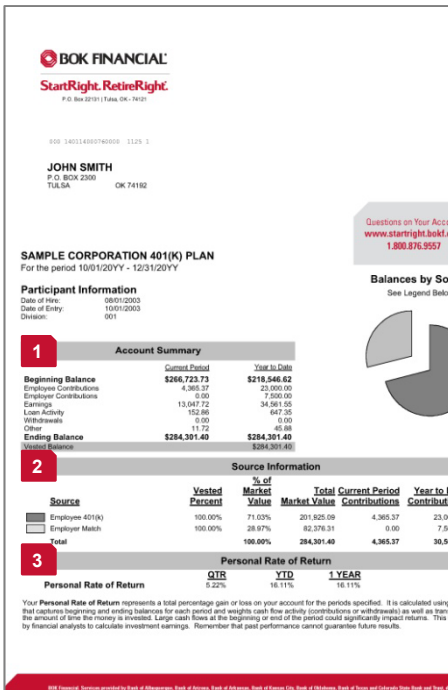
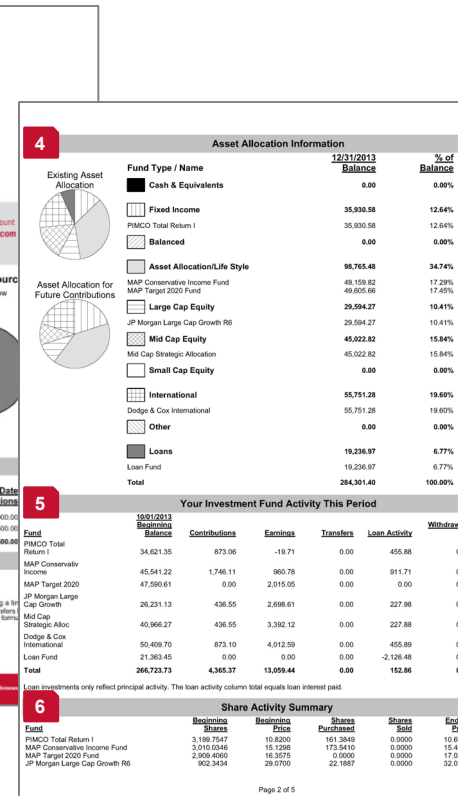


# How to read your statement

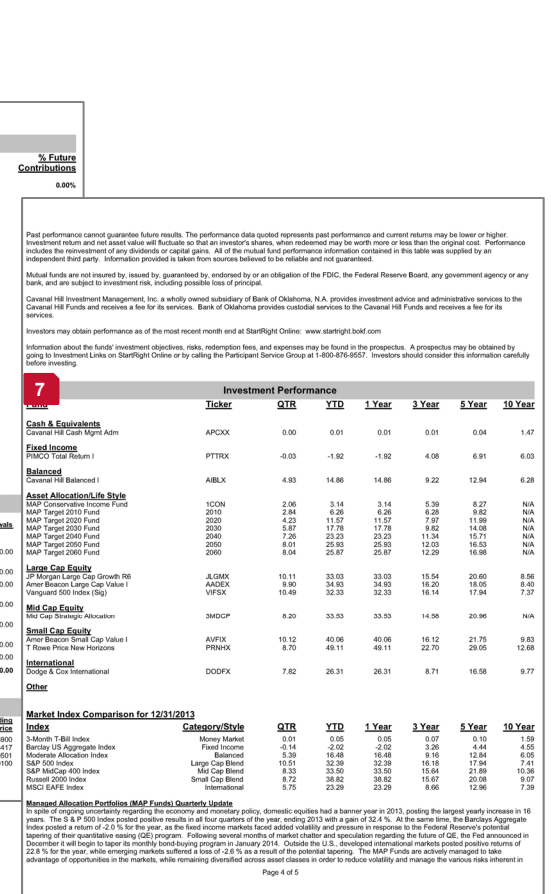
- Account Summary** includes a snapshot of the most recent quarter and year-to-date account activity, as well as the beginning and ending value of your account.
- Source Information** summarizes all contributions made to your account for the most recent quarter, year-to-date, and life-to-date. There is a separate row for each type of contribution (employee or employer).
- 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).
- 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.



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- 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.
- 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.
- 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.

**BOK FINANCIAL**  
StartRight. RetireRight.  
P.O. Box 87911 Tulsa, OK 74187

909 34011460794009 1125 1

**JOHN SMITH**  
P.O. BOX 2300  
TULSA OK 74192

**SAMPLE CORPORATION 401(K) PLAN**  
For the period 10/31/2011 - 12/31/2011

**Participant Information**  
Date of Hire: 08/01/2003  
Date of Entry: 10/01/2003  
Division: 901

**Account Summary**

	Current Period	Year to Date
Beginning Balance	\$266,723.73	\$249,546.62
Employer Contributions	4,365.37	23,000.00
Employee Contributions	0.00	7,550.00
Earnings	13,047.72	34,561.55
Loan Activity	152.86	647.35
Withdrawals	0.00	45.88
Other	11.72	45.88
<b>Ending Balance</b>	<b>\$284,301.40</b>	<b>\$284,301.40</b>

**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
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>\$284,301.40</b>	<b>4,365.37</b>	<b>30,550.00</b>

**Personal Rate of Return**

QTR	YTD	1 YEAR
5.22%	16.11%	16.11%

**Share Activity Summary**

Fund	Balance	Shares	Price	Shares	Price	Ending	Price
PIMCO Total Return I	3,189,754.7	10,820.0	161,349.0	0.0000	10,820.0	17,051.0	161,349.0
M&P Conservative Income Fund	3,010,036.6	15,128.0	172,540.0	0.0000	15,128.0	17,051.0	172,540.0
M&P Target 2020 Fund	2,909,400.0	16,275.0	0.0000	0.0000	17,051.0	0.0000	17,051.0
J.P. Morgan Large Cap Growth R6	902,343.4	20,070.0	20,070.0	0.0000	32,010.0	0.0000	32,010.0

**Asset Allocation Information**

Fund Type / Name	12/31/2011 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%	
Asset Allocation/Life Style	98,765.48	34.74%	
M&P Conservative Income Fund	49,159.82	17.29%	
M&P Target 2020 Fund	49,605.66	17.45%	
Large Cap Equity	29,584.27	10.41%	
J.P. 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%	
International	55,751.28	19.60%	
Dodge & Cox International	55,751.28	19.60%	
Other	0.00	0.00%	
Loans	19,236.97	6.77%	
Loan Fund	19,236.97	6.77%	
<b>Total</b>	<b>284,301.40</b>	<b>100.00%</b>	

**Your Investment Fund Activity This Period**

Fund	10/31/2011 Balance	Contributions	Earnings	Transfers	Loan Activity	Withdrawals
PIMCO Total Return I	34,621.35	873.06	-19.71	0.00	455.68	0.00
M&P Conservativ Income	45,541.22	1,746.11	860.78	0.00	911.71	0.00
M&P Target 2020	47,890.61	0.00	2,015.05	0.00	0.00	0.00
J.P. 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
<b>Total</b>	<b>265,733.73</b>	<b>4,365.37</b>	<b>13,049.44</b>	<b>0.00</b>	<b>132.86</b>	<b>0.00</b>

**Investment Performance**

Category	Ticker	QTR	YTD	1 Year	3 Year	5 Year	10 Year
Cash & Equivalents	Cavalent HI Cash Mgmt Adm	APCXX	0.00	0.01	0.01	0.01	0.04
Fixed Income	PIMCO Total Return I	PTTRX	-0.03	-1.92	-1.92	4.08	6.91
Balanced	Cavalent HI Balanced I	ABLX	4.93	14.86	14.86	9.22	12.94
Asset Allocation/Life Style	M&P Conservative Income Fund	ICCN	2.06	3.14	3.14	5.39	8.27
	M&P Target 2020 Fund	2010	2.94	6.26	6.26	8.28	9.92
	M&P Target 2020 Fund	2020	4.23	11.57	11.57	7.87	11.89
	M&P Target 2020 Fund	2030	5.97	17.76	17.76	9.92	14.98
	M&P Target 2020 Fund	2040	7.28	23.23	23.23	11.34	15.71
	M&P Target 2020 Fund	2050	8.01	25.83	25.83	12.03	16.53
	M&P Target 2020 Fund	2060	8.04	25.87	25.87	12.29	16.98
Large Cap Equity	J.P. Morgan Large Cap Growth R6	ALGK	10.11	33.03	33.03	15.54	20.60
	Amer Election Large Cap Value I	AAEX	9.80	34.93	34.93	16.20	18.05
	Vanguard 500 Index (Sg)	VFINX	10.49	32.33	32.33	16.14	17.94
Mid Cap Equity	Mid Cap Strategic Allocation	MIDGP	6.20	33.03	33.03	14.56	20.90
Small Cap Equity	Amer Election Small Cap Value I	AIFIX	10.12	40.06	40.06	16.12	21.75
	T Rowe Price New Horizons	PRNHX	8.70	49.11	49.11	22.70	29.05
International	Dodge & Cox International	DODFX	7.82	26.31	26.31	8.71	16.58
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

**Balances by Source**

**Asset Allocation for Future Contributions**

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- 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.

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