

# Advantage Account

A single solution for investing and financial management

Some of the valuable features of your account include:

- Your Advantage Account includes all of your investment transaction activity, making financial management organized and easier.
- Deposits into your account are swept daily and reinvested into your selected sweep option. If you elect direct deposit, all or a portion of your paycheck can be directed into the Advantage Account. You have easy access to your cash through ATMs, check writing privileges, automatic payment capabilities, debit card features, and Online Bill Pay.<sup>1</sup>
- The annual summary and tax packages save time as you compile your end-of-year tax information and plan new investment strategies for the coming year.

An Advantage Account provides you with the tools to view your financial “big picture” and makes managing your investments easier. By offering convenient cash management — including checkwriting privileges and an optional debit card/ATM card — you can take a comprehensive approach to managing your investments, your retirement savings, and even your everyday household expenses.

## Detailed monthly statements

Each month, you'll receive an easy-to-follow statement that recaps all account activity, including your securities positions, buy and sell activity, interest and dividend credits, and margin activity. The statement will also include all cash transactions from checkwriting to debit card use.

## Gain/loss reporting

Your Advantage Account statement will also include a complete listing of realized and unrealized gains and losses. This can help save time at tax time.<sup>2</sup>

## Debit card

There are no monthly interest charges on purchases made with your debit card. Purchases made with the card will be debited from the account.

## Additional travel benefits

- Cash advances of available funds from 200,000 banking offices worldwide
- Use at millions of locations where debit cards are accepted
- Chip Technology which provides added security when used at a chip enabled terminal or ATM.<sup>3</sup>

## Quick access to cash through ATMs and banks

You may access your cash for withdrawals at over 13,000 Wells Fargo ATMs with no Wells Fargo access fee.<sup>4</sup> Your debit card also allows you access to cash from your Advantage Account through more than 500,000 ATMs throughout the world and cash advances through member banks.

## Checkwriting privileges

Access your cash at your convenience through unlimited, no-minimum checkwriting privileges. It's easy to track your expenses by checking off a category box on each Advantage Account check. The codes are printed on your monthly statements.

Investment and Insurance Products:

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

## Online Bill Pay<sup>5</sup>

One of the most time-saving features of the Advantage Account is our Online Bill Pay service. This feature allows you to pay anyone in the United States, 24 hours a day, 7 days a week.<sup>5</sup> With Online Bill Pay, you can eliminate the monthly tasks of writing checks, buying stamps, and worrying about mailing your payment on time. You can give your payment instructions via the Internet.

## Payroll and government direct deposit

Whether you deposit all or part of your paycheck, your Advantage Account puts your money to work for you right away — before you find other ways to spend it.

## Convenient borrowing power

A margin credit line<sup>6</sup> is available and is limited only by the marginable value of your securities. You can access margin credit by writing a check or buying securities. Amounts not available for payment in cash or money market funds are automatically drawn from your account up to your available limit. Any outstanding loan balance will be reduced as cash enters your account.

## Annual summary and tax package<sup>7</sup>

An indispensable tool when preparing your taxes, your 1099 forms are included, as well as annual summaries of deposits, withdrawals and year-end portfolio values. Open an Advantage Account today.

1. A Web browser using 128-bit encryption is required for Online Bill Pay.
2. Gain/loss data shown on your account statement is for your information only and is not a substitute for your own records and the year-end form 1099. Cost data and acquisition dates provided by you are not verified by us. Please consult with your tax advisor to determine the tax consequences of your securities transactions.
3. Feature available on new card issues, contact your financial professional for details.
4. Surcharges imposed by non-Wells Fargo ATM owners or operators may apply and Cash Advance fees may apply at Wells Fargo and non-Wells Fargo locations.
5. Certain payments, such as court-directed alimony, tax or government payments, fines or penalties, cannot be made using Online Bill Pay.
6. Margin borrowing may not be suitable for all investors. When you use margin, you are subject to a high degree of risk. Market conditions can magnify any potential for loss, and you can lose more funds than you deposit in the margin account. 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. The firm can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice. In addition, the firm can force the sale of securities or other assets in your account(s), and can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. Keep in mind, you are not entitled to an extension of time on a margin call. 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.
7. Available for certain personal and business accounts. Contact your financial professional for details. Our firm does not provide tax or legal advice. Be sure to consult with your own tax and legal advisors before taking any action that may have tax or legal consequences.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.