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Introducing Model Portfolios

An Asset Allocation Solution for Your Retirement Investments

To help prepare for the retirement you've always dreamed of, one important thing you can do now is diversify your account across a range of asset classes and investment styles. However, choosing a mix of funds that match your investor style and monitoring your asset allocation over time can be a challenge. That's why Tulalip Tribes of Washington now offers Model Portfolios as a new feature in your plan.

What are Model Portfolios?

A Diversified Asset Allocation Portfolio. Many experts believe that asset allocation, rather than individual fund selection, is one of the most important factors in determining investment returns over time. With Model Portfolios, investment professionals create asset allocation portfolios utilizing the funds available in your retirement plan. You invest your account in the Model Portfolio that most closely matches your investor type—conservative, moderate, growth, or aggressive.

Automatic Portfolio Rebalancing. Not only do Model Portfolios offer an asset allocation solution for your retirement investments, your Model Portfolio will also be rebalanced back to its target asset allocation, as shown below, each quarter. This means you won't need to worry about adjusting your asset allocation as your investments go up and down in value—it's all done for you.

Convenient and Easy. Investing for retirement is a cinch with Model Portfolios. Just one decision—and you get a diversified investment mix that's rebalanced back to its target mix each quarter. It's that easy! And if your risk tolerance or timeframe to retirement changes, you can easily change to a different portfolio that more closely matches your new circumstances.

The following Model Portfolios are available in your Plan:

Asset Class	Fund	Conservative	Conservative Growth	Balanced Growth	Moderate	Growth	Aggressive Growth
Principal Preservation	Wells Fargo Stable Return*	21%	9%	5%	0%	0%	0%
Bond	Dodge & Cox Income	59%	49%	41%	31%	16%	0%
Opportunistic Bond	Loomis Bond Inst	0%	6%	7%	6%	6%	0%
Large Cap Value	Amer Beacon LCV	5%	7%	8%	9%	11%	15
S&P 500 Index	Vanguard 500 Index	5%	7%	8%	10%	11%	15%
Large Cap Growth	Amer Funds Growth Fd	5%	7%	7%	9%	11%	13%
Small Cap Value	Columbia SCV II Z	0%	3%	6%	9%	12%	15%
Small Cap Growth	Alger Sm Cap Gr Inst'l	0%	2%	4%	6%	9%	12%
Foreign Value	Dodge & Cox International	0%	2%	4%	7%	9%	12%
Foreign Growth	American Funds EuroPacific Growth	0%	3%	5%	8%	10%	13%
Real Estate	Virtus Real Estate Securities Inst'l	5%	5%	5%	5%	5%	5%

Who should choose Model Portfolios?

Model Portfolios may be appropriate for all types of investors—those who prefer to have investment professionals select their asset allocation, or those who simply don't have time to review their individual fund options. However, keep in mind that Model Portfolios must be a 100% investment election. This means that once you choose the Model Portfolio that matches your investment style, your current retirement plan balance and future contributions must be fully invested in this portfolio.

How do you determine which Model Portfolio is right for you?

To help you determine which portfolio is appropriate for you, a risk assessment is available at www.retirement.wellsfargo.com. Go to Retirement Planning > Getting Started > Risk Tolerance Quiz. Remember that the investment mix does not change over time. Your timeframe to retirement is an important consideration. What may be appropriate for you today may not be appropriate as you approach retirement. You will need to decide, as you move closer to retirement, when you should start investing in a different Model Portfolio.

For more information on Model Portfolios, or to obtain prospectuses for the underlying funds in the portfolios, visit www.retirement.wellsfargo.com or call the Benefits Helpline at 1-866-640-5138.

The Model Portfolios, designed by Pacific Portfolio Consulting, LLC, the investment consultants for the Tulalip Tribes of Washington Employees' Retirement Plan, utilize an array of mutual fund investment options. Wells Fargo Bank, N.A., as the directed trustee, does not select the investment fund options available in the plan. Wells Fargo Bank, N.A. is not affiliated with Pacific Portfolio Consulting, LLC. Each quarter, as directed by Pacific Portfolio Consulting, LLC, accounts invested in a model portfolio will be rebalanced to that portfolio's original asset allocations shown on the chart above if the portfolio has deviated beyond a specified range. Wells Fargo will not make any decisions or recommendations about the advisability of changing or retaining the investment options available in your plan and has no responsibility or authority to do so. Those decisions are the responsibility of the plan fiduciary, who is responsible for selecting the investment fund options in your plan. Variables such as anticipated retirement age, life expectancy, income requirements and resources, inflation and potential rates of return should be considered when you determine which portfolio will best suit your risk profile. When applying the models to your own situation, you should consider your other assets, income, and investments (e.g., home equity, IRA investments, savings accounts, and interests in other qualified and nonqualified plans) in addition to your interests in your 401(k) plan. These models identify specific investment alternatives available under your plan. Other investment alternatives having similar risk and return characteristics may be available under your plan. Please contact your plan administrator for these investment alternatives.

* The Fund is a Bank Collective Investment Fund subject to primary regulation of the Office of the Comptroller of the Currency. The Fund is not a mutual fund and is not subject to the same registration requirements and restrictions as mutual funds. **The Fund is NOT FDIC insured, NOT an obligation or a deposit of Wells Fargo Bank, is NOT guaranteed by the Bank and involves investment risk, including possible loss of principal.** For more complete information about the Stable Return Fund, obtain a current disclosure statement by visiting www.wellsfargo.com/advantagefunds by entering your keyword: collective or calling your plan administrator.

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