

Your retirement plan statement guide



Here's how to find the information you need to manage your account

Your statement is designed to make it easy for you to quickly get the information you need. It's a valuable resource for managing and tracking your retirement savings.

Statement features include:

- Current account value
- Account changes during the statement period
- Contribution summary defining where your money came from
- Graphics that promote a quick, yet accurate read of your account
- Information to help you access your account

Your statement provides a summary of what you should need to know about your account. There are tips located throughout the statement on how you can access even more detailed information, should you require it.

Visit your [Plan Website](#) for more information.

1. Participant Service & Profile Information

Get more information regarding your account by calling a dedicated Participant Service Representative or by logging on to the plan website. Review your personal profile and account information.

2. Your Total Account Value

A brief summary of your account along with the opening and closing balance, changes in value, and personal investment performance.

3. Account Balance History

A bar chart offering a visual comparison of your opening and closing balance for the statement period. Also depicts your year end closing balance for the last four years at Voya to see how your account has changed.

4. Your Estimated Income in Retirement

Look here for an estimate of your monthly pre-tax lifetime retirement income based on your current retirement account balance.

5. Your Asset Allocation & Balance by Fund

A pie chart showing your overall investment allocation by investment type. Includes detailed information about your period ending investment shares/units and total market value of each fund.

6. Your Contributions

Your total salary contribution election for the year, and the percentage you will contribute to each investment option.

7. Your Account Activity Summary

A summary of your transactions during the statement period by investment election: beginning balance, contributions, gains/losses, transfers, fees, distributions, and ending balance.

8. Your Contribution & Vesting Summary

Your quarterly and year-to-date contributions, your employer contributions, the market value of your account and the percentage and value of vested money in your account.

9. Your Loan Summary

If you've taken a loan from your account, see a summary of amount borrowed, the payment amount, your balance, and principal and interest information.

10. Fee Detail

A detailed list of the fee types and dollar amounts associated with your account.

11. News From Your Plan Sponsor

A brief message or reminder from your employer featuring current topics of interest.

ACME Plan Retirement Benefit Summary
Statement Period October 1, YYYY - December 31, YYYY

Voya Financial
PO Box 5166
Boston, MA 02206

JOHNNY INVESTOR
4521 BRIDGER ROAD
KANSAS CITY MO 64111

1 Questions
Automated 24-Hour Helpline 1-800-555-1234
Participant Services Representatives are available Monday through Friday 9 a.m. to 5 p.m. ET. TDD Access is available at 1-800-555-5555
Internet Access at: www.acme.voyafinancial.com

Participant Profile
Employee ID Number 02-0988430
Plan Entry Date/Status 01/01/1999 / ACTIVE
Plan Number 123456
RPS Plan Number 123456

2 - Your Total Account Value
As on October 1, YYYY
Employee Contributions \$70,388.21
Employer Contributions \$1,000.00
Other Credits/Payments(a) \$1,531.04
Investment Gain (Loss) \$7,299.38
Distributions/Debits(b) \$0.00
Closing Value on December 31, YYYY \$81,869.89
Your Total Change in Value during this period \$11,561.68
Your Personal Investment Performance(c) 9.73%

3 Account Balance History
Comparison of your previous year-end and Opening value vs. Closing value.

4 - Your Estimated Monthly Income in Retirement
The following Retirement Income is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement account balance, the plan and the assumptions listed below, a monthly pre-tax lifetime retirement income has been estimated.
If you were age 65 today and about to retire, it's estimated that this retirement account could generate the amount of income every month in retirement for life. **\$434**

The estimate above assumes you are 65 and retiring today. But that may not be the case. To estimate what your future monthly income might be based on your age, current and ongoing retirement savings, log into your plan's website, click on Balance, and go to the Estimated Income page.

The monthly pre-tax lifetime income that is estimated to be generated by the balance shown above assumes you are age 65 and are making a lump sum purchase of a single life immediate annuity today which would pay you a level income amount each month as long as you live. Note that inflation will erode your spending power over time. The projected amount of the annuity income payment is based on the contribution of the Society of Actuaries' Annuity 2000 Base Mortality Table assuming an equal mix of males and females and recent Immediate Annuity interest rates from the Pension Benefits Guaranty Corporation (PBGC), a federal agency created by ERISA. The estimates are hypothetical and for illustrative purposes only and do not represent current or future performance of any specific investment. No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation. All investments carry a degree of risk and past performance is not a guarantee of future results.

NOTE Please read this statement carefully. Any error must be reported within 90 days.

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5 Your Asset Allocation & Balance by Fund
Values as of Dec. 31, YYYY
Your current level allocation based on your closing balances within each asset type.

Investment Type / Fund Name

Investment Type / Fund Name	Measure	Units/Shares	Price	Market Value
39% Short-Term Investments				
Stable Value Fund	Units	960.7044	\$29.950102	\$31,683.65
12% Bond Funds				
Long Term Bond Fund	Units	272.7842	\$18.303861	\$5,000.00
Intermediate US Govt Bond Fund	Units	288.0081	\$17.369322	\$5,000.00
5% Balanced Funds				
Balanced Fund	Units	241.0908	\$17.632161	\$4,250.95
41% Stock Funds				
Growth and Income Fund	Units	290.3532	\$77.880381	\$22,612.97
Int Growth Opportunities Fund	Units	272.8201	\$35.659591	\$9,766.24
S&P 500 Index Fund	Units	24.8195	\$43.950113	\$1,090.78
3% Stock Fund*				
ACME Stock Fund	Units	185.5571	\$14.341447	\$2,661.38
Total Fund Balances				\$81,869.89

To better understand what asset allocation means and which asset allocation may be appropriate for your circumstances, visit your plan's Web site at www.acme.voyafinancial.com or call 1-800-555-1234.

6 Your Contributions

Your Current Payroll
Jobn
Employer Based Pre-Tax Contribution 7%
Employee Supplemental Pre-Tax Contribution 0%
Employer Based After-Tax Contribution 0%
Employee Supplemental After-Tax Contribution 0%

Your Investment Elections for Future Contributions
Stable Value Fund 5%
Intermediate US Govt Bond Fund 0%
Growth and Income Fund 20%
Int Growth Opportunities Fd 10%
S&P 500 Index Fund 5%
ACME Stock Fund 5%

7 Your Account Activity Summary
The following is a summary of your transactions during this period.
For a detailed history of your daily transactions, log on to www.acme.voyafinancial.com or call 1-800-555-1234.

Fund Name	Balance on 10/01/YYYY	Contributions/Other Credits	Loan Repayments	Quit/Out	Transfers	Distributions/Other Debits	Balance on 12/31/YYYY
Stable Value Fund	\$35,611.55	\$540.63	\$765.53	\$4,475.54	\$(10,000.00)	\$0.00	\$31,683.65
Intermediate US Govt Bond Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00	\$0.00	\$0,000.00
Long Term Bond Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00	\$0.00	\$0,000.00
Balanced Fund	\$4,006.00	\$100.00	\$0.00	\$1,025.95	\$0.00	\$0.00	\$4,250.95
Growth and Income Fund	\$20,323.30	\$401.38	\$710.29	\$1,178.00	\$0.00	\$0.00	\$22,612.97
Int Growth Opportunities Fd	\$0,946.75	\$1,288.11	\$9.29	\$1,214.00	\$0.00	\$0.00	\$9,766.24
S&P 500 Index Fund	\$1,090.80	\$0.00	\$0.00	\$40.78	\$0.00	\$0.00	\$1,090.78
ACME Stock Fund	\$2,422.21	\$93.14	\$49.93	\$193.02	\$0.00	\$0.00	\$2,661.38
Total Portfolio Value	\$70,388.21	\$2,771.26	\$1,531.84	\$7,299.38	\$0.00	\$0.00	\$81,869.89

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ACME Plan Retirement Benefit Summary
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JOHNNY INVESTOR
4521 BRIDGER ROAD
KANSAS CITY MO 64111

8 Your Contribution & Vesting Summary

Contribution Type	Current Quarter Contributions	Year-To-Date Contributions	Total Market Value as of 12/31/YYYY	Vested Percentage	Net Market Value as of 12/31/YYYY
Employee Before-Tax	\$1,771.26	\$6,541.69	\$56,650.70	100%	\$56,650.70
Employee After-Tax	\$0.00	\$0.00	\$0.00	100%	\$0.00
Employer Match	\$1,000.00	\$1,531.04	\$75,619.14	90%	\$74,068.95
Total	\$2,771.26	\$8,072.73	\$148,229.84		

Pre 1987 / Post 1986 Contributions

	Total
Pre-1987 After-Tax Contributions	\$0.00
Post-1986 After-Tax Contributions	\$0.00

9 Your Loan Summary

Total Amount Borrowed	Payment Status	Payment Amount	Payoff Date	Loan Balance on 01/01/YYYY	Principal Paid This Period	Interest Paid This Period	Total Paid This Period	Accrued Interest This Period
\$20,000.00	Active	205.17	06/16/YYYY	\$9,930.00	\$1,237.04	\$288.00	\$1,525.04	\$4,662.96
Total				\$9,930.00	\$1,237.04	\$288.00	\$1,525.04	\$4,662.96

10 Your Fee Detail

Fee Type	Amount
Administrative Fees	\$50.00
Withdrawal Fee	\$25.00
In-Plan Rollover Conversion Fee	\$25.00
Managed Account Fee	\$75.00
Loan Request Fee	\$25.00
Overnight Mail Fee	\$450.00
Qualified Domestic Relations Order Fee	\$100.00
Packaging Fee	\$50.00
Self-Directed Brokerage Fee	\$725.00
Total	\$1,600.00

Plan administrative expenses for the preceding statement period were offset by revenue sharing amounts received from the plan's designated investment options.

11 News From Your Plan Sponsor

Voya Financial™ is one of the largest benefits providers. Voya provides a superior range of products and services for defined contribution and defined benefit plans. We provide a defined, employer-sponsored retirement savings plan and administrative services to more than 46,000 plan sponsors covering approximately five million plan participants in corporate, education, healthcare and government markets.

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