


**PROFIT SHARING PLAN--401(k)**

Statement Period January 1, 2019 - March 31, 2019



**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 000000  
 IRS # 000

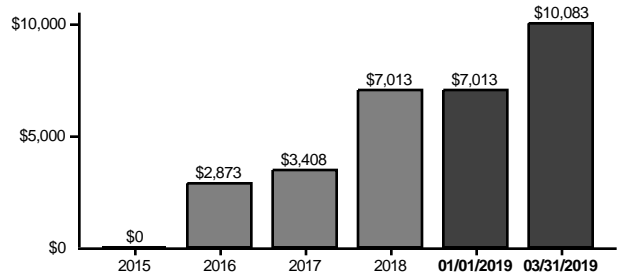
PROGRAM PARTICIPANT  
 123 ELM STREET  
 ANYTOWN, USA 00000

**Your Total Account Value**

<b>Opening Value On January 1, 2019</b>	<b>\$7,013.00</b>
+ Employee Contributions	\$357.61
+ Employer Contributions	\$1,664.31
+ Other Credits/Payments(a)	\$329.88
<b>+ Investment Gain (Loss)</b>	<b>\$717.82</b>
- Distributions/Debits(b)	\$0.00

<b>Closing Value On March 31, 2019</b>	<b>\$10,082.62</b>
Total change in value during this period	<b>\$3,069.62</b>
Current Period Personal Investment Performance(c)	<b>9.44%</b>
Year-To-Date Personal Investment Performance(c)	<b>9.44%</b>

**Account Balance History**



Comparison of your previous year-end total values      Opening value vs. closing value



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

Statement Period January 1, 2019 - March 31, 2019




---

***Your Contributions***

---

***Your Investment Elections for Future Contributions***

<b>Fund Name</b>	<b>Employee</b>	<b>Employer</b>
2060 Retirement Date Fund	0%	0%
2055 Retirement Date Fund	0%	0%
2050 Retirement Date Fund	100%	0%
2045 Retirement Date Fund	0%	0%
2040 Retirement Date Fund	0%	0%
2035 Retirement Date Fund	0%	0%
2030 Retirement Date Fund	0%	0%
2025 Retirement Date Fund	0%	0%
2020 Retirement Date Fund	0%	0%
Income Retirement Date Fund	0%	0%
Aggressive Risk Fund	0%	50%
Moderate Risk Fund	0%	50%
Conservative Risk Fund	0%	0%
Large-Cap Equity Fund	0%	0%
Large-Cap Index Equity Fund	0%	0%
Small Mid Cap Idx Equity Fund	0%	0%
Small-Mid Cap Equity Fund	0%	0%
All Cap Index Equity Fund	0%	0%
Intl All Cap Equity Fund	0%	0%
International Index Equity Fund	0%	0%
Bond Core Plus Fund	0%	0%
Bond Index Fund	0%	0%
Stable Asset Return Fund	0%	0%
Alternative Alpha Fund	0%	0%
Real Asset Return Fund	0%	0%
Self-Directed Brokerage	0%	0%
Balanced Fund	0%	0%
Global All Cap Equity Fund	0%	0%
Mid-Cap Index Equity Fund	0%	0%
Small-Cap Index Equity Fund	0%	0%

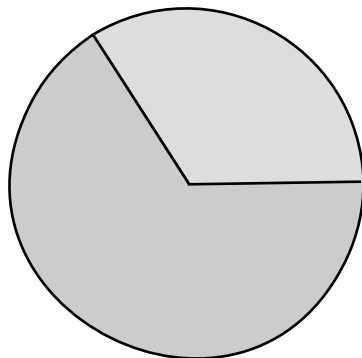
**ABA RETIREMENT FUNDS**  
**ABC LAW FIRM**  
**PROFIT SHARING PLAN--401(k)**  
Statement Period January 1, 2019 - March 31, 2019



**Your Asset Allocation & Balance by Fund**

Values as of March 31, 2019

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% Pre-Mixed Diversified Funds</b>						
<b>34% Retirement Date Funds</b>						
2050 Retirement Date Fund	Units	92.0395		\$36.776728		\$3,384.91
<b>66% Target Risk Funds</b>						
Aggressive Risk Fund	Units	93.4789		\$35.966407		\$3,362.10
Moderate Risk Fund	Units	117.9641		\$28.276524		\$3,335.61
<b>0% U.S. Equity Funds</b>						
<b>0% Non-U.S. Equity Funds</b>						
<b>0% World Equity Funds</b>						
<b>0% Fixed Income Funds</b>						
<b>0% Non-Traditional Diversifying</b>						
<b>0% Self-Directed Brokerage</b>						

**Total Fund Balances \$10,082.62**

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 01/01/2019	Contributions/ Other Credits(a)	Loan Repayments	Gain/Loss	Transfers	Distributions/ Other Debits(b)	Balance on 03/31/2019
2050 Retirement Date Fund	\$2,609.64	\$357.61	\$99.08	\$318.58	\$0.00	\$0.00	\$3,384.91
Aggressive Risk Fund	\$2,194.69	\$832.15	\$115.38	\$219.88	\$0.00	\$0.00	\$3,362.10
Moderate Risk Fund	\$2,208.67	\$832.16	\$115.42	\$179.36	\$0.00	\$0.00	\$3,335.61
<b>Total Portfolio Value</b>	<b>\$7,013.00</b>	<b>\$2,021.92</b>	<b>\$329.88</b>	<b>\$717.82</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,082.62</b>

Refer to the Summary Plan Description for more information regarding your plan, including any use of Social Security integration to determine employer contributions.



**ABA RETIREMENT FUNDS**  
**ABC LAW FIRM**  
**PROFIT SHARING PLAN--401(k)**  
Statement Period January 1, 2019 - March 31, 2019



**Your Fee Detail**

Fee Type	Amount
----------	--------

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 03/31/2019	x	Vested Percent	=	Vested Market Value as of 03/31/2019
Employee 401(k)	\$357.61	\$357.61	\$3,384.91		100%		<b>\$3,384.91</b>
Employer	\$0.00	\$0.00	\$1,624.61		80%		<b>\$1,299.69</b>
Employer Non-Elective	\$1,664.31	\$1,664.31	\$5,073.10		100%		<b>\$5,073.10</b>
<b>Total</b>	<b>\$2,021.92</b>	<b>\$2,021.92</b>	<b>\$10,082.62</b>				<b>\$9,757.70</b>

**Your Loan Summary**

Total Amount Borrowed	Loan Status	Payment Amount	Payoff Date	Loan Balance on 01/01/2019	Principal Paid This Period +	Interest Paid This Period =	Total Paid This Period	Loan Balance on 03/31/2019	Accrued Interest This Period
\$2,500.00	Active	\$109.96	12/21/2019	\$1,271.24	\$308.93	\$20.95	\$329.88	\$962.31	\$15.39
<b>Total</b>				<b>\$1,271.24</b>	<b>\$308.93</b>	<b>\$20.95</b>	<b>\$329.88</b>	<b>\$962.31</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**

Please see the recent communication sent to you describing upcoming changes to the Program investment menu. New funds will be added and some funds will be removed. A live webcast will also be offered on August 1 with detailed information. To register, go to [www.abaretirement.com/WebcastRegistration](http://www.abaretirement.com/WebcastRegistration). The webcast will be offered at 10 a.m., 12 p.m., 3 p.m. and 7 p.m., Eastern time, with a recorded version available on the Program website at [www.abaretirement.com](http://www.abaretirement.com) shortly thereafter.

- (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.