

June/July 2010

Insurance Monthly

John Stumpf visits the Insurance Center, recognizes Insurance's progress towards 1 in 5 customers

Thanks to the efforts of the dedicated and professional team members at Wells Fargo Insurance, there is a growing awareness among team members and customers about the critical role insurance plays in helping customers reach their financial goals. For example, the 2010 edition of the Vision and Values of Wells Fargo states that insurance is now positioned as one of Wells Fargo's four core consumer product offerings along with checking/debit, investments, and mortgage. In addition, the enterprise is committed to the heroic goal of providing protection to 1 in 5, or 20 percent, of Wells Fargo customers.

On May 20, Wells Fargo Insurance was able to share our commitment to this goal with Wells Fargo Chairman and CEO, John Stumpf, when he was in Minneapolis. During his visit to the Insurance Sales Center, John met with leaders from Wells Fargo Insurance, Inc. and Wells Fargo Insurance Services to discuss the important role of insurance in meeting the needs of Wells Fargo customers. John once again expressed his support for growing the insurance businesses. He also reiterated that Wells Fargo's business is to serve customers and the core of our vision and strategy is cross selling. He said, "If we want to achieve high cross-sell, we need to make our customers aware of the extensive insurance capabilities we've developed. We have a huge opportunity with insurance."

John visited the Insurance Sales Center in downtown Minneapolis to see firsthand the progress insurance has made toward building a best-in-class center to serve small commercial and personal lines customers.

"John took the time to engage with team members on a personal level, visiting with them one on one," says Bryan Garry, manager of the HOME team and the Client Service Group, "His interaction with our team members demonstrates Wells Fargo's belief in 'People as a Competitive Advantage' and how engaged team members build stronger customer relations."

Mylee Bishop, market growth and development consultant and 2010 Wells Fargo Diversity Champion, spoke with John during his visit. "It was a great experience to have John visit the Insurance Center and reaffirm the work the team does here." Mylee said. "John's leadership is inspiring. It's the kind of leadership that makes team members want to stay with an organization."

Our goal of providing protection to 1 of every 5 Wells Fargo customers is well known to the insurance team members and is highlighted by the banners hanging in our offices. Before leaving the Insurance Center, John recognized our progress toward this goal by signing the 1 in 5 banner, reiterating his commitment to helping drive awareness throughout the enterprise and with customers. The banner will remain in the Insurance Center as a constant reminder of the many customers who need insurance and how we are in a unique position to help them succeed.



“Our team members are the reason we’ve been able to achieve a compound average growth rate of over 20 percent in the last five years,” said Ron Zickert, President of Wells Fargo Insurance, Inc. “It’s their dedication that allows us to set such lofty goals of providing protection to 1 of every 5 Wells Fargo customers. The future of the Insurance business at Wells Fargo is very exciting!”

“I really want to thank all WFII team members for their knowledge, professionalism, dedication and passion in helping us achieve these outstanding results. John’s visit inspired me to work harder, because I know working together, we can do anything,” Ron continued. “I hope it inspires all WFII team members.”



John Stumpf with team member and Wells Fargo Diversity Champion, Mylee Bishop.



Ron Zickert, president of Wells Fargo Insurance, Inc., John and Tom Ryan, manager of the WFII Insurance Center.



John signs the WFII 1 in 5 banner.

Marketing Minute

More life insurance options for our customers

We're in the business of helping our customers protect what they value — and now we're providing even more choices. Wells Fargo Insurance introduced a second term life insurance option in April, simplified term life insurance.

Signing up for simplified term life insurance does not require a medical exam, asks only a few health questions, and if customers qualify, they can enroll immediately online — it's that simple.

The chart below shows the differences between simplified term life insurance and term life insurance:

	Simplified term life¹	Term life²
Term length options	10 or 20 years	10 to 30 years
Coverage amounts available	\$25,000 – \$150,000	\$150,000 – \$5,000,000
When coverage starts	Immediately if qualified	6 to 8 weeks after application
Medical exam requirements	Not required, just a few health questions	Always required
Age and health requirements	18 to 60 years old, with no health problems	18 to 80 years old, with some pre-existing conditions acceptable
	Learn more	Learn more

To support the launch of simplified term life insurance, new materials have been created, including:

- Print on demand flyer (below left) — includes general information to create interest in both term life insurance products. This is available for West region stores on our Intranet site, insurance.wellsfargo.com, and for East region stores on [FC online](#).
- Buckslip (below right) — includes specific product information to prepare customers to purchase either term life insurance product. This will be used in our retail stores and is available through Iron Mountain for West regions and through the OSCAR system for East regions.

Term Life Insurance
Helping you secure your family's financial future

When you love a home, have a child or experience other life events, consider getting life insurance. Protection like this can help make sure your loved ones are financially secure, and it doesn't have to be expensive. Term life insurance provides the largest amount of coverage for the lowest cost.

Experienced insurance agents will take time to get to know you and your specific goals so you can buy the right term life policy at a price that is right for you.

When you get term life insurance through Wells Fargo Insurance, you'll be able to:

- **Compare plans** — choose from several terms and coverage amounts.
- **Get straightforward advice** — find the coverage that meets your needs.
- **Choose what works for you** — confidently select and purchase the policy that fits your life and your budget.

Talk with your banker to find out how Wells Fargo Insurance can help you with your insurance. We look forward to working with you.

Wells Fargo Insurance has been helping customers protect what they value since 1903. Let us help you today.

Insurance is not insured by the FDIC or any federal government agency. Not a deposit or guaranteed by any bank.

Asking for Wells Fargo Insurance is not a recommendation that you purchase coverage if you have a need or claim.

Wells Fargo Insurance, Inc. is a licensed agency that represents — and is compensated by — the insurer based on the amount of insurance sold.

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Together we'll go far

Term Life Insurance
Help protect your loved ones' futures

Term life insurance helps protect against the uncertainties of life. When you get term life insurance through Wells Fargo Insurance, you'll be able to:

- **Compare plans** — choose from several terms and coverage amounts.
- **Get straightforward advice** — find the coverage that meets the needs of your beneficiaries.
- **Purchase what works for you** — confidently select the policy that fits your life and budget.

Insurance is not insured by the FDIC or any federal government agency. Not a deposit or guaranteed by any bank.

Asking for Wells Fargo Insurance is not a recommendation that you purchase coverage if you have a need or claim.

Wells Fargo Insurance, Inc. is a licensed agency that represents — and is compensated by — the insurer based on the amount of insurance sold.

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Together we'll go far

Find life insurance to meet your needs

Life insurance doesn't have to be expensive and we can help you figure it out. Start with this chart to compare options. Consider your age, the age of your family members and how much you need to pay off your mortgage and other loans.

	Simplified term life insurance ¹	Term life insurance ²
Term length options	10 or 20 years	10 to 30 years
Coverage amounts available	\$50,000 to \$500,000	\$50,000 to \$5,000,000
When coverage starts	Immediately if qualified	8 to 9 weeks after application
Medical exam requirements	Not required, just a few health questions	Usually required
Age and health requirements	18 to 60 years old, with no health problems	18 to 80 years old, with some pre-existing conditions acceptable

Go online or call today
wellsfargo.com/insurance
1-866-300-3412
 Monday through Friday from 7 a.m. to 8 p.m. and Saturday from 10 a.m. to 4 p.m. Central time

Insurance is Not Insured by the FDIC or any federal government agency. Not a deposit or guaranteed by any bank.

Wells Fargo Insurance, Inc. is a licensed agency that represents — and is compensated by — the insurer based on the amount of insurance sold.

Simplified Term Life Insurance policies are underwritten by Great-West Life & Annuity Insurance Company, Corporate Headquarters, Greenwood Village, CO. Policies not available in all states. Great-West Life & Annuity Insurance Company is not licensed to do business in New York. Products sold in New York are underwritten by First Great-West Life & Annuity Insurance Company, White Plains, NY. Policies issued by First Great-West Life & Annuity Insurance Company are only available in the state of New York. Policy forms J3375 Series (term). Certain restrictions apply.

Term Life Insurance is subject to exclusions and limitations. Term Life Insurance products are underwritten by a variety of different insurance carriers and made available in most states in cooperation with Insurance Central, which acts as an agent representing those insurance companies. Insurance Central Services, CA Lic. #0C26165.

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Wells Fargo Insurance, Inc. is a licensed agency that represents — and is compensated by — the insurer based on the amount of insurance sold.

To learn more about our term life insurance options, visit wellsfargo.com/insurance.

1 Simplified term life insurance policies are underwritten by Great-West Life & Annuity Insurance Company; corporate headquarters: Greenwood Village, CO. Policy form number J3375 Series (term) and policy variations. Policies not available in all states. Great-West Life & Annuity Insurance Company is not licensed to do business in New York. Products sold in New York are underwritten by First Great-West Life & Annuity Insurance Company, White Plains, NY. Policies issued by First Great-West Life & Annuity Insurance Company are only available in the state of New York. Policy forms J3375NY Series (term). Certain restrictions apply.

2 Term Life Insurance is subject to exclusions and limitations. Term Life Insurance products are underwritten by a variety of different insurance carriers and made available in most states in cooperation with Insurance Central, which acts as an agent representing those insurance companies. Insurance Central Services, CA Lic. #0C26165.

Wells Fargo Insurance, Inc. is a licensed agency that represents — and is compensated by — the insurer based on the amount of insurance sold.

May team member recognition

Service Excellence

Holly Churchward
Janell Eaton
Rhonda Erickson
Greg Faris
Craig Neville
Christina Roma
Melissa Shields
Kelly Tabor

Best Shots

Justin Baesler (2)
Brent Conlow
Ian Davis
Adam Dawson
Laurie Dezenzo
Brian Elder
Don Engler
Steve Forstner
Lorna Fox
Ruth Ann Fraser

Melissa Freeland
Amanda Gasperlin (2)
Cinda Irwin
Sara Kanavati
Molly LeVoir
Amy Lunde
Camela McAllister
Candy Moss
Casey Niezwaag
Sean O'Gara

Denise Ratzlaff
Trisha Robertson
Leslie Schoen
Judie Schumacher
Cher Simer
Duane Upmann
Nick Wallentiny
Julie Wisneski
Joe Zaske

Team Best Shots

Lauren Bergstrom, Amy Lunde, Trisha Robertson,
Janet Rodriguez and Liz Stroder

Kristen Feders, Thomas Kerber, John Rimnac
and Heather Schellack

Lita Anderson, Drew Kiperts, Kris MacIntosh,
Jill Nolley, Nancy Pierce, Janelle Schlick
and Pat Stone

Christy McMahan, Amanda Strickland
and Michelle Tronerud

Amy Brosam, Stephanie Nafzger and Liz McQuoid

Ranee Biernat, John Critzer, Ann Hinshaw,
Meghan McCarty, Jason Meyer, Melissa Scheel
and Megan Skrove

Lisa Anderson, Linda Blount, Lyndsey Coleman,
Debbie Cothran, Elizabeth Elliott, Lorna Fox,
Linda Keleman, Andrea Law, Candy Moss,
Jan Reiersen, Valerie Rhines, Deb Rioux-Dwyer,
Zoua Yang, Peg VanWyngarden, Crystal Wells
and Rose Yang

Sharon Bardwell, Jason Berg, Amy Brosam, Beth
Feldstein, Stephanie Nafzger, Chris Nelms,
Linda Nelson, Sean Sarpong and Joe Zaske

June team member recognition

Service Excellence

Kathy Arntson
Cathy Kettner
Pete Rojas
Jessica Sellman

4th Quarter Sales Excellence

Dennis Bakken	Tony Rajkowski
Ian Davis	Crosby Warren
Adam Dawson	James Wetherbee
Mike Huber	

Best Shots

Jay Savage
Drew Kiperts (3)
Jennifer Thibodeau
Ann Hinshaw
Paul Dormody
Patrick Jarvenpa
Denise Ratzlaff
Jon Perry
Amanda Wilcox

Erick Durst
DeDe Sellman
Crystal Wells
Janet Rodriguez
Liz Stroder (2)
Curt Kinnunen
Lee Larson
Brian Anderson
Laura Andersen

Amanda Strickland
Matt Gallegos
Mary McIntosh
Dalee Moua
Jessica Nelson
Chan Somaiah
Crystal Woolridge
Lisa Yang

Team Best Shots

Jason Berg, Cathy Paulsen, Sean Sarpong
and Joe Zaske

Laurie Dezenzo, Brian Elder, Ruth Ann Fraser,
Mike Huber, Ken Reynolds and Shanna Wilkie

Megan Becker and Ann Groth

Todd Hyatt, Joe Lucking and Duane Upmann

Natalie Acton, Rhonda Erickson, Cheryl Nesgoda,
Nick Wallentiny, Crystal Woolridge and Lisa Yang

Kathy Arntson, Drew Kiperts, Chris Nelms,
Jill Nolley and Janelle Schlick

Lisa Billingham, Denise Dau, Robert Dudacek,
Shannon Eckert, Andrea Heger, Audrey Hyatt,
Sara Kanavati, Kori Marshall, Christina Roma,
Melissa Shields, Kelly Tabor, Jedd Taylor
and Jamie Vogt

Don Engler, Steve Forstner, Kori Marshall
and Russ Patterson

Bryan Garry and Ron Zickert

Lita Anderson, Drew Kiperts, Nancy Pierce
and Pat Stone

Ashley Guzman and Mary McIntosh

Welcome and Congrats!

June Service Anniversaries

5 years

Mark Johnson

10 years

Becky Oberlander

Denise Ratzlaff

15 years

Sara Kanavati

25 years

Ross Rifkin

July Service Anniversaries

5 years

Rhonda Erickson

Pete Rojas

June New Hires

Personal Insurance Center

Jacob Ackerman

Molly Arnold

Jason Bragg

Tiara Clark

Rosemerry Frank

Anthony Hagen

Janelle Iverson

Kristy Jackson

Phoutnakhone Keovongsa

Kevin Murray

Bryce Palmer

Stewart Pomaes

Samual Rondorf

Shanton Smith

Michael Wangstad

Lender Placed

Cooper Warne

July New Hires

Personal Insurance Center

Alicia Anthony

Christopher Butts

Jennifer Halpin

Nicholas Huppert

Bradley Knoll

Zabdiel Mainville

Brenda Mechley

Christopher Petersen

Joette Reaves

Javier Sanchez

Cavan Scheer

Sharri Williams

Marketing

Allison Kieffer

Business Insurance Center

Philip Harder

Ellen Olson

John Podobinski

David Wilson

Job postings

Referral bonus program continues

We will reward any WFII team member who **refers candidates we hire from outside Wells Fargo**. (Bonus applies to external candidates only, not current contractors/team members or former team members.) To qualify, ask your referral candidate to enter your full name in the “referred by” portion of the online application form. If your referral is hired, we will reward you with a \$500 referral bonus (taxes apply) after the new team member has been on the job three months. To review or apply for the following positions, first visit jobs on Teamworks. If you cannot find a specific posting online or you need more information, please contact Jill Nolley at jill.a.nolley@wellsfargo.com. Please note: some positions may no longer be listed on Teamworks but are still “open.”

Title	Location	Reports to	Brief description
Inbound sales specialist 1	Minneapolis, Eden Prairie, Winston-Salem	Darren Howieson	Sell insurance products and handle inbound sales calls from referred customers; when appropriate, initiate outbound sales calls to customers who requested a call back to discuss insurance
E-business consultant 3	St. Louis Park	Jedd Taylor	Develop and implement an online servicing strategy for WFII; provide strategic online directions for lines of business within WFII, including establishing needs, setting priorities that ensure alignment with LOB priorities and developing initiatives from concept to project implementation
Metrics reporting specialist 2	St. Louis Park	Mark Solfest	Collect, validate and compile data from a variety of sources; design, generate, maintain and distribute timely, informative and usable periodic and ad hoc reporting on marketing campaign performance
Flood operations manager 3	St. Louis Park	Christy Juelson	Manage a team of operations analysts and a business systems consultant, as well as relationships with affiliate partners and vendors; prepare team and technology budgets, presentations and proposals to upper management, and communicate among various businesses
Sales development consultant 2	Connecticut Delaware New Jersey New York or Pennsylvania	Art Criden	Provide sales coaching and/or product training and support for sales within an assigned area; act as a business partner in providing necessary tools and resources to sales members to increase the sale of financial products and services
Marketing database analyst 3	St Louis Park	Mark Solfest	Collaborate with business partners to help identify business questions and design and implement reporting/analyses to answer them, including using moderately complex database-related queries; complete marketing and referral campaign reporting and analysis and customer profiling
Insurance service representative 3	Eden Prairie, Minn.	Lucy Vang-Yang	Respond via telephone or in writing to internal and external customers, provide sales support; use online carrier systems to provide insurance quotes; prepare customer fulfillments and address coverage and carrier questions to customers, sales agents and vendors to resolve customer issues

Title	Location	Reports to	Brief description
Learning and development consultant 3	St. Louis Park	Sara Kanavati	Design, develop deliver, and assess success of learning programs in the areas of team member skill development and management/leadership development; partner with key stakeholders as internal consultant to identify and define developmental needs and and learning solutions
Quality assurance manager 3	St. Louis Park	Liz Misura	Ensure a consistent customer experience which meets defined standards for quality and regulatory compliance; identify opportunities for improvement in sales conversion; manage a team who perform monitoring, evaluating, reporting, trending analysis and providing recommendations for improvement of inbound and outbound sales and customer service calls
Insurance service representative 4	Minneapolis	Linda Nelson	Remarket and rewrite policies for our existing customers; respond via telephone or in writing to internal and external customers, provide sales support, prepare customer fulfillments and address coverage and carrier questions to customers
Web developer 3	St. Louis Park	Shawn Doty	Develop and implement moderately complex to complex SharePoint applications on one or more platforms, perform production support and troubleshooting, make moderately complex changes, fixes or enhancements to applications
Insurance service representative 3	Minneapolis	Deb Forschen	Be responsible for remarketing non-contracted business to a contracted carrier while working in a fast-paced, friendly, fun work environment
Business systems consultant 2	Billings, Mont.	Mary Pelowski	Act as a liaison between client area and technical organization by assisting in the planning or analysis of basic business problems to be solved with automated systems; provide training, resolve questions, assess user needs and make necessary changes to the database(s)
Sales representative agribusiness	Iowa, Nebraska, South Dakota	Scott Leiferman	Generate new business in conjunction with servicing and maintaining existing accounts in the Crop Insurance department; maintain full authority and responsibility for the production, management, retention and collection of premium for self-generated accounts or those assigned by management
Sales representative agribusiness	Minnesota	Lisa Komestakes	Generate new business in conjunction with servicing and maintaining existing accounts in the Crop Insurance department; maintain full authority and responsibility for the production, management, retention and collection of premium for self-generated accounts or those assigned by management