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ABC MANUFACTURING COMPANY  
RETIREMENT SAVINGS PLAN

## Account Summary

04/01/2007 - 06/30/2007

Balance on All Accounts (04/01/2004)	\$	33,670.42
Earnings Gain/Loss	\$	274.16
Contributions	\$	1,072.89
Distributions	\$	0.00
Other (See pages 4 & 5 for details)	\$	94.92
Balance on All Accounts (06/30/2004)	\$	35,112.39

Your Vested Balance

\$ 35,112.39

Your Account Rate of Return

0.85%

## Message Board



How much money will you need at retirement - and where will that money come from? Good questions. Most retirement planners suggest that a retiree can live comfortably on "replacement income" of between 65% and 80% of current income. But lots of factors should be considered. Go to our free retirement planning web site --- [www.stonewallbank.com](http://www.stonewallbank.com) - to find out more.

Our Participant Care Center calling hours have been expanded to provide even better service. If you have questions concerning your account or your plan, you can now speak to a service representative any time between 8:00 am and 8:00 pm, EST. Just call 800-999-9999. Remember, too, that many questions can be quickly answered by reviewing your account information online at [www.stonewallbank.com](http://www.stonewallbank.com).

Two new investment options - Sample Fund P and Sample Fund S -- have been added to the ABC Manufacturing Company Retirement Savings Plan. See the following page for performance highlights or visit our web site for more detailed fund information.

your statement

# Investment Performance

Funds in which you have an ending balance are bolded.

For the period ending 06/30/2006 Investment Options	Total Return		Annualized Total Return			Inception Date	Ticker Symbol	Investment Type
	Qtr.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.			
Sample Fund - 129	-0.95%	1.01%	4.91%	5.98%	6.76%	05/29/1970	FKUSX	Fixed Income
Sample Fund - 34	-0.57%	19.39%	-1.42%	1.42%	12.83%	07/01/1932	CABDX	Equities
<b>Sample Fund - 210</b> <sup>01</sup>	<b>1.19%</b>	<b>18.04%</b>	<b>-3.93%</b>	<b>0.23%</b>	<b>12.77%</b>	<b>03/01/2001</b>	<b>OTCNX</b>	<b>Equities</b>
Sample Fund - 226 <sup>01</sup>	-1.16%	31.85%	2.93%	7.41%	11.79%	03/01/2001	OGLNX	Equities
Sample Fund - 179	3.37%	18.59%	3.21%	8.05%	13.55%*	03/17/1998	MSVTX	Equities
Sample Fund - 188	1.32%	25.89%	-12.70%	-0.11%	10.55%	12/01/1993	OTCAX	Equities
Sample Fund - 298	2.41%	41.08%	8.89%	18.46%	21.87%*	02/13/1995	SSRAX	Equities
Sample Fund - 346	0.91%	1.90%	3.98%	4.81%	5.25%	NA	NA	Stbl Val/MonMkt
<b>Sample Fund - 50</b>	<b>0.43%</b>	<b>14.49%</b>	<b>NA</b>	<b>NA</b>	<b>7.82%*</b>	<b>06/04/2002</b>	<b>RLBCX</b>	<b>Equities</b>
Sample Fund - 84	-1.94%	30.22%	NA	NA	7.27%*	05/21/2002	RERCX	Equities
Sample Fund - 150	0.95%	21.05%	NA	NA	6.94%*	05/21/2002	RGACX	Equities
Sample Fund - 300	-5.26%	25.92%	5.58%	6.74%	11.00%	02/01/1994	SCGAX	Equities

Mutual funds and annuities are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, The Federal Reserve Board, or any other government agency. Investment in mutual funds involves risk, including possible loss of principal.

Performance quoted is past performance and is not indicative of future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Performance figures represent an investment made at the beginning of the reporting period. Results for investments made during the report period will differ. Performance information is taken from sources believed to be reliable, but is not guaranteed as to completeness or accuracy.

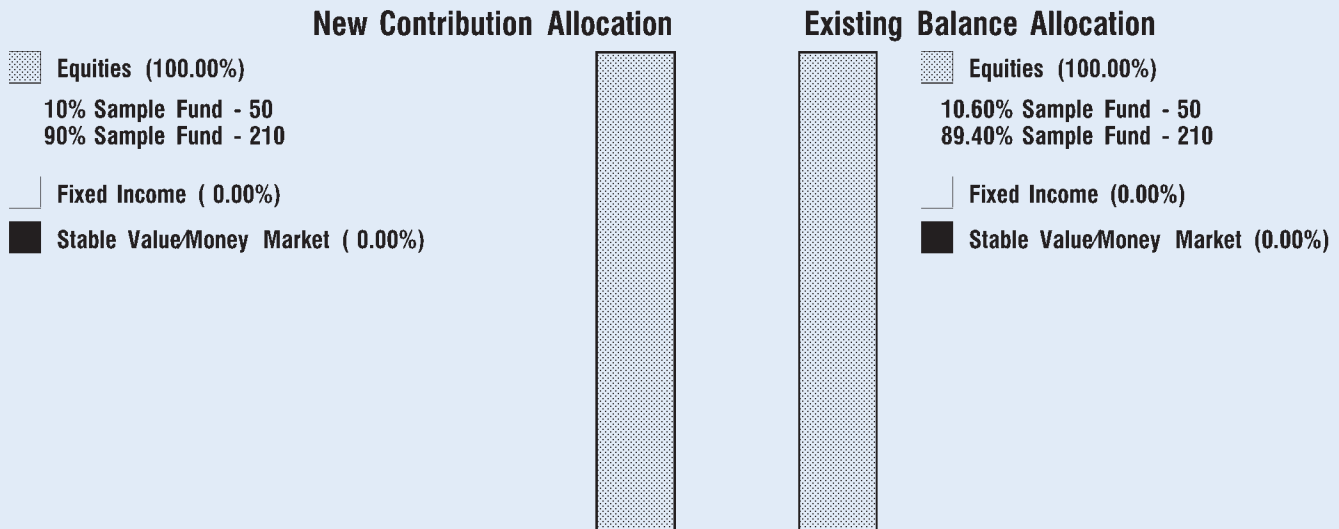
<sup>01</sup> Class N inception date is 3/1/01. Total return for periods prior to class inception (3/1/01) are based on the Fund's Class A returns, adjusted to reflect the higher class N 12b-1 fees.

\* If no ten-year record is available, return is since inception.

performance

# Allocation Analyzer

The information below indicates how your 12% Employee Deferral is being invested (New Contribution Allocation) and the current value of your account (Existing Balance Allocation). Review your New Contribution Allocation to ensure these funds and investment categories still match your objectives. Also compare the Existing Balance Allocation to the New Contribution Allocation periodically to determine if your Existing Balance Allocation continues to reflect your objectives. Refer also to the full list of investment options offered by the plan sponsor. Loans are not taken into account by either allocation indicator.



## Source Summary

Source	Beg. Balance	Contributions	Gain/Loss	Distributions	Other	Total Balance	Vested %	Vested Amount
EMPLOYEE DEFERRAL	\$ 31,431.32	998.03	251.51	0.00	94.92	\$ 32,775.78	100%	\$ 32,775.78
EMPLOYER MATCH	\$ 2,239.10	74.86	22.65	0.00	0.00	\$ 2,336.61	100%	\$ 2,336.61
<b>TOTAL</b>	<b>\$ 33,670.42</b>					<b>\$ 35,112.39</b>		<b>\$ 35,112.39</b>

## Loan Summary

Loan ID	Total Original Amount	Total Principal Paid	Interest Paid	Balance
1	\$ 5,050.00	\$ 5,050.00	\$ 1,274.00	\$ 0.00
2	\$ 6,905.00	\$ 6,905.00	\$ 0.00	\$ 0.00
3	\$ 8,120.70	\$ 752.16	\$ 201.48	\$ 7,368.54

# Summary Statement Of Activity

Period Covered: 04/01/2006 - 06/30/2006



	Sample Fund - 50	Sample Fund - 210	Loan Fund	Total
<b>JOHN SMITH</b>				
Units - Start of Period	157.7310	597.3390		
Start of Period Unit Value	\$17.5900	\$38.7300		
Units - End of Period	166.9930	632.2590		
End of Period Unit Value	\$17.5900	\$39.1900		
<b>BEGINNING BALANCE</b>	<b>\$ 2,774.49</b>	<b>\$ 23,134.94</b>	<b>\$ 7,760.99</b>	<b>\$ 33,670.42</b>
<b>WITHDRAWAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>FORFEITURE</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>LOAN TAKEN</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>LOAN PRINCIPAL</b>	<b>36.42</b>	<b>327.82</b>	<b>-364.24</b>	<b>0.00</b>
<b>LOAN INTEREST</b>	<b>9.49</b>	<b>85.43</b>	<b>0.00</b>	<b>94.92</b>
<b>FUND TRANSFERS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>CONTRIBUTIONS</b>	<b>107.27</b>	<b>965.62</b>	<b>0.00</b>	<b>1,072.89</b>
<b>EARNINGS</b>	<b>9.74</b>	<b>264.42</b>	<b>0.00</b>	<b>274.16</b>
<b>CLOSING BALANCE</b>	<b>\$ 2,937.41</b>	<b>\$ 24,778.23</b>	<b>\$ 7,396.75</b>	<b>\$ 35,112.39</b>

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One of the many benefits of participating in your employer's retirement plan is that you control how your contributions are invested.

# Make Your Choice

Choosing from among the various investments your plan offers, however, can be intimidating. Here are some guidelines to help make it easier to select investments that are right for you.

higher potential returns, but also have higher potential risk of loss. With money market investments, the risk of losing money is low but the return potential is also low. Bonds generally offer moderate return potential and moderate risk. When interest rates rise, however, the value of previously issued bonds typically will fall. Before you make a decision, you should understand the risk/return potential of the investments you're considering.

## Look at Your Options

Spend some time learning about the investments your plan offers. Information about how a fund or portfolio has performed, the investments it holds, and the level of risk it carries will be especially helpful.

## Think About Your Time Frame

What does time frame have to do with choosing investments? A lot, actually. If you have a long time before you plan to retire, you may be willing to put a large share of your retirement savings in investments that offer the highest potential for long-term growth, such as stocks. A long time frame gives you the flexibility to weather market downturns. But, if retirement is only a few years away, you may need to start drawing on your savings soon. Your focus may shift to investments that are less likely to experience wide fluctuations in value, such as bonds and money market investments.



Your choices may include various stock, bond, and money market funds or portfolios. Generally speaking, stocks provide

## The Choice Is Up to You

Retirement investors choose investments based in part on the time remaining before retirement and their tolerance for risk. Tom and Tina are examples of investors with different time frames and risk tolerance, which is reflected in their strategies. Your strategy should reflect your situation.

	Tom	Tina
<b>Time Frame</b>	30 years	10 years
<b>Risk Tolerance</b>	High	Low
<b>Strategy</b>	Emphasize stocks; include bonds and money markets for diversification	Emphasize bonds and money markets; include stocks for potential growth

## Check Your Comfort Level

How do you feel about risk? Will you lose sleep if the value of your account drops even a little? Or do ups and downs in the investment markets not even faze you? Your tolerance for risk should also influence the investments you choose.

This hypothetical example is for illustrative purposes only and is not intended to be investment advice. The proper strategy for your situation may differ. Diversification does not ensure a profit or protect against loss in a declining market. Source: NPI

# A Little More May Help a Lot

How much are you saving for retirement? Saving a little is better than not saving at all . . . but a little may not provide you with enough money to live the way you want to in retirement. So, take a look at your finances to see how you can save a little *more*.

## Check Your Contribution

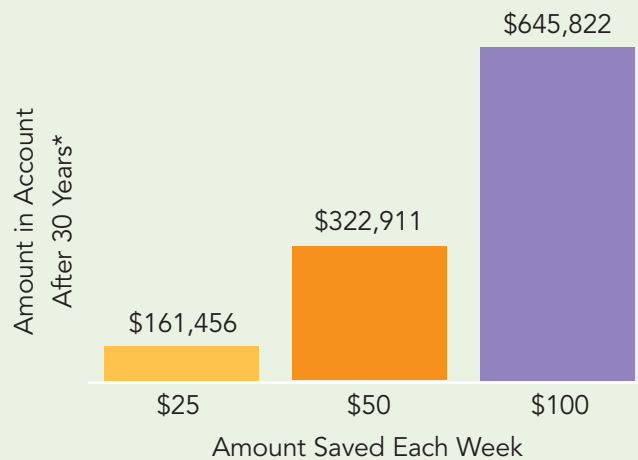
When you first joined your employer's plan, you may have decided to start with a small contribution. If you weren't used to saving money, maybe you wanted to see whether you really could live on less. Now you know you can! Have you increased your contribution level since joining the plan? You may now be in a better position to contribute more.

## A Simple Saving Strategy

When you have a lot of expenses, it may seem impossible for you to increase your retirement plan contribution. But there is an easy way to find a little bit more to save. If you receive a pay raise, put part (or all) of it toward your retirement savings. Since it's money you're not used to having, and it is automatically deducted from your paycheck, you won't even miss it. Over time, those extra savings may make a big difference in the amount you have when it's time to retire.



## A Little Extra Could Make a Big Difference



\*Assumes a hypothetical 8% average annual total return, compounded monthly. This example is for illustrative purposes only and is not representative of any particular investment vehicle. Your investment returns and balance will be different.  
Source: NPI

If you are comfortable with a high level of risk, you may be an *aggressive investor* who leans heavily toward stock investments. *Conservative investors* are less comfortable with risk and tend to choose mostly money market and other low-risk investments. *Moderate investors* are in the middle. Keep in mind that your risk comfort level may decrease as you get closer to retirement.

## Consider All Your Investments

Do you and/or your spouse have other savings or investment accounts? If you do, those other assets may influence the plan investments you choose because you don't want to have *all* your eggs in the same basket. For example, if your spouse has a retirement account invested completely in stocks, you may want to concentrate your plan account more heavily in bond and money market investments.

Once you make your investment choices, remember to review your strategy on a regular basis. If your personal situation changes, you may need to change your investment strategy.



## On Average

**Y**ou may be familiar with the “buy low, sell high” investing strategy. But how can you tell when the high and low points will occur? No one knows — not even the experts — because the financial markets are unpredictable.

The dollar-cost averaging\* investment strategy, on the other hand, is an approach based on regularly investing a set amount of money in the same investment, *regardless* of market conditions or prices. This, essentially, is what you are doing when the money you contribute to your retirement plan

every payday is invested in the funds (or portfolios) you’ve selected.

Your contribution is the same amount of money each time, but the number of shares you buy will vary. You’ll get more shares when a fund’s share price is low and fewer shares when the price is high. Not only does this strategy help take the guesswork out of when to invest, but your average cost per share for a certain period typically is lower than the average price per share for the same period.

\*Dollar-cost averaging will not guarantee a profit or protect you from loss in declining markets. For this investment method to be effective, an investor has to continue buying through periods of low prices.

### How Dollar-cost Averaging Works



	Amount Invested	Price per Share	Shares Purchased
January	\$100	\$20	5.0
February	\$100	\$25	4.0
March	\$100	\$20	5.0
April	\$100	\$25	4.0
May	\$100	\$30	3.3
June	\$100	\$25	4.0

<b>Total Amount Invested:</b>	<b>\$600</b>
<b>Average Price per Share:</b>	<b>\$24.17</b>
<b>Your Average Cost per Share:</b>	<b>\$23.72</b>

This is a hypothetical example used for illustrative purposes only. It does not represent the results of any investment plan in any fund or portfolio. Your investment results will be different. Source: NPI