

WellsTrade® Money Market Funds

The WellsTrade Money Market Funds List is a list of no load money market mutual funds that are available to purchase in WellsTrade brokerage accounts. Money market mutual funds provide short term liquidity and can be used to fulfill the cash/cash alternative allocation percentage of your asset allocation strategy. The WellsTrade Money Market Funds List is subject to change, so you should review it regularly for current information.

Money Market Fund Eligibility and Type

- Government funds are available to all WellsTrade clients
- Retail funds are only available to natural person WellsTrade clients (i.e., clients with an SSN)
- Institutional funds are only available to non-natural person WellsTrade clients (i.e., clients with a Tax ID)
- Initial minimum purchase is waived for all the funds listed below

Treasury Money Market Mutual Funds	Symbol	Money Fund Type
Allspring 100% Treasury Money Market *^	WOTXX	Government
Allspring Treasury Plus Money Market*^	PISXX	Government
Federated U.S. Treasury Cash Reserves Fund*	UTIXX	Government
Federated US Treasury Obligations Money Market Fund*	TOIXX	Government
Fidelity Investments Money Market Treasury *	FRBXX	Government
Fidelity Investments Money Market Treasury Only*	FRSXX	Government
Goldman Sachs Financial Square Treasury Obligation*	FTOXX	Government
Goldman Sachs Financial Square Treasury Instruments*	FTIXX	Government

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Government Money Market Mutual Funds	Symbol	Money Fund Type
Allspring Government Money Market Fund*^	GVIXX	Government
Federated Government Obligation Fund*	GOIXX	Government
Fidelity Investments Money Market Government*	FRGXX	Government
Goldman Sachs Financial Square Government Fund*	FGTXX	Government

Prime Money Market Mutual Funds	Symbol	Money Fund Type
Allspring Money Market Fund*^	WMPXX	Retail
Federated Institutional Prime Value Obligations*	PVOXX	Institutional
Federated Prime Cash Obligations Inst.*	PCOXX	Retail
Fidelity Investments Money Market*	FNSXX	Retail
Goldman Sachs Financial Square Prime Obligations Fund*	FPOXX	Institutional
Goldman Sachs Investor Money Market*	FMJXX	Retail
Vanguard Prime Money Market Admiral Shares	VMRXX	Retail

Tax-Free Money Market Mutual Funds	Symbol	Money Fund Type
Allspring National Tax-Free Money Fund*^	WFNXX	Retail
Federated Institutional Tax-Free Cash*	FFTXX	Institutional
Federated Tax-Free Obligation Fund*	TBIXX	Retail
Fidelity Investments Money Market Tax-Exempt*	FTCXX	Retail
Fidelity California AMT Tax-Free Money Market*	FSBXX	Retail - State
Fidelity New York AMT Tax-Free Money Market*	FNKXX	Retail - State
Goldman Sachs Investor Tax-Free Money Market*	FTXXX	Retail
Vanguard Tax-Exempt Money Market	VMSXX	Retail

Not a Recommendation

The WellsTrade Money Market Funds List is not a personalized recommendation to buy or sell any specific fund or an endorsement of any particular fund for your specific individual circumstances. It is important that you consider this information in the context of your own personal risk tolerance, time horizon, liquidity needs, and investment goals. Keep in mind that investing involves risk and the value of

your investments will fluctuate over time, and you may gain or lose money.

In the event interest rates go below zero, a fund can convert from stable to floating net asset value (NAV). That means the fund could choose to no longer seek to preserve a NAV of \$1.00 per share, but rather let its NAV fluctuate. Alternatively, it could reduce the total number of shares outstanding through a reverse distribution mechanism (RDM). If a fund plans to use an RDM if interest rates go below zero, it must provide advance notification and describe the potential effects of an RDM in its prospectus. You are losing money when the fund cancels your shares.

Mutual funds are sold by prospectus. Before investing, please consider the investment objectives, risks, charges and expenses of the fund carefully. The prospectus, and if available, the summary prospectus, contains this and other information and can be obtained by calling the fund company or your Investment Professional. Read the prospectus, and if available, the summary prospectus, carefully before you invest.

*Compensation to Wells Fargo Advisors

Among other forms of compensation, Wells Fargo Advisors receives the following types of compensation from these mutual fund complexes:

- a) Trails or trailing commissions. Ongoing payments in the form of 12b-1 fees (“trails”) for marketing and distribution services as outlined in the fund prospectus.
- b) Networking / Omnibus fees. Fees for providing varying degrees of customer account and administrative services for those Wells Fargo Advisors client accounts. The following are examples of networking and omnibus platform services: the processing of purchases, redemptions and exchanges, check processing, dividend reinvestments, preparation and mailing of consolidated account statements, delivery of fund proxies and shareholder materials, tax reporting, maintaining ownership records, and other sub-accounting and record-keeping services.
- c) Revenue Sharing fees. Fees for providing continuing due diligence, training, operations and systems support and marketing. Revenue sharing fees are usually paid by the fund’s distributor, investment advisor, or an affiliate of the fund, as a percentage of Wells Fargo Advisors’ aggregate value of client assets invested in the funds.

This list is not exhaustive. Please see the [“Guide to Investing in Mutual Funds \(PDF\)”](#) for more information.

Important Disclosures

Government Funds: You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Retail Funds: You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. During times of market stress, the fund may impose a discretionary liquidity fee upon sale of your shares, if the fund’s board determines the fee is in the fund’s best interest. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Institutional Funds: You could lose money by investing in the fund. Because the share price of the fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. During times of market stress, the fund may impose a discretionary liquidity fee upon sale of your shares, if the fund's board determines the fee is in the fund's best interest. Beginning October 2, 2024, the fund will impose a mandatory liquidity fee when you redeem fund shares, if daily net redemptions exceed 5% of net assets and no exception applies. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

[^] Wells Fargo sold the Wells Fargo Asset Management business in 2021 and the new owners subsequently renamed the business Allspring Global Investments. "Allspring" is the trade name used by the asset management businesses of Allspring Global Investments Holdings, LLC. Wells Fargo no longer has a role in the management of the Allspring funds or the management of Allspring. However, Wells Fargo maintains less than a 10% equity ownership interest in Allspring and continues to provide research and certain non-advisory transition services to Allspring for a fee. Wells Fargo related persons continue to receive compensation from Allspring for the distribution, administrative and operational services it provides to the Allspring funds. Additionally, Wells Fargo related persons will continue to provide Allspring, for a fee, with thematic recommended lists and research regarding individual equities used by Allspring to construct portfolios for separately managed accounts that are exclusively distributed by Wells Fargo and its related persons. For a limited period of time, Wells Fargo related persons will also continue to provide manager research to Allspring for a fee. Wells Fargo's equity ownership in Allspring and the agreements by its related persons to provide ongoing services and research to Allspring for a fee will provide it with a financial incentive to continue to recommend to its clients products that are managed and distributed by Allspring, including mutual funds, sweep vehicles, and separately managed account programs. Wells Fargo and its related persons will continue to benefit from the sales of these products to a greater extent than the sale of other third-party products in which it does not have a similar financial interest.

Brokerage products and services including WellsTrade are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. PM-11152025-6627268.1.1