

WELLS
FARGO

ADVISORS

Command Asset Program

A single, simple
solution to link your
banking and investing



Together we'll go far



Clear choices, countless benefits, new growth opportunities — they're all within reach.

You've searched high and low. And with Wells Fargo Advisors, your Financial Advisor and our Command Asset Program, you've found it — a powerful relationship tool to connect your entire financial world.

Benefit from more investment choices

The advantage of personal service: charting an appropriate course with your Financial Advisor

Knowledgeable insight seems to be in short supply in these uncertain times. That's why the assistance of a Financial Advisor is more essential than ever. The Command Asset Program works by making the connections and encouraging the relationships you may have overlooked in the past. With the Command Asset Program and your Financial Advisor, your investments and banking are integrated into a single, easy-to-manage relationship. It's an eye-opening experience when you see the full power of your finances, and your Financial Advisor has the experience and wisdom to help bring it all into focus, now and in the future.

One comprehensive statement

Our monthly statement is an industry leader in both comprehensive detail and user-friendly design. It's all there in black and white — account earnings, portfolio holdings, ATM transactions — the full range of your investing and banking activity, categorized and organized each month.

Your statement doesn't simply report the numbers, it makes sense of them. With this monthly “big picture” of your activity, you and your Financial Advisor can more easily identify potential financial opportunities and plan for potential obstacles throughout the year.

Wells Fargo Advisors Direct

Wells Fargo Advisors Direct offers you the resources to make sound investment decisions and provides convenient ways to access your investments, when, where and how you want.

Whether you choose to use our Online Brokerage service or place trades over the phone with a Wells Fargo Advisors Direct Financial Representative, you are working with a financial partner you know and trust.

Account protection

Your cash and securities are protected through the Securities Investor Protection Corporation (SIPC) and London Underwriters (led by Lloyd's of London Syndicated) (“Lloyd's”).

The Securities Investor Protection Corporation (SIPC) protects clients against the custodial risk of a member investment firm becoming insolvent by replacing missing securities and cash up to \$500,000 (including \$100,000 for claims for cash). Above and beyond SIPC coverage, Wells Fargo Advisors has purchased additional insurance coverage through Lloyd's. For clients who have received the full SIPC payout limit, Wells Fargo Advisors' policy with Lloyd's provides additional coverage above the SIPC limits for any missing securities and cash in client brokerage accounts up to a firm aggregate limit of \$1 billion (including up to \$1.9 million for cash per client). Neither insures the quality of investments nor protects against losses from fluctuating market value. For more information on SIPC coverage, please see the explanatory brochure, “How SIPC Protects You,” available at sipc.org.



Cash sweep

You can help ensure your money is working for you with an automatic sweep of available cash balances into the cash sweep option. This may include employer payroll deposits, Social Security, and other direct deposits as well as dividends, interest and trade settlements.

Command Credit Line¹

You can automatically access this credit line against the value of your marginable securities by simply writing a check or using your Check Card. Loan interest is minimized as deposits credited to your account automatically pay down the credit line. This feature also provides overdraft protection on your Command Asset Program account.

¹ Margin borrowing may not be suitable for all investors. When you use margin, you are subject to a high degree of risk. Borrowing can magnify any potential for loss. The value of the securities you hold in your account, which will fluctuate, must be maintained above a minimum value in order for the loan to remain in good standing. If it is not, you will be required to deposit additional securities and/or cash in the account, or securities in the account may be sold. Please carefully review the margin agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated.

Combine investing and banking for greater flexibility and access

With Wells Fargo Advisors, you get the best of both worlds. In addition to being one of the nation's largest brokerage firms, we also offer an equally impressive full-service financial network. With your Command Asset Program relationship, you have greater flexibility in your investments and easier access to your money when you need it.

Unlimited check writing with Expense Tracking and Online Check Imaging

With a Command Asset Program account, receive free standard check orders and reorders. You may use expense codes on your checks to keep track of expenditures, and you can also view images of canceled checks easily and conveniently online.

Visa® Check Card²

Use your Check Card wherever Visa® cards are accepted, pay no monthly service fee and access your funds at more than 500,000 ATMs worldwide. Each transaction is deducted from your account daily and is recorded on your monthly statement.

With a Command Asset Program account, earn reward points every time you sign for qualifying purchases.³ To receive this benefit, you must enroll your Check Card in the program.

² Subject to approval.

³ A "qualifying purchase" is any signature-based purchase, Internet purchase, phone or mail-order purchase, or bill payment made using an enrolled Check Card and/or an activated Credit Card. A "qualifying purchase" does not include a purchase made using a Personal Identification Number (PIN). Additional restrictions apply.



Online services

Free Online Banking with BillPay⁴

Online Banking with BillPay lets you do your banking quickly and securely — anytime, anywhere. And it's free.

- View up-to-date balances and up to 90 days of activity on your accounts, as well as installment loans, credit cards, certificates of deposit (CDs), and lines of credit.
- Transfer funds between your eligible accounts and your accounts at U.S. financial institutions.
- Pay bills quickly and easily with Online BillPay — it's faster than writing and mailing a check.
- View, search for, print or save copies of posted checks.
- Get your account balances delivered via e-mail with free Balance Alerts.

Access Online⁵

Log on any time for instant access to your Command Asset Program account and view the latest news and research reports. This comprehensive, interactive site includes:

- Real-time quotes and account information
- Electronic confirmations with up to 400 days of history
- Market, execution and portfolio alerts

⁴ Account-related fees may apply. Customer must obtain Internet access. A Web browser utilizing 128-bit encryption is required for Online BillPay.

⁵ Access to the Service may be limited, delayed or unavailable during periods of peak demand, market volatility, system upgrades or maintenance, or electronic, communication or system problems, or for other reasons.

The sound judgment of a new business partnership

Command Asset Program for Business

Today's business environment is more complicated than ever. It makes good sense to simplify your company's finances with our Command Asset Program for Business.

This integrated investing and banking relationship offers many of the same programs and services as the Command Asset Program, but it is tailored to the unique demands of a growing business.

The uncommon value of your Command Asset Program relationship

Your Financial Advisor will assist you every step of the way with informed investment advice and recommendations of special features available to you.

The value of your Command Asset Program extends beyond convenience and financial control. Other brokerage firms charge annual fees for virtually every account and service associated with an asset management account: IRAs, credit cards, online services, annual membership and much more. When compared with the competition, your Command Asset Program can save you money each year.

We know that you have many choices when selecting financial services, and it's our goal to make the Command Asset Program the best available option. Give us a try. We think you'll agree that this is the one investing and banking relationship that truly simplifies your financial life.

Our commitment to you

We will honor our relationship with you.

When you work with a Financial Advisor from Wells Fargo Advisors, you have someone who takes the time to listen and understand your needs, helps you clarify your goals, and takes seriously the safety and security of your money and investments.

We will be fully invested in your success.

Your Financial Advisor can help you stay on track to meet your goals through intelligent financial solutions, in-depth analysis of your investments and regular feedback on your progress.

We will be with you every step of the way.

Your needs and goals will change over time. That's why your Financial Advisor will be there to provide ongoing advice — along with the exceptional service you deserve — through the ups and downs of markets and economic cycles.

For more information on the Command Asset Program, contact a Financial Advisor or call us at 888-733-8812.

78003-v2-0110

Investment and Insurance Products:

▶ NOT FDIC Insured ▶ NO Bank Guarantee ▶ MAY Lose Value

Wells Fargo Advisors is the trade name used by two separate registered broker-dealers: Wells Fargo Advisors, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, non-bank affiliates of Wells Fargo & Company. ©2010 Wells Fargo Advisors, LLC. All rights reserved.