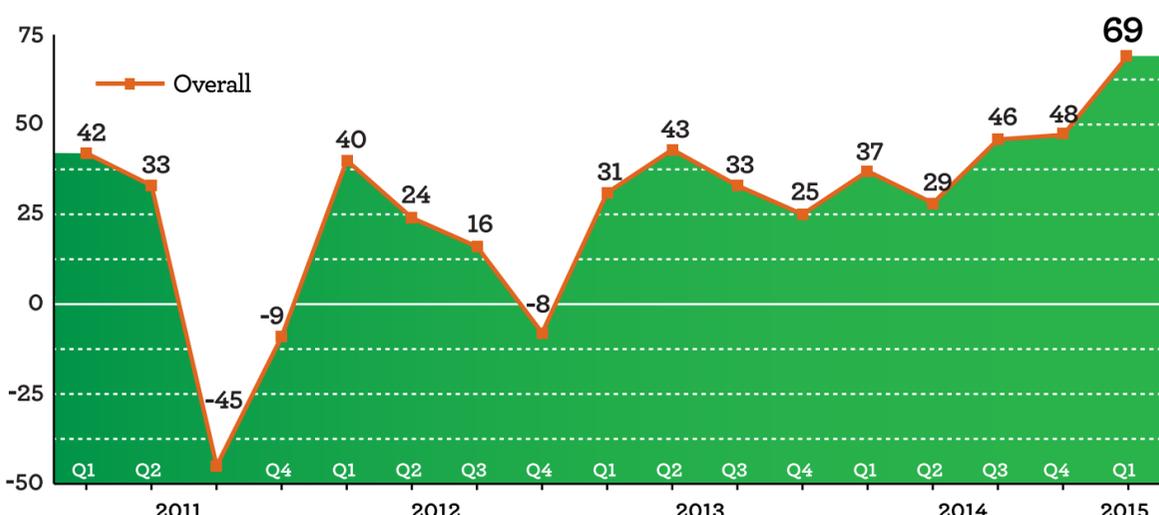


Wells Fargo/Gallup: Investor and Retirement Optimism Index Q1 2015

Index Readings

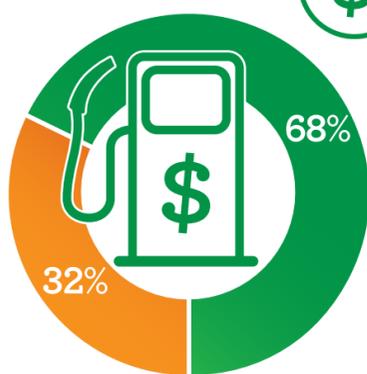
The overall Investor and Retirement Optimism Index is now **the highest it has been since 2007.**



Savings at the gas pump

Gas savings helping the household budget

\$ Investors estimate that they are saving an average of \$108 per month.



Most investors – 68% – say the savings is helping their household budget “a little” (41%) or “a lot” (27%), while only a third (32%) say it has not made much difference.

Gas savings improving the balance sheet

Seven in 10 investors are using the savings to improve their personal balance sheet:

37% say they are using it to pay down bills.

33% are adding the extra dollars to their savings.

Just 25% say they are using the money for additional purchases.



Making your savings work
Contributions of \$50 a month can grow into over \$125,000 in 40 years.¹

1. Based on 7% annual rate of return. This example is for illustration purposes only and is not intended to represent the return of any specific investment. Estimates are based on the assumptions noted, do not guarantee or imply a projection of actual results, and do not include the effect of taxes. Wells Fargo cannot guarantee results under any savings or investing program, including a regular investment program, and cannot guarantee that you will meet your retirement savings goal.

Managing a 401(k)

401(k) help wanted

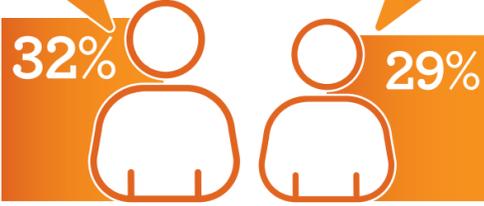


While 64% say they can manage their plan by themselves, **35% say they need advice from others.**

When asked which aspects of investing they most need advice on, most investors said:

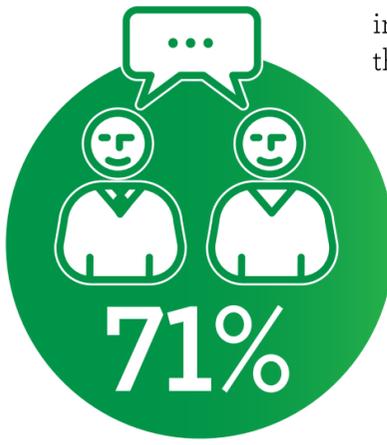
32% want help on which funds to invest in.

29% want to know whether to reallocate their investments according to changing conditions.



Most effective ways to reach 401(k) investors

When asked about the ways employers provide employees information about managing their 401(k), investors see these three as most effective:



One-on-one meetings with a financial professional



Attending a seminar or formal presentation



Posting information on the company internal website

How are employers doing?

A majority (74%) of 401(k) participants feel positive about the job their employer does providing them with the information they need to make informed decisions about their plan.



74%
Excellent/Good

25%
Fair/Poor

These findings are part of the Wells Fargo-Gallup Investor and Retirement Optimism Index, which was conducted Jan. 30-Feb.9, 2015, by telephone. The Index includes 1,011 investors randomly selected from across the country with a margin of sampling error of +/- 3 percentage points. For this study, the American investor is defined as an adult in a household with total savings and investments of \$10,000 or more. About two in five American households have at least \$10,000 in savings and investments. The sample size is composed of 73% non-retired and 27% retirees. Of total respondents, 60% had reported annual income of less than \$90,000 and 40% of \$90,000 or more. The median age of the non-retired investor is 47 and the retiree is 69.