

An exciting enhancement to
the CKE Savings Plan
effective March 15, 2018



Retirement Investment Advice

Get help with your investing and savings decisions with the Retirement Investment Advice program

The Retirement Investment Advice program can help you manage your account. The program provides a personalized investment strategy that can help you answer common questions such as:

- How much should I save?
- Which investments should I choose?
- Am I on the right track?

The Retirement Investment Advice program can help you assess the decisions you've made in the past and the ones you'll make in the future. Through an interactive, personalized website, the program will provide several strategy recommendations which can be fine-tuned by including information on assets outside of your retirement plan and anticipated expenses in retirement.

Once you reach your retirement years, the Retirement Investment Advice program can help you determine the amount of income you might expect during retirement, as well as recommended asset allocation strategies designed to help minimize risk, maximize income, and accomplish your goals.

There are two ways to obtain a personalized investment strategy:

- Sign on to your retirement account at wellsfargo.com. Choose the **Actions and Investments** tab from the top navigation, select **Advisory Services**, then **Retirement Investment Advice**.
- Contact a Wells Fargo retirement service representative at **1-800-SAVE-123 (1-800-728-3123)** for your personalized investment strategy. Representatives are available Monday through Friday, 6:00 a.m. to 10:00 p.m. Central Time. To prepare for the call, please read the disclosures about the program available online. See directions above to locate the disclosures. If you do not have access to a computer, you can also obtain the disclosures from a retirement service representative.



Nearly 6 in 10 people
with a 401(k) plan
want help with their
investment choices.*

*2016 Wells Fargo Retirement Study.

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Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, are not guarantees of future results, and may vary with each use and over time. Other investment alternatives having similar risk and return characteristics may be available under your plan. Please contact your plan administrator for these investment alternatives. Some of the plan's administrative fees may be paid through the investment options in which you invest. The information shown above is not intended to provide any suggestion that you engage in or refrain from taking any particular course of action.

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A.

Wells Fargo Bank N.A., and its affiliates, employees, agents, and representatives do not act as investment advisors or investment fiduciaries with respect to the fund options available in your plan.

Investments in retirement plans

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE