

WELLS FARGO BANK N.A.

ISSUER SNAPSHOT

BACKGROUND INFORMATION

Wells Fargo & Company (NYSE: WFC) is a diversified financial services company providing banking, insurance, investments, mortgage, and consumer and commercial finance through more than 9,000 stores, including 6,245 retail banking offices, across North America and internationally.

Founded in 1852 and headquartered in San Francisco, one in three households in America does business with Wells Fargo. Wells Fargo has \$1.3 trillion in assets and approximately 270,000 team members¹.

ISSUER FACTS AND FIGURES

Issuer:	Wells Fargo Bank, National Association (N.A.)
Member FDIC:	Yes. Deposits are insured up to FDIC applicable limits. Please refer to the summary of FDIC Deposit Insurance Coverage on the reverse side for more information.
Historical Highlights:	1852: Founded and established as a Bank (Wells Fargo & Co.) 1998: Merged with Norwest Corporation to become a leading franchise in the western U.S. 2008: Acquired Wachovia
Headquarters:	San Francisco, CA
Branches:	6,245 in 39 states & D.C. ¹
Deposits:	\$849.6 billion ¹
Tier 1 Capital Ratio:	11.28% ¹ 6% is needed to meet the “well-capitalized” category requirements under U.S. federal regulations. The Tier 1 Capital Ratio is an important measure of financial stability. It is determined by a complex calculation that looks at the risks in business activity relative to the capital, or net worth, of the bank.
Rank:	2 nd Largest Commercial Bank by Total Domestic Deposits ²

ISSUER CREDIT RATINGS³

	Moody's	S&P
Rating Outlook:	Negative	Negative
Senior Long-Term Debt:	Aa3	AA-

1. wells Fargo.com, All data as of September 30, 2011.

2. FDIC Annual Survey of Top 50 Commercial Banks and Savings Institutions by Total Domestic Deposits, June 30, 2010.

3. Bloomberg, as of November 29, 2011. Credit quality represents the opinion of the credit agency as to the quality of the securities they rate. Credit quality does not remove market risk and is subject to change.

SUMMARY OF FDIC DEPOSIT INSURANCE⁴

Account Ownership Category	Coverage Limits
Single Accounts (owned by one person with no beneficiaries)	\$ 250,000 per owner
Joint Accounts (two or more persons with no beneficiaries)	\$ 250,000 per co-owner
Certain Retirement Accounts (includes IRAs)	\$ 250,000 per owner
Revocable Trust Accounts	\$ 250,000 per owner per beneficiary up to 5 beneficiaries. If more than 5 beneficiaries, each owner's share of revocable trust deposits is insured for the greater of either (1) coverage based on each beneficiary's actual interest in the revocable trust deposits (up to \$250,000 per beneficiary) or (2) \$1,250,000.
Corporation, Partnership and Unincorporated Association Accounts	\$ 250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each plan participant

4. https://www.fdic.gov/edie/fdic_info.html#06, as of August 1, 2011. This table is only a summary, and you should read the entire description of FDIC insurance coverage in the issuer's disclosure statement for its certificates of deposit, including the related risk factors. You are solely responsible for determining whether your accounts are within the FDIC insurance limitations.

For questions about FDIC coverage limits and requirements

Visit www.FDIC.gov/deposit/deposits, call toll-free 1-877-ASK-FDIC, or ask a representative at your bank.

To calculate your deposit insurance coverage

Use the FDIC's **Electronic Deposit Insurance Estimator (EDIE)** at www.fdic.gov/edie.

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Before purchasing a structured product, investors should carefully consider the risks associated with an investment in the structured product and whether the structured product is a suitable investment for them. CDs are not suitable for all investors. You may not receive coupon payments on your CDs. The amount of each Coupon Payment, if, any, is limited to any Coupon Cap. Changes in the closing prices of the basket components may offset each other. Economic and market factors that may influence the value of the CDs. Principal is only returned in the CD is held to maturity. CDs are subject to liquidity risk, as a secondary market may not be available. Before investing, prospective investors should read the prospectus relating to the particular structured product. In addition, investors are encouraged to consult with their investment, legal, accounting, tax and other advisers in connection with any investment in a structured product.

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