

**Account Balance** as of 12/31/2017

**\$ 169,322.96**

Your Quarterly Return **0.60%**

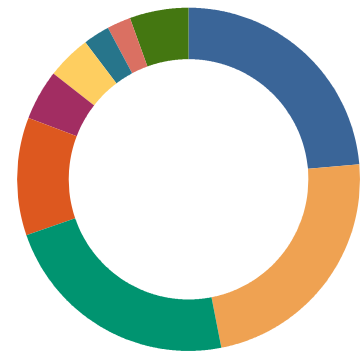
Your Last 12 Months Return **11.79%**

Francisco A Aguilar  
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### Account Summary

	QTD	YTD
<b>Beginning Balance</b>	<b>167,774.89</b>	<b>142,241.87</b>
Contributions		
Deferral	1,000.00	6,424.00
Match	0.00	1,004.00
Roth Deferral	0.00	5,424.00
Transfers	0.00	0.00
Investment Earnings/Fees	548.07	14,229.09
<b>Ending Balance</b>	<b>\$169,322.96</b>	<b>\$169,322.96</b>
<b>Vested Balance</b>	<b>\$169,322.96</b>	<b>\$169,322.96</b>

### Investment Mix



Foreign Large Growth	\$40,156	23.7%
High Yield Bond	\$39,342	23.2%
Intermediate-Term Bond	\$38,683	22.8%
Other Investments	\$18,602	11.0%
Large Value	\$8,168	4.8%
Large Growth	\$7,096	4.2%
Foreign Large Blend	\$3,938	2.3%
Small Value	\$3,925	2.3%
All Other Categories	\$9,414	5.6%
<b>Total:</b>	<b>\$169,323</b>	<b>100.0%</b>

### Your Financial Consultant

Janey Demo  
 Demo Management Company  
 (999) 999-9999  
 jdemo@anybody.com

### Picture Your Future

Taking time to envision a successful retirement will increase your chance of success. Whether it's traveling, reading at home, or spending time with family, envisioning a successful future and writing down your goals can provide the inspiration needed to take action that leads to success.



## Account Activity - By Investment

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By Investment	Beginning Balance	Earnings/ Fees	Contributions	Forfeitures	Withdrawals	Transfers	Ending Balance
<b>Individual Investments</b>							
iShares Core Total US Bond Market E	36,537.63	56.36	250.00	0.00	0.00	0.00	36,843.99
Invesco International Growth R	37,844.19	149.60	250.00	0.00	0.00	0.00	38,243.79
LOAN	18,601.81	0.00	0.00	0.00	0.00	0.00	18,601.81
Pioneer High Yield Fund R	37,024.53	193.80	250.00	0.00	0.00	0.00	37,468.33
<b>Sub Total</b>	<b>\$130,008.16</b>	<b>\$399.76</b>	<b>\$750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$131,157.92</b>
<b>JULY Aggressive Alloc. Model</b>							
Invesco International Growth R	1,892.24	7.52	12.50	0.00	0.00	0.00	1,912.26
AllianzGI NFJ Large-Cap Value Fund F	7,569.11	549.21	50.00	0.00	0.00	0.00	8,168.32
Invesco Small Cap Growth Fund R	3,863.33	(131.69)	25.00	0.00	0.00	0.00	3,756.64
Janus Henderson Forty R	7,466.09	(420.20)	50.00	0.00	0.00	0.00	7,095.89
Davis New York Venture R	1,918.83	39.44	12.50	0.00	0.00	0.00	1,970.77
PIMCO Total Return R	1,830.92	(4.82)	12.50	0.00	0.00	0.00	1,838.60
American Funds US Government MM	3,669.77	(8.63)	25.00	0.00	0.00	0.00	3,686.14
Thornburg International Value Fund	3,780.60	132.69	25.00	0.00	0.00	0.00	3,938.29
Pioneer High Yield Fund R	1,851.19	9.71	12.50	0.00	0.00	0.00	1,873.40
Victory Integrity Small-Cap Value A	3,924.65	(24.92)	25.00	0.00	0.00	0.00	3,924.73
<b>Sub Total</b>	<b>\$37,766.73</b>	<b>\$148.31</b>	<b>\$250.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$38,165.04</b>
<b>Total</b>	<b>\$167,774.89</b>	<b>\$548.07</b>	<b>\$1,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$169,322.96</b>

## Account Activity - By Source

By Contribution	Vesting	Beginning Balance	Earnings/Fees	Contributions	Forfeitures	Withdrawals	Transfers	Ending Balance
Profit Sharing	100.00%	3,258.21	11.73	0.00	0.00	0.00	0.00	3,269.94
Deferral	100.00%	67,269.18	252.83	1,000.00	0.00	0.00	0.00	68,522.01
Match	100.00%	13,043.32	47.08	0.00	0.00	0.00	0.00	13,090.40
Roth Deferral	100.00%	65,602.37	236.43	0.00	0.00	0.00	0.00	65,838.80
Loan	100.00%	18,601.81	0.00	0.00	0.00	0.00	0.00	18,601.81
<b>Total</b>		<b>\$167,774.89</b>	<b>\$548.07</b>	<b>\$1,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$169,322.96</b>



## Fees and Expenses

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The following chart summarizes any fees, credits and expenses assessed to your account during the statement period.

Service Type	Fee Category	Amount	Description
Advisor Services	Plan-Level Fee	(156.09)	Enrollment, education, and assistance with the plan's investment lineup.
Custodial Services	Plan-Level Fee	(19.10)	Investment custody and check writing to hold and protect plan assets.
Fee Offsets / Revenue Sharing	Plan-Level Fee	3.90	Revenue sharing credits from funds to offset fees.
Recordkeeping	Plan-Level Fee	(182.74)	Accounting, trade processing, statement production, and website access.
<b>Your Share of Quarterly Plan Fees</b>		<b>\$(354.03)</b>	

## Accessing Your Account Online

To review transaction details related to the fees and expenses section of the report, log on to your account at [www.julyservices.com](http://www.julyservices.com). This information can be found under the menu for **My Account** then click on **Transaction History**. Some of the Plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the Plan's designated investment alternatives.

"Go Green" and receive a FREE notice of a full color online eStatement several days earlier than regular mail and avoid a fee of \$1.50 per occurrence. Your full color statement can be accessed through your online account and printed at any time.

## Your Loan Summary

Total Amount Borrowed	Payment Amount	Loan Balance on 10/1/2017	Principal Paid This Period	+	Interest Paid This Period	=	Total Paid This Period	Loan Balance on 12/31/2017
\$20,000.00	\$184.68	\$18,601.81	\$0.00		\$0.00		\$0.00	\$18,601.81

## Stock Diversification

### Explanation of limitations or restrictions on your right to direct employer stock investments.

Please note, that if you are not 100% vested in the employer portion of your plan account, and are not at least 55 years old, your investment in the employer portion of your account is restricted to the **Guaranty Bancshares Inc Stock**. Once you become 100% vested or reach age 55, these restrictions will no longer apply and you will then be able to diversify your account into the other investments available in the plan.

## Investment Results

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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	0.96%	Allocation--30% to 50% Equity	0.77	8.18	6.33	5.18	7.15
RLBBX	American Funds-Am Balancd R2	1.37%	Allocation--50% to 70% Equity	4.30	14.57	10.23	6.55	6.61
JDBRX	Janus Henderson Balanced R	1.34%	Allocation--50% to 70% Equity	5.09	17.80	9.45	7.12	9.80
RIDBX	American Funds Income Fnd R2	1.40%	Allocation--70% to 85% Equity	3.27	12.45	8.75	5.50	6.65
EVBLX	Eaton Vance Floating Rate A	1.04%	Bank Loan	1.03	4.08	3.51	3.84	3.94
GLD	SPDR Gold Shares Trust	0.40%	Commodities Precious Metals	0.94	11.41	(5.25)	4.06	8.12
RNWBX	American Funds New World R2	1.73%	Diversified Emerging Mkts	5.29	31.61	5.75	2.27	9.22
TGVRX	Thornburg International Value Fund R3	1.45%	Foreign Large Blend	3.48	24.78	6.80	1.83	8.84
RERBX	American Funds EuroPacific R2	1.60%	Foreign Large Growth	3.95	29.72	8.03	2.80	7.27
AIERX	Invesco International Growth R	1.57%	Foreign Large Growth	3.00	22.32	6.75	2.79	7.18
LAIAX	Columbia Acorn International A	1.26%	Foreign Small/Mid Growth	6.27	31.91	8.06	4.25	7.35
TYHRX	Pioneer High Yield Fund R	1.49%	High Yield Bond	0.90	7.02	5.14	5.60	6.95
TIP	iShares Barclays TIPS Bond Fund	0.20%	Inflation-Protected Bond	1.24	2.92	0.02	3.40	4.05
LIBAX	Columbia Total Return Bond A	0.86%	Intermediate-Term Bond	0.17	3.58	2.13	4.29	5.01
AGG	iShares Core Total US Bond Market ETF	0.05%	Intermediate-Term Bond	0.42	3.59	2.07	3.91	4.03
PTRRX	PIMCO Total Return R	1.10%	Intermediate-Term Bond	(0.05)	4.46	1.56	4.54	4.55
RFNBX	American Funds Fdmntl Inv R2	1.39%	Large Blend	6.43	22.39	14.63	7.20	8.50
RICBX	American Funds Invt Co Am R2	1.39%	Large Blend	5.94	18.74	14.05	6.82	7.01
NYVRX	Davis New York Venture R	1.18%	Large Blend	7.16	21.80	14.81	6.46	8.46
OMSNX	Oppenheimer Main Street Opport Fund R	1.41%	Large Blend	3.26	15.78	11.50	6.11	7.26
SPY	SPDR S&P 500 ETF	0.09%	Large Blend	6.61	21.69	15.66	8.40	9.58
RGABX	American Funds Growth Fnd R2	1.42%	Large Growth	6.71	25.17	15.24	7.54	8.28
JDCRX	Janus Henderson Forty R	1.47%	Large Growth	4.31	28.73	15.69	7.12	10.59
ANLRX	AllianzGI NFJ Large-Cap Value Fund R	1.37%	Large Value	7.02	20.66	13.54	5.16	5.96
RMFCX	American Funds-Amer Mtual R3	0.95%	Large Value	4.97	17.23	13.06	7.71	7.61
PEMGX	Principal MidCap A	0.99%	Mid-Cap Growth	4.83	24.93	15.74	11.04	11.27
MGOAX	Victory Munder Mid-Cap Core Growth A	1.31%	Mid-Cap Growth	5.95	24.17	13.20	7.14	8.69
QSCCX	Oppenheimer Mid Cap Value Fund C	1.95%	Mid-Cap Value	5.24	12.46	13.20	4.68	8.37
PCMRX	Pioneer Mid Cap Value Fund R	1.47%	Mid-Cap Value	5.57	12.35	12.89	6.25	9.81
GETGX	Victory Sycamore Established Value R	1.13%	Mid-Cap Value	5.69	15.44	15.94	10.45	11.97
RABXX	American Funds US Government MMkt R2	1.42%	Money Market	-	-	-	-	-
GTSRX	Invesco Small Cap Growth Fund R	1.48%	Small Growth	6.57	24.60	15.21	9.31	9.33
VSCVX	Victory Integrity Small-Cap Value A	1.50%	Small Value	5.47	11.95	14.21	9.82	9.48
GOGFX	Victory Sycamore Small Co Opp Fund	1.48%	Small Value	3.04	11.25	14.95	10.23	10.08
BIL	SPDR Barclays 1-3 Month T-Bill ETF	0.14%	Ultrashort Bond	0.23	0.69	0.11	0.23	0.46
RIRBX	American Funds Cap In Bld R2	1.38%	World Allocation	2.22	13.31	6.91	3.51	6.17
OIBCX	Oppenheimer International Bond Fund C	1.79%	World Bond	1.05	9.86	0.94	3.08	6.68
RWIBX	American Funds CapWld G&I R2	1.54%	World Large Stock	4.84	23.70	10.20	4.21	8.46

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## Rate of Return

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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

### The Pension Protection Act of 2006 requires the following disclosures:

#### 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