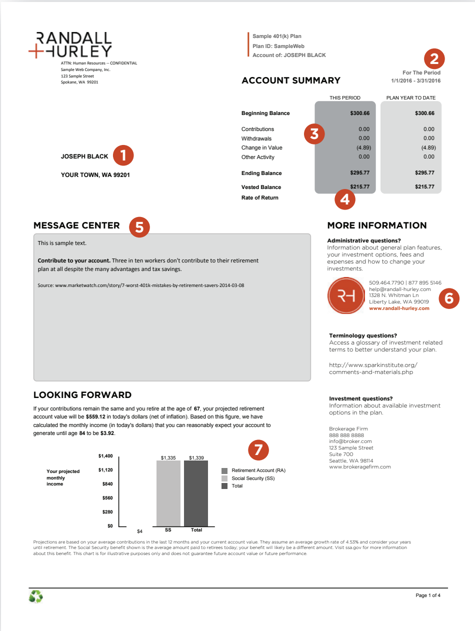
UNDERSTANDING YOUR **PARTICIPANT STATEMENT**

Your account statement is a valuable resource that provides you with information you need to achieve your retirement plan goals. This guide will help you understand the key components of your statement. If you are a participant in more than one retirement plan, you may receive separate statements for each plan.



RANDALL + HURLEY

ATTN: Human Resources -- CONFIDENTIAL
Sample Web Company, Inc.
123 Sample Street
Spokane, WA 99201

Sample 401(k) Plan
Plan ID: SampleWeb
Account of: JOSEPH BLACK

For The Period
1/1/2016 - 3/31/2016

JOSEPH BLACK
YOUR TOWN, WA 99201

ACCOUNT SUMMARY

	THIS PERIOD	PLAN YEAR TO DATE
Beginning Balance	**$300.66**	**$300.66**
Contributions	0.00	0.00
Withdrawals	0.00	0.00
Change in Value	(4.89)	(4.89)
Other Activity	0.00	0.00
Ending Balance	**$295.77**	**$295.77**
Vested Balance	**$215.77**	**$215.77**
Rate of Return		

MESSAGE CENTER

This is sample text.

Contribute to your account. Three in ten workers don't contribute to their retirement plan at all despite the many advantages and tax savings.

Source: www.marketwatch.com/story/7-worst-401k-mistakes-by-retirement-savers-2014-03-08

LOOKING FORWARD

If your contributions remain the same and you retire at the age of **67**, your projected retirement account value will be **$559.12** in today's dollars (net of inflation). Based on this figure, we have calculated the monthly income (in today's dollars) that you can reasonably expect your account to generate until age **84** to be **$3.92**.

Projections are based on your average contributions in the last 12 months and your current account value. They assume an average growth rate of 4.53% and consider your years until retirement. The Social Security benefit shown is the average amount paid to retirees today; your benefit will likely be a different amount. Visit ssa.gov for more information about this benefit. This chart is for illustrative purposes only and does not guarantee future account value or future performance.

MORE INFORMATION

Administrative questions?
Information about general plan features, your investment options, fees and expenses and how to change your investments.

509.464.7790 | 877 895 5146
help@randall-hurley.com
1328 N. Whitman Ln
Liberty Lake, WA 99019
www.randall-hurley.com

Terminology questions?
Access a glossary of investment related terms to better understand your plan.

http://www.sparkinstitute.org/comments-and-materials.php

Investment questions?
Information about available investment options in the plan.

Brokerage Firm
888 888 8888
info@broker.com
123 Sample Street
Suite 700
Seattle, WA 98114
www.brokeragefirm.com

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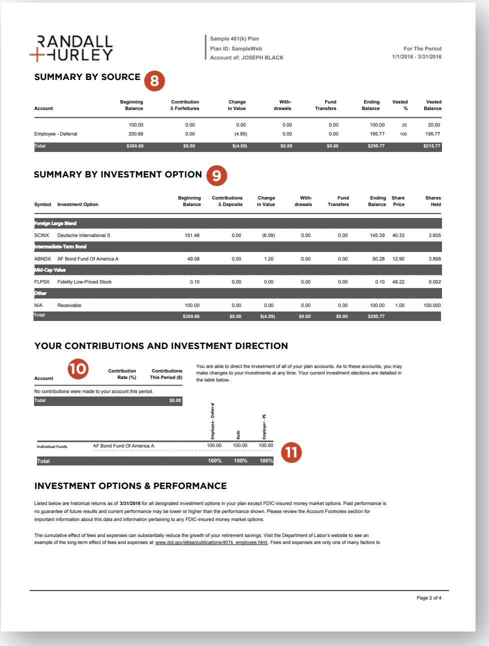

RANDALL + HURLEY

Sample 401(k) Plan
Plan ID: SampleWeb
Account of: JOSEPH BLACK

For The Period
1/1/2016 - 3/31/2016

SUMMARY BY SOURCE

Account	Beginning Balance	Contribution & Forfeitures	Change in Value	With-drawals	Fund Transfers	Ending Balance	Vested %	Vested Balance
	100.00	0.00	0.00	0.00	0.00	100.00	20	20.00
Employee - Deferral	200.66	0.00	(4.89)	0.00	0.00	195.77	100	195.77
Total	$300.66	$0.00	$(4.89)	$0.00	$0.00	$295.77		$215.77

SUMMARY BY INVESTMENT OPTION

Symbol	Investment Option	Beginning Balance	Contributions & Deposits	Change in Value	With-drawals	Fund Transfers	Ending Balance	Share Price	Shares Held
Foreign Large Blend									
SCINX	Deutsche International S	151.48	0.00	(6.09)	0.00	0.00	145.39	40.33	3.605
Intermediate-Term Bond									
ABNDX	AF Bond Fund Of America A	49.08	0.00	1.20	0.00	0.00	50.28	12.90	3.898
Mid-Cap Value									
FLPSX	Fidelity Low-Priced Stock	0.10	0.00	0.00	0.00	0.00	0.10	48.22	0.002
Other									
N/A	Receivable	100.00	0.00	0.00	0.00	0.00	100.00	1.00	100.000
Total		$300.66	$0.00	$(4.89)	$0.00	$0.00	$295.77		

YOUR CONTRIBUTIONS AND INVESTMENT DIRECTION

Account	Contribution Rate (%)	Contributions This Period ($)
No contributions were made to your account this period.		
Total		$0.00

You are able to direct the investment of all of your plan accounts. As to these accounts, you may make changes to your investments at any time. Your current investment elections are detailed in the table below.

		Employee - Deferral	Roth	Employer - PS
Individual Funds	AF Bond Fund Of America A	100.00	100.00	100.00
Total		100%	100%	100%

INVESTMENT OPTIONS & PERFORMANCE

Listed below are historical returns as of **3/31/2016** for all designated investment options in your plan except FDIC-insured money market options. Past performance is no guarantee of future results and current performance may be lower or higher than the performance shown. Please review the Account Footnotes section for important information about this data and information pertaining to any FDIC-insured money market options.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website to see an example of the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to

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1. Be sure your contact information is correct. Incorrect addresses may prevent you from receiving future statements. Notify your employer (or former employer) of any address changes.

2. Shows the time period included in this statement.

3. A high-level summary of the activity that occurred in your account during the indicated period.

4. Unlike investment returns reported by fund companies or investment professionals, your personal Rate of Return reflects all activity in your account, including contributions, withdrawals, dividends, and fees.

5. The Message Center contains timely information and notices pertaining to your account.

6. If you have questions about your plan provisions, account information or transactions, contact Randall + Hurley. If you need information about the plan's investment options or personal investment advice, contact the party listed under **Investment Questions**. We've also provided an online glossary for your reference.

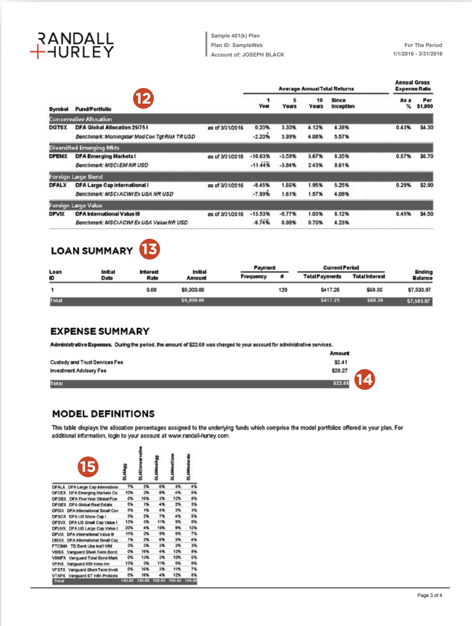
7. This content shows your estimated monthly income at retirement based on current contribution levels. A more robust tool for projecting retirement income is available on our website.

8. Details account activity by contribution source. Common sources include employee deferrals, employee Roth contributions, employer matching and profit sharing contributions, participant loans, and receivables.

9. Details account activity by investment option. All activity in your account is detailed on the fund-level.

10. Summarizes your current contributions to the plan during the period.

11. Indicates how new contributions are deposited (or allocated) among the investment options in your plan.



Sample 401(k) Plan
Plan ID: SampleWeb
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For The Period
1/1/2016 - 3/31/2016

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12 All investment options available in the plan (even if you are not currently invested in these funds) are listed, with their respective performance and expense information. The fund's benchmark performance data is also provided. Any investment restrictions and/or fee and expense information for the fund will also be included at least once per year.

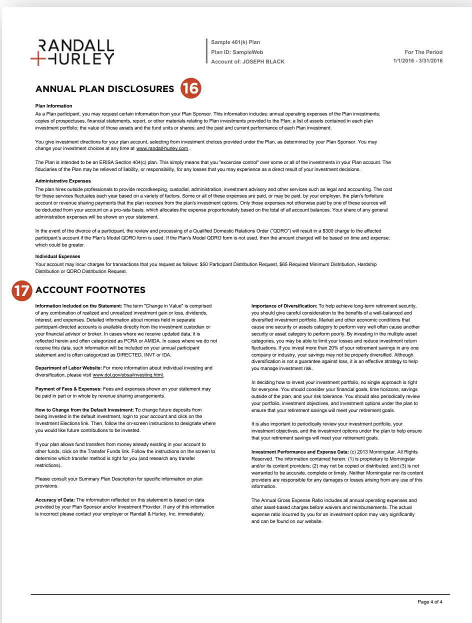
13 If your plan allows loans, any current loan activity is summarized.

14 If any fees were deducted from your account during the period, the fee type and amount are listed.

15 If your plan utilizes model portfolios, each model's underlying asset mix is provided here.

16 Each year, the Department of Labor requires you receive these disclosures about your plan.

17 The account footnotes section includes additional important information and disclosures about your account.



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For additional assistance understanding your participant statement, please contact Randall + Hurley.

The statement shown here is for illustraTIve purposes only.
The figures shown do not reflect actual values.

RANDALL + HURLEY

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