

Example Plan Sponsor
 123 Main Street
 Anytown, FL 92111

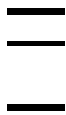
Your Account Statement

Example Plan Sponsor 403(b) Plan

Account Number: 00043535
 Statement Period: 01/01/2007 to 09/30/2007
 Plan Bulletin:

SAMPLE, PARTICIPANT
 2941 ROSEMEADE DRIVE
 FAYETTEVILLE, NC 28306

The plan bulleting message goes here and can accommodate up to 250 characters in length.

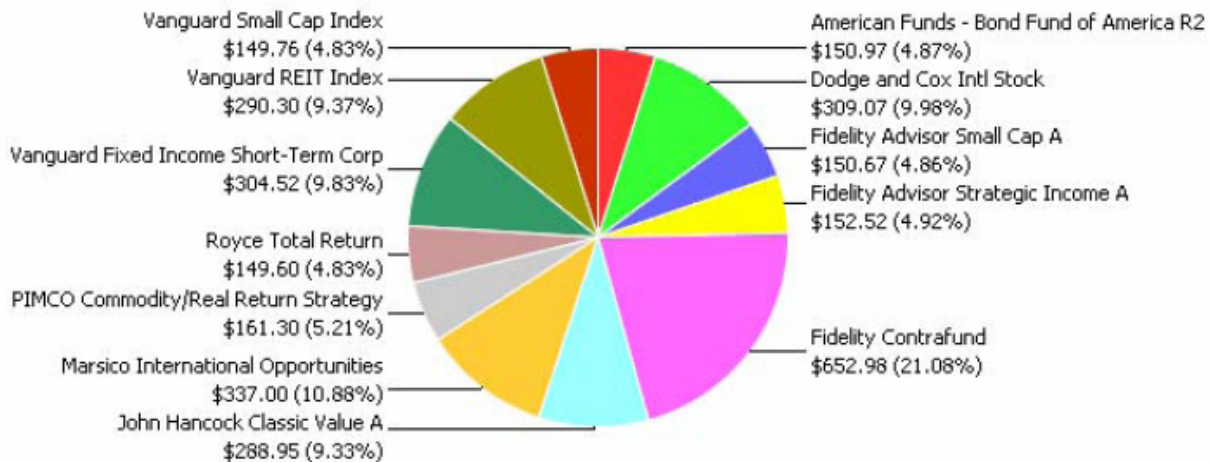


Account Summary

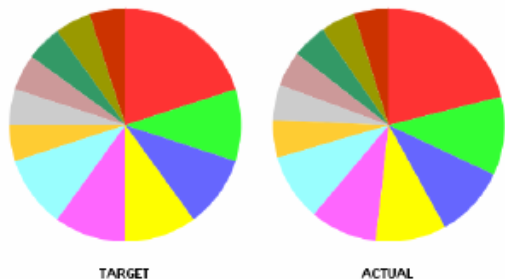
| | |
|--------------------------|-------------------|
| Beginning Balance | \$1,773.84 |
| Conversions | \$0.00 |
| Contributions | \$1,245.68 |
| Distributions | \$0.00 |
| Loans | \$0.00 |
| Earnings Gain/Loss | \$78.12 |
| Ending Balance | \$3,097.64 |

| | |
|----------------------------|-------------------|
| YOUR TOTAL BALANCE | \$3,097.64 |
| YOUR VESTED BALANCE | \$2,204.91 |
| CONTRIBUTIONS YTD | \$2,980.70 |

Investment Allocation



Asset Class Allocation



What does this mean?

Target Allocation: Represents your investment elections and how your ongoing contributions will be allocated.

Actual Allocation: Reflects the actual, current allocation of the assets in your account.

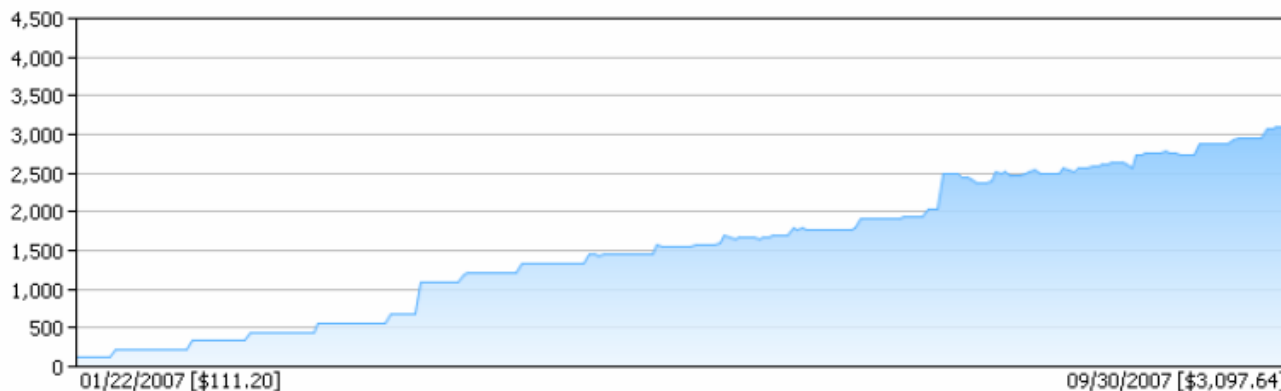
If your target allocation differs from your actual allocation, you should consider rebalancing your account to bring your actual allocation in-line with your target allocation.

| Investment Name | Asset Class | Target | Actual |
|--|-----------------------|--------|--------|
| Fidelity Contrafund | Multi-Cap Growth | 20.00% | 21.08% |
| Marsico International Opportunities | Intl Multi-Cap Growth | 10.00% | 10.88% |
| Dodge and Cox Intl Stock | Intl Multi-Cap Value | 10.00% | 9.98% |
| Vanguard Fixed Income Short-Term Corp | Short Inv Grade | 10.00% | 9.83% |
| Vanguard REIT Index | Real Estate | 10.00% | 9.38% |
| John Hancock Classic Value A | Multi-Cap Value | 10.00% | 9.33% |
| PIMCO Commodity/Real Return Strategy | Specialty Dvsfd Eq | 5.00% | 5.21% |
| Fidelity Advisor Strategic Income A | Multi-Sector Inc | 5.00% | 4.92% |
| American Funds - Bond Fund of America R2 | Corp Debt A Rated | 5.00% | 4.87% |
| Fidelity Advisor Small Cap A | Small-Cap Core | 5.00% | 4.86% |
| Vanguard Small Cap Index | Small-Cap Core | 5.00% | 4.83% |
| Royce Total Return | Small-Cap Core | 5.00% | 4.83% |

Portfolio Performance

| Portfolio Returns | This Period 07/01/07 - 09/30/07 | 1 Year 10/01/06 - 09/30/07 | 3-Year 10/01/04 - 09/30/07 | Since Inception 01/22/07 - 09/30/07 |
|-------------------|------------------------------------|-------------------------------|-------------------------------|--|
| Cumulative: | 2.59% | N/A | N/A | 3.92% |

Portfolio Values



* The Portfolio Value chart shown above reflects total portfolio value and includes the effect of any purchases and/or withdrawals made over the period. Returns are net of management fees. Past performance is not indicative of future results.

Contribution Source Summary

| Source Name | Contributions | Balance | Vested Balance | Vested % |
|-------------------|-------------------|-------------------|-------------------|----------|
| Employee Deferral | 778.57 | 2,204.91 | 2,204.91 | 100.00% |
| Employer Match | 467.11 | 892.73 | 0.00 | 0.00% |
| Total | \$1,245.68 | \$3,097.64 | \$2,204.91 | |

Investment Activity

| Investment Name | Beginning Balance | Conversions/Contributions | Distributions | Transfers | Loans | Gain/Loss | Ending Balance |
|-----------------------------------|-------------------|---------------------------|---------------|-------------|-------------|--------------|-----------------|
| Dodge and Cox Intl Stock | 183.08 | 124.56 | 0.00 | 0.00 | 0.00 | 1.43 | 309.07 |
| Fidelity Contrafund | 365.27 | 249.11 | 0.00 | 0.00 | 0.00 | 38.60 | 652.98 |
| Fidelity Advisor Small Cap A | 91.54 | 62.28 | 0.00 | 0.00 | 0.00 | -3.15 | 150.67 |
| Fidelity Advisor Strategic Income | 86.95 | 62.33 | 0.00 | 0.00 | 0.00 | 3.24 | 152.52 |
| Marsico Intl. Opportunities | 182.48 | 124.56 | 0.00 | 0.00 | 0.00 | 29.96 | 337.00 |
| Vanguard Small Cap Index | 90.02 | 62.28 | 0.00 | 0.00 | 0.00 | -2.54 | 149.76 |
| PIMCO Commodity/Real Return | 86.14 | 62.28 | 0.00 | 0.00 | 0.00 | 12.88 | 161.30 |
| John Hancock Classic Value A | 180.07 | 124.56 | 0.00 | 0.00 | 0.00 | -15.68 | 288.95 |
| Bond Fund of America R2 | 86.54 | 62.28 | 0.00 | 0.00 | 0.00 | 2.15 | 150.97 |
| Royce Total Return | 90.25 | 62.28 | 0.00 | 0.00 | 0.00 | -2.93 | 149.60 |
| Vanguard Fixed Income Short-Term | 174.87 | 124.60 | 0.00 | 0.00 | 0.00 | 5.05 | 304.52 |
| Vanguard REIT Index | 156.63 | 124.56 | 0.00 | 0.00 | 0.00 | 9.11 | 290.30 |
| Total | 1,773.84 | 1,245.68 | 0.00 | 0.00 | 0.00 | 78.12 | 3,097.64 |

Past performance is not indicative of future results.

Loan Summary

| Loan # | Current Status | Issue Date | Original Amount | Loan Term | Interest Rate | Payment | Remaining Payments | Balance Due |
|-----------------|----------------|------------|--------------------|-------------|---------------|---------|--------------------|--------------------|
| 0001 | Active | 09/15/2006 | 16,000.00 | 42 Month(s) | 6.50% | 213.22 | 31 | 6,331.75 |
| 0002 | Active | 01/01/2007 | 10,000.00 | 60 Month(s) | 7.25% | 99.47 | 75 | 6,666.77 |
| Total(s) | | | \$26,000.00 | | | | | \$12,998.52 |

| Symbol | Investment Name | Classification | 1 Year | 5 Year | 10 Year | Since Inception | Inception Date | Expense Ratio |
|-----------------------|---------------------------------|------------------------|----------------|------------|---------------|-----------------|----------------|----------------|
| RFBFX | Bond Fund of America | Intermediate-Term Bond | 4.15% | 5.86% | N/A | 5.05% | 5/31/2002 | 000.00% |
| DODFX | Dodge and Cox Intl Stock | Foreign Large Value | 25.26% | 29.62% | N/A | 15.59% | 5/1/2001 | 000.00% |
| FSCDX | Fidelity Advisor Small Cap A | Small Growth | 16.61% | 18.86% | N/A | 14.16% | 9/9/1998 | 000.00% |
| FSTAX | Fidelity Advisor Strategic Inc. | Multisector Bond | 6.42% | 9.65% | 6.96% | 7.70% | 9/3/1996 | 000.00% |
| FDRXX | Fidelity Cash Reserves | Money Market | 5.10% | 2.75% | 3.68% | 6.37% | 5/10/1979 | 000.00% |
| FCNTX | Fidelity Contrafund | Large Growth | 24.38% | 17.67% | 10.31% | 13.48% | 5/17/1967 | 000.00% |
| FDEQX | Fidelity Disciplined Equity | Large Blend | 18.22% | 15.65% | 7.42% | 12.77% | 12/28/1988 | 000.00% |
| PZFBX | John Hancock Classic Value A | Large Value | 4.38% | 17.60% | 9.96% | 10.56% | 6/24/1996 | 000.00% |
| MIOFX | Marsico International Opport | Foreign Large Growth | 32.42% | 24.67% | N/A | 11.16% | 6/30/2000 | 000.00% |
| PCRAX | PIMCO Commodity/Real Return | Specialty-Natural Res | 15.48% | N/A | N/A | 17.88% | 11/29/2002 | 000.00% |
| RYTRX | Royce Total Return | Small Value | 13.76% | 16.30% | 11.29% | 13.28% | 12/15/1993 | 000.00% |
| VFINX | Vanguard 500 Index | Large Blend | 16.31% | 15.30% | 6.49% | 12.01% | 8/31/1976 | 000.00% |
| VFSTX | Vanguard Fixed Income | Short-Term Bond | 5.32% | 3.77% | 5.04% | 7.33% | 10/29/1982 | 000.00% |
| VGSIK | Vanguard REIT Index | Specialty-Real Estate | 4.61% | 20.81% | 11.89% | 12.90% | 5/13/1996 | 000.00% |
| NAESX | Vanguard Small Cap Index | Small Blend | 15.54% | 19.63% | 7.95% | 11.00% | 10/3/1960 | 000.00% |
| Market Indices | | | 3 Month | YTD | 1 Year | 3 Year | 5 Year | 10 Year |
| | Lehman Brothers Aggregate | Bond | 3.00% | 4.56% | 4.56% | 4.42% | 5.97% | 5.97% |
| | MSCI EAFE Index | Int'l Equity | -1.75% | 16.83% | 16.83% | 21.59% | 8.66% | 7.97% |
| | Russell 2000 | Small Cap | -4.58% | 6.80% | 6.80% | 16.25% | 7.08% | 7.22% |
| | Russell Mid Cap Index | Mid Cap | -3.55% | 11.09% | 11.09% | 18.21% | 9.91% | 10.43% |
| | S&P 500 Index | Large Cap | -3.33% | 8.62% | 8.62% | 12.83% | 5.91% | 6.57% |

IMPORTANT NOTICE - Investment Principles: 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. 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. For information on individual investing and diversification, you are encouraged to visit the U.S. Dept. of Labor's website on these topics at <http://www.dol.gov/ebsa/investing.html>.

Mutual funds are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency. Investment in mutual funds involves risk, including loss of principal. Performance quoted is past performance and is not indicative of future results. Performance information is taken from sources believed to be reliable, but is not guaranteed as to completeness or accuracy. The investment return and principal value of an investment will fluctuate so that the investor's shares, when redeemed, may be worth more or less than their original cost; and that current performance may be higher or lower than the performance data quoted. Please call 800-959-8454 to obtain performance data quoted to the most recent month-end.

S & P 500 Index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S & P 500 Index serves as a benchmark for U.S. Large Company Equities.

Russell 2000 Index measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index. The Russell 2000 Index serves as a benchmark for U.S. Small Company Equities.

MSCI EAFE® Index is a capitalization-weighted index of stocks representing the markets of 21 countries in the developed world outside of North America. The MSCI EAFE® index serves as a benchmark for International Equities.

Russell Midcap Index measures the smallest 800 securities in the Russell 1000. The average Russell Midcap Index member has a market cap of \$8 billion to \$10 billion, with a median value of \$4 billion to \$5 billion.

Lehman Aggregate is designed to measure performance of the USD-denominated, investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS sectors.

An investment cannot be made directly into an index.