

# WHEREVER LIFE TAKES YOU, TARGET DATE FUNDS CAN HELP YOU NAVIGATE THE ROAD TO RETIREMENT.



Your Texa\$aver 401(k) and 457 Program offers the Wells Fargo Advantage Dow Jones
Target Date Funds<sup>™</sup>. With a Target Date Fund, you get a fund that is well-diversified\*
across a range of asset classes and investment styles based on the fund's target date.
What's more, your Target Date Fund will automatically become more conservative as you move closer to retirement. The funds are based on the Dow Jones Target Date Indexes.

# WHEN WILL YOU ARRIVE AT YOUR RETIREMENT DESTINATION?

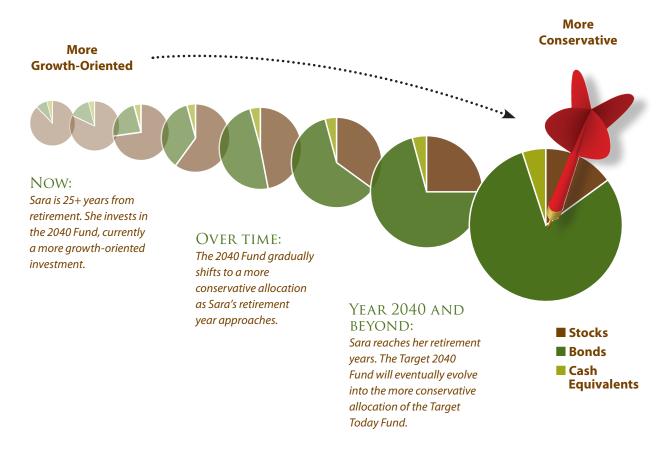
Is it 2050, 2040, 2030, 2020, or today? You decide. Then choose the fund closest to the year you're planning to retire. You can let the Target Date Fund do the investment work for you. The target date represents the year in which investors may likely begin withdrawing assets. The funds seek to gradually reduce market risk as the target date approaches and after it arrives by transitioning to less stock and more fixed investments. The principal value is not guaranteed at any time, including at the target date.

If you were born:	And you plan to retire at age 65, consider:
12/31/1942 or earlier	Target Today Fund
1/1/1943 - 12/31/1947	Target 2010 Fund
1/1/1948 - 12/31/1952	Target 2015 Fund
1/1/1953 - 12/31/1957	Target 2020 Fund
1/1/1958 - 12/31/1962	Target 2025 Fund
1/1/1963 - 12/31/1967	Target 2030 Fund
1/1/1968 - 12/31/1972	Target 2035 Fund
1/1/1973 - 12/31/1977	Target 2040 Fund
1/1/1978 - 12/31/1982	Target 2045 Fund
1/1/1983 - 12/31/1987	Target 2050 Fund
1/1/1988 or later	Target 2055 Fund

Keep in mind that you should monitor the performance and objectives of the fund over time. Select a different fund if your circumstances change, such as your retirement date or risk tolerance.

<sup>\*</sup> Diversification of an investment portfolio does not ensure a profit and does not protect against loss in declining markets.

# **HOW IT WORKS**



The example above should not be considered financial advice. Please consult a financial advisor for advice based on your specific facts and circumstances. The asset allocation pie charts are for illustrative purposes only. The allocations involve an investment strategy based on risk and return. They are not intended to illustrate potential returns in any way. This is not intended as financial planning or investment advice.

# What do the Target Date Funds invest in?

Each Wells Fargo Advantage Dow Jones Target Date Fund contains investments in 14 different areas of the global market, including stocks, bonds, and cash. Stock and bond investments are broadly diversified across geographic regions and investment types.\* The cash component includes U.S. Treasury bills\*\* and money market investments.

<sup>\*\*</sup> U.S. Treasury securities are guaranteed as to the timely payment of principal and interest if held to maturity. Investment options are neither issued nor guaranteed by the U.S. government.



<sup>\*</sup> Target Date Funds are subject to the risks associated with the underlying investments depending on their asset allocation.

# HOW DO I ENROLL IN A TARGET DATE FUND?

Already a Texa\$aver participant?	New to Texa\$aver?
Go to <b>www.texasaver.com</b> or call <b>(800) 634-5091</b> to transfer your existing balance and redirect future contributions to the appropriate Target Date Fund.*	Go to <b>www.texasaver.com</b> and click on the "Enroll Now" button to download the enrollment form.
You will need your personal identification number (PIN) to change your contributions online or by phone.**	You may also call <b>(800) 634-5091</b> and speak with a Texa\$aver representative.

<sup>\*</sup> Access to the TexaSaver Information Line and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons. Transfer requests made via the website or TexaSaver Information Line received on business days prior to close of the New York Stock Exchange (3:00 p.m. Central Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

If you were automatically enrolled in the 401(k) Plan when you were hired, then your contributions are going to the Target Date Fund with the year closest to the date when you would expect to retire (assuming retirement at age 65).

## A WORD ABOUT RISKS

Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value. The use of derivatives may reduce returns and/or increase volatility. Certain investment strategies tend to increase the total risk of an investment (relative to the broader market). Some funds are exposed to active trading risk, foreign investment risk, mortgage- and asset-backed securities risk, smaller company investment risk, and allocation methodology risk (risk that the allocation methodology of the Dow Jones Target Date Index, whose total returns the fund seeks to approximate, before fees and expenses, will not meet an investor's goals). Consult the fund's prospectus for additional information on these and other risks.

Carefully consider a fund's investment objectives, risks, charges, and expenses before investing. For a current prospectus containing this and other information, log in to www.texasaver.com and select "Investment Options." You may also request one from a Texa\$aver representative. Read it carefully before investing.

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Wells Fargo Funds Management, LLC, a wholly owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for Wells Fargo Advantage Funds. Other affiliates of Wells Fargo & Company provide subadvisory and other services for the Funds. The Wells Fargo Advantage Dow Jones Target Date Funds are distributed by Wells Fargo Funds Distributor, LLC, Member FINRA/SIPC, an affiliate of Wells Fargo & Company.

### Core securities, when offered, are offered by Texa\$aver Program through GWFS Equities, Inc.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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<sup>\*\*</sup> The account owner is responsible for keeping the assigned PIN confidential. Please contact Client Services immediately if you suspect any unauthorized use.