



Retirement Savings Plan
for
John Doe

Statement Period
April 1, 2006
June 30, 2006
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John Doe
9300 Ward Parkway
Kansas City, MO 64114



Manage Your Account



Web Site
Visit our Web site at
www.retireonline.com



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1-800-345-2345



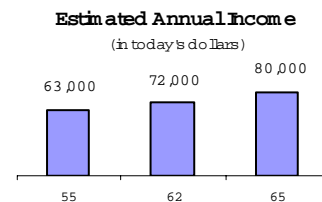
Mail
Service Center
P.O. Box 419784
Kansas City, MO 64141

Account at a Glance

Beginning Balance	\$79,652.41
Money In	5,166.45
Money Out	(0.00)
Investment Gain/(Loss)	221.74
Ending Balance	\$85,040.60
Vested Balance	\$85,040.60

Retirement Forecast

You are on-track to receive \$80,000 in annual income during retirement (in today's dollars) if you retire at age 65. Would this be enough income to support the lifestyle you want if you retired today?



For help developing a retirement saving strategy and for more information on plans included in this calculation, visit the Retirement Dream Machine at www.retireonline.com. To find a listing of plans included in the calculation, click on Assumptions.

Account Activity by Source

	Before Taxes	ABC Company Match	Total
Beginning Balance	77,332.44	2,319.97	79,652.41
Money In	5,015.97	150.48	5,166.45
Money Out	0.00	0.00	0.00
Investment Gain/(Loss)	215.28	6.46	221.74
Ending Balance	82,563.69	2,476.91	85,040.60
Vested Balance	82,563.69	2,476.91	85,040.60

Period-to-Date Activity

Account Activity	JPM Stable Value	Lord Abbett Affiliated	ACI Ultra	Barclay's S&P 500 Index	Templeton Foreign
Beginning Share Price	1.00	13.62	90.00	91.95	14.43
Number of Shares	8,471.28	782.55	347.65	127.95	685.62
Beginning Balance	8,471.28	10,658.28	9,118.79	11,764.99	9,893.56
Conversion Credits	800.87	617.03	426.98	1,154.12	392.88
Before Tax Matched	88.32	88.32	44.11	0.00	44.16
Post 1991 Company Match	0.00	0.00	0.00	386.30	0.00
Dividends/Capital	8.84	0.00	1.51	0.00	0.00
Gains/Interest					
Investment Gain/(Loss)	0.00	25.78	67.76	37.52	24.37
Loans Taken	0.00	0.00	0.00	0.00	0.00
Loan Payments - Principal	29.20	29.19	14.60	0.00	14.60
Loan Payments - Interest	5.09	5.08	2.55	0.00	2.54
Benefit Payments	0.00	0.00	0.00	0.00	0.00
Ending Balance	9,345.20	11,365.30	11,646.10	13,342.91	10,342.91
Closing Share Price	10.00	14.42	105.04	107.35	15.50
Number of Shares	82.2320	44.0571	4.1658	49.7675	23.6482

Account Activity	Smart Mix Moderate	Artisan Mid Cap	JPM Mid Cap Value	Loan	Total
Beginning Share Price	9.61	10.00	15.21	N/A	N/A
Number of Shares	487.28	1,304.57	537.10	N/A	N/A
Beginning Balance	4,682.72	13,045.71	8,169.32	1,527.79	77,332.44
Conversion Credits	275.42	515.63	264.56	0.00	4,447.49
Before Tax Matched	44.16	88.32	44.16	44.16	485.71
Post 1991 Company Match	0.00	0.00	0.00	0.00	386.30
Dividends/Capital	0.05	0.00	0.72	0.72	11.84
Gains/Interest					
Investment Gain/(Loss)	29.63	41.70	21.52	N/A	215.28
Loans Taken	0.00	0.00	0.00	0.00	0.00
Loan Payments - Principal	14.59	29.19	18.58	0.00	(149.95)
Loan Payments - Interest	2.54	5.08	2.53	2.53	27.94
Benefit Payments	0.00	0.00	0.00	0.00	0.00
Ending Balance	5,012.93	13,647.25	8,479.23	1,381.84	82,563.69
Closing Share Price	10.64	10.84	16.41	N/A	N/A
Number of Shares	34.4352	62.7237	21.2109	N/A	0.0000



Your Contribution Information

As of 06-30-2006

Before-Tax Contribution Percentage	3.0%
Before-Tax Contributions	3,897.49
Company Match Percentage	3.0%
Company Match Contributions	116.93

Did You Know?

John, think about this...

You currently have 22.66% in equity funds*. At your age, you should probably have at least 75% invested in equities.

There's a rule of thumb that says you can determine the appropriate amount to invest in equities by taking 110 minus your age (110 minus 35 = 75 percent).

Assuming that you consider your Retirement Savings Plan account to be a long-term investment, and that your need for long-term growth outweighs the short-term price volatility found in equity investments, you should reconsider your current asset allocation.

To learn more about asset allocation, visit the Education Center of your plan's Web site www.trustandthrift.com.

*As of 06-30-2004

Investment of Future Contribution as of 06-30-2006

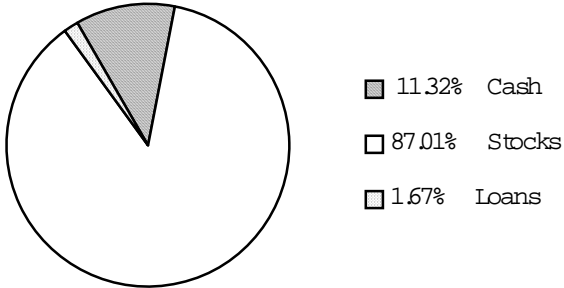
Fund Name	Before Tax Matched
JPM Stable Asset	20.00
Lord Abbett Affiliated	10.00
ACI Ultra	15.00
Templeton Foreign	20.00
Smart Mix Moderate	20.00
Artisan Mid Cap	15.00

Your Loan Activity

Issue Date	Original Loan Amount	Interest Rate	Beginning Balance	Payment Amount	Principle Remaining Balance	New Loans Issued	Status	Payoff Date
11/30/2001	1,527.79	7.50	1,527.79	28.56	1,381.84	0.00	OUTSTANDING	12/21/2004

Asset Allocation

Asset allocation is your mix between cash, bonds and stocks. To learn more about asset classes and asset allocation visit your plan's Web site.



Your Personal Rate of Return

Last 3 Months	2.44%
1 Year Annualized	10.21%
3 Years Annualized	10.60%
5 Years Annualized	8.17%
10 Years Annualized	N/A
Annualized Since Inception	8.60%
Inception Date	10/01/1996

Your "Personal Rate of Return" is calculated on your account balance while recordkeeping services are provided at JPMorgan Retirement Plan Services or, if you have converted to JPMorgan Retirement Plan Services from another recordkeeper, beginning in the month after your conversion is complete. It is calculated using the standards promoted by the Association of Investment Management Research (AIMR). The AIMR standards require calculations of a time-weighted rate of return using monthly data. It is important to note that past performance does not guarantee future results.

Your Account Summary

Asset Class and Fund Name	Number of Shares	Share Price	Ending Balance	Investment Gain/(Loss)
11.32% Cash				
11.32% JPM Stable Asset	8,471.28	10.00	9,345.20	0.00
87.01% Stocks				
13.77% Lord Abbett Affiliated	44.0571	14.42	11,365.30	25.78
11.68% ACI Ultra	4.1658	105.04	9,646.10	67.76
16.16% Barclay's S&P 500 Index	49.7675	107.35	13,342.93	37.52
12.53% Templeton Foreign	23.6482	15.50	10,342.91	24.37
6.07% Smart Mix Moderate	34.4352	10.64	5,012.93	29.63
16.53% Artisan Mid Cap	62.7237	10.84	13,647.25	41.70
10.27% JPM Mid Cap Value	21.2109	16.41	8,479.23	21.52
1.67% Loans				
1.67% Loan	N/A	N/A	1,381.84	N/A
Ending Balance			82,563.69	215.28



Performance as of 06-30-2006

□□□□□□□□□□ funds in which you are invested

Asset Class and Fund Name	Ticker Symbol	3 Months	1 Year	Average Annual Returns			Since Inception	Inception Date
				3 Years	5 Years	10 Years		
Cash								
□ JPM Stable Value	—	—	—	—	—	—	—	—
<i>Ibbotson U.S. T-Bills</i>		—	—	—	—	—	—	—
Stocks								
□ Lord Abbett Affiliated	ALVIX	5.87	(26.13)	(19.98)	(1.15)	5.61	15.09	10/31/1958
<i>Russell 1000 Growth IX Tr</i>		7.15	(27.88)	(23.64)	(3.84)	6.70		
□ Artisan Mid Cap	TWHIX	17.25	16.24	17.88	11.99	17.18	17.39	09/15/1995
<i>S&P 500 Index</i>		8.44	(22.10)	(14.55)	(0.59)	9.34		
□ Barclay's S&P 500 Index	WFBIX	10.73	(14.66)	(6.28)	0.21	—	3.33	03/03/1997
<i>S&P 500 Index</i>		8.44	(22.10)	(14.55)	(0.59)	9.34		
□ Templeton Foreign	JIOSX	8.12	(17.03)	(15.40)	2.98	10.04	8.34	02/28/1991
<i>MSCI EAFE Index</i>		6.45	(15.94)	(17.24)	(2.89)	4.00		
□ JPM Mid Cap Value	MDRF	8.45	(21.45)	—	—	—	(9.52)	09/01/1992
<i>Lipper Mid Cap Val Index</i>	X	5.83	(14.51)	(0.05)	6.41	11.96		
□ Smart Mix Moderate	TWSM	4.57	(12.14)	(1.99)	5.53	—	10.44	06/15/1993
<i>MSCI EAFE Index</i>	X	6.45	(15.94)	(17.24)	(2.89)	4.00		
□ ACI Ultra	TWCU	4.38	(6.85)	(3.56)	4.96	—	7.50	10/17/1996
<i>S&P 500 Index</i>	X	8.44	(22.10)	(14.55)	(0.59)	9.34		

For all American Century mutual funds, the inception date listed is that of the Investor class (Inv). For the Advisor (Adv) class, the performance presented for periods prior to the Advisor class inception date, the investor class performance has been restated to reflect the expenses of the Advisor class. For the Institutional (Ist) class, the performance presented for periods prior to the Institutional class inception date, the Investor class performance is used. For a description of the difference between share classes, please consult the fund's prospectus. All classes of a fund share the same investment portfolio, objectives and portfolio management team.

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J.P. Morgan Investment Management Inc. and American Century Investment Management serve as investment advisors to their respective fund families. Share of funds are not bank deposits and are not guaranteed by any bank, government entity or the FDIC. Return and share price will fluctuate, and redemption value may be more or less than original cost.

You should read a fund's prospectus carefully before investing in a fund. If you do not have a current prospectus for a particular fund, call 1-866-515-1222 to request the prospectus, which contains more information, including charges and expenses.

A Message from ABC Company

As of April 1, 2006, ABC Company has switched to a new provider for the administration of all benefit plans. As a part of this change, you will notice that your quarterly statement has a new format with enhanced features and more detailed information. **Keep in mind you can log on to www.retireonline.com at anytime to view your quarterly statement.**

What's New?

Your quarterly statement now includes information about your Retirement Accounts. The first page provides an overview of your entire retirement program at a glance. However, you'll also note these enhancements:

- **Accounts by Investment** – Shows the investment allocation of your retirement savings in the retirement plans. This section breaks down how your retirement savings are invested by asset class, for example cash, bonds, stock, etc. The information is presented in a chart that provides the underlying details by fund, including investment results and percentage of assets as well as an easy-to-read pie chart.
- **Account Information** – Provides a snapshot view of your Retirement Account including your contribution information and how you've directed future contributions to be invested.
- **Account Balance/Asset Allocation** – Gives details about your Retirement Account only, such as number of shares held and investment results by fund. Also included is a pie chart depicting your asset allocation.
- **Fund Performance** – As a reference, your statement provides you with performance history for the funds you are invested in as well as an index key so that you can track performance against the fund's target index.
- **Index Performance** – So that you can track the performance of a fund against its target index, your statement provides performance history for appropriate indices.
- **Period-to-Date Activity** – Provides you with a detailed view, fund by fund, of all items that make up your Account balances such as contributions, capital gains, and loans.

If You Have Questions

If you have questions about your quarterly statement, you can log on to www.retireonline.com for recent activity, latest fund prices, and retirement tools. If you need further assistance, please call the Service Center at 1-866-345-2345. Representatives are available Monday through Friday, 7 a.m. to 7 p.m. Central time.