



Save.
Plan.
Enjoy.

Start saving for retirement today

- Determine how much to save
- Choose your investment options
- Enroll at wellsfargo.com/retirementplan



**Commander, Navy Installations Command
Non-Appropriated Fund 401(k) Savings Plan**

Take the steps toward a better future today.

The Commander, Navy Installations Command Non-Appropriated Fund 401(k) Savings Plan offers you an easy way to save for your future. Consider these advantages:

- **Convenient payroll deductions.** You can choose the amount to contribute from your pay into your account.
- **Tax-deferred contributions.** You don't pay federal (and in most cases, state and local) income taxes on the money you contribute on a pre-tax basis. The money will be taxable when you withdraw it, when you may be in a lower tax bracket.
- **Tax-deferred earnings.** The investment earnings on your contributions aren't taxed until you take them out of your account. This helps your money grow faster.
- **Variety of investment options.** You can select from among your plan's investment options, which have been specifically chosen to give you flexibility and help you save for retirement.

Ready to enroll?

If you are ready to enroll in your retirement plan now, just follow the steps in the box below. Otherwise, if you want additional information before enrolling, follow the three easy steps outlined on the following pages.

Don't wait to start saving!

Visit the Wells Fargo Retirement Plan Web Site at wellsfargo.com/retirementplan or call the Retirement Service Center at 1-800-728-3123 to join the Plan today.

When you enroll, you will need to:

- Determine the percentage or dollar amount of your pay you want to contribute.
- Choose your investment options.

To enroll online you'll need your Social Security number (SSN) and your date of birth in mm/dd/yyyy format. To enroll by phone you'll need your SSN and your personal identification number, which is initially the last four digits of your SSN.

Rollovers: If you have retirement accounts at various places, consider consolidating them. Having your retirement accounts in one place can make it easier to track your investments and save you time and money. Call the Retirement Service Center at 1-800-728-3123 to request a rollover form.

Step 1: Determine how much to save

Determining how much to save for your future is a very important decision. It is also important to start saving today so your contributions have the potential to grow over a longer period of time. Review the example below to see how different contribution levels can impact your savings over time.

Quick Facts: Only 44% of American workers say they have calculated how much money they will need to have saved by the time they retire. One-quarter of workers say they have not saved for retirement at all. Source: Employee Benefit Research Institute, 2009.

- You may contribute 1% to 100% of your salary up to \$17,500, the maximum the IRS allows in 2013 subject to certain limitations.
- For every dollar you put in the plan, your employer will contribute 100%, up to 3% of your salary.
- If you are age 50 or over by the end of the calendar year, you may qualify to make additional pre-tax or "catch-up" deferrals of up to \$5,500 in 2013.

For more information on your plan, see *Plan Features* following these steps.

See how different contribution rates can impact your retirement savings

Using a \$25,000 annual salary, the table below shows what a big difference increasing your contribution amount can have on your account balance over time. The example assumes annual 2% pay increases and a 7% annual rate of return on your investments.

Also, take a look at how the cost of waiting one year can affect your retirement savings.

Percent of salary contributed	Balance after 15 years	Balance after 25 years	Balance after 35 years
3%	\$21,197	\$56,802	\$130,150
6%	\$42,395	\$113,605	\$260,301
9%	\$63,592	\$170,407	\$390,541
Balance if wait 1 year (based on a 6% salary contribution)	\$38,527	\$105,996	\$245,334

Examples are for illustration purposes 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.

Step 2: Choose your investment options

When you enroll, you choose how much you want to save *and* how to invest it. This section helps you build an investment strategy from the investment options in your retirement plan. Even if you don't know much about investing, it is easy to get started.

Keep these key investment concepts in mind as you make your decisions:

- **Diversification:** Diversification simply means choosing a variety of investments that represent different asset classes such as stable value investments, bonds, and stock funds. Diversification helps lower your risk by capturing the gains of strong performing investments, while offsetting the losses of weaker investments. By investing in different asset classes, you balance potential risk.
- **Risk and return:** Every investment option offers the potential for growth and the potential for loss. Stable value investments offer little chance that they will lose money, but their potential for gain is limited. On the other end of the spectrum, stock funds have the greatest potential for gain, but they can also decrease significantly in value. The trick is finding the right combination of investment funds to manage risk, and maximize return.
- **Time frame:** The longer you have until retirement, the more aggressive you can be. Even if you are uncomfortable with risk, if you have a long time until you plan to retire, you should consider investing more aggressively by investing in stocks.

Of course, these are just the basics. We have outlined your options for investing, and provided more information for making your investment decisions. Additional fund information is in the fund descriptions that follow this section.

Option 1: Choose a simple solution

Target Date Funds

A target date fund is a practical, easy-to-understand choice for retirement investing. Each target date fund is diversified across a range of stock funds, bonds, and cash equivalents, allocated according to the fund's target date. The target date represents the year you may be considering withdrawing your money. For example, a Target 2030 Fund might be appropriate if you are considering retirement in the year 2030. As the target date approaches, the fund slowly becomes more conservative, with less invested in stocks and more in bonds and cash equivalents. With a target date fund, you won't need to switch from growth-oriented funds to conservative funds over time; the fund automatically shifts its allocation for you. While a target date fund offers a convenient way to invest for retirement, it's important to remember that the principal value of the fund is not guaranteed at any time, including at the target date.

If you were born	And you are considering retirement at age 65, consider the:
06/30/1940 or before	Vanguard Target Retirement Income Fund
07/01/1940 - 06/30/1950	Vanguard Target Retirement 2010 Fund
07/01/1950 - 06/30/1960	Vanguard Target Retirement 2020 Fund
07/01/1960 - 06/30/1970	Vanguard Target Retirement 2030 Fund
07/01/1970 - 06/30/1980	Vanguard Target Retirement 2040 Fund
07/01/1980 or later	Vanguard Target Retirement 2050 Fund

You're Done! If you chose one of the Target Date Funds, move on to step 3 to enroll.

You should monitor the performance and review the investment objectives and strategy of the Target Date Fund you choose and consider a change if your retirement date, investment philosophy, risk tolerance, or other circumstances change.

In making your investment choices, you should consider your other assets, income, and investments in addition to your interests in your plan, and take into consideration variables such as anticipated retirement age, life expectancy, income requirements and resources, inflation and potential rates of return when creating your risk profile.

For more information about the Target Date Funds and other investment alternatives having risk and return characteristics appropriate to your situation which are available under your plan, and to obtain a prospectus or disclosure for these investments, you may call 1-800-728-3123, visit wellsfargo.com/retirementplan or call your Plan Administrator.

Option 2: Do it yourself

Individual Fund Options

If you want to build your own portfolio, choose from the funds available in your plan. This requires you to understand your investment goals and to pick the individual fund options that will meet those needs.

If you like to manage your investments, and you have the time and the knowledge to do so, this option may be right for you. First, identify what type of investor you are: conservative, moderate or aggressive. To help you determine your risk tolerance level, an assessment is available at wellsfargo.com/retirementplan. After taking the quiz, you should also get to know the fund options available in your plan by reviewing the fund descriptions that follow this section and going online for more details. Finally, choose the percentage you want invested in each fund. Your choices must add up to 100%.

Percent of Investment	Asset Class	Fund Name
_____ %	Stable Value/Money Market	Wells Fargo Stable Return Fund N
_____ %	Bonds	PIMCO Total Return Instl
_____ %	Stock	DFA US Small Cap I
_____ %	Stock	Harbor International Instl
_____ %	Stock	Principal MidCap Institutional
_____ %	Stock	T. Rowe Price Blue Chip Growth Adv
_____ %	Stock	T. Rowe Price Equity Income Adv
_____ %	Stock	Wells Fargo S&P 500 Index Fund N
100%		

You're Done! If you created your own portfolio, move on to step 3 to enroll.

It is important that you make investment choices in your retirement plan. If you don't make any choice, your savings will be automatically invested in the age appropriate Vanguard Target Date Fund.

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Step 3: Enroll

Enrolling in your retirement plan is as easy as 1, 2, 3! You've made your choices, now make sure you sign up for your retirement plan today.

When you enroll you will need to know:

1. Your Social Security number and date of birth in mm/dd/yyyy format.
2. The percentage of your pay you want to contribute.
3. Your investment choices.

To enroll online, visit the Retirement Plan Website at wellsfargo.com/retirementplan.

For more information or to enroll by phone call the Retirement Service Center at 1-800-728-3123.

Representatives are available Monday through Friday from 6 a.m. to 10 p.m. Central Time to answer your questions.

Manage your beneficiary information online

You can designate your retirement account beneficiary online. Please remember to complete this important step after enrolling in your retirement plan.

Manage your account information online

Access your account statements and fund prospectuses from your computer.

Features of your plan

This plan features overview answers some of the most common questions about the Commander, Navy Installations Command Non-Appropriated Fund 401(k) Savings Plan. For more information about your plan, refer to the Summary Plan Description available from your employer.

When can I enroll?

You must be 18 years or older. The following employees are not eligible to join this plan:

- Non-resident aliens
- Residents of Puerto Rico
- Any individual who is not a regular full or part-time non-appropriated funds employee

You may enter the plan after you have received your first paycheck and have satisfied the minimum age requirement.

How much can I contribute to the plan?

You may make pretax contributions of 1% to 100% of your salary.

If you are age 50 or over by the end of the calendar year, you may qualify to make additional pretax or “catch-up” contribution of up to \$5,500 in 2013.

Your contributions are limited to the IRS limit of \$17,500 in 2013, subject to certain limitations.

Does CNIC make any contributions?

For every dollar you put in the plan, your employer will contribute 100%, up to 3% of your salary.

Can I roll over money into my plan?

You may roll over money into your plan from another IRC 401(k) qualified plan.

When do I become vested in my account?

Vesting refers to your “ownership” of a benefit from your plan. You are always 100% vested in the money you contribute to the plan and the earnings on that money.

You will be vested in your employer’s matching contributions according to the following schedule:

Years of service

Less than 1 year
1 year

Vested amount

0%
100%

When can I receive money from my account?

- In-service withdrawals at age 59 ½ years old
- At retirement, termination of employment, or death - You may leave your balance in the plan, receive a lump sum distribution, roll your balance over to another qualified plan or an IRA, or you may elect monthly, quarterly, or annual installment withdrawals
- Disability withdrawals - For individuals that are approved for the CNIC Long Term Disability (LTD) Plan
- Hardship withdrawals - You may take a hardship withdrawal from your eligible elective deferrals in certain cases of financial need as established by IRS regulations. If you receive a hardship withdrawal, your deferrals into the plan will be suspended for six months.

Hardship withdrawals are generally limited to the following:


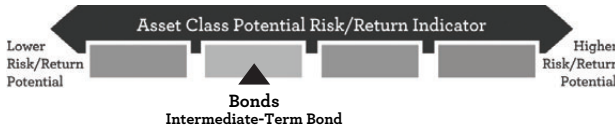

- Purchase of your principal residence
- Prevention of eviction from your principal residence
- Post-secondary education for you or a family member
- Medical expenses not covered by insurance for you or a family member
- Funeral expenses for a family member
- Expenses for the repair of damage to your principal residence

Note: Each distribution/withdrawal is assessed a \$21.00 processing fee with the exception of installment withdrawals. The fee is waived for installment withdrawals.

This brochure is intended to summarize some of the benefits and requirements of the plan. It is not intended to provide a full description of all of the plans, programs and policies, terms of eligibility or restrictions. All statements made in this brochure are subject to the terms of the official plan, program and policy documents. In the event of a conflict between the official documents and this brochure, the official plan documents are controlling. The Plan Sponsor reserves the right to amend, modify or terminate each of its employer-sponsored plans, programs and policies at any time, in whole or part, without notice for any reason.

Withdrawals are subject to ordinary income taxes (and generally a 10% non-deductible tax penalty if you are under age 59½). Refer to your Summary Plan Description for more information about withdrawals.

Fund Information

Stable Value/Money Market																	
<div>Wells Fargo Stable Return Fund N</div> <div>Objective: The Fund achieves its investment objective of principal preservation through ownership of a broadly diversified portfolio of high quality assets. Instruments with limited principal fluctuation, such as money market instruments and Guaranteed Investment Contracts (GICs) or their alternatives, are heavily emphasized. Reinvestment risk is minimized through the employment of a laddered maturity structure. The Fund enhances return through the application of disciplined fixed income management techniques combined with fundamental economic, credit and market analysis.</div> <div>PF9957002</div>	<div></div>																
Bonds																	
<div>PIMCO Total Return Instl</div> <div>PTTRX</div> <div>Objective: The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.</div> <div>693390700</div>	<div><div>Asset Allocation as of 12/31/2012:<table><tr><td>75.48%</td><td>Non U.S. Bond</td><td>0.18%</td><td>Preferred</td></tr><tr><td>70.14%</td><td>U.S. Bond</td><td>-51.48%</td><td>Cash</td></tr><tr><td>5.68%</td><td>Other</td><td></td><td></td></tr></table></div></div>	75.48%	Non U.S. Bond	0.18%	Preferred	70.14%	U.S. Bond	-51.48%	Cash	5.68%	Other						
75.48%	Non U.S. Bond	0.18%	Preferred														
70.14%	U.S. Bond	-51.48%	Cash														
5.68%	Other																
Target Date Funds																	
<div>Vanguard Target Retirement Income Inv</div> <div>VTINX</div> <div>Objective: The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. At any given time, its asset allocation may be affected by a variety of factors, such as whether the underlying funds are accepting additional investments. The fund's indirect stock holdings are a diversified mix of U.S. and foreign large-, mid-, and small-capitalization stocks.</div> <div>92202E102</div>	<div><div>Asset Allocation as of 12/31/2012:<table><tr><td>9.31%</td><td>Non U.S. Stock</td><td>20.81%</td><td>U.S. Stock</td></tr><tr><td>8.98%</td><td>Cash</td><td>0.06%</td><td>Other</td></tr><tr><td>55.39%</td><td>U.S. Bond</td><td>0.05%</td><td>Preferred</td></tr><tr><td>5.41%</td><td>Non U.S. Bond</td><td></td><td></td></tr></table></div></div>	9.31%	Non U.S. Stock	20.81%	U.S. Stock	8.98%	Cash	0.06%	Other	55.39%	U.S. Bond	0.05%	Preferred	5.41%	Non U.S. Bond		
9.31%	Non U.S. Stock	20.81%	U.S. Stock														
8.98%	Cash	0.06%	Other														
55.39%	U.S. Bond	0.05%	Preferred														
5.41%	Non U.S. Bond																

Vanguard Target Retirement 2010 Inv
VTENX

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2010 (the target year). At any given time, its asset allocation may be affected by a variety of factors, such as whether the underlying funds are accepting additional investments. The fund's indirect stock holdings are a diversified mix of U.S. and foreign large-, mid-, and small-capitalization stocks.

92202E706


Asset Allocation as of 12/31/2012:

5.47%	Cash	13.37%	Non U.S. Stock
5.01%	Non U.S. Bond	0.08%	Other
46.57%	U.S. Bond	0.06%	Preferred
29.44%	U.S. Stock		

Vanguard Target Retirement 2020 Inv
VTWNX

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2020 (the target year). At any given time, its asset allocation may be affected by a variety of factors, such as whether the underlying funds are accepting additional investments. The fund's indirect stock holdings are a diversified mix of U.S. and foreign large-, mid-, and small-capitalization stocks.

92202E805


Asset Allocation as of 12/31/2012:

43.71%	U.S. Stock	19.48%	Non U.S. Stock
4.37%	Non U.S. Bond	0.12%	Other
3.23%	Cash	0.08%	Preferred
29.01%	U.S. Bond		

Vanguard Target Retirement 2030 Inv
VTHRX

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2030 (the target year). At any given time, its asset allocation may be affected by a variety of factors, such as whether the underlying funds are accepting additional investments. The fund's indirect stock holdings are a diversified mix of U.S. and foreign large-, mid-, and small-capitalization stocks.

92202E888


Asset Allocation as of 12/31/2012:

54.05%	U.S. Stock	17.10%	U.S. Bond
23.94%	Non U.S. Stock	0.15%	Other
2.58%	Non U.S. Bond	0.08%	Preferred
2.10%	Cash		

Vanguard Target Retirement 2040 Inv
VFORX

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2040 (the target year). At any given time, its asset allocation may be affected by a variety of factors, such as whether the underlying funds are accepting additional investments. The fund's indirect stock holdings are a diversified mix of U.S. and foreign large-, mid-, and small-capitalization stocks.

92202E870


Asset Allocation as of 12/31/2012:

7.95%	U.S. Bond	1.20%	Non U.S. Bond
61.94%	U.S. Stock	0.17%	Other
27.41%	Non U.S. Stock	0.09%	Preferred
1.24%	Cash		

Target Date Funds (continued)

Vanguard Target Retirement 2050 Inv

VFIFX

Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2050 (the target year). At any given time, its asset allocation may be affected by a variety of factors, such as whether the underlying funds are accepting additional investments. The fund's indirect stock holdings are a diversified mix of U.S. and foreign large-, mid-, and small-capitalization stocks.

92202E862



Asset Allocation as of 12/31/2012:

7.89%	U.S. Bond	1.19%	Non U.S. Bond
62.05%	U.S. Stock	0.17%	Other
27.33%	Non U.S. Stock	0.09%	Preferred
1.28%	Cash		

Stock

T. Rowe Price Equity Income Adv

PAFDX

Objective: The investment seeks to provide substantial dividend income as well as long-term growth of capital. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in common stocks, with 65% in the common stocks of well-established companies paying above-average dividends. It typically employs a "value" approach in selecting investments. The fund may invest in foreign stocks in keeping with the fund's objectives. It may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

779547207



Asset Allocation as of 12/31/2012:

88.77%	U.S. Stock	0.61%	Preferred
5.08%	Non U.S. Stock	0.07%	Non U.S. Bond
4.82%	Cash	0.04%	Other
0.61%	U.S. Bond		

Wells Fargo S&P 500 Index Fund N

Objective: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund offers investors exposure to equity securities by fully replicating the S&P 500 Index. The objective of the Fund is to track the performance of its benchmark. To manage the Fund effectively, management focuses on three objectives: minimizing transaction costs, minimizing tracking error and minimizing investment and operational risk.

09256V293



Asset Allocation as of 12/31/2012:

98.20%	U.S. Stock	0.72%	Cash
1.06%	Non U.S. Stock	0.02%	Other

T. Rowe Price Blue Chip Growth Adv

PABGX

Objective: The investment seeks long-term capital growth; income is a secondary objective. The fund will normally invest at least 80% of assets in the common stocks of large and medium-sized blue chip growth companies. It focuses on companies with leading market position, seasoned management, and strong financial fundamentals. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

77954Q205



Asset Allocation as of 12/31/2012:

96.96%	U.S. Stock	0.49%	Cash
2.54%	Non U.S. Stock		

Principal MidCap Institutional

PCBIX

Objective: The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. It invests in foreign securities. The fund invests in equity securities with value and/or growth characteristics and constructs an investment portfolio that has a "blend" of equity securities with these characteristics. Investing in value equity securities is an investment strategy that emphasizes buying equity securities that appear to be undervalued.

74253Q747



Asset Allocation as of 02/28/2013:

9.49%	Non U.S. Stock	1.30%	Other
89.32%	U.S. Stock	-0.11%	Cash

DFA US Small Cap I

DFSTX

Objective: The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of readily marketable securities of U.S. small cap companies. A company's market capitalization is the number of its shares outstanding times its price per share. In general, the higher the relative market capitalization of the U.S. small cap company, the greater its representation in the Portfolio.

233203843



Asset Allocation as of 01/31/2013:

98.80%	U.S. Stock	0.56%	Non U.S. Stock
0.64%	Cash		

Harbor International Instl

HAINX

Objective: The investment seeks long-term total return, principally from growth of capital. The fund invests normally in a minimum of ten countries throughout the world, focusing on companies located in Europe, the Pacific Basin and emerging industrialized countries whose economies and political regimes appear stable. It invests primarily (no less than 65% of its total assets) in common and preferred stocks of foreign companies, including those located in emerging market countries. Companies in the fund's portfolio generally have market capitalizations in excess of \$1 billion at the time of purchase.

411511306



Asset Allocation as of 12/31/2012:

94.73%	Non U.S. Stock	0.81%	Other
2.18%	Cash	0.51%	Preferred
1.77%	U.S. Stock		

The funds are assigned to an asset class, which may not match the asset class assigned by other data sources.

Asset Allocation is subject to change and may have changed since date specified. Morningstar calculates portfolio statistics on the short positions in each fund and displays long, short, and net statistics as appropriate. Short positions produce negative exposure to the security that is being shorted. This means that when the security rises in value, the short position will fall in value and vice versa. Individual short positions are displayed with negative percent weights in a complete holdings list, and the short asset allocation for a fund will also be negative. These enhanced statistics allow investors to evaluate the long and short sides of a portfolio separately and to estimate the fund's overall net exposure.

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Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the investment company can be found in the fund prospectus, when available. To obtain a copy of the prospectus, please contact the fund company or call a retirement service representative. Please read the prospectus carefully before investing.

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Investment performance and operating expenses

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods.

This table also shows:

- Annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations, restrictions, or both

You can make changes to your investment options at wellsfargo.com/retirementplan, or you can call the Retirement Service Center at 1-800-728-3123 and speak to a representative Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Give careful consideration to the importance of a balanced and well-diversified portfolio, taking into account all your assets, income, and investments.

Asset Class Fund name Type of fund Benchmark	Performance (as of 03/31/2013)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
Stable Value/Money Market						

Wells Fargo Stable Return Fund N¹	0.45%	1.86%	2.96%	3.81%	0.24%/	0.24%/
Stable Value					\$2.40	\$2.40
<i>Citi Treasury Bill 3 Mon USD</i>	<i>0.02%</i>	<i>0.08%</i>	<i>0.31%</i>	<i>1.66%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

The Fund requires participants to invest in a non-competing fund for at least 90 days before transferring to a competing fund option.

Bonds						
PIMCO Total Return Instl	0.60%	7.92%	7.77%	6.66%	0.46%/	0.46%/
Intermediate-Term Bond					\$4.60	\$4.60
<i>Barclays US Agg Bond TR USD</i>	<i>-0.12%</i>	<i>3.77%</i>	<i>5.47%</i>	<i>5.02%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

Target Date Funds						
Vanguard Target Retirement Income Inv	2.54%	6.78%	5.55%	*5.75%	0.16%/	0.16%/
Target Date Retirement Income					\$1.60	\$1.60
<i>Morningstar Lifetime Moderate Income</i>	<i>3.05%</i>	<i>6.61%</i>	<i>5.34%</i>	<i>*6.61%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Vanguard Target Retirement 2010 Inv	3.52%	7.80%	5.32%	*5.86%	0.16%/	0.16%/
Target Date 2010					\$1.60	\$1.60
<i>Morningstar Lifetime Moderate 2010</i>	<i>3.73%</i>	<i>7.71%</i>	<i>5.75%</i>	<i>*6.61%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Asset Class Fund name Type of fund Benchmark	Performance (as of 03/31/2013)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000

Target Date Funds (continued)

Vanguard Target Retirement 2020 Inv	5.37%	9.45%	5.19%	*5.68%	0.16%/	0.16%/
Target Date 2020					\$1.60	\$1.60
<i>Morningstar Lifetime Moderate 2020</i>	<i>5.01%</i>	<i>9.11%</i>	<i>5.63%</i>	<i>*6.44%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Vanguard Target Retirement 2030 Inv	6.67%	10.75%	4.87%	*5.39%	0.17%/	0.17%/
Target Date 2030					\$1.70	\$1.70
<i>Morningstar Lifetime Moderate 2030</i>	<i>6.90%</i>	<i>11.06%</i>	<i>5.29%</i>	<i>*6.07%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Vanguard Target Retirement 2040 Inv	7.68%	11.78%	5.02%	*5.36%	0.18%/	0.18%/
Target Date 2040					\$1.80	\$1.80
<i>Morningstar Lifetime Moderate 2040</i>	<i>7.70%</i>	<i>12.07%</i>	<i>5.18%</i>	<i>*6.00%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Vanguard Target Retirement 2050 Inv	7.67%	11.79%	5.00%	*5.43%	0.18%/	0.18%/
Target Date 2050					\$1.80	\$1.80
<i>Morningstar Lifetime Moderate 2050</i>	<i>7.57%</i>	<i>12.03%</i>	<i>5.06%</i>	<i>*6.00%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Stock

T. Rowe Price Equity Income Adv	11.18%	16.93%	5.29%	8.82%	0.92%/	0.92%/
Large Value					\$9.20	\$9.20
<i>Russell 1000 Value TR USD</i>	<i>12.31%</i>	<i>18.77%</i>	<i>4.85%</i>	<i>9.18%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Wells Fargo S&P 500 Index Fund N¹	10.61%	13.96%	5.97%	8.63%	0.05%/	0.05%/
Large Blend					\$0.50	\$0.50
<i>S&P 500 TR</i>	<i>10.61%</i>	<i>13.96%</i>	<i>5.81%</i>	<i>8.53%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

Asset Class Fund name Type of fund Benchmark	Performance (as of 03/31/2013)				Annual Operating Expenses	
	3-Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** /per \$1,000
Stock (continued)						

T. Rowe Price Blue Chip Growth Adv	8.08%	7.59%	6.90%	8.67%	1.00%/	1.00%/
Large Growth					\$10.00	\$10.00
<i>Russell 1000 Growth TR USD</i>	<i>9.54%</i>	<i>10.09%</i>	<i>7.30%</i>	<i>8.62%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 30 calendar day(s).

Principal MidCap Institutional	12.17%	19.99%	11.00%	13.06%	0.65%/	0.65%/
Mid-Cap Blend					\$6.50	\$6.50
<i>Russell Mid Cap Growth TR USD</i>	<i>11.51%</i>	<i>12.76%</i>	<i>7.98%</i>	<i>11.53%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

DFA US Small Cap I	12.51%	18.23%	10.23%	12.73%	0.37%/	0.37%/
Small Blend					\$3.70	\$3.70
<i>Russell 2000 TR USD</i>	<i>12.39%</i>	<i>16.30%</i>	<i>8.24%</i>	<i>11.52%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

Harbor International Instl	2.09%	7.85%	0.94%	13.31%	0.78%/	0.77%/
Foreign Large Blend					\$7.80	\$7.70
<i>MSCI EAFE NR USD</i>	<i>5.13%</i>	<i>11.25%</i>	<i>-0.89%</i>	<i>9.69%</i>		

Standard Asset Fees: 24.00 bps for fund market value of \$0.00 and greater.

¹ A collective investment fund is a pooled investment vehicle that is exempt from SEC registration as an investment company under Section 3(c)(11) of the Investment Company Act of 1940 and maintained by a bank or trust company for the collective investment of qualified retirement plans. CIFs are authorized by the Office of the Comptroller of the Currency (OCC) and are also known as "A2" funds, referring to the section in OCC rules that defines them. **The Fund is not a mutual fund and not subject to the same registration requirements and restrictions as mutual funds.**

*Returns are since inception for funds that are less than ten years old.

**Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit wellsfargo.com/retirementplan for more information about the investments in your plan, including the most up-to-date investment performance and annual expense information. For a free copy of this information, or for further information, contact the Retirement Service Center at wellsfargo.com/retirementplan. For a free paper copy of this information, or for further information contact the Retirement Service Center at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available on the website to help you better understand your investment options.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Benchmarks are not investments and are shown for performance comparison purposes only. The benchmark shown represents an appropriate broad-based securities market index. In cases where two benchmarks are provided, the first is the broad-based benchmark and the second is an alternative benchmark for further comparison information.

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Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Additional Fee Information

The table below summarizes additional fees that may be charged to your account. Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee paid by	Fee	Fee amount	Allocation method/frequency
Participant ¹	59 1/2 Dist.	\$21.00	Each
Participant ¹	Disability	\$21.00	Each
Participant ¹	Hardship	\$21.00	Each
Participant ¹	Lump Sum	\$21.00	Each
Participant ¹	Qual. Reservist	\$21.00	Each
Participant ¹	Req'd Min Dist.	\$21.00	Each
Participant ¹	Rollover	\$21.00	Each
Plan	QDRO Processing	\$500.00	Per Participant/Each

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, and recordkeeping services. These fees vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as a fee for a new service, may apply. Fees that are charged to the plan, or to your account directly, will be shown on your quarterly statement. *Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.*

Pro Rata: This term refers to the practice of charging a proportion of a fee for a fraction of a unit that the fee applies to. A fee charged for a period of time can be prorated for the actual number of days that the fee applied to in the fee period. A fee charged for a unit (such as a block of shares) can be prorated for the actual number of shares involved. In practice, formulas are sometimes used to approximate or round off the quantities applied to prorated fees. These actual formulas are typically spelled out in the plan documents or prospectus. In the context of an employer-sponsored retirement plan, this term usually refers to the practice of charging fees proportionately across retirement plan participant accounts. In practice, a fee is assessed against a plan participant's account in proportion to the size of his account relative to the size of all other participants' accounts in the retirement plan.

¹ Fees paid by participants also include any asset or redemption fees noted in the investment performance and operating expenses chart.

Notes



Tools to help you access and manage your savings plan with Wells Fargo

Two ways to access and manage your Commander, Navy Installations Command Non-Appropriated Fund Savings Plan (“CNIC NAF 401(k) Savings Plan”).

This guide is designed to help you register and manage your account online and learn more about how to access your account by phone.



Access your CNIC NAF 401(k) Savings Plan by Internet – wellsfargo.com/retirementplan

From the comfort of home or virtually anywhere, day or night, you can access your savings plan online. Once you're registered, you can use the savings plan website to do everything from calculating how much you may need in retirement to choosing how much you want to save and how to invest it.

New user registration

The first time that you sign on to the savings plan, click on **First Time User** to begin the registration process.

Registration takes just a few minutes to complete.

1. Enter your initial username (your SSN) and your initial password (your date of birth)
2. Complete the security information page and create a new username and password

Managing your account online

Once you are enrolled in your savings plan, managing and updating your account online is simple. Some of the things you can do online include:

- Check your balance
- Enroll in your savings plan
- Change your contribution rate
- Choose investments
- View your account transaction history
- Update your beneficiaries



Access your CNIC NAF 401(k) Savings Plan by phone – 1-800-728-3123

You'll need your Social Security number (SSN) and your personal identification number (PIN), which is initially the last four digits of your SSN. You'll be required to change your PIN the first time you call.

The service center offers 24-hour automated account access. Representatives are also available Monday through Friday from 6:00 a.m. to 10:00 p.m. Central Time. If calling from outside of the United States, please see the international phone directory below.

Managing your account by phone

Accessing, managing, and updating your account over the phone with the service center is simple. Some of the things you can do over the phone include:

- Check your balance
- Enroll in your savings plan
- Change your contribution rate
- Choose investments
- Access your account transaction history
- Update your beneficiaries

International phone directory:

Guam	1-800-377-9188
Hong Kong	001+1+888-715-8088
Italy	00+1+888-715-8088
Japan	010+1+888-715-8088
Korea	007+1+800-664-8182
All other countries	704-208-2177

Notes

Online tools designed to help you reach your retirement goals

For more information about the importance of saving and planning for retirement, check out the variety of online tools available from the Wells Fargo Retirement Plan Website homepage, including interactive calculators and charts, and audiocasts. Below are a few examples of the many tools available. To access all of them from the homepage, select the *Use Online Tools* link in the “I want to:” section on the right-hand side of the screen.

Cost of waiting Calculator

No matter when you start saving for retirement, one rule always applies — the earlier the better. Use this calculator to find out why you should start now and how much more you need to save if you wait.

401(k) Contribution Calculator

Saving in your employer’s retirement plan doesn’t have to take a big bite out of your take-home pay — and it can reduce your tax bill at the same time. Use this calculator to see how saving for retirement may not affect your paycheck as much as you thought.

Find the Money to Invest Calculator

We all want to save more, but sometimes it seems difficult to get started. Use this calculator to see how little changes to your lifestyle can free up money to add to your retirement savings. While these amounts may seem small at first, over time they can accumulate and make a big difference.

Need help determining your investor style?

Check out the interactive Risk Tolerance Quiz. The quiz is located on the homepage in the “I want to:” section; simply select the Determine my investment style link. Answer a few easy questions to determine an asset allocation strategy that may be right for you.



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