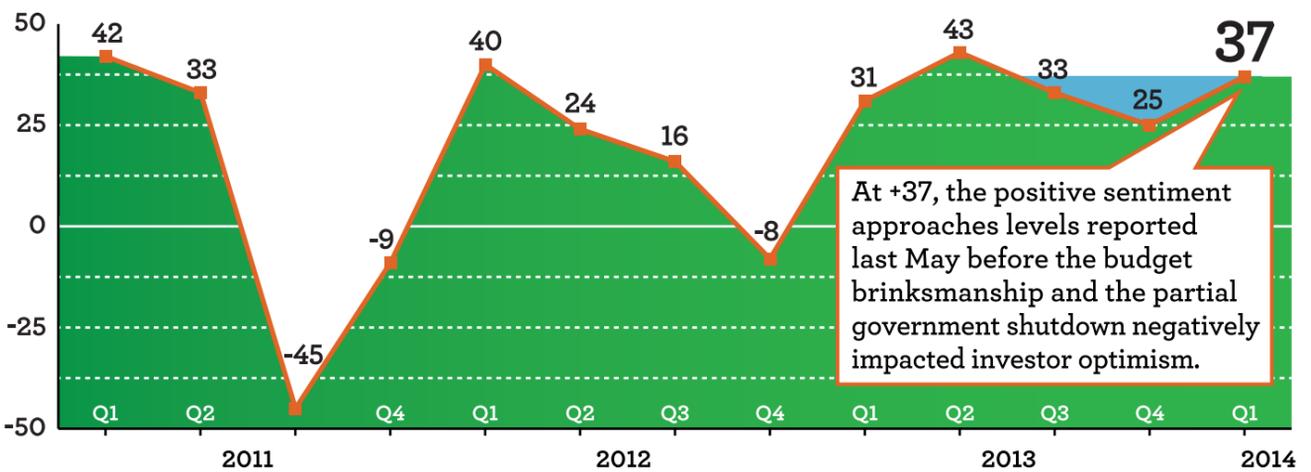


## Wells Fargo/Gallup: Investor Optimism Rises in First Quarter

### Index readings

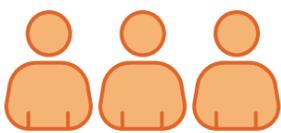
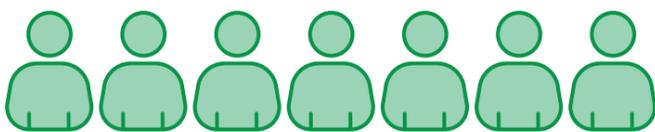
The Wells Fargo/Gallup Investor and Retirement Optimism Index **jumped 12 points** in the first quarter, rising to **+37 in February** from +25 in November 2013.



At +37, the positive sentiment approaches levels reported last May before the budget brinksmanship and the partial government shutdown negatively impacted investor optimism.

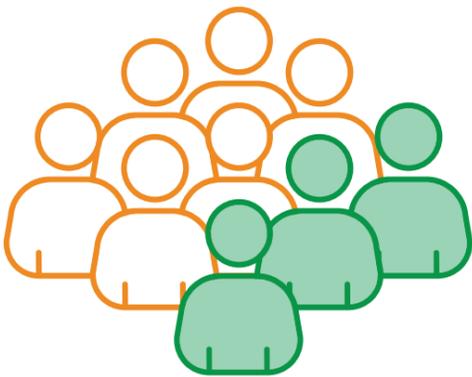
## A Year of Double-Digit Stock Market Gains Didn't Ease Investor Caution...

For their retirement account, **a majority of investors (64%)** say they'd opt for a low-growth investment with a guarantee on maintaining their principal...



...versus 33% who say they'd stomach the risk of losing their investment for potential high investment growth.

### ...or Their Outlooks on Retirement.



**Only 36% are more confident** about their future retirement years based on looking at higher account balances.

## Investors Prize Financial Knowledge – Majority Say they Have It.

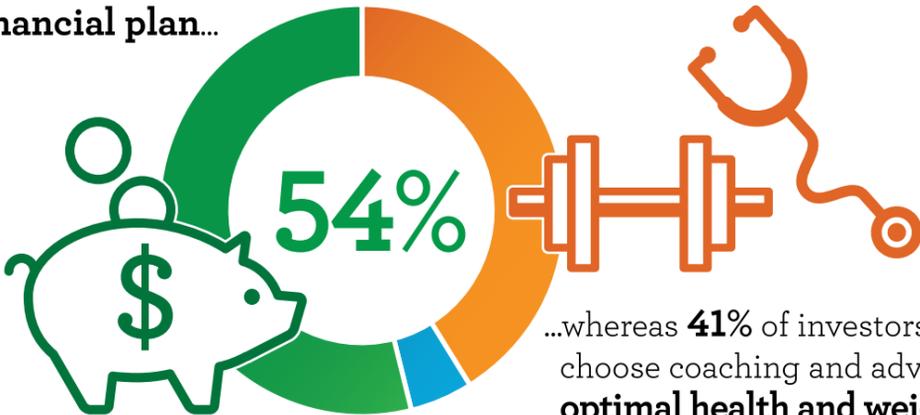
**65%** describe themselves as **“extremely” or “very knowledgeable”** about retirement planning.



## The Value of Expert Guidance for Financial and Physical Health.

If given the choice...

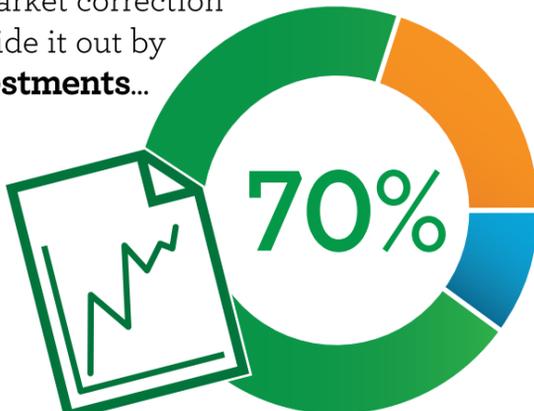
...**54%** of investors would choose coaching and advice for a **solid financial plan...**



...whereas **41%** of investors would choose coaching and advice for an **optimal health and weight plan.**

## Investors are in the Market for the Long Term.

**A majority of investors (70%)** say that if there is a stock market correction this year, they will ride it out by **holding their investments...**



...while **20%** say they will use the correction as a **buying opportunity** to invest more in the market...

...with **less than 10%** saying they would exit the market.

These findings are part of the Wells Fargo-Gallup Investor and Retirement Optimism Index, which was conducted Feb. 6-16, 2014, by telephone. The sampling for the Index included 1,011 investors randomly selected from across the country with a margin of sampling error is +/- three percentage points. American investors are defined as adults in households with an investment or retirement account valued at \$10,000 or more. About two in five American households have at least \$10,000 in savings and investments. The sample size is comprised of 72% non-retired and 28% retirees. Of total respondents, 52% had reported annual income of less than \$90,000 and 40% of \$90,000 or more.