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The Optimal Service Group of Wells Fargo Advisors

Wealth Strategies for Challenging Times

Times are tough for individual and institutional investors. For many, staying the course may no longer make sense, and taking the wrong turn can mean getting even more lost. With many retirement plans worth less than what they once were, and the long-term results of the government's economic stimulus plan uncertain, it is critical to rely on wealth advisors who are experienced, knowledgeable, flexible and objective. The Optimal Service Group (OSG) of Wells Fargo Advisors specializes in creating well-reasoned strategies for institutional investors and high-net-worth individuals who demand excellence and integrity.



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— Joe Montgomery, CFP®
Managing Director-Investments
The Optimal Service Group of Wells Fargo Advisors

"When your middle name is service, you've got to deliver," says Joe Montgomery, CFP®, Managing Director-Investments of the firm's office in Williamsburg, Virginia. "Our mission is to help clients achieve their preferred future."

More than a wealth management firm, The Optimal Service Group looks beyond investments to carefully analyze all aspects of each client's business and personal needs, including money management, insurance, retirement, long-term care, education and more. Using a proprietary investment planning tool called Envision™, OSG creates detailed reports designed to help keep the client on track towards their goals. This enables the firm to make recommendations that can offer an expectation of success.

"With the changes that are occurring in light of what happened in the marketplace starting in 2008, it's important to

reassess not just risk level, but confidence level. In other words, what does it take to enable our clients to have confidence in their investment plans? Our Envision modeling helps us address that factor," Montgomery says.

OSG represents a wide range of investment choices, but has no proprietary interest in any of them. Recommendations are always made solely in the client's interest.

As a non-bank affiliate of Wells Fargo & Company, OSG has more than \$15 billion under advisement, and offers its clients the vast resources of one of America's most stable financial institutions. At the same time, OSG provides the kind of high-touch, personal service more often associated with smaller wealth advisors.

"We are able to serve our private clients at a higher level, because of the type of institutional work we do and the service our group provides," Montgomery says. "We can provide the individual investor a lot of the same tools that institutional investors use. Tools we have available such as market commentary, economic reports, correlation studies,



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— Forrester Research, Inc.

attribution analysis, customized performance reports and access to market strategists and economists."

The way Montgomery sees it, what OSG does is like playing golf. "If you're Tiger Woods, you can probably beat the average investor with just a putter and a 9-iron," he says. "But if you compete at the highest levels, you've got to play with all the clubs in your bag. What's great for our clients is that we've got 14 clubs in our bag, and we know how to use them."

THE OPTIMAL SERVICE GROUP

of Wells Fargo Advisors

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Institutional Services

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*Through Affiliates. **Wells Fargo Advisors (formerly Wachovia Securities) ranked #1 in percentage of customers who agree with this statement, "My financial advisor does what's best for me, not just its bottom line." Forrester Research, Inc. surveyed 5,000 U.S. Consumers to rate their banks, investment firms and insurance companies on customer advocacy. Out of the 11 investment firms rated in the survey, Wachovia Securities was the #1 rated U.S. investment firm in customer advocacy. The ratings may not be representative of any one client's experience as the rating represents a sample of the Firm's clients and past performance is no guarantee of future results.

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