

SAMPLE EMPLOYER

Contractors and Employees 401(k) Plan

LISA SIMPSON

Retirement Plan Account Statement

From 10/01/08 to 12/31/08

Social Security Number ***-**-7777
 Date Of Birth 8/11/1957
 Date Of Hire 8/11/2005
 Date Of Termination

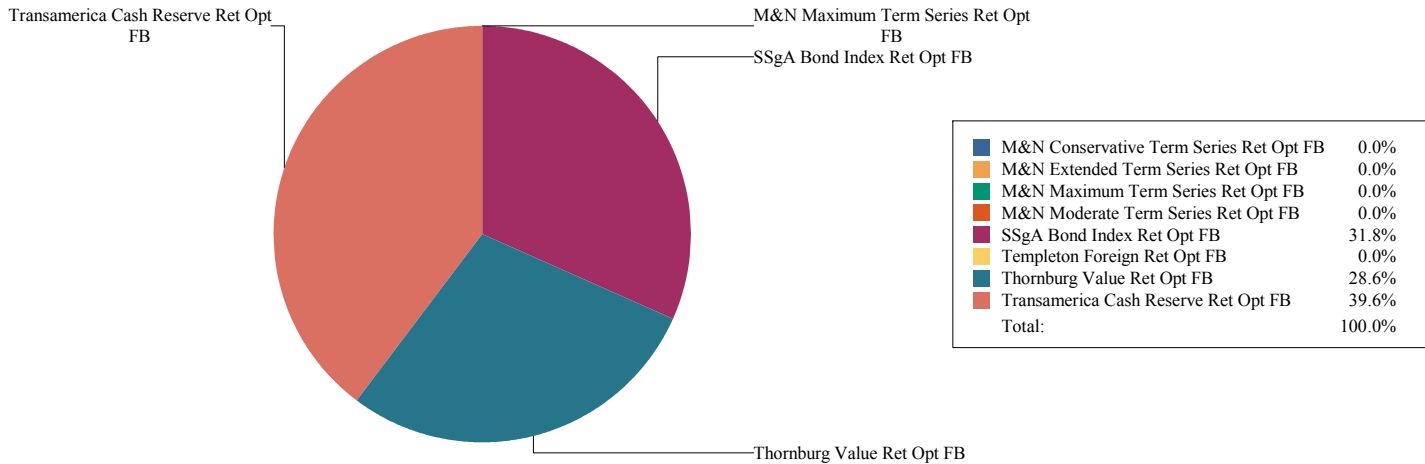
This statement has not been audited.
 Please review your account and report any
 errors to the Recordkeeper within 30 days.

YOUR ACCOUNT AT A GLANCE

For account or investment information,
 please call (800) 531-5225 or email Webster@contractorsplan.com

Beginning Balance	96,071.41
Change This Period	-486.74
Ending Balance	95,584.67
Vested Balance	70,995.33

Funds



ACTIVITY THIS PERIOD
 BY INVESTMENT

<u>Investment</u>	<u>Beginning Balance</u>	<u>Contributions & Forfeitures</u>	<u>Withdrawals</u>	<u>Payments & Transfers</u>	<u>Gain or Loss</u>	<u>Ending Balance</u>
M&N Conservative Term Series Ret Opt FB	0.00	200.00	0.00	-200.00	0.00	0.00
M&N Extended Term Series Ret Opt FB	0.00	200.00	0.00	-200.00	0.00	0.00
M&N Maximum Term Series Ret Opt FB	0.00	200.00	0.00	-200.00	0.02	0.02
M&N Moderate Term Series Ret Opt FB	0.00	200.00	0.00	-199.99	-0.01	0.00
SSgA Bond Index Ret Opt FB	96,071.41	0.00	0.00	-65,220.84	-495.07	30,355.50
Templeton Foreign Ret Opt FB	0.00	200.00	0.00	-199.99	-0.01	0.00
Thornburg Value Ret Opt FB	0.00	0.00	0.00	28,380.36	-1,026.75	27,353.61
Transamerica Cash Reserve Ret Opt FB	0.00	0.00	0.00	37,840.46	35.08	37,875.54
Total Balance	96,071.41	1,000.00	0.00	0.00	-1,486.74	95,584.67

BY SOURCE OF MONEY

<u>Source of Money</u>	<u>Beginning Balance</u>	<u>Contributions & Forfeitures</u>	<u>Withdrawals</u>	<u>Payments & Transfers</u>	<u>Gain or Loss</u>	<u>Ending Balance</u>	<u>Vested Percent</u>
------------------------	--------------------------	--	--------------------	---------------------------------	---------------------	-----------------------	-----------------------

LISA SIMPSON

Profit Sharing3	6,404.76	0.00	0.00	0.00	-99.80	6,304.96	40.00 %
Profit Sharing1	16,011.90	0.00	0.00	0.00	-249.52	15,762.38	40.00 %
Deferral3	0.00	800.00	0.00	0.00	8.31	808.31	100.00 %
Roth Deferral3	3,202.38	200.00	0.00	0.00	-47.81	3,354.57	100.00 %
Catch Up3	1,601.19	0.00	0.00	0.00	-24.96	1,576.23	100.00 %
Catch Up1	9,607.14	0.00	0.00	0.00	-149.71	9,457.43	100.00 %
Deferral1	12,809.52	0.00	0.00	0.00	-199.62	12,609.90	100.00 %
Roth Deferral1	11,208.33	0.00	0.00	0.00	-174.68	11,033.65	100.00 %
Roth Catch Up3	800.60	0.00	0.00	0.00	-12.49	788.11	100.00 %
Rollover3	7,205.36	0.00	0.00	0.00	-112.29	7,093.07	100.00 %
Rollover1	8,005.95	0.00	0.00	0.00	-124.78	7,881.17	100.00 %
Match3	4,803.57	0.00	0.00	0.00	-74.84	4,728.73	40.00 %
Match1	14,410.71	0.00	0.00	0.00	-224.55	14,186.16	40.00 %
Total Balance	96,071.41	1,000.00	0.00	0.00	-1,486.74	95,584.67	

LISA SIMPSON

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.

Department of Labor information. For more information regarding individual investing and diversification, see the internet website of the U.S. Department of Labor at: www.dol.gov/ebsa/investing.html