



**Conrad Simms**  
**345 Park Ave**  
**San Jose**  
**CA - 95110**  
**Account Number:483764**



## STATEMENT

ACCOUNT SUMMARY: 01/01/2017 - 12/30/2017  
 WEI FINANCE INCORPORATED  
 401K RETIREMENT  
 SAVINGS PLAN  
**Total Account Balance: \$339,098**

## Your Account Summary

### Account Balance

	Current Period	Year To Date
Beginning Balance	\$331,854.71	\$316,790.00
Your contributions	\$5,276.28	\$11,552.73
Employer contribution	\$1,055.28	\$2,813.09
Market gain/loss	-\$2,322.59	\$3,492.80
Other transactions	\$1,264.32	\$2,479.38
Ending balance	\$337,128.00	\$337,128.00
Vested balance	\$337,128.00	\$337,128.00

### Your Account Progress

## Your Retirement Income Outlook™

In retirement, we estimate you'll be able to withdraw about **\$4,200 a month** from your employer's qualified defined contribution (DC) plan(s) at WeFinance.\* This estimate is based on your average monthly contributions of **\$1,598 a month** at WeFinance over the previous 12 months.

Need more? To have an estimated **\$4396 a month** your monthly DC contributions should average **\$1,794 a month** at least until retirement. For approximately **\$4,601 a month** your monthly contributions should average at least **\$2,000 a month** until you retire.

**How to take action?** To automatically increase your savings or further personalize this retirement income estimate, visit us online or call WeFinance at 800-523-1188.

(Recent changes may not be reflected on this statement.)

## Your Asset Mix

The income estimate in this statement is for illustrative purposes only and should not be considered advice. Contribution increase recommendations are subject to plan limits and IRS 402(g) and 415 limits. The displays are intended to be educational and to provide you with information that might help you make better use of your employer retirement plans in meeting your retirement goals. Most experts suggest you will need to replace at least 75% - 85% of your current income in retirement. Because your goals are unique and might change in the future, and because this information does not take into account taxes or any other savings you might have, you should consult a financial planning professional before acting upon the information presented in this statement.

## Model Asset Mix For Your Age

Several assumptions were made in the preparation of this statement, including, but not limited to, your current age of 49, the assumptions that your salary will remain the same, that you will remain continuously employed by your current employer until retirement, and that there will be no interruption in your savings. Of course, if circumstances change, the benefits to which you are, or may become, entitled will change. Data used to calculate the income estimate is as of the most recent month-end and include only qualified plan assets. Although every effort has been made to report information correctly, the possibility of error always exists. The investment rate of return used in the retirement income estimate is hypothetical and does not represent the return that may be available on a particular investment.

The investment suggestions contained in this Statement are provided to you free of charge by WeFinance Advisers, Inc. (VAI). To obtain more information about VAI, please call 800-523-1188 or go to WeFinance.com. You are under no obligation to accept any advice or investment suggestion. Although the suggestions are based on generally accepted investment principles, VAI cannot guarantee that any particular investment suggestion, if implemented, will be profitable. All investments involve risks, and fluctuations in the financial markets and other factors may cause your account, or particular securities in your account, to decline in value.

The investment suggestions provided in this Statement do not comprise comprehensive investment or financial advice. Before taking any action on your account, you should consider your other assets and investments, and how they fit into your financial goals. If the suggestions in this Statement are based in part on the information you entered into an investor questionnaire, you should be sure to retake the questionnaire if your circumstances or goals change, as those changes may result in different suggested asset allocations.

In addition to any fees or expenses that may be listed on this statement, some of the plan's administrative expenses for the preceding statement period were paid from the total annual operating expenses of one or more of the plan's designated investment alternatives (e.g., through revenue sharing arrangements, Rule 12b-1 fees, sub-transfer agent fees or similar fees).

### Additional

### 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 types of investments 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 (keep in mind, mutual funds, like those offered by WeFinance, are inherently diversified). Although diversification is not a guarantee against loss, it is an effective strategy to help you manage 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.

Diversification does not ensure a profit or protect against a loss. For more information regarding individual investing and diversification, see the internet website of the U.S. Department of Labor at [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html)

Generally, if your plan permits you to direct investments you can make those changes by contacting WeFinance Participant Services or by logging into your account at WeFinance.com. There may be restrictions that apply to the investments in your plan. For example, the WeFinance mutual funds have restrictions designed to limit frequent trading. Some plans also may limit the timing and frequency of investment and exchanges in certain funds. Any such restrictions or limitations have been previously communicated to you. If you have any questions, please see your plan's Summary Plan Description or contact WeFinance Participant Services for additional information about your plan.