

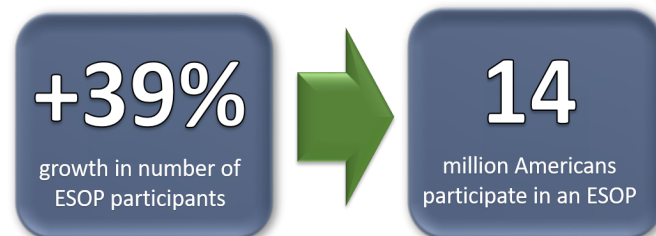
ESOP UPDATE

Information about your Employee Stock Ownership Plan (ESOP)

Did you know this about ESOPs?



ESOP-owned businesses account for a small fraction of all businesses but they tend to dominate lists of great workplaces. Over 50% of the Fortune Magazine's annual "100 Best Companies" are employee-owned.



The number of ESOP participants has grown 39% over the last 10 years. The latest available information from required U.S. Department of Labor reports identified 14 million Americans as ESOP participants. While the net number of ESOP plans has remained flat during the same period, there are more people who are earning benefits.



The average ESOP participant has 2.2 times more in retirement assets compared to people who have other types of defined contribution plans. The value of assets in ESOPs nationwide totals more than 1.3 trillion dollars.