

A Guide To Your Retirement Account Statement



ABC SAMPLE COMPANY, INC.
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ANYTOWN, ST 12345

abc **XYZ** Partner®

Your Retirement Account Statement

ABC COMPANY
401(k) PROFIT SHARING PLAN
January 1, 2011 – March 31, 2011

Your Account Summary

Beginning Balance as of 01/01/11	\$30,963.13
Money In	\$867.00
Contributions	\$867.00
Money Out	

Your Current Asset Allocation

Bonds	19%
Lg Cap Stocks	51%
Sm/Mid Cap	15%
Int'l Stocks	12%
Other	3%

Your Account Summary

Beginning Balance as of 01/01/11 \$30,963.13
Money In Contributions \$867.00
Money Out

Your Current Asset Allocation

19% Bonds \$6,457.19
51% Large Cap Stock \$16,788.69
15% Small/Mid Cap Stock \$5,165.75
12% International Stock \$3,874.31
3% Other \$865.20

Your Personal Rate of Return
This Period 4.53%
Year to Date 4.53%

Your Account Summary

Summarizes your account activity for the quarter, including your beginning and ending balance, all money in and money out, gains or losses, and vested balance.

Your Current Asset Allocation

Details your ending balance for the quarter by asset class.

Your Statement At A Glance

Your retirement account statement makes it easy for you to find critical information at a glance. Details are organized in a simple, easy-to-read format.

The “Your Account Summary” section displays your progress toward your retirement savings goals.

For questions or assistance with your retirement account statement, please contact us at **800.858.5420** or savings@standard.com.

Your Account Activity By Contribution Source

Features a detailed summary by dollar amount of all quarterly activity for each contribution source, from beginning balance to ending balance. It also provides your vested percentage and balance by source.

Contribution Source	Balance on 01/01/11	Contributions	Gain/Loss	Transf
Employee Pre-Tax Deferral	\$22,127.01	\$300.00	\$1,359.48	\$0.
Employee Roth Deferral	0.00	267.00	11.65	0.
Employer Profit Sharing	8,836.12	300.00	49.88	0.
Total	\$30,963.13	\$867.00	\$1,421.01	\$0.

Your Account Activity By Investment

Includes a detailed summary by dollar amount of all quarterly activity for each investment, from beginning balance to ending balance.

Investment	Balance on 01/01/11	Contributions	Gain/Loss	Loan Payments	Transfers	Distributions	Deductions/ Credits	Balance on 03/31/11	Vested Balance	Vested Percent
Harbor Bond	\$6,013.23	\$173.40	\$80.25	\$7.67	\$227.50	\$0.00	\$0.00	\$6,457.19	\$6,457.19	100%
Goldman Sachs Large Cap Val Instl	3,908.60	112.71	18.24					4,139.55	4,139.55	100%
Vanguard 500 Index	7,817.19	225.42	48.88					8,191.49	8,191.49	100%
Harbor Capital Appreciation	3,908.60	112.71	18.24					4,139.55	4,139.55	100%
Ridgeworth Mid Cap Val Estb	1,202.65	24.68	5.15					1,252.48	1,252.48	100%
Total	\$30,963.13	\$867.00	\$1,421.01	\$0.00	\$100.00	\$0.00	\$0.00	\$33,151.14	\$33,151.14	100%

Your Plan's Investment Performance

Investment Option	Future Contributions	Quarter	Total Return
Cash Equivalent			
Vanguard Prime Money Market			(0.17%)
Intermediate Bond			
Harbor Bond	20%		0.99%

Your Plan's Investment Performance

Highlights overall performance for all investments offered by your plan and displays how you have chosen to invest future contributions.

Investment Option	Future Contributions	Total Return			Annualized Return		
		Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Cash Equivalent							
Vanguard Prime Money Market		(0.17%)	(0.17%)	(0.67%)	0.50%	1.68%	1.50%
Intermediate Bond							
Harbor Bond	20%	0.99%	0.99%	5.73%	6.78%	7.02%	6.06%
Balanced							
Vanguard Wellington		3.90%	3.90%	10.62%	3.74%	5.03%	5.86%
Large Cap Stock							
Vanguard Windsor II		6.31%	6.31%	10.40%	1.42%	1.27%	3.74%
Goldman Sachs Large Cap Val Instl	13%	4.67%	4.67%	9.60%	(0.24%)	1.42%	4.46%
Victory Diversified Stock A		3.61%	3.61%	12.02%	0.77%	2.12%	4.11%
Vanguard 500 Index	26%	5.69%	5.69%	14.63%	1.54%	1.79%	2.42%
MarlDay Large Cap Growth I		7.30%	7.30%	19.34%	5.43%	5.24%	4.73%
Harbor Capital Appreciation	13%	4.44%	4.44%	12.76%	4.60%	2.62%	2.09%
Small/Mid Cap Stock							
Ridgeworth Mid Cap Val Estb	4%	7.16%	7.16%	21.28%	13.12%	8.66%	N/A
Fidelity Mid Cap Index		9.14%	9.14%	25.93%	9.12%	5.19%	6.34%
Fidelity Small Cap Index		7.62%	7.62%	21.19%	8.78%	5.99%	6.73%
Target Small Cap Val T		6.31%	6.31%	22.55%	8.25%	5.04%	11.57%
Vanguard Small Cap Index	8%	8.61%	8.61%	25.79%	9.19%	3.96%	6.05%
Fidelity Advisor Small Cap I		8.59%	8.59%	23.17%	8.37%	6.30%	8.49%
International Stock							
Harbor International Instl	3.90%	3.90%	14.96%	(0.92%)	4.95%	9.90%	
Thornburg International Val RS	12%	4.22%	4.22%	16.26%	0.30%	5.59%	9.11%

Benchmark Comparisons

To help you better understand the performance of the investment options in your retirement account, we have included benchmark comparisons from five respected indexes.

Index	Quarter	YTD	1 Year	3 Year	Annua
3-Month Treasury Bill	0.03%	0.03%	0.15%	0.43%	
Standard & Poor's 500 Index	5.92%	5.92%	15.65%	2.33%	

Benchmark Comparisons

Provides benchmark comparisons from five market indexes to help you better understand the performance of the investment options available in your retirement plan.

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