

SAMPLE ASSOCIATES  
123 SAMPLE AVENUE  
SUITE 987  
SAMPLE CITY, ZZ 12345-6789

JOHN Q. PARTICIPANT  
123 SAMPLE WAY  
SAMPLETOWN, ZZ 12345

# YOUR RETIREMENT STATEMENT

Period: January 01, 2013 through March 31, 2013

# YOUR LOGO HERE

Sample Associates Profit Sharing Plan

## YOUR RETIREMENT YOUR WAY

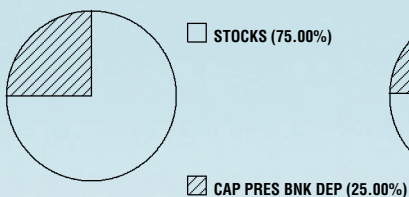
### Welcome to the page 1 message board!

From the message board utility, the "mess1" board is printed here on the front page. There is a limit to the number of words used for this message. You are allowed to use bold type, and italic type. You can underline. We ask that

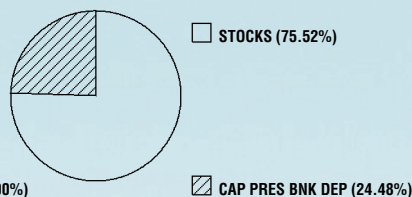
you not try to create tables because of the proportional font that we use. They generally do not line up. List your hours of operation, or some feel good message. This is the section in the spreadsheet is called Yryw\_mess.

## 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	\$0.00
Deposits (+)	\$0.00
Investments gain or loss (+/-)	\$1,441.79
Withdrawals (-)	\$0.00
Fees/Expenses (-)	\$0.00
Other (+/-)	\$52,144.84
<b>Ending Balance</b>	<b>\$53,586.63</b>
<b>Vested Balance</b>	<b>\$53,586.63</b>

<b>Account Rate of Return for the Period</b>	<b>3.14%</b>
<b>Your Year to Date Rate of Return</b>	<b>3.27%</b>

## MESSAGE BOARD

### Welcome to the message board section!

This is the "MBU" field in the statement type spreadsheet. This is where messages 2 thru 5 will print. You can make your messages as long as you want them for this section. If your messages runs off the page, it will start again on the next page. You are allowed to use bold type, and italic type. You can underline. We ask that you not try to create tables because of the proportional font that we use. They generally do not

line up. We display the message boards in the basic 2 columns format.

You can get into great detail about how your particular business is doing. Announce a company wide affair such as a picnic or a BBQ. Discuss the stock market or a new business acquisition. Create a list for retirement. The possibilities are great for communicating with your participants.

## YOUR CONTRIBUTION SOURCE DETAILS

Contributions by Source	Beginning Balance	Contributions	Gain/Loss	Distributions	Other	Total Balance	Vested %	Vested Amount
Profit Sharing	\$0.00	\$0.00	\$697.25	\$0.00	\$25,218.18	\$25,915.43	100	\$25,915.43
Pre-Tax Deferral	\$0.00	\$0.00	\$709.17	\$0.00	\$25,649.08	\$26,358.25	100	\$26,358.25
Employer Match	\$0.00	\$0.00	\$35.37	\$0.00	\$1,277.58	\$1,312.95	100	\$1,312.95
<b>Totals</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,441.79</b>	<b>\$0.00</b>	<b>\$52,144.84</b>	<b>\$53,586.63</b>		<b>\$53,586.63</b>

## RETIREMENT PROJECTION

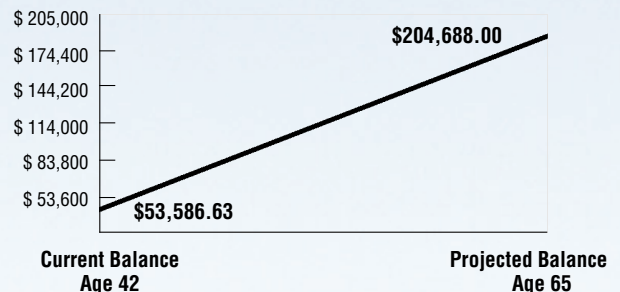
*Something to think about* - Are you taking full advantage of your savings plan? Are you saving enough for retirement? Read on...

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 like rollovers and profit-sharing contributions may be included within this calculation and may skew the result.
- You do not withdraw or take additional loans against your account.
- Your account remains invested between now and age 65.
- 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.
- All projections are in today's dollars.

### Projected Monthly Income at Retirement: \$ 1,080.42



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](http://www.dol.gov/ebsa/investing.html).

# PERMITTED DISPARITY

## Explanation of the effect of Permitted Disparity on the Benefits provided by this Plan

Your Employer takes into consideration the contributions it pays into the Social Security system on your behalf when it determines the amount of the contribution it makes to this Plan. This is called "permitted disparity." Under permitted disparity, the employer allocates a portion of its contribution based on your compensation up to the

Social Security Taxable Wage Base as determined annually by the Social Security Administration. An additional allocation is provided only to those participants who earn more than the Social Security Taxable Wage Base. Under the terms of the Plan, your Employer may elect to limit the Wage Base to a lower amount so that more employees may possibly receive the additional allocation.

# VESTING

## The Plan uses the following vesting schedule(s)

As of the date of this statement, you are 100% vested in your Employer Contributions.

Vesting Schedule 1	
Years of Service	Vested Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

# YOUR ACCOUNT ACTIVITY

	Beginning Balance	Contributions	Fund Transfers	Other	Withdrawals	Earnings	Ending Balance	Closing Shares
<b>STOCKS</b>								
MFS Value Fund (R3)	0.00	0.00	13,036.22	0.00	0.00	231.46	13,267.68	524.829
Oppenheimer Developing Markets Fund (A)	0.00	0.00	13,036.20	0.00	0.00	471.15	13,507.35	382.753
Vanguard Small-Cap Index Fund (Sig)	0.00	0.00	13,036.22	0.00	0.00	656.57	13,692.79	392.119

# YOUR ACCOUNT ACTIVITY

	Beginning Balance	Contributions	Fund Transfers	Other	Withdrawals	Earnings	Ending Balance	Closing Shares
<b>STOCKS</b>								
Invesco SmallCap Value Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BlackRock Global Allocation Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Calvert Equity Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Am. Funds Cap. World Gro. & Inc. Fund (R3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Columbia Acorn Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Davis New York Venture Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
American Funds EuroPacific Growth Fund (R3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
American Funds Growth Fund of America (R3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Perkins Mid Cap Value Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Parnassus Small Cap Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Parnassus Mid Cap Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Parnassus Equity Income Fund (Inv)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Vanguard REIT Index Fund (Sig)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>BONDS</b>								
Calvert Bond Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PIMCO Real Return Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Templeton Global Bond Fund (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>CASH/STABLE VALUE</b>								
Wells Fargo Stable Return Fund (85)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTHER</b>								
BNIM Asset Allocation Model 1	0.00	0.00	13,036.20	0.00	0.00	82.61	13,118.81	
BNIM Asset Allocation Model 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BNIM Asset Allocation Model 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BNIM Asset Allocation Model 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BNIM Asset Allocation Model 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BNIM Asset Allocation Model 6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BNIM Asset Allocation Model 7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Conversion Balances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell Capital Management	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>CAPITAL PRESERVATION BANK DEPOSIT</b>								
Schwab Bank Savings	X.XX	X.XX	X.XX	X.XX	X.XX	X.XX	X.XX	N/A
<b>Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>52,144.84</b>	<b>0.00</b>	<b>0.00</b>	<b>1,441.79</b>	<b>53,586.63</b>	

# INVESTMENT PERFORMANCE

	Current Deferral	3 Month Total	1 Year Total	5 Year Annual	10 Year Annual	Since Inception	Website
<b>STOCKS</b>							
<b>MFS Value Fund (R3)</b>	25%	12.05%	15.75%	5.24%	9.47%	6.08%	mfs.com
Benchmark: Morningstar Large Cap Value Index		10.73%	15.48%	2.98%	8.05%	NA	
Total annual operating expense <sup>1</sup> as of 08/31/2012: 0.96% (or \$9.60 per \$1,000 invested).							
<b>Oppenheimer Developing Markets Fund (A)</b>	25%	0.11%	5.35%	5.72%	21.03%	14.56%	oppenheimerfunds.com
Benchmark: Morningstar Emerging Markets Index		-0.94%	3.33%	1.99%	17.30%	NA	
Total annual operating expense <sup>1</sup> as of 08/31/2012: 1.36% (or \$13.60 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.75 % maximum.							

# INVESTMENT PERFORMANCE

	Current Deferral	3 Month Total	1 Year Total	5 Year Annual	10 Year Annual	Since Inception	Website
<b>STOCKS</b>							
<b>Vanguard Small-Cap Index Fund (Sig)</b>	25%	12.85%	18.10%	9.78%	12.79%	6.14%	vanguard.com
Benchmark: Morningstar Small Cap Index		13.27%	17.38%	9.84%	12.75%	NA	
Total annual operating expense <sup>1</sup> as of 12/31/2012: 0.10% (or \$1.00 per \$1,000 invested).							
<b>Am. Funds Cap. World Gro. &amp; Inc. Fund (R3)</b>	0%	6.39%	13.70%	1.89%	11.19%	8.50%	americanfunds.com
Benchmark: Morningstar Global Index		6.99%	11.61%	3.10%	10.29%	NA	
Total annual operating expense <sup>1</sup> as of 11/30/2011: 1.10% (or \$11.00 per \$1,000 invested).							
<b>American Funds EuroPacific Growth Fund (R3)</b>	0%	2.74%	8.87%	0.52%	11.12%	7.39%	americanfunds.com
Benchmark: Morningstar Developed Markets ex US Index		5.15%	11.31%	0.14%	10.61%	NA	
Total annual operating expense <sup>1</sup> as of 03/31/2012: 1.14% (or \$11.40 per \$1,000 invested).							
<b>American Funds Growth Fund of America (R3)</b>	0%	8.50%	13.89%	4.17%	9.08%	6.28%	americanfunds.com
Benchmark: Morningstar Large Cap Growth Index		7.27%	7.71%	6.59%	6.79%	NA	
Total annual operating expense <sup>1</sup> as of 08/31/2012: 0.98% (or \$9.80 per \$1,000 invested).							
<b>BlackRock Global Allocation Fund (A)</b>	0%	4.26%	6.11%	3.60%	10.74%	9.68%	blackrock.com
Benchmark: Global Allocation Index		5.17%	8.99%	4.06%	8.67%	NA	
Total annual operating expense <sup>1</sup> as of 10/31/2012: 1.16% (or \$11.60 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.25 % maximum.							
<b>Calvert Equity Fund (A)</b>	0%	8.79%	8.77%	6.25%	7.86%	7.64%	calvert.com
Benchmark: Morningstar Large Cap Growth Index		7.27%	7.71%	6.59%	6.79%	NA	
Total annual operating expense <sup>1</sup> as of 09/30/2012: 1.22% (or \$12.20 per \$1,000 invested). Shareholder-type fees: Redemption -- 2.00% for sales within 30 days of purchase. Sales Charge: 4.75 % maximum.							
<b>Columbia Acorn Fund (A)</b>	0%	9.78%	11.85%	7.87%	12.62%	9.55%	columbiainvestments.com
Benchmark: Morningstar Mid Cap Growth Index		10.83%	11.23%	7.00%	11.69%	NA	
Total annual operating expense <sup>1</sup> as of 12/31/2011: 1.11% (or \$11.10 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.75 % maximum.							
<b>Davis New York Venture Fund (A)</b>	0%	11.07%	12.22%	3.12%	8.35%	11.70%	davisinvestments.com
Benchmark: Morningstar Large Cap Index		10.20%	13.44%	5.51%	8.22%	NA	
Total annual operating expense <sup>1</sup> as of 07/31/2012: 0.90% (or \$9.00 per \$1,000 invested). Shareholder-type fees: Sales Charge: 4.75 % maximum.							
<b>Invesco SmallCap Value Fund (A)</b>	0%	15.65%	19.25%	11.12%	13.86%	10.86%	invesco.com
Benchmark: Morningstar Small Cap Value Index		14.79%	21.62%	11.18%	13.84%	NA	
Total annual operating expense <sup>1</sup> as of 04/30/2012: 1.17% (or \$11.70 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.50 % maximum.							

# INVESTMENT PERFORMANCE

	Current Deferral	3 Month Total	1 Year Total	5 Year Annual	10 Year Annual	Since Inception	Website
<b>STOCKS</b>							
<b>Parnassus Equity Income Fund (Inv)</b>	0%	12.68%	20.87%	9.12%	9.51%	10.35%	parnassus.com
Benchmark: Morningstar Large Cap Index		10.20%	13.44%	5.51%	8.22%	NA	
Total annual operating expense <sup>1</sup> as of 12/31/2011: 0.94% (or \$9.40 per \$1,000 invested).							
<b>Parnassus Mid Cap Fund</b>	0%	9.78%	15.85%	10.38%	NA	8.22%	parnassus.com
Benchmark: Morningstar Mid Cap Growth Index		10.83%	11.23%	7.00%	11.69%	NA	
Total annual operating expense <sup>1</sup> as of 12/31/2011: 1.24% (or \$12.40 per \$1,000 invested).							
<b>Parnassus Small Cap Fund</b>	0%	4.86%	6.14%	11.58%	NA	8.73%	parnassus.com
Benchmark: Morningstar Small Cap Index		13.27%	17.38%	9.84%	12.75%	NA	
Total annual operating expense <sup>1</sup> as of 12/31/2011: 1.22% (or \$12.20 per \$1,000 invested).							
<b>Perkins Mid Cap Value Fund (A)</b>	0%	11.07%	11.24%	6.20%	11.56%	15.00%	janus.com
Benchmark: Morningstar Mid Cap Value Index		15.52%	21.32%	8.77%	11.92%	NA	
Total annual operating expense <sup>1</sup> as of 06/30/2012: 1.05% (or \$10.50 per \$1,000 invested). Shareholder-type fees: Sales Charge: 5.75 % maximum.							
<b>Vanguard REIT Index Fund (Sig)</b>	0%	8.06%	14.84%	7.28%	12.40%	2.73%	vanguard.com
Benchmark: Morningstar Real Estate Sector Index		8.37%	15.68%	6.05%	11.83%	NA	
Total annual operating expense <sup>1</sup> as of 01/31/2012: 0.10% (or \$1.00 per \$1,000 invested).							
<b>BONDS</b>							
<b>Calvert Bond Fund (A)</b>	0%	0.08%	6.83%	4.83%	5.28%	6.89%	calvert.com
Benchmark: Morningstar Intermediate US Government/Corporate Bond Index		0.39%	4.59%	5.67%	5.24%	NA	
Total annual operating expense <sup>1</sup> as of 09/30/2012: 1.16% (or \$11.60 per \$1,000 invested). Shareholder-type fees: Redemption -- 2.00% for sales within 30 days of purchase. Sales Charge: 3.75 % maximum.							
<b>PIMCO Real Return Fund (A)</b>	0%	0.02%	7.18%	6.31%	6.44%	7.26%	pimco-funds.com
Benchmark: Morningstar TIPS Index		-0.23%	5.72%	5.98%	6.41%	NA	
Total annual operating expense <sup>1</sup> as of 03/31/2012: 0.87% (or \$8.70 per \$1,000 invested). Shareholder-type fees: Sales Charge: 3.75 % maximum.							
<b>Templeton Global Bond Fund (A)</b>	0%	1.35%	9.66%	8.83%	10.22%	8.45%	frankintempleton.com
Benchmark: Morningstar Global Government Bond Index		-2.82%	0.52%	4.83%	6.39%	NA	
Total annual operating expense <sup>1</sup> as of 08/31/2012: 0.91% (or \$9.10 per \$1,000 invested). Shareholder-type fees: Sales Charge: 4.25 % maximum.							
<b>CASH/STABLE VALUE</b>							
<b>Wells Fargo Stable Return Fund (85)</b>	0%	NA	NA	NA	NA	NA	
Benchmark: Morningstar Cash Index		0.02%	0.07%	0.23%	1.58%	NA	
Total annual operating expense <sup>1</sup> as of 12/31/2012: 1.03% (or \$10.30 per \$1,000 invested).							

# INVESTMENT PERFORMANCE

	Current Deferral	3 Month Total	1 Year Total	5 Year Annual	10 Year Annual	Since Inception	Website
<b>OTHER</b>							
<b>BNIM Asset Allocation Model 1</b>	25%	NA	NA	NA	NA	NA	
<b>Insurance</b>	0%	NA	NA	NA	NA	NA	
<b>Mitchell Capital Management</b>	0%	NA	NA	NA	NA	NA	
<b>CAPITAL PRESERVATION BANK DEPOSIT</b>							
<b>Schwab Bank Savings</b>	(X%)	Interest Rate: 0.15%	Annual Yield: 0.15%	as of XX/XX/2015			

## 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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<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.

Mutual funds may impose a redemption fee on shares that are transferred or exchanged out of the fund before the applicable minimum holding period. Please read the prospectus for more information about the fund and any applicable redemption fee.

Sales charges listed are the maximum fees charged by each investment and may not be charged to participants in each plan. The sales charge (front end) is a one-time deduction from an investment made in the fund. The deferred sales charge is imposed when investors redeem shares.

### SCHWAB BANK SAVINGS AND FDIC COVERAGE

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established by your Plan at Charles Schwab Bank ("Schwab Bank").

The portion of your Plan account that you allocate to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Schwab Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Schwab Bank in an individual retirement account or self-directed employee benefit plan account. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Estimator (<https://fdic.gov/>), to estimate your total coverage.

### SCHWAB BANK SAVINGS INTEREST

Interest compounds daily, and is credited monthly to your Schwab Bank Savings ("SBS") balance on the last business Day of each month. A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

The interest rate is in effect for the entire Interest Period, which ends the last Business Day of each month. Schwab Bank may adjust the interest rate prospectively on the day following the last Business Day of the month, which starts the next Interest Period.

Current interest rate and yield information is posted on your retirement plan website, and any changes are posted as soon as administratively practicable. Please refer to the "as of" or "effective" date of rates yields displayed. The rate displayed on this statement may not have been in effect for the entire Statement Period. Interest credited during this Statement Period and reflected in your SBS balance may include interest accrued in a prior Statement Period.

# MODELS - UNDERLYING FUNDS IN AVAILABLE PORTFOLIOS

Fund name	Ticker	BNIM Asset Allocation Model 1	BNIM Asset Allocation Model 2	BNIM Asset Allocation Model 3	BNIM Asset Allocation Model 4	BNIM Asset Allocation Model 5
Calvert Bond Fund (A)	CSIBX	72.0%	59.0%	45.0%	31.0%	20.0%
Calvert Equity Fund (A)	CSIEX		4.0%	5.0%	7.0%	7.0%
Perkins Mid Cap Value Fund (A)	JDPAX			1.0%	2.0%	3.0%
Columbia Acorn Fund (A)	LACAX		1.0%	2.0%	2.0%	4.0%
BlackRock Natural Resources Fund (A)	MDGRX	10.0%				
BlackRock Global Allocation Fund (A)	MDLOX		2.0%	2.0%	2.0%	2.0%
MFS Value Fund (R3)	MEIHX		4.0%	4.0%	6.0%	7.0%
Oppenheimer Developing Markets Fund (A)	ODMAX			2.0%	2.0%	4.0%
Parnassus Mid Cap Fund	PARMX			2.0%	2.0%	4.0%
Parnassus Small Cap Fund	PARSX			1.0%	2.0%	3.0%
Parnassus Equity Income Fund (Inv)	PRBLX		3.0%	4.0%	6.0%	7.0%
PIMCO Real Return Fund (A)	PRTNX	10.0%	8.0%	6.0%	5.0%	3.0%
American Funds EuroPacific Growth Fund (R3)	RERCX		6.0%	9.0%	13.0%	15.0%
American Funds Growth Fund of America (R3)	RGACX		4.0%	5.0%	7.0%	7.0%
Templeton Global Bond Fund (A)	TPINX	8.0%	9.0%	10.0%	10.0%	8.0%
Vanguard REIT Index Fund (Sig)	VGRSX			1.0%	2.0%	3.0%
Vanguard Small-Cap Index Fund (Sig)	VSISX			1.0%	1.0%	3.0%

## MODELS - UNDERLYING FUNDS IN AVAILABLE PORTFOLIOS

Fund name	Ticker	BNIM Asset Allocation Model 6	BNIM Asset Allocation Model 7
Calvert Bond Fund (A)	CSIBX	10.0%	
Calvert Equity Fund (A)	CSIEX	8.0%	9.0%
Perkins Mid Cap Value Fund (A)	JDPAX	5.0%	6.0%
Columbia Acorn Fund (A)	LACAX	5.0%	6.0%
BlackRock Global Allocation Fund (A)	MDLOX	2.0%	2.0%
MFS Value Fund (R3)	MEIHX	7.0%	9.0%
Oppenheimer Developing Markets Fund (A)	ODMAX	6.0%	6.0%
Parnassus Mid Cap Fund	PARMX	5.0%	6.0%
Parnassus Small Cap Fund	PARSX	5.0%	6.0%
Parnassus Equity Income Fund (Inv)	PRBLX	7.0%	9.0%
PIMCO Real Return Fund (A)	PRTNX	2.0%	
American Funds EuroPacific Growth Fund (R3)	RERCX	18.0%	20.0%
American Funds Growth Fund of America (R3)	RGACX	8.0%	9.0%
Templeton Global Bond Fund (A)	TPINX	3.0%	
Vanguard REIT Index Fund (Sig)	VGRSX	5.0%	7.0%
Vanguard Small-Cap Index Fund (Sig)	VSISX	4.0%	5.0%

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.

## MORE TO KNOW

### Talking Total Return

When you check on the performance of an investment, you probably look at its total return over one or more time periods. Have you ever wondered what goes into the calculation of total return?

*Return* is the amount of money you earn or lose on an investment. For example, if you invest \$100 and you receive \$5 of interest, your return is \$5 or 5%. *Total return* also includes how much your investment increases or decreases in value. So if the same \$100 investment paid 5% interest but lost 2% of its initial value, then its total return would be 3%.

The three components of an investment fund or portfolio's total return are:

*Share price appreciation/depreciation* - the increase or decrease in the market value of the fund's shares.

*Income* - any interest or dividends earned by fund investments.

*Capital gains or losses* - profits or losses from the sale of investments in the fund's portfolio.

Once you understand an investment's total return, you can compare it to the total returns of similar investments and a benchmark index over the same period to help you gauge how well your investment is performing. While investments may have times when they underperform their benchmark and/or other similar investments, long-term investors may be able to ride out these short-term drops. You may want to consider switching investments if an investment consistently underperforms over an extended period.