

ABC COMPANY
ATTN: JANE SMITH
1234 COMPANY ST
ANYTOWN, US 12345

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999999-000004-0



JOHN Q SAMPLE
1234 ANYWHERE ST
ANYTOWN, US 12345

YOUR RETIREMENT STATEMENT

Period: July 01, 2011 through September 30, 2011



ABC RETIREMENT PLAN NAME HERE

YOUR RETIREMENT YOUR WAY

It can be hard to put saving for retirement first when you have so many other demands on your money. But now is the time to really focus on your future. Even though you have only a few years left to save for retirement, your money still has time to grow and help improve your quality of life during retirement.

Saving as much as possible in your retirement plan makes sense because the more money you save now, the better off you're likely to be later on. And the

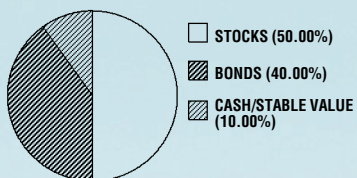
sooner you start saving more for retirement, the better. You want your savings to have as much time as possible to benefit from potential compounding.

So, really, there's no time to lose. Make the choice today to start saving more for retirement. An increase in your contribution level could make a meaningful difference in your account value at retirement.

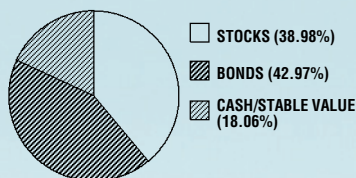
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ACCOUNT INFORMATION

Your Contribution Allocation



Your Account Allocation



Your Contribution Allocation: Your contribution allocation pie shows how you've *directed* your contributions to be spread between investments in different asset classes.

Your Account Allocation: Your account allocation pie shows how the money in your account is *actually* spread between investments in different asset classes. Because different investments grow at different rates, your account allocation can get out of balance with your contribution allocation. If your account allocation varies from your contribution allocation by more than 10%, you may wish to rebalance your account.

Your Account Balance

Beginning Balance	\$97,049.88
Deposits (+)	\$9,996.73
Investments gain or loss (+/-)	\$3,562.33
Withdrawals (-)	\$0.00
Fees/Expenses (-)	\$0.00
Other (+/-)	\$0.00
Ending Balance	\$110,608.94
Vested Balance	\$110,608.94

Account Rate of Return for the Period 3.72%
Your Year to Date Rate of Return 3.72%

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MESSAGE BOARD

eStatements: eStatements are available under the Tools menu option on www.ABCCompany.com. A separate login is no longer required to access your eStatement. If you are currently not signed up for eStatements, please click on the eStatement option under the Tools menu option. Help us conserve paper and go green with eStatements.

Redemption Fees: Certain mutual funds have begun imposing short-term redemption fees. To find out if a fee applies to any funds offered in your plan; log into your account at www.ABCCompany.com and access the Investment Profiles menu option. If a fund imposes a redemption fee, a link will be available next to fund that will provide a summary of that fund's redemption fee policy. Please consult the fund

prospectus for complete details (available via the Prospectus web link). Any redemption fees applicable to your account are listed on your quarterly statement as "other" on page 1 and as a negative amount in the Totals row for Transfers on the account activity pages.

Questions? If you have any questions about your statement or any of the above information, please contact your Human Resources representative at the bank. If your bank representative is unavailable, please contact ABC Retirement Services at (555) 555-1234. If you do not notify your bank representative within 30 days upon receipt of this statement, you acknowledge that the information on this statement is correct.

YOUR CONTRIBUTION SOURCE DETAILS

Contributions by Source	Beginning Balance	Contributions	Gain/Loss	Distributions	Other	Total Balance	Vested %	Vested Amount
EE Deferrals	\$71,370.05	\$9,000.45	\$2,858.43	\$0.00	\$0.00	\$83,228.93	100	\$83,228.93
ER Match	\$22,272.95	\$800.04	\$690.28	\$0.00	\$196.24	\$23,959.51	100	\$23,959.51
Profit Sharing	\$3,406.88	\$0.00	\$13.62	\$0.00	\$0.00	\$3,420.50	100	\$3,420.50
ERM Forfeitures	\$0.00	\$196.24	\$0.00	\$0.00	(\$196.24)	\$0.00	100	\$0.00
Totals	\$97,049.88	\$9,996.73	\$3,562.33	\$0.00	\$0.00	\$110,608.94		\$110,608.94

RETIREMENT PROJECTION

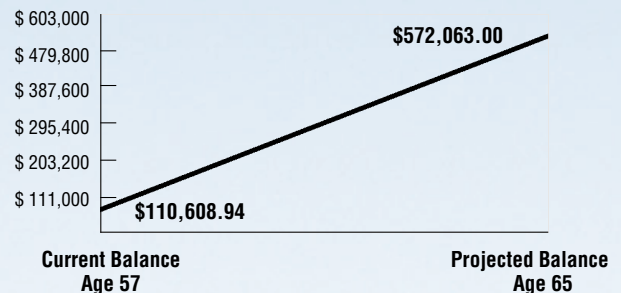
Something to think about - Are you taking full advantage of your savings plan? Are you saving enough for retirement? Read on...

This chart illustrates a hypothetical accumulation of your account, using the assumptions below and the **Ending Balance** for the current reporting period.

The projections assume that:

- Your account continues to receive annual contributions in the same amount as the previous three month period, times four. One time contributions of rollovers are excluded.
- You do not withdraw or take additional loans against your account.
- Your account remains invested between now and age 65. (If you are age 60 or older, the projection is for a five year period).
- Your investments have a 6% annual rate of return to age 65 and a 4% annual rate of return thereafter.
- You receive monthly payments over a 25 year period with an ending account balance of zero.
- There is no inflation. All projections are in today's dollars.

Projected Monthly Income at Retirement: \$3019.56



This hypothetical illustration is intended to provide you with a starting point for discussion regarding your retirement plan. It does not include any other assets, or income you may have. It is not a substitute for a detailed financial plan. Your account balance and income at retirement will vary, based upon the actual experience of your account over time including the amount and timing of contributions, withdrawals, your actual rate of return, and your retirement date.

The illustration provides hypothetical examples and is not intended to represent past or future performance of a specific investment, which cannot be predicted or guaranteed, or to provide specific advice to any individual. Rates of return will vary over time. Those investments offering a higher rate of return also involve a higher degree of risk.

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 www.dol.gov/ebsa/investing.html.

EXPENSES

Certain fees and expenses are charged to your account for administrative services (e.g., legal, accounting, recordkeeping). The amount of these administrative fees and expenses charged to your account for the quarter ending 09/30/2011 was \$149.95.

Certain fees and expenses are charged to your account for individual services. The following amounts of these individual expenses were charged to your account for the quarter ending 09/30/2011:

Expenses (Quarter Ending 09/30/2011)	
Plan loans	\$10.00
12b-1 fees	\$20.00
redemption fees	\$15.00
account maintenance fee	\$5.00
investment manger fee	\$40.00
trustee fee	\$75.00
recordkeeper fee	\$162.50
communication firm fee	\$150.00
surrender fee	\$15.00
transfer fee	\$3.00
one fee	\$1.00
two fee	\$2.00
three fee	\$3.00
four fee	\$4.00
five fee	\$5.00
six fee	\$6.00
seven fee	\$7.00
eight fee	\$8.00
nine fee	\$9.00
ten fee	\$10.00
QDRO service	\$999.99



YOUR ACCOUNT ACTIVITY

	Beginning Balance	Contributions	Fund Transfers	Other	Withdrawals	Earnings	Ending Balance	Closing Shares
Totals	97,049.88	9,996.73	0.00	0.00	0.00	3,562.33	110,608.94	

*This column may include loan payments, plan fees or expenses applied to your account this statement period, or other transactions not identified in the contributions, fund transfers, withdrawals or earnings columns. Plan fees applied to your account are in addition to investment fund expenses which are detailed in each fund's prospectus.

INVESTMENT PERFORMANCE

	Current Deferral	3 Month Total	1 Year Total	5 Year Annual	10 Year Annual	Since Inception	Website
STOCKS							
E. Vance Atl. Capital Focused Growth Fund (A)	20%	-18.17%	2.41%	1.15%	NA	2.90%	eatonvance.com
Benchmark: Morningstar Large Cap Growth Index		4.07%	14.19%	2.90%	0.13%	NA	
Total annual operating expense as of 09/30/2010: 1.68% (or \$16.80 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.75 % maximum.							
Eaton Vance Atlanta Capital SMID-Cap Fund (A)	30%	-17.55%	3.67%	5.84%	NA	7.79%	eatonvance.com
Benchmark: Morningstar Mid Cap Growth Index		9.89%	30.16%	5.11%	5.94%	NA	
Total annual operating expense as of 09/30/2010: 1.52% (or \$15.20 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.75 % maximum.							
American Beacon Large Cap Value Fund (Inv)	0%	-16.64%	-4.53%	-3.47%	4.18%	6.89%	americanbeaconfunds.com
Benchmark: Morningstar Large Cap Value Index		7.62%	16.81%	0.84%	3.84%	NA	
Total annual operating expense as of 10/31/2010: 0.97% (or \$9.70 per \$1,000 invested).							
American Funds EuroPacific Growth Fund (R4)	0%	-20.91%	-12.67%	-0.69%	7.01%	6.53%	americanfunds.com
Benchmark: Morningstar Developed ex US Index		4.53%	15.38%	2.89%	6.99%	NA	
Total annual operating expense as of 03/31/2011: 0.85% (or \$8.50 per \$1,000 invested).							
Buffalo Small Cap Fund	0%	-22.19%	-10.86%	-0.50%	7.12%	9.81%	buffalofunds.com
Benchmark: Morningstar Small Cap Growth Index		9.44%	32.06%	4.28%	5.70%	NA	
Total annual operating expense as of 03/31/2011: 1.01% (or \$10.10 per \$1,000 invested). Shareholder-type fees: Redemption -- 2.00% for sales within 180 days of purchase;							
Columbia Small Cap Value Fund II (Z)	0%	-23.24%	-3.89%	-1.09%	NA	5.45%	columbiafundmanagement.com
Benchmark: Morningstar Small Cap Value Index		6.70%	20.84%	5.08%	11.27%	NA	
Total annual operating expense as of 02/28/2011: 1.10% (or \$11.00 per \$1,000 invested).							
Davis New York Venture Fund (A)	0%	-16.32%	-5.20%	-2.97%	3.40%	11.27%	davisfunds.com
Benchmark: Morningstar Large Cap Index		5.49%	14.27%	2.57%	2.66%	NA	
Total annual operating expense as of 07/31/2010: 0.89% (or \$8.90 per \$1,000 invested). Shareholder-type fees: Sales Charge: 4.75 % maximum.							
Fidelity Spartan 500 Index Fund (Inv)	0%	-13.89%	1.06%	-1.23%	2.74%	8.65%	fidelity.com
Benchmark: Morningstar Large Cap Index		5.49%	14.27%	2.57%	2.66%	NA	
Total annual operating expense as of 02/28/2011: 0.10% (or \$1.00 per \$1,000 invested).							
Goldman Sachs Mid Cap Value Fund (I)	0%	-20.23%	-4.50%	0.05%	7.73%	9.78%	gs.com
Benchmark: Morningstar Mid Cap Value Index		7.38%	18.03%	3.55%	8.63%	NA	
Total annual operating expense as of 08/31/2010: 0.76% (or \$7.60 per \$1,000 invested).							
Munder Mid-Cap Core Growth Fund (Y)	0%	-18.01%	1.67%	1.66%	7.84%	8.56%	munder.com
Benchmark: Morningstar Mid Cap Growth Index		9.89%	30.16%	5.11%	5.94%	NA	
Total annual operating expense as of 06/30/2011: 1.10% (or \$11.00 per \$1,000 invested).							



INVESTMENT PERFORMANCE

	Current Deferral	3 Month Total	1 Year Total	5 Year Annual	10 Year Annual	Since Inception	Website
STOCKS							
Oppenheimer Developing Markets Fund (A)	0%	-20.06%	-14.04%	8.21%	19.61%	14.37%	oppenheimershelfunds.com
Benchmark: Morningstar Emerging Markets Index		2.82%	15.70%	12.82%	17.73%	NA	
Total annual operating expense as of 08/31/2010: 1.35% (or \$13.50 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.75 % maximum.							
T. Rowe Price Inst. Large Cap Growth Fund	0%	-14.40%	1.00%	1.94%	NA	4.56%	troweprice.com
Benchmark: Morningstar Large Cap Growth Index		4.07%	14.19%	2.90%	0.13%	NA	
Total annual operating expense as of 12/31/2010: 0.57% (or \$5.70 per \$1,000 invested).							
BONDS							
Eaton Vance Floating-Rate Fund (A)	0%	-3.10%	2.48%	2.74%	3.42%	3.49%	eatonvance.com
Benchmark: Credit Suisse High Yield Bond Index		3.77%	13.64%	8.54%	8.99%	NA	
Total annual operating expense as of 10/31/2010: 1.04% (or \$10.40 per \$1,000 invested). Shareholder-type fees: Sales Charge: 2.25 % maximum.							
Vanguard Short-Term Invest. Grade Fund (Inv)	40%	-0.16%	1.36%	4.45%	3.98%	6.90%	vanguard.com
Benchmark: Morningstar Short-Term US Government/Corporate Bond Index		0.21%	2.61%	4.78%	4.32%	NA	
Total annual operating expense as of 01/31/2011: 0.22% (or \$2.20 per \$1,000 invested).							
PIMCO Total Return Fund (Adm)	0%	-1.12%	0.71%	7.54%	6.32%	7.29%	allianzinvestors.com
Benchmark: Morningstar Intermediate US Government/Corporate Bond Index		0.35%	5.88%	6.51%	5.87%	NA	
Total annual operating expense as of 03/31/2011: 0.71% (or \$7.10 per \$1,000 invested).							
Vanguard Inflation Protected Secs. Fund (Inv)	0%	4.84%	9.59%	6.79%	6.94%	7.50%	vanguard.com
Benchmark: Morningstar TIPS Index		1.98%	8.12%	6.33%	6.84%	NA	
Total annual operating expense as of 12/31/2010: 0.22% (or \$2.20 per \$1,000 invested).							
CASH/STABLE VALUE							
Fidelity U.S. Government Reserves	10%	0.00%	0.02%	1.80%	1.96%	4.86%	fidelity.com
Benchmark: Morningstar Cash Index		0.03%	0.15%	1.98%	2.01%	NA	
Total annual operating expense as of 11/30/2010: 0.32% (or \$3.20 per \$1,000 invested).							

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.

This material must be preceded or accompanied by a current prospectus for each fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing.

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*Since Inception if 10-year return not available.

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.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Visit www.investment_terms.com for a glossary of investment terms relevant to investment options under this plan. This glossary is intended to help you better understand your options.

MODELS - UNDERLYING FUNDS IN AVAILABLE PORTFOLIOS

Fund name	Ticker	Aggressive Appreciation Model Portfolio	Current Income Model Portfolio	Income with Growth Model Portfolio	Moderate Growth Model Portfolio	Wealth Building Model Portfolio
American Beacon Large Cap Value Fund (Inv)	AAGPX	11.5%		6.3%	7.5%	9.8%
Buffalo Small Cap Fund	BUFSX	5.3%			2.3%	3.0%
Eaton Vance Floating-Rate Fund (A)	EVBLX		20.0%	15.0%	10.0%	5.0%
Fidelity U.S. Government Reserves	FGRXX		5.0%			
Goldman Sachs Mid Cap Value Fund (I)	GSMCX	6.5%		2.5%	4.5%	5.8%
Munder Mid-Cap Core Growth Fund (Y)	MGOYX	9.5%		2.5%	4.8%	6.3%
Columbia Small Cap Value Fund II (Z)	NSVAX	4.8%			1.3%	2.0%
Davis New York Venture Fund (A)	NYVTX	9.5%		5.0%	5.5%	8.3%
Oppenheimer Developing Markets Fund (A)	ODMAX	5.0%				2.0%
PIMCO Total Return Fund (Adm)	PTRAX		10.0%	29.5%	22.0%	15.0%
American Funds EuroPacific Growth Fund (R4)	REREX	22.0%			8.0%	12.0%
T. Rowe Price Inst. Large Cap Growth Fund	TRLGX	26.0%		14.3%	17.3%	23.0%
Vanguard Short-Term Invest. Grade Fund (In	VFSTX		45.0%	15.0%	12.0%	5.0%
Vanguard Inflation Protected Secs. Fund (I	VIPSX		20.0%	10.0%	5.0%	3.0%

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.

