

# Your Retirement Statement

Period: October 01, 2009 through December 31, 2009

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ABC RETIREMENT PLAN NAME HERE

## Account Information

### Your Contribution Details

Contributions by Source	This Period	Total Balance
Employee Deferrals	\$0.00	\$5,967.15
Match	\$0.00	\$5.50
Employer	\$0.00	\$1,422.70
<b>Total Contributions</b>	<b>\$0.00</b>	<b>\$7,395.35</b>

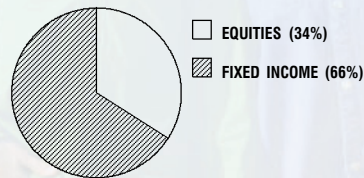
### Your Account Balance

<b>Beginning Balance</b>	<b>\$7,211.82</b>
Contributions (+)	\$0.00
Investments gain or loss (+/-)	\$201.98
Withdrawals (-)	\$0.00
Fees/Expenses (-)	(\$18.45)
Other/Loan Interest Payment (+)	\$0.00
<b>Ending Balance</b>	<b>\$7,395.35</b>
<b>Vested Balance</b>	<b>\$7,395.35</b>

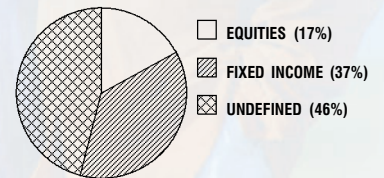
**Your Contribution Allocation:** Your contribution allocation pie shows how you've *directed* your contributions to be spread between investments in different asset classes.

**Your Account Allocation:** Your account allocation pie shows how the money in your account is *actually* spread between investments in different asset classes.

### Your Contribution Allocation



### Your Account Allocation



## Your Retirement Your Way

New Year's has passed. But it's still not too late to make some retirement planning resolutions. One suggestion is obvious: Review your retirement account investments. This is a two-step process. Where is your money invested? And where will your new contributions be invested? Remember, your retirement account balances are affected by two factors: changes in the financial markets - the ups and downs of the equity and bond markets - and the amounts you add to your accounts through salary deferrals. Your plan allows you to both transfer money from one type of investment to another and to increase

or decrease your deferral amounts.

As an investor in the 35-49 age group, you need to pay attention to both factors, but maintaining your deferrals at an adequate level is especially important. Your retirement is still years away, so time is on your side from an investment perspective. You should be able to weather the market fluctuations that impact your account balances - at least, if history is any guide.

	Beginning Balance	Contributions	Fund Transfers	Other	Withdrawals	Earnings	Ending Balance	Shares
<b>EQUITIES</b>								
DFA U.S. Large Cap Value Fund (III)	1,471.27	0.00	-1,511.32	0.00	0.00	40.05	0.00	0.00
Vanguard Small-Cap Growth Index Fund (Inv)	1,216.00	0.00	0.00	0.00	0.00	49.92	1,265.92	75.218
<b>FIXED INCOME</b>								
PIMCO Total Return Fund (I)	1,239.26	0.00	1,511.32	0.00	0.00	20.30	2,770.88	256.563
<b>UNDEFINED</b>								
Aggressive Model	512.31	0.00	0.00	0.00	0.00	19.60	531.91	
Conservative Model	1,742.91	0.00	0.00	0.00	0.00	26.46	1,769.37	
Moderate Aggressive	499.03	0.00	0.00	0.00	0.00	15.98	515.01	
Moderate Conservative	531.04	0.00	0.00	0.00	0.00	11.22	542.26	
<b>Totals</b>	7,211.82	0.00	0.00	0.00	0.00	183.53	7,395.35	N/A

## Account Activity by Contribution Source

### Source Summary

Source	Beg. Balance	Contributions	Gain/Loss	Distributions	Other	Total Balance	Vested %	Vested Amount
Employee Deferrals	\$ 5,819.43	0.00	162.60	0.00	-14.88	\$ 5,967.15	100%	\$ 5,967.15
Match	\$ 5.37	0.00	0.15	0.00	-0.02	\$ 5.50	100%	\$ 5.50
Employer	\$ 1,387.02	0.00	39.23	0.00	-3.55	\$ 1,422.70	100%	\$ 1,422.70
<b>TOTAL</b>	\$ 7,211.82					\$ 7,395.35		\$ 7,395.35

Investment Name	Contribution Elections %	Balance (12/31/2009)	Total Return		Annualized Return		Gross Exp Ratio <sup>1</sup>	
			Quarter	1 Year	5 Year	10 Year*		
<b>EQUITIES</b>								
Vanguard Small-Cap Growth Index Fund (Inv)	(0%)	\$1,265.92	4.37%	41.85%	2.56%	4.84%	0.28%	(12/31/08)
DFA Emerging Markets Core Equity Fund (I)	(0%)	\$0.00	8.92%	83.58%	NA	15.81%	0.65%	(10/31/08)
DFA International Small Company Fund (I)	(0%)	\$0.00	0.47%	41.96%	5.10%	8.68%	0.55%	(10/31/08)
DFA Intl Real Estate Securities Fund (I)	(0%)	\$0.00	0.65%	37.01%	NA	-16.85%	0.44%	(10/31/08)
DFA Large Cap International Fund (I)	(0%)	\$0.00	2.23%	30.64%	4.03%	1.42%	0.29%	(10/31/08)
DFA Real Estate Securities Fund (I)	(0%)	\$0.00	9.00%	28.17%	-0.01%	10.48%	0.33%	(10/31/08)
DFA U.S. Large Cap Value Fund (III)	(34%)	\$0.00	3.91%	30.43%	-0.01%	4.53%	0.14%	(10/31/08)
DFA U.S. Targeted Value Fund (I)	(0%)	\$0.00	3.49%	31.87%	0.95%	10.42%	0.41%	(10/31/08)
PIMCO Commodity RealReturn Stgy. Fund (I)	(0%)	\$0.00	11.64%	39.92%	2.78%	10.75%	1.21%	(03/31/09)
Vanguard Growth Index Fund (Inv)	(0%)	\$0.00	7.88%	36.29%	1.63%	-2.75%	0.28%	(12/31/08)
Vanguard Total International Stock Index Fund	(0%)	\$0.00	3.17%	36.73%	5.26%	2.29%	0.34%	(10/31/08)
<b>FIXED INCOME</b>								
PIMCO Total Return Fund (I)	(33%)	\$2,770.88	0.99%	13.83%	6.85%	7.65%	0.64%	(03/31/09)
PIMCO Real Return Fund (I)	(33%)	\$0.00	0.93%	17.47%	4.77%	8.00%	0.65%	(03/31/09)
<b>STBL VAL / MON MKT</b>								
Wells Fargo Adv Stable Value	(0%)	\$0.00	3.40%	4.36%	5.03%	NA	NA	NA
<b>UNDEFINED</b>								
Aggressive Model	(0%)	\$531.91	NA	NA	NA	NA	NA	NA
Conservative Model	(0%)	\$1,769.37	NA	NA	NA	NA	NA	NA
Moderate Aggressive	(0%)	\$515.01	NA	NA	NA	NA	NA	NA
Moderate Conservative	(0%)	\$542.26	NA	NA	NA	NA	NA	NA

\*Since Inception if 10-year return not available

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.

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.

<sup>1</sup>Gross 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.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes.

Benchmark Comparisons	Total Return		Annualized Return	
	Quarter	1 Year	5 Year	10 Year
S&P 500 Index	6.04%	26.45%	0.42%	-0.95%
Barclays Capital Aggregate Bond Index	0.20%	5.93%	4.97%	6.33%
MSCI EAFE Index	2.22%	32.44%	4.02%	1.58%

## EXPENSES

Certain fees and expenses are charged to your account for administrative services (e.g., legal, accounting, recordkeeping). These charges have been allocated to plan participants on a per capita basis. The amount of these administrative fees and expenses charged to your account for the quarter ending 00/00/0000 was \$00.00.

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 00/00/0000:

Expenses (Quarter Ending 12/31/2010)	
Loan Set-up Fee	\$25.38
Loan Maintenance Fee	\$00.00
QDRO Set-up Fee	\$00.00
QDRO Maintenance Fee	\$9.00
Guidance/Advice Fee	\$9.00
Recordkeeping Fee	\$00.00

## models

### Underlying Funds in Available Portfolios

Fund name	Ticker	CONSERVATIVE MODEL	MODERATE CONSERVATIVE	MODERATE MODEL	MODERATE AGGRESSIVE	AGGRESSIVE MODEL
DFA Large Cap International Fund (I)	DFALX	3%	5%	7%	10%	12%
DFA Emerging Markets Core Equity Fund (I)	DFCEX	1%	2%	3%	4%	5%
DFA U.S. Targeted Value Fund (I)	DFVFX	2%	3%	5%	7%	8%
DFA International Small Company Fund (I)	DFISX	1%	2%	3%	4%	4%
DFA Intl Real Estate Securities Fund (I)	DFITX	0%	0%	1%	1%	1%
DFA Real Estate Securities Fund (I)	DFREX	0%	0%	1%	1%	1%
DFA U.S. Large Cap Value Fund (III)	DFUVX	6%	9%	13%	17%	21%
PIMCO Commodity RealReturn Stgy. Fund (I)	PCRIX		1%	2%	2%	3%
PIMCO Real Return Fund (I)	PRRIX	10%	5%			
PIMCO Total Return Fund (I)	PTTRX	55%	45%	35%	25%	15%
Wells Fargo Adv Stable Value	QBGZQ	15%	15%	15%	10%	5%
Vanguard Growth Index Fund (Inv)	VIGRX	5%	8%	11%	14%	17%
Vanguard Small-Cap Growth Index Fund (Inv)	VISGX	1%	3%	4%	5%	7%

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.