

Reading (and Understanding) Your Quarterly Statements

Whether combing through your statements each quarter, or looking at it for the first time, these tips will make sure you're an old pro when it comes to finding the information we all want to know!

Page 1: Account Overview

ABC Local
123 Anywhere Street, Ste. 201
Saint Louis, MO 60606

John Smith
1234 Main Street
Saint Louis, MO 60606

ABC Local Retirement Plan

Plan Id: 11111
Employee Number: 6081133

Your Total Portfolio Value: **\$12,186.22**

Your Account Statement for April 1, 2017 - June 30, 2017

	Period	Year to Date
Opening Balance	\$7,805.80	\$3,887.27
Contributions		
Employee	\$3,522.84	\$6,569.81
Employer	\$629.97	\$1,245.99
Total Contributions	\$4,152.81	\$7,815.68
Withdrawals	\$0.00	\$0.00
Loans	\$0.00	\$0.00
Loan Payments		
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total Loan Payments	\$0.00	\$0.00
Fees	-\$3.71	-\$5.55
Investment Results	\$231.32	\$488.82
Closing Balance	\$12,186.22	\$12,186.22
Your Total Vested Value	\$12,186.22	
Your Total Outstanding Loan Balance	\$0.00	

Website Information
Log-in to your account at www.ullico-urs.com. Your default log-in information is your account ID number and last four digits of your social security number. You will be prompted to change your password upon first login.

Contact Information
For assistance with your account, please contact Customer Service at 888-292-6861 from 7am to 7pm Central Time, Monday through Friday.

Message Board
Transaction detail information is available on the website. After signing in with your ID and PIN, click on Services on the top menu, scroll down to Transaction History.

How much was contributed to your account this quarter

Any type of Withdrawal or Loan taken this quarter

Fees for the quarter stated as a dollar amount

How much your investments increased/decreased

Vested balance - how much of the account you own

Client Services phone number for help with questions

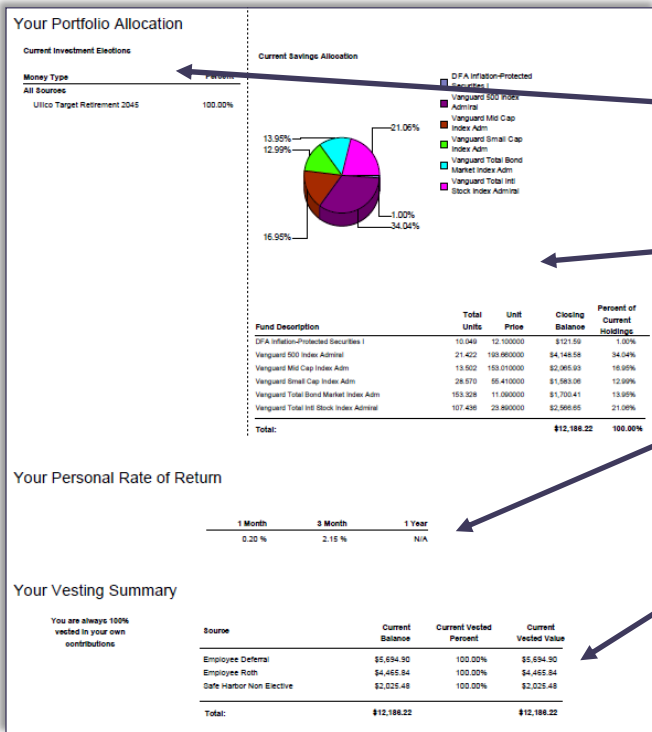
Important updates each quarter

How to log into your account

Your statement may vary slightly depending on your Plan's provisions.



Page 2: Account Direction



Your direction for how to invest new deposits to your account

Your actual account balance broken down by fund

How your account has increased/decreased with returns over time

How much you own of each source in your account

Page 3: Account Activity

Account activity by investment fund for the quarter

Account activity by contribution source for the quarter

How each fund performed compared to its benchmark

Your Investment Activity

Model Investment Fund	Opening Balance	Contributions	Withdrawals & Loans	Loan Payments	Fund Transfers	Fees	Investment Results	Closing Balance
Ullico Target Retirement 2046								
DFA Inflation-Protected Securities I	\$78.14	\$41.67	\$0.00	\$0.00	-\$0.09	-\$0.02	\$1.99	\$121.69
Vanguard Total Int Stock Index Adm	\$2,848.85	\$1,411.85	\$0.00	\$0.00	\$2.70	-\$1.26	\$89.44	\$4,148.89
Vanguard Mid Cap Index Adm	\$1,331.09	\$706.03	\$0.00	\$0.00	-\$14.40	-\$0.63	\$43.84	\$2,065.93
Vanguard Small Cap Index Adm	\$1,028.58	\$539.85	\$0.00	\$0.00	-\$40.61	-\$0.49	\$55.73	\$1,583.06
Vanguard Total Bond Market Index Adm	\$1,290.62	\$581.43	\$0.00	\$0.00	-\$6.67	-\$0.51	\$35.54	\$1,700.41
Vanguard Total Int Stock Index Adm	\$1,631.52	\$672.08	\$0.00	\$0.00	\$59.07	-\$0.80	\$4.78	\$2,568.65
Model Total:	\$7,866.80	\$4,162.81	\$0.00	\$0.00	\$0.00	-\$5.71	\$231.32	\$12,188.22
Totals:	\$7,866.80	\$4,162.81	\$0.00	\$0.00	\$0.00	-\$5.71	\$231.32	\$12,188.22

Your Source Summary

Source	Opening Balance	Contributions	Withdrawals & Loans	Loan Payments	Fees	Investment Results	Closing Balance	Vested
Employee Deferral	\$3,746.43	\$1,844.97	\$0.00	\$0.00	-\$1.79	\$106.29	\$5,624.90	\$5,624.90
Employee Roth	\$2,703.18	\$1,677.87	\$0.00	\$0.00	-\$1.26	\$86.05	\$4,465.84	\$4,465.84
Safe Harbor Non Elective	\$1,387.19	\$629.97	\$0.00	\$0.00	-\$0.66	\$38.98	\$2,022.48	\$2,022.48
Total:	\$7,866.80	\$4,162.81	\$0.00	\$0.00	-\$3.71	\$231.32	\$12,188.22	\$12,188.22

Investment Performance Summary

* Indicates Index/Benchmark Performance

Investment Name	Ticker	YTD	Last 3 Months	1 Year	3 Year	5 Year	10 Year
DFA Intermediate Govt Fixed-Income I	DPIX	0.98 %	2.19 %	4.38 %	4.22 %	3.33 %	5.21 %
Banlays US Government TR USD		0.22 %	2.04 %	6.04 %	3.45 %	3.28 %	4.73 %
DFA Global Equity I	DOEX	2.81 %	1.43 %	-3.19 %	7.17 %	7.02 %	5.34 %
MSCI World NR USD		0.68 %	0.91 %	-2.79 %	6.85 %	6.82 %	4.42 %
DFA Global Allocation (RAD) I	DOSX	2.68 %	1.49 %	-0.29 %	5.29 %	5.31 %	5.29 %
MSCI World NR USD		0.68 %	0.91 %	-2.79 %	6.85 %	6.82 %	4.42 %
DFA Inflation-Protected Securities I	DPIX	0.83 %	1.73 %	4.80 %	2.62 %	2.76 %	N/A
Banlays US Treasury US TRP TR USD		0.24 %	1.71 %	4.38 %	2.21 %	2.62 %	4.78 %
Schwab Government Money	GSP2	N/A	N/A	N/A	N/A	0.01 %	0.91 %
Banlays US LIBOR 3 Mon CM		0.21 %	0.18 %	0.41 %	0.39 %	0.04 %	1.62 %
Vanguard Total Bond Market Index Adm	VBTLX	0.52 %	2.36 %	6.12 %	4.03 %	3.73 %	5.12 %
Banlays US Agg Float Adj TR USD		0.62 %	2.32 %	6.12 %	4.07 %	3.81 %	N/A
Vanguard Total Int Stock Index Adm	VPIAX	3.82 %	2.45 %	3.95 %	11.62 %	12.06 %	7.42 %
S&P 500 TR USD		2.84 %	2.48 %	3.89 %	11.61 %	12.10 %	7.42 %
Vanguard Growth & Income Adm	VOIAX	3.85 %	2.44 %	4.37 %	12.08 %	12.59 %	6.91 %
S&P 500 TR USD		2.84 %	2.48 %	3.89 %	11.66 %	12.10 %	7.42 %

Ullico Retirement Solutions was born from a *simple* idea:

"We believe that organized labor deserves a trusted partner, and labor should provide for the needs of labor."

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