


How to Read Your Retirement Statement

If you have questions regarding your statement, call Customer Care at 1.800.622.7526 or e-mail at customer care@AGFinancial.org.



MBA Retirement
PO BOX 2515
Springfield, Missouri 65801-2513

MR JOE DOE
123 IMAGINATION DRIVE
ANYWHERE, IN 12345

Your Retirement Statement

1 October 1, 2009 – December 31, 2009

2 Vested Balance:
\$7,496.96

Questions?
If you need to contact Customer Care, please call (800) 622-7526 or (417) 834-4776.
You may also e-mail us at retirement@AGFinancial.org.

Internet access: www.AGFinancial.org
Electronic statements are available at: www.AGFinancial.org

Your Account Information

3 Your Account Summary

	4 This Period	5 Year-to-Date
Beginning Balance	\$12,455.57	\$10,992.95
Contributions (+)	\$0.00	\$0.00
Investment gain or loss (+/-)	\$375.30	\$1,837.92
Withdrawals (-)	\$0.00	\$0.00
Ending Balance	\$12,830.87	\$12,830.87
Total Loan Balance	\$5,369.91	\$5,369.91
Vested Balance	\$7,469.96	\$7,469.96

6 Your Plan Summary

	Beginning Balance	Ending Balance
403(b) Select	\$12,455.57	\$12,830.87
Total	\$12,455.57	\$12,830.87

7 Your Personalized Rate of Return

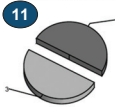
	This Period	Year-to-Date
403(b) Select	2.4%	13.0%
GBP 500 Index	0.0%	26.5%
Lehman Brothers Intermediate Aggregate Bond Index	0.2%	5.9%

9 Your Contribution Summary

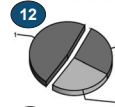
Contributions by Source	This Period	Year-to-Date	Ending Balance
403(b) Employer Deferrals	\$0.00	\$0.00	\$9,912.64
403(b) Employer Contributions	\$0.00	\$0.00	\$2,758.66
403(b) Employer Rollover	\$0.00	\$0.00	\$159.57
Total	\$0.00	\$0.00	\$12,830.87

10 Your Account Holdings

11 Future (New) Contributions



12 Existing Balance



13 Additional detailed data about your accounts can be found by going to www.AGFinancial.org and clicking on Account Login. Then simply login with your current user name and password and review the information under Account Summary, Personal Performance, and more. Or, register today.

If you have multiple investment elections per contribution type, the elections shown are for salary deferrals only.

Class	Fund	Future Contributions	Existing Balance	Beginning Share Price	Ending Share Price	Beginning Share Balance	Ending Share Balance	Beginning Market Value	Ending Market Value
1	Cash/Stable Value								
	MBA Fixed Income	0.0%	6.2%	\$1.00	\$1.00	791.470	791.360	\$781.47	\$791.36
	Loan	0.0%	41.8%	\$1.00	\$1.00	9978.130	9978.310	\$5,978.13	\$5,960.91
2	Stocks								
	Steward Aggr Growth Strategy	50.0%	25.9%	\$10.87	\$10.430	272.677	305.311	\$2,844.02	\$3,318.74
3	Stocks								
	Steward Div Equity Strategy	50.0%	26.1%	\$10.49	\$9.890	286.340	320.292	\$2,851.95	\$3,359.86

14 Your Loan Summary

Loan ID:	1
Original Amount:	\$10,000.00
Payment Amount:	\$346.52
Loan Rate:	7.25%
Remaining Principal Amount:	\$5,369.91

Important Notes

- The MBA Board of Directors has announced the 1st Quarter 2010 rate on the MBA Fixed Income Fund to be 5.00%.
- Contributions are those received through December 29, 2009. Distributions are those posted through December 31, 2009.
- ALL EARNINGS ARE NET OF FEES. This includes a 0.10% quarterly fee (0.25% investment fees and 0.01% MBA administration); annualized at 0.64% (0.25% investment fees and 0.39% MBA administration) on the mutual fund investments in your account. There are no separately allocated fees charged to the investment in the MBA Fixed Income Fund.
- Check your statement carefully to ensure that all information and transactions are correct. MBA must be notified of discrepancies within 60 days.
- Vested 403(b) plan balances are for the exclusive benefit of the member and, upon their death, the member's beneficiaries.
- New and changed distributions may take a week to be processed. Non-periodic distributions cannot be made on certain holiday weeks and during the beginning and ending weeks of the year. Please contact Customer Care.

This is a statement of the amount that has been determined to be your share of the above-designated plan. The amounts entered above are based upon the records maintained by the Trustee and the Employer in accordance with the written plan. The Employer reserves the right to change the amount on this statement if corrections are necessary. Please review this report and notify the Plan Administrator if you think there is an error on this statement. If you notify the Plan Administrator within 60 days of the date of this statement regarding an error that occurred during the quarter presented, retroactive corrections will be made from the date of error. If a request for correction is made after 60 days from the date of the statement, the correction will be made on a current basis only; also, any correction made for a prior quarter will be made on a current basis only. Due to fractional shares in selected funds, rounding differences may occur.

Legend

- Statement Period** - Indicated time period for which information is presented.
- Vested Balance** - Your ownership amount of the ending balance. When applicable, this vested balance is adjusted to subtract all outstanding loan balances.
- Your Account Summary** - An overview of all Retirement Accounts and Loans (*if applicable*), for both the statement and the current year-to-date periods.
- This Period Information** - The statement period interval stated in number one.
- Year-to-date** - The period beginning January (unless otherwise noted) of each year through the end of the current statement period.
- Your Plan Summary** - Shows the Plan(s) beginning and ending balances.
- Your Personalized Rate of Return** - The Modified Dietz Method is used to calculate the performance of your account based on time-weighted cash flow.
- Comparison Indices** - These indices are based generally on fund objectives and may not be the most appropriate index for each specified fund.
- Your Contribution Summary** - Overviews account activity by contribution type. Also reflects contributions to your account from one or more sources for both the statement and the current year-to-date periods.
- Your Account Holdings** - Summary of activity by investment.
- Future (New) Contributions** - Visual and numerical representation of where future contributions will be invested.
- Existing Balance** - Visual and numerical representation of how your total account balance is currently invested.
- Information** - Shows the beginning and ending balances of share prices, share balances and market value.
- Loan Summary** - *Appears on statements only when applicable.* Life-to-date information about your current/outstanding loan(s).