



FIND YOUR WAY

Monitor your retirement account progress.

HOW TO READ YOUR RETIREMENT ACCOUNT STATEMENT

Monitoring your account is an important part of participating in a retirement plan. This guide is intended to help you understand the information presented on your statement. You can use it as a helpful tool to manage your account. Please note that your statement may vary slightly from what is presented here.


1. Account Summary

An overview of your account activity for the period.

- **Beginning Balance:** Where your account stood at the start of the reporting period.
- **Dollars In:** The money contributed to the Plan during the period.
- **Dollars Out:** Represents any withdrawals you may have taken from your account.
- **Earnings/Gains/Losses:** The total amount your investment either gained or lost for the period.
- **Ending Balance:** Reflects how much your account was worth at the end of the reporting period. It is simply your beginning balance, plus your contributions and earnings (if any) for the period, less any withdrawals and/or losses.
- **Total Account Balance:** Takes your ending balance and adds to it the contract value of any insurance you may have through the Plan, plus the value of any outstanding loans.
- **Vested Balance:** Shows what part of your account value is yours to take should you leave the company. Company contributions may be subject to a vesting schedule.

2. Current Asset Allocation

Illustrated by a pie chart that offers a quick and clear picture of how your retirement contributions are divided among cash, fixed income and equity investments. It provides a visual cue that either confirms your mix of investments is as you intended or, as the relative weight of your investments shifts in response to market changes, a signal to consider rebalancing your account.



Thomas J. Sample
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Your Retirement Account
Sample Plan Sponsor
Retirement Savings Plan

Your Retirement Account Value as of 12/31/2016
\$129,460.73

October 1, 2016 - December 31, 2016
Managing Your Account is Easy
with 24 hour 7 day a week access

Website: myfornoreirement.com
Phone: 1-800-858-3829


1 Your Account Summary

This section provides a summary of your account balances and activity during the reporting period.

Beginning Balance on 10/01/2016	\$122,136.89
+ Dollars In	1,525.00
- Dollars Out	0.00
+/- Earnings/Gain(Loss)	2,314.84
Ending Balance on 12/31/2016	\$125,976.73
+ Insurance Value	1,233.00
+ Outstanding Loan	2,311.00
Total Account Balance	\$129,460.73
Vested Balance	\$129,460.73

2 Current Asset Allocation

This section shows the asset allocation mix of your account balances at the end of the period.



3 Personal Rate of Return


This section shows an estimated rate of return for your account during the periods shown. This is only an approximation of the actual return.

Plan	3 Months	Year to Date	1 Year	3 Years**	5 Years**	10 Years**
Personal Rate of Return*	1.82%	6.39%	9.19%	6.28%	8.12	N/A

*Past performance is not a guarantee of future results. For more information, please refer to the Question and Answer document available on myfornoreirement.com.
** The 3 year, 5 year and 10 year personal rate is an annualized rate.

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Thomas J. Sample

Sample Plan Sponsor
Retirement Savings Plan

October 1, 2016 - December 31, 2016

4 Contributions

This section shows the sources of the contributions made to your account.

Contribution Type	Contribution Rate	Contributions This Period	Contributions Year to Date	Vested Balance	Vested Percent	Vested Balance
Employee Pre-Tax	6.00%	720.00	2,230.00	68,890.07	100.0%	68,890.07
Employee After-Tax		79.00	237.00	9,841.44	100.0%	9,841.44
Employer Match		321.00	1,125.00	29,524.31	100.0%	29,524.31
Employer Discretionary		0.00	0.00	19,662.89	100.0%	19,662.89
Rollover		0.00	1,500.00	1,522.02	100.0%	1,522.02
Totals		\$1,150.00	\$6,112.00	\$129,460.73		\$129,460.73

If you're contributing 6% or less in your retirement account, consider increasing your percentage to help make sure you meet your retirement goals.

Investment Summary

This section shows how your investments were allocated at the end of the period.

Asset Class/Investment Fund	Future Contribution Election	Units Held	Price Per Unit	Market Value	Percentage of Balance
Cash Equivalent/Stable Value	35.0%			37,793.01	30.0%
BMO Prime Money Market	25.0%	37793.0100	1.000000	37,793.01	30.0%
Fixed Income	30.0%			37,793.02	30.0%
Fid Adv Strategic Income	25.0%	1888.2959	16.190000	30,571.51	24.3%
BMO Short-Term Bond	5.0%	288.7312	25.009280	7,221.51	5.7%
Large Cap	35.0%			50,390.70	40.0%
Vanguard 500 Index	5.0%	447.20	11.650000	50,390.70	40.0%
Total Balance by Investment				\$125,976.73	100.0%


5 Activity By Investment

This section shows the activity for each of the investments in your account.

Asset Class/Investment Fund	Balance as of 10/01/2016	Contributions/Forfeitures	Transfers	New Loans/Loan Payments	Withdrawals/Other	Earnings/Losses	Balance as of 12/31/2016
Cash Equivalent/Stable Value							
BMO Prime Money Market	37,975.81	402.50	(1,000.00)	131.25	0.00	283.45	37,793.01
Fixed Income							
Fid Adv Strategic Income	29,808.12	287.50	0.00	93.75	0.00	382.14	30,571.51
BMO Short-Term Bond	6,054.99	57.50	1,000.00	18.75	0.00	90.27	7,221.51
Large Cap							
Vanguard 500 Index	43,413.94	250.00	0.00	131.25	0.00	1,394.06	45,060.00
Total Fund Balance	\$122,136.89	1,150.00	0.00	375.00	0.00	2,314.84	125,976.73
Insurance Value							\$1,233.00
Outstanding Loans							\$2,311.00
TOTAL ACCOUNT VALUE							\$129,460.73

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3. Personal Rate of Return

A crucial tool that helps answer the question, “How is my account doing as a whole?” It factors in not just the performance of your individual investments, but also any changes you made to the amount of your contributions, exchanges you made among funds and any withdrawals you made.

4. Contributions

This section identifies the dollar amounts and sources of contributions invested in your account during the statement period, including any company contributions you may have received such as matching contributions.

5. Activity by Investment

This section shows the net change in value in each of the investments in your account, grouped by category.

6. Fee Summary

This section will identify any fees charged to your account for that statement period.

7. Investment Performance

This section shows the current and annualized historic performance for each of the investments in your account, grouped by category.



If you have any questions about your account or statement, please log in to your account at www.telligenretirement.com or contact us at **1-800-858-3829**.

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6 Fee Summary

This section provides a description of the fees charged to your account. Fees are netted out of earnings, which are displayed in the Earnings/Transactions column in your Activity by Investment. For a breakdown of fees by investment, please log on to mytelligenretirement.com.

Consultant/Advisory Fees	(85.42)
Plan Administrative Fees - OneAmerica	(104.98)
Distribution Fees	(520.00)
Loan Fees	(75.00)
Redemption Fees	(445.77)
Plan Administrative Rebates - OneAmerica	\$28.97

Important Fee Information

The dollar amount of fees reported in the Fee Summary does not include any fees associated with a fund's operating expense.

Select the "Participant Fee Disclosure" link at mytelligenretirement.com to access a glossary of investment related terms for additional information on each of the fee descriptions reported on this statement.

Loan Summary

This section recap your account's loan status at the end of the reporting period.

Issue Date	Original Loan	Loan Rate	Estimated Payoff Date	Beginning Balance 10/01/2016	New Loan Amount	Interest Paid	Principal & Interest Payments	Ending Balance 12/31/2016
02/15/2014	\$1,000.00	6.25%	01/31/2019	\$1,185.15	\$0.00	\$25.00	(215.10)	\$995.05
04/30/2015	\$2,000.00	5.75%	04/15/2020	\$1,367.70	\$0.00	\$28.15	(\$159.90)	\$1,235.95

Projection of Account Growth

Important Information

The Projection of Account Growth model to the left is a hypothetical projection of your retirement account. It reflects only a possibility, not your actual performance. It is not intended to determine the possible future value of your account(s). The model makes the following assumptions: 1) your salary will increase at a rate of 3% per year until retirement age; 2) the pre-retirement investment rate of return will be 6% each year; 3) you and your employer will continue to contribute to your account at your current rates; and 4) you meet all eligibility requirements to receive employer funded contributions. Remember, your actual future account balance will differ from the hypothetical projection. The projection is for illustrative purposes only. Further, the projection is not intended to provide investment advice and should not serve as the sole or primary basis for making your investment decisions.

Past performance does not guarantee future results.

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7 Investment Performance

This section details both annualized historical performance and current performance for the funds shown and groups the funds to an appropriate index. An index is a benchmark of market activity. By comparing the performance of your funds to an index of similar holdings, you can better measure how well your funds performed. Stars indicate investments you held money in at the end of the period.

Year	Category	Investment	Benchmark Index	3 Months	Year to Date	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
★	Cash Equivalent/Stable Value	BBG2 Prime Money Market		0.99%	2.27%	3.91%	4.21%	4.72%	5.24%	5.80%	01/02/1989
		Lipper Money Mkt Fd IX		0.64%	1.28%	1.77%	1.06%	2.06%	3.58%	N/A	
		Fixed Income		3.91%	0.85%	7.44%	8.08%	1.14%	5.75%	8.55%	01/06/1987
★	Lipper Multi-Sect Inc IX	Lipper Multi-Sect Inc IX		5.32%	2.73%	11.60%	10.40%	3.27%	8.13%	N/A	
		BBG2 Short Interestmed Bond		5.81%	2.81%	12.42%	10.32%	2.98%	8.18%	8.71%	08/01/1994
		Lipper 26-30 Inv Grd IX		5.48%	2.52%	11.57%	9.75%	2.58%	7.49%	N/A	
★	Large Cap	Vanguard 500 Index		7.16%	2.87%	14.02%	12.55%	N/A	N/A	03/31/2000	11/13/2000
		Lipper S&P 500		7.08%	2.74%	13.79%	12.28%	(1.63)%	9.69%	N/A	

★ Indicates funds you hold. All fund and comparative index performance numbers are provided by Lipper.

Performance quoted is past performance and does not guarantee future results. The investment return and principal value will fluctuate so that an investment, when redeemed, may be worth more or less than its original value. Current performance may be lower or higher than the performance quoted. Performance data current to the most recent month end may be obtained by calling 1-800-858-3829 or visiting www.telligenretirement.com.

Beneficiary Information

Primary Beneficiary	Spouse	Percent	Alternate Beneficiary	Relationship	Percent
Christina Sample	Spouse	50.00%	Michelle Sample	Niece-Nephew	50.00%
			Brenda Sample	Niece-Nephew	50.00%

Please note that federal law requires your spouse to be named as your sole primary beneficiary unless he/she consents otherwise in writing.

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Note: Administrative and recordkeeping services provided by OneAmerica Retirement Services LLC, a OneAmerica company, which is not a broker/dealer or investment advisor.

Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

Neither OneAmerica Retirement Services nor their representatives provide tax or legal advice. For answers to your specific questions, please consult a qualified attorney or tax advisor.

All numeric examples are hypothetical and were used for explanatory purposes only. Past performance is not a guarantee future results.

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