

Sample 401(k) Plan Statement for John Doe
Plan Name XXXX
Quarterly Retirement Plan Statement, 6/30/12
For more information about your plan, contact (XXX) 555-5555

A. Account Information

| Account Balances | | Explanation |
|--|--------------|---|
| End of statement period | \$102,105.53 | <i>This is the total amount of money in your account on 6/30/2012</i> |
| Beginning of statement period | \$97,000.26 | <i>This is the total amount of money in your account on 4/1/2012</i> |
| Vested account value | \$66,251.74 | <i>This is the amount of money in your account that you currently own (you do not own all money that your employer contributes to your account right away, you earn it over time)</i> |
| Projected account value at retirement ¹ | \$545,376.27 | <i>This is the amount of money that is projected to be in your account when you retire. The projection shown is given in today's dollars, which account for inflation². Caution: projected values at retirement are only estimates.</i> |

The projection above was calculated using:

- Your current age is 40
- Your account balance as of June 30, 2012
- The average life expectancy for a man of this age
- Retirement at age 65
- An inflation rate of 3%
- An expected rate of return on your investments of 7%, which after inflation would be 4%

| Investment Allocation | Beginning of period (4/1/12) | End of period (6/30/12) | Percentage of account (6/30/12) |
|--|---|------------------------------------|--|
| <i>XYX Institutional Fund (Large cap stock fund)</i> | \$41,710.11 | \$43,190.64 | 42.3% |
| <i>ABCD Management Fund (Mixed Stock Bond fund)</i> | \$55,290.14 | \$58,914.89 | 57.7% |

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. You may not be adequately diversified if you hold more than 20 percent of your portfolio in the security of one entity (such as employer securities) or industry. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

¹ This projection assumes that your current employer contributions and your personal monthly contributions shown on page 1 increase annually at the same rate as inflation

² Inflation changes the purchasing power of money. Presenting your projections in today's dollars will give you an idea of how much you could buy with your retirement account when you retire.

B. Activity

This section shows the activity in your account in the period of time shown

| Activity | Last Period (since 4/1/12) | Year to Date (since 1/1/12) | Explanation |
|--|---------------------------------------|--|--|
| 1. Contributions / withdrawals | | | |
| Your contributions | \$1,253.01 | \$2,506.03 | <i>This is the total contribution you made</i> |
| Your employer's contributions | \$250.60 | \$501.21 | <i>This is the total contribution your employer made</i> |
| Withdrawals | (\$0) | (\$0) | <i>This is the sum of your withdrawals</i> |
| SUBTOTAL | \$1,503.61 | \$3,007.23 | <i>This is the sum of contributions and withdrawals.</i> |
| 2. Investment changes | | | |
| Investment gains and losses | \$3,722.07 | \$5,120.78 | <i>This is the total amount your account gained or lost due to changes in the value of your investments.</i> |
| General plan administrative service fees | (\$120.40) | (\$235.99) | <i>These include fees to legal, accounting and recordkeeping that are actually charged to your account during the preceding quarter for such services..</i> |
| Individual fees and expenses | (\$0) | (\$0) | <i>These include fees for processing plan loans or qualified domestic relations orders, investment advice, brokerage windows, commissions, front- or back-end loads or sales charges, redemption, transfer and optional rider charges in annuity contracts that are actually charged to your account during the preceding quarter for such services.</i> |
| SUBTOTAL | \$3,601.67 | \$4,884.79 | <i>This is the sum of investment gains, losses and fees.</i> |
| Change in account value | \$5,105.28 | \$7,892.02 | <i>This is the total increase or decrease in your account value in the period of time shown. It is the sum of 1 and 2.</i> |

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