

VestPremiere[®] and VestPremiere[®] Customizer

Presenter Name

Date

Investment and Insurance Products: NOT FDIC Insured | NO Bank Guarantee |
MAY Lose Value

Securities offered through H.D. Vest Investment ServicesSM, Member: SIPC

Advisory services offered through H.D. Vest Advisory ServicesSM

Non-bank subsidiaries of Wells Fargo & Company

6333 North State Highway 161, Fourth Floor, Irving, Texas 75038

(972) 870-6000



H.D. Vest Advisory Services



For over 20 years H.D. Vest Advisory Services, along with its over 1,200 Advisory consultants, has helped its clients focus on their financial goals and dreams. We have teamed up with Wells Fargo & Company, a leader in the financial services arena, to continue that tradition.

- **Our principles**

- We are committed to putting your interests first.
- We offer objective, transparent choices and ongoing guidance.

- **Our process**

- **Understand:** We start by understanding you, your values, your objectives, and your family concerns.
- **Analyze:** We thoroughly analyze your situation and seek the optimal opportunities to pursue your goals.
- **Advise:** We provide holistic advice and integrated financial solutions.
- **Evolve:** We meet with you on a regular basis to keep your plan current.

- **Our people**

- We get to know you and what is important to you.
- Our Advisors provide local service.
- We have the advantages of national reach.



8 Wealth Management Issues

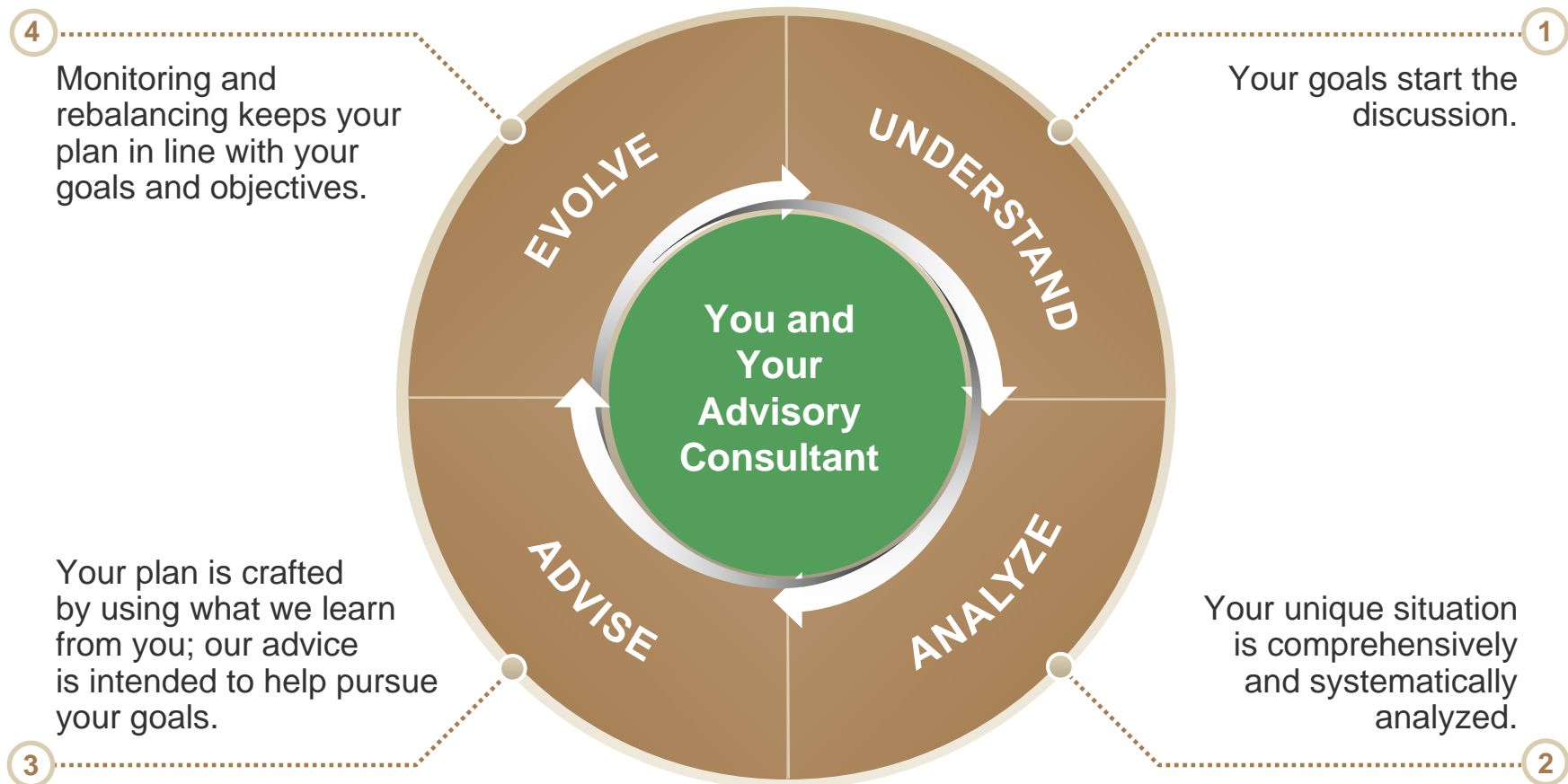
We have found there are 8 Wealth Management IssuesSM that are most important to our clients and their families. Your Advisory Consultant will address your needs beginning with what is most important to you.

- **Investment Management**
- **Cash Flow & Debt Management**
- **Family Risk Management**
- **Retirement Planning**
- **Education Planning**
- **Legacy Planning**
- **Business Planning**
- **Special Situations Planning**



Exclusive Values-Based Process

Our journey starts with our values-based process, where we begin a partnership that starts with your goals and unique situation.



Understanding Your Goals & Objectives

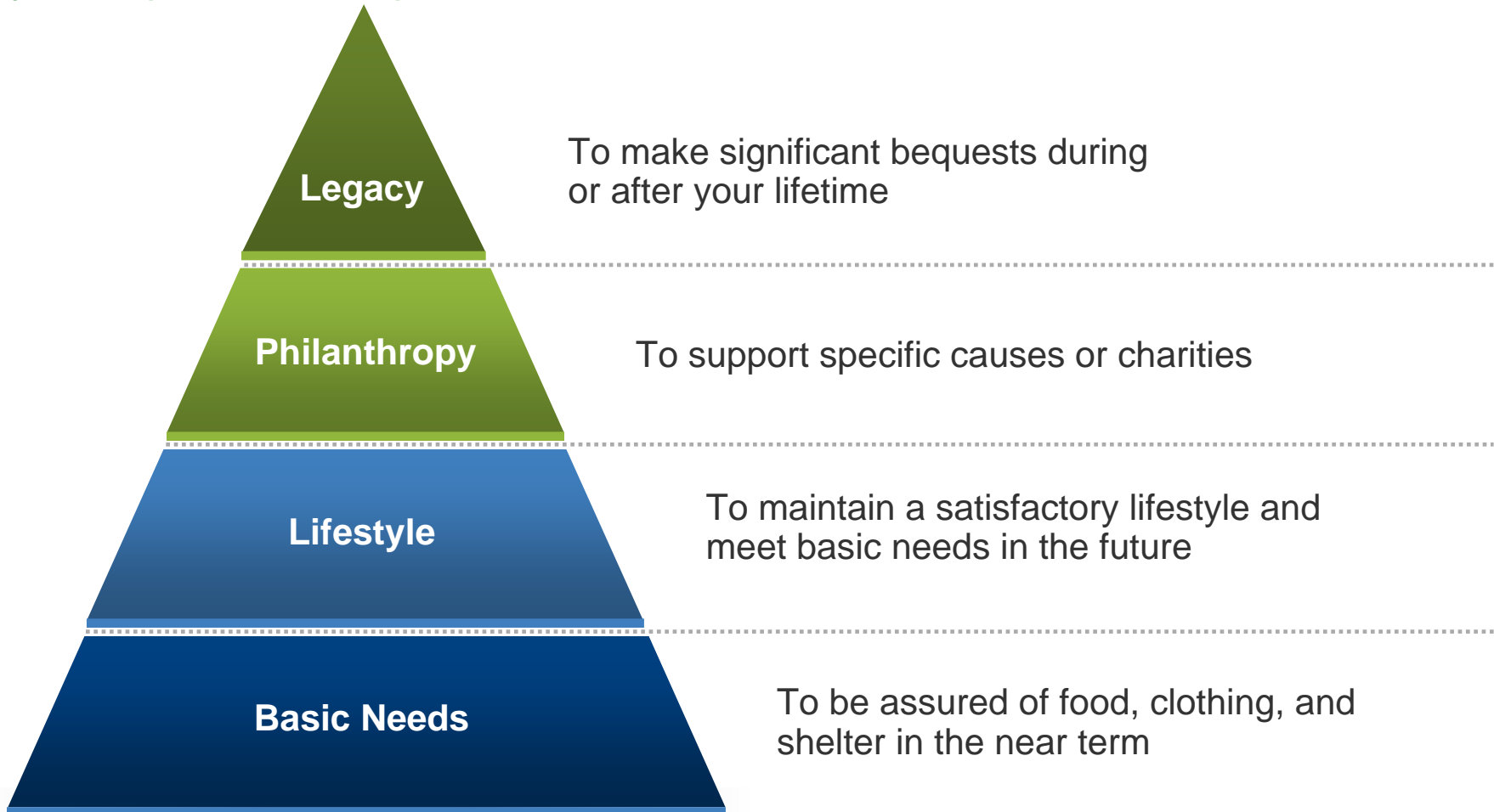
Understanding who you are, not just as a client but as an individual with a busy life, a family, specific hopes and convictions, is vital to the overall success of your portfolio. We will partner with you to assess your:

- **Current situation**
- **Liquidity needs**
- **Income needs**
- **Taxes**
- **Investment horizon**
- **Unique characteristics**
- **Return goals**
- **Risk orientation**
- **Initial investment**



Getting to Know You

We are dedicated to understanding your principles and ideals. This helps us design a durable financial program based on who you are and what you hope to accomplish.



Analyzing Your Key Financial Considerations

Having gained an understanding of your goals and values, we lead a comprehensive review and analysis of key financial considerations, then help you develop an asset allocation that will serve as a blueprint.

VESTPREMIERE RISK PROFILE QUESTIONNAIRE
RISK PROFILE (There are no right or wrong answers – simply circle the answer that is most representative.)

This risk profile covers all accounts listed on page 1 or
 This risk profile covers only the accounts listed below. Please complete a separate risk profile questionnaire for each account that has a different risk profile.

Account Title/Number _____

- What is your investment time horizon?
 - 3 to 5 years
 - 5 to 10 years
 - 10 years or more
- With which investment approach to pursuing your financial goals would you be most comfortable?
 - Conservative: I am willing to accept only modest portfolio value fluctuation with infrequent quarterly losses in exchange for the potential of more consistent average returns.
 - Moderate: I am willing to accept short-term portfolio value fluctuation with an occasional year of negative returns in exchange for the potential of positive returns over the long term.
 - Aggressive: I am willing to accept a higher degree of short-term portfolio value fluctuation with periodic years of negative returns in exchange for the potential of higher positive returns over the long term.
- Six months after you make a \$100,000 investment, it decreases in value by \$10,000 in a down-market period. How would you feel?
 - Very uncomfortable. I would consider selling my investment.
 - Uncomfortable, yet I will stay with the investment if my financial advisor recommends it.
 - I would want to buy more of the investment, since this may be a good investment opportunity.
- Is it important for you to receive money from your account on a monthly basis?
 - Yes, it is highly important, and it must be the same amount each month.
 - It is important, but growth of my portfolio is also an important factor.
 - It is not important, because growth of my portfolio is my primary goal.
- Although past performance is no assurance of future results, stocks have historically provided better protection against inflation than bonds. Additionally, diversification using a portfolio of stocks or stock mutual funds also provides the potential for less volatility in returns. Given these factors, complete the following statement: "I would be comfortable if a well-diversified position in stocks or stock mutual funds represented..."
 - A small percentage of my portfolio.
 - A significant percentage of my portfolio.
 - A dominant percentage of my portfolio.

The table below shows four hypothetical portfolios with fictitious yearly and five-year average annual return numbers*. With which hypothetical portfolio (A to D) would you feel most comfortable? *The rates of return shown below are purely hypothetical and do not represent the future product performance. Specific rates of return, especially for extended time periods, will vary over time. There is also a higher degree of risk associated with investments that offer the potential for higher rates of return.

Portfolio	Year 1	Year 2	Year 3	Year 4	Year 5	Average Annual Return
1 <input type="checkbox"/> A	4%	4%	4%	4%	4%	4%
2 <input type="checkbox"/> B	20%	-10%	2%	1%	4%	2%
3 <input type="checkbox"/> C	25%	-15%	10%	2%	20%	9%
4 <input type="checkbox"/> D	25%	-10%	15%	4%	20%	12%

RISK PROFILE SCORE (add the numbers obtained in questions 1-6):

Based on your overall situation, do you want fixed-income investments* included in your portfolio? Yes No

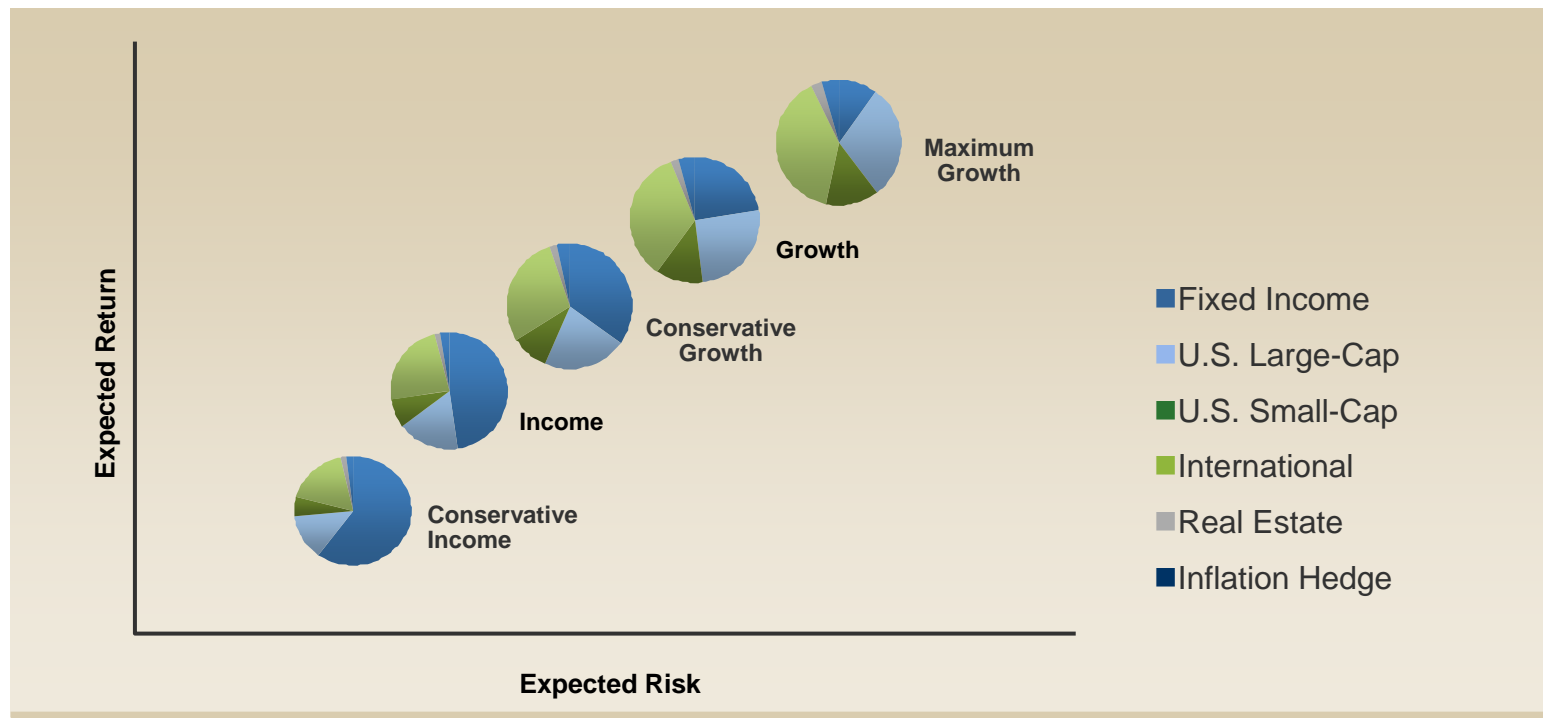
Securities offered through H.D. Vest Investment Services™, Member SIPC. Advisory services offered through H.D. Vest Advisory Services™, a non-bank subsidiary of Wells Fargo & Company, 6121 South State Highway 101, Fort Worth, Texas 76101, (817) 479-4004.

Asset Allocation does not assure or guarantee better performance and cannot eliminate the risk of investment losses.

Determining Appropriate Asset Allocation to Meet Your Needs

Understanding your specific financial requirements and risk tolerance allows us to construct an appropriate asset allocation model using different investment styles, sectors and strategies.

- **The appropriate asset mix to meet your unique needs and objectives is determined.**



Expected return and volatility models are comparative tools used to highlight the differences between various portfolios and are based in part on past performance. Past performance does not predict future results, and no guarantee or projection of actual results is intended.

International investing involves special risks due to specific factors such as increased volatility, currency fluctuations and differences in auditing and other financial standards.

In general, bond prices rise when interest rates fall, and vice versa. This effect is usually more pronounced for longer-term securities. You may have a gain or loss when you sell your shares.

Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry.

Benefits of Diversification

Historical annual returns of different assets show a wide range of performance results. Including a variety of asset classes in your portfolio may significantly reduce its overall risk and may achieve more consistent returns over time.

1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007*	Average
Emerg Mkts 74.8%	Commod 16.6%	Large Value 38.4%	REITs Index 37.0%	Large Value 35.2%	Large Growth 38.7%	Emerg Mkts 66.4%	Commod 31.8%	REITs Index 12.4%	Commod 25.9%	Emerg Mkts 56.3%	REITs Index 33.1%	Emerg Mkts 34.5%	REITs Index 36.0%	Emerg Mkts 17.7%	REITs Index 15.2%
EAFE 32.9%	EAFE 8.1%	Large Index 37.8%	Commod 23.2%	Large Index 32.9%	Large Index 27.0%	Large Growth 33.2%	REITs Index 31.0%	Bonds Agg 8.4%	Bonds Agg 10.3%	Small Index 47.3%	Emerg Mkts 26.0%	Commod 21.4%	Emerg Mkts 32.6%	EAFE 11.1%	Emerg Mkts 15.1%
Small Index 18.9%	Treasury Bills 4.1%	Large Growth 37.2%	Large Growth 23.1%	Large Growth 30.5%	EAFE 20.3%	EAFE 27.3%	Bonds Agg 11.6%	Treasury Bills 3.3%	REITs Index 3.6%	Mid Index 40.1%	EAFE 20.7%	EAFE 14.0%	EAFE 26.9%	Mid Index 9.9%	Mid Index 13.8%
Large Value 18.1%	CPI 2.7%	Mid Index 34.5%	Large Index 22.4%	Mid Index 29.0%	Large Value 15.6%	Commod 24.3%	Mid Index 8.2%	Small Index 2.5%	CPI 2.4%	EAFE 39.2%	Mid Index 20.2%	REITs Index 13.8%	Large Value 22.2%	Large Growth 8.1%	Large Value 13.5%
REITs Index 15.1%	REITs Index 2.7%	Small Index 28.4%	Large Value 21.6%	Small Index 22.4%	Mid Index 10.1%	Small Index 21.3%	Large Value 7.0%	CPI 1.6%	Treasury Bills 1.6%	REITs Index 36.2%	Small Index 18.3%	Mid Index 12.7%	Small Index 18.4%	Large Index 7.2%	Large Index 12.0%
Mid Index 14.3%	Large Growth 2.6%	Bonds Agg 18.5%	Mid Index 19.0%	REITs Index 19.7%	Bonds Agg 8.7%	Large Index 20.9%	Treasury Bills 6.0%	Emerg Mkts -2.4%	Emerg Mkts -6.0%	Large Value 30.0%	Large Value 16.5%	Large Value 7.1%	Large Index 15.5%	Small Index 6.4%	Small Index 11.8%
Large Index 10.2%	Large Index 0.4%	Commod 15.2%	Small Index 16.5%	Bonds Agg 9.7%	Treasury Bills 4.9%	Mid Index 18.2%	CPI 3.4%	Large Value -5.6%	Large Value -15.5%	Large Index 29.9%	Large Index 11.4%	Large Index 6.3%	Mid Index 15.3%	Large Value 6.2%	EAFE 11.3%
Bonds Agg 9.7%	Small Index -1.8%	REITs Index 12.2%	EAFE 6.4%	Treasury Bills 5.2%	CPI 1.6%	Large Value 7.3%	Small Index -3.0%	Mid Index -5.6%	EAFE -15.7%	Large Growth 29.7%	Commod 9.1%	Large Growth 5.3%	Large Growth 9.1%	Commod 4.5%	Large Growth 10.4%
Treasury Bills 2.9%	Large Value -2.0%	EAFE 11.6%	Emerg Mkts 6.0%	EAFE 2.1%	Small Index -2.5%	Treasury Bills 4.8%	Large Index -7.8%	Large Index -12.4%	Mid Index -16.2%	Commod 23.9%	Large Growth 6.3%	Small Index 4.6%	Treasury Bills 4.9%	CPI 3.8%	Commod 9.8%
Large Growth 2.9%	Mid Index -2.1%	Treasury Bills 5.6%	Treasury Bills 5.2%	CPI 1.7%	REITs Index -17.0%	CPI 2.7%	EAFE -14.0%	Commod -19.5%	Small Index -20.5%	Bonds Agg 4.1%	Bonds Agg 4.3%	Treasury Bills 3.3%	Bonds Agg 4.3%	Treasury Bills 2.5%	Bonds Agg 6.2%
CPI 2.7%	Bonds Agg -2.9%	CPI 2.5%	Bonds Agg 3.6%	Commod -3.4%	Emerg Mkts -25.3%	Bonds Agg -0.8%	Large Growth -22.4%	Large Growth -20.4%	Large Index -21.7%	CPI 1.9%	CPI 3.3%	CPI 2.7%	CPI 2.5%	Bonds Agg 1.0%	Treasury Bills 3.8%
Commod -1.1%	Emerg Mkts -7.3%	Emerg Mkts -5.2%	CPI 3.3%	Emerg Mkts -11.6%	Commod -27.0%	REITs Index -2.6%	Emerg Mkts -30.6%	EAFE -21.2%	Large Growth -27.9%	Treasury Bills 1.0%	Treasury Bills 1.4%	Bonds Agg 2.4%	Commod 2.1%	REITs Index -6.0%	CPI 2.6%

Note: 2007 data is preliminary through June.
Source: Crandall, Pierce & Company

Large-Value: Russell 1000 Value Index
Large-Index: Russell 1000 Index
Large-Growth: Russell 1000 Growth Index
Mid-Index: Russell Mid-cap Index

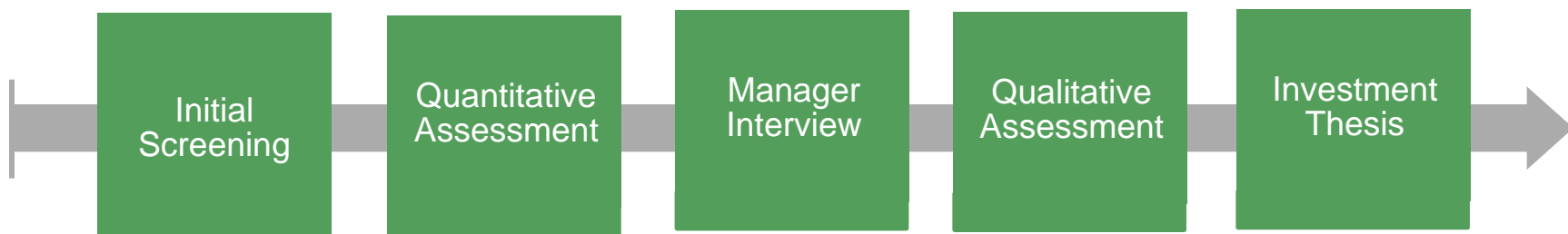
Small-Index: Russell 2000 Index
Bonds-Agg: Aggregate Index
EAFE: International Stocks – Europe, Australasia & Far East
Emerging Markets: International Stocks – Emerging Markets

Commodities: Dow Jones-AIG Commodity Index
REIT's Index: Real Estate Investment Trust Index
Treasury Bills: Three-Month Treasury Bills
CPI: Consumer Price Index – Data for June 2007 is preliminary

Identifying Suitable Managers

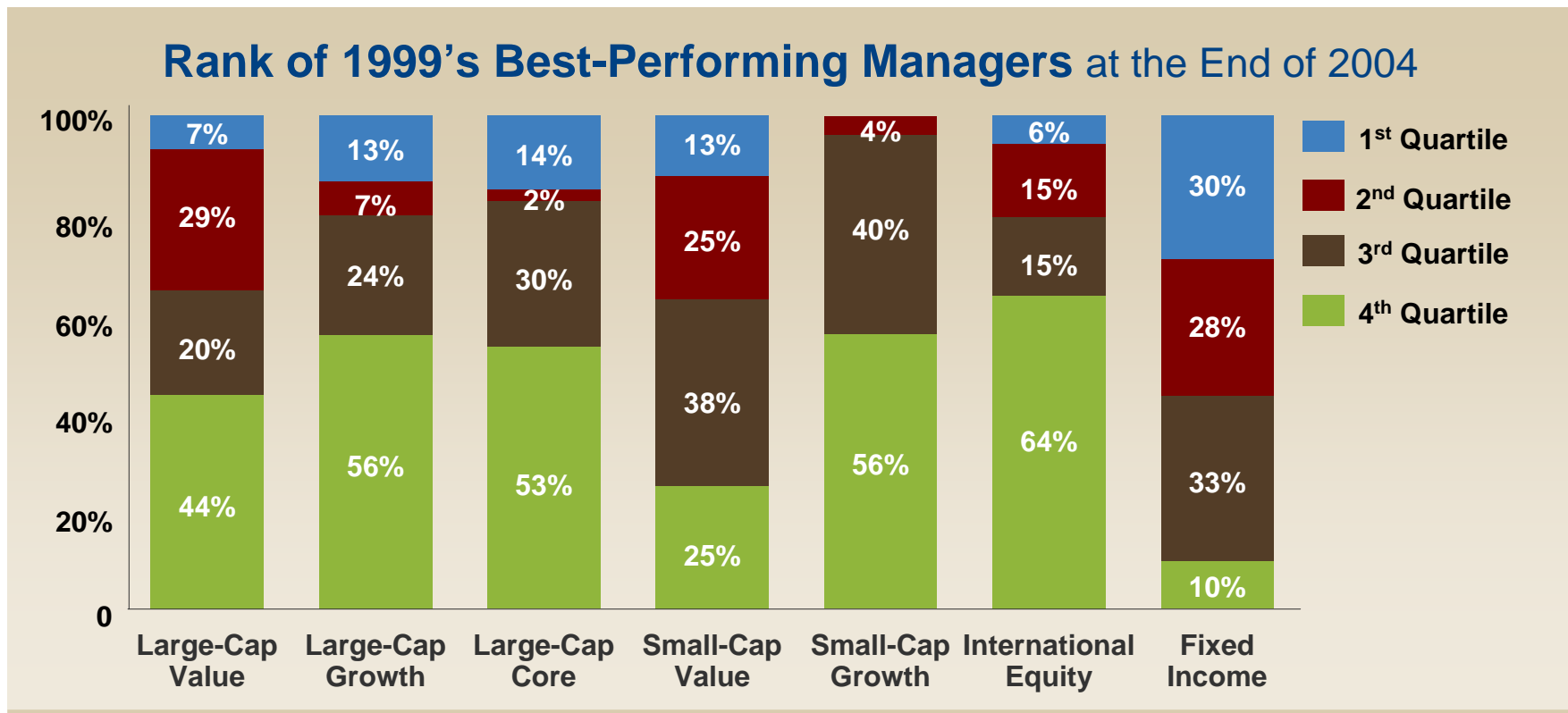
To design an asset allocation strategy suitable for your specific needs, a rigorous due-diligence process is conducted, allowing us to choose from the top-tier mutual funds. Our process involves:

- A blend of qualitative, fundamental research and statistical analysis to identify high-quality firms that adhere to well-documented, consistent investment processes.
- Fundamental research that focuses on both the manager's organization and the actual investment-team process used to manage assets.
- Quantitative screening that analyzes a money manager's performance over time, as well as assesses both historical and predicted risk.



Past Performance Not Always a Future Indicator

While our competitors focus on a manager's past performance in their selection process, we do not believe that is an accurate indicator of future performance. Odds are very good that the best-performing managers during any one year may not be the same as those five years down the road.



Source: CRA RogersCasey

We measure our success by your success, continuously monitoring your portfolio and making adjustments as needed.

- **We continuously monitor and review our investments selections and replace them if they fail to meet our stringent expectations.**
- **We closely monitor your *VestPremiere* or *VestPremiere Customizer* portfolio regularly and make changes and rebalance your account as things change.**
- **We handle the details so you have more time to pursue your interests.**

- **Our comprehensive, ongoing manager selection process provides the opportunity to respond promptly and appropriately to various changes, including:**
 - Underperforming
 - Increasing portfolio risk/leverage
 - Portfolio closing
 - Style drift
 - Minimal assets under management
 - Reaching market cap limit
 - Changing investment philosophy or process
 - Increasing management fees
 - Portfolio moving out-of-balance
 - Deteriorating communication

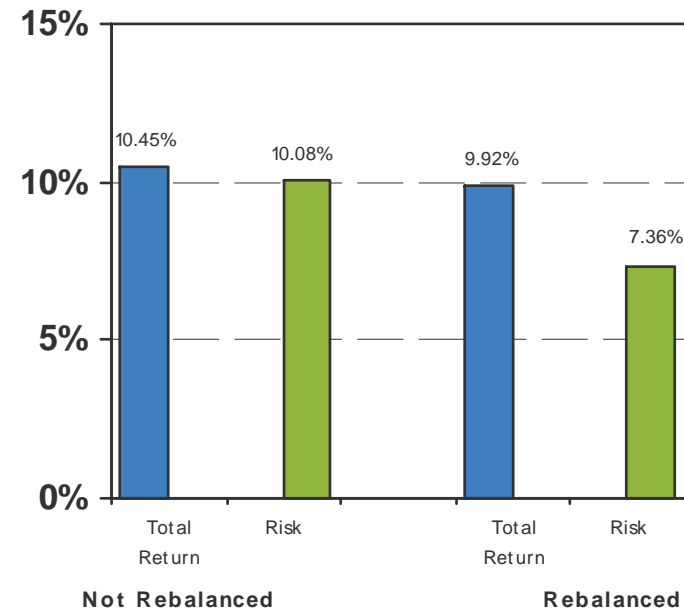


The (Re)Balancing Act

- The original asset allocations of your portfolio may change as the markets move up and down, throwing off the balance of risk and return. That's why periodic rebalancing is critical to maintain target allocations.
- The chart illustrates the importance of regular portfolio rebalancing. One portfolio kept its original 50% stock and 50% bond mix through annual rebalancing; the other did not. The rebalanced portfolio assumed considerably less risk, while providing nearly 100% of the return of the non-rebalanced portfolio.

The Importance of a Rebalanced Portfolio

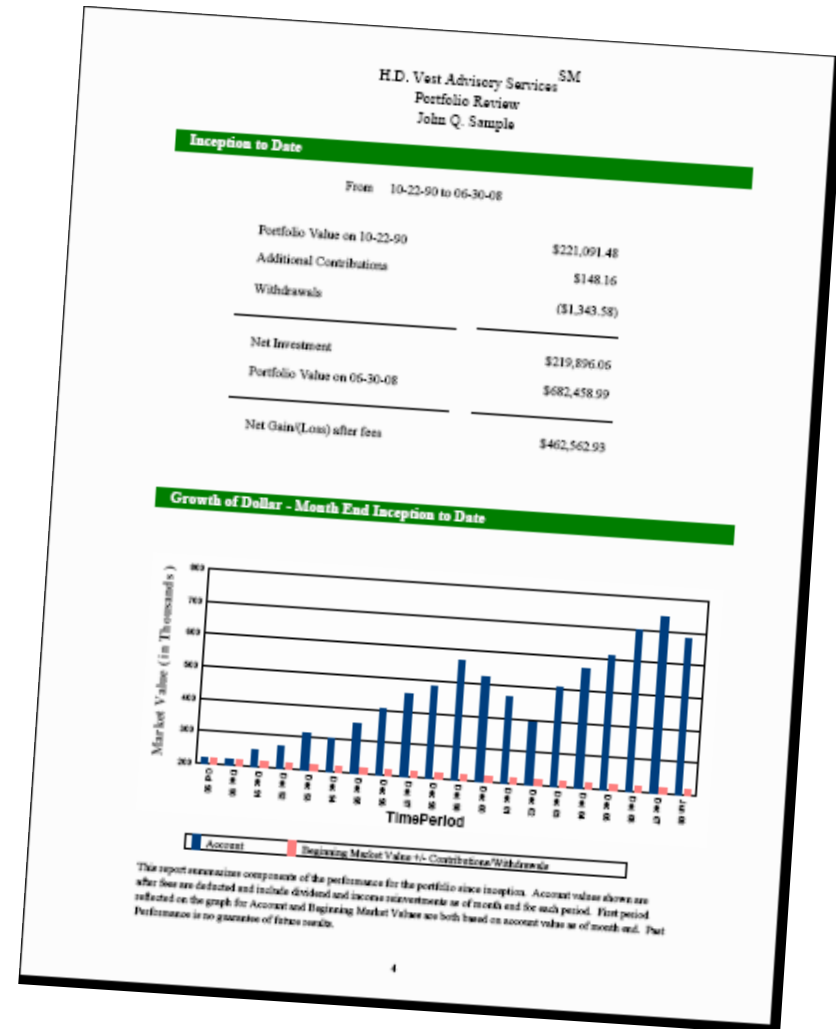
The rebalanced portfolio earned 95% of the total return of the non-rebalanced portfolio, with only 73% of the risk. Data is from December 31, 1987, through December 31, 2007.



Source: StyleADVISOR

Performance Reporting

In addition to periodic reviews and communications, a quarterly performance report enables you to see how well your investments are meeting the objectives.



We meet with you regularly to ensure that your portfolio continues to reflect your current priorities and goals.

We Partner With You to Review:

- **your goals and objectives and other financial planning needs.**
- **your portfolio's performance, account activity and market trends.**
- **your tax and estate planning strategy.**

Summary of Benefits

As a *VestPremiere* client, you will receive a wide range of investment services, advice, communication, and support:

- **Portfolio management by highly qualified professional managers of mutual funds**
- **Strategic guidance and personal service from your H.D. Vest Advisory Consultant**
- **A customized asset allocation based on your specific needs and goals**
- **Ongoing manager evaluation**
- **Detailed, comprehensive reporting on your investment portfolio, including quarterly performance reports**
- **Tax management and capital gains information**
- **Custody of assets**
- **Single asset-based fee**

- **Global Select – A globally balanced equity portfolio that is mixed with fixed-income to adjust for specific risk levels of the client.**
- **U.S. Target Select – A globally diversified portfolio that has a higher weighting within U.S. equity markets.**

Additional Strategy Options

Tax-Sensitive – models use Tax-Free municipal bonds for the fixed-income component of the portfolio.

Tax-Deferred Annuity – portfolios are designed for clients in high tax brackets who can benefit from a tax-deferred annuity

Tactical Asset Allocation – models follow an approach designed to take advantage of the irregularities in the market.

Index Models – consist entirely of Exchange Traded Funds

Disclosures



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