

How to Read Your Statement

Statement Header

The statement header contains useful information like the name of your plan, plan Contract Number, recordkeeping Plan ID, Your Name, account access information, and the statement period.

ABC Organization 401(k) Plan
Contract Number: 99999-999
Plan ID: 9999
John Sample

Account access available 24 hours a day, seven days a week.

Call TransDirect: 800-401-8726
Visit: www.TA-Retirement.com



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Statement Period: Jan 01, 200X to Mar 31, 200X

Account Summary

Account Summary

	Jul 1 - Sep 30	Year to Date
Beginning Balance	19,928.03	1,884.36
Additions		
Employee Contributions	488.52	1,651.09
Employer Contributions	244.23	864.08
Rollover Contributions	.00	29,997.97
Loan Payments	1,029.30	1,029.30
Subtotal	1,762.05	33,542.44
Reductions		
Loans	.00	14,000.00
Subtotal	.00	14,000.00
Gain/Loss*	535.62	798.90
Ending Balance	22,225.70	22,225.70
Vested Balance**	22,225.70	22,225.70

You are currently 100% vested in Employer Matching Account
For additional money source information, please visit www.TA-Retirement.com

* Includes assessed fees for the period

** Vesting indicates your ownership in your account and is figured based upon the most recent information received

The Account Summary section provides you an easy to view record of your account balances for the statement period and year to date.

Items in this section can include employee, employer, and rollover contributions, along with loan payments, initial loan amount, gains, losses, vesting, and assessed fees.

Assessed fees can include recordkeeping and administrative expenses.

Projected Benefit at Retirement

Projected Benefit at Retirement

Projected Monthly Income \$207.47

If you retire at age 65 in year 2027, your projected account value will be \$41,370.40, and your projected monthly income will be \$207.47. This projection is based on the following assumptions: 6.25% annual rate of investment return, 3% annual rate of inflation and end of retirement at age 90. Among the ways to increase your benefit at retirement are regularly saving through payroll contribution and by increasing the amount you contribute each year to the plan.

Projected monthly income is a new feature that helps you monitor your retirement income goals. The amount displayed is an estimate of how much income you could expect to receive if you retired at age 65.

Assumptions used include a 6.25% annual rate of investment return, a 3% annual rate of inflation, and 25 years of monthly payments based on your current account balance.

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Personal Rate of Return

Personal Rate of Return

For the reporting period 7/1/2007-9/30/2007 = 2.27%

For the Plan Year to Date = 7.55%

Your personalized Rate of Return (PRR) represents the specific performance of the investment choices you have selected. The PRR calculates the percentage change of your account balance by weighting all activity included in the reporting period. The calculation considers contributions, transfers, withdrawals, expenses and the changes in value credited during the reporting period.

Your Personal Rate of Return reflects the performance of the investment choices you held during the statement period, and includes changes in value resulting from contributions, transfers, withdrawals, expenses, loans, reductions, gains, and losses.

Loan Activity

Loan Activity

Beginning Balance*	Granted/Distributed	Payments**	Principal	Interest	Ending Balance***
14,000.00	.00	1,029.30	785.82	243.48	13,214.18

* The Beginning Balance reflects the loan balance at the beginning of this reporting period.

** Payments are applied based on your current investment elections.

*** Ending Balance = Beginning Balance + Granted - Distributed - Principal Repaid.

For additional loan information, please visit www.TA-Retirement.com

If your plan allows for loans, this section will summarize your loan activity, including beginning and ending balances, and payments.

The Granted/Distributed column reflects new loans for the statement period, including previous loan balances that were rolled into the new loan.

Message Center

Message Center

DIRECT ROLLOVERS CAN HELP SAVE YOU MONEY! If you make a direct rollover of your retirement savings account balance rather than cashing out, you can avoid the mandatory 20% Federal income tax withholding and the 10% early withdrawal penalty if you're under age 59 1/2. Visit www.TA-Retirement.com to request or download a Rollover IRA kit.

Here you will find retirement plan news, education, and planning tips.

Investment Activity

This section lists your account investment choices, their asset class and allocation, future contribution percentage, and moneys in and out for the statement period.

Investment Activity (For 7/1/2007-9/30/2007 Reporting Period)

Asset Class	Investment Choice	Future Election %	Beginning Balance	Money In*	Gains/ Losses	Transfers	Money Out**	Ending Balance	% of Current Balance***
Large/Mid Value Equity	Diversified Inv Value Income Ret Acct	25%	4,963.78	440.69	-10241			5,302.06	23.85%
Large/Mid Value Equity	Diversified Inv Mid-Cap Value Ret Acct	25%	4,969.30	440.49	-17821			5,231.58	23.54%
Large/Mid Growth Equity	Transamerica Growth Opport Ret Acct	25%	5,000.87	440.57	67845			6,119.89	27.54%
Global Equity	Oppenheimer Global Ret Acct	25%	4,994.08	440.30	13779			5,572.17	25.07%
	Totals	100%	19,928.03	1,762.05	53562			22,225.70	100.00%

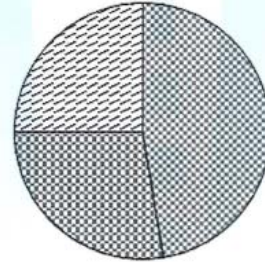
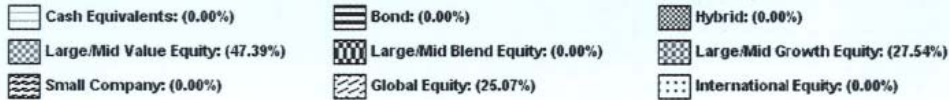
* Money In - includes contributions, reallocated forfeitures and loan repayments (if applicable) **Money Out - includes distributions, withdrawals, loans taken (if applicable) ***If your current balance percentage is out of sync with your future elections, it may be time to rebalance your investment choices on the www.TA-Retirement.com Web site.

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Balance Percentage by Asset Class

This section illustrates your asset class allocation for your current investment choice balances for the statement period.

Balance Percentage by Asset Class



Investment Performance

This section provides a summary of performance for investment choices offered in your plan. Highlighted investment choices reflect existing statement period investment balances.

Investment Performance

Investment Choice	Yearly Total Return(%)			Average Annual Total Return(%)			Inception Date
	This Qtr	Year to Date	1 Year	3 Years	5 Years	10 Years or Since Inception*	
Transamerica Stable Value Account	3.85%	3.85%	3.85%	N/A	3.55%	3.38%	00000
Diversified Inv Tot Return Bond Ret Acct	-.99%	.25%	5.56%	5.55%	4.18%	6.39%	00000
Jpmorgan Government Securities Ret Acct	-.57%	.67%	4.92%	3.43%	2.88%	4.98%	00000
Transamerica Bond Ret Acct	-.80%	.59%	5.57%	3.67%	3.38%	3.99%	00000
Diversified Inv Interm Horizon Ret Acct	2.89%	4.30%	11.76%	6.99%	7.78%	5.84%	00000
Diversified Inv Interm/Lng Hrzn Ret Acct	4.17%	5.52%	14.44%	8.43%	9.57%	6.36%	00000
Diversified Inv Long Horizon Ret Acct	5.34%	6.85%	17.16%	9.05%	11.35%	4.72%	00000
Diversified Inv Short Horizon Ret Acct	.25%	1.65%	6.24%	4.25%	4.29%	4.69%	00000
Diversified Inv Shrt/Interm Hrzn Ret Acc	1.52%	2.93%	8.88%	5.93%	6.04%	4.56%	00000
Vanguard Target Retirement 2005 Ret Acct	2.29%	3.97%	12.03%	N/A	6.64%	6.84%	00000
Vanguard Target Retirement 2015 Ret Acct	3.67%	5.30%	15.42%	N/A	8.93%	9.14%	00000
Vanguard Target Retirement 2025 Ret Acct	4.70%	6.43%	17.91%	N/A	10.32%	10.61%	00000
Vanguard Target Retirement 2035 Ret Acct	5.46%	7.24%	19.56%	N/A	11.87%	12.48%	00000
Vanguard Target Retirement 2045 Ret Acct	5.42%	7.21%	19.45%	N/A	12.51%	13.35%	00000
Diversified Inv Value Income Ret Acct	6.22%	6.87%	21.63%	11.28%	13.84%	8.48%	00000
Diversified Inv Mid-Cap Value Ret Acct	6.12%	10.71%	22.23%	16.76%	17.21%	16.62%	00000
Diversified Inv Growth Income Ret Acct	5.71%	6.13%	16.94%	8.71%	10.71%	5.16%	00000
Diversified Inv Stock Index Ret Acct	6.12%	6.55%	19.84%	9.92%	10.97%	6.40%	00000
Mutual Shares Inv Acct	5.99%	9.23%	22.33%	13.18%	15.77%	10.48%	00000
Transamerica Core Equity Ret Acct	7.35%	9.07%	14.89%	11.27%	13.15%	10.60%	00000
American Funds Amcap Inv Acct	5.91%	7.99%	16.41%	10.07%	9.32%	10.06%	00000
Transamerica Equity Ret Acct	5.77%	7.32%	13.45%	13.47%	13.91%	9.43%	00000
Transamerica Growth Opport Ret Acct	5.43%	7.49%	4.50%	10.68%	10.49%	14.47%	00000
Wells Fargo Adv Small Cap Value Inv Acct	10.22%	13.94%	19.83%	17.91%	18.51%	18.25%	00000
First American Small Cap Select Ret Acct	3.36%	3.91%	11.98%	15.43%	12.88%	10.80%	00000
Small-Cap Growth Ret Acct	7.75%	8.16%	12.81%	12.27%	10.24%	-1.51%	00000
Oppenheimer Global Ret Acct	7.24%	8.20%	22.37%	14.90%	17.72%	12.11%	00000

How to Read Your Statement

Important Notes

This section includes additional information on the importance of a well-balanced and diversified portfolio, your rights to direct plan investment, explanations on how performance is derived and reported and how to obtain additional information on your account.

Important Notes

- **Importance of a well-balanced and diversified portfolio:** To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment choices under the plan to help ensure that your retirement savings will meet your retirement goals.
- **Right to direct plan investments:** The right to direct the investment choices under your plan is defined in your plan document. Please refer to your plan's Summary Plan Description (SPD) for a description of investment direction rights, limitations, or restrictions under your plan.
- **Permitted disparity:** Some plans incorporate permitted disparity (e.g., integration with Social Security benefits) into the formula for employer contributions. Please refer to your plan's SPD for a description of contributions offered under your plan.
- **Rights to additional information:** For additional sources of information on investing and diversification, the Department of Labor (DOL) provides information at the following Internet address: www.dol.gov/ebsa/investing.html
- Trading restrictions and/or redemption fees may apply to the investment choices. For additional information, view the investment fact sheets on www.TA-Retirement.com.
- If you have questions regarding your statement or notice a discrepancy, please notify Transamerica Retirement Services within six weeks of receiving your statement.
- Performance shown is average annual total separate account investment choice returns (except 3 months and year to date) for the period indicated, net of the total operating expenses of the separate account or underlying investment as listed on the individual investment fact sheets. Performance returns reflect reinvestment of dividends and capital gains distributions. Application of the contract asset charge and any discontinuance charges or service fees deducted from the account would reduce this return.
- Performance shown for the Transamerica Stable Value Option is the annual effective credited rate for the period shown. Application of the contract asset charge and any discontinuance charges or service fees deducted from the account would reduce this return.
- For separate account investment choices with graded administrative charges performance shown is net of the Investment Management Charge and of aggregated Administrative Charges which vary by account size.
- Past performance is not a guarantee of future performance. An investment in these investment choices is subject to market risk and an investor may experience loss of principal.
- For separate account investment choices invested in mutual fund shares, except as otherwise indicated, historical performance prior to the separate account investment choice inception is calculated utilizing past performance for the underlying mutual fund.
- Personalized Rate of Return (PRR) is provided to account holders as a general approximation of the overall recent performance of their account. It is calculated based on a formula which estimates the equivalent quarterly rate of return during the statement period, based on the opening balance, transaction activity and closing balance.
- Transamerica Retirement Services ("Transamerica"), a marketing unit of Transamerica Life Insurance Company ("TLIC"), 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, and other of its affiliates, specializes in the promotion of retirement plan products and services. This product is available from Transamerica Retirement Services under contract form number CNT-TLIC 10-05, a group variable annuity contract underwritten by TLIC. TLIC is not authorized in New York and does not do business in New York. Fees and charges may apply. For complete information, contact your Transamerica representative.
- Not FDIC insured. May lose value. No Bank Guarantee. For complete information, contact your Transamerica representative.
- For more complete information, including inception dates, performance notes, separate account-specific details, and name changes, please see the individual investment fact sheets available on Transamerica's Web site at www.TA-Retirement.com or call (800) 401-8726.