

WHO IS WELLS REAL ESTATE FUNDS?

Wells Real Estate Funds is a nationally recognized real estate investment company specializing in the acquisition of income-producing office and industrial properties leased long term to highly creditworthy tenants. Since its founding in 1984, Wells has invested over \$12 billion in real estate for more than 250,000 investors.

John Harrington is a Registered Representative with Transamerica Financial Advisors, Inc., member FINRA/SIPC, a registered broker dealer, is not affiliated with First National Bank.

130 South Knowles Avenue, New Richmond, WI 54017

Wells Real Estate Funds is affiliated with Wells Investment Securities, Inc. — Distributor — Member FINRA/SIPC and is not affiliated with other participants.

Not FDIC/NCUA/ Insured | May Lose Value | No Bank Guarantee

Not a Deposit | Not Insured by any Federal Government Agency

Real Estate Investment Trusts (REITs) are not suitable for all investors, may fluctuate in value, and you may receive more or less than the original amount invested. Special risks of investing in REITs include, among other factors, lack of liquidity, vacancy and volatile interest rates, and economic and environmental changes that may impact real estate. We may pay cash distributions from offering proceeds or borrowings, which may reduce amounts available to acquire properties.

The fees and expenses paid to the Advisor, its affiliates, and participating broker/dealers may be higher than some other investment products. There can be no assurance that the Trust's objectives will be met. A prospectus that discloses all risks, fees, and expenses will be available either at the seminar or from your financial representative. Please read and consider carefully before investing.

Please Join

John Harrington

of

First National Community Bank

for

a Seminar

"Advantages of Owning REITs"

featuring

Jon J. Eastman, Regional Vice President
Wells Real Estate Funds

Wednesday, March 24, 2010
9:30 a.m. - 11:00 a.m.

Ready Randy's Sports Bar & Grill
1490 131st Street
(Corner of Highway 65 & G)
New Richmond, WI 54017

Continental breakfast will be served.

RSVP to Deb Jensen
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by Friday, March 19, 2010