

# How to Read Your Quarterly Account Statement

It's important to become familiar with your quarterly statement and how it pertains to your retirement account activity. A better understanding of your account activity may help you take a more active role in achieving your financial goals for a comfortable retirement.

## 1 Your information

This section provides your personal information, such as your name, address, participant ID and plan number, as well as the time period the statement covers.

## 2 Important announcements

Check here for important and timely messages about your plan.

## 3 What is my account balance?

This is the total value of your plan at the end of the statement period.

## 4 Where can I go for help?

This section provides contact information for your plan, including website address, phone number and mailing address.

## 5 How has my account changed?

This provides a summary of the opening and closing values of your account along with the changes in value for the statement period.

## 6 How will my future contributions be invested?

This section breaks down how your contributions will be invested based on the most recent investment direction provided.

Colorado Retirement Association  
c/o Great-West Retirement Services  
P.O. Box 173764  
Denver, CO 80217-3764

Colorado Retirement Association

**CRA Retirement Plan(s)**

Participant Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City ST ZIP: \_\_\_\_\_

Statement Period: 04/01/2019-06/30/2019  
Participant ID: 9999999  
Acct Ext: 001

**Announcements**

**What is my account balance?**  
\$27,399.41  
As of 6/30/2019

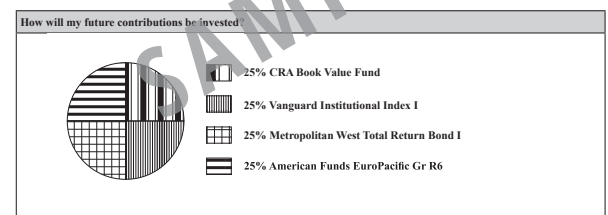
**Where can I go for help?**  
Website: [www.cra-online.org](http://www.cra-online.org)  
Phone: 1-800-352-0313  
Mail: Empower Retirement  
P.O. Box 173764  
Denver, CO 80217-3764

Participant Name: 123456  
**CRA RETIREMENT FUND(S)**

**How has my account changed?**

	98721-01 401(a) Plan	Total
Balance as of March 31, 2019	\$26,820.59	\$26,820.59
Employee Contributions	234.90	234.90
Employer Contributions	234.90	234.90
Change in Value	122.27	122.27
Expenses	-13.25	-13.25
Balance as of June 30, 2019	\$27,399.41	\$27,399.41
Vested Balance as of June 30, 2019	\$27,399.41	\$27,399.41

Vesting information provided as of February 02, 2019



## 7 How is my account invested?

A pie chart illustrates the allocation of your total plan account balance among the various investments. You will also see detailed information about your period-ending investment units/shares and total market value of each investment.

Participant Name: 123456  
**CRA RETIREMENT FUND(S)**

**How is my account invested?**

	Beginning Balance	Deposits	Change in Value	Transfers	Withdrawals/Expenses	Ending Balance	Ending Units/Shares
Vanguard Institutional Index I	7,193.28	117.45	15.34		-3.83	7,322.52	38.08
CRA Book Value Fund	4,999.35	117.45	15.37		-2.47	5,163.89	33.80
Metropolitan West Total Return Bond I	5,551.86	117.45	11.12		-2.74	5,674.69	514.92
American Funds EuroPacific Gr R6	6,825.84	117.45	37.13		-3.37	6,967.07	386.21
Dodge & Cox Stock Fund	2,256.10		22.09		-1.11	2,271.23	13.78
<b>Totals</b>	<b>26,820.59</b>	<b>469.80</b>	<b>122.27</b>		<b>-13.25</b>	<b>27,399.41</b>	



## 8 How is my account being funded?

This section provides a breakdown that shows beginning and ending balances as well as total contributions, change in value, withdrawals, expenses and vesting.

## 9 Who are my beneficiaries?

This section shows the current beneficiary designation(s) on file for this account.

## 10 How has my account changed over time?

This section shows the year-to-date contributions, dividends and prior year-end balances for both employee and employer funds.

Participant Name  
123456

**CRA RETIREMENT FUND(S)**

How is my account being funded?							
	Beginning Balance	Deposits	Change in Value	Withdrawals/ Expenses/ Transfers	Ending Balance	Percent Vested	Vested Balance
Employee Before Tax - Mandatory	13,410.30	234.90	61.14	-6.63	13,699.71	100%	13,699.71
Employer Cnt - 5 Yr Vest	13,410.29	234.90	61.13	-6.62	13,699.70	100%	13,699.70
<b>Totals</b>	<b>26,820.59</b>	<b>469.80</b>	<b>122.27</b>	<b>-13.25</b>	<b>27,399.41</b>		<b>27,399.41</b>

Who are my beneficiaries?				
Type	Name	Relationship	Percent	Address/ Phone Number
Primary	First LastName	Spouse	100%	
Contingent	First LastName	Child	100%	

How has my account changed over time?			
	Employee	Employer	Total
Year-To-Date Contributions:	469.80	469.80	939.60
Year-To-Date Total Dividends:	87.12	87.12	174.24
2018 Year-End Balance:	11,973.37	11,973.36	23,946.73

Participant Name  
123456

**CRA RETIREMENT FUND(S)**

What activity took place this period?						
	Payroll Date	Effective Date	Dollar Amount	Investment Option	# Units /Shares	Unit/Share Price
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	American Funds EuroPacific Gr R6	0.448	43.640
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	CRA Book Value Fund	0.130	151.609
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	Vanguard Institutional Index I	0.104	190.090
Payroll Contribution	Jun 15, 2019	Jun 15, 2019	19.57	Metropolitan West Total Return Bond 1	1.790	10.940
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	American Funds EuroPacific Gr R6	0.444	44.130
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	CRA Book Value Fund	0.128	151.726
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	Vanguard Institutional Index I	0.102	191.780
Payroll Contribution	Jun 30, 2019	Jun 30, 2019	19.57	Metropolitan West Total Return Bond 1	1.782	10.990
<b>Total Deposits/Contributions</b>			<b>469.80</b>			
<b>Expenses</b>						
Admin Expense	--	Jun 20, 2019	-2.61	Metropolitan West Total Return Bond 1	-0.250	10.940
Admin Expense	--	Jun 20, 2019	-2.47	CRA Book Value Fund	-0.016	151.608
Admin Expense	--	Jun 20, 2019	-3.55	Vanguard Institutional Index I	-0.019	190.090
Admin Expense	--	Jun 20, 2019	-3.37	American Funds EuroPacific Gr R6	-0.077	43.640
Admin Expense	--	Jun 20, 2019	-1.11	Dodge & Cox Stock Fund	-0.007	159.310
<b>Total Expenses</b>			<b>-13.25</b>			
<b>Dividends/Capital Gains</b>						
Dividend	--	Apr 29, 2019	1.97	Metropolitan West Total Return Bond 1	0.181	10.86
Dividend	--	May 31, 2019	2.45	Metropolitan West Total Return Bond 1	0.226	10.84
<b>Total Dividends/Capital Gains</b>			<b>4.42</b>			

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## 11 What activity took place this period?

Review the activity that took place in your account during the statement period by deposits, contributions, dividends, investment expenses and withdrawals.

Participant Name  
123456

**CRA RETIREMENT FUND(S)**

What is the rate of return on my retirement account(s)?	
Period	Year to Date
04/01/2019 - 06/30/2019	01/01/2019 - 06/30/2019
1.87%	2.93%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the statement period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Performance calculations will not include loan balance. Past performance is not a guarantee or prediction of future investment results.

**How have the investments in my plan performed?**

The Investment Code can be used when you request certain investment related transactions on the voice response system. Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit WWW.CRA-ONLINE.ORG.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from the web site at www.cra-online.org. For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact your SDB provider. Read them carefully before investing.

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

Investment Option	Investment Code	Average Annualized Total Return as of June 30, 2019					Inception Date	Inception Date	Expense Ratio
		3 Month	1 Year	3 Year	5 Year	10 Year			
<b>Asset Allocation</b>									
CRA Income Portfolio <sup>1</sup>	1957	N/A	N/A	N/A	N/A	N/A	47	Jun 2016	37
CRA 2010 Target Date Portfolio <sup>2</sup>	310	N/A	N/A	N/A	N/A	N/A	1.08	Jun 2016	47
CRA 2015 Target Date Portfolio <sup>2</sup>	374	N/A	N/A	N/A	N/A	N/A	1.18	Jun 2016	48
CRA 2020 Target Date Portfolio <sup>2</sup>	378	N/A	N/A	N/A	N/A	N/A	1.61	Jun 2016	54
CRA 2025 Target Date Portfolio <sup>2</sup>	378	N/A	N/A	N/A	N/A	N/A	1.93	Jun 2016	54
CRA 2030 Target Date Portfolio <sup>2</sup>	378	N/A	N/A	N/A	N/A	N/A	2.22	Jun 2016	54
CRA 2035 Target Date Portfolio <sup>2</sup>	378	N/A	N/A	N/A	N/A	N/A	2.45	Jun 2016	55
CRA 2040 Target Date Portfolio <sup>2</sup>	378	N/A	N/A	N/A	N/A	N/A	2.69	Jun 2016	55
CRA 2045 Target Date Portfolio <sup>2</sup>	378	N/A	N/A	N/A	N/A	N/A	2.74	Jun 2016	53
CRA 2050 Target Date Portfolio <sup>2</sup>	379	N/A	N/A	N/A	N/A	N/A	2.77	Jun 2016	53
CRA 2055 Target Date Portfolio <sup>2</sup>	379	N/A	N/A	N/A	N/A	N/A	2.77	Jun 2016	53
CRA 2060 Target Date Portfolio <sup>2</sup>	379	N/A	N/A	N/A	N/A	N/A	2.84	Jun 2016	53
<b>International Stock Funds</b>									
American Funds EuroPacific Gr R6 <sup>3</sup>	1383	-32	-2.63	-9.57	3.76	2.50	3.87	May 2009	50
American Beacon Int'l Equity Fund - Inst <sup>4</sup>	1261	-1.67	-4.77	-12.41	1.56	1.69	1.86	Aug 1991	74
<b>Small Cap Stock Funds</b>									
American Beacon Small Cap Value Inst <sup>4</sup>	2246	1.18	3.67	-4.35	7.40	8.96	6.67	Dec 1998	82
<b>Mid Cap Stock Funds</b>									
Artisan Mid Cap Inst <sup>5</sup>	3460	3.50	-2.21	-5.15	9.17	9.31	9.60	Jul 2000	95
<b>Mid Cap Bond Funds</b>									
Fidelity Low-Priced Stock <sup>6</sup>	3493	-62	36	-4.34	7.77	9.50	7.79	Dec 1989	79
<b>Large Cap Stock Funds</b>									
Fidelity Contrafund <sup>7</sup>	4987	38	-1.20	69	11.53	11.45	8.16	May 1967	71
Dodge & Cox Stock Fund <sup>8</sup>	4112	1.70	70	-5.09	8.28	10.44	5.13	Jun 1965	52
Harbor Capital Appreciation Inst <sup>9</sup>	4273	-1.30	-6.73	-4.69	12.70	10.95	8.31	Dec 1987	70
Newberger Berman Socially Respons R6 <sup>10</sup>	1038	80	1.45	58	9.77	9.50	7.16	Mar 2013	60
<b>Index Stock Funds</b>									
Vanguard Institutional Index I <sup>11</sup>	4988	2.45	3.82	3.97	11.63	12.07	7.43	Jul 1990	04
Vanguard Mid Cap Index Inst <sup>12</sup>	2335	2.32	3.53	-89	10.78	10.57	7.83	May 1998	07
Vanguard Small Cap Index Inst <sup>13</sup>	2886	3.98	5.02	-2.88	8.95	9.91	7.70	Jul 1997	07
<b>Money Market Fund</b>									
Fidelity(R) Money Market Premium <sup>14</sup>	3532	10	19	22	N/A	N/A	18	Apr 2015	37
(7 Day SEC Yield as of June 30, 2019 - 45%) <sup>15</sup>									
Vanguard Federal Money Market Inv <sup>16</sup>	8043	07	14	18	07	04	1.07	Jul 1981	11
(7 Day SEC Yield as of June 30, 2019 - 32%) <sup>17</sup>									

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## 12 What is the rate of return on my retirement account(s)?

This shows your personal investment performance for your account over the last quarter and year to date. It is calculated based on a formula<sup>1</sup> that estimates the equivalent quarterly rate of return based on your opening balance, transaction activity and closing balance.

## 13 How have the investments in my plan performed?

This shows performance returns for each investment option.

1 Personalized performance information is provided to account holders as a general approximation of the overall recent performance of their accounts. It is calculated based on a formula that estimates the equivalent rate of return during the stated period based on the opening balance, transaction activity and closing balance. Performance calculations do not include loan balance. Past performance is not a guarantee or prediction of future investment results. The annualized rate generally becomes available after an account has been active with us for 12 months.

Past performance is not a guarantee or prediction of future investment results. Due to the transaction activity in the account, overall performance may not equal individual performance returns published by the investment options in the plan.

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