

**ABA RETIREMENT FUNDS PROGRAM**  
**ABC LAW FIRM**  
**PROFIT SHARING PLAN-401(k)**



Statement Period January 1, 2016 - December 31, 2016

**PROGRAM PARTICIPANT**  
**123 ELM STREET**  
**ANYTOWN, USA 10001**

**Questions?**



**Automated 24-hour Help Line 1-800-348-2272**  
Customer Service Associates are available  
Monday through Friday, 8 a.m. to 8 p.m. ET.



**Internet Access at:**  
[www.abaretirement.com](http://www.abaretirement.com)

**Participant Profile**

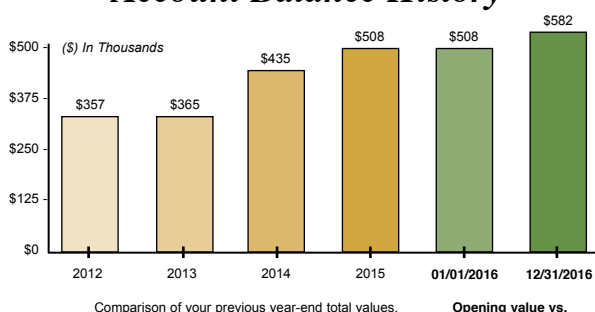
Plan Number 400000  
IRS # 000

**Your Total Account Value**

<b>Opening Value On January 1, 2016</b>	<b>\$508,262.46</b>
+Employee Contributions	\$24,000.00
+Employer Contributions	\$35,000.00
+Other Credits/Payments (a)	\$9,802.56
<b>+Investment Gain (Loss)</b>	<b>\$4,784.13</b>
-Distributions/Debits (b)	\$0.00

<b>Closing Value on December 31, 2016</b>	<b>\$581,849.15</b>
Your total change in value during this period	\$73,586.69
Current Period Personal Investment Performance(c)	0.86%
Year-To-Date Personal Investment Performance(c)	0.86%

**Account Balance History**



**Your Contributions**

**Your Investment Elections for Future Contributions**

Fund Name	Employee	Employer
Balanced Fund	0%	0%
2050 Retirement Date Fund	0%	0%
2040 Retirement Date Fund	0%	0%
2030 Retirement Date Fund	0%	0%
2020 Retirement Date Fund	0%	0%
Lifetime Income Fund	0%	0%
Aggressive Risk Fund	0%	0%
Moderate Risk Fund	0%	0%
Conservative Risk Fund	0%	0%
Large-Cap Equity Fund	0%	0%
Large-Cap Index Equity Fund	0%	0%
Mid-Cap Index Equity Fund	0%	0%
Small-Mid Cap Equity Fund	0%	0%
Small-Cap Index Equity Fund	0%	0%
All Cap Index Equity Fund	0%	0%
Intl All Cap Equity Fund	0%	0%
International Index Equity Fund	0%	0%
Global All Cap Equity Fund	0%	0%
Bond Core Plus Fund	0%	0%
Bond Index Fund	0%	0%
Stable Asset Return Fund	100%	100%
Alternative Alpha Fund	0%	0%
Real Asset Return Fund	0%	0%
Self-Directed Brokerage	0%	0%



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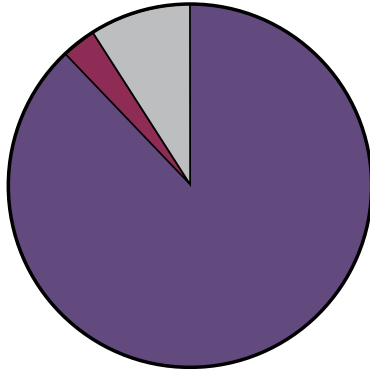


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***Your Asset Allocation & Balance by Fund***

**Values as of December 31, 2016**

Your current asset allocation based on your total closing balances within each asset type:



Investment Type/Fund Name	Measure	Units/Shares	x	Price	=	Market Value
<b>0%</b> <span style="color: #C4A000;">■</span> <b>Pre-Mixed Diversified Funds</b>						
<b>0%</b> <span style="color: #0056B3;">■</span> <b>Retirement Date Funds</b>						
<b>88%</b> <span style="color: #5A4A8A;">■</span> <b>Target Risk Funds</b>						
Aggressive Risk Fund	Units	5,786.2800		\$29.866112		\$172,813.68
Moderate Risk Fund	Units	6,996.9400		\$24.356349		\$170,419.90
Conservative Risk Fund	Units	8,559.0534		\$19.544340		\$167,281.05
<b>0%</b> <span style="color: #508050;">■</span> <b>U.S. Equity Funds</b>						
<b>0%</b> <span style="color: #00A0C0;">■</span> <b>Non-U.S. Equity Funds</b>						
<b>0%</b> <span style="color: #A08050;">■</span> <b>World Equity Funds</b>						
<b>3%</b> <span style="color: #803040;">■</span> <b>Fixed Income Funds</b>						
Stable Asset Return Fund	Units	438.1655		\$37.947933		\$16,627.48
<b>9%</b> <span style="color: #A0A0A0;">■</span> <b>Non-Traditional Diversifying</b>						
Real Asset Return Fund	Units	2,909.9335		\$18.800099		\$54,707.04
<b>0%</b> <span style="color: #E08040;">■</span> <b>Self-Directed Brokerage Account</b>						
<b>Total Fund Balances</b>						<b>\$581,849.15</b>

To better understand what asset allocation means and which asset allocation may be appropriate for your circumstances, visit your plan's Web site at [www.abaretirement.com](http://www.abaretirement.com) or call 1-800-348-2272.

***An Important Message about Investing for Retirement & Diversification***

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. Visit the Plan Web site or [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html) for more information on individual investing and diversification.

***Your Account Activity Summary***

The following is a summary of your transactions during this period.

Fund Name	Balance on 01/01/2016	Contributions/ Other Credits (a)	Loan Repayments	Gain/Loss	Transfers	Distributions/ Other Debits (b)	Balance on 12/13/2016
Aggressive Risk Fund	\$0.00	\$0.00	\$0.00	\$3,701.57	\$169,112.11	\$0.00	\$172,813.68
Moderate Risk Fund	\$0.00	\$0.00	\$0.00	\$1,307.75	\$169,112.15	\$0.00	\$170,419.90
Conservative Risk Fund	\$0.00	\$0.00	\$0.00	\$-1,831.09	\$169,112.14	\$0.00	\$167,281.05
Stable Asset Return Fund	\$508,262.46	\$59,000.00	\$9,802.56	\$3,269.58	\$-563,707.12	\$0.00	\$16,627.48
Real Asset Return Fund	\$0.00	\$0.00	\$0.00	\$-1,663.68	\$56,370.72	\$0.00	\$54,707.04
<b>Total Portfolio Value</b>	<b>\$508,262.46</b>	<b>\$59,000.00</b>	<b>\$9,802.56</b>	<b>\$4,784.13</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$581,849.15</b>



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*Your Fee Detail*

Fee Type	Amount
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According to the plan records, there were no fees deducted from your account during this statement period.

*Your Contribution & Vesting Summary*

Contribution Type	Current Period Contributions	Year-to-Date Contributions	Total Market Value as of 06/30/2013	x	Vested Percent	=	Vested Market Value as of 06/30/2013
Employee 401(k)*	\$24,000.00	\$24,000.00	\$259,786.10		100%		\$259,786.10
QNEC/QMAC	\$0.00	\$0.00	\$4,498.88		100%		\$4,498.88
Employer Match	\$6,000.00	\$6,000.00	\$60,345.11		100%		\$60,345.11
Employer	\$29,000.00	\$29,000.00	\$257,219.06		100%		\$257,219.06
<b>Total</b>	<b>\$59,000.00</b>	<b>\$59,000.00</b>	<b>\$581,849.15</b>				<b>\$581,849.15</b>

\*Your Year-To-Date Employee Pre Tax Contributions include catch-up contributions of \$6,000.00.

*Your Loan Summary*

Total Amount Borrowed	Loan Status	Payment Amount	Payoff Date	Loan Balance on 04/01/2013	Principal Paid This Period	+ Interest Paid This Period	= Total Paid This Period	Loan Balance on 06/30/2013	Accrued Interest This Period
\$36,000.00	Active	\$816.88	09/01/2017	\$16,503.91	\$9,280.53	\$522.03	\$9,802.56	\$7,223.38	\$522.03
<b>Total</b>				<b>\$16,503.91</b>	<b>\$9,280.53</b>	<b>\$522.03</b>	<b>\$9,802.56</b>	<b>\$7,223.38</b>	

For loans issued after December 31, 2001, interest will continue to accrue on the outstanding amount of your loan if scheduled repayments are not received in a timely manner. In the event that you default on your loan, the outstanding amount of your loan will be reported as a taxable distribution. After the loan is reported as a taxable event, it will continue as an outstanding loan against your Plan account, will continue to accrue interest, and will count as an outstanding loan for purposes of determining the amount and number of future loans you may take. Accrued interest is in addition to your remaining loan balance and must be paid to satisfy the loan.

*Program News*

Looking for the Perspectives Newsletter? It's still available! You can find the latest issue (along with past issues) at [www.abaretirement.com/perspectives](http://www.abaretirement.com/perspectives). Although it's no longer being printed, there are advantages to reading it online, such as deep links to other resources for retirement planning and access to past issues using the search tool. Check it out today.

- (a) Credits include forfeitures and Trust to Trust transfers, if applicable.
- (b) Debits include new loans, forfeitures and fees, if applicable.
- (c) Personal Investment Performance (PIP) is a measurement of the performance of YOUR entire account for the time you were invested in the plan during the statement period. PIP is calculated based on the performance of your investments during that period, taking into account your activity among investments. This method of calculating performance is used by the financial services industry. Other methods of calculating your PIP may yield different results. Call 1-800-348-2272 for more information on your Personal Investment Performance.

**NOTE** Please read this statement carefully. Any error must be reported within 60 days.

