

Your Retirement Account Statement

Sample 401(k) Retirement Plan

John Smith
123 Main Street
Anytown MA 01234

Account Snapshot

(as of 9/30/2012)

Your Balance:	\$18,674.10
Your Quarterly Return:	2.72%
Your YTD Return:	8.31%

Message Center

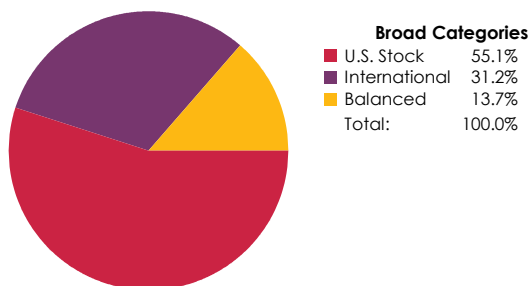
Access Your Retirement Balances on Your Mobile Device

Search for "Sentinel Benefits" and download the application from the iTunes App Store or Google Play.

Your Account Summary

Beginning Balance (as of 7/1/2012)	\$17,198.82
Additions	\$684.72
Withdrawals	-\$113.12
Net Earnings	\$903.68
Ending Balance (as of 9/30/2012)	\$18,674.10
Vested Balance	\$18,674.10

Your Investment Allocation Summary



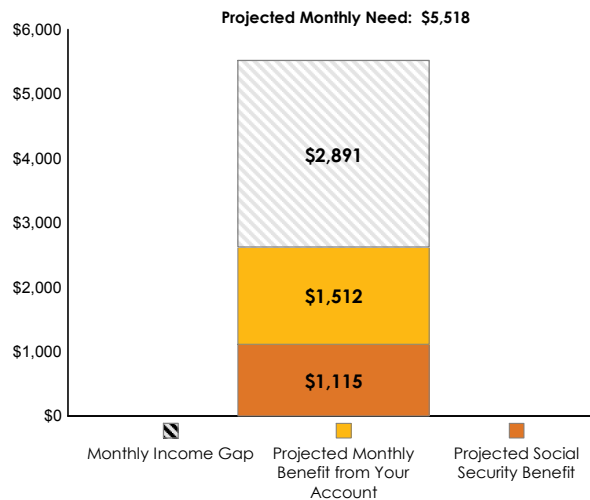
Diversification is Important.

Over the long term, a mix of investments can outperform an investment in a single asset. Having a diverse mix of investments can help smooth out the effect of the financial market's ups and downs on your investment portfolio. This is because gains in some investments can help offset losses in others.

Your asset allocation can, and should, change over time to match the level of risk that makes sense for your individual situation.

Your Projected Income at Retirement

If you retire at the age of 67, your projected retirement account value will be **\$260,658** in today's dollars (net of inflation). This balance, along with your projected Social Security benefit will provide an estimated **\$2,627** each month, representing **48%** of your monthly income target.



Need Help?

To maintain a similar lifestyle post-retirement, financial professionals suggest you will need 80% of your pre-retirement income. If you would like more information on how to achieve your goals, contact your Plan's Advisor, visit www.sentinelgroup.com, or call 888-762-6088.

This is for illustration purposes only and is based on your current balance and YTD contributions. Refer to "Projected Income at Retirement" Disclaimer" section of this statement for more details.

Need More Information?



Manage your account

www.sentinelgroup.com



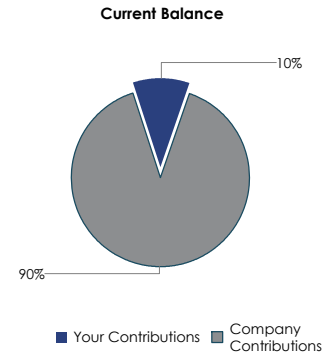
Call the Member Service Center at **1-888-762-6088**



Download our app at iTunes App Store or Google Play.

Contribution Activity by Source

	This Period	Year-to-Date	From Inception	Current Balance	Percent Vested
Deferral	456.48	1,256.98	1,256.98	1,103.35	100%
Match	228.24	628.49	628.49	4,333.94	100%
Profit Sharing	0.00	0.00	0.00	5,236.81	100%
Total Contribution Activity	\$684.72	\$1,885.47	\$1,885.47	\$10,674.10	



The "From Inception" contribution activity displayed above represents the amount allocated to your account effective on the date Sentinel began recordkeeping your account. Therefore, this amount may not include prior contributions.

Activity by Investment

	Beginning Balance	Contributions	Withdrawals	Forfeitures & Transfers	Earnings	Ending Balance	Allocation of New Contributions
INVESTMENT FUNDS							
JHancock2 Lifestyle Aggressive R4	7,293.50	0.00	-27.92	-1,794.46	406.12	5,877.24	0%
JHancock2 Lifestyle Moderate R4	1,800.13	0.00	-6.43	-403.94	77.64	1,467.40	0%
Loan Fund	0.00	0.00	0.00	8,000.00	0.00	8,000.00	0%
Oppenheimer Developing Markets Y	5,362.24	451.93	-51.92	-3,823.39	265.68	2,204.54	66%
Vanguard Total Intl Stock Index Inv	2,742.95	232.79	-26.85	-1,978.21	154.24	1,124.92	34%
Total Balance	\$ 17,198.82	\$ 684.72	\$-113.12	\$ 0.00	\$ 903.68	\$ 18,674.10	100%

Please note: if trades were made to your portfolio at the end of the quarter, this statement may not reflect the pending trades associated with the transactions.

Account Detail by Investment at End of Period

	Ticker	Shares	Price Per Share	Ending Balance	Allocation of Investment Balance
JHancock2 Lifestyle Aggressive R4	JSLAX	460.960	\$ 12.75	\$ 5,877.24	55.06%
JHancock2 Lifestyle Moderate R4	JSLMX	110.331	\$ 13.30	\$ 1,467.40	13.75%
Oppenheimer Developing Markets Y	ODVYX	65.631	\$ 33.59	\$ 2,204.54	20.65%
Vanguard Total Intl Stock Index Inv	VGTSX	79.053	\$ 14.23	\$ 1,124.92	10.54%
Investment Total				\$ 10,674.10	100.00%
Loan Fund				\$ 8,000.00	
Account Total				\$ 18,674.10	

Plan Expenses Paid from Your Account

		Amount
Administrative Expenses: These are expenses for services such as legal, account, and recordkeeping services. These expenses are allocated among individual accounts in proportion to each account balance; otherwise known as "pro-rata". Your share of these expenses is based on the value of your account balance over the total assets in the Plan.	Investment Advisory Fee	\$-13.12
	Sub-Total	\$-13.12
Individual Expenses: These are expenses for services such as legal, accounting, recordkeeping, and account transaction services and are typically associated with optional features offered under your plan. These expenses are charged separately to the accounts of those who choose to take advantage of a particular plan feature. Your share of these expenses is charged directly to your account.	Loan Origination Fee	\$-100.00
	Sub-Total	\$-100.00
Total Expenses Paid From Your Account		\$-113.12

Some of the administrative expenses of your plan may be paid by utilizing revenue paid from the providers of one or more of the plan's designated investment options. If the plan receives more or less (or no) revenue in the future, the expenses you are actually charged may increase or decrease.

Important Information About Investing for Retirement

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 can be 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 options under the Plan to help ensure that your retirement savings will meet your retirement goals. Additional information may be obtained on the Internet at: <http://www.dol.gov/ebsa/investing.html>

Projected Income at Retirement Disclaimer

Projected Income at Retirement is an estimated Retirement Savings projection for your retirement account. The projection is based on your current account balance and assumes your current contribution rate (including any employer contributions) will be maintained until retirement. Your retirement age is estimated to be 67.

This is only an estimate and is solely based on data and information you and your employer have provided us. Therefore, it does not take into account any other retirement-related investments you and/or your spouse may have. It also assumes that any outstanding loans from your account in the plan are repaid prior to retirement and that you are 100% vested in your account balance.

The annualized rate of return is assumed to be 7% (4.6% net rate of return of an assumed 2.4% average annual rate of inflation) until retirement, but your account may fluctuate due to your personal investment strategy. Your retirement duration is estimated to be twenty years and this projection assumes your account balance will provide a 3.5% rate of return during this period.

This is for illustration purposes only and your account may be worth less than its original cost. The illustration does not guarantee future account value or future performance. This is not financial, tax or legal advice.

Your projected salary at retirement was calculated based on current salary information provided by your employer. The maximum income required during retirement is assumed to be \$250,000 annually. The retirement Social Security Benefit calculated is an assumption that your current salary is your average salary for calculating your future benefit and that you have satisfied the eligibility requirements for social security.

General Information Regarding This Statement

Review this statement to ensure it accurately reflects your plan information including balances, investments and transactions during the period. Any reporting discrepancies or data inaccuracies should be reported to Sentinel within 10 days of the date this statement was printed. Sentinel Benefits Group will not be responsible for any damages claimed after this date resulting from a purported failure to carry out your instructions not brought to our attention within this 10 day period.

General information communicated in this statement regarding your account was based solely on the data provided or data transmitted by you or your employer. Your Date of Birth in our system is 12/22/1983 and your Date of Hire is 09/14/2005. Please contact your employer if this information is not correct.