Introducing Your 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 Ēkon 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.

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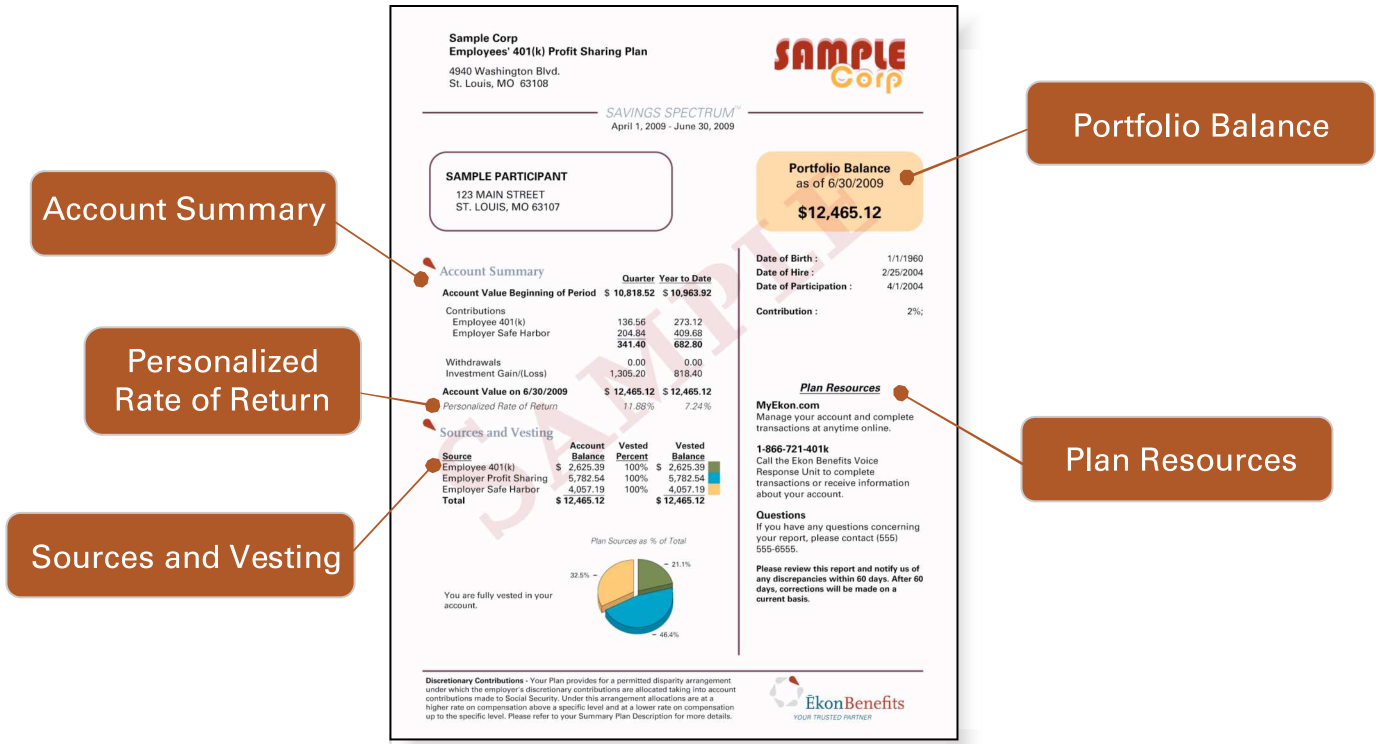
Account Summary

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.



Sources and Vesting

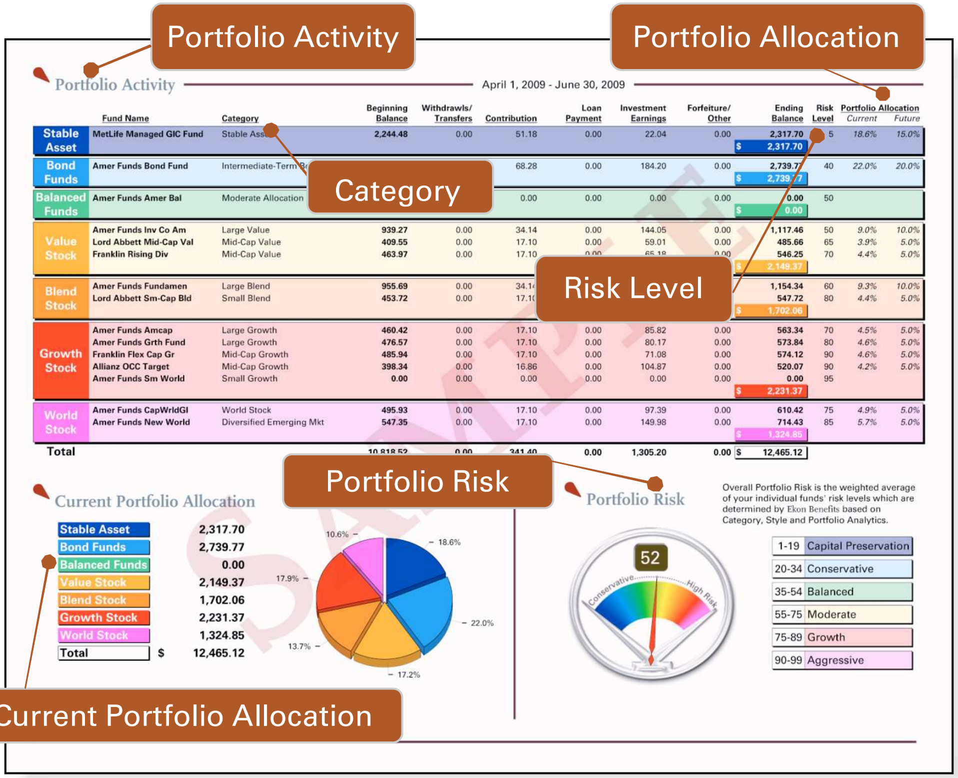
Your account balance is detailed by source of contributions, along with vesting and a pie chart illustration in the Sources and Vesting section.

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.

Investment Watch

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

Investment Watch *2nd Quarter, 2009*

Green Shoots?

We are suffering the harshest economic winter in over 50 years. Precipitated by the U.S. subprime mortgage crisis, the global economic landscape has been frozen so deeply that some forecasters don't see a thaw until the end of 2010. However others searching for any good news in this bleak economic environment, believe that, although sparse, there has been evidence of the emergence of a few ***"green shoots"*** of recovery. The stock market finally has produced some ***"green shoots"*** after a deep freeze for the last six quarters. Yet, our economy is still very fragile and could relapse back into winter.

In economics, the statistics don't lie and they are still chilling. Macro Economic Advisers, as reported in a Wall Street Journal article, predict that our Gross Domestic Product will contract by a 1.3% annual rate in the second quarter. This is a definite improvement from the prior back-to-back declines of about 6.0% which marked the U.S. economy's worst performance in a half-century. Even though growth is still negative, the pace of the contraction is slowing, which may signal an inflection point that portends a warming of the economy and a bottom of the recession which have already iced up our emotions and our pocketbooks for a year and a half.

The International Monetary Fund's (IMF) World Economic Outlook—Crisis and Recovery report last April documented the cold, hard facts for world output. The IMF tabulates these arctic economic conditions, *"the global economy is projected to undergo a deep and prolonged recession in 2009 with growth only returning at a gradual pace in 2010."* The IMF graph shows the actual history of world growth and the IMF's forecast of the beginnings of a recovery in late 2010. ...ough experts disag... ...recovery...

Global Outlook

First, this quarter has been a period of healing for the large banks as confirmed by their strong performance in the government's stress tests documenting that they have *"significant cushions"* of capital and will probably not require any additional taxpayer money beyond those already committed TARP funds. The ability of many big banks and brokerage firms to tap the capital markets, rather than governmental programs, to raise cash to shore up their balance sheets provides further evidence that the big banks and financial institutions are not on an icy slope. However many big banks still hold toxic, mortgage-backed securities which were at the heart of the downturn freezing the credit markets.

Second, home prices appear to be stabilizing with only a 0.6% drop in April according to the S&P/Case-Shiller index. Also, the $8,000 first time home buyer credit may boost the market in the lower priced homes flooding the market. But rising unemployment and mounting foreclosures could threaten to stall a housing recovery, which breaches the whole economy as evidenced by the GM bankruptcy.

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New Performance and Expenses Section

Statement Highlights

Your improved statement includes a new ***Performance and Expenses*** exhibit to help you compare the investment alternatives under your retirement plan. Also the ***Plan Related Information*** on the last page of your report explains how to give investment instructions and describes additional expenses, if any, which could be deducted from your account.

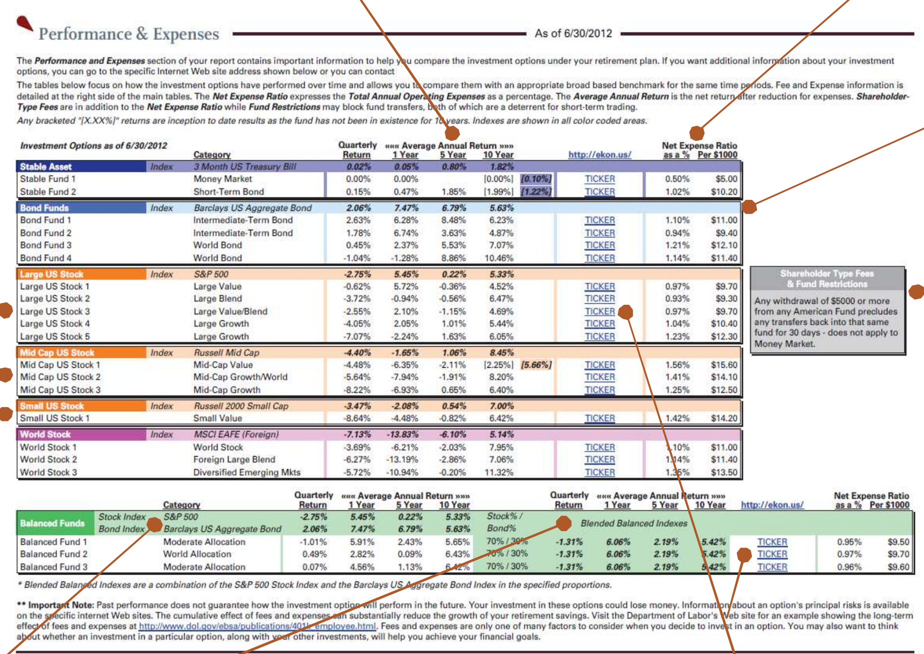
These disclosures are required by new Department of Labor rules. Enhanced formatting has been used to organize and clarify the data to aid in making informed decisions about your future.

Fund Performance

The **Fund Performance** provides for an easy comparison among the available investment options and also to a broad based index. *All indexes are italicized and are color-coded for easy identification.*

Fund Expenses

The **Net Expense Ratio** is the total operating expenses of the investment option expressed as a percentage. For an example, the chart shows the dollar amount that is charged for each $1000 of your account balance.



Performance & Expenses — As of 6/30/2012

The ***Performance and Expenses*** section of your report contains important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact

The tables below focus on how the investment options have performed over time and allows you to compare them with an appropriate broad based benchmark for the same time periods. Fee and Expense information is detailed at the right side of the main tables. The ***Net Expense Ratio*** expresses the ***Total Annual Operating Expenses*** as a percentage. The ***Average Annual Return*** is the net return after reduction for expenses. ***Shareholder-Type Fees*** are in addition to the ***Net Expense Ratio*** while ***Fund Restrictions*** may block fund transfers, both of which are a deterrent for short-term trading.

Any bracketed "[X.XX%]" returns are inception to date results as the fund has not been in existence for 10 years. Indexes are shown in all color coded areas.

Investment Options as of 6/30/2012		Category	Quarterly Return	Average Annual Return 1 Year	5 Year	10 Year		http://ekon.us/	Net Expense Ratio as a %	Per $1000
Stable Asset	*Index*	*3 Month US Treasury Bill*	*0.02%*	*0.05%*	*0.80%*	*1.82%*				
Stable Fund 1		Money Market	0.00%	0.00%		[0.00%]	*[0.10%]*	TICKER	0.50%	$5.00
Stable Fund 2		Short-Term Bond	0.15%	0.47%	1.85%	[1.99%]	*[1.22%]*	TICKER	1.02%	$10.20
Bond Funds	*Index*	*Barclays US Aggregate Bond*	*2.06%*	*7.47%*	*6.79%*	*5.63%*				
Bond Fund 1		Intermediate-Term Bond	2.63%	6.28%	8.48%	6.23%		TICKER	1.10%	$11.00
Bond Fund 2		Intermediate-Term Bond	1.78%	6.74%	3.63%	4.87%		TICKER	0.94%	$9.40
Bond Fund 3		World Bond	0.45%	2.37%	5.53%	7.07%		TICKER	1.21%	$12.10
Bond Fund 4		World Bond	-1.04%	-1.28%	8.86%	10.46%		TICKER	1.14%	$11.40
Large US Stock	*Index*	*S&P 500*	*-2.75%*	*5.45%*	*0.22%*	*5.33%*				
Large US Stock 1		Large Value	-0.62%	5.72%	-0.36%	4.52%		TICKER	0.97%	$9.70
Large US Stock 2		Large Blend	-3.72%	-0.94%	-0.56%	6.47%		TICKER	0.93%	$9.30
Large US Stock 3		Large Value/Blend	-2.55%	2.10%	-1.15%	4.69%		TICKER	0.97%	$9.70
Large US Stock 4		Large Growth	-4.05%	2.05%	1.01%	5.44%		TICKER	1.04%	$10.40
Large US Stock 5		Large Growth	-7.07%	-2.24%	1.63%	6.05%		TICKER	1.23%	$12.30
Mid Cap US Stock	*Index*	*Russell Mid Cap*	*-4.40%*	*-1.65%*	*1.06%*	*8.45%*				
Mid Cap US Stock 1		Mid-Cap Value	-4.48%	-6.35%	-2.11%	[2.25%]	*[5.66%]*	TICKER	1.56%	$15.60
Mid Cap US Stock 2		Mid-Cap Growth/World	-5.64%	-7.94%	-1.91%	8.20%		TICKER	1.41%	$14.10
Mid Cap US Stock 3		Mid-Cap Growth	-8.22%	-6.93%	0.65%	6.40%		TICKER	1.25%	$12.50
Small US Stock	*Index*	*Russell 2000 Small Cap*	*-3.47%*	*-2.08%*	*0.54%*	*7.00%*				
Small US Stock 1		Small Value	-8.64%	-4.48%	-0.82%	6.42%		TICKER	1.42%	$14.20
World Stock	*Index*	*MSCI EAFE (Foreign)*	*-7.13%*	*-13.83%*	*-6.10%*	*5.14%*				
World Stock 1		World Stock	-3.69%	-6.21%	-2.03%	7.95%		TICKER	1.10%	$11.00
World Stock 2		Foreign Large Blend	-6.27%	-13.19%	-2.86%	7.06%		TICKER	1.14%	$11.40
World Stock 3		Diversified Emerging Mkts	-5.72%	-10.94%	-0.20%	11.32%		TICKER	1.35%	$13.50

Shareholder Type Fees & Fund Restrictions

Any withdrawal of $5000 or more from any American Fund precludes any transfers back into that same fund for 30 days - does not apply to Money Market.

		Category	Quarterly Return	Average Annual Return 1 Year	5 Year	10 Year		Quarterly Return	Average Annual Return 1 Year	5 Year	10 Year	http://ekon.us/	Net Expense Ratio as a %	Per $1000
Balanced Funds	*Stock Index*	*S&P 500*	*-2.75%*	*5.45%*	*0.22%*	*5.33%*	*Stock% /*	*Blended Balanced Indexes*						
	Bond Index	*Barclays US Aggregate Bond*	*2.06%*	*7.47%*	*6.79%*	*5.63%*	*Bond%*							
Balanced Fund 1		Moderate Allocation	-1.01%	5.91%	2.43%	5.65%	70% / 30%	*-1.31%*	*6.06%*	*2.19%*	*5.42%*	TICKER	0.95%	$9.50
Balanced Fund 2		World Allocation	0.49%	2.82%	0.09%	6.43%	70% / 30%	*-1.31%*	*6.06%*	*2.19%*	*5.42%*	TICKER	0.97%	$9.70
Balanced Fund 3		Moderate Allocation	0.07%	4.56%	1.13%	6.42%	70% / 30%	*-1.31%*	*6.06%*	*2.19%*	*5.42%*	TICKER	0.96%	$9.60

** Blended Balanced Indexes are a combination of the S&P 500 Stock Index and the Barclays US Aggregate Bond Index in the specified proportions.*

**** Important Note:** Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the specific internet Web sites. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

All indexes are in color-coded areas for easy comparisons

Fund Restrictions

Fund Restrictions or **Shareholder Type Fees** are described in this section. These are two different methods fund companies use to curb short-term trading.

US Stock Funds

The US Stock Funds on the ***Portfolio Activity*** page are organized by the style or types of stocks - Value, Blend and Growth, while for the ***Performance*** display, they are organized by the size of the companies in which they invest - Large, Mid Cap and Small.

Broad Based Indexes

Balanced Blended Indexes

Balanced

Balanced Funds, if any, are not only compared to the broad based indexes for Stocks and Bonds, but also to a *Blended Balanced Index* based on the fund's actual proportions of Stocks and Bonds.

Internet Web

Internet Web Sites for each investment option can be accessed for more detailed disclosures. Links to both Fact Sheets and Prospectus can be found at **www.ekon.us/TICKER**. Just type "ekon.us/" and the ticker symbol at the address bar.

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