28%</b>	<b>9.57%</b>	<b>6.69%</b>	<b>9.33%</b>	<b>0.14%/</b>	<b>0.14%/</b>
<i>Morningstar Lifetime Mod 2030 TR USD</i>	1.63%	2.41%	13.22%	9.62%	6.55%	9.30%	<b>\$1.40</b>	<b>\$1.40</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2035 Inv Target-Date 2035</b>	<b>1.99%</b>	<b>2.47%</b>	<b>12.34%</b>	<b>10.17%</b>	<b>6.98%</b>	<b>9.80%</b>	<b>0.14%/</b>	<b>0.14%/</b>
<i>Morningstar Lifetime Mod 2035 TR USD</i>	1.90%	2.42%	13.10%	10.40%	6.93%	9.73%	<b>\$1.40</b>	<b>\$1.40</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2040 Inv Target-Date 2040</b>	<b>2.17%</b>	<b>2.48%</b>	<b>12.37%</b>	<b>10.77%</b>	<b>7.24%</b>	<b>10.08%</b>	<b>0.14%/</b>	<b>0.14%/</b>
<i>Morningstar Lifetime Mod 2040 TR USD</i>	2.14%	2.40%	12.88%	10.85%	7.12%	9.89%	<b>\$1.40</b>	<b>\$1.40</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2045 Inv Target-Date 2045</b>	<b>2.35%</b>	<b>2.48%</b>	<b>12.40%</b>	<b>10.97%</b>	<b>7.36%</b>	<b>10.15%</b>	<b>0.15%/</b>	<b>0.15%/</b>
<i>Morningstar Lifetime Mod 2045 TR USD</i>	2.28%	2.39%	12.72%	10.97%	7.15%	9.87%	<b>\$1.50</b>	<b>\$1.50</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2050 Inv Target-Date 2050</b>	<b>2.34%</b>	<b>2.47%</b>	<b>12.39%</b>	<b>10.97%</b>	<b>7.36%</b>	<b>10.15%</b>	<b>0.15%/</b>	<b>0.15%/</b>
<i>Morningstar Lifetime Mod 2050 TR USD</i>	2.35%	2.38%	12.67%	10.95%	7.09%	9.78%	<b>\$1.50</b>	<b>\$1.50</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).



Asset Class	Performance (as of 10/31/2019)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

#### Target Date Funds (continued)

<b>Vanguard Target Retirement 2055 Inv Target-Date 2055</b>	<b>2.35%</b>	<b>2.48%</b>	<b>12.40%</b>	<b>10.97%</b>	<b>7.33%</b>	<b>*10.24%</b>	<b>0.15%/</b>	<b>0.15%/</b>
<i>Morningstar Lifetime Mod 2055 TR USD</i>	2.38%	2.39%	12.65%	10.90%	7.02%	*9.71%	<b>\$1.50</b>	<b>\$1.50</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2060 Inv Target-Date 2060+</b>	<b>2.36%</b>	<b>2.50%</b>	<b>12.40%</b>	<b>10.97%</b>	<b>7.33%</b>	<b>*9.93%</b>	<b>0.15%/</b>	<b>0.15%/</b>
<i>Morningstar Lifetime Mod 2060 TR USD</i>	2.41%	2.40%	12.64%	10.83%	6.94%	*9.24%	<b>\$1.50</b>	<b>\$1.50</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Target Retirement 2065 Inv Target-Date 2060+</b>	<b>2.38%</b>	<b>2.52%</b>	<b>12.47%</b>	<b>N/A</b>	<b>N/A</b>	<b>*7.94%</b>	<b>0.15%/</b>	<b>0.15%/</b>
<i>Morningstar Lifetime Mod 2060 TR USD</i>	2.41%	2.40%	12.64%	N/A	N/A	*7.88%	<b>\$1.50</b>	<b>\$1.50</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

#### Stock

<b>MFS Value R6 Large Value</b>	<b>0.83%</b>	<b>1.41%</b>	<b>13.94%</b>	<b>11.55%</b>	<b>8.88%</b>	<b>12.01%</b>	<b>0.48%/</b>	<b>0.48%/</b>
<i>Russell 1000 Value TR USD</i>	1.40%	1.93%	11.21%	10.51%	7.61%	11.96%	<b>\$4.80</b>	<b>\$4.80</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$15000.00 or more OUT of this fund prohibit you from transferring \$15000.00 or more INTO this fund for 30 calendar day(s).

<b>Vanguard Institutional Index I Large Blend</b>	<b>2.16%</b>	<b>2.42%</b>	<b>14.31%</b>	<b>14.88%</b>	<b>10.75%</b>	<b>13.67%</b>	<b>0.03%/</b>	<b>0.03%/</b>
<i>S&amp;P 500 TR USD</i>	2.17%	2.43%	14.33%	14.91%	10.78%	13.70%	<b>\$0.30</b>	<b>\$0.30</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

<b>American Funds Growth Fund of Amer R6 Large Growth</b>	<b>3.24%</b>	<b>0.59%</b>	<b>11.94%</b>	<b>15.01%</b>	<b>11.24%</b>	<b>13.38%</b>	<b>0.31%/</b>	<b>0.31%/</b>
<i>Russell 1000 Growth TR USD</i>	2.82%	2.04%	17.10%	18.92%	13.43%	15.41%	<b>\$3.10</b>	<b>\$3.10</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

<b>Victory Sycamore Established Value R6 Mid-Cap Value</b>	<b>0.73%</b>	<b>1.79%</b>	<b>12.35%</b>	<b>11.49%</b>	<b>10.21%</b>	<b>*10.04%</b>	<b>0.57%/</b>	<b>0.57%/</b>
<i>Russell Mid Cap Value TR USD</i>	0.54%	0.93%	10.08%	8.90%	6.95%	*7.42%	<b>\$5.70</b>	<b>\$5.70</b>

Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.

Asset Class	Performance (as of 10/31/2019)						Annual Operating Expenses	
	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
<b>Stock (continued)</b>								
<b>Vanguard Extended Market Idx Adm Mid-Cap Blend</b>	<b>1.91%</b>	<b>-1.33%</b>	<b>9.02%</b>	<b>12.12%</b>	<b>8.06%</b>	<b>13.30%</b>	<b>0.07%/</b>	<b>0.07%/</b>
<i>Russell Mid Cap TR USD</i>	1.05%	0.11%	13.72%	12.28%	8.67%	13.70%	<b>\$0.70</b>	<b>\$0.70</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater. Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).								
<b>Carillon Eagle Mid Cap Growth Fund R6 Mid-Cap Growth</b>	<b>0.25%</b>	<b>-2.79%</b>	<b>16.30%</b>	<b>17.88%</b>	<b>11.39%</b>	<b>*14.17%</b>	<b>0.66%/</b>	<b>0.66%/</b>
<i>Russell Mid Cap Growth TR USD</i>	1.85%	-1.14%	18.93%	16.81%	10.92%	*13.88%	<b>\$6.60</b>	<b>\$6.60</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.								
<b>Goldman Sachs Small Cap Value R6 Small Blend</b>	<b>1.12%</b>	<b>-0.50%</b>	<b>4.63%</b>	<b>8.67%</b>	<b>N/A</b>	<b>*6.63%</b>	<b>0.96%/</b>	<b>0.93%/</b>
<i>Russell 2000 TR USD</i>	2.63%	-0.40%	4.90%	10.96%	N/A	*7.10%	<b>\$9.60</b>	<b>\$9.30</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.								
<b>ClearBridge Small Cap Growth IS Small Growth</b>	<b>0.45%</b>	<b>-5.68%</b>	<b>6.75%</b>	<b>18.14%</b>	<b>10.29%</b>	<b>14.95%</b>	<b>0.78%/</b>	<b>0.78%/</b>
<i>Russell 2000 Growth TR USD</i>	2.85%	-2.40%	6.40%	13.22%	8.38%	13.38%	<b>\$7.80</b>	<b>\$7.80</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.								
<b>American Funds Capital World Gr&amp;Inc R6 World Large Stock</b>	<b>2.94%</b>	<b>2.60%</b>	<b>13.57%</b>	<b>10.71%</b>	<b>6.57%</b>	<b>8.81%</b>	<b>0.44%/</b>	<b>0.44%/</b>
<i>MSCI ACWI Large Cap NR USD</i>	2.74%	2.49%	12.67%	11.67%	7.19%	8.72%	<b>\$4.40</b>	<b>\$4.40</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater. Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).								
<b>T. Rowe Price Overseas Stock I Foreign Large Blend</b>	<b>4.32%</b>	<b>6.05%</b>	<b>10.65%</b>	<b>8.63%</b>	<b>N/A</b>	<b>*5.73%</b>	<b>0.66%/</b>	<b>0.66%/</b>
<i>MSCI ACWI Ex USA NR USD</i>	3.49%	2.87%	11.27%	8.07%	N/A	*6.27%	<b>\$6.60</b>	<b>\$6.60</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater. Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).								
<b>Invesco Oppenheimer Dev Markets R6 Diversified Emerging Mkts</b>	<b>4.59%</b>	<b>2.12%</b>	<b>18.44%</b>	<b>9.61%</b>	<b>3.38%</b>	<b>*6.45%</b>	<b>0.85%/</b>	<b>0.85%/</b>
<i>MSCI EM NR USD</i>	4.22%	1.03%	11.86%	7.36%	2.93%	*4.22%	<b>\$8.50</b>	<b>\$8.50</b>
Trust Asset Fees: 40.00 bps for fund market value of \$0.00 and greater.								

## Investment and Risk Disclosures

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

The funds are assigned to an asset class, which may not match the asset class assigned by other data sources.

**Before investing, please consider the investment objectives, risks, charges and expenses of the fund carefully. The prospectus, and if available, the summary prospectus, contains this and other information and can be obtained by calling the fund company or your financial advisor. Read the prospectus, and if available, the summary prospectus, carefully before you invest.**

**Performance data quoted represents past performance. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For performance current to the most recent month-end, please review the prospectus or similar disclosure document by visiting your retirement plan at [wellsfargo.com](http://wellsfargo.com) or call your plan administrator.**

<sup>1</sup>A collective investment fund is a pooled investment vehicle that is exempt from SEC registration as an investment company under Section 3(c)(11) of the Investment Company Act of 1940 and maintained by a bank or trust company for the collective investment of qualified retirement plans. CIFs are authorized by the Office of the Comptroller of the Currency (OCC) and are also known as "A2" funds, referring to the section in OCC rules that defines them. **The Fund is not a mutual fund and not subject to the same registration requirements and restrictions as mutual funds.**

\*Returns are since inception for funds that are less than ten years old.

\*\*Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit [wellsfargo.com](http://wellsfargo.com) for more information about the investments in your plan, including the most up-to-date investment performance and annual expense information. For a free paper copy of this information, or for further information contact the Retirement Service Center at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available on the website to help you better understand your investment options.

Benchmarks are not investments and are shown for performance comparison purposes only. The benchmark shown represents an appropriate broad-based securities market index. In cases where two benchmarks are provided, the first is the broad-based benchmark and the second is an alternative benchmark for further comparison information.

Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar, Inc. and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money.

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#### Investments in Retirement Plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE



## Additional Fee Information

The plan's audit expenses average approximately \$25,500 per year. These expenses may be deducted from individual plan accounts on a pro-rata basis. For example, this means that if the plan's assets total \$1,000,000 and your account balance is \$10,000, you would pay \$25.50 in audit expenses, and a participant with a \$20,000 account balance would pay \$51.

The table below summarizes additional fees that may be charged to your account. Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee paid by	Fee	Fee amount	Allocation method/frequency
Participant <sup>1</sup>	59.5	\$ 50.00	Each
Participant <sup>1</sup>	After Tax	\$ 50.00	Each
Participant <sup>1</sup>	BENE/QDRO RMD	\$ 50.00	Each
Participant <sup>1</sup>	Florida Stamp Tax	0.35%	Each
Participant <sup>1</sup>	Hardship	\$ 50.00	Each
Participant <sup>1</sup>	Hardship 3+	\$ 50.00	Each
Participant <sup>1</sup>	Lump Sum	\$ 50.00	Each
Participant <sup>1</sup>	New Loan Fee	\$ 75.00	Each
Participant <sup>1</sup>	Overnight Mailing Fee	\$ 20.00	Each
Participant <sup>1</sup>	QDRO/BENE MT	\$ 50.00	Each
Participant <sup>1</sup>	Req'd Min Dist.	\$ 50.00	Each
Participant <sup>1</sup>	Rollover	\$ 50.00	Each
Plan	Additional Meeting/Workshops	\$ 2,000.00	Prorata/Per Occurrence
Plan	Manual Enrollment Form	\$ 7.00	Prorata/Each
Plan	Out of Pocket Expenses	\$ 125.00	Prorata/Per Item

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, and recordkeeping services. These fees vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as a fee for a new service, may apply. Fees that are charged to the plan, or to your account directly, will be shown on your quarterly statement. *Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.*

The fees listed above are what were available at the time of publication. More recent fee information may be available online after signing onto your account.

**Pro Rata:** This term refers to the practice of charging a proportion of a fee for a fraction of a unit that the fee applies to. A fee charged for a period of time can be prorated for the actual number of days that the fee applied to in the fee period. A fee charged for a unit (such as a block of shares) can be prorated for the actual number of shares involved. In practice, formulas are sometimes used to approximate or round off the quantities applied to prorated fees. These actual formulas are typically spelled out in the plan documents or prospectus. In the context of an employer-sponsored retirement plan, this term usually refers to the practice of charging fees proportionately across retirement plan participant accounts. In practice, a fee is assessed against a plan participant's account in proportion to the size of his account relative to the size of all other participants' accounts in the retirement plan.

<sup>1</sup> Fees paid by participants also include any asset or redemption fees noted in the investment performance and operating expenses chart.