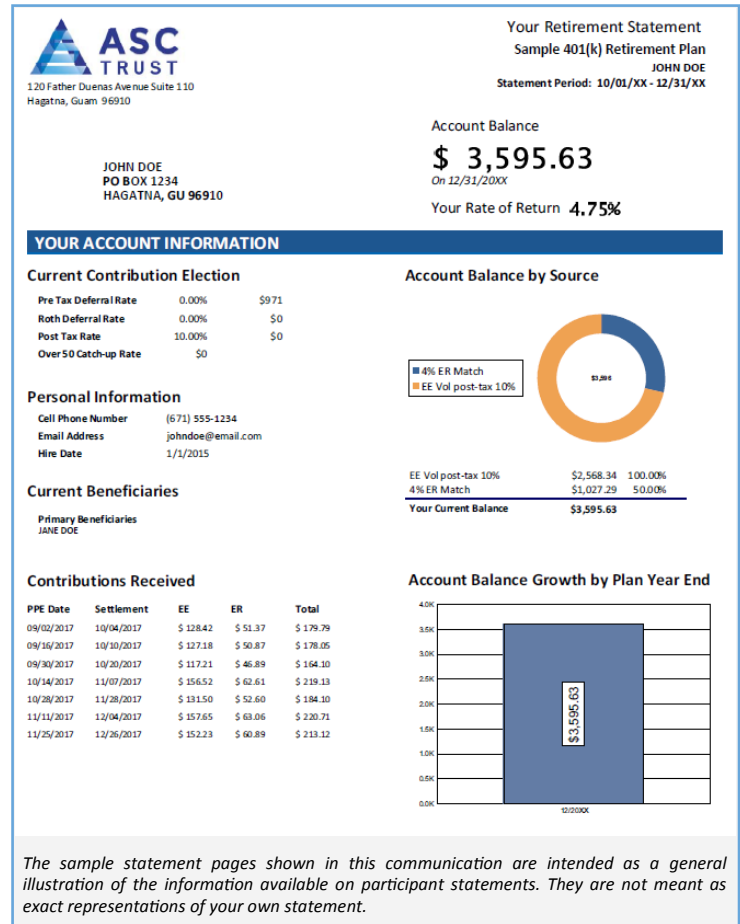




# How to Read Your Plan Participant Statement

## How to use this guide:

This document is set up in an easy-to-read format to guide and help you understand the different sections of your statement. Refer to the definitions of the items highlighted on each sample statement page.



## Your Plan Participant Statement Includes:

- An easy-to-read design
- A detailed summary of your account
- Details of contributions and activity in your account
- Additional information and projections about your account

This guide represents features usually common to retirement plans and statements. You can review your actual statement anytime at your convenience.

[www.ASCTrust.com](http://www.ASCTrust.com)

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# Statement Summary— Front Page



120 Father Duenas Avenue Suite 110  
Hagatna, Guam 96910

Your Retirement Statement  
**Sample 401(k) Retirement Plan**  
JOHN DOE  
Statement Period: 10/01/XX - 12/31/XX

JOHN DOE  
PO BOX 1234  
HAGATNA, GU 96910

Account Balance  
**1. \$ 3,595.63**  
On 12/31/20XX  
**2. Your Rate of Return 4.75%**

**YOUR ACCOUNT INFORMATION**

**3. Current Contribution Election**

Pre Tax Deferral Rate	0.00%	\$971
Roth Deferral Rate	0.00%	\$0
Post Tax Rate	10.00%	\$0
Over 50 Catch-up Rate		\$0

**4. Personal Information**

Cell Phone Number (671) 555-1234  
Email Address johndoe@email.com  
Hire Date 1/1/2015

**5. Current Beneficiaries**

Primary Beneficiaries  
JANE DOE

**6. Contributions Received**

PPE Date	Settlement	EE	ER	Total
09/02/2017	10/04/2017	\$ 128.42	\$ 51.37	\$ 179.79
09/16/2017	10/10/2017	\$ 127.18	\$ 50.87	\$ 178.05
09/30/2017	10/20/2017	\$ 117.21	\$ 46.89	\$ 164.10
10/14/2017	11/07/2017	\$ 156.52	\$ 62.61	\$ 219.13
10/28/2017	11/28/2017	\$ 131.50	\$ 52.60	\$ 184.10
11/11/2017	12/04/2017	\$ 157.65	\$ 63.06	\$ 220.71
11/25/2017	12/26/2017	\$ 152.23	\$ 60.89	\$ 213.12

**7. Account Balance by Source**

4% ER Match  
EE Vol post-tax 10%

EE Vol post-tax 10%	\$2,568.34	100.00%
4% ER Match	\$1,027.29	50.00%
<b>Your Current Balance</b>	<b>\$3,595.63</b>	

**8. Account Balance Growth by Plan Year End**

- Your Current Balance**— The market value of the assets held in your account as of the ending date of the reporting period.
- Personal Rate of Return** — The overall percentage of gains/losses in your account during the period.
- Your Current Contribution Election** — Percentage or dollar amount of compensation that you are contributing.
- Your Personal Information** — Information such as your contact number, e-mail address and hire date.
- Current Beneficiaries on Record** — The current beneficiaries for your account based on our records.

- Contributions Received** — Detailed amount of contributions credited to your account during the reporting period.
- Current Account Balance by Money Source** — The market value of the assets in your account by each source type.
- Growth by Plan Year** — A chart illustrating the growth in your account based on the market value at the end of each plan year.

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# Activity Detail Section



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Your Retirement Statement  
**Sample 401(k) Retirement Plan**  
JOHN DOE  
Statement Period: 10/01/XX - 12/31/XX

## YOUR ACCOUNT ACTIVITY

### 1. Source Summary

Source	This Period	Total Balance	Vesting
EE Vol post-tax 10%	970.71	2,568.34	00.00%
4% ER Match	388.29	1,027.29	50.00%
<b>Totals</b>	<b>\$1,359.00</b>	<b>\$3,595.63</b>	

### Account Summary

2. Beginning Balance	\$2,102.18
3. Deposit/Forfeiture Activity	1,359.00
4. Net Earnings	134.45
5. Withdrawals	0.00
6. Net Transfers	0.00
7. Admin. Fees	0.00
8. Ending Balance	<b>\$3,595.63</b>

### 9. Future and Current Holdings

Future %	Fund Name	Fund Description	Fund ID	Ending Balance	Current %
100.00%	Select Target Date Profile 2055	Target Date 2055	DRTTD2055	3,595.63	100.00%
				<b>\$3,595.63</b>	

### Current Holdings

	10. Beginning Balance	11. Contributions	12. Transfers	13. Earnings	14. Withdrawals	15. Ending Balance	16. Shares	17. Price
Select Target Date Profile 2055	2,102.18	1,359.00	0.00	134.45	0.00	3,595.63	296.180	12.14
<b>Totals</b>	<b>\$2,102.18</b>	<b>\$1,359.00</b>	<b>\$0.00</b>	<b>\$134.45</b>	<b>0.00</b>	<b>\$3,595.63</b>		

### 18. Disclaimers

This statement is prepared for JOHN DOE based on the data provided to the plan administrator. Please refer any questions that you may have regarding this statement to the plan administrator.

**Individual Expenses.** During the Plan year quarter indicated above, the amount of \$4.37 was charged to your Plan account for individual expenses incurred by your account. This amount consists of the following charges:

\$4.37 Asset Fee

See definitions on the next page.

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# Activity Detail Section (cont..)



1. **Current Account Balance by Money Source** — The market value of the assets in your account by each source type.
2. **Beginning Balance** — The market value of the assets held in your account as of the opening date of the reporting period.
3. **Deposit/Forfeiture Activity** — Amount of contributions and loan payments you and your employer made during the reporting period.
4. **Net Earnings** — The change in value of your investment during the reporting period, reflecting any investment gain or loss, plus or minus any activity that occurred in the fund.
5. **Withdrawals** — Amount of distributions made to your account during the reporting period.
6. **Net Transfers** — Amount transferred within investments in your account during the reporting period.
7. **Admin Fees** — Administrative fees charged to your account.
8. **Ending Balance** — The market value of the assets held in your account as of the closing date of the reporting period.
9. **Future & Current Holdings** — The percentage of your future and current contributions currently being invested to each fund.
10. **Beginning Balance** — The market value of each investments held in your account as of the opening date of the reporting period.
11. **Contributions** — Amount of contributions and/or loan payments made to each of your investments during the reporting period.
12. **Transfer** — Amount transferred within investments in your account during the reporting period.
13. **Earnings** — The change in value in each of your investment during the reporting period, reflecting any gains or loss, plus or minus any activity that occurred in the fund.
14. **Withdrawals** — Amount of distributions made to each investments during the reporting period.
15. **Ending Balance** — The market value of each asset in your account as of the closing date of the reporting period.
16. **Shares** — The number of investment units in each fund in your account.
17. **Price** — The unit price of investments in each fund in your account.
18. **Disclaimer** — Breakdown of fees that may be charged to your account, such as asset fee, and/or loan maintenance fees.

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# Projections to Stay on Track



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Hagatna, Guam 96910

## Your Retirement Statement

### Sample 401(k) Retirement Plan

JOHN DOE

Statement Period: 10/01/XX - 12/31/XX

## 1. YOUR INVESTMENT PERFORMANCE

Categories	Fund Name	Ticker	Expense	3 Mo.	1 Year	3 Year	5 Year
Target Date Funds							
Target Date 2055	Select Target Date Profile 2055	DRTTD2055	0.70%	5.02%	21.40%	9.63%	12.10%

## 2. YOUR RETIREMENT PROJECTIONS

To help you to better understand your progress towards reaching your retirement goals, we have prepared a projection of your estimated account balance at retirement age.

**Important Assumptions:** *This projection is based on your balance in this Plan only.* Other retirement savings assets should also be considered. Assumptions include continuous employment, a Retirement Age of 67, ongoing contributions equal to the current quarter and an assumed rate of return of investments of 7.0%. Changes in contribution levels, account withdrawals, and variances from the assumed rates will impact this projection. For a more detailed analysis specific to your situation, please contact [advisory@asctrust.com](mailto:advisory@asctrust.com).

Years to Retirement	40.00
Current Account Balance	\$3,595.63
Total Deferral for the period	\$1,359.00
<b>Projected Account Balance at Retirement</b>	<b>\$1,139,059.08</b>

1. **Investment Performance for your Active Funds** — The Performance for your current funds as of the end of the most recent quarter.

2. **Retirement Projections** — A hypothetical projection of your estimated account balance at retirement age based on your current contribution.

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# Investment Performance Data



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1.

## Your Retirement Statement

### Sample 401(k) Retirement Plan

JOHN DOE

Statement Period: 10/01/XX - 12/31/XX

## INVESTMENT PERFORMANCE as of 12/31/20XX

Categories	Fund Name	Ticker	Expense	3 Mo.	1 Year	3 Years	5 Years
<b>Liquidity Funds</b>							
Stable Value	Wells Fargo Stable Value Fund C	QBGZQ	0.53%	0.46%	1.73%	1.56%	1.46%
Money Market	Fidelity® Inv MM Fds Money Market I	FMPXX	0.18%	0.38%	1.30%	0.70%	0.44%
<b>Bond Funds</b>							
Intermediate-Term Bond	Vanguard Total Bond Market Index I	VBTVX	0.04%	-1.46%	1.14%	1.13%	1.75%
Intermediate-Term Bond	Metropolitan West Total Return Bd I	MWTVX	0.44%	-1.30%	1.17%	1.14%	2.03%
<b>US Equity Funds</b>							
Large Cap Value	JP Morgan Equity Income Select	HLIEY	0.75%	-2.18%	11.05%	8.88%	11.72%
Large Cap Core	Vanguard US Large Cap. Index	VINIX	0.04%	-0.77%	13.96%	10.75%	13.28%
Large Cap Growth	Harbor Large Cap Appreciation	HACAX	0.66%	4.32%	28.79%	14.02%	17.24%
Mid Cap Value	John Hancock Disciplined Value Mid Cap	JVMRX	0.77%	-0.34%	10.56%	9.16%	13.86%
Mid Cap Core	Vanguard Mid Cap Index I	VMCIX	0.05%	0.00%	12.34%	7.88%	12.27%
Mid Cap Growth	Carillon Eagle Mid Cap Growth Fund	HRAUX	0.69%	4.45%	25.24%	11.58%	15.44%
Small Cap Value	DFA US Small Cap Value	DFSVX	0.52%	-2.34%	6.13%	6.51%	9.90%
Small Cap Growth	Voya Small Cap Growth	NSPIX	1.12%	-0.47%	10.77%	7.63%	11.11%
<b>International Equity Funds</b>							
Foreign Large Cap Value	MFS International Value	MINIX	0.76%	-0.73%	17.63%	9.59%	10.97%
Foreign Large Blend	Vanguard Total Intl Stock Index I	VTSNX	0.09%	-0.45%	17.08%	6.95%	6.43%
Foreign Large Growth	MFS International Growth	MQGIX	0.93%	-1.23%	21.10%	8.62%	6.88%
<b>Target Date Funds</b>							
Target Date 2010	Select Target Date 2010		0.66%	-0.91%	5.04%	4.26%	5.20%
Target Date 2015	Select Target Date 2015		0.66%	-0.81%	6.36%	4.96%	6.46%
Target Date 2020	Select Target Date 2020		0.66%	-0.62%	7.94%	5.73%	7.43%
Target Date 2025	Select Target Date 2025		0.68%	-0.52%	9.37%	6.53%	8.40%
Target Date 2030	Select Target Date 2030		0.68%	-0.34%	11.02%	7.35%	9.27%
Target Date 2035	Select Target Date 2035		0.69%	-0.25%	12.56%	8.11%	9.93%
Target Date 2040	Select Target Date 2040		0.69%	-0.17%	13.36%	8.53%	10.33%
Target Date 2045	Select Target Date 2045		0.70%	-0.16%	13.82%	8.76%	10.48%
Target Date 2050	Select Target Date 2050		0.70%	-0.16%	13.92%	8.82%	10.50%
Target Date 2055	Select Target Date 2055		0.70%	-0.16%	13.91%	8.78%	10.49%
<b>Risk Allocation Funds</b>							
Moderate	Balanced Fund		0.95%	-0.71%	8.59%	6.19%	7.91%
Conservative	Conservative Fund		0.97%	-0.52%	5.08%	3.77%	4.78%
Aggressive	Growth for Retirement Fund (Aggressive)		1.02%	-0.82%	13.61%	8.15%	10.33%
<b>Benchmarks</b>							
Liquidity	Citi Treasury Bill 3 Mon USD			0.35%	1.07%	0.49%	0.31%
Fixed Income/Bonds	BBgBarc US Agg Bond TR USD			-1.46%	1.20%	1.20%	1.82%
Equity/Large Cap Stocks	MSCI EAFE GR USD			-1.41%	15.32%	6.05%	6.98%
Intl/Foreign Stocks	S&P 500 TR USD			-0.76%	13.99%	10.78%	13.31%

1. **Investment Performance** — Available investment options for your plan and performance data as of the end of the most recent quarter.

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