

Sample Employer, Inc.
Contractors and Employees 401(k) Plan

Executive Summary
October 1, 2008 to December 31, 2008

Plan Summary

High Level Summary of Plan Activity

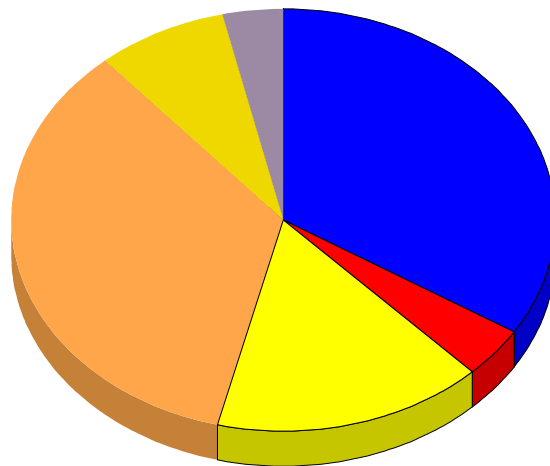
Beginning Balance as of October 1, 2008	\$6,980,147.40
Employee Contributions	90,284.19
Employer Contributions	0.00
Transfers and Rollovers	16.79
Withdrawals	(40,292.15)
Forfeitures	0.00
Gain or Loss	(1,203,984.03)
Loan Activity	2,899.61
Ending Balance as of December 31, 2008	<u>\$5,829,071.81</u>
Vested Balance as of December 31, 2008	\$5,764,608.45
Average Participant Balance as of December 31, 2008	\$78,771.24

At the beginning of the period there were 72 participants with account balances. During the period 48 made contributions, 3 entered the plan and 1 left the plan, resulting in 74 participants with account balances at the end of the period.

Totals by Source

Market Value by Source as of December 31, 2008

\$5,829,071.81



■ Deferral3	33.9%
■ Loans	3.8%
■ Match3	16.1%
■ Profit Sharing3	34.8%
■ Rollover3	7.9%
■ Roth Deferral3	3.5%
Total:	100.0%

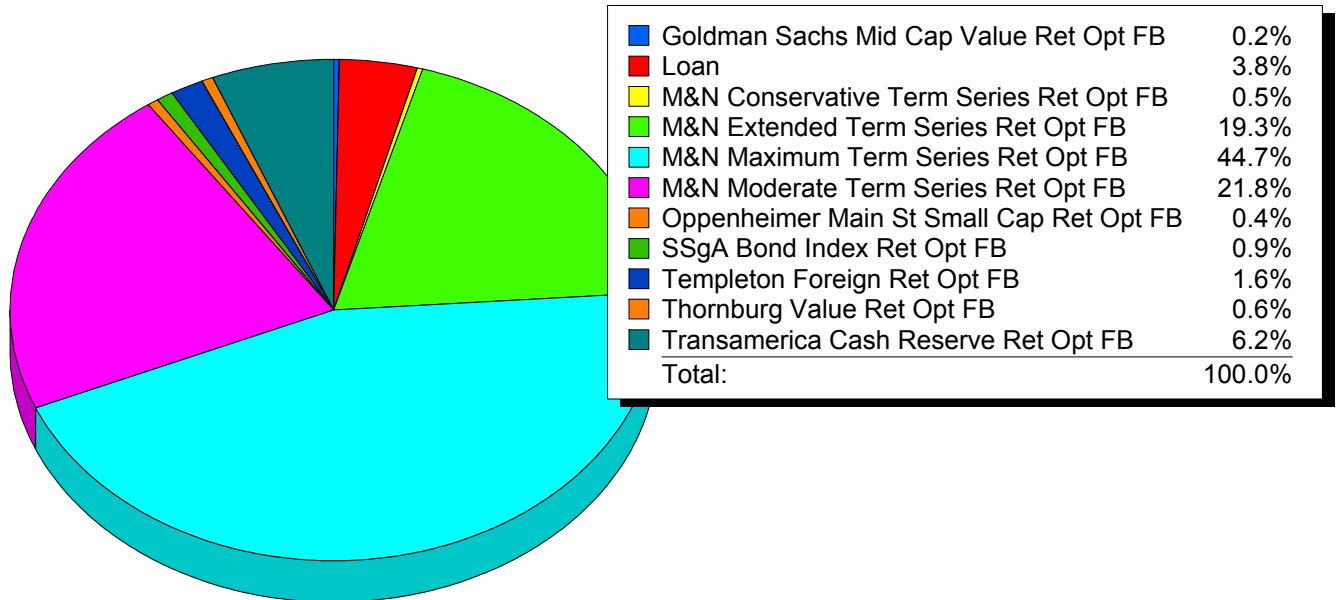
<u>Source Type</u>	<u>Amount</u>	<u>Percent</u>
Loans	221,740.80	3.8 %
Deferral3	1,978,214.32	33.9 %
Match3	939,019.71	16.1 %
Profit Sharing3	2,026,971.07	34.8 %
Rollover3	458,862.16	7.9 %
Roth Deferral3	204,263.75	3.5 %
Total:	\$5,829,071.81	100.0 %

This chart represents the dollar value of participant accounts held in each source type as a percentage of the total of all participant accounts as of December 31, 2008.

Investment Option Totals

Market Value of Investment Options as of December 31, 2008

\$5,829,071.81

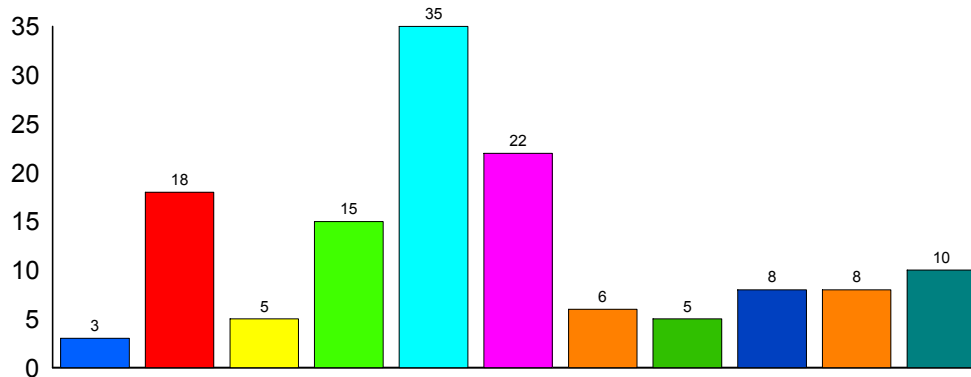


<u>Investment Option</u>	<u>Amount</u>	<u>Percent</u>
Loan	221,740.80	3.8 %
SSgA Bond Index Ret Opt FB	50,312.62	0.9 %
Transamerica Cash Reserve Ret Opt FB	362,519.70	6.2 %
Thornburg Value Ret Opt FB	32,858.51	0.6 %
Goldman Sachs Mid Cap Value Ret Opt FB	13,661.45	0.2 %
Oppenheimer Main St Small Cap Ret Opt FB	22,001.02	0.4 %
Templeton Foreign Ret Opt FB	93,607.98	1.6 %
M&N Conservative Term Series Ret Opt FB	31,718.57	0.5 %
M&N Moderate Term Series Ret Opt FB	1,272,243.47	21.8 %
M&N Extended Term Series Ret Opt FB	1,123,557.14	19.3 %
M&N Maximum Term Series Ret Opt FB	2,604,850.55	44.7 %
Total:	\$5,829,071.81	100.0 %

This chart represents the dollar value of investment options held as of December 31, 2008. These values are displayed as a percentage of the total of all participant accounts.

Investment Option Totals

Participation by Option as of December 31, 2008



<u>Investment Option</u>	<u>Participants in Investment</u>
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Goldman Sachs Mid Cap Value Ret Opt FB	3
Loan	18
M&N Conservative Term Series Ret Opt FB	5
M&N Extended Term Series Ret Opt FB	15
M&N Maximum Term Series Ret Opt FB	35
M&N Moderate Term Series Ret Opt FB	22
Oppenheimer Main St Small Cap Ret Opt FB	6
SSgA Bond Index Ret Opt FB	5
Templeton Foreign Ret Opt FB	8
Thornburg Value Ret Opt FB	8
Transamerica Cash Reserve Ret Opt FB	10

This chart represents the total number of participants with account balances in each investment option as of December 31, 2008.

Summary of Investment Performance

October 1, 2008 to December 31, 2008

<u>Investment</u>	<u>Current Period</u>	<u>One Year (Annualized)</u>	<u>Five Year (Annualized)</u>	<u>Ten Year (Annualized)</u>
SSgA Bond Index Ret Opt FB	3.64 %	4.43 %	3.36 %	4.28 %
Transamerica Cash Reserve Ret Opt FB	0.03 %	1.69 %	2.18 %	2.26 %
Thornburg Value Ret Opt FB	3.80 %	-41.72 %	-2.84 %	1.11 %
Goldman Sachs Mid Cap Value Ret Opt FB	2.74 %	-36.94 %	0.64 %	5.88 %
Oppenheimer Main St. Small Cap Ret Opt FB	7.31 %	-38.48 %	-2.30 %	5.80 %
Templeton Foreign Ret Opt FB	6.74 %	-43.67 %	0.97 %	3.42 %
M&N Conservative Term Series Ret Opt FB	2.07 %	-5.35 %	3.50 %	4.67 %
M&N Moderate Term Series Ret Opt FB	1.34 %	-18.87 %	2.42 %	4.19 %
M&N Extended Term Series Ret Opt FB	1.53 %	-24.34 %	2.37 %	4.76 %
M&N Maximum Term Series Ret Opt FB	1.08 %	-34.21 %	0.35 %	5.12 %

Note: The rates of return shown above are for the plan's funds as a whole as of December 31, 2008. The rates of return credited to individual accounts will vary due to the timing of activity within the account.

Investment Option Transfers

Elected transfers during the period ending December 31, 2008

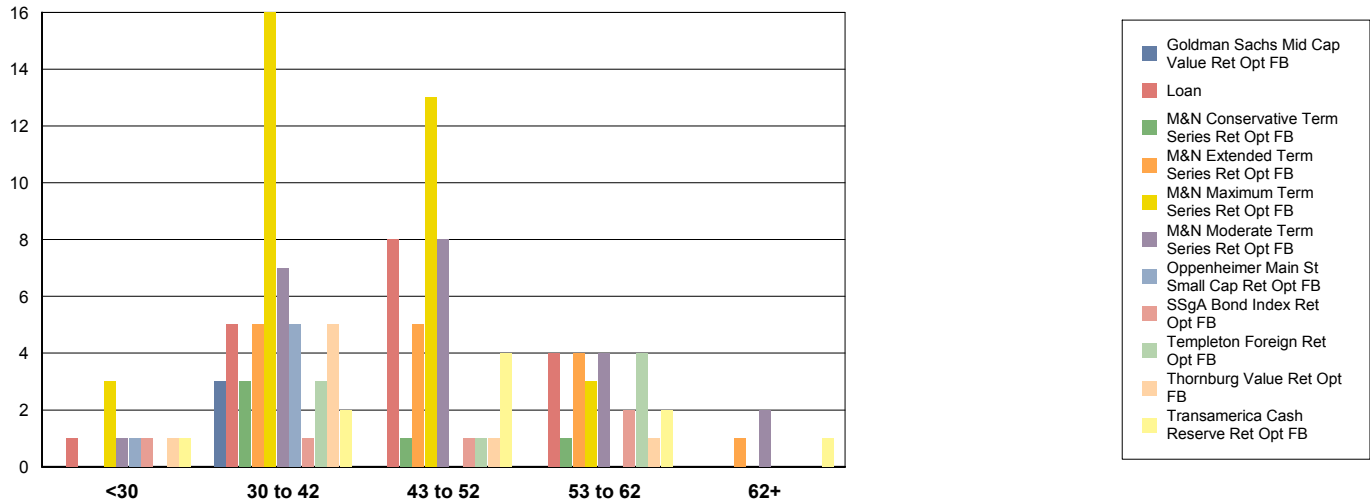
<u>Investment Option</u>	<u>Dollar amount transferred</u>	<u>Participants involved</u>
SSgA Bond Index Ret Opt FB	(2,900.69)	1
Transamerica Cash Reserve Ret Opt FB	159,447.59	3
Templeton Foreign Ret Opt FB	129.20	1
M&N Moderate Term Series Ret Opt FB	15,792.62	2
M&N Extended Term Series Ret Opt FB	(27,480.94)	2
M&N Maximum Term Series Ret Opt FB	(144,970.99)	3

This chart represents the total dollars transferred between the available investment options and the number of individuals involved.

Investment Option Participants by Age

Participants with balances as of December 31, 2008

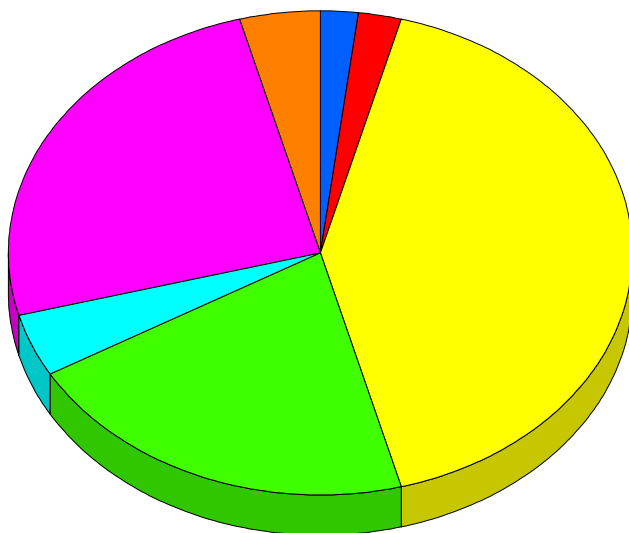
Participants by fund and age



<u>Option / Age Range</u>	<u><30</u>	<u>30 to 42</u>	<u>43 to 52</u>	<u>53 to 62</u>	<u>62+</u>	<u>Total</u>
Goldman Sachs Mid Cap Value Ret	0	3	0	0	0	3
Loan	1	5	8	4	0	18
M&N Conservative Term Series Ret O	0	3	1	1	0	5
M&N Extended Term Series Ret Opt	0	5	5	4	1	15
M&N Maximum Term Series Ret Opt	3	16	13	3	0	35
M&N Moderate Term Series Ret Opt	1	7	8	4	2	22
Oppenheimer Main St Small Cap Re	1	5	0	0	0	6
SSgA Bond Index Ret Opt FB	1	1	1	2	0	5
Templeton Foreign Ret Opt FB	0	3	1	4	0	8
Thornburg Value Ret Opt FB	1	5	1	1	0	8
Transamerica Cash Reserve Ret Opt	1	2	4	2	1	10
Total	5	30	25	10	4	74

Hotline/Internet Activity Summary

Transactions from October 1, 2008 through December 31, 2008



Future contribution election change	2.1%
Loan request	2.1%
Personal Information Change	41.7%
PIN change	20.8%
Rebalance account to target	4.2%
Re-set blocked web account	25.0%
Termination distribution request	4.2%
Total:	100.0%

<u>Transaction Description</u>	<u>Number of Participants</u>	<u>Number of Transactions</u>	<u>Percent of Total</u>
Future contribution election change	1	1	2.1 %
Loan request	1	1	2.1 %
Personal Information Change	12	20	41.7 %
PIN change	5	10	20.8 %
Rebalance account to target	2	2	4.2 %
Re-set blocked web account	6	12	25.0 %
Termination distribution request	2	2	4.2 %
Total:	29	48	100.0 %

This chart represents participant initiated Hotline and Internet transactions from October 1, 2008 through December 31, 2008 as a percentage of all participant initiated transactions.