This is a summary annual report for the [Company Name] 401(k) Plan for plan year 2008. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were $(________). These expenses included $(________) in administrative expenses, $(________) in benefits paid to participants and beneficiaries, and $(________) in other expenses. A total of (_______) persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $(________) as of 12/31/2008, compared to $(________) as of 1/1/2008. During the plan year, the plan experienced an (increase/decrease) in its net assets of $(________). This (increase/decrease) includes unrealized appreciation or depreciation in the value of the plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of asset acquired during the year. The plan had total income of $(________), including employer contributions of $(________), employee contributions of $(________), (gains/losses) of $(________) from the sale of assets, and earnings from investments of $(________).

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant’s report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. fiduciary information, including transactions between the plan and parties-in-interest; and
5. insurance information, including sales commissions paid by insurance carriers.

To obtain a full annual report or any part thereof, write or call the office of Anderson Baker Cole Inc, who is the plan administrator, at 1234 Main Street, (123) 456-7890. The charge to cover copying costs will be $7.50 for the full annual report, or $0.15 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liability of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The
charge to cover copying costs given above does not include a charge for the copying of these portions of
the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (1234
Main Street, Any Town, USA) and at the U.S. Department of Labor in Washington, D.C., or to obtain a
copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department
should be addressed to:

    Public Disclosure, Room N15153
    Employee Benefits Security Administrator
    U.S. Department of Labor
    200 Constitution Avenue, N.W.
    Washington D.C. 20210