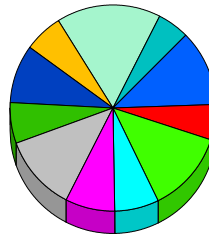


SAMPLE 401(k) PLAN

For the Period 10/01/2005 to 12/31/2005

K B RICH
6444 ANYWHERE DR
LINCOLN NE 68501

Your Total Account Allocation



AF GROWTH FUND OF AMERICA	11.8%
ALLIANZ RCM MID CAP	5.8%
FID ADV EQY GROWTH FUND	0.0%
FIDELITY ADVISOR EQUITY INCOME	12.7%
JANUS INTERNATIONAL	7.0%
STRATUS GOV'T SEC FUND	7.7%
STRATUS GROWTH FUND	12.0%
TEMPLETON FOR EQY FUND	6.4%
VANGUARD 500 INDEX FUND	9.1%
VANGUARD SMALL CAP FUND	6.3%
VANGUARD TOTAL BOND INDEX FUND	16.4%
WEITZ PARTNERS VALUE FUND	4.9%
Total:	100.0%

Fund Performance for the Period Ending 12/31/2005

ASSET ALLOCATION FUNDS	OTR	YTD	1 YR	3 YR	5 YR
Vanguard Asset Allocation (VAAPX)	1.98%	5.87%	5.87%	14.16%	3.56%
EQUITY FUNDS	OTR	YTD	1 YR	3 YR	5 YR
Growth Fund of America - R5 (RGAFX)	5.08%	14.53%	14.53%	19.65%	3.27%
Washington Mutual - R5 (RWMFX)	1.66%	3.79%	3.79%	12.97%	
Columbia Acorn Fund (ACRNX)	3.11%	13.14%	13.14%	26.05%	12.99%
Goldman Sachs Midcap Value (GSMCX)	0.74%	12.90%	12.90%	21.97%	14.17%
Allianz RCM Mid Cap Fund (DRMCX)	3.09%	9.89%	9.89%	17.49%	-2.06%
Vanguard Small Cap Value Index (VISVX)	0.24%	6.07%	6.07%	21.60%	11.89%
Weitz Partners Value (WPVLX)	3.01%	-2.41%	-2.41%	9.91%	2.98%
Fidelity Advisor Equity Income (EQPIX)	2.22%	6.78%	6.78%	15.75%	5.23%
Vanguard Small Cap Index (NAESX)	1.17%	7.40%	7.40%	23.30%	9.09%
Fidelity Adv Eq Growth (I) #86 (EQPGX)	3.21%	5.77%	5.77%	13.13%	-3.62%
Vanguard 500 Index (VFINX)	2.05%	4.77%	4.77%	14.24%	0.42%
Stratus Growth (STPGX)	0.43%	5.71%	5.71%	14.95%	1.18%
FIXED INCOME FUNDS	OTR	YTD	1 YR	3 YR	5 YR
Vanguard Total Bond Mkt Index Fd (VBMFX)	0.65%	2.40%	2.40%	3.53%	5.42%
Stratus Gov't (STGSX)	0.33%	0.95%	0.95%	1.36%	3.56%
INTERNATIONAL EQUITY FUNDS	OTR	YTD	1 YR	3 YR	5 YR
Euro Pacific Growth - R5 (RERFX)	7.13%	21.46%	21.46%	24.76%	
Templeton Foreign Equity Inst Class (TFEQX)	3.78%	13.62%	13.62%	25.24%	8.02%
Janus Adv International Growth(JIGRX)	8.99%	31.73%	31.73%	28.62%	4.09%
LIFESTYLE FUNDS	OTR	YTD	1 YR	3 YR	5 YR
Fidelity Freedom Income Fund (FFFAX)	1.33%	3.78%	3.78%	4.99%	3.36%
Fidelity Freedom Income 2010 (FFFCX)	2.21%	5.92%	5.92%	9.99%	3.47%
Fidelity Freedom Income 2020 (FFFDX)	3.03%	7.76%	7.76%	13.82%	2.96%
Fidelity Freedom Income 2030 (FFFEEX)	3.46%	8.83%	8.83%	15.57%	2.42%
Fidelity Freedom Income 2040 (FFFFX)	3.58%	9.07%	9.07%	16.78%	2.05%
MONEY MARKET FUNDS	OTR	YTD	1 YR	3 YR	5 YR
Federated U.S. Treasury Cash Res. #125 (UTIXX)	0.57%	2.83%	2.83%	1.49%	1.97%

*As reported by Bloomberg - these returns are unaudited and we reserve the right to adjust the rates after verification. Past performance in no guarantee of future results. Investments offered through Union Bank & Trust are Not FDIC Insured - No Bank Guarantee - May Lose Value.

Your Account Performance

Rate of Return on Your Account for the Current Period

2.4%

This estimated rate of return is based on the activity in your account. Your return may differ from the individual investment option returns due to timing and level of cash flows. Past performance is no guarantee of future results.

Your Total Account Balance

\$455,686.53

Please review this statement carefully. Any discrepancies must be reported to Union Bank & Trust within 30 days.

Additional account information is available through the TrustStar line at 1-888-401kNOW (1-888-401-5669) or WWW.UBTRUST.COM

SAMPLE 401(k) PLAN

For the Period 10/01/2005 to 12/31/2005

K B RICH

Your Account Summary

<i>Vesting Status</i>	Vested %	Vested Amount
401(k) ACCOUNT	100%	49,444.96
PROFIT SHARING ACCOUNT	100%	65,653.41
ROLLOVER ACCOUNT	100%	340,588.16
		455,686.53

<i>Mutual Fund Totals</i>	<u>Shares</u>	<u>Fund Totals</u>
VANGUARD TOTAL BOND INDEX	7,429.219	74,738.64
FIDELITY ADVISOR EQUITY	2,010.900	57,675.30
STRATUS GROWTH FUND	3,371.569	54,857.87
AF GROWTH FUND OF AMERICA	1,747.339	53,909.14
VANGUARD 500 INDEX FUND	359.855	41,357.03
STRATUS GOVT SEC FUND	3,615.627	35,144.49
JANUS INTERNATIONAL	837.799	31,721.63
TEMPLETON FOR EQY FUND	1,302.293	29,055.22
VANGUARD SMALL CAP FUND	999.878	28,518.76
ALLIANZ RCM MID CAP	8,767.225	26,303.74
WEITZ PARTNERS VALUE FUND	983.903	22,404.71
FID ADV EQY GROWTH FUND	0.000	0.00
Grand Total:	31,425.607	455,686.53

Your Investment Activity

<u>401(k) ACCOUNT</u>	<u>Prior Balance</u>	<u>Forfeitures</u>	<u>Withdrawals</u>	<u>Fund Transfers</u>	<u>Earnings</u>	<u>Contributions</u>	<u>Ending Balance</u>
10% STRATUS GOVT SEC FUND	\$3,781.73	\$0.00	\$0.00	\$0.00	\$12.06	\$466.67	\$4,260.46
20% VANGUARD TOTAL BOND INDEX	\$7,797.87	\$0.00	\$0.00	\$0.00	\$54.60	\$933.32	\$8,785.79
12% FIDELITY ADVISOR EQUITY	\$5,415.83	\$0.00	\$0.00	\$0.00	\$126.66	\$560.00	\$6,102.49
12% STRATUS GROWTH FUND	\$5,411.09	\$0.00	\$0.00	\$0.00	\$26.22	\$559.99	\$5,997.30
9% VANGUARD 500 INDEX FUND	\$3,941.51	\$0.00	\$0.00	\$0.00	\$85.51	\$420.00	\$4,447.02
12% AF GROWTH FUND OF AMERICA	\$0.00	\$0.00	\$0.00	\$5,066.31	\$271.01	\$559.99	\$5,897.31
5% WEITZ PARTNERS VALUE FUND	\$2,065.16	\$0.00	\$0.00	\$0.00	\$65.13	\$233.32	\$2,363.61
5% ALLIANZ RCM MID CAP	\$2,330.19	\$0.00	\$0.00	\$0.00	\$78.17	\$233.35	\$2,641.71
5% VANGUARD SMALL CAP FUND	\$2,481.82	\$0.00	\$0.00	\$0.00	\$33.31	\$233.32	\$2,748.45
5% TEMPLETON FOR EQY FUND	\$2,581.09	\$0.00	\$0.00	\$0.00	\$104.34	\$233.36	\$2,918.79
5% JANUS INTERNATIONAL	\$2,785.59	\$0.00	\$0.00	\$0.00	\$263.12	\$233.32	\$3,282.03
0% FID ADV EQY GROWTH FUND	\$5,066.31	\$0.00	\$0.00	-\$5,066.31	\$0.00	\$0.00	\$0.00
Source Total:	\$43,658.19	\$0.00	\$0.00	\$0.00	\$1,120.13	\$4,666.64	\$49,444.96

<u>PROFIT SHARING ACCOUNT</u>	<u>Prior Balance</u>	<u>Forfeitures</u>	<u>Withdrawals</u>	<u>Fund Transfers</u>	<u>Earnings</u>	<u>Contributions</u>	<u>Ending Balance</u>
10% STRATUS GOVT SEC FUND	\$5,465.92	\$0.00	\$0.00	\$0.00	\$15.12	\$0.00	\$5,481.04
20% VANGUARD TOTAL BOND INDEX	\$11,313.56	\$0.00	\$0.00	\$0.00	\$67.20	\$0.00	\$11,380.76
12% FIDELITY ADVISOR EQUITY	\$7,992.09	\$0.00	\$0.00	\$0.00	\$171.27	\$0.00	\$8,163.36
12% STRATUS GROWTH FUND	\$7,991.90	\$0.00	\$0.00	\$0.00	\$29.65	\$0.00	\$8,021.55
9% VANGUARD 500 INDEX FUND	\$5,794.71	\$0.00	\$0.00	\$0.00	\$115.17	\$0.00	\$5,909.88
12% AF GROWTH FUND OF AMERICA	\$0.00	\$0.00	\$0.00	\$7,376.13	\$367.81	\$0.00	\$7,743.94
5% WEITZ PARTNERS VALUE FUND	\$3,021.55	\$0.00	\$0.00	\$0.00	\$88.92	\$0.00	\$3,110.47
5% ALLIANZ RCM MID CAP	\$3,448.80	\$0.00	\$0.00	\$0.00	\$104.64	\$0.00	\$3,553.44
5% VANGUARD SMALL CAP FUND	\$3,682.68	\$0.00	\$0.00	\$0.00	\$41.01	\$0.00	\$3,723.69
5% TEMPLETON FOR EQY FUND	\$3,859.82	\$0.00	\$0.00	\$0.00	\$143.37	\$0.00	\$4,003.19
5% JANUS INTERNATIONAL	\$4,188.01	\$0.00	\$0.00	\$0.00	\$374.08	\$0.00	\$4,562.09
0% FID ADV EQY GROWTH FUND	\$7,376.13	\$0.00	\$0.00	-\$7,376.13	\$0.00	\$0.00	\$0.00
Source Total:	\$64,135.17	\$0.00	\$0.00	\$0.00	\$1,518.24	\$0.00	\$65,653.41

SAMPLE 401(k) PLAN

For the Period 10/01/2005 to 12/31/2005

K B RICH

<u>ROLLOVER ACCOUNT</u>		<u>Prior Balance</u>	<u>For- eitures</u>	<u>With- drawals</u>	<u>Fund Transfers</u>	<u>Earnings</u>	<u>Contri- butions</u>	<u>Ending Balance</u>
10%	STRATUS GOV'T SEC FUND	\$25,332.96	\$0.00	\$0.00	\$0.00	\$70.03	\$0.00	\$25,402.99
20%	VANGUARD TOTAL BOND INDEX	\$54,249.78	\$0.00	\$0.00	\$0.00	\$322.31	\$0.00	\$54,572.09
12%	FIDELITY ADVISOR EQUITY	\$42,498.66	\$0.00	\$0.00	\$0.00	\$910.79	\$0.00	\$43,409.45
12%	STRATUS GROWTH FUND	\$40,688.15	\$0.00	\$0.00	\$0.00	\$150.87	\$0.00	\$40,839.02
9%	VANGUARD 500 INDEX FUND	\$30,396.12	\$0.00	\$0.00	\$0.00	\$604.01	\$0.00	\$31,000.13
12%	AF GROWTH FUND OF AMERICA	\$0.00	\$0.00	\$0.00	\$38,355.19	\$1,912.70	\$0.00	\$40,267.89
5%	WEITZ PARTNERS VALUE FUND	\$16,446.54	\$0.00	\$0.00	\$0.00	\$484.09	\$0.00	\$16,930.63
5%	ALLIANZ RCM MID CAP	\$19,516.44	\$0.00	\$0.00	\$0.00	\$592.15	\$0.00	\$20,108.59
5%	VANGUARD SMALL CAP FUND	\$21,803.78	\$0.00	\$0.00	\$0.00	\$242.84	\$0.00	\$22,046.62
5%	TEMPLETON FOR EQY FUND	\$21,340.45	\$0.00	\$0.00	\$0.00	\$792.79	\$0.00	\$22,133.24
5%	JANUS INTERNATIONAL	\$21,919.54	\$0.00	\$0.00	\$0.00	\$1,957.97	\$0.00	\$23,877.51
0%	FID ADV EQY GROWTH FUND	\$38,355.19	\$0.00	\$0.00	-\$38,355.19	\$0.00	\$0.00	\$0.00
	Source Total:	\$332,547.61	\$0.00	\$0.00	\$0.00	\$8,040.55	\$0.00	\$340,588.16
	Grand Totals	\$440,340.97	\$0.00	\$0.00	\$0.00	\$10,678.92	\$4,666.64	\$455,686.53