

# Introducing Your New Savings Spectrum Statement

## What happened to The401kStore?

Because we provide services to many different types of Retirement Plans, The401kStore and its parent company, Qualified Benefits Consultants, Inc. wanted to unify its service lines under a common name and message. Therefore the two entities will now be known as Ekon Benefits.

## Does this affect my account?

Your account is not affected in any way. The change in name and logo is simply a rebranding of the previous entities. There has been no change in the ownership or corporate structure and we will continue to provide the quality service that you expect.

## What does Ekon mean?

Ekon, meaning *trust* in Polish, speaks to our founder's ancestry, as well as our goal of being *your trusted partner* for your retirement plan administration.

## How is my statement different?

New features of your *Savings Spectrum* statement include a Portfolio Balance Snapshot and a Plan Resources section. This overview describes some of the highlights of your statement.



## Account Summary

The Account Summary not only recaps the current quarter, but also provides year to date values showing your annual progress. The Personalized Rate of Return measures the performance of your overall investment portfolio.

## Portfolio Balance

The *Savings Spectrum* quarterly statement includes a Portfolio Balance, allowing you to quickly view your total account value as of the current quarter.

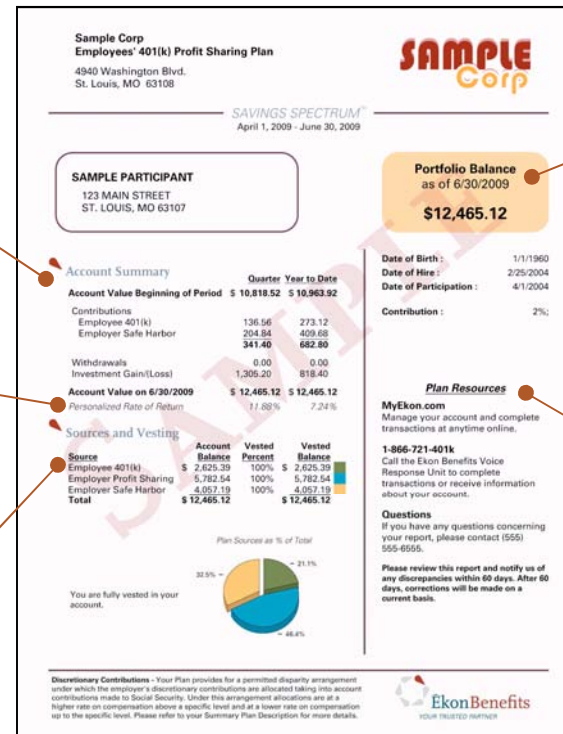
Account Summary

Personalized Rate of Return

Sources and Vesting

Portfolio Balance

Plan Resources



## Sources and Vesting

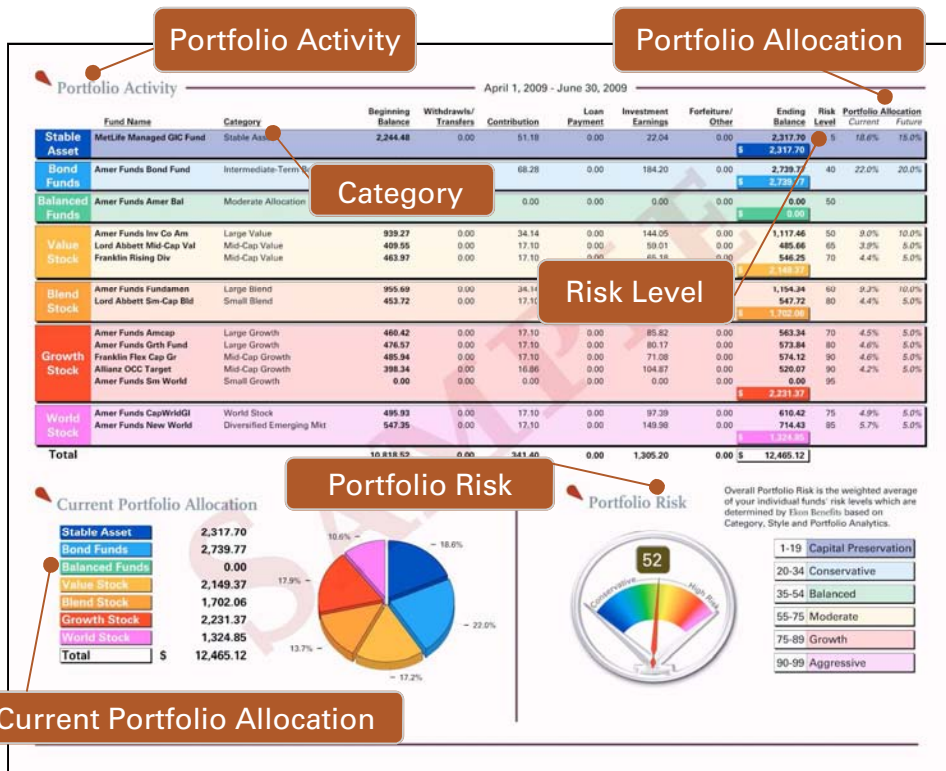
Your account balance is detailed by source of contributions, along with vesting and a pie chart illustration in the Sources and Vesting section.

## Plan Resources

The Plan Resources section includes information regarding accessing your account online and by phone. This section also may include timely information regarding the specifics of your Plan or your available investment alternatives.

# Portfolio Activity

The Portfolio Activity section is color coded from cold to hot. Cooler colors represent more conservative investment options, while warmer colors represent more aggressive options. Within each color, the Category describes your investment choices. Bond choices are generally listed from short to longer maturities and stock choices, categorized by style, are arranged from large to mid to small. Each investment choice is assigned a relative Risk Level from 1 to 99 determined by Ekon Benefits based on category, style and portfolio analytics. Portfolio Allocations of both your current portfolio and future contributions are shown to assist you in portfolio rebalancing.



Each category's ending balance subtotal is reproduced in the Current Portfolio Allocation section along with a pie chart illustrating your portfolio diversification. The Portfolio Risk meter provides a personalized risk level of your portfolio at a glance.

# Transaction Detail

Each fund is balanced individually with the complete detail of every transaction listed in the Transaction Detail section. All historic transactions are also available at MyEkon.com.

**Transaction Detail**

April 1, 2009 - June 30, 2009

DATE	TRANSACTION	PRICE	SHARES	AMOUNT	DATE	TRANSACTION	PRICE	SHARES	AMOUNT	DATE	TRANSACTION	PRICE	SHARES	AMOUNT
04/01/09	Contribution	9.54	0.2987	2.85	04/08/09	Contribution	9.54	0.2987	2.85	06/17/09	Contribution	13.29	0.2144	2.85
04/02/09	Contribution	9.53	0.2870	2.85	04/22/09	Contribution	9.53	0.2870	2.85	06/19/09	Dividend	13.31	0.3684	4.85
04/22/09	Contribution	138.04	0.0518	8.53	05/20/09	Contribution	10.26	0.2778	2.85	<b>Ending Balance</b>	<b>13.28</b>	<b>42.4203</b>	<b>963.24</b>	
05/06/09	Contribution	138.25	0.0517	8.53	05/30/09	Contribution	10.58	0.2669	2.85	<b>Amer Funds Grth Fund</b>	<b>19.38</b>	<b>24.5909</b>	<b>476.87</b>	
05/20/09	Contribution	138.45	0.0516	8.53	06/17/09	Contribution	10.42	0.2735	2.85	04/03/09	Contribution	20.08	0.1419	2.85
06/03/09	Contribution	138.66	0.0515	8.53	<b>Ending Balance</b>	<b>10.46</b>	<b>46.4305</b>	<b>485.56</b>	04/22/09	Contribution	20.54	0.1388	2.85	
06/17/09	Contribution	138.87	0.0514	8.53	<b>Amer Funds Fundamen</b>	<b>23.12</b>	<b>955.69</b>		05/06/09	Contribution	22.28	0.1279	2.85	
<b>Ending Balance</b>	<b>139.56</b>	<b>16.6274</b>	<b>2,317.70</b>		05/20/09	Contribution	22.13	0.1288	2.85	06/03/09	Contribution	22.85	0.1245	2.85
					06/17/09	Contribution	22.39	0.1273	2.85	<b>Ending Balance</b>	<b>22.81</b>	<b>25.3801</b>	<b>573.84</b>	
					<b>Amer Funds Bond Fund</b>	<b>2.47</b>	<b>2,472.29</b>		04/08/09	Contribution	23.95	0.1428	2.85	
					04/09/09	Contribution	10.60	1.0736	11.38	04/22/09	Contribution	24.45	0.2327	5.69
					04/20/09	Contribution	10.89	1.0645	11.38	05/20/09	Contribution	25.74	0.2128	5.69
					04/24/09	Dividend	10.72	1.0979	11.77	05/28/09	Dividend	26.88	0.1644	4.42
					05/05/09	Contribution	10.86	1.0479	11.38	06/03/09	Contribution	27.48	0.2071	5.69
					05/20/09	Contribution	11.00	1.0345	11.38	06/17/09	Contribution	26.65	0.2135	5.69
					05/22/09	Dividend	10.97	1.0021	11.98	<b>Ending Balance</b>	<b>26.96</b>	<b>42.8165</b>	<b>1,154.34</b>	
					06/03/09	Contribution	11.09	1.0261	11.38	<b>Lord Abbett Sm-Cap Bld</b>	<b>9.50</b>	<b>47.7595</b>	<b>453.72</b>	
					06/17/09	Contribution	11.19	0.8517	9.53	04/09/09	Contribution	9.93	0.2870	2.85
					<b>Ending Balance</b>	<b>11.21</b>	<b>244.4036</b>	<b>2,739.77</b>	04/22/09	Contribution	10.34	0.2756	2.85	
					<b>Amer Funds Inv Co Am</b>	<b>18.98</b>	<b>48.4874</b>	<b>939.27</b>	04/09/09	Contribution	11.17	0.2851	2.85	
					04/09/09	Contribution	19.62	0.2900	5.69	05/20/09	Contribution	10.83	0.2632	2.85
					04/20/09	Contribution	19.81	0.2898	5.69	06/03/09	Contribution	11.46	0.2487	2.85
					05/06/09	Contribution	21.40	0.2659	5.69	06/17/09	Contribution	11.14	0.2658	2.85
					05/20/09	Contribution	21.44	0.2654	5.69	<b>Ending Balance</b>	<b>11.10</b>	<b>49.3449</b>	<b>547.72</b>	
					06/03/09	Dividend	22.04	0.2504	5.74	<b>Alliant OCC Target</b>	<b>9.25</b>	<b>43.0633</b>	<b>398.34</b>	
					06/17/09	Contribution	21.50	0.2647	5.69	04/09/09	Contribution	9.73	0.2858	2.81
					<b>Ending Balance</b>	<b>21.75</b>	<b>51.3775</b>	<b>1,117.46</b>	04/22/09	Contribution	10.20	0.2755	2.81	
					<b>Franklin Rising Div</b>	<b>20.83</b>	<b>22.2742</b>	<b>463.97</b>	05/06/09	Contribution	11.45	0.2454	2.81	
					04/09/09	Contribution	21.26	0.1335	2.85	05/20/09	Contribution	11.33	0.2480	2.81
					04/20/09	Contribution	22.21	0.1283	2.85	06/03/09	Contribution	11.80	0.2381	2.81
					05/06/09	Contribution	23.35	0.1221	2.85	06/17/09	Contribution	11.52	0.2439	2.81
					05/20/09	Contribution	23.28	0.1224	2.85	<b>Ending Balance</b>	<b>11.64</b>	<b>44.6031</b>	<b>520.07</b>	
					06/03/09	Contribution	24.13	0.1181	2.85	<b>Amer Funds Amcap</b>	<b>11.30</b>	<b>40.7452</b>	<b>460.42</b>	
					06/17/09	Contribution	23.57	0.1209	2.85	04/09/09	Contribution	11.55	0.2405	2.85
					<b>Ending Balance</b>	<b>23.73</b>	<b>23.9195</b>	<b>546.25</b>	04/22/09	Contribution	12.32	0.2313	2.85	
					<b>Lord Abbett Mid-Cap Val</b>	<b>3.15</b>	<b>44.7600</b>	<b>409.55</b>	05/20/09	Contribution	13.14	0.2169	2.85	
					04/09/09	Contribution	3.15	0.0000	0.00	06/17/09	Contribution	37.65	0.0757	2.85
					04/20/09	Contribution	3.15	0.0000	0.00	<b>Ending Balance</b>	<b>38.33</b>	<b>16.8308</b>	<b>714.43</b>	
					05/03/09	Contribution	3.15	0.0000	0.00					

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# Investment Watch

## Green Shoots?

While the overall market continues to struggle, there are some sectors that are showing signs of recovery. The U.S. automotive industry is one of the sectors that is showing signs of recovery. The U.S. automotive industry is one of the sectors that is showing signs of recovery. The U.S. automotive industry is one of the sectors that is showing signs of recovery.

That the market has been a period of recovery for the large cap stocks is not surprising. The market has been a period of recovery for the large cap stocks is not surprising. The market has been a period of recovery for the large cap stocks is not surprising.

Investment Watch Newsletter

# Investment Watch

The "Investment Watch" newsletter summarizes current investment trends, economic issues and commentators. It provides investment education and should not be construed as advice.