

Return Address Sample name
 ATTN: Joan Q. Sample
 1234 Broadway STE 123
 Anycity US, 12345-1234

JONATHAN SAMPLE LONGLASTNAME
 123 MAIN STREET
 ANYTOWN USA 12345-1234

Account statement

January 1, 20XX - March 31, 20XX



ABC Industries Long Plan Name
 401(k) and Profit Sharing Plan

Your Account Balance as of 9/30/20XX \$59,202.88

Beginning Balance	\$55,522.25
+ Contributions	\$0.00
± Investments gains or loss	\$3,821.56
- Withdrawals	\$0.00
- Fees/Expenses	-\$140.93
± Other	\$0.00
<hr/>	
Ending Balance	\$59,202.88
Vested Balance	\$59,202.88

Account Rate of Return for this Period	6.63%
Your Year to Date Rate of Return	21.26%

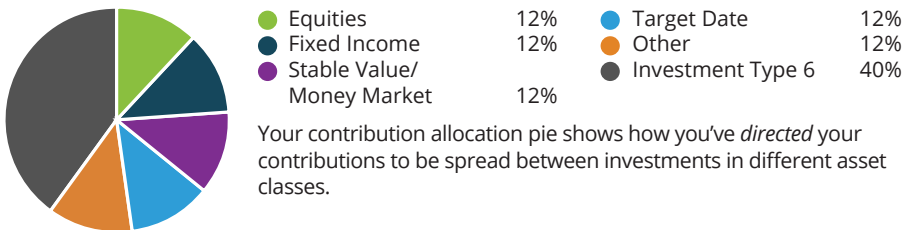
RETIREMENT, YOUR WAY.

Are you doing enough to prepare for your future? While participating in your employer's retirement plan is a great start, spending less may help you make larger retirement plan contributions. And reducing what you spend now, before you retire, may make it easier to live within your means once you retire. Here are some suggestions to help you make more room in your budget for saving.

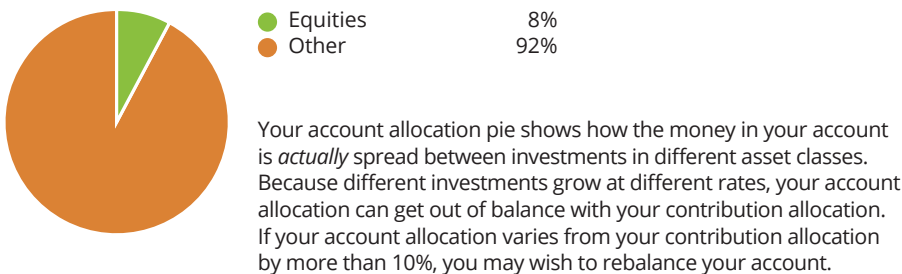
Start by keeping track of your out-of-pocket expenses for a month or two. Coffees, snacks, meals on the run, and other spur-of-the-moment purchases all add up. Limiting these little expenses can increase the money you have available to set aside in your plan account. Next, look at your larger, monthly expenses. Some expenses are fixed, such as your rent or mortgage payment, and others will vary from month to month, such as utilities, transportation, clothing, and cell phones. Try to find lower-cost options for your larger expenses. For example, you may be able to lower the amount you spend by switching your insurance carrier or cell phone provider. Or consider buying a more fuel-efficient vehicle and holding onto it for several years.

On their own, each of these cost-saving measures may seem minor. But add them all up and they can make a major impact on the amount you can afford to contribute to your retirement plan account each month.

Your Contribution Allocation



Your Account Allocation



A MESSAGE ABOUT YOUR PLAN

Beneficiary Information

It's wise to review your beneficiary information periodically and update when needed, as it ensures that your account assets will be distributed according to your wishes in the event of your passing. Certain events should prompt you to review your beneficiaries such as: marriage, divorce, birth or adoption of a child, or loss of a loved one. Please visit with your Human Resources to review the beneficiaries that you have chosen. You can print new beneficiary forms by logging onto <https://website.com/>.

Account Rate of Return

If you entered the plan after the 1st day of the reporting period or took a full distribution, a rate of return for the quarter and year to date will not be available. You do have the ability to run your rate of return for various time periods when you login to the participant website at <https://website.com>. Please feel free to contact us at 555-555-5555 with any questions.

YOUR CONTRIBUTION SOURCE DETAILS

Contributions by Source	Beginning Balance	Contributions	Gain/Loss	Distributions	Other	Total Balance	Vested (%)	Vested Amount
Roth Rollover	\$9,767.70	\$0.00	\$673.76	\$0.00	-\$24.80	\$10,416.66	100	\$10,416.66
S/H Non Elective	\$18,514.83	\$0.00	\$1,272.06	\$0.00	-\$46.98	\$19,739.91	100	\$19,739.91
Employee Roth(k)	\$15,773.42	\$0.00	\$1,084.86	\$0.00	-\$40.04	\$16,818.24	100	\$16,818.24
Rollover	\$11,466.30	\$0.00	\$790.88	\$0.00	-\$29.11	\$12,228.07	100	\$12,228.07
Totals	\$55,522.25	\$0.00	\$3,821.56	\$0.00	-\$140.93	\$59,202.88		\$59,202.88

YOUR RETIREMENT PLAN DISCLOSURES

The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Allocating your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For More Information

For information regarding individual investing and diversification, please go to the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>.

LIFETIME INCOME DISCLOSURE

This disclosure is being provided on behalf of your Plan Administrator. Please note that your Account Statement may include an additional estimate of income that is based upon different assumptions. Notably, the estimates provided here do **not** make any assumptions regarding future contributions or investment returns that have the potential to increase your account balance, and assume you will use your current account balance to purchase an annuity.

This disclosure provides you with information about how much monthly income you could collect at retirement based on your current account balance, if you were to receive payments in one of the following two forms:

1. Single Life Annuity

An arrangement that pays you a specified amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

2. Qualified Joint and 100% Survivor Annuity

An arrangement that pays you and your spouse a specified monthly payment for the rest of your joint lives. When one spouse dies, monthly payments continue to the surviving spouse for their life. An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

The Estimated Monthly Payments:

- Assume that your account balance is 100% vested and that, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.
- Assume that payments begin [XX/XX/XXXX] and that you are [XX] on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- Are based on an interest rate offered by [insert name of insurer] under a contract with the plan. This rate may fluctuate. The lower the interest rate, the smaller your monthly payments will be, and the higher the interest rate, the larger your monthly payments will be.
- Are based on how long you and a spouse who is assumed to be your age are expected to live. Life expectancy is estimated by using mortality assumptions adopted by [insert name of insurance company].

Your account balance at the end of the statement period [XX/XX/XXXX - XX/XX/XXXX]

\$1,234,567,890.12

1. Single Life Annuity

You could receive [\$XX,XXX] per month starting at retirement.

OR

2. Qualified Joint and 100% Survivor Annuity

You could receive [\$XX,XXX] per month starting at retirement.

If you die first, your spouse could continue to receive [\$XX,XXX] per month, after your death.

If your spouse dies first, you could continue to receive [\$XX,XXX] per month, after their death.

[The amounts shown in this statement will increase over time based on [insert general explanation of how any adjustment is determined, e.g., to reflect inflation, a cost-of-living adjustment, etc.]]

- Are based on prevailing market conditions and other assumptions. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

The estimated monthly payments for a qualified joint and survivor annuity in this projection assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected over fewer years.

YOUR ACCOUNT ACTIVITY

Investment Name	Beginning Balance	Contributions	Fund Transfers	Other	Withdrawals	Earnings	Ending Balance	Closing Shares
Equities								
Am. Century Strat. Allocation Moderate (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
DFA U.S. Large Cap Value Portfolio (I)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
DFA Global Equity Portfolio (I)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Fidelity Mid-Cap Stock Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Fixed Income								
American Funds Capital World Bond Fund (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Fidelity Inflation-Protected Bond Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Voya Intermediate Bond Fund (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Stable Value / Money Market								
Reliance MetLife Series 25157 (0)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Target Date								
Am. Funds 20XX Target Date Retire. Fund (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Am. Funds 20XX Target Date Retire. Fund (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Am. Funds 20XX Target Date Retire. Fund (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Other								
DIBA-Jane Doe	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Am. Funds 20XX Target Date Retire. Fund (R6)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Investment Type 6								
100% Individual Brokerage Account	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Loan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Totals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

INVESTMENT PERFORMANCE: FOR THE PERIOD ENDING - 3/31/20XX

Investment Name	Contribution Election (%)	Balance (3/31/20XX)	Total Return 3 Month	Total Return 1 Year	Annualized Return 5 Year	Annualized Return 10 Year	Since Inception
Equities							
Am. Century Strat. Allocation Moderate (R6)	0%	\$0.00	0.32%	1.86%	1.05%	N/A	0.00%
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index			0.47%	2.08%	1.12%	0.59%	N/A
Total annual operating expense ¹ as of 09/30/20XX: 0.28% (or \$2.80 per \$1,000 invested).							
Website: N/A							
DFA U.S. Large Cap Value Portfolio (I)	0%	\$0.00	0.55%	0.80%	1.98%	2.14%	0.00%
Benchmark: Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index			0.47%	0.96%	1.12%	0.59%	N/A
Total annual operating expense ¹ as of 12/31/20XX: 0.46% (or \$4.60 per \$1,000 invested).							
Website: N/A							
DFA Global Equity Portfolio (I)	0%	\$0.00	-0.70%	5.08%	3.28%	4.12%	0.00%
Bloomberg Barclays U.S. Aggregate Bond Index			3.15%	8.93%	3.36%	3.88%	N/A
Total annual operating expense ¹ as of 05/01/20XX: 0.42% (or \$4.20 per \$1,000 invested).							
Website: N/A							
Fidelity Mid-Cap Stock Fund	0%	\$0.00	-0.87%	5.10%	2.50%	3.72%	0.00%
Bloomberg Barclays U.S. Aggregate Bond Index			3.15%	8.93%	3.36%	3.88%	N/A
Total annual operating expense ¹ as of 07/31/20XX: 0.50% (or \$5.00 per \$1,000 invested).							
Website: N/A							

INVESTMENT PERFORMANCE: FOR THE PERIOD ENDING - 3/31/20XX

Investment Name	Contribution Election (%)	Balance (3/31/20XX)	Total Return		Annualized Return		Since Inception
			3 Month	1 Year	5 Year	10 Year	
Fixed Income							
Principal High Yield Fund (I)	0%	\$0.00	-12.02%	-6.53%	2.35%	5.28%	0.00%
Bloomberg Barclays U.S. Corporate High Yield Index			-12.68%	-6.94%	2.78%	5.64%	N/A
Total annual operating expense ¹ as of 03/01/20XX: 0.66% (or \$6.60 per \$1,000 invested).							
Website: N/A							
Fidelity Inflation-Protected Bond Fund	0%	\$0.00	-12.00%	-6.45%	2.83%	5.06%	0.00%
Bloomberg Barclays U.S. Corporate High Yield Index			-12.68%	-6.94%	2.77%	5.64%	N/A
Total annual operating expense ¹ as of 03/01/20XX: 0.52% (or \$5.20 per \$1,000 invested).							
Website: N/A							
Stable Value / Money Market							
Reliance MetLife Series 25157 (0)	0%	\$0.00	-12.02%	-6.53%	2.35%	5.28%	0.00%
Bloomberg Barclays U.S. Corporate High Yield Index			-12.68%	-6.94%	2.78%	5.64%	N/A
Total annual operating expense ¹ as of 03/01/20XX: 0.66% (or \$6.60 per \$1,000 invested).							
Website: N/A							
Target Date							
Am. Funds 20XX Target Date Retire. Fund (R6)	0%	\$0.00	-12.02%	-6.53%	2.35%	5.28%	0.00%
Bloomberg Barclays U.S. Corporate High Yield Index			-12.68%	-6.94%	2.78%	5.64%	N/A
Total annual operating expense ¹ as of 03/01/20XX: 0.66% (or \$6.60 per \$1,000 invested).							
Website: N/A							
Am. Funds 20XX Target Date Retire. Fund (R6)	0%	\$0.00	-12.00%	-6.45%	2.83%	5.06%	0.00%
Bloomberg Barclays U.S. Corporate High Yield Index			-12.68%	-6.94%	2.77%	5.64%	N/A
Total annual operating expense ¹ as of 03/01/20XX: 0.52% (or \$5.20 per \$1,000 invested).							
Website: N/A							
Am. Funds 20XX Target Date Retire. Fund (R6)	0%	\$0.00	-0.87%	5.10%	2.50%	3.72%	0.00%
Bloomberg Barclays U.S. Aggregate Bond Index			3.15%	8.93%	3.36%	3.88%	N/A
Total annual operating expense ¹ as of 07/31/20XX: 0.50% (or \$5.00 per \$1,000 invested).							
Website: N/A							
Other							
DIBA-Jane Doe	0%	\$0.00	-19.89%	-10.21%	3.19%	N/A	0.00%
S&P Target Date 20XX Index			-20.84%	-11.47%	3.02%	6.94%	N/A
Total annual operating expense ¹ as of 1/31/20XX: 0.15% (or \$1.50 per \$1,000 invested).							
Website: N/A							
Am. Funds 20XX Target Date Retire. Fund (R6)	0%	\$0.00	-19.86%	-10.17%	3.23%	7.07%	0.00%
S&P Target Date 20XX Index			-20.56%	-11.23%	3.01%	6.84%	N/A
Total annual operating expense ¹ as of 1/31/20XX: 0.15% (or \$1.50 per \$1,000 invested).							
Website: N/A							
Investment Type 6							
100% Individual Brokerage Account	0%	\$0.00	-15.99%	-0.23%	13.38%	13.74%	0.00%
S&P 1500 Information Technology Index			-12.73%	9.03%	16.38%	15.47%	N/A
Total annual operating expense ¹ as of 5/01/20XX: 0.66% (or \$6.60 per \$1,000 invested).							
Website: N/A							

NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
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Performance Footnotes

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains.

A current prospectus, which contains information about the fund's investment objectives, risks, fees, and expenses, may be requested free of charge from the plan. Investors should consider this information carefully before investing.

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¹Gross expense ratios include management fees, 12b-1 fees, and other expenses but do not reflect any fee waivers or reimbursements that may be in effect.

Mutual funds may impose a redemption fee on shares that are transferred or exchanged out of the fund before the applicable minimum holding period. Please read the prospectus for more information about the fund and any applicable redemption fee.

Sales charges listed are the maximum fees charged by each investment and may not be charged to participants in each plan. The sales charge (front end) is a one-time deduction from an investment made in the fund. The deferred sales charge is imposed when investors redeem shares.

INVESTMENT PERFORMANCE BENCHMARK COMPARISONS: FOR THE PERIOD ENDING - 03/31/20XX

	Quarter	Total Return 1 Year	Annualized Return 5 Year	Annualized Return 10 Year
Benchmark Comparisons				
Bloomberg Barclays U.S. Aggregate Bond Index	3.15%	8.93%	3.36%	3.88%
Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	0.47%	2.08%	1.12%	0.59%

MODELS - UNDERLYING FUNDS IN AVAILABLE PORTFOLIOS

Fund Name	Ticker	Very Conservative	Conservative Model	Moderate Model	Aggressive Growth Model	Very Aggressive Model
Emerald Growth Fund (I)	FGROX	0.5%	0.9%	1.1%	1.4%	1.5%
Fidelity Low-Priced Stock Fund	FLPSX	1.3%	2.0%	2.6%	3.2%	3.9%
FMI Large Cap Fund	FMIHX	2.8%	4.5%	5.4%	6.8%	8.2%
Gabelli Small Cap Growth Fund (I)	GACIX	0.5%	0.9%	1.0%	1.3%	1.5%
JPMorgan Mid Cap Value Fund (A)	JAMCX	1.3%	2.0%	2.6%	3.2%	3.9%
JPMorgan Large Cap Growth Fund (R5)	JLGRX	2.8%	4.5%	5.4%	6.8%	8.2%
Loomis Sayles Bond Fund (I)	LSBDX	35.0%	25.0%	20.0%	12.0%	5.0%
MFS International Value Fund (R6)	MINJX	2%	4.0%	5.0%	6.0%	7.0%
Neuberger Berman Mid Cap Growth Fund (R6)	NRMGX	1.3%	3.0%	2.6%	3.2%	3.9%

This chart displays the percentage allocations assigned to the underlying funds comprising the Model Portfolios offered in your retirement plan. For additional information, please visit your retirement plan's participant website.

SUMMARY OF LOAN ACTIVITY

	Principal Paid	Interest Paid	Balance at Period End
Loan 1 Original Amount			
\$11,370.00	\$985.00	\$450.00	\$9,935.00
Loan 2 Original Amount			
\$2,748.00	\$1,435.00	\$105.00	\$1,208.00

VESTING

The Plan uses the following vesting schedule(s): As of the date of this statement, you are 100% vested in the ABC Industries Long Plan Name Profit Sharing plan, and 100% vested in the ABC Industries Long Plan Name 401(k) deferral.

ABC Industries Long Plan Name Profit Sharing Plan	
Years of Service	Vested Percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

ABC Industries Long Plan Name 401(k) Deferral	
Years of Service	Vested Percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

PERMITTED DISPARITY

Explanation of the effect of Permitted Disparity on the benefits provided by this Plan

Your Employer takes into consideration the contributions it pays into the Social Security system on your behalf when it determines the amount of the contribution it makes to this Plan. This is called "permitted disparity." Under permitted disparity, the employer allocates a portion of its contribution based on your compensation up to the Social Security Taxable Wage Base as determined annually by the Social Security Administration. An additional allocation is provided only to those participants who earn more than the Social Security Taxable Wage Base. Under the terms of the Plan, your Employer may elect to limit the Wage Base to a lower amount so that more employees may possibly receive the additional allocation.

EXPENSES

Certain fees and expenses are charged to your account for administrative services (e.g., legal, accounting, recordkeeping, and investment advisory). The amount of these administrative fees and expenses charged to your account for the quarter ending 3/31/20XX was \$134.68.

Certain fees and expenses are charged to your account for individual services. The amounts of these individual expenses charged to your account for the quarter ending 3/31/20XX are listed in the chart.

Administrative Expenses	
Administrative Fee	(\$134.68)
Individual Expenses	
Participant Administrative Fee	(\$6.25)
Total Expenses	
Total Expenses	(\$140.93)

MORE TO KNOW

Gauging Your Debt Level

If you have a hard time paying your bills, it's a sign that your debt level is too high. There is also a benchmark you can use as a guideline: your *debt-to-income ratio*.

What It Is The debt-to-income ratio is a measure that loan officers use to decide whether to approve an applicant's mortgage request. Ideally, a prospective borrower's total monthly housing payment (including taxes and insurance) plus other monthly debt payments should not be more than 36% of that person's gross monthly income. However, lenders have different standards and may accept a different ratio.

What's Your Ratio? Run the numbers and see what your debt-to-income ratio is. If you don't own a home, use the amount you pay in rent as your mortgage payment. If your debt payments plus your housing payment equals more than 36% of your gross monthly income, you could be carrying more debt than you can comfortably handle.

Carrying so much debt means you will have little flexibility if an emergency arises. You could end up even further in debt and have a hard time digging yourself out. To improve your financial health and make it easier to save for your future, make getting your debt under control a priority.