

Everything the fixed income investor needs

The tools, technology, and team behind Wells Fargo Advisors' fixed income services.

The Wells Fargo Advisors Fixed Income Trading Team offers clients the support of knowledgeable, experienced professionals, state-of-the-art trading technology, and a high degree of price transparency. Your financial advisor can help you choose from our extensive lineup of fixed income securities, which includes direct access to the inventories of external broker dealers. In our view, thanks to our people, product range, applied technology, research access, and strategy support, our clients enjoy a distinct competitive advantage over other fixed income investors.

Our service commitment

At Wells Fargo Advisors, we strive to help you invest wisely. We'll work with you to create a customized investment strategy that addresses your unique needs and goals and is supported by innovative progress-tracking technology. Our commitment to your needs is also evident in our network of investment resources and support staff. When helping you with your fixed income investment strategy, your financial advisor is supported by several teams of talented specialists:

- The Fixed Income Liaison Team is comprised of more than 30 associates and is always ready to help your financial advisor find the best fixed income solutions for you.
- A separate team of specialists provides reporting and analytical support to clients whose accounts hold more than \$5 million in assets.
- Since timing and trading securities are key activities behind any fixed income portfolio, it helps to have a capable force of traders. We have more than 100 traders representing the spectrum of fixed income vehicles including government securities, corporate bonds, mortgage-backed securities, tax-exempt securities, international bonds, and preferred securities.

Our product lineup

As a Wells Fargo Advisors client, you also benefit from a comprehensive investment selection. Consider the following:

- As one of the largest brokerage firms in the industry, our privately held inventory for our daily fixed income trade activity is valued at several hundred million dollars.

- Our daily fixed income trade volume in the market at large represents billions of dollars in assets. Your financial advisor has access to fixed income securities from our in-house inventory and from other broker/dealers.
- For access to new-issue securities, we work in tandem with affiliate Wells Fargo Securities, an industry leader in linking our financial advisors with newly originated preferred, mortgage-backed, municipal, government agency, and corporate debt securities and brokered certificates of deposit.
- For clients with managed accounts, a team of skilled associates employs the latest technology and utilizes a network of trading contacts to ensure competitive trade executions.

Need help with fixed income?

If you'd like to review your fixed income strategy or find out more about your options, talk to your financial advisor today.

Keeping you ahead of the curve

In addition to the latest and greatest high-speed trade and research technologies, Wells Fargo Advisors keeps you in tune with the market and with your portfolio's performance through weekly reports and periodic market and product updates from our Advisory Services Group and Wells Fargo Investment Institute. Your financial advisor also has direct access to correspondent research from S&P, Moody's, and KDP.

To help guide you through the variety of products available to meet your fixed income investment needs your financial advisor can send you individual product fact sheets which will explain specific products and strategies in the fixed income marketplace.

Additional resources

If you'd like more information about the various products and services we provide, your financial advisor can offer you fact sheets about the following:

- Bond laddering
- Brokered certificates of deposits
- Corporate bonds
- Collateralized mortgage obligations (CMOs)
- Convertible bonds
- Floating-rate securities
- GNMA securities
- High-yield bonds
- Hybrid securities
- Premium bonds
- Tax-exempt municipal bonds
- Treasury Inflation-Protected Securities (TIPS)
- U.S. government and agency securities
- U.S. Treasury zero-coupon bonds

Investments in fixed-income securities are subject to market, interest rate, credit, and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can result in the decline in the bond's price. Credit risk is the risk that an issuer will default on payments of interest and/or principal. This risk is heightened in lower rated bonds. If sold prior to maturity, fixed income securities are subject to market risk. All fixed income investments may be worth less than their original cost upon redemption or maturity.

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Wells Fargo Securities is the trade name for the capital markets and investment banking services of Wells Fargo & Company and its subsidiaries, including Wells Fargo Securities, LLC, member NYSE, FINRA, and SIPC and Wells Fargo Bank, National Association. Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo & Company and provides investment advice to Wells Fargo Bank, N.A., Wells Fargo Advisors, and other Wells Fargo affiliates.

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