

How to Read Your Quarterly Account Statement

It's important to become familiar with your quarterly statement and how it pertains to your retirement account activity. A better understanding of your account activity may help you take a more active role in achieving your financial goals for a comfortable retirement.

1 Your information

This section provides your personal information, such as your name, address, participant ID and plan number, as well as the time period the statement covers.

2 Important announcements

Check here for important and timely messages about your plan.

3 What is my account balance?

This is the total value of your plan at the end of the statement period.

4 Where can I go for help?

This section provides contact information for your plan, including website address, phone number and mailing address.

5 How has my account changed?

This provides a summary of the opening and closing values of your account along with the changes in value for the statement period.

6 How will my future contributions be invested?

This section breaks down how your contributions will be invested based on the most recent investment direction provided.

Participant Name
123456
CRA RETIREMENT FUND(S)

How has my account changed?

	98721-01 401(a) Plan	Total
Balance as of March 31, 2019	\$26,820.59	\$26,820.59
Employee Contributions	234.90	234.90
Employer Contributions	234.90	234.90
Change in Value	122.27	122.27
Expenses	-13.25	-13.25
Balance as of June 30, 2019	\$27,399.41	\$27,399.41
Vested Balance as of June 30, 2019	\$27,399.41	\$27,399.41

Vesting information provided as of February 02, 2019

How will my future contributions be invested?

- 25% CRA Book Value Fund
- 25% Vanguard Institutional Index I
- 25% Metropolitan West Total Return Bond I
- 25% American Funds EuroPacific Gr R6

Participant Name
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CRA RETIREMENT FUND(S)

How is my account invested?

	Beginning Balance	Deposits	Change in Value	Transfers	Withdrawals/Expenses	Ending Balance	Ending Units/Shares
Vanguard Institutional Index I	7,193.28	117.45	15.34		-3.83	7,322.52	38.08
CRA Book Value Fund	4,999.35	117.45			-2.47	5,163.89	33.80
Metropolitan West Total Return Bond I	5,551.86	117.45			-2.74	5,674.69	514.92
American Funds EuroPacific Gr R6	6,825.84	117.45			-3.37	6,967.07	386.21
Dodge & Cox Stock Fund	2,256.10		22.09		-1.11	2,271.23	13.78
Totals	26,820.59	469.80	122.27		-13.25	27,399.41	

7 How is my account invested?

A pie chart illustrates the allocation of your total plan account balance among the various investments. You will also see detailed information about your period-ending investment units/shares and total market value of each investment.

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

8 How is my account being funded?

This section provides a breakdown that shows beginning and ending balances as well as total contributions, change in value, withdrawals, expenses and vesting.

9 Who are my beneficiaries?

This section shows the current beneficiary designation(s) on file for this account.

10 How has my account changed over time?

This section shows the year-to-date contributions, dividends and prior year-end balances for both employee and employer funds.

Participant Name
123456

CRA RETIREMENT FUND(S)

How is my account being funded?						
	Beginning Balance	Change in Deposits	Change in Value	Withdrawals/ Expenses/ Transfers	Ending Balance	Percent Vested
Employee Before Tax - Mandatory	13,410.30	234.90	61.14	-6.63	13,699.71	100%
Employer Cnt - 5 Yr Vest	13,410.29	234.90	61.13	-6.62	13,699.70	100%
Totals	26,820.59	469.80	122.27	-13.25	27,399.41	

Who are my beneficiaries?					
Type	Name	Relationship	Percent	Address/ Phone Number	
Primary	First LastName	Spouse	100%		
Contingent	First LastName	Child	100%		

How has my account changed over time?			
	Employee	Employer	Total
Year-To-Date Contributions	469.80	469.80	939.60
Year-To-Date Total Dividends	87.12	87.12	174.24
2018 Year-End Balance	11,973.37	11,973.36	23,946.73

Participant Name
123456

CRA RETIREMENT FUND(S)

What activity took place this period?						
Deposits/Contributions	Payroll Date	Effective Date	Dollar Amount	Investment Option	# Units (Shares)	Unit/Share Price
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	American Funds EuroPacific Gr R6	0.448	43.640
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	CRA Book Value Fund	0.130	151.609
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	Vanguard Institutional Index I	0.104	190.090
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	Metropolitan West Total Return Bond I	1.790	10.940
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	American Funds EuroPacific Gr R6	0.444	44.130
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	CRA Book Value Fund	0.128	151.726
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	Vanguard Institutional Index I	0.102	191.789
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	Metropolitan West Total Return Bond I	1.782	10.990
Total Deposits/Contributions			469.80			
Expenses						
Admin Expense	--	Jun 20, 2019	-2.61	Metropolitan West Total Return Bond I	-0.250	10.940
Admin Expense	--	Jun 20, 2019	-2.47	CRA Book Value Fund	-0.016	151.608
Admin Expense	--	Jun 20, 2019	-3.55	Vanguard Institutional Index I	-0.019	190.090
Admin Expense	--	Jun 20, 2019	-3.37	American Funds EuroPacific Gr R6	-0.077	43.640
Admin Expense	--	Jun 20, 2019	-1.11	Dodge & Cox Stock Fund	-0.007	159.310
Total Expenses			-13.25			
Dividends/Capital Gains						
Dividend	--	Apr 29, 2019	1.97	Metropolitan West Total Return Bond I	0.181	10.86
Dividend	--	May 31, 2019	2.45	Metropolitan West Total Return Bond I	0.226	10.84
Total Dividends/Capital Gains			4.42			

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11 What activity took place this period?

Review the activity that took place in your account during the statement period by deposits, contributions, investment expenses and withdrawals.

Participant Name
123456

CRA RETIREMENT FUND(S)

What is the rate of return on my retirement account(s)?						
Period	04/01/2019 - 06/30/2019	Year to Date	01/01/2019 - 06/30/2019			
	1.87%	2.93%				

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the statement period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Performance calculations will not include loan balance. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?						
Investment Option	Investment Code	1 Month	3 Month	1 Year	5 Year	Inception Date
Asset Allocation						
CRA Income Portfolio ¹	1957	N/A	N/A	N/A	N/A	47 Jun 2016
CRA 2010 Target Date Portfolio ¹	310	N/A	N/A	N/A	N/A	1.08 Jun 2016
CRA 2015 Target Date Portfolio ¹	371	N/A	N/A	N/A	N/A	1.18 Jun 2016
CRA 2020 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	1.61 Jun 2016
CRA 2025 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	1.93 Jun 2016
CRA 2030 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	2.22 Jun 2016
CRA 2035 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	2.45 Jun 2016
CRA 2040 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	2.69 Jun 2016
CRA 2045 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	2.74 Jun 2016
CRA 2050 Target Date Portfolio ¹	378	N/A	N/A	N/A	N/A	2.77 Jun 2016
CRA 2055 Target Date Portfolio ¹	3790	N/A	N/A	N/A	N/A	2.77 Jun 2016
CRA 2060 Target Date Portfolio ¹	3791	N/A	N/A	N/A	N/A	2.84 Jun 2016
International Stock Funds						
American Funds EuroPacific Gr R6 ¹	1383	-32	-2.63	-9.57	3.76	3.87 May 2009
American Beacon Int'l Equity Fund - Intl ¹	1261	-1.67	-4.77	-12.41	1.56	1.86 Aug 1991
Small Cap Stock Funds						
American Beacon Small Cap Value Inst ¹	2246	1.18	3.67	-4.35	7.40	6.67 Dec 1998
Mid Cap Stock Funds						
Artisan Mid Cap Inst ¹	3460	3.50	-2.21	-5.15	9.17	9.60 Jul 2000
Mid Cap Bond Funds						
Fidelity Low-Priced Stock ¹	3493	-62	36	-4.34	7.77	9.50 Dec 1989
Large Cap Stock Funds						
Fidelity Contrafund ¹	4987	38	-1.20	69	11.53	8.16 May 1967
Dodge & Cox Stock Fund ¹	4112	1.70	70	-5.09	8.28	5.13 Jun 1965
Harbor Capital Appreciation Inst ¹	4273	-1.30	-6.73	-4.69	12.70	10.95 Dec 1987
Neuberger Berman Socially Resp R6 ¹	1038	80	1.45	58	9.77	9.50 Mar 2013
Index Stock Funds						
Vanguard Institutional Index I ¹	4988	2.45	3.82	3.97	11.63	12.07 Jul 1990
Vanguard Mid Cap Index Inst ¹	2235	2.32	3.53	-89	10.78	10.57 May 1998
Vanguard Small Cap Index Inst ¹	2386	3.98	5.02	-2.88	9.95	9.91 Jul 1997
Money Market Fund						
Fidelity(R) Money Market Premium (7 Day SEC Yield as of June 30, 2019: .45%) ¹	3532	10	19	22	N/A	18 Apr 2015
Vanguard Federal Money Market Inv (7 Day SEC Yield as of June 30, 2019: .32%) ¹	8043	07	14	18	07	04 1.07 Jul 1981

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12 What is the rate of return on my retirement account(s)?

This shows your personal investment performance for your account over the last quarter and year to date. It is calculated based on a formula¹ that estimates the equivalent quarterly rate of return based on your opening balance, transaction activity and closing balance.

13 How have the investments in my plan performed?

This shows performance returns for each investment option.

1 Personalized performance information is provided to participants and account holders as a general approximation of the overall recent performance of their account. It estimates the equivalent rate of return during the period based on the opening balance; transaction activity, including any applicable fees; and closing balance. Past performance is not a guarantee or prediction of future results.

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