
Your Envision[®] profile

Client name: _____

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

Personal information

Name:	Spouse/Partner's name:		
Mailing address:	Mailing address (if different):		
State of primary residence:	State of primary residence:		
Date of birth (mm/dd/yyyy):	Date of birth (mm/dd/yyyy):		
Occupation:	Occupation:		
Total annual earned income:	Total annual earned income:		
Tax filing status:	Single	Married filing jointly	Partner/Other
Residency status:	U.S. resident	Non-U.S. resident	

Account summary

Please list the total value of each investment account in which you hold an interest.

Additionally, please provide account statements where possible so we can account for the individual holdings and values for the most accurate net worth.

Account name	Account number	Owner	Product Type	Cost basis	Current value	Asset Category				
(Name of account holder)				(Original purchase price)		Employer retirement plans	Individual retirement accounts	Non-qualified annuities	Taxable accounts	College savings
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					
				\$	\$					

Assets and liabilities

Personal property *(i.e., homes, rental property, collectibles)*

Include in final estate	Description	Owner	Property type	Ownership/Loan type	Market value	Annual appreciation/depreciation
					\$	%
					\$	%
					\$	%
					\$	%

Closely held businesses

Include in final estate	Owner	Company	Type	Ownership	Business value	Value of interest	Annual appreciation/depreciation
					\$	\$	%
					\$	\$	%
					\$	\$	%
					\$	\$	%

Liabilities *(mortgages and other debt)*

Description	Borrower	Type	Balance	Interest rate	Monthly payment	Year opened	Lender	Institution
			\$	%	\$			
			\$	%	\$			
			\$	%	\$			
			\$	%	\$			

Survivor needs

Include	Decedent	Decedent net-annual income replacement	Years of need	Post-retirement spending	Final expenses
		\$		\$	\$
		\$		\$	\$

Insurance policies

Include	Company	Type	Policy number	Loan value	Owner	Insured	Beneficiary	Net death benefit	Annual premium	Net cash value	Expiration date
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	
								\$	\$	\$	

Other insurance

	You		Spouse/Partner	
	Yes	No	Yes	No
Do you have a disability policy?	Yes	No	Yes	No
Do you have a long-term care policy?	Yes	No	Yes	No

Life goals

The Envision process considers all of your target goals and what you would ideally like to achieve. Please help us understand your goals.

1. I would like to plan for retirement at age _____ (acceptable), but I would be willing to take action (such as saving more or reducing my retirement spending goal) if it would mean I could retire at age _____ (ideal).

Note: If you're already retired, check here and skip to question 3:

2. My spouse/partner will retire at the same time I do: Yes No
If no, my spouse/partner would like to target retirement at age _____ (acceptable), but if he or she could retire at age _____ (ideal), we would like our plans to include that possibility.

3. We would like our plan to estimate our retirement spending needs as indicated below: (check one)

We would like to plan for after-tax, annual retirement spending of \$ _____ (acceptable), but if we could increase our spending to \$ _____ (ideal) per year, we would like to consider that possibility.

We would like you to estimate our retirement spending based on our current after-tax income and what is normally needed to maintain our lifestyle.

4. We would like to leave an estate worth at least \$ _____ (acceptable), but if we could increase that to \$ _____ (ideal) with minimal impact on our other goals, we would like to consider that possibility.

Education goals

Please complete the following information for each individual member of the household for whom you wish to plan to fund education goals. The Envision application defaults to public, in-state college expenses unless you indicate that you would like to target a private college or specific institution.

Name: _____

Name: _____

Date of birth: ___ / ___ / _____ Start age: _____

Date of birth: ___ / ___ / _____ Start age: _____

Years in school: _____

Years in school: _____

School name: _____

School name: _____

Type of college: Public Private

Type of college: Public Private

Total annual cost: \$ _____

Total annual cost: \$ _____

Fund at least _____ % (acceptable), but if possible we'd like to fund as much as _____ % (ideal)

Fund at least _____ % (acceptable), but if possible we'd like to fund as much as _____ % (ideal)

Education goals *continued from page 5*

Name: _____

Date of birth: ____ / ____ / ____ Start age: ____

Years in school: ____

School name: _____

Type of college: Public Private

Total annual cost: \$_____

Fund at least _____ % (acceptable), but if possible we'd like to fund as much as _____ % (ideal)

Name: _____

Date of birth: ____ / ____ / ____ Start age: ____

Years in school: ____

School name: _____

Type of college: Public Private

Total annual cost: \$_____

Fund at least _____ % (acceptable), but if possible we'd like to fund as much as _____ % (ideal)

Other goals

Please indicate specific spending goals that you would like to include in your Envision plan.*

Note: All "other goals" that occur prior to retirement are assumed to come out of the investment portfolio.

Description (i.e., travel, new car, boat, vacation home)	Ideal						Acceptable					
	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%

*Do not include basic retirement income, estate, or education goals. If you don't enter an annual increase, the goal will grow at the assumed rate of inflation.

Annual contribution/savings

Please include contributions to your retirement plan(s), as well as any additional money being saved to your investment accounts. Remember to include any employer matching contributions.

Owner	Description	Tax status				Current			Ideal			Acceptable			
		T	D	E	ED	Annual amount	Annual increase	Annual amount	Starting age	Ending age	Annual increase	Annual amount	Starting age	Ending age	Annual increase
						\$	%	\$			%	\$			%
						\$	%	\$			%	\$			%
						\$	%	\$			%	\$			%
						\$	%	\$			%	\$			%
						\$	%	\$			%	\$			%

T = Taxable D = Deferred E = Exempt ED = Education

**If you don't enter an annual increase, the savings stream will grow at the assumed inflation rate.*

Social Security income

The following best describes our attitude about Social Security:

If possible, we would prefer not to be dependent on Social Security.

We would like to include estimated Social Security benefits in our Envision plan.

I am currently collecting \$ _____ in Social Security benefits yearly. My spouse/partner is receiving \$ _____.

I expect to receive \$ _____ in Social Security benefits yearly. My spouse/partner will receive \$ _____ when eligible.

Other sources of income

Please indicate other sources of income to be included. Note that all “other income” cash flows that occur prior to retirement are considered savings.

Description (i.e., my pension plan, annuity, spouse's/ partner's trust fund, rental income)	Ideal						Acceptable					
	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase	Annual amount	Net/ gross	Whose age?	Starting age	Ending age	Annual increase
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%
	\$	/				%	\$	/				%

*Do not include income from stocks, bonds, mutual funds, or other investment accounts. If you don't enter an annual increase, the income stream will grow at the assumed inflation rate.

Priorities

For each goal below, please check ALL of the actions you would be willing to take, if necessary, to enhance your probability of achieving your basic goals. You may check more than one box in each row. You can also rank goals in order of importance.

Goal	Retire later	Reduce retirement spending	Reduce size of estate	Take more risks	Save more	Rank
To achieve our early retirement age(s), we would be willing to:	n/a					
To achieve our higher target ability spending for retirement, we would prefer to:		n/a				
To achieve our ideal estate goal, we would be willing to:			n/a			
To reduce the investment risk in our portfolio, we would be willing to:				n/a		
We would like to reduce our regular savings amount; to achieve this, we would prefer to:					n/a	
To meet our education funding goals, we would be willing to:						
To meet our other goals, we would be willing to:						

Comments

Please provide any additional information about your goals and priorities that you feel would be useful.

Income needs

Please tell us which best describes your attitude toward income from the investment portfolio profiled in this report:

Not expecting to need income from the portfolio for several years; investment strategy should emphasize growth.

Interested in current income from the portfolio, but willing to accept a lower level of current income to have potential for long-term growth.

Primary investment goal is income, but willing to accept less potential for long-term growth in order to seek more current income.

Risk tolerance and avoidance

Within the Envision process, we assume you would prefer to avoid risk if possible. However, it may be necessary to accept your maximum risk tolerance to meet critical financial goals. Based on the table below, identify the following:

Ideal portfolio (Ideally avoid risk. Select one box only.)	Acceptable portfolio (Maximum acceptable risk. Select one box only.)	Strategic allocation	Percent in equities*
		Aggressive growth	88%
		Moderate growth	79%
		Conservative growth	71%
		Aggressive growth & income	61%
		Moderate growth & income	53%
		Conservative growth & income	44%
		Aggressive income	37%
		Moderate income	29%
		Conservative income	18%

*Percentages are hypothetical examples based on strategic asset allocation models.

Strategic allocation investment objectives

Conservative Income

Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. Conservative Income investors generally assume lower risk, but may still experience losses or have lower expected income returns.

Conservative Growth and Income

Growth and income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. Conservative Growth and Income investors generally assume a lower amount of risk, but may still experience losses or have lower expected returns.

Conservative Growth

Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. Conservative Growth investors generally assume a lower amount of risk, but may still experience increased losses or have lower expected growth returns.

Moderate Income

Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. Moderate Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest income returns.

Moderate Growth and Income

Growth and income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. Moderate Growth and Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest returns.

Moderate Growth

Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. Moderate Growth investors are willing to accept a modest level of risk that may result in significant losses in exchange for the potential to receive higher returns.

Aggressive Income

Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. Aggressive Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

Aggressive Growth and Income

Growth and Income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. Aggressive Growth and Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

Aggressive Growth

Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. Aggressive Growth investors seek a higher level of returns and are willing to accept a high level of risk that may result in more significant losses.

The strategic allocation models are provided for informational purposes only. They are not intended to represent an actual investment recommendation, nor a projection of future results. We need to review each investor's individual situation before introducing any specific allocation to them. These allocations may vary depending on the investors, risk tolerance, liquidity needs, and objectives.

Notes

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