THE WAGGONERS TRUCKING

401K

RETIREMENT PLAN

(WELLS FARGO)

401(K) Retirement Plan

Eligibility

The 401(k) plan is open to all employees. To participate in the plan, you must be employed with the company for at least six months (full-time or part-time). Your participation can begin on the first day of the month after you meet the eligibility period.

Contributions

Contributions to the 401(K) plan are deducted from your salary before any state or federal income taxes are withheld. You may contribute up to 25% of your total salary on a tax-deferred basis. The percentage you choose to defer is automatically deducted from your paycheck and contributed to your 401(K) Account.
You may contribute 1% to 100% of your salary up to $18,000.00, the maximum the IRS allows in 2015. Under some circumstances, federal regulations may further limit the amount an individual is allowed to contribute to ensure that the plan does not favor employees at higher income levels. If a reduction in your contribution level is necessary, you will be notified in writing.
For every dollar you put in the plan, The Waggoners Trucking will contribute $1.00 up to 3% of your certified compensation and $0.50 up to the next 2% of your certified compensation, for a total match of 4%. If you are age 50 or over by the end of the calendar year, you may qualify to make additional pre-tax or "catch-up" deferrals, up to $6,000 in 2015. The amount in your 401(K) Contribution Account and the Employer Matching Account is always 100% vested and non-forfeitable. This means you have complete ownership in these accounts and are entitled to receive the full balance if you leave the Company.

Participant Loans

The Company allows you to borrow against the value of your accounts in the 401(K) Profit Sharing Plan. Loans are available to help you meet your financial needs, but remember, they must be repaid. Your loan may be approved if: (1) you have sufficient funds available in your account, (2) you are not under a “financial hardship” such that the requested loan may be in jeopardy of default and (3) you are competent to enter into legal contracts.

The minimum loan amount is $2,000. You are limited to (1) one outstanding loan at any given time. An interest rate is charged that is comparable to that being charged by commercial lenders. Interest charged on the loan is paid into your account. Loans must be repaid within a maximum period of 5 years, unless they are for the purchase of your primary residence. Residential loans must be repaid within 20 years. Payments must be made on a monthly basis. Payments are made by payroll deductions. Your account will be charged a $75.00 set up fee and a $75.00 annual administrative fee.
Please review the Summary Plan Description for further details.

Hardship Withdrawals

Because 401(K) plans are designed to encourage long-term savings, withdrawals are limited by federal law. The law is very strict and there are only 4 circumstances allowed. Consult the Plan Administrator for more information. If a hardship withdrawal is taken, you are not allowed to participate in the Plan for 12 months.
As a practical matter, you should not consider your money in the Plan to be available for current needs, and you should not put money in the plan if you suspect you might have a need for these dollars in the near future.

This is only a brief summary of the 401(K) Profit Sharing Plan. Please consult your Summary Plan Description for all details regarding the Waggoners Trucking 401(K) program.

Contact information for Wells Fargo: 1-800-728-3123 or online @ **http://retirementplan.wellsfargo.com**

WELLS FARGO

Save.
Plan.
Enjoy.

Start saving for retirement today

- Determine how much to save
- Choose your investment options
- Enroll at wellsfargo.com/retirementplan

Waggoners Trucking 401(k) Profit Sharing Plan

Take the steps toward a better future today.

The Waggoners Trucking 401(k) Profit Sharing Plan offers you an easy way to save for your future. Consider these advantages:

- **Convenient payroll deductions.** You can choose the amount to contribute from your pay into your account.
- **Tax-deferred contributions.** You don't pay federal (and in most cases, state and local) income taxes on the money you contribute on a pre-tax basis. The money will be taxable when you withdraw it, when you may be in a lower tax bracket.
- **Tax-deferred earnings.** The investment earnings on your contributions aren't taxed until you take them out of your account. This helps your money grow faster.
- **Variety of investment options.** You can select from among your plan's investment options, which have been specifically chosen to give you flexibility and help you save for retirement.

Ready to enroll?

If you are ready to enroll in your retirement plan now, just follow the steps in the box below. Otherwise, if you want additional information before enrolling, follow the three easy steps outlined on the following pages.

Don't wait to start saving!

Visit the Wells Fargo Retirement Plan Web Site at wellsfargo.com/retirementplan or call the Retirement Service Center at 1-800-728-3123 to join the Plan today.

When you enroll, you will need to:

- Determine the percentage or dollar amount of your pay you want to contribute.
- Choose your investment options.

To enroll online you'll need your Social Security number (SSN) and your date of birth in mm/dd/yyyy format. To enroll by phone you'll need your SSN and your personal identification number, which is initially the last four digits of your SSN.

Remember to complete the beneficiary form found at the back of this book.

Rollovers: If you have retirement accounts at various places, consider consolidating them. Having your retirement accounts in one place can make it easier to track your investments and save you time and money. Call the Retirement Service Center at 1-800-728-3123 to request a rollover form.

Step 1: Determine how much to save

Determining how much to save for your future is a very important decision. It is also important to start saving today so your contributions have the potential to grow over a longer period of time. Review the example below to see how different contribution levels can impact your savings over time.

Quick Facts: Only 44% of American workers say they have calculated how much money they will need to have saved by the time they retire. One-quarter of workers say they have not saved for retirement at all. Source: Employee Benefit Research Institute, 2009.

- You may contribute 1% to 100% of your salary up to $17,500, the maximum the IRS allows in 2013 subject to certain limitations.
- For every dollar you put in the plan, your employer will contribute $1.00 up to 3% of your certified compensation, and $0.50 up to the next 2% of your certified compensation.
- Your employer match also applies to the catch-up provision.
- If you are age 50 or over by the end of the calendar year, you may qualify to make additional pre-tax or "catch-up" deferrals of up to $5,500 in 2013.

For more information on your plan, see *Plan Features* following these steps.

See how different contribution rates can impact your retirement savings

Using a $25,000 annual salary, the table below shows what a big difference increasing your contribution amount can have on your account balance over time. The example assumes annual 2% pay increases and a 7% annual rate of return on your investments.

Also, take a look at how the cost of waiting one year can affect your retirement savings.

Percent of salary contributed	Balance after 15 years	Balance after 25 years	Balance after 35 years
3%	$21,197	$56,802	$130,150
6%	$42,395	$113,605	$260,301
9%	$63,592	$170,407	$390,541
Balance if wait 1 year (based on a 6% salary contribution)	**$38,527**	**$105,996**	**$245,334**

Examples are for illustration purposes only. Estimates are based on the assumptions noted, do not guarantee or imply a projection of actual results, and do not include the effect of taxes. Wells Fargo cannot guarantee results under any savings or investing program, including a regular investment program, and cannot guarantee that you will meet your retirement savings goal.

Step 2: Choose your investment options

When you enroll, you choose how much you want to save *and* how to invest it. This section helps you build an investment strategy from the investment options in your retirement plan. Even if you don't know much about investing, it is easy to get started.

Keep these key investment concepts in mind as you make your decisions:

- **Diversification:** Diversification simply means choosing a variety of investments that represent different asset classes such as stable value investments, bonds, and stock funds. Diversification helps lower your risk by capturing the gains of strong performing investments, while offsetting the losses of weaker investments. By investing in different asset classes, you balance potential risk.
- **Risk and return:** Every investment option offers the potential for growth and the potential for loss. Stable value investments offer little chance that they will lose money, but their potential for gain is limited. On the other end of the spectrum, stock funds have the greatest potential for gain, but they can also decrease significantly in value. The trick is finding the right combination of investment funds to manage risk, and maximize return.
- **Time frame:** The longer you have until retirement, the more aggressive you can be. Even if you are uncomfortable with risk, if you have a long time until you plan to retire, you should consider investing more aggressively by investing in stocks.

Of course, these are just the basics. We have outlined your options for investing, and provided more information for making your investment decisions. Additional fund information is in the fund descriptions that follow this section.

Option 1: Choose a simple solution

Target Date Funds

A target date fund is a practical, easy-to-understand choice for retirement investing. Each target date fund is diversified across a range of stock funds, bonds, and cash equivalents, allocated according to the fund's target date. The target date represents the year you may be considering withdrawing your money. For example, a Target 2030 Fund might be appropriate if you are considering retirement in the year 2030. As the target date approaches, the fund slowly becomes more conservative, with less invested in stocks and more in bonds and cash equivalents. With a target date fund, you won't need to switch from growth-oriented funds to conservative funds over time; the fund automatically shifts its allocation for you. While a target date fund offers a convenient way to invest for retirement, it's important to remember that the principal value of the fund is not guaranteed at any time, including at the target date.

If you were born:	And you plan to retire at age 65, consider the:
1/1/1988 or later	Target 2055 Fund
1/1/1983 to 12/31/1987	Target 2050 Fund
1/1/1978 to 12/31/1982	Target 2045 Fund
1/1/1973 to 12/31/1977	Target 2040 Fund
1/1/1968 to 12/31/1972	Target 2035 Fund
1/1/1963 to 12/31/1967	Target 2030 Fund

If you were born:	And you plan to retire at age 65, consider the:
1/1/1958 to 12/31/1962	Target 2025 Fund
1/1/1953 to 12/31/1957	Target 2020 Fund
1/1/1948 to 12/31/1952	Target 2015 Fund
1/1/1943 to 12/31/1947	Target 2010 Fund
12/31/1942 or earlier	Target Today Fund

You're Done! If you chose one of the Target Date Funds, move on to step 3 to enroll.

You should monitor the performance and review the investment objectives and strategy of the Target Date Fund you choose and consider a change if your retirement date, investment philosophy, risk tolerance, or other circumstances change.

In making your investment choices, you should consider your other assets, income, and investments in addition to your interests in your plan, and take into consideration variables such as anticipated retirement age, life expectancy, income requirements and resources, inflation and potential rates of return when creating your risk profile.

For more information about the Target Date Funds and other investment alternatives having risk and return characteristics appropriate to your situation which are available under your plan, and to obtain a prospectus or disclosure for these investments, you may call 1-800-728-3123, visit wellsfargo.com/retirementplan or call your Plan Administrator.

Option 2: Do it yourself

Individual Fund Options
If you want to build your own portfolio, choose from the funds available in your plan. This requires you to understand your investment goals and to pick the individual fund options that will meet those needs.

If you like to manage your investments, and you have the time and the knowledge to do so, this option may be right for you. First, identify what type of investor you are: conservative, moderate or aggressive. To help you determine your risk tolerance level, an assessment is available at wellsfargo.com/retirementplan. After taking the quiz, you should also get to know the fund options available in your plan by reviewing the fund descriptions that follow this section and going online for more details. Finally, choose the percentage you want invested in each fund. Your choices must add up to 100%.

Percent of Investment	Asset Class	Fund Name
______%	Stable Value/Money Market	Wells Fargo Stable Return Fund N35
______%	Bonds	PIMCO Low Duration A
______%	Bonds	Vanguard Total Bond Market Index Signal
______%	Bonds	Wells Fargo Advantage Core Bond Adm
______%	Stock	AllianzGI NFJ Small-Cap Value Fund A
______%	Stock	American Funds EuroPacific Gr R4
______%	Stock	Baron Small Cap Retail
______%	Stock	Davis NY Venture A
______%	Stock	T. Rowe Price Equity Income Adv
______%	Stock	T. Rowe Price Growth Stock Adv
______%	Stock	Vanguard Mid Cap Index Signal
______%	Stock	Vanguard Total Intl Stock Index Signal
______%	Stock	Vanguard Total Stock Mkt Idx Signal
100%		

You're Done! If you created your own portfolio, move on to step 3 to enroll.

Option 3: Let Wells Fargo do it for you

AdviceTrack®
If you want someone else to help you make your investment decisions, *AdviceTrack* may be the option for you. Using basic information that you provide, such as your age and projected retirement date, *AdviceTrack* will professionally manage your retirement account with a strategy designed just for you. Financial experts will monitor your investment mix regularly and automatically adjust your portfolio as you get closer to retirement. If you'd like, you can also provide Wells Fargo with more detailed information, such as amounts saved in other retirement accounts or your spouse's or partner's retirement plan, to help our professionals create an investment mix especially matched to your financial situation.

In addition, *AdviceTrack* can help you save more for retirement with the *Managed Saving* option. The program automatically and gradually increases your contribution 1% each year until you reach 10%. When enrolling in *AdviceTrack* consider selecting the *Managed Saving* feature too.

AdviceTrack is designed to manage 100% of your retirement plan account balance. For more information about *AdviceTrack*, including information about fees that may be charged to your plan account, please review the *AdviceTrack* description that follows this section.

You're Done! If you select *AdviceTrack* to manage your retirement savings move on to step 3 to enroll.

It is important that you make investment choices in your retirement plan. If you don't make any choice, your savings will be automatically invested in the appropriate Wells Fargo Advantage Dow Jones Target Date based on your current age and a retirement age of 65.

Investment in retirement plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE