Financing your dreams
Working together for your benefit

Your personal balance sheet comprises assets — what you own — and liabilities — what you owe. When or whether you eventually reach your long-term financial goals can depend on how both sides work together. Your Financial Advisor can help you see how changes in your assets and liabilities can affect your overall financial picture.

Lending options for you

You understand the importance of managing your investments and other assets. It is equally important to make smart borrowing decisions to meet your financing needs. Through our team of dedicated lenders at Wells Fargo Bank, N.A., you have access to a broad range of lending options designed to provide liquidity, reduce borrowing costs, and maximize potential tax benefits. Talk with your Financial Advisor about borrowing options, such as securities-based lines of credit, mortgages, home equity financing, and credit cards available through Wells Fargo Advisors and Wells Fargo Bank, N.A.* Your Financial Advisor can answer some of your questions about how you can get liquidity for today’s needs while keeping an eye on your long-term investment plan.

* Credit cards are issued by Wells Fargo Bank, N.A., a banking affiliate of Wells Fargo & Company.
Leverage your investments

Securities-based borrowing available through Wells Fargo Advisors and Wells Fargo Bank, N.A., lets you use eligible marketable securities as collateral. You can get the money you need today without selling investments or disrupting your portfolio and may defer any potential capital gains taxes. As long as your Wells Fargo Advisors account has sufficient eligible marketable securities to use as collateral, this type of loan may be easier to obtain and more cost-effective than other alternatives. Some of the most common uses include unexpected expenses, home renovations, second-home or investment-property purchases, business opportunities, tax bills, and debt management.

Wells Fargo Advisors gives you access to the following alternatives:

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Margin Account ¹</th>
<th>Priority Credit Line ²</th>
<th>Secured PrimeLine® Line of Credit ³₄</th>
<th>Custom Loans ⁵₆</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowing need ⁶</td>
<td>Any amount</td>
<td>Any amount; generally for $100,000 to $1 million</td>
<td>$100,000 minimum; generally for $500,000 – $5 million</td>
<td>$1 million minimum; generally for $5 million and up</td>
</tr>
<tr>
<td>Fund access</td>
<td>Check, check card, and wire transfer</td>
<td>Check, online, ACH, and wire transfers ⁷</td>
<td>Check, online transfer, and wire transfer</td>
<td>Wire transfer</td>
</tr>
<tr>
<td>Uses</td>
<td>Anything, including to purchase securities</td>
<td>Anything, except to purchase securities or pay down margin</td>
<td>Anything, except to purchase securities or pay down margin</td>
<td>Anything, except to purchase securities or pay down margin</td>
</tr>
<tr>
<td>Typical loan-to-value</td>
<td>50% - 90% based on asset class</td>
<td>60% - 90% based on asset class</td>
<td>50% - 95% based on asset class and underwriting option</td>
<td>50% - 95% based on asset class</td>
</tr>
<tr>
<td>Term</td>
<td>No set expiration</td>
<td>No set expiration</td>
<td>60 months</td>
<td>Varies</td>
</tr>
<tr>
<td>Interest rate index</td>
<td>Wells Fargo Advisors’ base rate</td>
<td>Wells Fargo Advisors’ base rate</td>
<td>Wells Fargo Bank’s Prime rate or LIBOR</td>
<td>Wells Fargo Bank’s Prime rate or LIBOR</td>
</tr>
<tr>
<td>Payment required</td>
<td>No minimum monthly interest payment required</td>
<td>No minimum monthly interest payment required</td>
<td>Monthly interest only</td>
<td>Monthly interest only</td>
</tr>
<tr>
<td>Underwriting requirement</td>
<td>Collateral review</td>
<td>Collateral review</td>
<td>Collateral and borrower review</td>
<td>Collateral and borrower review</td>
</tr>
</tbody>
</table>

¹ Wells Fargo and Company and its affiliates do not provide tax or legal advice. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your taxes are prepared.

² Secured PrimeLine and Custom Line of Credit are offered by Wells Fargo Bank, N.A., (Member FDIC). Securities-based lending has special risks and is not suitable for everyone. If the market value of your pledged securities declines below required levels, you may be required to pay down your line of credit or pledge additional eligible securities in order to maintain it, or the lender may require the sale of some or all of your pledged securities. The sale of your pledged securities may cause you to suffer adverse tax consequences. You should discuss the tax implications of pledging securities as collateral with your tax advisor. Wells Fargo Advisors and its affiliates are not tax or legal advisors.

³ Lines of credit are subject to credit approval, verification, and collateral evaluation. Initial decision is subject to your meeting specific underwriting requirements, and final approval will be based upon your satisfying these requirements. Programs, rates, terms, and conditions are subject to change without notice. Other restrictions may apply.

⁴ Subject to minimum requirements.

⁵ Command checks and debit cards are only available through the Command Asset Program.

Financing Your Dreams
Your home financing is an important part of your financial strategy. Whether you are purchasing a new home, refinancing your current one, or looking to leverage your home’s equity, these decisions should be made in the context of your larger financial goals and tolerance for risk.

You have access to dedicated Wells Fargo home mortgage consultants and home equity lending specialists who can help you understand your options and alignment with your short- and long-term financial goals. You’ll also benefit by working with the nation’s leading residential mortgage lender, #1 mortgage servicer, and one of the top three home equity originators.

Wells Fargo Home Mortgage provides a variety of fixed- and adjustable-rate loans. As a Wells Fargo Advisors client, you may also benefit from Wells Fargo’s PriorityBuyer® preapproval program, which lets real estate agents and home sellers know you are a serious buyer.

Homeowners who want to leverage their home's equity have options:

- The Wells Fargo Home Equity Account is a home equity line of credit that provides ongoing access to available funds and includes the option to convert all or a portion of the line of credit balance to a fixed rate and payment at any time during the draw period or “unconvert” a fixed-rate term option balance back to a variable rate, without any fees or penalties.

A home equity line of credit can offer a potentially tax-advantaged way to:
- Make home improvements and repairs
- Establish a source of stand-by liquidity for unexpected expenses
- Consolidate high-interest debt
- Access cash for major purchases or life events

Think of Wells Fargo when you want to:
- Downsize or upsize
- Relocate
- Refinance
- Acquire additional property
- Undergo a large renovation project
- Build from the ground up
- Purchase a high-value property (more than $417,000 in most areas)

Expanded credit, debt, and loan-to-value approval guidelines and a potential discount based on your Wells Fargo Advisors relationship can help you get the home you want.

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11. A PriorityBuyer preapproval is based on Wells Fargo Home Mortgage's preliminary review of credit information only and is not a commitment to lend. Wells Fargo Home Mortgage will be able to offer a loan commitment upon verification of application information, satisfaction of all underwriting requirements and conditions, and after receiving an acceptable property, appraisal and title report. Not available on nonconforming products.
12. Wells Fargo and Company and its affiliates do not provide legal advice. Please consult your legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your taxes are prepared.

Home equity lines of credit are available through Wells Fargo Home Equity Group, a division of Wells Fargo Bank, N.A.
Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2014 Wells Fargo Bank, N.A. All rights reserved. NMLS ID 399801. Equal Housing Lender.
Lending services for most every need
Choose a credit card to match your lifestyle

Choose from a competitive suite of credit cards designed exclusively with Wells Fargo Advisors clients in mind. All three cards feature accelerated rewards points, earning opportunities, exceptional travel and consumer benefits, and protection features.

The Wells Fargo Advisors By Invitation® Visa Signature® Card
Travel the world in style. Earn 3x points on travel (airlines, hotels, car rentals, and more), 2x points at restaurants, and 1x points on all other net purchases. Enjoy unrestricted air travel redemption virtually worldwide, first class, with no blackout dates. The card also includes chip-enabled technology for greater global acceptance and added security.

The Wells Fargo Advisors Premium Rewards Visa Signature® Card
Relationship has its rewards. Earn 1.5x points at restaurants and on travel and 1x points on all other net purchases. Enjoy unrestricted air travel redemption virtually worldwide, first class, with no blackout dates. The card also includes chip-enabled technology for greater global acceptance and added security.

The Wells Fargo Propel World American Express® elevates your travel experience with three points per dollar spent on airline net purchases (minus returns/credits), two points on hotels, and one point on all other net purchases. Enjoy unrestricted air travel redemption virtually worldwide, first class, with no blackout dates. The card also includes chip-enabled technology for greater global acceptance and added security.

13. Credit cards are subject to credit qualification.
14. Three rewards points (1 base plus 2 bonus) are earned for each $1 spent in net purchases (purchases minus returns/credits) only at retailers whose merchant category code for Visa is classified as: airline, passenger railway, cruise line, hotel/motel, travel agency, or vehicle/auto rental. Two points (1 base plus 1 bonus) are earned for each $1 spent in net purchases only at retailers whose merchant category code for Visa is classified as restaurant. Purchases not processed using these merchant codes for Visa will not qualify for bonus points. Wells Fargo does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. 1 point will be earned for each dollar spent on all other net purchases. Certain purchases/transactions do not earn rewards points: monthly or annual rewards program fees, cash advances of any kind, balance transfers, SUPERCHECKS™, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn rewards points.
15. Wells Fargo Rewards Program. For airline ticket redemptions, the number of points required to be redeemed is equivalent to the ticket costs divided by 0.015, rounded up to the nearest whole point. Points comparison is based on Wells Fargo Rewards cash redemption options, where the number of points required to redeem is equivalent to 2,500 points for a $25 cash redemption option. Cash redemption options must be redeemed in $25 increments. Certain restrictions and limitations apply. See Summary of the Wells Fargo Rewards® Program Terms and Conditions and Addendum for the Wells Fargo [Visa Signature Card] for details.
16. 3 rewards points (1 base plus 0.5 bonus) are earned for each $1 spent in net purchases (purchases minus returns/credits) only at retailers whose merchant category code for Visa is classified as: airline, passenger railway, cruise line, hotel/motel, travel agency, vehicle/auto rental or restaurant. Purchases not processed using these merchant codes for Visa will not qualify for bonus points. Wells Fargo does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. 1 point will be earned for each dollar spent on all other net purchases. Certain purchases/transactions do not earn rewards points: monthly or annual rewards program fees, cash advances of any kind, balance transfers, SUPERCHECKS™, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn rewards points.
17. Three rewards points (1 base point plus 2 bonus points) are earned per dollar spent on net purchases (purchases minus returns/credits) at retailers whose merchant code for American Express is classified as airlines and air carriers category (charter flights and private jet flights are not considered airlines and air carriers) and two rewards points (1 base point plus 1 bonus point) per dollar spent on net purchases at retailers whose merchant code for American Express is classified as lodging hotels, motels, and resorts (timeshares, recreation camps, and campgrounds are not considered lodging hotels, motels, and resorts), and for all other purchases, one rewards point is earned per dollar spent in net purchases. Purchases not processed using these codes for American Express will not qualify for bonus points. Certain purchases/transactions do not earn rewards points: monthly or annual rewards program fees, cash advances of any kind, balance transfers, SUPERCHECKS™, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn rewards points.
Contact your Financial Advisor

Your Financial Advisor can help you manage both sides of your balance sheet. Making borrowing decisions in the context of your larger financial strategy and goals may help you benefit from tax efficiency, lower borrowing costs, and an integrated approach to investment planning.

You have access to dedicated lending specialists who can provide information about various financing options. As a client of Wells Fargo Advisors, you may qualify for discounts on certain lending products. Contact your Financial Advisor today to learn more.
Work with a recognized leader in the industry

Wells Fargo affiliates are ranked:

• #1 Large Bank in customer satisfaction\(^{19}\)
• Leading residential mortgage lender\(^{19}\)
• #1 mortgage servicer\(^{20}\)
• A top-three home equity originator\(^{21}\)
• #1 small-business lender\(^{22}\)
• #1 arranger of asset-based loans by volume and number of transactions\(^{23}\)

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\(^{18}\) Based on American Customer Satisfaction Index 2011.

\(^{19}\) Based on 2013 year-end statistics by Inside Mortgage Finance.

\(^{20}\) Based on a 2013 year-end statistics by Inside Mortgage Finance.


\(^{22}\) U.S. in dollars per 2012, Community Reinvestment Act; government.

\(^{23}\) Q14, Thomson Reuters LPC.