



Missing something?

Look no further!

To help you reach your retirement savings goals, DBM Global Inc. matches your contribution, adding \$1.00 to your retirement savings for every \$1.00 you contribute, up to 1%, plus an additional \$0.50 for every \$1.00 you contribute on the next 5%.

Take full advantage

Remember, the 3.5% your employer contributes on your behalf is added to the amount you're contributing to help you reach your savings goal faster. By saving 6%, 9.5% would go into your plan!

If you contribute		Company matches		Total amount saved
6%	+	3.5%	=	9.5%

Consider saving at least 6% to maximize your company match.

Let automatic increase help

DBM Global Inc. also provides you with the option to sign up for the Automatic Increase program. The program increases your contribution rate over time so you don't have to remember to do it yourself every year.

Don't miss out

Consider increasing the amount you're saving today, and watch your savings grow. To increase your contribution rate, sign on to your retirement plan account at wellsfargo.com and select your plan name from the Account Summary page; then:

- If using your phone, go to the menu button in the upper right corner. From the menu select **My Contributions**.
- If using a computer, go to the **Actions & Investments** tab at the top of the page. Then select **My Contributions**.

Call us at **1-800-SAVE-123 (1-800-728-3123)**. Representatives are available to answer questions Monday through Friday from 5:00 a.m. to 9:00 p.m. Mountain Time.

DBM Global Inc. 401(k) Plan

It's even easier to plan for tomorrow

Your retirement plan dashboard now offers two new personalized tools that make it fun and easy to plan for your future.

Retirement Income Estimator

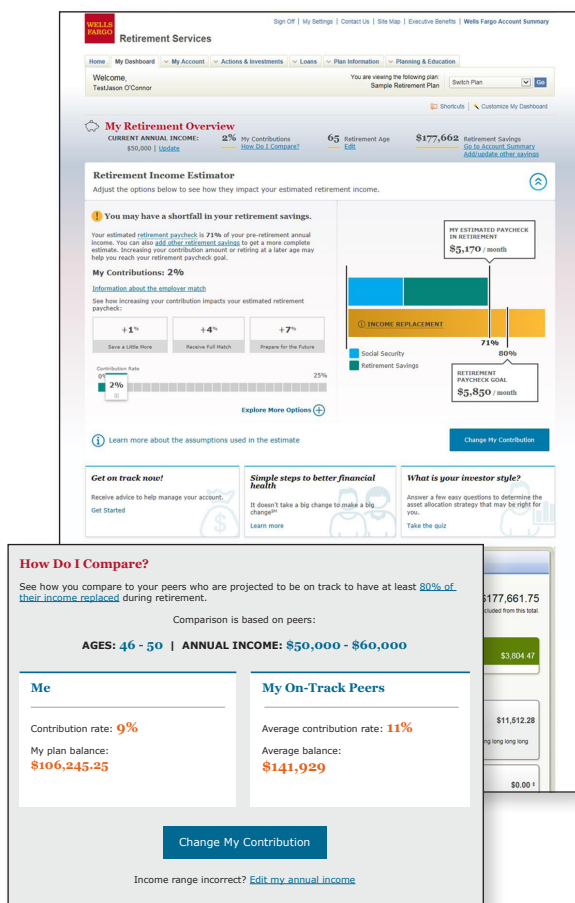
Will you have enough in savings to retire? This interactive tool visually shows if you're on track for retirement, allows you to change your information, and provides next steps for you to consider. Explore your options by adjusting the sliders to see how increasing your contribution amount or retirement age can help you reach your savings goal. Or, see how Social Security benefits impact your estimated retirement paycheck.

Are you saving as much as your peers?

Ever wonder how much your co-workers and friends who are on track for retirement have saved? Check out the **How Do I Compare?** tool to find out. Here you'll see how much people similar to you in age and income are saving to be on track for their future.

Go online today

Take advantage of these new online tools and all the dashboard has to offer. Visit **wellsfargo.com** and sign on to your account from your computer. Then select your retirement plan name from the **Account Summary** page to view the new Dashboard.



Take a tour

Watch a short video about the new Retirement Income Estimator tool to see how it can help you make a plan for tomorrow. Scan the code to start your tour.*

*If you don't have a QR reader installed on your phone, consider downloading one from your App Store (most are free).

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WELLS
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Find out if you are on track for retirement

When it comes to your retirement, there are some very important questions, including:

- How much money will you likely have to live on each year when you retire?
- How can you make your money last through retirement?
- Are you doing enough now to reach your retirement goals, or should you be saving more?

A first step to help you answer these questions is to estimate your projected savings at your desired retirement age. Sign on to your account and visit the **Retirement Income Estimator** on your Dashboard. If you have other sources of retirement income, add them to the estimate for a more accurate picture. The Retirement Income Estimator will help you determine if you're on track to have enough to replace about 80% of your income in retirement, which is what many experts recommend.

Will your savings last through retirement?

One way to find out is to multiply your estimated retirement savings (from all your available sources) by 4%. Then, add in any other sources of retirement income, such as Social Security and pensions. This is your estimated annual retirement income.

Why 4%?

Research has shown that retirees who withdraw 4% or less of their portfolios each year have a greater chance of making their money last through retirement than those who withdraw a larger amount. Therefore, for planning purposes, many financial experts suggest you estimate what your retirement income might be if you withdrew 4% of your retirement account balance (plus any additional sources of income) each year of retirement.

However, depending on your balance, that amount may not be enough to live on each year. It's not a magic number but a useful planning guideline to help you determine if you are close to meeting your goals.

If you have saved
\$200,000 x 4%

Your estimated
annual income in
retirement would be
\$8,000*

If you have a gap

If it looks like your savings may fall short of meeting your income needs, consider taking action now by evaluating your situation.

1. **Review all of your retirement income sources.** One account balance may not be all you have. Consider Social Security, other retirement plans, and pensions. If you're married, look at your spouse's or partner's income sources, too.
2. **Increase your contribution rate.** Focus on saving more now. You may need to save 10% or more of your income to reach your goals. If you are already maximizing the amount you are saving, catch-up contributions allow you to save an additional \$6,000 for 2018. Make changes to your contribution rate by signing on to your account. Choose **Actions & Investments**, then **My Contributions**.

Find out if you are on track for retirement

3. **Work longer.** You might need to consider working past your preferred retirement date, which can go a long way in closing a gap. This will give you more time to save and less time for withdrawals. You may also be able to delay receiving Social Security so you'll have a bigger monthly payment when you do retire. Visit [socialsecurity.gov](https://www.socialsecurity.gov) to calculate how your Social Security payments may be affected by a change in your anticipated retirement date.
4. **Work part time.** You may still retire when you'd like to, but consider working part time to close your income gap. Part-time work may also offer the chance to try something new and meet new people.
5. **Scale back your retirement lifestyle.** You may be on track to have enough to retire, but it might not be quite the retirement you dreamed of. Think about whether you would rather adjust your lifestyle or keep working.
6. **Review your investment allocations.** Are you investing too conservatively? Depending on the number of years until you retire, you might want to consider having part of your account invested in investments that are designed to provide growth potential.
7. **Talk to a financial advisor.** Even if you never thought you needed a financial advisor, now might be the time to seek help. They can give you an accurate picture of where you stand and how different adjustments will change your outlook. You can find financial advisors through recommendations from a friend or relative, a local financial institution, or through national organizations like the Financial Planning Association.



Call 1-800-SAVE-123 (1-800-728-3123) today for a free, 15-minute retirement consultation. Receive a personalized retirement savings projection and determine next steps.

*Examples are for illustration purposed 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.

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Please refer to your plan documents for more information about the specifics of your plan.

Investments in retirement plans

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Managing your retirement account

	wellsfargo.com	Wells Fargo Mobile	Retirement Service Center
Enroll in the plan	•		•
Check your balance*	•	•	•
Change your contribution amount	•	•	•
Select/change investments	•	•	•
View account history	•	•	•
Update/add beneficiaries	•		•
Check to see if you're on track	•		•
Review your rate of return	•	•	•
Free retirement consultation			•

*Refer to the Plan Document for your plan specific features.



First time accessing your account online?

Follow these steps to register from a computer or smartphone. If you have other Wells Fargo accounts that you access online, you're already registered and don't need to follow these steps. To get started, simply enter the same username and password you use to access your other accounts.

1. Go to **wellsfargo.com**. From a computer select **Enroll** at the top of the page; from a smartphone select **Enroll in Wells Fargo Online**.
2. Enter the requested information.
 - If you don't have another Wells Fargo account, check the box noting you don't have an account number.
 - If you do have another Wells Fargo account, such as a checking account, mortgage, or credit card, enter the account number.
 - Select **Continue**.
3. Accept the Wells Fargo E-sign Consent & Online Access Agreement and select **Continue**.
4. Create a username and password and select **Continue**.
5. Validate your email address:
 - Look for an email from Wells Fargo with the subject line "Validate Your Email Address."
 - Find 6-digit validation code.
 - Go back to the website and select **Enter Validation Code**.
 - If you don't have access to the validation code while going through the re-registration process, select **Remind Me Later** to continue.
6. **Select your plan name to access the online Dashboard.** To customize your Dashboard and select delivery preferences, sign on to your account from a computer.

Note: You may be asked additional security questions the next time you access your account online.

Managing your retirement account

When it comes to saving, have a plan — check out the online Dashboard

Many experts suggest saving at least 80% of your annual income for each year you may spend in retirement. Viewable after you sign on to your account, the Dashboard provides an easy way to see if you're on track to meet this 80% replacement goal. You can even add retirement savings you might have outside your retirement plan to give you a more complete view.

Tools to help you take the next step

- Interactive calculators: wellsfargo.com/planningtools
- Retirement Quick View calculator: wellsfargo.com/quickview
- Risk Tolerance Quiz: wellsfargo.com/riskquiz
- Blogs and social media: blogs.wellsfargo.com



Connect with your plan anywhere using your smartphone

Update and review your retirement plan account, including your contribution amount and investments from your phone. Download the Wells Fargo Mobile app or visit wellsfargo.com from your phone's Internet browser to get started. Use the same username and password you use to access your account on a computer.

First time app users: To provide additional security, the first time you use the app you will be prompted to provide an Advance Access Code. Follow the directions to receive the code. If you don't have a phone number on file or don't have other accounts with Wells Fargo you may be asked to call an 800 number and speak to a call center representative to receive the code.

Check your account balance by text message

Text us, and we'll reply with your retirement plan account balance. To learn more and sign up for this functionality, access your account at wellsfargo.com from a computer and select the **Account Services** tab. From the Mobile Banking section, select **Set Up/Modify Mobile Banking**.



Call us

1-800-SAVE-123 (1-800-728-3123)

The Retirement Service Center offers 24-hour automated account access. Representatives are also available Monday through Friday from 5:00 a.m. to 9:00 p.m. Mountain Time.

Retirement consultation

Our trained retirement specialists will conduct a brief, one-on-one phone consultation, to understand your vision for retirement and help you estimate what you should consider saving.



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Market volatility: Staying calm when the markets aren't

Try as pundits may, no one can consistently predict when – or for what economic, geopolitical, or other reason – markets will suddenly switch course and take investors on a wild ride. If jittery markets give you the jitters, consider the following investment tips in light of your retirement plan:

Don't make hasty decisions.

Even with short-term ups and downs, most investment professionals advise a long-term view toward retirement. Think carefully before making hasty changes to your asset allocation.

Continue contributing.

It may be tempting to stop contributing to your retirement plan when markets shift. But that's usually a mistake. In fact, continuing to invest after stock prices decline means you buy more shares at lower prices. And the more shares you own, the faster your account may grow during an upswing.

Keep tabs on your account.

Is your investment mix aligned with your risk tolerance, investment objective, and time horizon? Have you rebalanced lately? Whenever some asset types outperform others and throw off allocation percentages, rebalancing brings you back to your desired allocation.

Consider a financial consultation.

If you're still not at ease with your investment approach, you may want to talk with a financial advisor. He or she can discuss the current market environment and help you tailor your investment strategy to your needs.

Quick steps and resources

- Unsure of your risk tolerance or investor style? Take the **Risk Tolerance Quiz** at wellsfargo.com/riskquiz.
- Sign on to your account at wellsfargo.com to see detailed information about the investment options offered in your plan.
- Questions about your account? Call the Retirement Service Center at **1-800-SAVE-123 (1-800-728-3123)**. Representatives are available to help you Monday through Friday, 7:00 a.m. to 11:00 p.m. Eastern Time.

Investments in Retirement Plans:

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Diversification and asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

The risk tolerance quiz is intended to provide you with a general indication of your current investment personality and does not constitute investment advice. There may be other factors specific to your situations that are not considered. Your investment risk tolerance may change over time, and you should revisit your situation from time to time to determine if a selected portfolio is still appropriate for your situation.

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