

YOUR LOGO HERE

Your Retirement Statement

October 1, 2012 – December 31, 2012

ABC COMPANY, INC.
PO BOX 8910
ANYWHERE, IN 12345-1234

Vested Balance:
\$254,643.16

0011
JOHN DOUGH
123 IMAGINATION DRIVE
ANYWHERE, IN 12345

Your Account Information

Your time horizon doesn't end when you retire.

As you get closer to retirement, your time horizon becomes shorter. Because you need to start withdrawing from your retirement account, you have less time to weather market ups and downs. Keep in mind, however, that much of your account will continue to be invested throughout your retirement; perhaps for as long as 20 or 30 years. As you review your investment strategy to make sure it is in line with your time horizon, remember that even in retirement, you may be a long term investor.








Your Account Summary

	This Period	Year to Date
Beginning Balance	\$241,552.52	\$225,377.87
Contributions	\$9,964.51	\$18,962.13
Investment gain or loss	\$2,418.12	\$9,192.52
Withdrawals / Fees	-\$100.00	-\$400.00
Other	\$808.01	\$1,510.64
Ending Balance	\$254,643.16	\$254,643.16
% Change in Account Value	.98%	3.9%
Vested Balance	\$254,643.16	\$254,643.16

Your Contribution Summary








Contributions	This Period	Year to Date
Salary Savings Account	\$4,375.00	\$8,083.18
Matching Account	\$1,863.17	\$3,559.65
Profit Sharing Account	\$2,608.44	\$5,123.50
Safe Harbor Contribution	\$1,117.90	\$2,195.80
Total	\$9,964.51	\$18,962.13

Class Fund

	Loan
	Default Loan Fund
	Fund 1
	Fund 2
	Fund 3
	Fund 4
	Fund 5

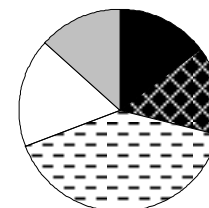
Existing Balance	Future Contrib
17.5%	0.0%
0.0%	0.0%
14.7%	20.0%
14.2%	0.0%
0.0%	0.0%
0.0%	0.0%
16.5%	24.0%

Class Fund

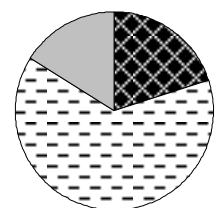
	Fund 6
	Fund 7
	Fund 8
	Fund 9
	Fund 10
	Fund 11
	Fund 12

Existing Balance	Future Contrib
0.0%	0.0%
17.3%	24.0%
3.3%	8.0%
3.1%	8.0%
0.0%	0.0%
0.0%	0.0%
13.4%	16.0%

Existing Balance



Future (New) Contributions



	Cash		Blended
	Stable Value		Equity
	Fixed Income		International

Your Account Activity

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading 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. If you have questions about investments and diversifying your account, information is also available on the Department of Labor's website at <http://www.dol.gov/ebsa/investing.html>.

Fund Summary	Beginning Balance	Net Contributions	Net Loan Activity	Net Transfers	Net Forfeitures	Withdrawals / Fees	Investment Earnings	Ending Balance	Ending Units
Fund 1	34,270.72	1,992.90	300.44	0.00	0.00	-17.40	340.09	36,886.75	972.954
Fund 2	35,730.71	0.00	0.00	0.00	0.00	-18.14	140.76	35,853.33	3,496.0666
Fund 5	38,291.16	2,391.46	360.64	0.00	0.00	-19.44	267.50	41,291.32	1,278.971
Fund 7	41,459.91	2,391.52	360.60	0.00	0.00	-21.05	682.61	44,873.59	1,381.448
Fund 12	32,005.46	1,594.39	240.58	0.00	0.00	-16.25	250.00	34,074.18	774.330
Fund 8	7,500.49	797.19	120.32	0.00	0.00	-3.81	18.85	8,433.04	266.894
Fund 9	7,708.45	797.05	119.97	0.00	0.00	-3.91	718.31	9,339.87	244.728
Loan	44,585.62	0.00	-694.54	0.00	0.00	0.00	0.00	43,891.08	43,891.080
Totals	241,552.52	9,964.51	808.01	0.00	0.00	-100.00	2,418.12	254,643.16	N/A

Source Summary	Beginning Balance	Net Contributions	Net Loan Activity	Net Transfers	Net Forfeitures	Withdrawals / Fees	Investment Earnings	Ending Balance	Vested Percent
Salary Savings Account	93,451.43	4,375.00	332.55	0.00	0.00	-38.69	935.32	99,055.81	100%
Matching Account	45,513.33	1,863.17	163.46	0.00	0.00	-18.84	455.62	47,976.74	100%
Profit Sharing Account	29,576.49	2,608.44	81.35	0.00	0.00	-12.24	296.08	32,550.12	100%
Rollover Account	43,534.82	0.00	230.65	0.00	0.00	-18.02	435.82	44,183.26	100%
Safe Harbor Contribution	29,476.45	1,117.90	0.00	0.00	0.00	-12.20	295.08	30,877.23	100%
Totals	241,552.52	9,964.51	808.01	0.00	0.00	-100.00	2,418.12	254,643.16	N/A

Loan Summary	This Period	Year-to-Date
Beginning Balance	44,585.62	45,170.89
Loans Taken	0.00	0.00
Loan Principal Repaid	-694.54	-1,279.81
Loans Disbursed	0.00	0.00
Ending Loan Balance	43,891.08	43,891.08

Fee Summary for This Period			
Loan Fee	-6.00	Brokerage Fee	0.00
Distribution Fee	0.00	Managed Portfolio Fee	0.00
Administration Fee*	-44.00	Recordkeeping Fee	-50.00
QDRO Fee	0.00	Total Fees this Period	-\$100.00

*This fee includes amounts paid to any financial advisor, custodian, attorney and/or accountant.

The administrative fees and recordkeeping fees have been allocated on a pro rata basis. In addition, some of the plan's administrative fees and recordkeeping fees may have been paid from a portion of the total annual operating expenses of one or more of the plan's designated investment alternatives (such as sub-transfer agency fees).

Important Notes

You decide when and what...

This "Important Notes" space was designed to give you a flexible space for communicating with your plan participants. This feature appears only on statements when the plan sponsor, financial advisor or other interested party wants to send out a message to all participants.

The Plan Sponsor should submit their final, approved language to be included in this space two weeks prior to the period end. The amount of space available is limited by your plan specifications. Please contact your Plan Manager for information specific to your plan.

Sample Important Notes:

1. Are your fund balances in alignment with your investment choices? If not, it may be time to rebalance your account.
2. Confused about where to put your money? Don't miss the investment seminar on February 1, 2013.

Access your funds 24 hours a day at <https://www.mcak.com/retirement> or (800) 442-4015.

This is a statement of the amount that has been determined to be your share of the above-designated plan. The amounts entered above are based upon the records maintained by the Trustee and the Employer in accordance with the written plan. The Employer reserves the right to change the amount on this statement if corrections are necessary. Please review this report and notify the Plan Administrator if you think there is an error on this statement. If you notify the Plan Administrator within 60 days of the date of this statement regarding an error that occurred during the quarter presented, retroactive corrections will be made from the date of error. If a request for correction is made after 60 days from the date of the statement, the correction will be made on a current basis only; also, any correction made for a prior quarter will be made on a current basis only. Due to fractional shares in selected funds, rounding differences may occur.