

How to read your statement

- 1 Account Summary** includes a snapshot of the most recent quarter and year-to-date account activity, as well as the beginning and ending value of your account.
- 2 Source Information** summarizes all contributions made to your account for the most recent quarter, year-to-date, and life-to-date. There is a separate row for each type of contribution (employee or employer).
- 3 Personal Rate of Return** provides the rate of return for your specific investments for the most recent quarter, year-to-date and for 12 month period (if available).
- 4 Asset Allocation Information** is a graphic illustration of how you distribute your savings among the different types of investments. Compare the % of Balance and % Future Contributions columns to determine whether to rebalance your portfolio.

Page 1

Page 2

Page 4

- 5 Your Investment Fund Activity This Period** summarizes your investment activity on a fund-by-fund basis and reconciles the beginning and ending account balances for the statement period.
- 6 Share Activity Summary** includes beginning and ending share prices for the period, displays additions and reductions, and illustrates the change in shares for the statement period.
- 7 Investment Performance** displays how the funds available in the plan performed for the most recent quarter, year-to-date 1-year, 3-year, 5-year, and 10-year periods (if available).

Cómo leer su estado de cuenta

- 1 Resumen de la cuenta** presenta una instantánea de la actividad del más reciente trimestre y del año hasta la fecha, así como el principio y el valor final de su cuenta.
- 2 La Fuente de información** incluye su balance por fuente parecido a la información en el sitio de Start Right.
- 3 Su Tasa de rendimiento personal** proporciona los datos de rendimiento para toda su cartera para el período del cuarto, del año hasta la fecha y desde hace 12 meses.
- 4 Información de la asignación de activos** se proporciona en los dos diagramas con una representación visual rápida y eficaz de la diversificación en su cuenta. Puede comparar sus balances existentes dentro de cada categoría con sus porcentajes de contribuciones futuras y determinar si es tiempo para re-balancear su cuenta.

1 **Account Summary**

Current Period	Year to Date
Beginning Balance	\$266,723.73
Employer Contributions	4,365.37
Employee Contributions	7,550.00
Earnings	13,047.72
Loan Activity	152.86
Withdrawals	0.00
Other	11.72
Ending Balance	\$284,301.40

2 **Source Information**

Source	Vested Percent	% of Market Value	Total Market Value	Current Period Contributions	Year to Date Contributions
Employee 401(k)	100.00%	71.03%	201,825.09	4,365.37	23,000.00
Employer Match	100.00%	28.97%	82,476.31	0.00	7,550.00
Total	100.00%	100.00%	\$284,301.40	4,365.37	30,550.00

3 **Personal Rate of Return**

QTR	YTD	1 YEAR
5.22%	16.11%	16.11%

4 **Asset Allocation Information**

Fund Type / Name	12/31/2013 Balance	% of Balance	% Future Contributions
Existing Asset Allocation			
Cash & Equivalents	0.00	0.00%	0.00%
Fixed Income	35,930.58	12.64%	
PIMCO Total Return I	35,930.58	12.64%	
Balanced	0.00	0.00%	0.00%
Asset Allocation/Life Style	98,765.48	34.74%	
MAP Conservative Income Fund	49,159.82	17.29%	
MAP Target 2020 Fund	49,605.66	17.45%	
Large Cap Equity	29,584.27	10.41%	
JP Morgan Large Cap Growth R6	29,584.27	10.41%	
Mid Cap Equity	45,022.82	15.84%	
Mid Cap Strategic Allocation	45,022.82	15.84%	
Small Cap Equity	0.00	0.00%	0.00%
International	55,751.28	19.60%	
Dodge & Cox International	55,751.28	19.60%	
Other	0.00	0.00%	0.00%
Loans	19,236.97	6.77%	
Loan Fund	19,236.97	6.77%	
Total	284,301.40	100.00%	

5 **Your Investment Fund Activity This Period**

Fund	10/01/2013 Balance	Contributions	Earnings	Transfers	Loan Activity	Withdrawals
PIMCO Total Return I	34,621.35	873.06	-19.71	0.00	455.68	0.00
MAP Conservativ Income	45,541.22	1,746.11	860.78	0.00	911.71	0.00
MAP Target 2020	47,890.61	0.00	2,015.05	0.00	0.00	0.00
JP Morgan Large Cap Growth	26,231.13	436.55	2,688.61	0.00	227.88	0.00
Mid Cap Strategic Alloc	40,966.27	436.55	3,392.12	0.00	227.88	0.00
Dodge & Cox International	50,409.70	873.10	4,012.59	0.00	455.89	0.00
Loan Fund	21,363.45	0.00	0.00	0.00	-2,126.48	0.00
Total	265,733.73	4,365.37	13,049.44	0.00	132.86	0.00

6 **Share Activity Summary**

Fund	Balance Shares	Balance Price	Shares Purchased	Shares Sold	Ending Price
PIMCO Total Return I	3,189,754.7	10.8200	161,344.9	0.0000	10.6800
MAP Conservative Income Fund	3,010,036.6	15.1288	173,541.0	0.0000	15.8417
MAP Target 2020 Fund	2,909,405.0	16.3575	0.0000	0.0000	17.0501
JP Morgan Large Cap Growth R6	902,343.4	29.0700	0.0000	0.0000	32.0100

7 **Investment Performance**

Category	Ticker	QTR	YTD	1 Year	3 Year	5 Year	10 Year
Cash & Equivalents	APCXX	0.00	0.01	0.01	0.01	0.04	1.47
Fixed Income	PITRX	-0.03	-1.92	-1.92	4.08	6.91	6.03
Balanced	ABLX	4.93	14.86	14.86	9.22	12.94	6.28
Asset Allocation/Life Style	ICCN	2.06	3.14	3.14	5.39	8.27	N/A
MAP Conservative Income Fund	2010	2.94	6.26	6.26	6.26	8.92	N/A
MAP Target 2020 Fund	2020	4.23	11.57	11.57	7.87	11.89	N/A
MAP Target 2020 Fund	2030	5.97	17.76	17.76	9.92	14.98	N/A
MAP Target 2050 Fund	2040	7.28	23.23	23.23	11.34	15.71	N/A
MAP Target 2050 Fund	2050	8.01	25.83	25.83	12.03	16.53	N/A
MAP Target 2050 Fund	2060	8.04	25.87	25.87	12.29	16.98	N/A
Large Cap Equity	ALOK	10.11	33.03	33.03	15.54	20.60	8.56
JP Morgan Large Cap Growth R6	AADEX	9.80	34.83	34.83	16.20	18.05	8.40
Amer Election Large Cap Value I	VIFRX	10.49	32.33	32.33	16.14	17.94	7.37
Vanguard 500 Index (Sg)							
Mid Cap Equity	MIDCP	6.20	33.03	33.03	14.56	20.90	N/A
Mid Cap Strategic Allocation							
Small Cap Equity	AMIXF	10.12	40.06	40.06	16.12	21.75	9.83
Amer Election Small Cap Value I	PRNHX	8.70	49.11	49.11	22.70	29.05	12.68
T Rowe Price New Horizons							
International	DODFX	7.82	26.31	26.31	8.71	16.58	9.77
Dodge & Cox International							
Other							

Market Index Comparison for 12/31/2013

Index	Category/Style	QTR	YTD	1 Year	3 Year	5 Year	10 Year
3-Month T-Bill Index	Money Market	0.01	0.05	0.05	0.07	0.10	1.59
Barclay US Aggregate Index	Fixed Income	-0.14	-2.02	-2.02	3.26	4.44	4.55
Moderate Allocation Index	Balanced	5.39	16.48	16.48	9.16	12.84	6.05
S&P 500 Index	Large Cap Blend	10.51	32.39	32.39	16.18	17.94	7.41
S&P MidCap 400 Index	Mid Cap Blend	8.33	33.50	33.50	15.64	21.89	10.38
Russell 2000 Index	Small Cap Blend	8.72	38.82	38.82	15.07	20.08	9.07
MSCI EAFE Index	International	5.75	23.29	23.29	8.66	12.96	7.39

Managed Allocation Portfolios (MAP Funds) Quarterly Update

In light of ongoing uncertainty regarding the economy and monetary policy, domestic equities had a banner year in 2013, posting the largest yearly increase in 16 years. The S & P 500 Index posted positive results in all four quarters of the year, ending 2013 with a gain of 32.4%. At the same time, the Barclays Aggregate Index posted a return of 2.0% for the year, as the fixed income markets faced added volatility and pressure in response to the Federal Reserve's potential tapering of their quantitative easing (QE) program. Following several months of market chatter and speculation regarding the future of QE, the Fed announced in December 1st will begin to taper its monthly bond-buying program in January 2014. Outside the U.S., developed international markets posted positive returns of 22.8% for the year, while emerging markets suffered a loss of -2.5% as a result of the potential tapering. The MAP Funds are actively managed to take advantage of opportunities in the markets, while remaining diversified across asset classes in order to reduce volatility and manage the various risks inherent in

Page 4 of 5

Page 1

Page 2

Page 4

- 5 Actividad de inversiones** detalla la actividad en su cuenta por fondo con balances al principio y conclusión del período.
- 6 Resumen de la actividad por unidades** incluye los precios por cada unidad al ver su balance de unidades al principio y conclusión del período.
- 7 Rendimiento de los fondos de Inversión** es disponible para el cuarto, año hasta la fecha, 1 año, 3 años, 5 años y 10 años (si disponible) para los fondos en su plan.