



Save.  
Plan.  
Enjoy.

## Start saving for retirement today

- Determine how much to save
- Choose your investment options
- Enroll at [wellsfargo.com](https://wellsfargo.com)

**ATI Holdings, LLC 401(k) Profit Sharing Plan**

# Take the steps toward a better future today.

The ATI Holdings, LLC 401(k) Profit Sharing Plan offers you an easy way to save for retirement. Consider these reasons to take action and start saving for your future.

- **Maintain your current lifestyle in retirement.** For each year of retirement, many experts suggest you'll need at least 80% of your annual preretirement income to maintain your standard of living. And thanks to medical advancements, many people are living longer, which could mean a longer retirement and a need to save a larger amount of money.
- **Reduce your current tax bill and possibly boost your refund.** Every pretax dollar you contribute to the plan reduces your current taxable income, which means you could lower your overall income taxes. You may also be eligible for the Saver's Credit, an income tax credit available to some people who contribute to an employer's retirement plan or IRA.<sup>1</sup>
- **Pick from a variety of investment options.** The plan offers a wide variety of investment options so you can personalize your investment portfolio to meet your specific preferences and goals.
- **Save easily with payroll deductions.** Make it easy to pay yourself first.

## Ready to enroll?

To enroll in your retirement plan now, please follow the directions below. If you would like additional information before enrolling, follow the three easy steps outlined on the following pages.

### Before enrolling, you will need to:

- Determine the amount you'd like to contribute
- Choose your investment options

After enrolling remember to select your retirement account beneficiary online.

## Get started saving today



**Go online:**  
**wellsfargo.com**

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Choose **Sign Up** at the top of the page to enroll. The first time you sign on, you'll need your Social Security number (SSN), date of birth, and email address. Check the box indicating that you do not have an account number and you will be guided through a short series of security questions. If you have other Wells Fargo accounts that you access online, sign on using your existing username and password, then select the name of your retirement plan to get started.

Don't automatically see your retirement plan account in your account summary? Once you've signed on, visit the **Account Services** tab, then under **Account Information**, select **Add Accounts**. Your retirement account should be available to add.



**Call us:**  
**1-800-728-3123**

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To enroll by phone you'll need your Social Security number (SSN) and personal identification number, which is initially the last four digits of your SSN. Representatives are available to assist you from 7:00 am to 11:00 pm Eastern Time, Monday through Friday.

**Simplify your savings:** Make tracking and managing your savings easier by consolidating multiple savings accounts into one retirement plan account. Call the Retirement Service Center at 1-800-728-3123 to request a rollover form.

<sup>1</sup>For more information about the Saver's Credit, please consult a tax professional or visit [www.irs.gov](http://www.irs.gov).

## Step 1: Determine how much to save

Determining how much to save for your future is a very important decision. It is also important to start saving today so your contributions have the potential to grow over a longer period of time. Below is some information about a few features of your plan to help you decide how much to contribute. For more information about your plan, see the *Plan features* section of this book.



### Quick fact

42% of all American workers say they have tried to calculate how much money they will need to save for a comfortable retirement. Have you?

Source: Employee Benefit Research Institute, 2012

- You may make pretax contributions of 1% to 80% of your salary.
- For every dollar you put in the plan, your employer will contribute 50%, up to 6% of your salary.
- Your employer, at its discretion, may or may not contribute profit sharing money to your account.
- If you are age 50 or over by the end of the calendar year, you may qualify to make additional “catch-up” contributions of up to \$6,000 in 2015.

## See how different contribution rates can impact your retirement savings

Using a \$25,000 annual salary, the table below shows what a big difference increasing your contribution amount can have on your account balance over time. The example assumes annual 2% pay increases and a 7% annual rate of return on your investments.

Also, take a look at how the cost of waiting one year can affect your retirement savings.

Percent of salary contributed	Balance after 15 years	Balance after 25 years	Balance after 35 years
3%	\$21,197	\$56,802	\$130,150
6%	\$42,395	\$113,605	\$260,301
9%	\$63,592	\$170,407	\$390,541
<b>Balance if wait 1 year</b> (based on a 6% salary contribution)	<b>\$38,527</b>	<b>\$105,996</b>	<b>\$245,334</b>

Examples are for illustration purposes only. 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.

## Step 2: Choose your investment options

It is important that you make investment choices in your retirement plan. If you enroll and don't make any investment selections, your savings will be automatically invested in the age appropriate ATI Target Retirement Portfolio, based on your current age and a retirement age of 65.

The following information can help you build an investment strategy for the investment options offered in your retirement plan. Even if you don't know much about investing, it is easy to get started.

Keep these key investment concepts in mind as you make your decisions:

- **Diversification:** Diversification simply means choosing a variety of investments that represent different asset classes, such as stable value investments, bonds and stock funds. Diversification can help lower risk by capturing the gains of strong performing investments, while offsetting the losses of weaker investments. By investing in different asset classes you seek to balance potential risk.
- **Risk and return:** Every investment option offers the potential for gains and the potential for loss. Stable value investments offer little chance that they will lose money, but their potential for gain is limited. On the other end of the spectrum, stock funds have the greatest potential for gain, but they can also decrease significantly in value. The objective is to find the right combination of investments to manage risk and maximize return.
- **Time frame:** The longer you have until retirement, the more aggressive you can be. Even if you are uncomfortable with risk but are many years from retirement, you should consider investing more aggressively.

Of course, these are just the basics. We have outlined your options for investing, and provided more information for making your investment decisions. Additional fund information is available at the back of this book.

### Option 1: Choose a simple solution

#### Target date funds

A target date fund is a practical, easy-to-understand choice for retirement investing. Each target date fund is diversified across a range of stocks, bonds, and cash equivalents, allocated according to the fund's target date. The target date represents the year you may be considering to begin withdrawing your money. As the target date approaches, the fund slowly becomes more conservative, with less invested in stocks and more in bonds, and cash equivalents. With a target date fund, you won't need to switch from growth-oriented funds to conservative funds over time; the fund automatically shifts its allocation for you. While a target date fund offers a convenient way to invest for retirement, it's important to remember that the principal value of the fund is not guaranteed at any time, including at the target date.

If you were born:	And you plan to retire at age 65, consider the:
After 1/1/1988	ATI Target Retirement 2055 Fund
1/1/1983 - 12/31/1987	ATI Target Retirement 2050 Fund
1/1/1978 - 12/31/1982	ATI Target Retirement 2045 Fund
1/1/1973 - 12/31/1977	ATI Target Retirement 2040 Fund
1/1/1968 - 12/31/1972	ATI Target Retirement 2035 Fund

If you were born:	And you plan to retire at age 65, consider the:
1/1/1963 - 12/31/1967	ATI Target Retirement 2030 Fund
1/1/1958 - 12/31/1962	ATI Target Retirement 2025 Fund
1/1/1953 - 12/31/1957	ATI Target Retirement 2020 Fund
01/01/1948 - 12/31/1952	ATI Target Retirement 2015 Fund
Before 12/31/1947	ATI Target Retirement Income Fund

**You're done!** If you chose one of the target date funds, move on to step 3 to enroll.

None of the services provided under target date/age-based investing are intended to constitute investment, financial, tax, or legal advice. The target date/age-based investment options have been selected by the plan sponsor (for example, your employer), plan committee or other plan fiduciary. Neither Wells Fargo Bank, N.A. nor its affiliates, employees, agents, or representatives have provided investment advice or recommendations with respect to the selection of any of the target date/age-based investment options offered in the plan.

## Option 2: Do it yourself

### Individual fund options

If you want to build your own portfolio, choose from the funds available in your plan. This requires you to understand your investment goals and to pick the individual fund options that will meet those needs.

If you like to manage your investments, and you have the time and the knowledge to do so, this option may be right for you. First, identify what type of investor you are: conservative, moderate, or aggressive. To help you determine your tolerance for risk and investment style, check out the Risk Tolerance Quiz at [wellsfargo.com/riskquiz](https://wellsfargo.com/riskquiz). After taking the quiz, you should also get to know the fund options available in your plan by reviewing the fund information located at the back of this book. Finally choose the percentage you want to invest in each fund. Your choices must add up to 100%.

% of investment	Asset class	Fund name
_____%	Stable Value/Money Market	Wells Fargo Stable Return Fund N35
_____%	Bonds	Loomis Sayles Invest Grade Bond (Y)
_____%	Bonds	PIMCO Total Return Adm
_____%	Bonds	BlackRock High Yield Bond
_____%	Stock	Vanguard Equity Income Admiral
_____%	Stock	Vanguard 500 Index Admiral
_____%	Stock	Wells Fargo Advantage Growth I
_____%	Stock	JP Morgan Mid Cap Value (Instl)
_____%	Stock	Goldman Sachs Growth Opportunities Inst
_____%	Stock	Goldman Sachs Small Cap Value Inst
_____%	Stock	Hartford Small Cap Growth R4
_____%	Stock	AllianzGI NFJ International Value P
_____%	Stock	Invesco International Growth R5
_____%	Stock	Columbia Acorn International A
_____%	Stock	Invesco Global Real Estate R5
_____%	Stock	Oppenheimer Developing Markets Y
<b>100%</b>		

**You're done!** If you created your own portfolio, move on to step 3 to enroll.

This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974 or regulations thereunder. Neither Wells Fargo nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact your personal investment, financial, tax, or legal advisor regarding your specific needs and situation.

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

## Step 3: Enroll

Enrolling in your retirement plan is as easy as 1, 2, 3! You've made your choices, now make sure you sign up for your retirement plan today.

Before enrolling, you will need to:

- Determine the amount you'd like to contribute
- Choose your investment options

After enrolling remember to select your retirement account beneficiary online.



**Go online:**  
**wellsfargo.com**

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Choose **Sign Up** at the top of the page to enroll online. The first time you sign on, you'll need your Social Security number (SSN), date of birth, and email address. Check the box indicating that you do not have an account number and you will be guided through a short series of security questions. If you have other Wells Fargo accounts that you access online, sign on using your existing username and password, then select the name of your retirement plan to get started.

Don't automatically see your retirement plan account in your account summary? Once you've signed on, visit the **Account Services** tab, then under **Account Information**, select **Add Accounts**. Your retirement account should be available to add.



**Call us:**  
**1-800-728-3123**

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To enroll by phone you'll need your Social Security number (SSN) and personal identification number, which is initially the last four digits of your SSN. Representatives are available to assist you from 7:00 am to 11:00 pm Eastern Time, Monday through Friday.

## Manage your account information online

Sign-up for online delivery. Access your account statements and fund prospectuses from your computer.

## Features of your plan

This plan features overview answers some of the most common questions about the ATI Holdings, LLC 401(k) Profit Sharing Plan. For more information about your plan, refer to the Summary Plan Description available from your employer.

### When can I enroll?

You must be 21 years or older. You can join the plan on the next plan entry date. You may enter the plan quarterly.

The following employees are not eligible to join this plan:

- Employees covered by a collective bargaining agreement
- Non-resident aliens

The following are also service requirements of the plan: 3 months of service (249 hours) for Deferrals; 1 year of service (1000 hours) for Match.

### How much can I contribute to the plan?

You may make pretax contributions of 1% to 80% of your salary.

You may contribute to your account with pretax and/or Roth 401(k) contributions. Together, both contribution types are subject to the annual dollar limit on deferrals.

If you are age 50 or over by the end of the calendar year, you may qualify to make additional “catch-up” contributions of up to \$6,000 in 2015.

Your contributions are limited to the IRS limit of \$18,000 in 2015, subject to certain limitations.

- Bonus compensation is excluded from 401(k) deferral and employer match.

### Does my employer make any contributions?

For every dollar you put in the Plan, your employer will contribute 50%, up to 6% of your salary. Your employer, at its discretion, may or may not contribute profit sharing money to your account. *All employer contributions will be made subject to the Plan’s eligibility requirements.*

### Can I roll over money into my plan?

Rollover contributions are allowed on becoming a participant.

You may roll over money into your account from the following sources:

- Other qualified plans

If you have retirement accounts at various places, consider consolidating them. Having your retirement accounts in one place can make it easier to track your investments and save you time and money. Call the Retirement Service Center at 1-800-SAVE123 (1-800-728-3123) to request a rollover form.

### Is my account automatically rebalanced?

Your plan provides you with options to help you maintain your account’s targeted asset allocation. Rebalancing your account on a regular basis is important to keep your investments in line with your chosen risk level and targeted asset allocation plan.

If you select investments only from the individual fund options in your plan, you have the option to add automatic rebalancing to your account. After you enroll in the plan, you can add automatic rebalancing by signing on to your account online or by calling 1-800-728-3123.

### When do I become vested in my account?

Vesting refers to your “ownership” of a benefit from your plan. You are always 100% vested in the money you contribute to the plan and the earnings on that money.

You will be vested in your employer’s matching and profit sharing contributions according to the following schedule:

Years of service	Vested amount
Less than 1 year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

One year equals 1,000 hours of service.

### Are loans permitted?

You may borrow up to \$50,000, or 50% of your vested balance, whichever is less. The minimum loan

amount is \$1000. You may have 1 loan outstanding at a time.

You will be charged a \$75 origination fee on your loan.

**When can I receive money from my account?**

- At retirement
- In-service distributions, after age 59 ½
- At termination of employment, regardless of age
- Death or disability
- Rollover distributions allowed at anytime

This brochure is intended to summarize some of the benefits and requirements of the plan. It is not intended to provide a full description of all of the plans, programs and policies, terms of eligibility or restrictions. All statements made in this brochure are subject to the terms of the official plan, program and policy documents. In the event of a conflict between the official documents and this brochure, the official plan documents are controlling. The Plan Sponsor reserves the right to amend, modify or terminate each of its employer-sponsored plans, programs and policies at any time, in whole or part, without notice for any reason.

# Fund Information

## Stable Value/Money Market

### Wells Fargo Stable Return Fund N35

Expense Ratios (as of 04/30/2015) Gross: 0.71% | Net: 0.71%

**Objective:** The Fund achieves its investment objective of principal preservation through ownership of a broadly diversified portfolio of high quality assets. Instruments with limited principal fluctuation, such as money market instruments and Guaranteed Investment Contracts (GICs) or their alternatives, are heavily emphasized. Reinvestment risk is minimized through the employment of a laddered maturity structure. The Fund enhances return through the application of disciplined fixed income management techniques combined with fundamental economic, credit and market analysis.

PF9966003



## Bonds

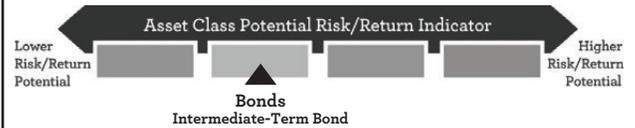
### Loomis Sayles Invest Grade Bond (Y)

LSIIX

Expense Ratios (as of 04/30/2015) Gross: 0.59% | Net: 0.59%

**Objective:** The investment seeks high total investment return through a combination of current income and capital appreciation. The fund invests at least 80% of its net assets (plus any borrowings made for investment purposes) in investment grade fixed-income securities. It may invest up to 10% of its assets in below investment grade fixed-income securities (also known as "junk bonds"). The fund has the flexibility to invest up to 10% of its assets in equity securities (such as common stocks, preferred stocks and investment companies), but will limit its investments in common stocks to 5% of its assets. It may invest in fixed-income securities of any maturity.

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#### Asset Allocation as of 03/31/2015:

55.8%	U.S. Bond	4.2%	Convertible
21.41%	Non U.S. Bond	3.08%	Other
11.02%	Cash	0.18%	Preferred
4.31%	U.S. Stock		

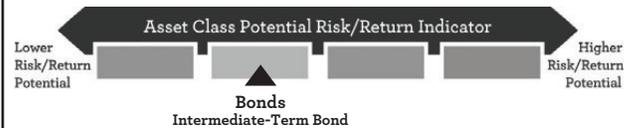
### PIMCO Total Return Adm

PTRAX

Expense Ratios (as of 04/30/2015) Gross: 0.71% | Net: 0.71%

**Objective:** The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

693390726



#### Asset Allocation as of 12/31/2014:

46.66%	Cash	6.69%	Other
27.86%	U.S. Bond	0.37%	Preferred
18.41%	Non U.S. Bond		

### BlackRock High Yield Bond

BRHYX

Expense Ratios (as of 04/30/2015) Gross: 0.55% | Net: 0.52%

**Objective:** The investment seeks to maximize total return, consistent with income generation and prudent investment management. The fund invests primarily in non-investment grade bonds with maturities of ten years or less. It normally invests at least 80% of its assets in high yield bonds. The fund may invest up to 30% of its assets in non-dollar denominated bonds of issuers located outside of the United States. Its investment in non-dollar denominated bonds may be on a currency hedged or unhedged basis. The fund may also invest in convertible and preferred securities.

091929687



#### Asset Allocation as of 04/30/2015:

66.74%	U.S. Bond	2.03%	Preferred
22.96%	Non U.S. Bond	0.84%	Non U.S. Stock
5.6%	Other	0.42%	Convertible
3.23%	U.S. Stock	-1.81%	Cash

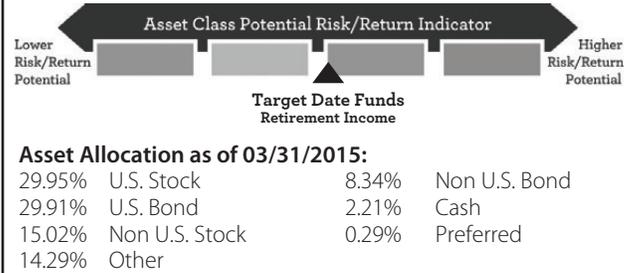
**Target Date Funds**

**ATI Target Retirement Income Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.54% | Net: 0.54%**

**Objective:** The ATI Target Retirement Income Fund's objective is to seek current income with some capital preservation.

997992128

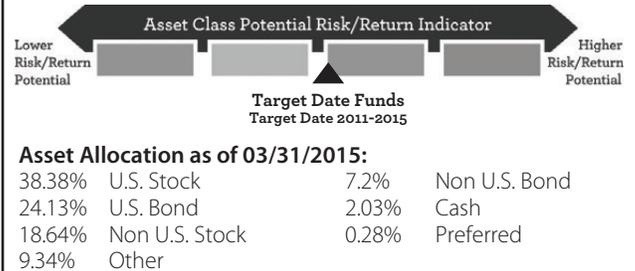


**ATI Target Retirement 2015 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.52% | Net: 0.52%**

**Objective:** The ATI Target Retirement 2015 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

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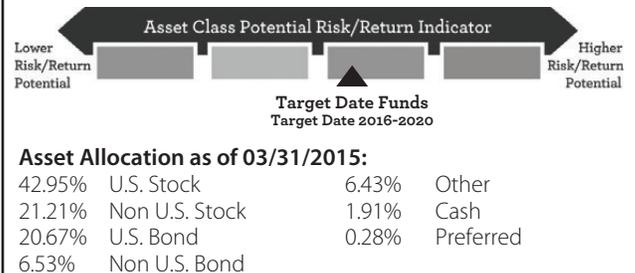


**ATI Target Retirement 2020 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.51% | Net: 0.51%**

**Objective:** The ATI Target Retirement 2020 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

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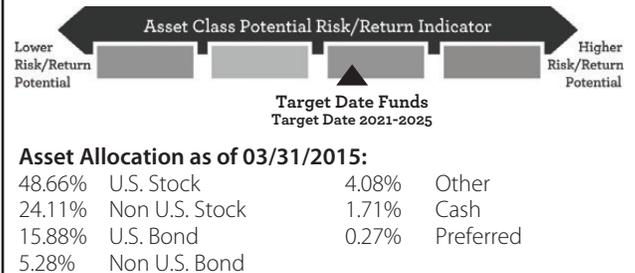


**ATI Target Retirement 2025 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.51% | Net: 0.51%**

**Objective:** The ATI Target Retirement 2025 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

997992151

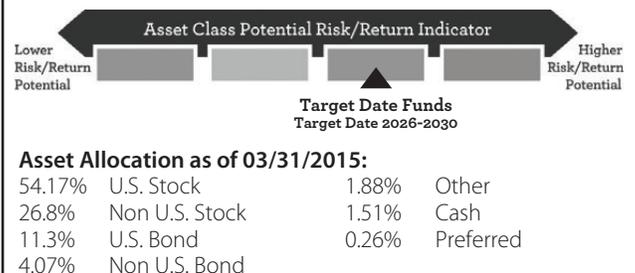


**ATI Target Retirement 2030 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.50% | Net: 0.50%**

**Objective:** The ATI Target Retirement 2030 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

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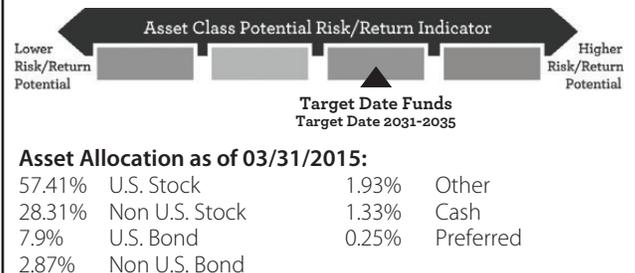


**ATI Target Retirement 2035 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.50% | Net: 0.50%**

**Objective:** The ATI Target Retirement 2035 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

997992177



**Target Date Funds (continued)**

**ATI Target Retirement 2040 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.50% | Net: 0.50%**

**Objective:** The ATI Target Retirement 2040 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

997992185



**Asset Allocation as of 03/31/2015:**

58.91%	U.S. Stock	1.97%	Other
29.17%	Non U.S. Stock	1.24%	Cash
6.2%	U.S. Bond	0.24%	Preferred
2.28%	Non U.S. Bond		

**ATI Target Retirement 2045 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.50% | Net: 0.50%**

**Objective:** The ATI Target Retirement 2045 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

997992193



**Asset Allocation as of 03/31/2015:**

60.55%	U.S. Stock	1.67%	Non U.S. Bond
29.93%	Non U.S. Stock	1.15%	Cash
4.48%	U.S. Bond	0.23%	Preferred
1.99%	Other		

**ATI Target Retirement 2050 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.50% | Net: 0.50%**

**Objective:** The ATI Target Retirement 2050 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

997992201



**Asset Allocation as of 03/31/2015:**

60.31%	U.S. Stock	1.68%	Non U.S. Bond
30.11%	Non U.S. Stock	1.16%	Cash
4.5%	U.S. Bond	0.23%	Preferred
2.01%	Other		

**ATI Target Retirement 2055 Fund**

**Expense Ratios (as of 04/30/2015) Gross: 0.50% | Net: 0.50%**

**Objective:** The ATI Target Retirement 2055 Fund's objective is to seek total return and capital appreciation through investing in a diversified portfolio, shifting over time toward an objective of current income with some capital preservation as the Fund approaches its "target date."

997992219



**Asset Allocation as of 03/31/2015:**

60.54%	U.S. Stock	1.67%	Non U.S. Bond
29.92%	Non U.S. Stock	1.15%	Cash
4.49%	U.S. Bond	0.23%	Preferred
2%	Other		

**Stock**

**Vanguard Equity Income Admiral**

**VEIRX**

**Expense Ratios (as of 04/30/2015) Gross: 0.20% | Net: 0.20%**

**Objective:** The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to other stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, the fund will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

921921300



**Asset Allocation as of 03/31/2015:**

88.08%	U.S. Stock	1.72%	Cash
9.77%	Non U.S. Stock	0.42%	Other

**Vanguard 500 Index Admiral**

VFIAX

**Expense Ratios (as of 04/30/2015) Gross: 0.05% | Net: 0.05%**

**Objective:** The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

922908710



**Asset Allocation as of 04/30/2015:**

98.33% U.S. Stock      0.43% Cash  
1.25% Non U.S. Stock

**Wells Fargo Advantage Growth I**

SGRNX

**Expense Ratios (as of 04/30/2015) Gross: 0.75% | Net: 0.75%**

**Objective:** The investment seeks long-term capital appreciation. The fund invests at least 80% of its total assets in equity securities and up to 25% of the fund's total assets in equity securities of foreign issuers through ADRs and similar investments. It invests principally in equity securities of companies that the advisor believes have prospects for robust and sustainable growth of revenues and earnings. The fund may invest in the equity securities of companies of any market capitalization.

949915714



**Asset Allocation as of 03/31/2015:**

97.9% U.S. Stock      0.11% Cash  
1.99% Non U.S. Stock

**JP Morgan Mid Cap Value (Instl)**

FLMVX

**Expense Ratios (as of 04/30/2015) Gross: 0.93% | Net: 0.76%**

**Objective:** The investment seeks growth from capital appreciation. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of mid cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Mid cap companies are companies with market capitalizations equal to those within the universe of the Russell Midcap Value Index and/or between \$1 billion and \$20 billion at the time of purchase.

339128100



**Asset Allocation as of 03/31/2015:**

95.22% U.S. Stock      4.78% Cash

**Goldman Sachs Growth Opportunities Inst**

GGOIX

**Expense Ratios (as of 04/30/2015) Gross: 1.00% | Net: 0.96%**

**Objective:** The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 90% of its total assets measured at the time of purchase ("total assets") in equity investments with a primary focus on mid-cap companies. Although it invests primarily in publicly traded U.S. securities, it may invest up to 25% of its Total Assets in foreign securities, including securities of issuers in countries with emerging markets or economies ("emerging countries") and securities quoted in foreign currencies.

38142Y401



**Asset Allocation as of 04/30/2015:**

97.43% U.S. Stock      0.88% Cash  
1.69% Non U.S. Stock

**Goldman Sachs Small Cap Value Inst**

GSSIX

**Expense Ratios (as of 04/30/2015) Gross: 1.00% | Net: 0.95%**

**Objective:** The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded U.S. securities, including real estate investment trusts, it may also invest in foreign securities.

38142V209



**Asset Allocation as of 03/31/2015:**

95.83%	U.S. Stock	1.67%	Non U.S. Stock
2.5%	Cash		

**Hartford Small Cap Growth R4**

HLSX

**Expense Ratios (as of 04/30/2015) Gross: 1.22% | Net: 1.22%**

**Objective:** The investment seeks long-term capital appreciation. The fund invests at least 80% of its assets in common stocks of small capitalization companies. It defines small capitalization companies as companies with market capitalizations within the collective range of the Russell 2000 and S&P SmallCap 600 Indices. The fund employs a multi-portfolio manager structure whereby portions of its cash flows are allocated among different portfolio management teams who employ distinct investment styles intended to complement one another. It may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities, and may trade securities actively.

416641868



**Asset Allocation as of 03/31/2015:**

95.07%	U.S. Stock	1.63%	Cash
2.93%	Non U.S. Stock	0.38%	Other

**AllianzGI NFJ International Value P**

AFVPX

**Expense Ratios (as of 04/30/2015) Gross: 1.04% | Net: 1.02%**

**Objective:** The investment seeks long-term growth of capital and income. The fund normally invests at least 65% of its net assets in common stocks and other equity securities (such as preferred stocks, convertible securities and warrants) of non-U.S. companies with market capitalizations greater than \$1 billion. It normally invests significantly in securities that the portfolio managers expect will generate income (for example, by paying dividends).

018922849



**Asset Allocation as of 03/31/2015:**

92.26%	Non U.S. Stock	1.83%	U.S. Stock
2.78%	Cash	1.24%	Other
1.9%	Preferred		

**Invesco International Growth R5**

AIEVX

**Expense Ratios (as of 04/30/2015) Gross: 0.99% | Net: 0.98%**

**Objective:** The investment seeks long-term growth of capital. The fund invests primarily in equity securities and depositary receipts of foreign issuers. It will provide exposure to investments that are economically tied to at least three different countries outside of the U.S. The fund may also invest up to 1.25 times the amount of the exposure to emerging markets countries in the MSCI All Country World ex-U.S. Growth Index. The fund invests primarily in the securities of large-capitalization issuers; however, the fund may invest a significant amount of its net assets in the securities of mid-capitalization issuers.

008882771



**Asset Allocation as of 03/31/2015:**

91.88%	Non U.S. Stock	8.12%	Cash
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**Columbia Acorn International A**

LAIAX

**Expense Ratios (as of 04/30/2015) Gross: 1.26% | Net: 1.26%**

**Objective:** The investment seeks long-term capital appreciation. Under normal circumstances, the fund invests at least 75% of its net assets in foreign companies in developed markets (for example, Japan, Canada and the United Kingdom) and in emerging markets (for example, China, India and Brazil). It normally invests a majority of its net assets in the common stock of small- and mid-sized companies with market capitalizations under \$5 billion at the time of initial investment.

197199847



**Asset Allocation as of 03/31/2015:**

95.99%	Non U.S. Stock	1.33%	Other
2.67%	U.S. Stock		

**Invesco Global Real Estate R5**

IGREX

**Expense Ratios (as of 04/30/2015) Gross: 0.89% | Net: 0.89%**

**Objective:** The investment seeks total return through growth of capital and current income. The fund normally invests at least 80% of net assets (plus any borrowings for investment purposes) in securities of real estate and real estate-related issuers, and in derivatives and other instruments that have economic characteristics similar to such securities. It invests primarily in real estate investment trusts (REITs) and equity securities (including common and preferred stock, and convertible securities) of domestic and foreign issuers. The fund will provide exposure to investments that are economically tied to at least three different countries, including the U.S.

00142C326



**Asset Allocation as of 03/31/2015:**

50.31%	Non U.S. Stock	1.47%	Cash
47.36%	U.S. Stock	0.86%	Other

**Oppenheimer Developing Markets Y**

ODVYX

**Expense Ratios (as of 04/30/2015) Gross: 1.08% | Net: 1.07%**

**Objective:** The investment seeks capital appreciation. The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country. The fund will invest in at least three developing markets.

683974505



**Asset Allocation as of 03/31/2015:**

92.67%	Non U.S. Stock	2.25%	Preferred
4.07%	Cash	1.01%	Other

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

The funds are assigned to an asset class, which may not match the asset class assigned by other data sources.

Asset Allocation is subject to change and may have changed since date specified. Morningstar calculates portfolio statistics on the short positions in each fund and displays long, short, and net statistics as appropriate. Short positions produce negative exposure to the security that is being shorted. This means that when the security rises in value, the short position will fall in value and vice versa. Individual short positions are displayed with negative percent weights in a complete holdings list, and the short asset allocation for a fund will also be negative. These enhanced statistics allow investors to evaluate the long and short sides of a portfolio separately and to estimate the fund's overall net exposure.

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Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. **This and other important information about the investment company can be found in the fund prospectus. To obtain a copy of the prospectus, please contact the fund company or call a retirement service representative. Please read the prospectus carefully before investing.**

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

## Investment performance and operating expenses

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods. This table also shows:

- Annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations, restrictions, or both

You can make changes to your investment options at [wellsfargo.com](http://wellsfargo.com), or you can call the Retirement Service Center at 1-800-728-3123 and speak to a representative Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Give careful consideration to the importance of a balanced and well-diversified portfolio, taking into account all your assets, income, and investments.

Asset Class Fund name Type of fund Benchmark	Performance (as of 04/30/2015)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
<b>Stable Value/Money Market</b>						
<b>Wells Fargo Stable Return Fund N35<sup>1</sup></b>	<b>0.31%</b>	<b>1.14%</b>	<b>1.65%</b>	<b>2.80%</b>	<b>0.71%/</b>	<b>0.71%/</b>
<b>Stable Value</b>					<b>\$7.10</b>	<b>\$7.10</b>
<i>Citi Treasury Bill 3 Mon USD</i>	<i>0.01%</i>	<i>0.03%</i>	<i>0.07%</i>	<i>1.39%</i>		
<b>Bonds</b>						
<b>Loomis Sayles Invest Grade Bond (Y)</b>	<b>0.32%</b>	<b>0.80%</b>	<b>5.81%</b>	<b>6.85%</b>	<b>0.59%/</b>	<b>0.59%/</b>
<b>Intermediate-Term Bond</b>					<b>\$5.90</b>	<b>\$5.90</b>
<i>Barclays US Agg Bond TR USD</i>	<i>-0.84%</i>	<i>4.46%</i>	<i>4.12%</i>	<i>4.75%</i>		
<b>PIMCO Total Return Adm</b>	<b>-1.05%</b>	<b>3.99%</b>	<b>4.38%</b>	<b>5.77%</b>	<b>0.71%/</b>	<b>0.71%/</b>
<b>Intermediate-Term Bond</b>					<b>\$7.10</b>	<b>\$7.10</b>
<i>Barclays US Agg Bond TR USD</i>	<i>-0.84%</i>	<i>4.46%</i>	<i>4.12%</i>	<i>4.75%</i>		
<b>BlackRock High Yield Bond</b>	<b>3.18%</b>	<b>3.24%</b>	<b>8.83%</b>	<b>8.60%</b>	<b>0.55%/</b>	<b>0.52%/</b>
<b>High Yield Bond</b>					<b>\$5.50</b>	<b>\$5.20</b>
<i>BofAML US HY Master II TR USD</i>	<i>3.06%</i>	<i>2.57%</i>	<i>8.18%</i>	<i>8.28%</i>		
<b>Target Date Funds</b>						
<b>ATI Target Retirement Income Fund</b>	<b>2.62%</b>	<b>N/A</b>	<b>N/A</b>	<b>*4.05%</b>	<b>0.54%/</b>	<b>0.54%/</b>
<b>Retirement Income</b>					<b>\$5.40</b>	<b>\$5.40</b>
<i>Morningstar Lifetime Moderate Income</i>	<i>1.74%</i>	<i>N/A</i>	<i>N/A</i>	<i>*2.61%</i>		
<b>ATI Target Retirement 2015 Fund</b>	<b>3.40%</b>	<b>N/A</b>	<b>N/A</b>	<b>*4.59%</b>	<b>0.52%/</b>	<b>0.52%/</b>
<b>Target Date 2011-2015</b>					<b>\$5.20</b>	<b>\$5.20</b>
<i>Morningstar Lifetime Moderate 2015</i>	<i>2.32%</i>	<i>N/A</i>	<i>N/A</i>	<i>*3.58%</i>		

Asset Class Fund name Type of fund Benchmark	Performance (as of 04/30/2015)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
<b>Target Date Funds (continued)</b>						
<b>ATI Target Retirement 2020 Fund</b> <b>Target Date 2016-2020</b> <i>Morningstar Lifetime Moderate 2020</i>	<b>3.89%</b> 2.80%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*4.90%</b> *3.99%	<b>0.51%/</b> <b>\$5.10</b>	<b>0.51%/</b> <b>\$5.10</b>
<b>ATI Target Retirement 2025 Fund</b> <b>Target Date 2021-2025</b> <i>Morningstar Lifetime Moderate 2025</i>	<b>4.48%</b> 3.55%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.26%</b> *4.49%	<b>0.51%/</b> <b>\$5.10</b>	<b>0.51%/</b> <b>\$5.10</b>
<b>ATI Target Retirement 2030 Fund</b> <b>Target Date 2026-2030</b> <i>Morningstar Lifetime Moderate 2030</i>	<b>5.05%</b> 4.43%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.60%</b> *4.99%	<b>0.50%/</b> <b>\$5.00</b>	<b>0.50%/</b> <b>\$5.00</b>
<b>ATI Target Retirement 2035 Fund</b> <b>Target Date 2031-2035</b> <i>Morningstar Lifetime Moderate 2035</i>	<b>5.38%</b> 5.21%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.76%</b> *5.36%	<b>0.50%/</b> <b>\$5.00</b>	<b>0.50%/</b> <b>\$5.00</b>
<b>ATI Target Retirement 2040 Fund</b> <b>Target Date 2036-2040</b> <i>Morningstar Lifetime Moderate 2040</i>	<b>5.54%</b> 5.69%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.83%</b> *5.55%	<b>0.50%/</b> <b>\$5.00</b>	<b>0.50%/</b> <b>\$5.00</b>
<b>ATI Target Retirement 2045 Fund</b> <b>Target Date 2041-2045</b> <i>Morningstar Lifetime Moderate 2045</i>	<b>5.71%</b> 5.88%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.90%</b> *5.59%	<b>0.50%/</b> <b>\$5.00</b>	<b>0.50%/</b> <b>\$5.00</b>
<b>ATI Target Retirement 2050 Fund</b> <b>Target Date 2046-2050</b> <i>Morningstar Lifetime Moderate 2050</i>	<b>5.69%</b> 5.96%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.88%</b> *5.57%	<b>0.50%/</b> <b>\$5.00</b>	<b>0.50%/</b> <b>\$5.00</b>
<b>ATI Target Retirement 2055 Fund</b> <b>Target Date 2051+</b> <i>Morningstar Lifetime Moderate 2055</i>	<b>5.71%</b> 6.03%	<b>N/A</b> N/A	<b>N/A</b> N/A	<b>*5.90%</b> *5.54%	<b>0.50%/</b> <b>\$5.00</b>	<b>0.50%/</b> <b>\$5.00</b>
<b>Stock</b>						
<b>Vanguard Equity Income Admiral</b> <b>Large Value</b> <i>Russell 1000 Value TR USD</i>	<b>4.95%</b> 4.38%	<b>8.97%</b> 9.31%	<b>14.90%</b> 13.39%	<b>8.90%</b> 7.51%	<b>0.20%/</b> <b>\$2.00</b>	<b>0.20%/</b> <b>\$2.00</b>
<b>Vanguard 500 Index Admiral</b> <b>Large Blend</b> <i>S&amp;P 500 TR USD</i>	<b>5.06%</b> 5.07%	<b>12.94%</b> 12.98%	<b>14.29%</b> 14.33%	<b>8.31%</b> 8.32%	<b>0.05%/</b> <b>\$0.50</b>	<b>0.05%/</b> <b>\$0.50</b>

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Asset Class Fund name Type of fund Benchmark	Performance (as of 04/30/2015)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

**Stock (continued)**

<b>Wells Fargo Advantage Growth I</b> <b>Large Growth</b>	<b>5.19%</b>	<b>15.90%</b>	<b>16.41%</b>	<b>13.29%</b>	<b>0.75%/</b> <b>\$7.50</b>	<b>0.75%/</b> <b>\$7.50</b>
<i>Russell 1000 Growth TR USD</i>	5.98%	16.67%	15.49%	9.62%		
<i>Russell 1000 Growth TR USD</i>	5.98%	16.67%	15.49%	9.62%		

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

<b>JP Morgan Mid Cap Value (Instl)</b> <b>Mid-Cap Value</b>	<b>3.93%</b>	<b>13.82%</b>	<b>15.80%</b>	<b>10.32%</b>	<b>0.93%/</b> <b>\$9.30</b>	<b>0.76%/</b> <b>\$7.60</b>
<i>Russell Mid Cap Value TR USD</i>	2.72%	9.97%	14.57%	9.77%		

1 round-trip transfer(s) within a 60-day period.

<b>Goldman Sachs Growth Opportunities Inst</b> <b>Mid-Cap Growth</b>	<b>5.87%</b>	<b>15.59%</b>	<b>14.12%</b>	<b>11.09%</b>	<b>1.00%/</b> <b>\$10.00</b>	<b>0.96%/</b> <b>\$9.60</b>
<i>Russell Mid Cap Growth TR USD</i>	6.43%	16.46%	15.59%	10.55%		

<b>Goldman Sachs Small Cap Value Inst</b> <b>Small Blend</b>	<b>5.99%</b>	<b>9.04%</b>	<b>14.10%</b>	<b>10.47%</b>	<b>1.00%/</b> <b>\$10.00</b>	<b>0.95%/</b> <b>\$9.50</b>
<i>Russell 2000 Value TR USD</i>	4.14%	4.89%	10.55%	7.87%		

<b>Hartford Small Cap Growth R4</b> <b>Small Growth</b>	<b>4.89%</b>	<b>13.89%</b>	<b>17.16%</b>	<b>*8.67%</b>	<b>1.22%/</b> <b>\$12.20</b>	<b>1.22%/</b> <b>\$12.20</b>
<i>Russell 2000 Growth TR USD</i>	5.91%	14.65%	14.94%	*8.65%		

<b>AllianzGI NFJ International Value P</b> <b>Foreign Large Value</b>	<b>7.94%</b>	<b>-0.88%</b>	<b>5.80%</b>	<b>*2.09%</b>	<b>1.04%/</b> <b>\$10.40</b>	<b>1.02%/</b> <b>\$10.20</b>
<i>MSCI ACWI Ex USA NR USD</i>	8.88%	2.63%	6.04%	*2.66%		

<b>Invesco International Growth R5</b> <b>Foreign Large Growth</b>	<b>7.87%</b>	<b>5.24%</b>	<b>9.16%</b>	<b>8.46%</b>	<b>0.99%/</b> <b>\$9.90</b>	<b>0.98%/</b> <b>\$9.80</b>
<i>MSCI ACWI Ex USA NR USD</i>	8.88%	2.63%	6.04%	6.26%		

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

<b>Columbia Acorn International A</b> <b>Foreign Small/Mid Growth</b>	<b>7.01%</b>	<b>1.92%</b>	<b>8.59%</b>	<b>9.41%</b>	<b>1.26%/</b> <b>\$12.60</b>	<b>1.26%/</b> <b>\$12.60</b>
<i>MSCI ACWI Ex USA NR USD</i>	8.88%	2.63%	6.04%	6.26%		

1 round-trip transfer(s) within a 15-day period.

Asset Class Fund name Type of fund Benchmark	Performance (as of 04/30/2015)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
<b>Stock (continued)</b>						
<b>Invesco Global Real Estate R5</b> Global Real Estate S&P Global REIT TR USD	-0.32%	11.57%	10.51%	7.14%	0.89%/	0.89%/
	-4.39%	11.38%	12.46%	7.25%	\$8.90	\$8.90
<b>Oppenheimer Developing Markets Y</b> Diversified Emerging Mkts MSCI EM NR USD	4.22%	-0.15%	5.38%	*10.28%	1.08%/	1.07%/
	9.45%	7.80%	3.02%	*7.92%	\$10.80	\$10.70

Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).

The investment information listed in this guide is what was available at the time of publication. Additional investments, and more recent performance and fee information, may be available online after signing onto your account.

<sup>1</sup> A collective investment fund is a pooled investment vehicle that is exempt from SEC registration as an investment company under Section 3(c)(11) of the Investment Company Act of 1940 and maintained by a bank or trust company for the collective investment of qualified retirement plans. CIFs are authorized by the Office of the Comptroller of the Currency (OCC) and are also known as "A2" funds, referring to the section in OCC rules that defines them. **The Fund is not a mutual fund and not subject to the same registration requirements and restrictions as mutual funds.**

\*Returns are since inception for funds that are less than ten years old.

\*\*Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit [wellsfargo.com](http://wellsfargo.com) for more information about the investments in your plan, including the most up-to-date investment performance and annual expense information. For a free paper copy of this information, or for further information contact the Retirement Service Center at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available on the website to help you better understand your investment options.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Benchmarks are not investments and are shown for performance comparison purposes only. The benchmark shown represents an appropriate broad-based securities market index. In cases where two benchmarks are provided, the first is the broad-based benchmark and the second is an alternative benchmark for further comparison information.

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Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

## Additional Fee Information

The table below summarizes additional fees that may be charged to your account. Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee paid by	Fee	Fee amount	Allocation method/frequency
Participant <sup>1</sup>	59 1/2 DIST.	\$40.00	Each
Participant <sup>1</sup>	Florida Stamp Tax	0.35%	Each
Participant <sup>1</sup>	LUMP SUM	\$40.00	Each
Participant <sup>1</sup>	MIN REQ'D DIST	\$40.00	Each
Participant <sup>1</sup>	New Loan Fee	\$75.00	Each
Participant <sup>1</sup>	QDRO MT	\$40.00	Each
Participant <sup>1</sup>	ROLLOVER	\$40.00	Each

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, and recordkeeping services. These fees vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as a fee for a new service, may apply. Fees that are charged to the plan, or to your account directly, will be shown on your quarterly statement. *Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.*

The fees listed above are what were available at the time of publication. More recent fee information may be available online after signing onto your account.

**Pro Rata:** This term refers to the practice of charging a proportion of a fee for a fraction of a unit that the fee applies to. A fee charged for a period of time can be prorated for the actual number of days that the fee applied to in the fee period. A fee charged for a unit (such as a block of shares) can be prorated for the actual number of shares involved. In practice, formulas are sometimes used to approximate or round off the quantities applied to prorated fees. These actual formulas are typically spelled out in the plan documents or prospectus. In the context of an employer-sponsored retirement plan, this term usually refers to the practice of charging fees proportionately across retirement plan participant accounts. In practice, a fee is assessed against a plan participant's account in proportion to the size of his account relative to the size of all other participants' accounts in the retirement plan.

<sup>1</sup> Fees paid by participants also include any asset or redemption fees noted in the investment performance and operating expenses chart.



## An asset allocation solution for your retirement investments

### ATI Target Retirement Portfolios

To help prepare for retirement, 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 ATI now offers target retirement portfolios as a new feature in your plan.

#### What are ATI Target Retirement 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 target retirement portfolios, investment professionals create asset allocation portfolios using the funds available in your retirement plan.
- **Automatically adjusts your investment mix as you get closer to retirement.** Each target retirement portfolio includes a target date in the title, representing the year you may be considering to begin withdrawing your money. You choose the portfolio with the date that most closely matches your estimated retirement date. As the target date approaches, the portfolio slowly become more conservative, with less invested in stocks and more in bonds and stable value investments.
- **Automatic portfolio rebalancing.** Your portfolio will be rebalanced each quarter. This means you won't need to adjust your asset allocation as your investments change in value — it's all done for you.
- **Convenient and Easy.** If your time frame to retirement changes, you can easily change to a different portfolio that more closely matches your new circumstances.

#### The following ATI Target Retirement Portfolios are available in your plan.

Your plan offers 10 target retirement portfolios. You choose the one closest to your estimated retirement date.

Asset Class	Fund	Income	2015	2020	2025	2030	2035	2040	2045	2050	2055
Foreign Stock	Allianz NFJ International Value P	3%	4%	4%	4%	5%	5%	5%	5%	5%	5%
Large Value Stock	BlackRock Equity Dividend Instl	4%	5%	6%	6%	6%	6%	6%	6%	6%	6%
Foreign Stock	Columbia Acorn International A	3%	4%	4%	4%	4%	4%	4%	4%	5%	5%
Small Growth Stock	Columbia Small Cap Growth	4%	6%	6%	7%	7%	8%	8%	8%	8%	8%
Mid-Cap Growth Stock	Goldman Sachs Growth Opportunities AAA	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%
Small Value Stock	Goldman Sachs Small Cap Value	4%	6%	7%	7%	8%	8%	8%	8%	8%	8%
Bond	Harbor High-Yield Bond Inv	2%	3%	4%	4%	4%	4%	3%	3%	2%	2%
Specialty – Global Real Estate	Invesco Global Real Estate Y	6%	4%	5%	6%	6%	7%	9%	9%	10%	10%
Foreign Stock	Invesco International Growth Y	3%	2%	4%	4%	5%	5%	5%	5%	5%	5%
Bond	Loomis Sayles Investment Grade Bond A	10%	7%	6%	5%	4%	2%	1%	1%	1%	1%
Diversified Emerging Markets	Oppenheimer Developing Markets A	5%	8%	8%	9%	9%	10%	10%	10%	10%	10%
Mid-Cap Value Stock	Perkins Mid-Cap Value T	2%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Specialty - Commodity	PIMCO Commodity Real Ret. Strat Admin	4%	5%	6%	7%	9%	9%	10%	10%	10%	10%
Emerging Mkts Bond	PIMCO Emerging Markets Bond Admin	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%

Emerging Markets Bond	PIMCO Emerging Markets Currency Adm	1%	2%	2%	4%	3%	3%	2%	2%	1%	1%
Bond	PIMCO Real Return Admin	10%	8%	5%	2%	1%	0%	0%	0%	0%	0%
Bond	PIMCO Total Return Admin	12%	8%	6%	4%	0%	0%	0%	0%	0%	0%
Foreign Stock	Thornburg International Value R5	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Large Blend Stock	Vanguard 500 Index Signal	10%	10%	9%	9%	9%	9%	9%	9%	9%	9%
Emerging Mkts Stock	Wasatch Emerging Markets Small Cap	1%	2%	3%	4%	5%	5%	5%	5%	5%	5%
Large Growth Stock	Wells Fargo Advantage Growth I	4%	5%	7%	7%	7%	7%	7%	7%	7%	7%
Stable Value	Wells Fargo Stable Return Fund N4	10%	5%	2%	1%	0%	0%	0%	0%	0%	0%

### Who might choose ATI Target Retirement Portfolios

Target retirement portfolios may be appropriate for many investor types — including those who prefer to have investment professionals select their asset allocation and those who simply don't have time to review their individual fund options.

### NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

These pre-mix portfolios are designed by Capital Strategies Investment Group for the ATI Holdings, LLC 401(k) Profit Sharing Plan. The portfolios use an array of mutual fund investment options available in the Plan. 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 Capital Strategies Investment Group. Each quarter, as directed by ATI Holdings, LLC, accounts invested in a model portfolio will be rebalanced to that portfolio's original asset allocations shown on the chart in this material 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.

\*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 Wells Fargo Stable Return Fund, obtain a current disclosure statement by visiting [wellsfargo.com/advantagefunds](http://wellsfargo.com/advantagefunds) by entering the keyword collective or calling the Retirement Service Center at 1-866-640-5138.

This information and any information provided by employees and representatives of Wells Fargo Bank N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974 or regulations thereunder. Neither Wells Fargo nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact your personal investment, financial, tax or legal advisor regarding your specific needs and situation. Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A.

### Investments in Retirement Plans

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# Wells Fargo Institutional Retirement and Trust Incoming Rollover Contribution



The rollover contribution form is to be used by participants who are requesting to roll money into their existing qualified retirement plan from another eligible plan. Possible qualified plans eligible for rollover include 401(k), profit sharing, money purchase and employee stock ownership plans. Additional eligible plans could include 403(b), 457 governmental plans and traditional IRAs. Acceptable rollover funds are based on your plan rules. You cannot rollover hardship distributions, required minimum distributions, periodic installments payable over 10 years or more or any money types not allowed by the receiving plan. You cannot use this form to rollover company stock or loans from your former employer's plan. **To ensure accurate and timely completion of your rollover contribution, please carefully read and follow all of the instructions below:**

- 1) Obtain a rollover check from your eligible plan.

The check should be made payable to:  
Wells Fargo Bank, N.A.

Trustee for: ATI Holdings, LLC 401(k) Profit Sharing Plan  
(Qualified Plan Name)

For benefit of: \_\_\_\_\_  
(Participant Name)

- 2) Complete all sections of the attached rollover contribution form.

- 3) If the distribution from your prior plan was paid directly to you (i.e. the distribution check was made payable to you with taxes withheld and not to a rollover institution for your benefit), include a copy of the distribution statement that accompanied your check or include similar documentation from a financial institution showing the date, tax withholding and amount of the distribution. Your rollover must be invested within 60 days from when you received the check. Please submit a certified check, cashier's check or money order made payable to Wells Fargo for the amount you want to roll over, which may include amounts that were withheld for taxes. No personal checks are accepted. NOTE: If after-tax contributions were part of the distribution paid to you, these after tax contributions are not allowed for an indirect rollover.

- 4) **Include any required documentation, if specified in the attached rollover contribution form and mail the form, check, and required documentation to:**

**Wells Fargo Institutional Retirement and Trust  
DSR-D1118-026  
1525 West WT Harris Blvd  
Charlotte, NC 28262-8522**

- 5) If wiring the rollover proceeds, please send the form and required documentation before the wire to ensure timely completion of your rollover contribution and wire funds to:

ABA Routing Transit Number: **Wells Fargo Bank, N.A.**  
**121000248**

Beneficiary Account Number: **000840245** (Must be 10 digits in length)

Beneficiary Account Name: **Trust Wire Clearing** (NOTE: Must be on line 2)

OBI:

Plan Code: WF000ATH

Plan Name: ATI Holdings, LLC 401(k) Profit Sharing Plan

**Participant Name and last 4 digits of SSN**

**AU = 0046327**

(Note: Please enter exactly as shown. The AU # is critical in expediting the wire.)

Address, if needed for wiring funds (DO NOT send checks to the address below):

Wells Fargo Bank, N.A.  
6<sup>th</sup> & Marquette  
Minneapolis, MN 55479

**\*The above address is for use only when wiring funds.**

**Checks sent to this address WILL result in a delay in processing.**

Your rollover contribution will be invested based on your current investment election. If an election has not been established, your rollover will be invested according to your plan's default investment. You may change the way your rollover is invested at anytime by contacting the Retirement Service Center.

**If you have any questions regarding the rollover form or instructions, please call the Retirement Service Center at 1-800-SAVE-123 (7283) Monday – Friday from 7am – 11pm Eastern Time. One of our representatives will be happy to assist you.**

# Incoming Rollover Contribution

## Wells Fargo Institutional Retirement and Trust

### Section I – General Information

Receiving Plan Name: ATI Holdings, LLC 401(k) Profit Sharing Plan

Participant Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Participant Address: \_\_\_\_\_ Birth Date: \_\_\_\_\_

\_\_\_\_\_ Hire Date: \_\_\_\_\_

\_\_\_\_\_ Phone Number: \_\_\_\_\_

### Section II – Rollover Contribution

- \*I wish to roll over the following proceeds: \$ \_\_\_\_\_
- \*Please specify the funds as pre-tax, after-tax or Roth (check your plan rules for acceptable fund types):
  - Pre-tax funds: \$ \_\_\_\_\_
  - After-tax funds: \$ \_\_\_\_\_ (basis) \$ \_\_\_\_\_ (earnings)  
(Post 1986)
  - After-tax funds: \$ \_\_\_\_\_ (basis) \$ \_\_\_\_\_ (earnings)  
(Pre 1987)
  - Roth funds: \$ \_\_\_\_\_ (basis) \$ \_\_\_\_\_ (earnings)
- Please provide the date of your initial Roth contribution: \_\_\_\_\_

Note: If your Roth distribution was paid to you directly, only Roth earnings can be rolled over. Basis may not be rolled into another qualified plan and your Roth contribution date starts over.

Name of previous employer's qualified plan: \_\_\_\_\_

Date you received the distribution: \_\_\_\_\_

*(You may not rollover money that has been held outside a tax-sheltered investment for more than 60 days.)*

### Section III – Required Information *(If the distribution from your prior plan was paid directly to you.)*

To ensure timely processing of your rollover contribution, please attach a copy of the distribution statement that accompanied your check or include similar documentation from a financial institution showing the date, tax withholding and amount of the distribution.

### Section IV – Participant Authorization

**I certify that (1) I have read and understand the form, (2) the information on this form is true and correct, (3) this rollover is permitted, and (4) the amount is comprised only of money from another eligible plan (accepted rollover types are based on plan rules) and has not been held outside a tax shelter investment for longer than 60 days. In addition, if the distribution check from my prior plan was made payable directly to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution.**

\_\_\_\_\_  
\*Participant Signature (required)

\_\_\_\_\_  
Date

To ensure accurate and timely completion of this rollover contribution, please **carefully read and follow the instructions detailed on the accompanying cover letter.** If you have any questions, please contact the Retirement Service Center at 1-800-SAVE-123 (7283) Monday – Friday from 7am – 11pm Eastern Time.

**\*Required Fields: If these fields are left blank there will be a delay in processing your rollover.**

**ATTACH ROLLOVER CHECK HERE**

If wiring funds please check this box

## Online tools designed to help you reach your retirement goals

For more information about the importance of saving and planning for retirement, check out the variety of tools available online, including interactive calculators and charts, and audiocasts. Below are a few examples of the many tools available. To check them out visit [wellsfargo.com/planningtools](https://wellsfargo.com/planningtools).

### **Cost of Waiting Calculator**

No matter when you start saving for retirement, one rule always applies — the earlier the better. Use this calculator to find out why you should start now and how much more you need to save if you wait.

### **401(k) Contribution Calculator**

Saving in your employer's retirement plan doesn't have to take a big bite out of your take-home pay — and it can reduce your tax bill at the same time. Use this calculator to see how saving for retirement may not affect your paycheck as much as you thought.

### **Find the Money to Invest Calculator**

We all want to save more, but sometimes it seems difficult to get started. Use this calculator to see how little changes to your lifestyle can free up money to add to your retirement savings. While these amounts may seem small at first, over time they can accumulate and make a big difference.

## Need help determining your investor style?

Check out the interactive Risk Tolerance Quiz at [wellsfargo.com/riskquiz](https://wellsfargo.com/riskquiz). Simply answer a few easy questions to determine an asset allocation strategy that may be right for you.



**Wells Fargo Institutional Retirement and Trust**  
**D1118-026**  
**1525 West WT Harris Boulevard**  
**Charlotte, NC 28262**

**CHANGE SERVICE REQUESTED**  
WF000ATH