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# Defining tomorrow, today

Introducing the Envision<sup>®</sup> process



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## It all starts with your needs

By planning your investments around life events that hold real meaning for you, Wells Fargo Advisors' Envision process can connect you to your investment strategy in a refreshing, revealing, and personal way. Even better, it can keep you apprised of that critical financial question, "How am I doing?"

The Envision process offers you and your financial advisor the tools and technology you need to discuss your life expectations, decide on an appropriate investment strategy, track your progress, and update your approach whenever necessary.

# A quick tour around the Envision process

Wells Fargo Advisors' Envision process creates an effective, easy-to-understand method for you to prioritize and achieve important life goals.

## Understand Your Goals

We'll meet with you to best understand your goals, which are most important, and gather other pertinent information necessary to complete your custom Envision plan. If appropriate, we also consult with other professional advisors, including your legal and tax advisor, to understand all details of your financial circumstances.

## "Stress Test" Goals and Develop an Appropriate Plan Recommendation

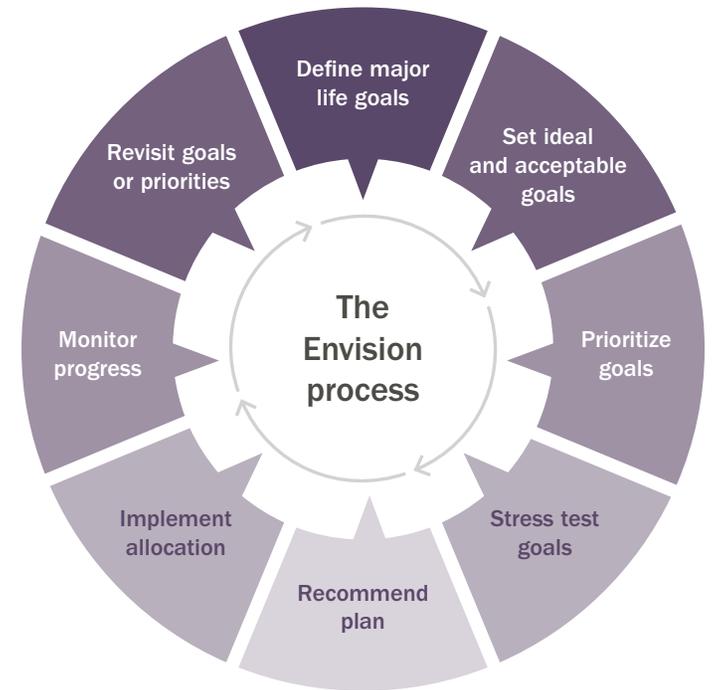
To make sure we've a shared vision of your dreams, we stress test your goals and make a plan recommendation presented in an easy-to-understand report. This will help your proposed strategy reflect your financial objectives and priorities in coordination with dynamics in the marketplace.

## Implement Allocation

Based on your goals, concerns, risk tolerances, and financial circumstances, we'll propose a portfolio mix to help you achieve those goals. With your confirmation, we'll implement the plan recommendations based on your personal plan.

## Track Progress

An important part of the Envision process is the ability to track your progress toward your goals—known as your "dot". Think of your dot as a personal growth chart for your progress toward your financial goals. This offers you and your financial advisor the flexibility to update your Envision plan, as needed, to account for fluctuating market conditions or life-changing events. You then can measure the impact your changes have on your ability to achieve your goals.

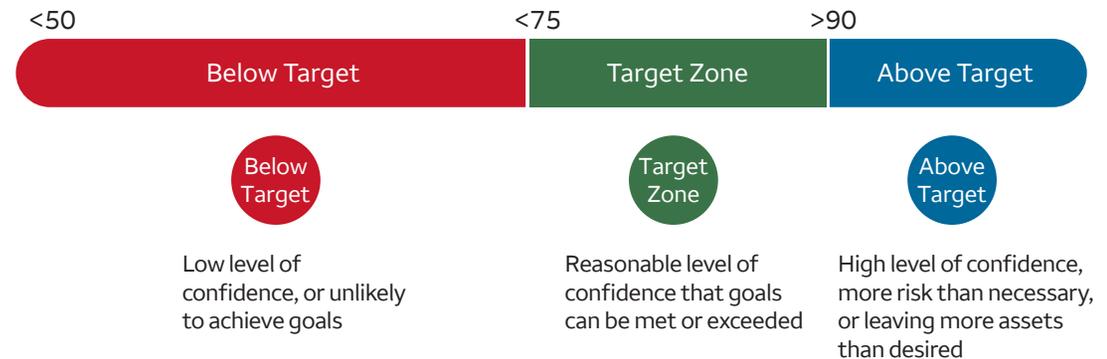


Wells Fargo Advisors' Envision Priority Cards can help you clarify your goals and prioritize your objectives.



## Aim for your Target Zone

As a result of the Envision technology's powerful statistical modeling, the Ideal, Recommended, and Acceptable scenarios provide separate plan results. These represent the number of the simulations that met or exceeded your goals. For example, a plan result of 82 signifies that approximately 820 out of the 1,000 simulations met or exceeded all of your goals. This result is deeper than a simple "pass-fail" interpretation.



### Once a plan result is identified, how is it interpreted?

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, though indicating high confidence in reaching some of your high-priority goals, may also indicate you're assuming more risk than necessary or sacrificing some goals at the expense of others.

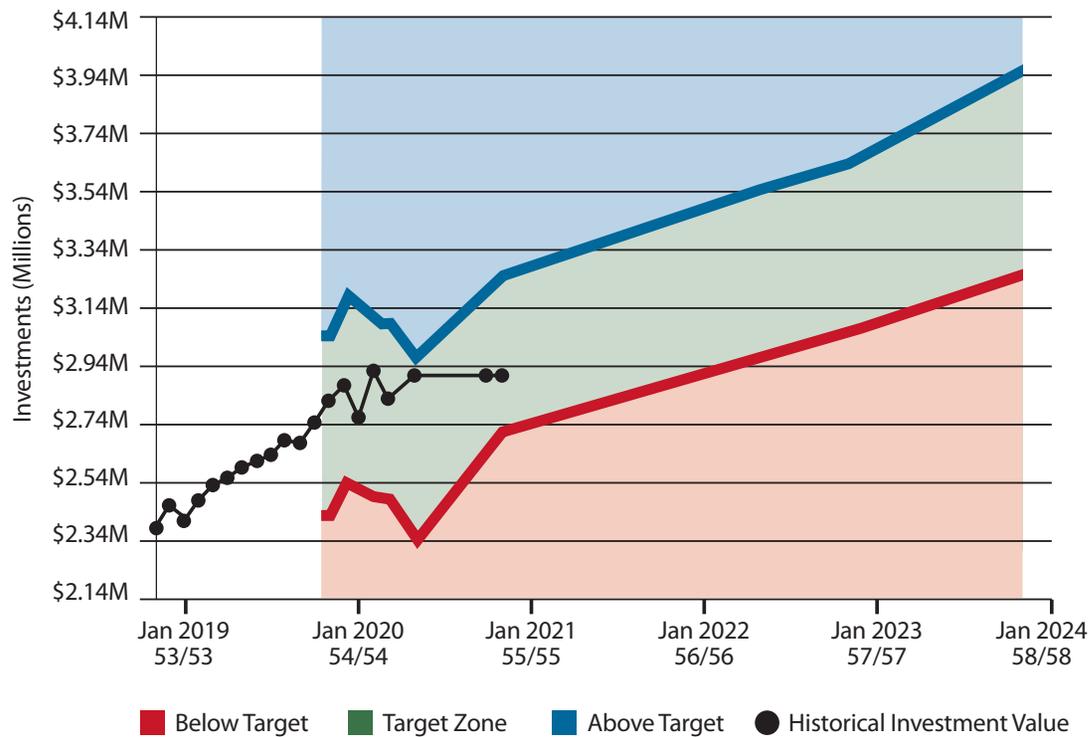
Conversely, you don't want a result so low that you end up experiencing a lack of confidence in your ability to achieve your goals.

As you go forward, the Envision process makes it easy to help keep track of your progress and realign your plan with your Target Zone whenever necessary.

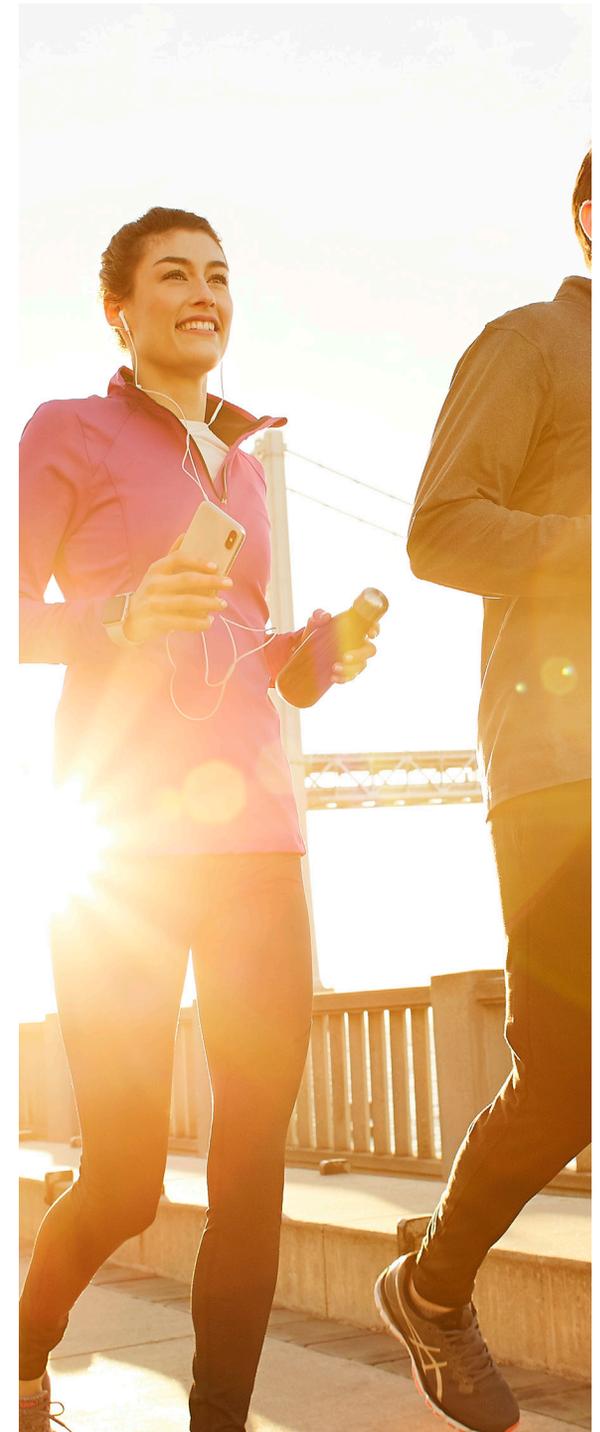
# Chart your progress—follow your dot

The centerpiece of your Envision plan is a personalized benchmark called “the dot.” Instead of tracking your portfolio’s performance against a major standardized index, such as the S&P 500, your financial advisor uses the dot to track your progress toward achieving your life goals.

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. Using your dot, your financial advisor can update you on your progress as frequently as you want.



Our Envision tool uses Monte Carlo simulations, which are based on historical and hypothetical information; there is no guarantee that investments will perform in accordance with the simulated trials.



# Flexibility along the way

The Envision process also offers you the flexibility to adjust your priorities, if necessary, based on fluctuating market conditions or life-changing events.

The following are examples of life changes and events that might call for adjustments to your Envision plan:

- Increasing medical costs
- Getting married or divorced
- Helping a child or grandchild afford higher education
- Caring for an elderly parent
- Starting a second career
- Inheriting money or other assets
- Paying for an unexpected expense

The Envision process also lets you “try on” new goals or ideas. For example, if you’re thinking about retiring early or starting a business, the process can show you how adding a goal could affect your ability to reach your objectives. You can even run several scenarios and see which outcome best meets your plans.

Contact your financial advisor today to schedule a meeting to discuss how an Envision plan can help you plan more effectively, bring new clarity to your life goals, and enhance your confidence in your ability to achieve them.

[envisionyourgoals.com](https://envisionyourgoals.com)



**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 will fall somewhere in between.

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