

401kDIRECT PLAN & TRUST
401K DIRECT PRO
2859 CENTRAL ST., SUITE #129
EVANSTON, IL 60201

SAMPLE PARTICIPANT
C M STREET
WASHINGTON, DC 12100

401kDIRECT PLAN & TRUST

Birth Date: 1/1/1980
Hire Date:
Plan Entry Date:
Termination Date:
Masked SSN: XXX-XX-9440

Your Total **\$56,768.09**
Portfolio Value:

Your Account Statement for October 1, 2008 - December 31, 2008

	Period	Year to Date
Opening Balance	\$1,556.16	\$0.00
Contributions:		
Employee	\$60,000.00	\$60,000.00
Employer	\$0.00	\$1,600.00
Total Contributions	\$60,000.00	\$61,600.00
Investment Results	\$5,211.93	\$5,168.09
Withdrawals, Forfeitures, & Loans	-\$10,000.00	-\$10,000.00
Loan Payments	\$0.00	\$0.00
Fund Transfers	\$0.00	\$0.00
Closing Balance	\$56,768.09	\$56,768.09
Your Total Vested Value	\$55,421.27	
Your Total Outstanding Loan Balance	\$10,000.00	

How Can We Help You Stay Informed?

On the web...

For your most recent information, please log on to www.proinc401k.net
Participant Login. If you do not know your PIN, please e-mail
processing1@proinc401k.com to request your PIN. PIN RESET/REMINDER
NOTICE will be e-mailed to you. 401kDIRECT PRO 312-912-9440.

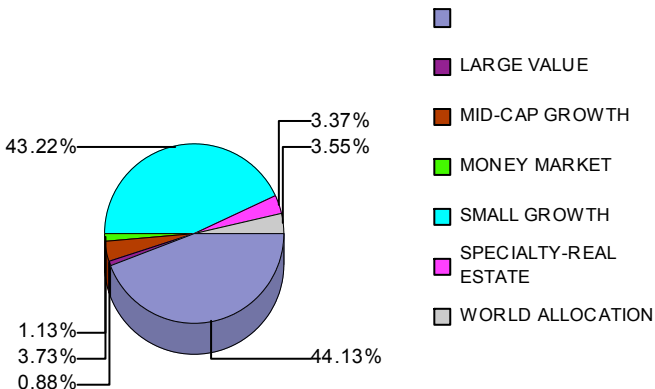
Your Portfolio Allocation

This reflects each of your investment fund categories as a percentage of your total portfolio.

Current Investment Elections

Money Type	Percent
All Sources	
#35-ACGIX - VAN KAMPEN GROWTH & INC A- LARGE VALUE	40.00%
#49-ACMXX-FEDERATED MONEY MKT. FUND- MONEY MARKET	40.00%
#5-CVGRX - Mid Cap Calamos Growth MID-CAP GROWTH	20.00%

Current Savings Allocation



Your Personal Rate of Return

1 Month	3 Month	1 Year
1.21 %	-13.74 %	N/A

Your Vesting Summary

You are always 100% vested in your own contributions

Source	Current Balance	Current Vested Percent	Current Vested Value
Company Match	\$1,346.82	0.00%	\$0.00
Employee 401k	\$7,898.65	100.00%	\$7,898.65
Rollover	\$47,522.62	100.00%	\$47,522.62
Total:	\$56,768.09		\$55,421.27

Your Loan Summary

Loan Id	Opening Balance	New Loan	Start Date	Loan Payments	Principal	Interest	Principal Remaining
1	\$0.00	\$10,000.00	12/15/2008	\$0.00	\$0.00	\$0.00	\$10,000.00
Total:	\$0.00	\$10,000.00		\$0.00	\$0.00	\$0.00	\$10,000.00

Your Investment Activity

Investment Fund	Opening Balance	Contributions	Withdrawals, Forfeitures, & Loans	Loan Payments	Fund Transfers	Investment Results	Closing Balance
#23-SGENX - FIRST EAGLE GLOBAL CL A GLOBAL WORLD INTERNATIONAL	\$0.00	\$2,500.00	-\$394.08	\$0.00	\$0.00	-\$93.33	\$2,012.59
#27-VSEAX - JP MORGAN SMALL CAP EQUITY FUND CL A	\$0.00	\$25,000.00	-\$4,244.13	\$0.00	\$0.00	\$3,780.15	\$24,536.02
#34-TGVAX - THORNBURG INTERNATIONAL VALUE FUND A	\$0.00	\$2,500.00	-\$375.10	\$0.00	\$0.00	-\$59.86	\$2,065.04
#35-ACGIX - VAN KAMPEN GROWTH & INC A- LARGE VALUE	\$625.52	\$0.00	\$0.00	\$0.00	\$0.00	-\$126.73	\$498.79
#37-VHGEX - VANGUARD GLOBAL EQUITY FUND	\$0.00	\$25,000.00	-\$4,321.68	\$0.00	\$0.00	\$2,308.28	\$22,986.60
#42-VGSIX-VANGUARD REIT INDEX SPECIALTY-REAL ESTATE	\$0.00	\$2,500.00	-\$321.42	\$0.00	\$0.00	-\$265.35	\$1,913.23
#49-ACMXX-FEDERATED MONEY MKT. FUND-MONEY MARKET	\$640.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$640.00
#5-CVGRX - Mid Cap Calamos Growth MID-CAP GROWTH	\$290.64	\$2,500.00	-\$343.59	\$0.00	\$0.00	-\$331.23	\$2,115.82
Totals:	\$1,556.16	\$60,000.00	-\$10,000.00	\$0.00	\$0.00	\$5,211.93	\$56,768.09

Your Source Summary

Source	Opening Balance	Contributions	Withdrawals, Forfeitures, & Loans	Loan Payments	Fund Transfers	Investment Results	Closing Balance	Vested Percentage
Company Match	\$1,556.16	\$0.00	\$0.00	\$0.00	\$0.00	-\$209.34	\$1,346.82	0.00 %
Employee 401k	\$0.00	\$10,000.00	-\$1,434.19	\$0.00	\$0.00	-\$667.16	\$7,898.65	100.00 %
Rollover	\$0.00	\$50,000.00	-\$8,565.81	\$0.00	\$0.00	\$6,088.43	\$47,522.62	100.00 %
Totals:	\$1,556.16	\$60,000.00	-\$10,000.00	\$0.00	\$0.00	\$5,211.93	\$56,768.09	

Investment Performance Summary

Fund Name	Last 3 Months	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
ACGIX - VAN KAMPEN GROWTH & INC A	-19.83 %	-32.19 %	-32.19 %	-6.91 %	0.20 %	3.31 %	9.13 %
ACMXX-FEDERATED MONEY MKT. FUND	0.59 %	2.65 %	2.65 %	3.99 %	3.08 %	3.19 %	4.85 %
ACVAX - AMERICAN CENTURY STRATEGIC ALLOCATION - ADV	-17.70 %	-33.82 %	-33.82 %	-4.81 %	0.63 %	2.86 %	4.84 %
ARGFX - ARIEL	-34.28 %	-48.25 %	-48.25 %	-17.51 %	-7.13 %	1.52 %	8.88 %
CAAPX - ARIEL APPRECIATION FUND	-29.88 %	-40.74 %	-40.74 %	-13.45 %	-5.47 %	1.65 %	8.08 %
CVGRX - Mid Cap Calamos Growth	-28.42 %	-50.28 %	-50.28 %	-14.65 %	-4.36 %	7.12 %	12.23 %
CVTRX - Large Cap Calamos Gr & Inc	-14.68 %	-30.96 %	-30.96 %	-6.00 %	-0.31 %	6.75 %	10.93 %
DEMAX - DELAWARE EMERGING MKTS A	-26.58 %	-50.70 %	-50.70 %	-4.13 %	8.06 %	11.90 %	5.71 %
DODIX - DODGE & COX INCOME	3.37 %	-0.29 %	-0.29 %	3.20 %	3.04 %	5.15 %	7.34 %
FADIX - FIDELITY ADV INTERNATIONAL T	-17.43 %	-41.89 %	-41.89 %	-9.56 %	0.83 %	5.12 %	5.45 %
FPACX - FPA CRESCENT	-16.09 %	-20.55 %	-20.55 %	-1.55 %	3.11 %	7.26 %	10.09 %
GIGRX - GABELLI INTERNATIONAL GROWTH AAA	-18.68 %	-43.21 %	-43.21 %	-8.62 %	-0.31 %	1.16 %	4.85 %
JENRX - THE JENSEN PORTFOLIO INC. CLASS R SHARES	-21.75 %	-29.15 %	-29.15 %	-4.82 %	-2.14 %	2.52 %	-0.11 %
LUTAX - COLUMBIA TREAS INDEX FD CL A	8.75 %	13.57 %	13.57 %	8.11 %	5.85 %	5.67 %	5.44 %
OAKBX - OAKMARK EQUITY & INC I	-11.89 %	-16.18 %	-16.18 %	1.32 %	4.51 %	8.66 %	10.79 %
PRIDX - Int'l Stock T. Rowe Price Int'l Disc	-25.11 %	-49.93 %	-49.93 %	-9.34 %	3.35 %	10.22 %	8.39 %
PRTNX - PIMCO FUNDS REAL RETURN FUND CLASS A	-5.24 %	-6.84 %	-6.84 %	1.10 %	2.79 %	6.41 %	6.08 %
RRFDX - T ROWE PRICE EQUITY INCOME FUND R	-22.23 %	-36.05 %	-36.05 %	-7.97 %	-1.52 %	1.68 %	3.85 %
RYTRX - Small Cap Royce Total Return	-23.16 %	-31.17 %	-31.17 %	-6.89 %	0.53 %	6.22 %	9.59 %
SGENX - FIRST EAGLE GLOBAL CL A	-10.66 %	-21.06 %	-21.06 %	1.49 %	7.29 %	12.05 %	12.04 %
TGVAX - THORNBURG INTERNATIONAL VALUE FUND A	-19.43 %	-41.89 %	-41.89 %	-2.32 %	5.25 %	8.83 %	7.31 %
THPGX - THOMPSON PLUMB GROWTH	-24.68 %	-47.66 %	-47.66 %	-17.47 %	-10.59 %	-0.45 %	6.20 %
TWVAX - AMERICAN CENTURY VISTA ADVISOR CLASS	-26.03 %	-48.79 %	-48.79 %	-8.30 %	-0.66 %	5.43 %	1.71 %
VEVMX-VANGUARD EXTENDED MARKET INDEX	-26.60 %	-38.73 %	-38.73 %	-9.94 %	-0.89 %	1.62 %	8.73 %
VFICX-VANGUARD INTERMEDIATE CORP.	-0.21 %	-6.16 %	-6.16 %	1.32 %	2.13 %	4.50 %	5.32 %
VFINX - VANGUARD INDEX TRUST 500 INDEX FUND	-21.94 %	-37.02 %	-37.02 %	-8.44 %	-2.29 %	-1.46 %	10.03 %
VGENX-VANGUARD ENERGY	-27.99 %	-42.87 %	-42.87 %	-2.16 %	13.10 %	14.75 %	12.37 %
VGHCX-VANGUARD HEALTH CARE	-9.22 %	-18.45 %	-18.45 %	-1.90 %	3.60 %	7.92 %	16.74 %
VGSIX-VANGUARD REIT INDEX	-38.16 %	-37.05 %	-37.05 %	-10.77 %	0.77 %	7.14 %	7.80 %
VHGEX - VANGUARD GLOBAL EQUITY FUND	-24.00 %	-46.66 %	-46.66 %	-9.71 %	-0.24 %	5.02 %	6.53 %
VINEX-VANGUARD INTERNATIONAL EXPLORER	-21.27 %	-46.62 %	-46.62 %	-9.89 %	3.04 %	8.49 %	7.56 %
VMMXX - VANGUARD MONEY MARKET PRIME FUND	0.64 %	2.77 %	2.77 %	4.26 %	3.37 %	3.48 %	6.34 %
VSEAX - JP MORGAN SMALL CAP EQUITY FUND CL A	-18.88 %	-27.28 %	-27.28 %	-3.76 %	4.78 %	5.66 %	11.05 %
VSEQX - VANGUARD STRATEGIC EQUITY FUND	-27.08 %	-41.51 %	-41.51 %	-13.32 %	-2.91 %	3.83 %	7.06 %
VTXVX-VANGUARD TARGET RETIREMENT 2015	-12.54 %	-24.06 %	-24.06 %	-3.09 %	0.81 %	0.00 %	1.72 %
VWINX - VANGUARD WELLESLEY INCOME FUND	-3.10 %	-9.84 %	-9.84 %	1.95 %	3.36 %	4.93 %	9.97 %
VWNFX-VANGUARD WINDSOR II INVESTOR SHARES	-21.62 %	-36.70 %	-36.70 %	-8.54 %	-0.63 %	1.09 %	9.83 %

IMPORTANT DISCLOSURE INFORMATION: To help achieve long term retirement security, you should give careful consideration to the benefits of a well balanced and diversified investment portfolio. Spreading your assets among different type of investment can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage your investment risk. In deciding how to invest your retirement savings you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information regarding individual investing and diversification, please visit the Department of Labor web site at www.dol.gov/ebsa/investing.html.

For information about Plan imposed restrictions or limitation on investment direction and Social Security integration (if applicable), see Plan Highlights. Plan Highlights, as well as information on how to request and obtain paper disclosure information is available on our website at <https://www.proinc401k.net/>. If Plan Highlights is not available for your Plan, your Plan Sponsor will provide you with information on these provisions if they are applicable to your Plan. Please review the information contained in this statement and call **401KDIRECT PRO at 312-912-9440 and notify us in writing (e-mail: processing1@proinc401k.com)** within 30 days if you think any of the data is incorrect. We are not responsible for losses that arise if you do not contact us in a timely manner.

Performance shown is historical and does not guarantee future results. Current performance may be higher or lower than shown. For investment options other than guaranteed or fixed interest accounts, investment returns and principal values fluctuate so that your value may be more or less than the amount invested. There are no assurances that investment objective will be achieved. Performance shown is net of investment management fees and other investment fees and expenses and includes reinvestment of dividends and capital gains distributions, if any. Contract or plan charges, if applicable, have not been deducted from performance. Returns will be lower if they are deducted. Inception date information may vary by investment option. Consult the applicable prospectus or fact sheet as noted for additional details. The composite performance does not represent the historical performance of the noted investment and should not be interpreted as being indicative of the future performance of the investment option.