

SUMMARY ANNUAL REPORT  
FOR MANN FINANCIAL, INC. 401(K) PLAN

This is a summary of the annual report for the Mann Financial, Inc. 401(k) Plan, EIN 81-0447085, Plan No. 001, for period January 1, 2005 through December 31, 2005. 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 \$280,599. These expenses included \$32,368 in administrative expenses, \$216,483 in benefits paid to participants and beneficiaries, and \$31,748 in other expenses. A total of 199 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 \$3,310,882 as of December 31, 2005, compared to \$2,736,159 as of January 1, 2005. During the plan year the plan experienced an increase in its net assets of \$574,723. This increase includes unrealized appreciation and depreciation in the value of 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 assets acquired during the year. The plan had total income of \$855,322 including employer contributions of \$101,498, employee contributions of \$511,363, rollovers of \$584 and earnings from investments of \$241,877.

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;
3. assets held for investment;
4. insurance information, including sales commissions paid by insurance carriers; and
5. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call Mann Financial, Inc., 1220-B Whitefish Stage Road, Kalispell, 59901, (406) 751-6251.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities 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.

You also have the legally protected right to examine the annual report at the main office of the plan (Mann Financial, Inc., 1220-B Whitefish Stage Road, Kalispell, 59901) 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, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.