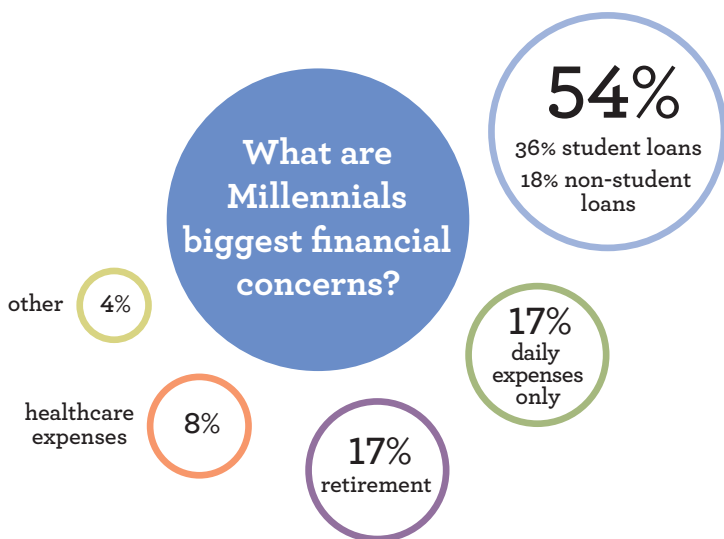
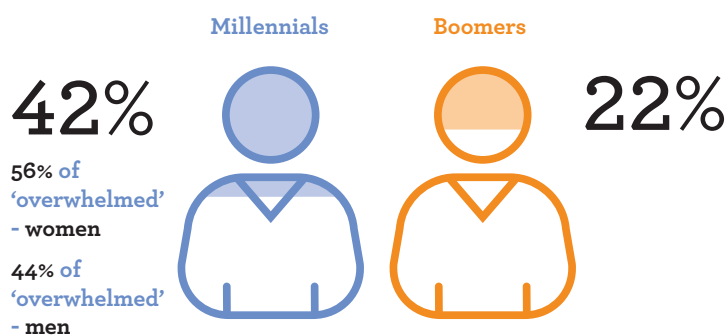


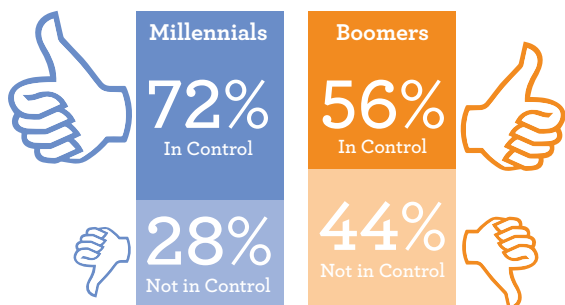
Wells Fargo Millennial Retirement Survey 2013



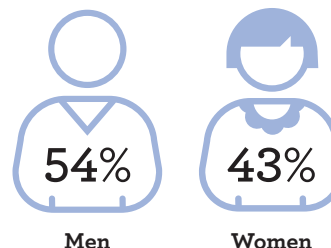
Nearly half of Millennials feel overwhelmed by debt - twice the rate of Boomers



Millennials feel more in control of achieving their financial goals than Boomers



control: "I can pretty much achieve the goals I have set."
not in control: "Larger factors (economy, country's leadership) can undermine future no matter how hard I work."



The research was conducted by Market Probe, Inc. on behalf of Wells Fargo Retirement. Survey respondents included 1,414 millennials between the ages of 22 and 32 from the Ypulse, Inc. online panel, and 1,009 baby boomers between the ages of 48 and 66 from the Research Now online panel. The research was conducted between February 6 and 15, 2013.