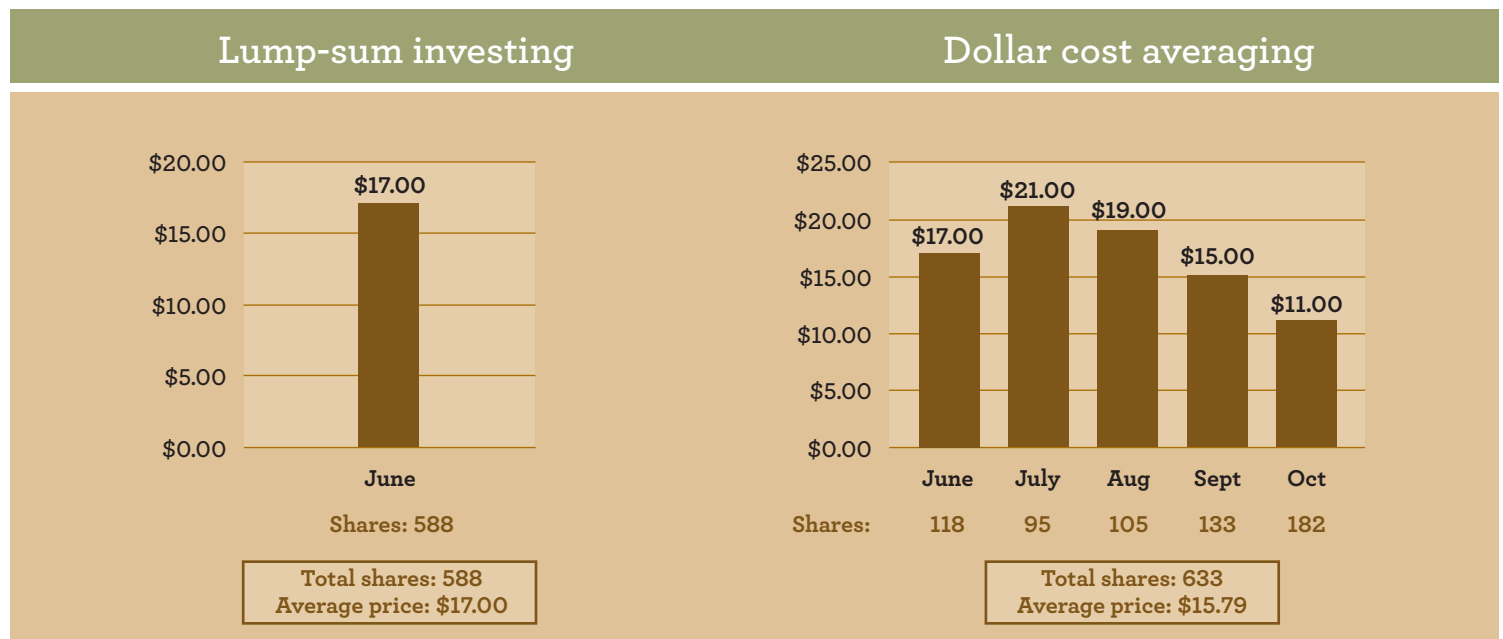


Dollar cost averaging

Market fluctuations can make it difficult to determine the best time to invest in the market. Are you nervous about not getting in at the right time? Consider dollar cost averaging (DCA). DCA disregards day-to-day market fluctuations by investing, systematically over a period of time, in a certain mutual fund, variable annuity, or stock. When you invest using this method, you automatically buy more shares when the price is low and fewer shares when the price is high. Over time, DCA may help you increase the number of shares you purchase and, at the same time, decrease your average share price. The chart below illustrates lump-sum investing versus DCA with an investment of \$10,000.



Variable annuity providers offer attractive DCA programs inside of their products to help you prepare for retirement. With variable annuities, you will have the opportunity for asset growth potential as well as an option to build guaranteed income for life. Please contact your Financial Advisor for more information on DCA programs.

You should understand that DCA does not guarantee profit or protect against loss if the investment purchased declines in value. However, DCA can help keep you from investing all of your money at one time. As with any investment strategy, you could lose money if you sell all or part of your assets when the price has declined. Because there is no assurance of profit or protection from loss, you should consider your financial and emotional ability to continue the program through both a rising and falling market.

Annuity guarantees are subject to the claims-paying ability of the issuing insurance company. Variable annuities are long-term investments suitable for retirement funding and are subject to market fluctuations and investment risk.

SECURITIES AND INSURANCE PRODUCTS:

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY A BANK OR ANY BANK AFFILIATE
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¹ These illustrations are hypothetical and do not represent specific products or client scenarios. Variable annuities are not suitable for all clients. No recommendation should be made in the absence of a thorough review of your client's current needs, objectives, goals, time horizon and risk tolerance.

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