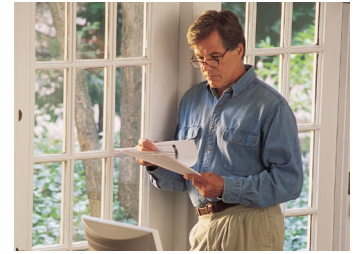



Rating your return: how to read your 401(k) account statement



If you're like most people, the first thing you do when your year-end retirement plan statement arrives is to look at your account balance to see how you did. If the ending number is larger than the beginning one, you'll likely feel happy.

Before you tuck your statement into a file folder or drawer, however, consider this: Your account statement offers you more information than simply your ending balance. It is one of the most important tools you have for monitoring and adjusting the course of your retirement savings plan. That's because your statement offers a graphic illustration of how you're doing when it comes to reaching your retirement goals. To see why, take a look at these highlights from a sample statement.

- 1. Account summary** is an overview of your account activity for the period.
- 2. Beginning balance** is your starting point — it's where your account stood at the start of the reporting period.
- 3. Dollars in** is the money you contributed to the plan during the period. **Dollars out** represents any withdrawals you may have taken from your account.
- 4. Earnings** is the total amount your investment either gained or lost for the period. You can find more detailed information about the source of those earnings on the inside pages of your account statement.
- 5. 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.
- 6. 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.
- 7. Vested balance** shows what part of your account value is all yours to take with you should you leave the company. All of your contributions are 100% vested; any employer contributions may vest over time.
- 8. Asset allocation** is illustrated by a pie chart that offers a quick and clear picture of how your retirement savings 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 that you should consider rebalancing your account.



Thomas J. Sample
1234 Any Street
Some Town, XX 56789

Your Retirement Account

Sample Plan Sponsor
Retirement Savings Plan

Your Retirement Account Value as of 06/30/2010
\$129,460.73

April 1, 2010 – June 30, 2010
Managing Your Account is Easy
with 24 hour 7 day a week access
Website: www.mybmoreirement.com
Phone: (800) 858-3829

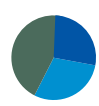
1 Your Account Summary

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

2 Beginning Balance on 04/01/2010	\$122,136.89
3 + Dollars In	1,525.00
- Dollars Out	0.00
4 +/- Earnings/Gain(Loss)	2,314.84
5 Ending Balance on 06/30/2010	\$125,976.73
+ Insurance Value	1,253.00
+ Outstanding Loan	2,231.00
6 Total Account Balance	\$129,460.73
7 Vested Balance	\$129,460.73

8 Current Asset Allocation

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



- 30.0% Cash Equivalent/Stable Value
- 30.0% Fixed Income
- 40.0% Large Cap

9 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.

	3 Months	Year to Date	1 Year	3 Years**
Personal Rate of Return*	1.82%	6.73%	9.10%	6.28%

*Past performance is not a guarantee of future results. For more information, please refer to the Question and Answer document available on www.mybmoreirement.com

(continued)

9. Personal rate of return is 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. Think of it as your account “report card”; it tells you if you’re on track to meet your retirement goals.

Details inside

As you review your statement, don’t stop at the first page — keep reading. Inside you’ll find helpful information about your account activity, including:

- Your contribution history
- Any employer contributions you may have received
- The activity and performance information for each specific investment you own in your account

You can also find a Fee Summary section on your statement. This section will identify any fees charged to your account for that statement period, along with a general description of those fees.

All of this information is vital to helping you to get the clearest picture possible of how your retirement plan is performing. As a result, it can help you make better, more informed decisions regarding your investment choices, so that your plan continues to help you build retirement savings for your future.

For further information on retirement planning

We invite you to visit mybmoreirement.com or call the My BMO Retirement Line at **1-800-858-3829**.