



ABC RETIREMENT PLAN NAME HERE

-999999 -0
JOHN Q. SAMPLE
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ANYTOWN, NY 12203

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Account Summary

02/01/2011 - 04/30/2011

Balance on All Accounts (02/01/2011)	\$ 27,685.86
Earnings Gain/Loss	\$ 1,734.48
Contributions	\$ 363.63
Distributions	\$ 0.00
Other (See pages 4 & 5 for details)	\$ 210.33
Balance on All Accounts (04/30/2011)	\$ 29,994.30

Your Vested Balance \$ 29,994.30

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 - 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 800-555-5555. Remember, too, that many questions can be quickly answered by reviewing your account information online at 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.

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Investment Performance

Funds in which you have an ending balance are bolded.

For the period ending 04/30/2011 Investment Options	Total Return		Annualized	Total Return	Gross Exp Ratio ¹	Ticker Symbol	Investment Type
	Qtr.	1 Yr.	5 Yrs.	10 Yrs.			
Sample Fund G	18.90%	26.70%	38.00%	21.50%	NA	NA	Stocks
Sample Fund H	20.10%	28.70%	33.60%	NA	NA	NA	Stocks
Sample Fund I	25.90%	35.00%	33.20%	NA	0.48% (01/01/07)	IIIII	Stocks
Sample Fund K	0.70%	-6.90%	12.00%	NA	NA	KKKKK[®]	Stocks
Sample Fund N	31.00%	7.20%	15.90%	14.10%	NA	NA	Stocks
Sample Fund P	32.40%	53.50%	23.70%	19.90%	0.25% (03/31/07)	NA	Stocks
Sample Fund R	24.70%	34.60%	15.70%	11.30%	1.26% (10/01/06)	RRRRR	Stocks
Sample Fund S	32.00%	41.40%	29.70%	24.40%	0.27% (12/31/06)	NA	Stocks
Sample Fund E	8.90%	12.50%	22.80%	NA	NA	NA	Bonds
Sample Fund F	4.40%	4.90%	21.50%	12.90%	0.55% (10/01/06)	NA	Bonds
Sample Fund A	0.00%	0.00%	0.00%	NA	NA	NA	Cash / Stable Value
Sample Fund B	-0.10%	-0.70%	7.60%	7.50%	NA	NA	Cash / Stable Value
Sample Fund C	-0.50%	-2.20%	7.60%	6.90%	0.75% (03/31/07)	CCCCC	Cash / Stable Value
Sample Fund D	0.50%	-0.20%	9.60%	7.90%	NA	NA	Cash / Stable Value
Sample Fund Q	1.30%	4.90%	4.90%	5.00%	1.08% (03/31/07)	NA	Cash / Stable Value
Sample Retirement Fund J	5.65%	3.35%	8.08%	NA	NA	JJJJJ	Target Date
Sample Retirement Fund L	5.50%	14.60%	20.20%	13.70%	NA	NA	Target Date
Sample Fund M	12.70%	26.50%	16.60%	NA	NA	NA	Other

Comparison Indices

Morningstar Large Cap Index	6.18%	16.45%	2.91%	2.18%			Stocks
Morningstar Core Bond Index	1.51%	5.34%	6.54%	5.90%			Bonds
Morningstar Cash Index	0.03%	0.14%	1.91%	1.98%			Cash / Stable Value

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.

Comparison Indices are based generally on fund objectives and may not be the most appropriate index for each specific fund.

¹Expense ratios include management fees, 12b-1 fees, and other expenses. Expense ratios do not include transaction fees. The ratio is displayed with its as-of date.

Allocation Analyzer

The information below indicates how your 4% EMPLOYEE 401(K) 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.

New Contribution Allocation

STOCKS (21.00%)

- 1% Sample Fund S
- 1% Sample Fund O
- 1% Sample Fund P
- 1% Sample Fund N
- 1% Sample Fund R
- 5% Sample Fund I
- 6% Sample Fund K
- 5% Sample Fund H

BONDS (14.00%)

- 7% Sample Fund F
- 7% Sample Fund E

CASH / STABLE VALUE (58.00%)

- 1% Sample Fund Q
- 14% Sample Fund C
- 14% Sample Fund B
- 29% Sample Fund A

OTHER (7.00%)

- 7% Sample Fund M



Existing Balance Allocation

STOCKS (37.36%)

- 8.64% Sample Fund S
- 3.67% Sample Fund O
- 5.55% Sample Fund P
- 5.90% Sample Fund N
- 2.93% Sample Fund R
- 3.39% Sample Fund I
- 3.98% Sample Fund K
- 3.30% Sample Fund H

BONDS (10.99%)

- 5.44% Sample Fund F
- 5.55% Sample Fund E

CASH / STABLE VALUE (46.29%)

- 8.12% Sample Fund Q
- 9.54% Sample Fund C
- 9.53% Sample Fund B
- 19.10% Sample Fund A

OTHER (5.37%)

- 5.37% Sample Fund M



Source Summary

Source	Beg. Balance	Contributions	Gain/Loss	Distributions	Other	Total Balance	Vested %	Vested Amount
EMPLOYEE 401(K)	\$ 4,994.22	199.84	736.38	0.00	0.00	\$ 5,930.44	100%	\$ 5,930.44
EMPLOYER MATCH	\$ 8,142.00	163.79	64.16	0.00	0.00	\$ 8,369.95	100%	\$ 8,369.95
EMPLOYER CONTRIBUTION	\$ 14,549.64	0.00	933.94	0.00	210.33	\$ 15,693.91	100%	\$ 15,693.91
TOTAL	\$ 27,685.86					\$ 29,994.30		\$ 29,994.30

Loan Summary

Loan ID	Total Original Amount	Total Principal Paid	Interest Paid	Balance
1	\$ 8,012.14	\$ 667.46	\$ 652.54	\$ 7,344.68

Summary Statement Of Activity

Period Covered: 02/01/2011 - 04/30/2011



	Sample Fund M	Sample Fund S	Sample Fund O	Sample Fund P	Sample Fund Q	Sample Fund N	Sample Fund R	Sample Fund F	Sample Fund C	Sample Fund I	Sample Fund K
JOHN DOE											
Units - Start of Period	57.1620	56.985	58.134	60.102	55.133	56.185	57.520	56.8280	207.4610	23.1570	58.0710
Start of Period Unit Value	\$18.9500	\$18.55	\$17.95	\$18.20	\$17.99	\$19.35	\$18.49	\$18.9700	\$10.0300	\$28.5800	\$14.0600
Units - End of Period	67.0440	67.699	67.544	68.011	69.010	66.322	66.855	65.3670	219.7900	21.9980	63.8890
End of Period Unit Value	\$19.3900	\$19.77	\$19.10	\$19.85	\$18.96	\$18.99	\$19.25	\$18.8400	\$9.8300	\$34.9400	\$14.1100
PRIOR BALANCE	\$ 999.20	\$ 1,683.22	\$ 583.15	\$ 1,083.22	\$ 1,583.29	\$ 1,167.24	\$ 483.22	\$ 1,078.02	\$ 2,080.83	\$ 661.83	\$ 816.48
CONTRIBUTIONS	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	36.86	12.28	14.73
FUND TRANSFERS	37.98	37.98	37.98	-37.98	37.98	-37.98	-37.98	66.93	22.57	-90.09	49.93
FORFEITURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WITHDRAWAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LOAN ACTIVITY	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.61	33.00	11.00	13.20
FEES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EARNINGS	141.52	198.22	171.77	174.85	180.52	169.62	182.02	49.29	-12.72	173.58	7.14
ENDING BALANCE	\$ 1,215.95	\$ 1,956.67	\$ 830.15	\$ 1,257.34	\$ 1,839.04	\$ 1,336.13	\$ 664.51	\$ 1,231.51	\$ 2,160.54	\$ 768.60	\$ 901.48

	Sample Fund B	Sample Fund E	Sample Fund H	Sample Fund A	Loan Fund	Total
Units - Start of Period	214.2960	48.5930	19.8580	4170.4900		
Start of Period Unit Value	\$9.7300	\$22.2800	\$33.6400	\$1.0000		
Units - End of Period	225.8740	54.8970	18.9340	4325.1900		
End of Period Unit Value	\$9.5600	\$22.8900	\$39.4300	\$1.0000		
PRIOR BALANCE	\$ 2,085.11	\$ 1,082.65	\$ 668.02	\$ 4,170.49	\$ 7,459.89	\$ 27,685.86
CONTRIBUTIONS	36.85	19.66	12.27	73.70	0.00	363.63
FUND TRANSFERS	8.46	38.53	-81.30	-53.01	0.00	0.00
FORFEITURE	0.00	0.00	0.00	0.00	0.00	0.00
WITHDRAWAL	0.00	0.00	0.00	0.00	0.00	0.00
LOAN ACTIVITY	33.00	17.60	11.00	66.00	-115.21	210.33
FEES	0.00	0.00	0.00	0.00	0.00	0.00
EARNINGS	-4.06	98.15	136.57	68.01	0.00	1,734.48
ENDING BALANCE	\$ 2,159.36	\$ 1,256.59	\$ 746.56	\$ 4,325.19	\$ 7,344.68	\$ 29,994.30

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

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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.

Not So Average Strategy

Did you know that just by participating in your employer's retirement savings plan, you're using an investment strategy called dollar-cost averaging? It's a built-in feature of your employer's plan. With dollar-cost averaging, you invest a set amount of money in the same fund (or portfolio) on a regular basis. Your plan does this for you when it invests your paycheck contribution in shares of the funds you've chosen.

When you make regular contributions to a fund regardless of its current price or market conditions, you will purchase fewer shares when the share price is high and more shares when the share price is low. In a fluctuating market, the average cost of each share you buy over a specific time period generally will be lower than the fund's average share price for the same period.

Dollar-cost averaging may lower your average per-share cost, but this investment method will not guarantee a profit or protect you from a loss in declining markets. Effectiveness requires continuous investment, regardless of fluctuating prices. You should consider your ability to continue buying through periods of low prices.

Investing Month by Month

George

	Price per Share	Amount Invested	Shares Purchased
Jan	\$25	\$1,500	60
Feb	\$20	\$0	0
Mar	\$15	\$0	0
Apr	\$18	\$0	0
May	\$22	\$0	0
June	\$25	\$0	0
Total amount invested:		\$1,500	
Total shares purchased:			60

Lucy

	Price per Share	Amount Invested	Shares Purchased
Jan	\$25	\$250	10
Feb	\$20	\$250	12.5
Mar	\$15	\$250	16.7
Apr	\$18	\$250	13.9
May	\$22	\$250	11.4
June	\$25	\$250	10
Total amount invested:		\$1,500	
Total shares purchased:			74.5

This is a hypothetical example used for illustrative purposes only. It is not representative of any particular investment vehicle. Your investment results will be different. The number of shares purchased is rounded to the nearest one-tenth of a share. Source: NPI

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. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. 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 information regarding individual investing and diversification, please go to the Department of Labor's website at www.dol.gov/ebsa/investing.html.



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Like other worthwhile projects, building a nest egg for your future will take time and determination. But if you use the tools your employer’s plan provides and stick with the project, you’ll have something to show for all your hard work when you’re eventually ready to retire.

Building Your Retirement Savings *Hammer Home the Savings*

Saving more is a key step to building up your account. Even if money is tight, try to cut back just a little on your out-of-pocket spending and save the money instead. It could make a big difference in your account’s value in the long run.



What’s in Your Tool Box?

Take a close look at the investments you’ve selected. Does your portfolio include investments that have the

potential for long-term growth, such as stocks?* Historically, stocks have produced higher long-term returns than bonds and cash equivalent investments. (Past performance is no guarantee of future results.)

When you review your portfolio, you may be tempted to sell investments that have underperformed recently. But it’s a good idea to consider long-term performance before making a change. You may decide to hang on to an investment if it still fits in with your risk tolerance, goals, and overall asset allocation.

Measure Your Time Frame

How much time do you have left to save? If you’re getting close to retirement and you’re way behind with your savings, you may want to reassess your plans. Working a little longer may allow you to continue saving and building the financial resources you’re going to need once the paychecks stop. On the other hand, if you still have many working years ahead of you, use your time advantage wisely by focusing now on saving more for your future. The sooner you save, the more opportunity you have to benefit from potential tax-deferred growth.

** Stock investing involves a high degree of risk. Stock prices fluctuate and investors may lose money.*

Building Your Balance

Goal	Number of Years Until Retirement	Average Annual Total Return	Monthly Savings Necessary
\$250,000	25	6%	\$360.75
\$500,000	25	6%	\$721.51
\$750,000	25	6%	\$1,082.26

This is a hypothetical example used for illustrative purposes only. It assumes a 6% average annual investment return compounded monthly. It is not representative of any particular investment vehicle. Your investment results will be different.
Source: NPI

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