

**Account Balance** as of 12/31/2019

**\$ 144,324.81**

Your Quarterly Return **12.54%**

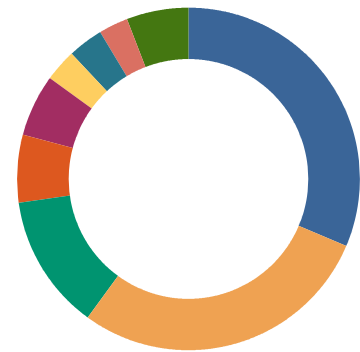
Your Last 12 Months Return **12.54%**

Francisco A Aguilar III  
 23052 16th st.  
 Newhall, CA 91321

**Account Summary**

	QTD	YTD
<b>Beginning Balance</b>	<b>126,285.84</b>	<b>126,285.84</b>
Contributions		
Deferral	5,162.64	5,162.64
Match	368.76	368.76
Safe Harbor Match	147.50	147.50
Transfers	289.33	289.33
Investment Earnings/Fees	12,070.74	12,070.74
<b>Ending Balance</b>	<b>\$144,324.81</b>	<b>\$144,324.81</b>
<b>Vested Balance</b>	<b>\$144,324.81</b>	<b>\$144,324.81</b>

**Investment Mix**



High Yield Bond	\$45,183	31.3%
Intermediate Core Bond	\$41,323	28.6%
Other Investments	\$18,602	12.9%
Large Value	\$9,120	6.3%
Large Growth	\$8,312	5.8%
Small Value	\$4,666	3.2%
Foreign Large Blend	\$4,509	3.1%
Money Market	\$4,168	2.9%
All Other Categories	\$8,442	5.8%
<b>Total:</b>	<b>\$144,325</b>	<b>100.0%</b>

**Your Financial Consultant**

Philip Smith , Jim Menezes  
 Demo Management Company  
 (999) 999-9999  
 jdemo@anybody.com

**Increase Annually**

Get in the habit of increasing your contribution amount each year. The additional savings coupled with the potential earnings may help you achieve your picture of success.

## Account Activity - By Investment

Francisco A Aguilar III

By Investment	Beginning Balance	Earnings/ Fees	Contributions	Forfeitures	Withdrawals	Transfers	Ending Balance
<b>Individual Investments</b>							
iShares Core Total US Bond Market E	39,076.84	2,419.62	1,925.00	0.00	0.00	(2,098.40)	41,323.06
LOAN	18,601.81	0.00	0.00	0.00	0.00	0.00	18,601.81
Pioneer High Yield Fund R	36,752.48	3,764.35	1,925.00	0.00	0.00	589.72	43,031.55
<b>Sub Total</b>	<b>\$94,431.13</b>	<b>\$6,183.97</b>	<b>\$3,850.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$(1,508.68)</b>	<b>\$102,956.42</b>
<b>JULY Aggressive Model</b>							
AllianzGI NFJ Large-Cap Value Fund R	6,669.30	1,494.98	385.00	0.00	0.00	570.56	9,119.84
Invesco Small Cap Growth Fund R	3,043.50	348.72	192.48	0.00	0.00	442.30	4,027.00
Janus Henderson Forty R	6,633.02	1,732.70	385.00	0.00	0.00	(438.73)	8,311.99
Davis New York Venture R	1,577.84	444.46	96.38	0.00	0.00	246.10	2,364.78
PIMCO Total Return R	1,938.69	89.57	96.10	0.00	0.00	(74.48)	2,049.88
American Funds US Government MMV	3,868.39	(37.30)	192.52	0.00	0.00	144.35	4,167.96
Thornburg International Value Fund I	3,295.91	902.46	192.52	0.00	0.00	118.11	4,509.00
Pioneer High Yield Fund R	1,837.65	188.29	96.38	0.00	0.00	29.16	2,151.48
Victory Integrity Small-Cap Value A	2,990.41	722.89	192.52	0.00	0.00	760.64	4,666.46
<b>Sub Total</b>	<b>\$31,854.71</b>	<b>\$5,886.77</b>	<b>\$1,828.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,798.01</b>	<b>\$41,368.39</b>
<b>Total</b>	<b>\$126,285.84</b>	<b>\$12,070.74</b>	<b>\$5,678.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$289.33</b>	<b>\$144,324.81</b>

## Account Activity - By Source

By Contribution	Vesting	Beginning Balance	Earnings/Fees	Contributions	Forfeitures	Withdrawals	Transfers	Ending Balance
Profit Sharing	100.00%	2,725.20	293.76	0.00	0.00	0.00	5.99	3,024.95
Deferral	100.00%	48,983.19	5,701.40	5,162.64	0.00	0.00	154.97	60,002.20
Match	100.00%	9,237.35	1,030.33	368.76	0.00	0.00	25.31	10,661.75
Roth Deferral	100.00%	46,459.76	5,002.53	0.00	0.00	0.00	100.56	51,562.85
Safe Harbor Match	100.00%	278.53	42.72	147.50	0.00	0.00	2.50	471.25
Loan	100.00%	18,601.81	0.00	0.00	0.00	0.00	0.00	18,601.81
<b>Total</b>		<b>\$126,285.84</b>	<b>\$12,070.74</b>	<b>\$5,678.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$289.33</b>	<b>\$144,324.81</b>



Your Loan Summary

Francisco A Aguilar III

Total Amount Borrowed	Payment Amount	Loan Balance on 1/1/2019	Principal Paid This Period	+	Interest Paid This Period	=	Total Paid This Period	Loan Balance on 12/31/2019
\$20,000.00	\$184.68	\$18,601.81	\$0.00		\$0.00		\$0.00	\$18,601.81

**Important Note:** Our records indicate that you have a loan payment(s) that is past due. Please contact your human resources department or JULY's Participant Services Team to discuss your options.

## Investment Results

Francisco A Aguilar III

Listed below are the investments available to you under your plan. Investment results are reported as of the date indicated.

Ticker	Fund Name	Expense Ratio	Morningstar Category	Investment Return				
				QTR	1 YR	5 YR	10 YR	INCEPT
FISRX	Franklin Income Fund R	0.97%	Allocation--30% to 50% Equity	3.04	15.13	4.58	6.76	6.82
RLBBX	American Funds-Am Balancd R2	1.35%	Allocation--50% to 70% Equity	5.70	18.25	7.31	9.30	6.64
JDBRX	Janus Henderson Balanced R	1.32%	Allocation--50% to 70% Equity	5.20	21.74	8.31	8.80	9.91
RIDBX	American Funds Income Fnd R2	1.36%	Allocation--70% to 85% Equity	5.30	17.96	6.00	8.11	6.50
EVBLX	Eaton Vance Floating Rate A	1.02%	Bank Loan	1.53	6.84	4.00	4.41	3.90
GLD	SPDR Gold Shares Trust	0.40%	Commodities Precious Metals	2.44	18.36	4.48	2.86	8.10
RNWBX	American Funds New World R2	1.70%	Diversified Emerging Mkts	8.76	26.61	6.91	5.56	8.73
TGVRX	Thornburg International Value Fund R3	1.45%	Foreign Large Blend	8.31	28.39	5.65	4.89	7.89
RERBX	American Funds EuroPacific R2	1.59%	Foreign Large Growth	9.80	26.01	6.24	5.56	6.77
OIGIX	Invesco Oppenheimer Int'l Growth R6	0.69%	Foreign Large Growth	12.49	29.16	6.17	7.41	7.22
LAIAX	Columbia Acorn International A	1.24%	Foreign Small/Mid Growth	13.04	29.56	6.58	7.34	7.03
TYHRX	Pioneer High Yield Fund R	1.50%	High Yield Bond	3.05	13.60	4.83	6.38	6.68
TIP	iShares Barclays TIPS Bond Fund	0.19%	Inflation-Protected Bond	0.73	8.28	2.48	3.22	3.96
AGG	iShares Core Total US Bond Market ETF	0.04%	Intermediate Core Bond	0.16	8.68	2.99	3.65	4.05
LIBAX	Columbia Total Return Bond A	0.75%	Intermediate Core-Plus Bond	0.27	9.04	3.42	4.05	4.95
PTTRX	PIMCO Total Return Instl	0.71%	Intermediate Core-Plus Bond	(0.30)	8.26	3.25	4.19	7.11
PTRRX	PIMCO Total Return R	1.30%	Intermediate Core-Plus Bond	(0.44)	7.62	2.60	3.52	4.40
RFNBX	American Funds Fdmntl Inv R2	1.38%	Large Blend	10.75	26.62	10.46	11.51	8.48
RICBX	American Funds Invt Co Am R2	1.37%	Large Blend	8.91	23.10	8.55	10.47	6.99
NYVRX	Davis New York Venture R	1.18%	Large Blend	9.04	30.54	9.64	10.41	8.21
OMSNX	Invesco Oppenheimer Main Str All Cap R	1.40%	Large Blend	7.38	32.42	8.13	10.27	7.43
SPY	SPDR S&P 500 ETF	0.09%	Large Blend	9.03	31.29	11.58	13.44	9.76
RGABX	American Funds Growth Fnd R2	1.41%	Large Growth	11.00	27.11	11.54	12.11	8.55
JDCRX	Janus Henderson Forty R	1.40%	Large Growth	7.93	35.92	14.86	13.05	11.42
ANLRX	AllianzGI NFJ Large-Cap Value Fund R	1.37%	Large Value	8.28	24.28	7.65	10.52	5.94
RMFCX	American Funds-Amer Mtual R3	0.93%	Large Value	5.62	21.33	8.86	11.07	7.74
PEMGX	Principal MidCap A	0.98%	Mid-Cap Growth	6.10	42.48	12.99	15.78	11.80
MGOAX	Victory Munder Mid-Cap Core Growth A	1.29%	Mid-Cap Growth	4.40	26.05	6.61	11.21	8.23
QSCCX	Invesco Oppenheimer Mid Cap Value Fund	1.90%	Mid-Cap Value	7.92	26.99	5.05	8.63	7.84
PCMRX	Pioneer Mid Cap Value Fund R	1.48%	Mid-Cap Value	5.21	27.50	4.36	8.58	8.73
GETGX	Victory Sycamore Established Value R	1.13%	Mid-Cap Value	5.74	28.08	9.90	12.54	11.70
RABXX	American Funds US Government MMkt R2	1.41%	Money Market	0.08	0.77	0.24	0.12	0.11
GTSRX	Invesco Small Cap Growth Fund R	1.43%	Small Growth	8.87	23.97	8.79	12.84	8.96
VSCVX	Victory Integrity Small-Cap Value A	1.50%	Small Value	8.06	22.61	5.13	10.70	8.20
GOGFX	Victory Sycamore Small Co Opp Fund	1.44%	Small Value	6.54	26.28	10.43	12.22	9.93
BIL	SPDR Barclays 1-3 Month T-Bill ETF	0.14%	Ultrashort Bond	0.40	2.05	0.89	0.42	0.68
RIRBX	American Funds Cap In Bld R2	1.37%	World Allocation	5.22	16.46	4.45	6.23	5.88
OIBCX	Invesco Oppenheimer International Bond	1.76%	World Bond	4.13	8.61	2.39	2.21	6.18
RWIBX	American Funds CapWld G&I R2	1.53%	World Large Stock	9.05	24.34	7.05	7.63	8.09

Certain information contained herein: (1) is proprietary to Morningstar, Inc. and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

## Rate of Return

Francisco A Aguilar III

The rate of return calculation displayed on your statement and your online account uses the Modified Dietz method. This method considers the period of time each cash flow is present in the portfolio, including fees and realized earnings/losses. This method calculates the return considering transactions such as: plan conversions, portfolio rebalances, rollover transfers, and large contributions.

Your personal rate of return represents the combined result of all the investments you have selected for your portfolio. Your personal rate of return will generally not be the same as the stated investment return for the individual funds you have chosen.

## Helpful Information

### Investment Diversification

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.

### Explanation of Permitted Disparity

Any discretionary contributions from your Employer (e.g., certain profit sharing contributions) will be "allocated" or divided among participants eligible to share in the contribution for the Plan Year. The Employer has the right to decide how much, if any, to contribute to the Plan in a given year. If your Employer has chosen to integrate these discretionary contributions with Social Security contributions made on your behalf, it is referred to as "permitted disparity." Generally, permitted disparity means that extra contributions can be made for participants who earn more than the Social Security Wage Base (also known as the Taxable Wage Base), which amount usually changes from year to year. These extra contributions are calculated by subtracting the Taxable Wage Base from the participants annual compensation and multiplying that amount by the permitted disparity rate. Please refer to the Summary Plan Description for specific information on the permitted disparity provisions applicable to the Plan.

### Department of Labor Web Site

Please note that you may access the following Internet web site of the Department of Labor for information on individual investing and diversification.

[www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html)

### Outside Investments

If your plan investments include an Individually Directed Brokerage Account or other investments not valued in this account, you will receive separate statements that disclose the holdings, values, and activity in such accounts. This information will be provided to you by the institution holding those investments or some other party designated by the Plan Administrator within 45 days of the last day of the calendar quarter.

### Important Note

It is your responsibility to report any discrepancies in the account information presented in this statement within 30 days of receipt to the plan sponsor, the investment consultant or the recordkeeper. The beginning balances, share prices, shares, dividends, transactions, and ending balances on this statement are as of the most current information received as of the statement production date. If additional or updated information is received after the statement production date then the most current information will be available on the participant website.

To Contact JULY: Website: [www.julyservices.com](http://www.julyservices.com) | Phone: 888.333.5859, option 1