

State of Minnesota Office of the State Auditor



Rebecca Otto
State Auditor

FINANCIAL and INVESTMENT REPORT of VOLUNTEER FIRE RELIEF ASSOCIATIONS

For the Year Ended December 31, 2013

Description of the Office of the State Auditor

The mission of the Office of the State Auditor is to oversee local government finances for Minnesota taxpayers by helping to ensure financial integrity and accountability in local governmental financial activities.

Through financial, compliance, and special audits, the State Auditor oversees and ensures that local government funds are used for the purposes intended by law and that local governments hold themselves to the highest standards of financial accountability.

The State Auditor performs approximately 150 financial and compliance audits per year and has oversight responsibilities for over 3,300 local units of government throughout the state. The office currently maintains five divisions:

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Government Information - collects and analyzes financial information for cities, towns, counties, and special districts;

Legal/Special Investigations - provides legal analysis and counsel to the Office and responds to outside inquiries about Minnesota local government law; as well as investigates allegations of misfeasance, malfeasance, and nonfeasance in local government;

Pension - monitors investment, financial, and actuarial reporting for approximately 700 public pension funds; and

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The State Auditor serves on the State Executive Council, State Board of Investment, Land Exchange Board, Public Employees Retirement Association Board, Minnesota Housing Finance Agency, and the Rural Finance Authority Board.

Office of the State Auditor
525 Park Street, Suite 500
Saint Paul, Minnesota 55103
(651) 296-2551
state.auditor@osa.state.mn.us
www.auditor.state.mn.us

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Financial and Investment Report of Volunteer Fire Relief Associations

For the Year Ended December 31, 2013



March 3, 2015

Pension Division Office of the State Auditor State of Minnesota

Pension Division

Rose Hennessy Allen, *Pension Director*

Aaron Dahl, *Management Analyst*

Michael Johnson, *Management Analyst*

Gail Richie, *Office and Administrative Specialist*

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Scope and Methodology

This report summarizes and evaluates the finances, basic benefit structure, and investment performance of Minnesota's volunteer fire relief associations (relief associations). Relief associations are governmental entities that receive and manage public money to provide retirement benefits for individuals providing the governmental services of firefighting and emergency first response. Relief associations are required under Minnesota Statutes, chapters 69, 356, and 424A to report annually financial, investment, and plan administration information to the Office of the State Auditor, and the State Auditor is required to provide a detailed report to the Legislature under Minnesota Statutes, sections 6.72 and 356.219.

During 2013, 656 relief associations were in existence in Minnesota. This report includes information on 651 of the 656 relief associations. Four relief associations are not included in this report because the accuracy of certain data could not be determined in time for inclusion.¹ The fifth relief association incorporated during the year.

To obtain analogous comparisons of investment performance, the Office of the State Auditor calculates rates of return for each relief association using a uniform calculation method. Minnesota Statutes, section 356.219, requires the Office of the State Auditor to compute and report total portfolio rates of return, net of all costs and fees. Using a uniform calculation method allows for a fair comparison of investment performance among relief associations. Custom benchmark rates of return calculated by the Office of the State Auditor for each relief association provide a standard against which investment performance may be measured for this group.

This report can be used by relief association trustees and municipal officials to compare their associations to those relief associations with similar plan types. Comparisons can be made on rates of return, net assets, funding ratios, and other reporting information. Regional maps are included to assist relief associations in determining average benefit levels and rates of return for their specific regions.

Data tables included in this report provide financial, membership, benefit, and investment information. Tables 2-A, 2-B, and 2-C show the key financial and investment indicators for each relief association, including net assets and rates of return. The funding ratios and financial requirement components for each relief association are provided in Tables 3-A, 3-B, and 3-C. Tables 4-A, 4-B, and 4-C show the revenues and expenditures for each relief association. Membership and bylaw information are provided in Tables 5-A, 5-B, and 5-C, while benefit amounts are provided in Tables 6-A, 6-B, and 6-C. Tables 7 and 8 provide investment information for each relief association.

¹ The relief associations excluded from this report were four defined-benefit lump-sum plans.

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Executive Summary

- Relief associations held \$523.7 million in net assets at the end of 2013, representing accrued benefits for 19,194 firefighters. (Pages 6 and 33)
- Investment gains totaled \$68.1 million in 2013, a 60.2 percent increase from the \$42.5 million in investment earnings during 2012. (Page 8)
- In 2013, relief associations received \$23.8 million in state aid, a 39.2 percent increase from the amount received in 2012. The increase in the total state aid is largely due to the supplemental state aid program established during 2013. (Page 10)
- Relief associations received \$9.0 million in municipal contributions in 2013, a 4.3 percent decrease from the \$9.4 million received in 2012. Of the \$9.0 million received in municipal contributions, \$5.4 million was required to be contributed by statute. The \$5.4 million in required municipal contributions is an increase of 1.9 percent from the \$5.3 million required for 2012. (Page 11)
- In 2013, there were 1,393 benefit disbursements to members or their beneficiaries. These disbursements included lump-sum service pensions, monthly service pensions, survivor benefits, and long-term disability benefits. The 1,393 benefit disbursements were 1.3 percent higher than the 1,375 benefit disbursements that were made during 2012. (Page 6)
- A total of \$29.1 million in service pensions was paid out by 373 different relief associations in 2013. The \$29.1 million paid out represents a 2.7 percent decrease from the \$29.9 million paid in 2012. (Page 19)
- In 2013, relief associations had an average rate of return of 12.8 percent. Investment returns increased from the 8.5 percent average rate of return in 2012. (Page 14)
- Rates of return for 356, or 54.7 percent of relief associations, matched or exceeded their calculated custom benchmark rates of return during 2013. This is down from the 70.0 percent of relief associations that matched or exceeded their benchmark return in 2012. (Page 16)
- The average rate of return for relief associations over the past fifteen years was 4.3 percent, below the statutory interest rate assumption of five percent. There were 120 relief associations, or 19.0 percent, over the last fifteen years that had average rates of return of at least five percent. About 6.3 percent of relief associations had rates of return that were equal to or greater than the State Board of Investment's Income Share Account for the fifteen-year period. (Pages 16 and 17)

Recommendations

- Relief associations should make sure that their investment policies include specific target asset allocations and accurately reflect the investment strategy of their plan. Relief associations should also periodically review their plans' asset allocation to determine if it is appropriate given their investment goals, specific membership profile, and risk tolerance.
- In general, relief associations should consider investing in balanced portfolios to avoid major investment losses in a single asset class. The investment policy should be crafted and maintained with a long-term investment perspective in mind. Relief associations must be able to withstand the significant losses that occasionally occur in particular asset classes, and trustees should take a long-term view of the performance of these assets. Moving out of certain investments after their value has declined eliminates the chance of benefiting from eventual market recoveries.
- Relief association trustees should understand their fund managers' investment strategies and hold investment advisors accountable for the performance of the assets being managed. Relief association trustees are not relieved of their fiduciary duties by hiring professional consultants or investment advisors. Trustees and members should regularly compare the investment performance of their advisors with the performance of passively-managed index funds and other benchmarks.
- Relief association trustees are encouraged to work cooperatively with municipal officials, and municipal officials who serve as trustees on the association board are encouraged to be thoroughly familiar with the association's finances and investment performance.
- Relief association boards should have a goal of achieving full funding and maintaining a healthy funding ratio. Relief associations that are not fully funded must carefully balance the desire to maintain benefit levels with the duty to ensure that the association remains financially stable for the long term.
- To ensure the long-term health of a plan, relief association trustees and municipal officials should be cautious when considering benefit changes. Relief association trustees, members, municipalities, and independent nonprofit firefighting corporation boards should understand the effects that benefit changes have on contribution requirements and the long-term health of the plan before approving new benefit levels. Implementing smaller, but more frequent, benefit changes may provide more stability to municipalities that are required to make contributions, and make benefit amounts more consistent over time.

Plan Types

A relief association's plan type is characterized by how the plan is funded. Relief associations can either be defined-contribution retirement plans or defined-benefit retirement plans. A defined-contribution retirement plan provides a retirement benefit with predetermined funding. The unknown variable for a defined-contribution retirement plan is what a member's benefit amount will be at retirement. The benefit amount is equal to the member's individual account balance at the time of retirement. Members of defined-contribution plans receive equal shares of state and municipal contributions and prorated shares of investment earnings. Account balances vary from year to year based on investment performance, revenues, and expenses. Members of a defined-contribution plan receive a one-time lump-sum payment when they retire.

A defined-benefit retirement plan provides a retirement benefit that is predetermined based on a formula. The unknown variable for a defined-benefit retirement plan is the amount of funding needed to support the predetermined benefits. Benefits are primarily funded through a combination of fire state aid, municipal contributions, and investment earnings. When revenue from one of these funding sources decreases, pressure may be put on the other funding sources to make up the difference. If a relief association experiences investment losses, for example, a municipality may need to increase its contributions to the association so that benefits are sufficiently funded.

Relief associations electing to administer defined-benefit retirement plans are further characterized by how benefits are payable. Defined-benefit retirement plans may either pay benefits as a one-time lump-sum payment or as a monthly payment made from the time of retirement until the member's death.

Nearly 83 percent of relief associations in Minnesota are lump-sum plans, meaning that they pay benefits as a one-time lump-sum payment to members upon their retirement. In lump-sum plans, benefits are paid to members based on an annual benefit level in effect at the time of the member's separation from active service and membership. Lump-sum plans are the most common plan type because they are generally easier to administer and have fewer associated administrative costs.

Only 23, or 3.5 percent, of relief associations offered monthly benefits to retirees. Of these relief associations, 20 provide their members with a choice at retirement of receiving a monthly benefit or a lump-sum benefit. Three relief associations provided only monthly benefits to their members. Monthly benefits are based on the member's years of service and a monthly benefit amount, and are paid from the time of retirement until the member's death. Monthly benefit plans are the least common type of plan due to their complexity and higher administrative costs. In fact, the majority of the 20 relief associations that offer their members a choice of receiving a monthly or a lump-sum benefit have discontinued the monthly benefit option for future members.

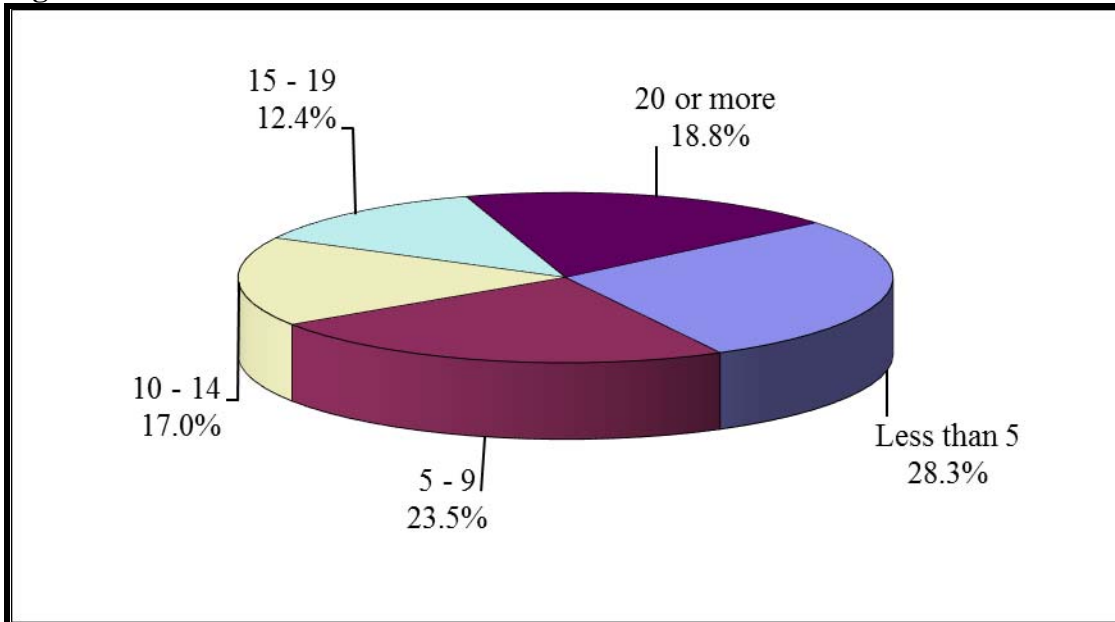
Demographics

During 2013, there were 19,194 relief association members who were active, inactive, or deferred. Of the 19,194 relief association members, 15,968 were active members. In 2013, there were 1,393 benefit disbursements made to members or their beneficiaries. These disbursements included lump-sum service pensions, monthly service pensions, survivor benefits, and long-term disability benefits. The 1,393 benefit disbursements made were up 1.3 percent when compared to the 1,375 benefit disbursements in 2012.

In 2013, 28.3 percent of active lump-sum and defined-contribution members had fewer than five years of active service.² Slightly over half, or 51.8 percent, of the active members had fewer than ten years of service. Of the 628 lump-sum and defined-contribution plans included in this report, 484 had vesting requirements of ten years or more. Assuming a ten-year vesting requirement, over one-half of the active members in these plan types would not yet be eligible to receive pension benefits if they were to retire today.

Figure 1 below shows years of service for the active lump-sum and defined-contribution plan members.

Figure 1: Years of Service for Active Members – 2013

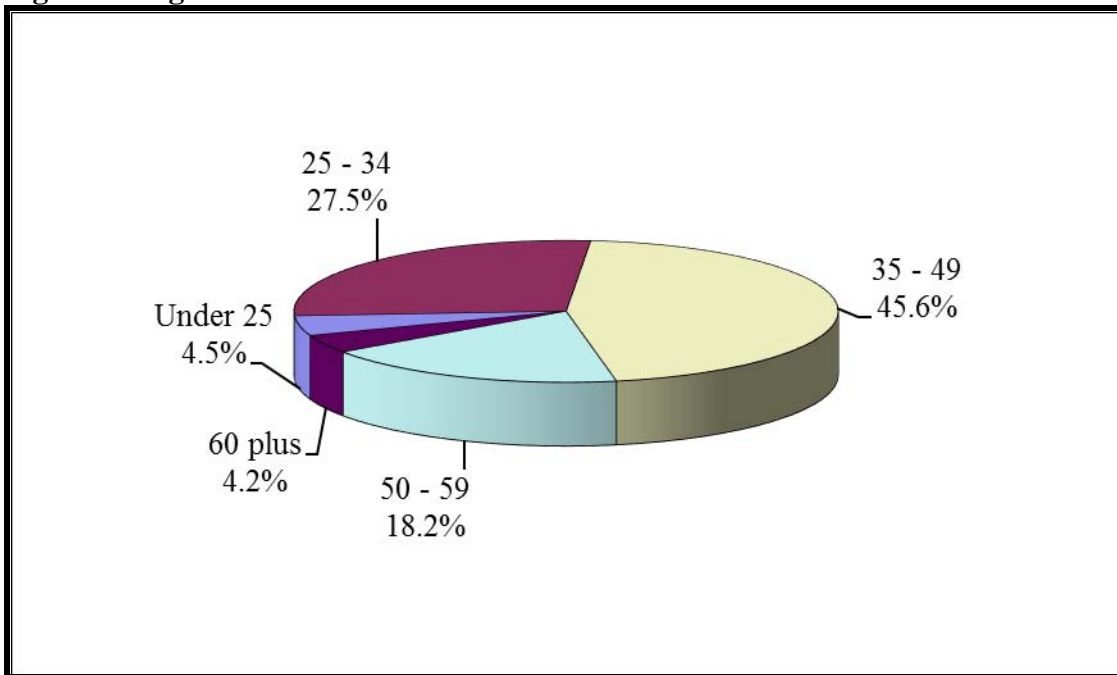


² Lump-sum and defined-contribution plans submit reporting forms to the Office of the State Auditor that contain membership information. Monthly and monthly/lump-sum combination plans are not required to provide the same membership data.

A member's age and length of time until retirement are important considerations when setting benefit levels and formulating investment strategies. The largest age demographic was between 35 and 49, which represented 45.6 percent of all active relief association members. In 2013, 18.2 percent of active members were between 50 and 59, and 4.2 percent were age 60 or over. Given that the minimum statutory age for retirement is 50 years, 22.4 percent of active members have already met this requirement. As the population of active members continues to age, relief associations could see an increase in the number and frequency of retirements. Therefore, recruitment and retention become important considerations for relief associations and their affiliated fire departments.

Figure 2 below shows age ranges of the active lump-sum and defined-contribution plan members.

Figure 2: Age of Active Members – 2013



Deferred members are members who have separated from active service and are vested, but have not yet met the minimum retirement age to receive a service pension or have not yet requested payment of a service pension. Of the deferred members, 20.3 percent have served for 20 or more years. Deferred members who are partially vested (have less than 20 years of service) receive a reduced benefit upon retirement based upon the relief association's bylaws.

The largest demographic of deferred members was between 35 and 49, which accounts for 67.1 percent of all deferred members.

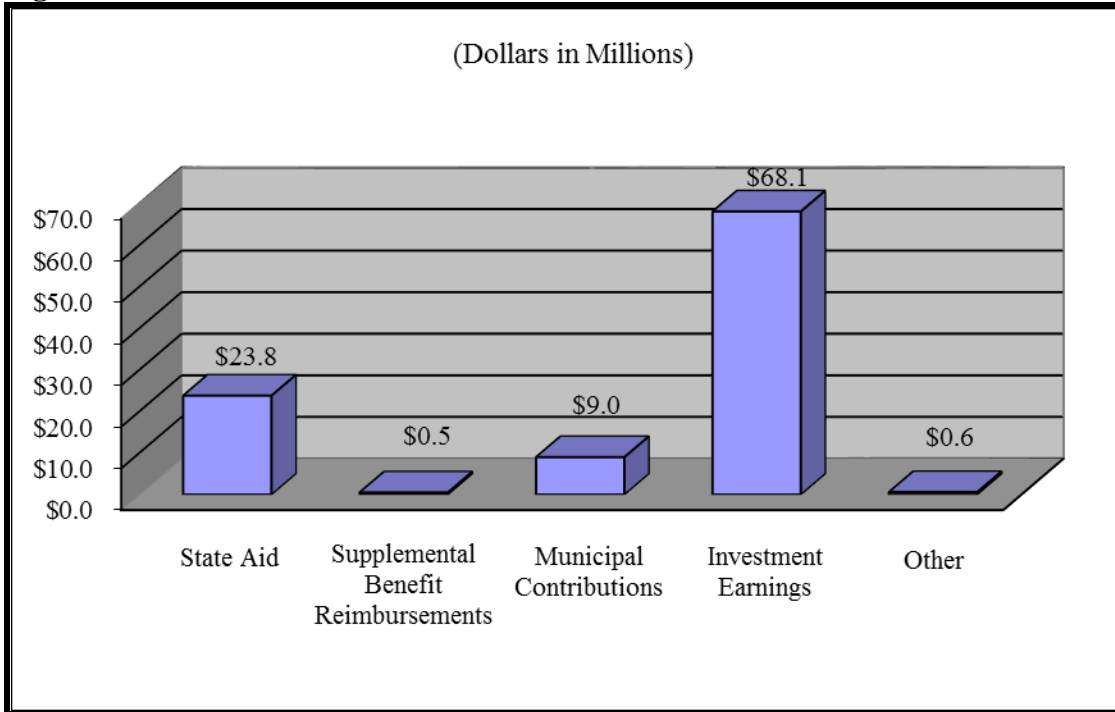
Revenues

For the purposes of this report, relief association revenues are summarized into five categories. The primary sources of revenue for relief associations are fire state aid, municipal contributions, and investment earnings. Relief associations also receive revenue in the form of reimbursements for supplemental benefits paid and other income, such as donations and transfers.

In 2013, relief association revenues totaled \$102.0 million, an increase compared to the \$70.2 million in 2012. The significant rise in total revenues was primarily due to investment gains totaling \$68.1 million in 2013, compared to \$42.5 million in investment gains during 2012.

Figure 3 below illustrates the revenue sources for relief associations during 2013.

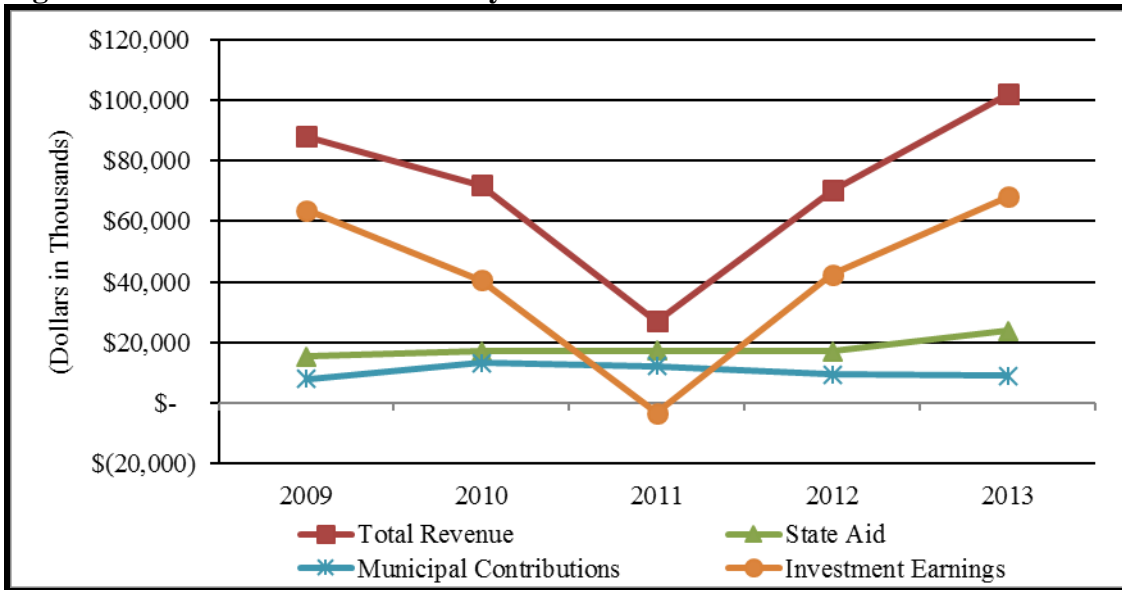
Figure 3: Relief Association Revenue Sources – 2013



State aid accounted for \$23.8 million of relief association revenue. Municipal contributions totaled \$9.0 million. Relief associations also received \$540,349 from supplemental benefit reimbursements and \$586,286 from other sources of income.

Figure 4 below illustrates the primary revenue sources for relief associations from 2009 to 2013. Over this five-year period, state aid and municipal contributions remained fairly stable. Investment earnings fluctuated considerably over this time period and had the greatest impact on total relief association revenues. Investment earnings trended downward during 2010 and 2011 correlating to the decline in the financial markets with a recovery occurring during 2012 and continuing upward to 2013. The 2013 investment earnings amount was the largest amount during this five-year period, which is important to note considering there were fewer relief associations in existence in 2013 than in the prior years.

Figure 4: Relief Association Primary Revenue Sources – 2009 to 2013



Tables 2-A, 2-B, and 2-C on pages 37 through 57 show the net asset value for each relief association at the end of 2013 and the ranking by net assets relative to other associations of the same plan type.

State Aid

Fire state aid is derived from a two-percent state tax on insurance premiums and is allocated based on the market value of real property in the fire district and on the population of each fire district. An additional allocation is given to relief associations with small numbers of active members to maintain a minimum amount of aid. When firefighters are covered by a pension plan, state law requires that fire state aid be used for pension purposes.

A new supplemental state aid program was established during the 2013 legislative session to provide additional funding for fire and police retirement plans. Beginning with 2013 state aid distributions, the State of Minnesota is appropriating \$15.5 million annually to the new aid program. Of this appropriation, about \$5.5 million is allocated annually for

volunteer fire relief associations and for volunteer firefighters covered by the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan administered by the Public Employees Retirement Association (PERA). The remainder is allocated to the PERA police and fire fund and the state patrol plan administered by the Minnesota State Retirement System. The supplemental state aid program will automatically terminate once the funding ratio of the PERA police and fire fund or the state patrol plan equals or exceeds 90 percent, whichever occurs last.

Volunteer fire relief associations received a total of \$23.8 million in state aid during 2013, a 39.2 percent increase from the \$17.1 million received in 2012. The increase in the total state aid shown in this report is largely due to the supplemental state aid program established during 2013 described above.

On average, relief associations each received \$36,570 in state aid, representing a 44.7 percent increase from the 2012 average of \$25,267. Only 22.9 percent of relief associations received a state aid amount that was greater than the 2013 average. The average state aid amount for the 543 lump-sum plans included in this report was \$29,600. The \$16.1 million received by lump-sum plans made up 67.5 percent of the total state aid disbursed to relief associations. Defined-contribution plans received a total of \$4.1 million in state aid, with an average of \$47,822. Monthly and monthly/lump-sum combination plans received \$3.7 million in state aid and averaged \$159,541 per plan. This higher average of state aid for the monthly and monthly/lump-sum combination plans is due to their concentration in the seven-county Metro Area. Many of these communities have relatively large populations and relatively high property values, the two factors on which the aid allocation is based.

The largest single disbursement of state aid was made to the Plymouth Fire Relief Association, which received \$449,270. The Eden Prairie and Maple Grove Fire Relief Associations received \$416,299 and \$379,143, respectively. Of the ten relief associations that received over \$300,000 in state aid, the only lump-sum plans were Lakeville and Woodbury.

State aid amounts varied by region due to variation in property values and the difference in population within the fire service areas. The 89 relief associations in the Metro Area accounted for \$10.9 million, or 46.0 percent, of the total state aid disbursed. The average amount received by these 89 relief associations was \$122,952, an increase from the 2012 average of \$89,110. The 112 relief associations in Greater Minnesota affiliated with municipalities having populations over 2,500 received \$6.1 million in state aid. The relief associations received an average of \$54,030 in state aid. Finally, the 450 relief associations in Greater Minnesota affiliated with municipalities having populations under 2,500 received a total of \$6.8 million in state aid, with an average amount of \$15,140.

Tables 2-A, 2-B, and 2-C on pages 35 through 57 show the 2013 state aid received by each relief association and the ranking by amount of state aid relative to other associations of the same plan type.

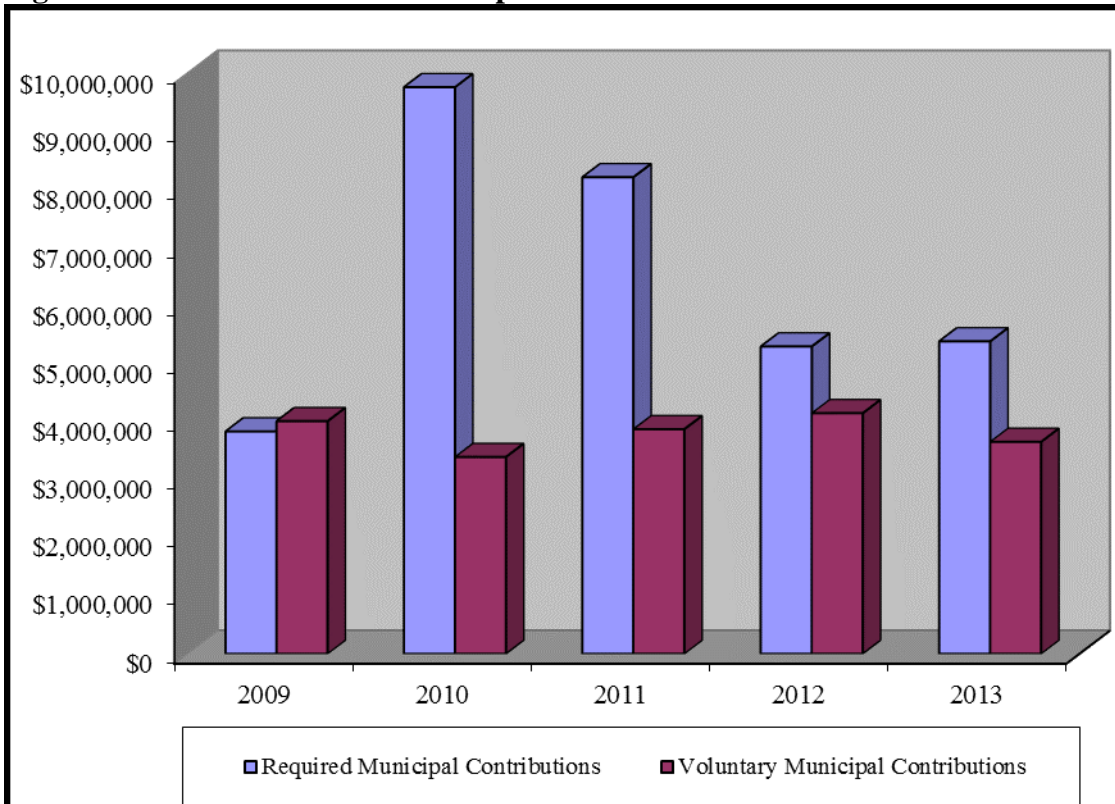
Municipal Contributions

Municipal contributions are contributions to relief associations from cities, towns, and independent nonprofit firefighting corporations. When a municipality approves a relief association's benefit level, the municipality assumes responsibility for ensuring that the relief association Special Fund has sufficient assets to cover the approved benefit levels. Contributions may be required by law based, in part, on a relief association's finances, or may be made voluntarily by a local municipality.

Relief associations received \$9.0 million in municipal contributions, a 4.3 percent decrease from the \$9.4 million contributed in 2012. Of the \$9.0 million received, \$5.4 million, or 60.0 percent, was required by statute to be contributed. The \$5.4 million in required municipal contributions is an increase of 1.9 percent from the \$5.3 million required for 2012. The required municipal contributions were mostly due to investment losses experienced during the financial market downturn. As the markets improve, the total required municipal contributions should decrease.

Figure 5 below shows the total municipal contributions received by relief associations from 2009 to 2013, and illustrates the amounts required by statute to be contributed and the amounts contributed voluntarily.

Figure 5: Relief Association Municipal Contributions – 2009 to 2013



The Eden Prairie Fire Relief Association received the largest municipal contribution, at \$582,972. The Apple Valley Fire Relief Association received the next highest municipal contribution, at \$303,591. The average municipal contribution for those relief associations that received one was \$20,969. This is a 1.3 percent increase from the 2012 average of \$20,707.

Municipal contributions as a percentage of a relief association's assets varied significantly. The Makinen Fire Relief Association's municipal contribution of \$7,535 made up 26.5 percent of its net assets. Makinen had the second-lowest funding ratio of all relief associations at the end of 2013 at 66.9 percent. The Keewatin Fire Relief Association's municipal contribution of \$21,776 made up 12.5 percent of its net assets. In contrast, the large municipal contribution that the Eden Prairie Fire Relief Association received accounted for only 2.9 percent of its net assets.

Lump-sum plans received \$5.2 million in municipal contributions, a 5.5 percent decrease from the \$5.5 million received in 2012. Of the \$5.2 million in municipal contributions made to lump-sum plans, 62.4 percent was required to be contributed. During 2013, 67.2 percent of lump-sum relief associations received a contribution. The Rosemount Fire Relief Association received \$171,000, the largest municipal contribution among lump-sum plans. The Alexandria, Farmington, Marshall, and Shakopee Fire Relief Associations also received municipal contributions that exceeded \$100,000. The average municipal contribution among lump-sum plans that received one was \$14,335.

Required municipal contributions for monthly and monthly/lump-sum combination plans are calculated by an actuary retained by the relief association, using a statutory formula that is different than the statutory formula that is used for lump-sum plans. Monthly and monthly/lump-sum plans received \$2.6 million in municipal contributions, which was nearly identical to the amount received in 2012. Nineteen of the 23 monthly and monthly/lump-sum combination plans received a municipal contribution during 2013, averaging \$137,435 per contribution. Typically, monthly and monthly/lump-sum plans have higher municipal contribution amounts as these plans are impacted by the ongoing liabilities of their retired members.

Defined-contribution plans by their nature are fully funded because their assets are always equal to their liabilities. All assets are divided among the plan members, and the value of each member's account rises or falls based on revenues and expenditures to or from the plan. As a result, defined-contribution plans do not require contributions from their affiliated municipality, and any municipal contributions made to a defined-contribution plan are made on a voluntary basis by the municipality.

Total municipal contributions made to defined-contribution plans were \$1.2 million, a 7.7 percent decrease from the \$1.3 million received in 2012. During 2013, 55.3 percent of defined-contribution plans received a municipal contribution, with an average of \$25,402 for those that received one. The overall average size of each municipal contribution was influenced by the larger municipal contributions to the Eagan, Maple Grove, and West Metro Fire Relief Associations, which were \$297,339, \$213,516, and \$194,022,

respectively. The largest municipal contribution of the remaining defined-contribution plans was \$67,160, received by the Mendota Heights Fire Relief Association.

Municipal contribution amounts, like state aid amounts, varied by region. Relief associations in the Metro Area received \$4.8 million in municipal contributions, which made up 53.1 percent of the total municipal contributions received. Metro Area relief associations accounted for over one-half of all municipal contributions received, even though they make up only 13.7 percent of relief associations included in this report. The average municipal contribution was \$70,592 for Metro Area plans that received one.

Relief associations affiliated with Greater Minnesota municipalities with a population over 2,500 received \$2.0 million in municipal contributions, accounting for 22.6 percent of all municipal contributions received. The average municipal contribution for these relief associations was \$21,937.

Relief associations affiliated with Greater Minnesota municipalities with a population under 2,500 received \$2.2 million in municipal contributions, which is 24.3 percent of all municipal contributions received. Of these relief associations, 60.0 percent received a municipal contribution, with the average contribution being \$8,137.

Tables 2-A, 2-B, and 2-C on pages 35 through 57 show the 2013 municipal contribution received by each relief association and the ranking by amount of municipal contributions received relative to other relief associations of the same plan type.

Investment Earnings

Investment returns generally improved in 2013, reaching the highest overall level since 2009. Domestic stock and international stock were the top-performing asset classes in 2013. Bonds produced a negative overall return.

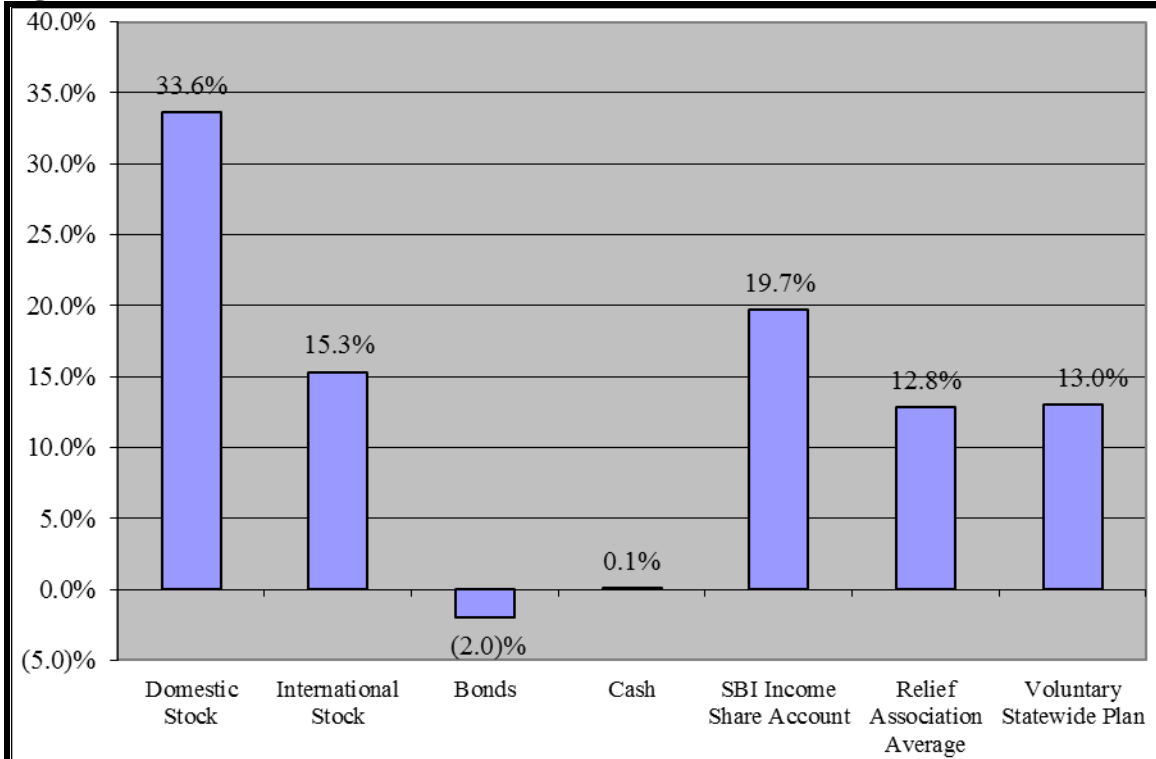
For the year, domestic stock, as measured by the Russell 3000 Index, returned 33.6 percent. International stock returned 15.3 percent, as measured by the Morgan Stanley Capital International (MSCI) All-Country World Index excluding the United States (ACWI ex. U.S.). Bonds returned negative 2.0 percent, as measured by the Barclays Capital Aggregate Index. Cash returned 0.1 percent, as measured by the 90-Day U.S. Treasury Bill.

The average asset allocation for relief associations was 47.9 percent domestic stock, 10.5 percent international stock, 19.2 percent domestic bonds, 5.1 percent international bonds, 15.9 percent cash, and 1.4 percent other investments. Compared to the averages from 2012, domestic stock allocations increased by 4.1 percent, international stock increased by 0.1 percent, international bonds increased by 1.0 percent, while domestic bonds decreased by 2.7 percent, cash decreased by 2.4 percent, and other investments decreased by 0.1 percent. Of the relief associations included in this report, 20.4 percent held at least one-half of their assets with the State Board of Investment (SBI). The average rate of return for these relief associations was 19.6 percent. There were 10.1

percent of relief associations solely invested in cash that had an average rate of return of 1.7 percent.

Figure 6 below shows the 2013 rates of return for domestic stock, international stock, bond, and cash markets. The 2013 rate of return for the SBI Income Share Account, the relief association average rate of return, and the 2013 rate of return for the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan are included for comparison purposes.

Figure 6: Rates of Return – 2013



Current Trends

Relief associations had investment gains of \$68.1 million in 2013. Lump-sum plans accounted for \$39.0 million, or 57.3 percent of the total investment gains. Investment earnings for the 85 defined-contribution plans totaled \$14.2 million, which made up 20.9 percent of total investment gains. Monthly and monthly/lump-sum combination plans earned \$14.9 million, accounting for just under 21.9 percent of total investment gains.

In 2013, relief associations averaged a 12.8 percent rate of return. Investment returns increased from the 8.5 percent average rate of return in 2012. The Lake Kabetogama Fire Relief Association had the highest rate of return, at 35.9 percent. The Schroeder Fire Relief Association returned 35.3 percent, while the Hayward Fire Relief Association returned 32.8 percent. It is interesting to note that the three relief associations with the highest rates of return were all relief associations affiliated with Greater Minnesota municipalities having a population under 2,500.

The Plato Fire Relief Association had the lowest rate of return, at negative 6.8 percent. The Flensburg Fire Relief Association returned negative 3.4 percent, while the Oklee Fire Relief Association returned negative 1.5 percent in 2013.

The Waconia Fire Relief Association had the highest rate of return among the 89 relief associations in the Metro Area, returning 28.3 percent. The Brooklyn Park, Columbia Heights, Randolph, and Robbinsdale Fire Relief Associations also had returns exceeding 23.0 percent. All of the plans that returned over 23.0 percent in the Metro Area had diversified portfolios, with each investing over 89.0 percent of their assets with the State Board of Investment. The Linwood Fire Relief Association returned negative 0.8 percent for the year, the lowest return of the Metro Area relief associations.

Among the 112 relief associations affiliated with Greater Minnesota municipalities having a population over 2,500, the Isanti Fire Relief Association had the highest rate of return at 29.3 percent. The Owatonna and Northfield Fire Relief Associations returned 29.2 percent and 27.6 percent, respectively. The Sleepy Eye Fire Relief Association had the lowest rate of return among the relief associations affiliated with Greater Minnesota municipalities having a population over 2,500, returning 0.2 percent.

The Lake Kabetogama Fire Relief Association had the highest rate of return among the 450 relief associations affiliated with Greater Minnesota municipalities having a population under 2,500, with a return of 35.9 percent. The Plato Fire Relief Association had the lowest rate of return among the relief associations affiliated with Greater Minnesota municipalities having a population under 2,500, returning negative 6.8 percent.

Legislation passed by the 2009 Minnesota Legislature created the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan (Plan). Thirteen relief associations transferred their assets to the Plan in December 2013, bringing the total to 76 relief associations that have joined the Plan as of January 1, 2014. Each entity in the Plan has its own separate account, but assets are pooled for investment purposes. The Plan investments are managed by the SBI and have a long-term expected return of six percent. The Plan returned 13.0 percent for 2013. The 2013 asset allocation of the Plan is provided in Table 7 on page 153.

Benchmarks

The Office of the State Auditor calculates a custom benchmark rate of return for each relief association. Benchmarks serve as a standard against which investment performance can be measured. The benchmark return is the return of a hypothetical portfolio of indices, invested in similar asset classes and in the same proportions as the relief association was invested in at the beginning of 2013. The actual asset allocations at the beginning of the year were used to calculate the custom benchmark rate of return since many relief associations do not have target asset allocations in their investment policies. The benchmark return is not a perfect measure of the plan's performance, but it is a good indicator of the returns available to the relief association during the year.

Table 8 of this report lists each relief association, its custom benchmark, and its 2013 rate of return. Although the indices used to calculate the benchmarks cannot be invested in directly, investments such as mutual funds and exchange traded funds that closely track most indices are widely available. These types of investments are a way for relief associations to invest in the markets as a whole.

The following indices and their respective rates of return are used to calculate the Table 8 benchmarks for each relief association on page 179:

Asset Class	Benchmark	2013 Return
Domestic Stock	Russell 3000	33.6%
International Stock	MSCI ACWI ex. U.S.	15.3%
Bonds	Barclays Capital Aggregate	(2.0)%
Cash	90-Day U.S. Treasury Bill	0.1%
Other	Russell 3000	33.6%

The Storden Fire Relief Association exceeded its custom benchmark by 10.3 percent, the highest margin among all relief associations. The Bertha and La Salle Fire Relief Associations both exceeded their benchmarks by 8.7 percent. Rates of return for 356 relief associations, or 54.7 percent, matched or exceeded their calculated custom benchmark rates of return. This is down from the 70.0 percent of relief associations that matched or exceeded their benchmark return in 2012. For 2013, 34.3 percent of relief associations missed their benchmark by one or more percent, an increase from the 20.4 percent that missed their benchmark by one or more percent in 2012. The Plato Fire Relief Association missed its respective benchmark by 24.6 percent, the largest deviation among all relief associations.

Long-Term Trends

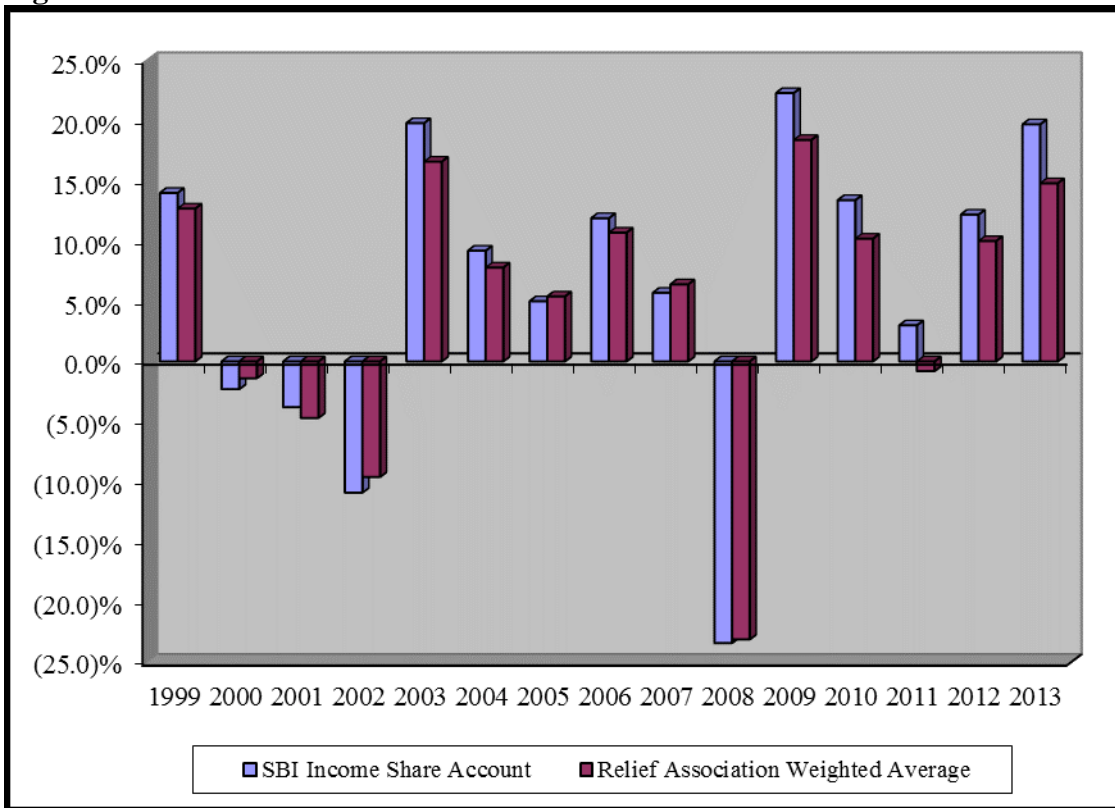
The last fifteen years in the markets have been a period of volatility. The U.S. stock market, as measured by the Russell 3000 Index, returned 5.3 percent over the fifteen-year period. The average bond market return over the fifteen-year period was 5.3 percent, as measured by the Barclays Capital Aggregate Index. During this fifteen-year period, the average annual relief association return was 4.3 percent, below the statutory interest rate assumption of five percent. Only 120 of the 633 relief associations in existence for the full period and included in this report had a fifteen-year average annual rate of return of at least five percent. Not keeping up with interest rate assumptions may harm the financial health of the relief association and could result in diminished benefit increases or larger required municipal contributions.

The Wanamingo Fire Relief Association was the highest-returning relief association over the fifteen-year period, with an average annual return of 7.2 percent. The Jordan Fire Relief Association had the lowest average annual rate of return over the fifteen-year period, at negative 0.8 percent.

The SBI Income Share Account provides a good example of returns that were available over the fifteen-year period ending December 31, 2013 (see Table 8). This account had an average annual return over the fifteen-year period of 5.7 percent. For the relief associations in existence for the entire fifteen-year period, 40 plans had a rate of return that was equal to or greater than the SBI Income Share Account. The average annual return for the SBI Income Share Account ranked in the 94th percentile for the fifteen-year period.

Figure 7 below shows relief association weighted average rates of return from 1999 to 2013 and the annual rates of return of the SBI Income Share Account.

Figure 7: Annual Rates of Return – 1999 to 2013



The ten-year period ending in 2013 contained eight years of positive returns for the relief association weighted average. The average annual relief association rate of return over the last ten years was 5.4 percent, just slightly above the statutory interest rate assumption of five percent. Less than half, or 47.5 percent, of the relief associations in existence for the full ten-year period had a ten-year average annual rate of return of at least five percent. The SBI Income Share account had an average annual return of 7.1 percent over the ten-year period. Forty of the 642 relief associations in existence for the full period had a rate of return that was equal to or greater than the SBI Income Share Account.

The Saint Martin Fire Relief Association had the highest average annual rate of return over the ten-year period, at 9.2 percent. The Ellendale Fire Relief Association was the

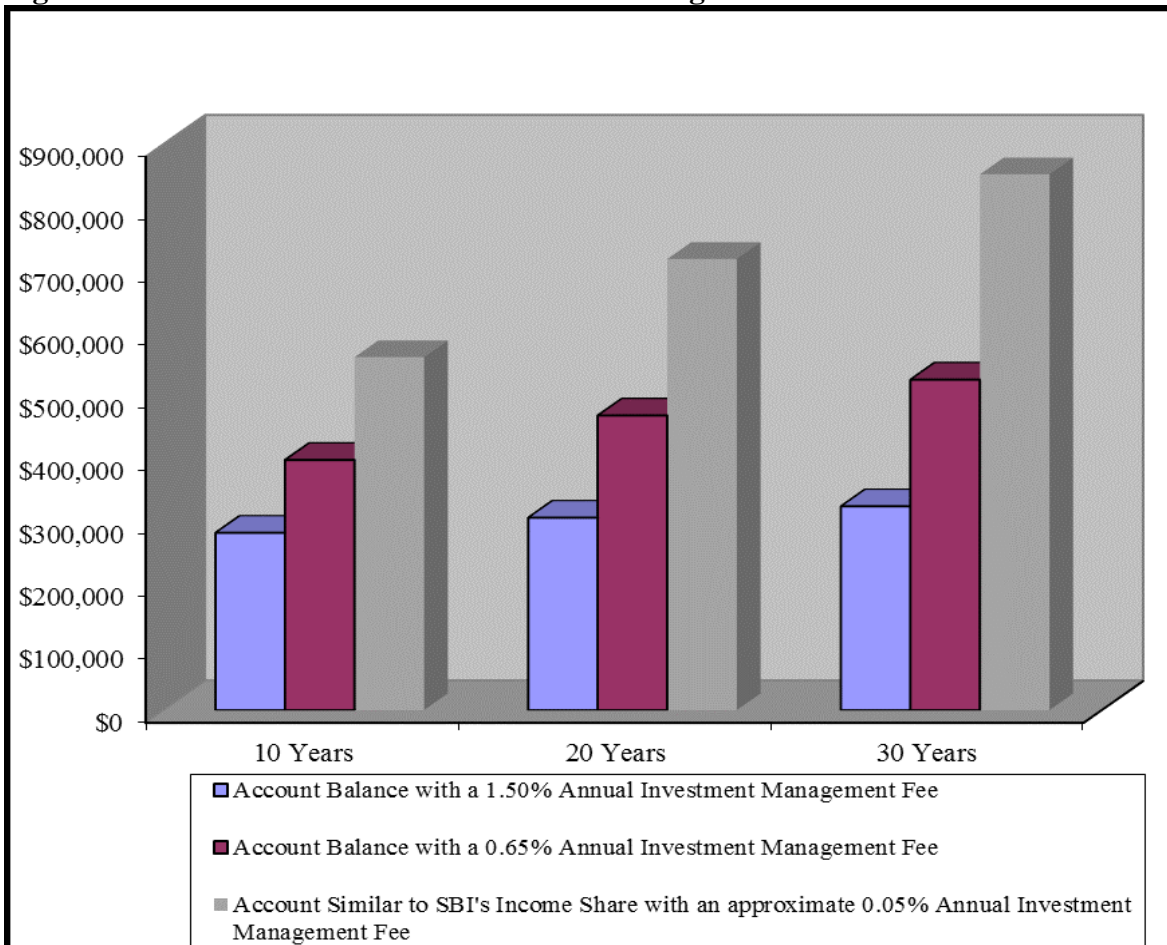
lowest-returning relief association over the ten-year period, with an average annual return of negative 0.3 percent.

Investment Management Fees

Financial institutions charge different types of fees for managing investment accounts. It is important for relief associations to understand the fees charged. Fees can reduce earnings and lower account balances over time.

Figure 8 below compares the impact various fee scenarios can have on the performance of a relief association's investment account over time.³ Higher fees can have a significant impact on a relief association's earnings and reduce the value of its account over time.

Figure 8: Account Values After Investment Management Fees

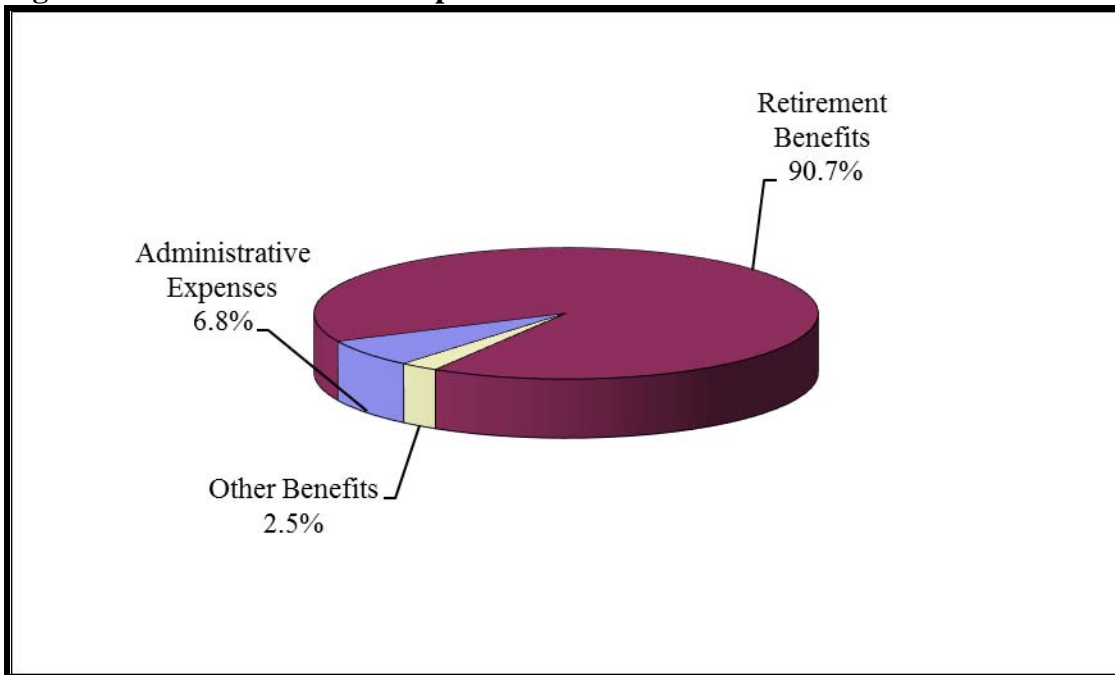


³ This is a hypothetical example for illustrative purposes only and not indicative of any investment plan. The figure assumes an account with a beginning balance of \$200,000, an annual rate of return of 5.0 percent, and no withdrawals. Actual rates of return may vary and will depend on a number of different factors, including a relief association's choice of investment options.

Expenditures

The primary expenditures for relief associations are service pension (retirement) benefit payments, administrative expenses, and other benefit payments. Total expenditures for relief associations in 2013 were \$32.1 million, which is a 2.1 percent decrease from the 2012 total of \$32.8 million.

Figure 9: Relief Association Expenditures – 2013



Benefit Payments

Relief associations exist to pay retirement, survivor, and disability benefits to members and their beneficiaries. These benefits compensate volunteer firefighters for their service to the community and assist in the recruitment and retention of volunteers. A total of \$29.1 million in service pensions was paid out by 373 different relief associations, a 2.7 percent decrease from the \$29.9 million paid in 2012. The Eden Prairie Fire Relief Association paid \$1,103,741 in service pensions during 2013, the largest total expenditure for service pensions among all relief associations.

Nearly 83 percent of relief associations in Minnesota are lump-sum plans, meaning that they pay benefits as a one-time lump-sum payment to members upon their retirement. Lump-sum plans paid a total of \$17.5 million in service pensions.

Defined-contribution plans are similar to lump-sum plans in that members receive a one-time lump-sum payment when they retire. The 85 defined-contribution plans paid a total of \$5.4 million in service pensions.

In 2013, only 23, or 3.5 percent, of relief associations offered monthly benefits to retirees. Of these relief associations, 20 provided their members with a choice at retirement of receiving a monthly benefit or a lump-sum benefit. Three relief associations provided only monthly benefits to their members. The monthly and monthly/lump-sum combination plans paid \$6.2 million in service pensions.

Other benefits, such as disability and survivor benefit payments, totaled \$788,237, a 9.0 percent increase from the 2012 total of \$722,901. Other benefit payments were paid to members and their beneficiaries by 31 different relief associations. Lump-sum plans paid a total of \$415,973 in other benefit payments. Defined-contribution plans paid a total of \$364,491 in other benefit payments, while monthly and monthly/lump-sum combination plans paid a total of \$7,773.

Administrative Expenses

A relief association's Special Fund is a restricted fund that receives state aid and municipal contributions and is used to pay for pensions and other benefits. Disbursements from a Special Fund may be made only for purposes expressly authorized under state law. Relief associations are authorized to use Special Fund assets to pay certain administrative expenses. Administrative expenses include audit, actuarial and legal fees, office expenses, fidelity bond expenses, officer salaries, and training fees.

In 2013, administrative expenses totaled \$2.2 million, a 4.8 percent increase from the \$2.1 million of administrative expenses in 2012. In 2013, there were 110 relief associations that did not use Special Fund assets to pay administrative expenses.

Professional fees, which include audit, actuarial, and legal fees, accounted for the largest portion of administrative expenses. Professional fees totaled \$1.5 million, or 68.2 percent, of all administrative expenses. The \$1.5 million spent on professional fees is a 7.1 percent increase from the \$1.4 million spent in 2012.

Relief associations spent \$535,945 on officer salaries, which was a 2.6 percent increase from the 2012 amount of \$522,467. Only 283 relief associations, or 43.5 percent, paid officer salaries from the Special Fund. Six relief associations reported total salary disbursements from the Special Fund of more than \$10,000. The average total salary disbursement for the 64 relief associations in the Metro Area that used Special Fund assets to pay officer salaries was \$4,577. The Edina Fire Relief Association had the largest total salary disbursement of relief associations in the Metro Area, at \$24,221.

Only 33.6 percent of relief associations affiliated with Greater Minnesota municipalities having a population under 2,500 used Special Fund assets to pay officer salaries, with an average total disbursement of \$767. The Biwabik City Fire Relief Association had the largest total salary disbursement for relief associations in this category, at \$4,320.

Nearly 61.0 percent of relief associations affiliated with Greater Minnesota municipalities having a population over 2,500 paid officer salaries from the Special Fund, with the average total disbursement at \$1,870. The Becker Fire Relief Association had the largest total salary disbursement of these relief associations, at \$7,650.

Tables 4-A, 4-B, and 4-C on pages 79 through 101 show the 2013 administrative expenses for each relief association.

Health of the Plans

Funding Ratios

Funding ratios are an important measure in assessing the financial health of a relief association. Funding ratios show the relationship between a relief association's assets and its liabilities.

The average funding ratio for lump-sum plans was 218.9 percent, an increase from the 2012 average of 204.9 percent. The lump-sum average is skewed by two exceptionally high funding ratios for recently-incorporated relief associations. Excluding the funding ratios of these two recently-incorporated relief associations, the lump-sum average drops to 130.3 percent. The median also presents a more accurate picture of the funding of lump-sum plans. The median funding ratio was 119.9 percent, compared to 108.0 percent in 2012. This means that one-half of the lump-sum plans had a funding ratio above 119.9 percent, while one-half of the plans were below 119.9 percent. Monthly and monthly/lump-sum combination plans had an average funding ratio of 99.2 percent. Defined-contribution plans are always 100.0 percent funded, as the liabilities are limited to the total plan assets.

Relief association funding ratios increased as asset values increased due to investment gains and greater state aid amounts. The effect was a decrease in the number of relief associations that had deficits (funding ratios below 100.0 percent). At the end of 2013, 77 relief associations, or 11.8 percent, had a deficit, compared to 172 relief associations in 2012. Also, the number of relief associations with funding ratios below 75.0 percent decreased from ten in 2012 to four in 2013. The Rollingstone Fire Relief Association had the lowest funding ratio, at 65.4 percent.

While low funding ratios often trigger greater required municipal contributions, extremely high funding ratios can pose problems as well. Extremely high funding ratios signal that a relief association's assets are significantly higher than its liabilities. Because a relief association's benefit level has a direct impact on its accrued liability, a high funding ratio suggests that the benefit level is low compared to the relief association's assets. Relief associations with excessively high funding ratios may be shortchanging current retiring members. It is normal for funding ratios of recently-incorporated relief associations to be high.

Extremely high funding ratios or funding ratios of less than 100.0 percent may be hard to maintain consistently over time. For under-funded relief associations, continued large required municipal contributions may cause municipalities to become less willing to approve future benefit increase requests. In the case of over-funded relief associations, future benefit increases may be viewed as unfair to retired members who provided service for years when the plan was over-funded. Maintaining a steady funding ratio

over time ensures that all retiring members of the relief association receive an equitable pension benefit.

Tables 3-A, 3-B, and 3-C on pages 61 through 75 show funding ratios for each relief association.

Benefit Levels

Benefit levels vary greatly among relief associations in Minnesota. Typically, relief associations with more assets are able to offer higher benefits to their members. The average benefit level for lump-sum plans was \$1,478, a 3.3 percent increase from the 2012 average of \$1,431. Only 34.1 percent of lump-sum plans offered a benefit level higher than the 2013 average of \$1,478.

The maximum lump-sum benefit level allowed under state law for 2013 was \$10,000 per year of service. Both the Northfield and Shakopee Fire Relief Associations offered a \$7,500 benefit level. A member who retired after serving for 20 years with either of these relief associations would receive a \$150,000 lump-sum benefit.

The Hollandale Fire Relief Association, a newer plan, had a benefit level of \$1 per year of service. The Brownsville, Kerrick, and Nerstrand Fire Relief Associations all offered a benefit level of \$50 per year of service.

For monthly/lump-sum combination plans, the average lump-sum benefit level was \$4,724. The Brooklyn Center, Plymouth, and Robbinsdale Fire Relief Associations offered the largest lump-sum benefits of the combination plans, all at \$7,500 per year of service. The monthly component of the monthly/lump-sum combination plans had an average benefit of \$25. The Eden Prairie and Minnetonka Fire Relief Associations offered the highest monthly benefit levels of the combination plans, at \$56 and about \$53 per year of service, respectively. A 20-year retiring member from the Eden Prairie Fire Relief Association who chooses the monthly option would receive \$1,120 every month after retirement for the remainder of the member's life.

The average monthly benefit for the three relief associations that offer only monthly benefits was \$20 per year of service. The Spring Lake Park Fire Relief Association offered the highest monthly benefit of this group, at \$36. The lowest monthly benefit was offered by the Pine City Fire Relief Association, at just over \$9 per year of service.

During 2013, 24.5 percent of the defined-benefit plans that offer a yearly benefit increased their benefit level. The Maplewood Fire Relief Association had the largest benefit increase, increasing its benefit level by \$700 per year of service. Maplewood was 136.3 percent funded after implementing the increase. The Elko New Market and Hamel Fire Relief Associations increased their benefit levels by \$600 and \$550 per year of service, respectively, and also were fully funded after implementing their increases. Of the 138 plans that increased their benefit level, 16 were less than fully funded at the end of 2013.

The Morse-Fall Lake Fire Relief Association had the largest percentage benefit increase at 900.0 percent, increasing its benefit level from \$10 to \$100 per year of service. The Colvin, Culver, Holland, Porter, and Wright Fire Relief Associations each increased their benefit levels by 50.0 percent or more. Of the relief associations that increased their benefit level, 79, or 57.2 percent, had an increase of ten percent or less.

One relief association decreased its benefit level during 2013. The Cook Fire Relief Association lowered its benefit level from \$1,500 to \$1,250 per year of service. Cook ended 2013 at 128.8 percent funded after implementing the benefit decrease.

Regional Analysis

Thirteen economic development regions were established by the Minnesota Legislature. For the reader's convenience, relief association data is summarized by economic development region and analyzed for regional trends.

Current Trends

In 2013, the Metro Area region continued to have the highest average lump-sum benefit level, at \$4,005 per year of service, an increase of 4.1 percent over the 2012 average of \$3,848 per year of service. The Central and North Central regions followed, with average benefit levels of \$1,840 and \$1,653 per year of service, respectively. The Upper Southwest region had the lowest average benefit level, at \$840 per year of service. The Upper Southwest region's average of \$840 per year of service was a 2.2 percent increase from the 2012 average of \$822 per year of service. The North Central region had an average benefit level of \$1,653 per year of service, which was a 7.1 percent increase over the 2012 average benefit level of \$1,544 per year of service, the highest percentage increase of the regions.

The Southeast region had the highest average funding ratio for defined-benefit plans, at 748.9 percent. This was an increase from the 2012 average funding ratio of 627.8 percent for the Southeast region. The region's funding ratio is skewed by the Hollandale Fire Relief Association's high funding ratio, which was recently incorporated and had a benefit level of \$1. Excluding the Hollandale Fire Relief Association, the Southeast region's average funding ratio was 148.2 percent. The Arrowhead region had an average funding ratio of 157.7 percent. The Southwest Central region had the lowest average funding ratio, at 112.2 percent. The Metro Area region's average funding ratio of 114.6 percent was an 11.4 percent increase from its 2012 average of 102.9 percent, which had been the lowest average funding ratio in 2012.

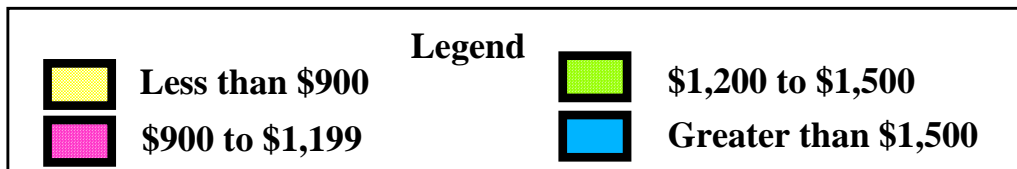
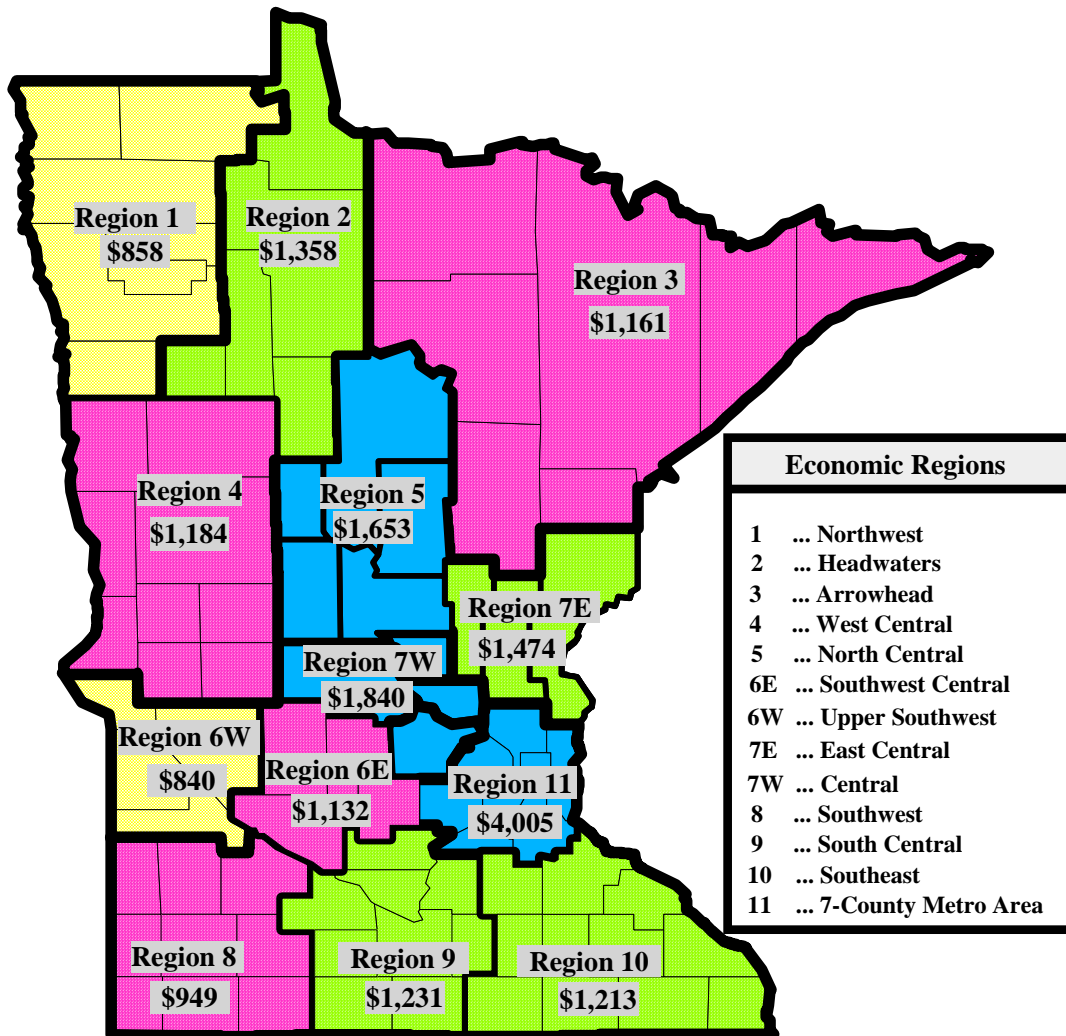
Five regions had average rates of return exceeding the overall relief association average rate of return of 12.8 percent in 2013. The Upper Southwest region had the highest average rate of return, at 16.7 percent. The Metro Area region was close behind with an average rate of return of 15.3 percent. The Northwest region had the lowest average rate of return, at 9.5 percent. The Southwest region was the second lowest with an average rate of return of 9.8 percent.

Long-Term Trends

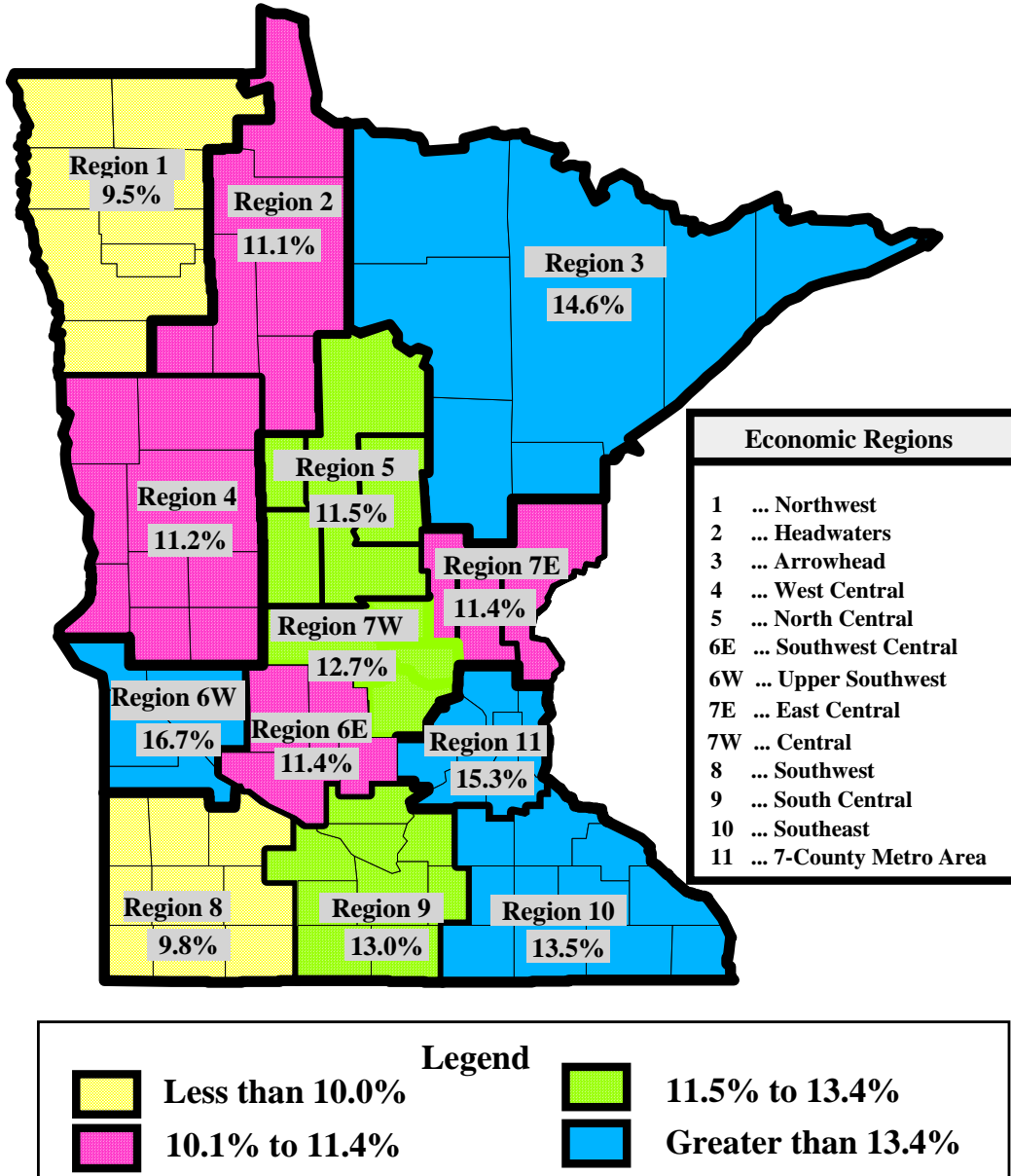
Relief associations in the Upper Southwest region had the highest fifteen-year average rates of return, at 4.3 percent. The Metro Area region had a fifteen-year average rate of return of 4.2 percent. The South Central, Southeast, and West Central regions all had fifteen-year average rates of return of 4.0 percent.

Statutory guidelines assume a rate of five-percent growth for relief associations. None of the 13 regions had fifteen-year average rates of return above five percent. The Northwest region had the lowest average rate of return over the fifteen-year period, at 3.4 percent. The East Central and Southwest Central regions both had average rates of return over the fifteen-year period of 3.5 percent.

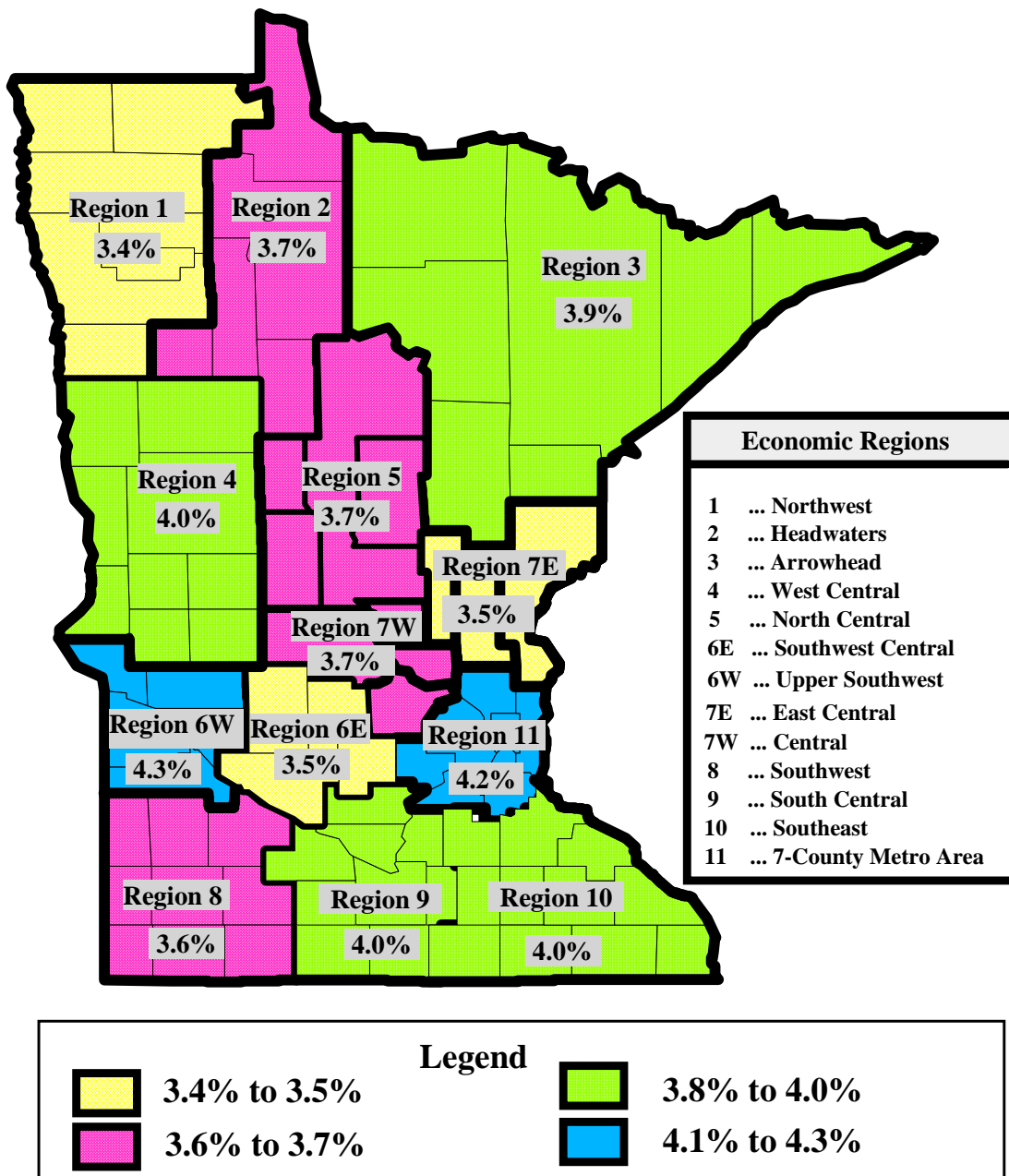
2013 Lump-Sum Benefit Level by Economic Development Region



2013 Average Rates of Return by Economic Development Region



Fifteen-Year Average Rates of Return by Economic Development Region



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Data Tables

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Table 1
Financial and Membership Summary
For the Year Ended December 31, 2013

	Monthly/Lump-Sum Service Pension Combination	Lump-Sum Service Pension	Monthly Service Pension	Defined-Contribution Service Pension	Total All Volunteer Fire Plan Types
Net Assets	\$ 100,065,160	\$ 308,362,496	\$ 15,600,392	\$ 99,640,468	\$ 523,668,516
Accrued Liabilities	97,506,099	255,553,917	13,745,229	99,640,468	466,445,713
Surplus or (Deficit)	\$ 2,559,061	\$ 52,808,579	\$ 1,855,163	\$ -	\$ 57,222,803
State Aid	\$ 3,211,071	\$ 16,072,741	\$ 458,379	\$ 4,064,834	\$ 23,807,025
Supplemental Benefit Reimbursements	18,000	436,435	-	85,914	540,349
Municipal Contributions	2,243,350	5,232,284	367,922	1,193,888	9,037,444
Investment Earnings	13,054,363	39,000,977	1,811,864	14,199,841	68,067,045
Other	17,326	493,904	-	75,056	586,286
Total Revenues	\$ 18,544,110	\$ 61,236,341	\$ 2,638,165	\$ 19,619,533	\$ 102,038,149
Normal Cost	\$ 2,361,098	\$ 22,336,788	\$ 220,310	\$ -	\$ 24,918,196
Deficit Amortization Payment	1,029,093	1,474,631	117,965	-	2,621,689
Estimated Administrative Expenses	365,567	1,498,919	55,181	-	1,919,667
LESS: 10% of Surplus	180,063	2,857,751	25,467	-	3,063,281
Total Financial Requirements	\$ 3,575,695	\$ 22,452,587	\$ 367,989	\$ -	\$ 26,396,271
Administrative Expenses	\$ 342,660	\$ 1,454,775	\$ 47,850	\$ 350,906	\$ 2,196,191
Service Pension Benefit Expenditures	5,498,256	17,464,790	742,243	5,402,986	29,108,275
Other Benefit Expenditures	7,773	415,973	-	364,491	788,237
Total Expenses	\$ 5,848,689	\$ 19,335,538	\$ 790,093	\$ 6,118,383	\$ 32,092,703
Relief Associations Reporting	20	543	3	85	651
Number of Active Members	898	12,771	107	2,192	15,968
Number of Deferred/Inactive Members	252	2,179	15	780	3,226
Total Membership (for 651 reporting)	1,150	14,950	122	2,972	19,194
Number of Benefit Recipients	583	535	159	116	1,393

**Table 1
Financial and Membership Summary
For the Year Ended December 31, 2013**

	Monthly/Lump-Sum Service Pension Combination	Lump-Sum Service Pension	Monthly Service Pension	Defined-Contribution Service Pension	Total All Volunteer Fire Plan Types
Relief Associations Reporting	20	543	3	85	651
Minimum Retirement Age					
Age 50	19	519	3	82	623
Age 55	1	23	-	2	26
Age 60	-	1	-	1	2
Age 65	-	-	-	-	-
Minimum Years Active Service in Fire Department					
5 Years	1	114	-	26	141
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
10 Years	19	412	1	55	487
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	3	1	1	5
20 Years	-	10	1	1	12
Minimum Years Active Membership in Relief Association					
5 Years	2	121	-	31	154
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	18	413	1	51	483
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	1	1	1	3
19 Years	-	-	1	-	1
20 Years	-	3	-	-	3

How to Read Tables 2-A Through 2-C

Tables 2-A, 2-B, and 2-C provide relief association financial and investment data.

Active Members – Active relief association members as of December 31, 2013.

Net Assets – The value of the relief association’s Special Fund assets as of the end of 2013. The net assets include any accounts payable or receivable that were outstanding as of December 31, 2013. The net asset value may therefore differ from the market value of the relief association’s investments.

Rank (%-ile) – For Net Assets, and for each of the following categories, the relief association is ranked relative to the other associations of the same benefit type. A rank of 0 percent is the lowest, 100 percent the highest. For example, a fire state aid rank of 87 percent means that the relief association received a fire state aid amount higher than 87 percent of the associations of the same benefit type.

State Aid – The amount of fire state aid the relief association received during 2013, or payable for 2013 if not yet received.

Municipal Contributions – The amount of city, town, or independent nonprofit firefighting corporation contributions received by the relief association during 2013, or payable for 2013 if not yet received.

Pension Amount – For lump-sum plans, the amount per year of service in effect at the end of 2013. A retiring firefighter from a lump-sum plan would receive a benefit equal to the pension amount multiplied by the completed years of active service. Benefits for members of a defined-contribution plan are equal to the member’s account balance. Because the benefits for defined-contribution plan members are not based upon a per-year-of-service amount, there is no applicable pension amount.

Table 2-C provides both yearly and monthly benefit amounts. Members for most of the relief associations included in this table have the option of receiving either a lump-sum or a monthly benefit upon retirement. Benefits for members receiving a monthly pension are based on a monthly benefit amount which, when multiplied by the years of service, is the amount a retiring member would receive each month for the rest of his or her life. The yearly benefit amount is the amount per year of service in effect at the end of 2013 for members electing to receive their pension in a lump-sum payment.

All pension amounts are subject to reductions if the member had not served the required years of service for full vesting.

ROR 2013 – The rate of return earned on the relief association’s investments during 2013.

Funding Ratio – The relief association’s December 31, 2013 net assets divided by its accrued liabilities. Over 100 percent means the relief association has more assets than liabilities, while less than 100 percent means it has more projected liabilities than assets.

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
		\$	%	\$	%	\$	%	\$	%	%	%	%	%
Ada	28	376,025	56	18,049	55	5,024	55	790	33	23.5	93	127	62
Adams	24	192,968	25	16,299	50	-	0	700	26	0.6	5	104	17
Adrian	25	410,935	60	14,375	45	7,125	61	1,050	49	12.8	49	136	73
Aitkin	29	677,283	78	56,534	88	10,000	69	2,000	78	12.0	45	107	22
Albany	25	609,388	75	24,151	68	27,790	91	1,800	73	14.5	59	115	38
Alberville	29	677,641	79	56,681	88	-	0	1,817	76	13.2	51	115	38
Alexandria	30	2,700,808	96	129,823	96	121,324	99	6,633	98	20.2	85	120	49
Almelund	29	393,365	58	14,265	44	4,000	48	700	26	10.1	35	120	49
Alpha	17	126,436	8	8,230	5	-	0	600	18	(1.2)	0	104	17
Altura	23	137,605	11	11,521	23	-	0	400	3	9.8	33	140	78
Amboy	18	108,208	5	11,521	23	2,047	41	800	34	16.9	73	118	46
Anandale	23	805,866	84	45,429	84	3,000	45	2,000	78	17.1	74	172	90
Argyle	25	171,126	18	13,716	38	-	0	500	9	16.0	69	127	62
Arlington	29	582,630	73	22,229	65	7,951	64	1,150	53	18.7	80	117	43
Arrowhead	10	113,111	6	-	0	-	0	600	18	17.9	77	295	98
Askov	19	157,970	15	9,875	12	-	0	800	34	0.0	1	102	15
Atwater	26	366,365	55	16,810	53	4,596	51	1,000	43	15.5	65	116	40
Audubon	23	380,751	57	22,182	64	-	0	1,100	50	13.3	52	119	48
Aurora	24	238,067	36	12,070	26	24,581	89	1,300	59	15.3	64	87	2
Avon	25	478,258	67	31,966	76	10,500	72	1,700	71	0.5	5	102	15
Babbitt	29	415,661	61	13,716	38	10,000	69	1,200	53	6.8	21	111	29
Backus	15	361,127	54	21,886	64	-	0	1,850	76	23.0	92	171	90
Badger	13	101,393	4	9,875	12	-	0	500	9	8.6	26	158	86
Bagley	23	304,873	46	24,052	68	996	36	1,200	53	9.5	31	122	52
Balaton	24	173,628	19	15,218	47	-	0	500	9	4.0	15	117	43
Baldwin	31	434,825	63	31,675	75	-	0	2,000	78	10.1	35	144	80
Balsam	24	282,195	44	13,749	42	15,000	78	1,200	53	22.7	91	118	46
Barnesville	26	302,157	45	24,814	69	8,000	64	700	26	22.8	91	143	79
Barnum	23	*	*	13,716	38	-	0	700	26	18.7	80	*	*
Barrett	15	137,196	10	8,778	7	2,000	41	475	9	15.0	63	159	87
Battle Lake	20	505,054	68	29,363	74	-	0	1,750	72	1.8	11	114	36
Baudette	21	415,227	61	19,066	59	-	0	1,400	64	7.8	24	127	62
Bayport	22	1,862,773	94	91,352	94	-	0	5,400	97	20.7	87	143	79
Beardsley	19	221,818	33	10,973	18	263	33	500	9	19.6	83	177	92
Beaver Bay	11	127,093	9	7,681	4	-	0	500	9	1.6	11	254	98
Beaver Creek	17	102,178	4	9,327	10	-	0	500	9	6.8	21	103	16
Becker	36	1,079,501	89	75,776	92	11,500	74	2,900	89	14.6	60	125	58
Belgrade	25	383,528	57	13,716	38	8,775	67	900	39	12.9	50	111	29

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Belle Plaine	29	519,379	69	53,353	87	31,125	93	2,200	82	5.1	17	93	6
Bellingham	19	179,041	22	8,778	7	-	0	725	30	11.3	42	112	32
Belview	22	220,151	32	13,167	34	153	33	700	26	0.0	1	98	10
Bemidji	38	2,707,481	96	186,398	98	-	0	5,100	97	14.8	62	131	67
Bertha	15	193,167	25	10,973	18	2,205	42	1,000	43	22.3	90	156	86
Bethel	11	129,442	9	6,035	1	-	0	488	9	21.3	88	186	93
Big Lake	36	1,346,716	92	89,681	94	8,000	64	3,000	89	9.5	31	111	29
Bigelow	23	178,007	21	10,424	14	-	0	200	1	6.7	21	258	98
Bigfork	19	274,020	42	31,804	75	15,973	80	2,100	81	26.2	96	122	52
Bird Island	23	264,882	41	21,247	62	5,000	52	950	41	13.4	52	126	60
Biwabik City	12	281,269	43	12,070	26	11,130	74	1,400	64	13.9	57	134	71
Blackduck	25	243,359	37	21,690	63	5,265	56	900	39	23.7	93	123	54
Blackhoof	20	139,146	11	10,973	18	-	0	500	9	12.4	47	125	58
Blooming Prairie	29	425,149	62	32,487	76	4,000	48	1,225	57	13.2	51	126	60
Blue Earth	31	1,103,587	89	27,712	72	12,000	75	1,850	76	13.4	52	131	67
Bluffton	16	191,121	24	8,778	7	-	0	350	2	17.0	73	231	96
Bovey	13	126,375	8	10,973	18	8,497	66	1,100	50	0.1	2	116	40
Bowlus	21	186,982	23	11,521	23	5,125	55	500	9	21.4	88	119	48
Boyd	20	209,028	31	10,424	14	-	0	450	6	13.8	56	131	67
Braham	17	291,862	45	28,972	73	750	35	1,530	68	12.3	47	104	17
Braierd	33	2,659,176	96	207,334	99	41,983	96	6,825	99	14.5	59	118	46
Breckenridge	29	504,634	68	26,559	71	14,522	78	1,200	53	11.5	42	99	11
Bricelyn	24	318,433	48	12,070	26	-	0	800	34	19.5	83	130	66
Brimson	11	112,917	6	6,776	2	-	0	600	18	18.2	79	215	96
Brook Park	16	192,328	24	9,327	10	-	0	400	3	15.7	67	252	97
Brooton	24	326,714	49	12,630	32	-	0	750	31	22.9	92	132	68
Browerville	23	317,139	48	16,042	50	2,600	44	750	31	4.5	16	162	89
Browns Valley	20	178,215	21	11,521	23	6,134	59	750	31	5.8	19	105	19
Brownsdale	21	374,499	56	9,055	9	-	0	800	34	20.4	86	212	95
Brownsville	16	145,855	12	10,424	14	1,000	36	50	0	20.5	86	1381	99
Brownston	29	413,733	61	12,070	26	18,000	84	1,000	43	17.5	76	114	36
Buffalo	34	1,375,542	92	107,159	95	45,816	97	4,000	94	14.5	59	101	13
Buffalo Lake	19	474,787	66	13,167	34	-	0	1,000	43	20.5	86	123	54
Buhl	15	103,385	4	9,875	12	9,967	69	1,000	43	13.8	56	95	7
Butterfield	24	197,889	27	13,167	34	5,500	56	750	31	0.6	5	83	1
Byron	31	402,849	60	41,454	82	14,612	78	1,150	53	13.6	54	109	25
Caledonia	32	455,450	65	28,130	73	2,400	43	1,050	49	11.2	41	113	34
Cambridge	25	548,344	72	71,107	91	10,000	69	2,400	83	12.8	49	112	32

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Campbell	19	228,972	34	14,265	44	-	0	500	9	9.9	33	111	29
Cannon Falls	30	710,198	80	48,216	85	-	0	1,900	77	15.2	64	105	19
Canosia	22	379,117	56	12,530	30	16,153	81	1,000	43	0.6	5	118	46
Canton	19	73,919	1	10,424	14	-	0	400	3	0.2	3	107	22
Carlos	27	977,678	87	15,362	48	28,600	92	1,750	72	22.9	92	168	90
Carlton	18	263,975	40	23,854	68	-	0	1,750	72	16.1	70	263	98
Carver	31	602,505	75	29,464	74	20,913	87	1,957	78	19.5	83	117	43
Cass Lake	18	572,847	73	34,203	78	10,850	73	2,500	85	8.7	27	195	94
Centennial	60	2,883,789	97	147,592	97	25,500	90	4,500	95	13.1	51	119	48
Center City	19	399,386	59	12,588	30	7,500	62	1,250	57	12.4	47	132	68
Ceylon	15	256,040	39	11,521	23	-	0	550	16	27.3	97	165	89
Chandler	17	211,084	31	9,327	10	-	0	650	24	9.5	31	119	48
Charfield	24	442,292	64	31,911	75	5,001	54	1,300	59	21.2	88	127	62
Cherry	17	203,439	28	10,973	18	100	33	600	18	21.0	88	248	97
Chisago	22	984,060	87	33,005	77	10,000	69	2,700	87	19.0	81	131	67
Chisholm	23	826,379	84	26,879	72	16,025	80	2,400	83	24.7	95	125	58
Chokio	21	238,169	36	14,279	45	-	0	700	26	17.2	75	137	75
Clara City	20	428,439	62	17,635	54	3,415	46	1,000	43	21.1	88	133	69
Claremont	18	122,508	7	11,600	25	3,500	46	700	26	10.1	35	118	46
Clarissa	19	195,071	26	13,167	34	6,114	58	800	34	7.6	23	86	1
Clarkfield	23	243,009	37	17,757	55	-	0	800	34	16.8	72	136	73
Clarks Grove	17	130,875	9	11,335	23	-	0	450	6	6.7	21	137	75
Clear Lake	27	686,421	79	28,188	73	6,000	57	1,200	53	26.2	96	180	92
Clearbrook	16	204,846	29	17,743	54	-	0	950	41	6.0	19	135	72
Clearwater	30	400,267	59	25,907	70	9,000	68	1,300	59	8.8	28	105	19
Clements	20	154,499	14	12,070	26	1,946	40	650	24	16.8	72	133	69
Cleveland	31	484,313	67	18,124	56	13,600	77	1,300	59	10.2	36	123	54
Climax	33	123,938	8	9,327	10	-	0	150	0	(0.4)	1	256	98
Clinton (Big Stone)	23	93,567	3	10,369	14	3,250	45	600	18	17.4	76	94	6
Clinton (St Louis)	18	175,927	20	9,875	12	-	0	700	26	10.1	35	150	84
Cohasset	23	677,881	79	32,722	76	-	0	2,250	83	15.0	63	112	32
Cokato	21	663,101	78	29,709	74	12,525	76	1,600	69	9.9	33	101	13
Cold Spring	28	1,052,530	88	40,516	82	16,100	80	2,000	78	8.9	28	110	27
Coleraine	19	253,433	39	14,103	43	4,308	50	1,250	57	10.4	37	109	25
Colvin	12	91,728	3	6,352	2	4,000	48	1,200	53	14.6	60	91	5
Comfrey	22	181,953	22	13,409	38	4,000	48	700	26	0.5	5	90	4
Cook	14	340,534	51	20,295	61	1,500	38	1,250	57	11.1	41	129	64
Cosmos	16	248,861	38	11,933	26	-	0	900	39	9.3	29	160	87

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Cottage Grove	50	2,242,564	96	174,338	98	4,680	51	4,300	94	12.3	47	124	57
Cotton	18	239,224	36	12,705	32	-	0	600	18	25.8	95	174	91
Cottonwood	23	371,297	55	19,607	60	-	0	900	39	9.3	29	143	79
Courtland	21	405,618	60	12,425	30	11,824	74	1,200	53	11.5	42	105	19
Cromwell	17	332,887	50	14,813	46	2,131	42	1,300	59	7.1	22	126	60
Crooked Lake	17	180,490	22	11,055	22	2,800	44	550	16	14.3	58	155	86
Crookston	24	627,980	76	20,008	60	15,000	78	1,800	73	11.7	44	113	34
Crosby	30	459,193	66	24,674	69	33,621	94	2,050	80	8.4	25	86	1
Culver	7	57,243	0	8,230	5	500	34	400	3	43.2	100	147	83
Currie	18	147,288	12	6,035	1	7,035	61	600	18	1.3	10	96	8
Cuyuna	21	232,993	35	13,167	34	13,475	77	850	37	16.9	73	105	19
Cyrus	21	159,626	16	9,875	12	-	0	400	3	11.0	40	184	93
Dalton	26	269,780	41	13,167	34	-	0	650	24	1.0	8	110	27
Danube	23	175,415	20	10,789	18	-	0	600	18	8.6	26	129	64
Danvers	14	98,989	3	8,778	7	-	0	750	31	0.6	5	101	13
Darfur	18	178,643	21	8,778	7	2,500	43	425	6	0.9	7	122	52
Dassel	24	996,205	87	33,788	77	35,343	95	2,300	83	5.9	19	128	63
Dawson	25	444,802	64	20,243	61	27,125	90	1,800	73	14.7	61	99	11
Dayton	23	592,578	74	28,891	73	4,909	51	1,500	66	14.9	63	104	17
Deer Creek	17	241,850	37	10,973	18	1,500	38	750	31	26.9	97	144	80
Deer River	24	490,152	68	37,245	79	15,608	80	1,750	72	9.6	32	118	46
Deerwood	20	333,559	50	22,885	66	-	0	1,100	50	13.7	55	145	81
Delano	22	685,610	79	49,644	86	28,500	92	2,575	86	7.8	24	88	3
Delavan	18	204,927	29	10,424	14	1,600	39	750	31	9.3	29	136	73
Detroit Lakes	28	1,735,887	93	89,382	93	36,730	95	5,000	96	6.3	20	124	57
Dexter	20	177,326	20	8,778	7	5,900	57	450	6	1.2	9	114	36
Dodge Center	21	609,897	75	18,965	58	11,026	73	1,700	71	11.5	42	161	88
Dover	19	272,507	42	11,521	23	-	0	850	37	18.1	78	139	77
Dovray	22	57,036	0	7,132	2	-	0	160	1	10	*	122	52
Dumont	19	108,341	5	10,973	18	-	0	300	2	0.7	6	144	80
Dunnell	15	119,744	7	8,230	5	-	0	600	18	13.1	51	123	54
Eagle Bend	25	270,147	42	13,716	38	4,953	52	950	41	2.8	14	91	5
Eagle Lake	20	307,447	47	19,083	59	17,429	83	1,800	73	1.7	11	87	2
East Bethel	38	1,634,161	93	56,223	88	17,500	83	3,600	92	15.6	66	132	68
East Grand Forks	34	1,013,855	88	56,850	89	-	0	2,400	83	19.7	84	119	48
Eastern Hubbard	20	331,202	50	11,937	26	6,000	57	1,300	59	10.3	37	139	77
Easton	16	153,822	13	12,619	30	-	0	450	6	17.9	77	138	76
Eden Valley	25	511,316	69	20,507	61	3,500	46	1,000	43	12.4	47	125	58

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Edgerton	26	378,435	56	18,102	55	2,857	44	900	39	23.9	94	146	82
Eitzen	31	163,865	17	10,587	17	4,500	50	450	6	1.3	10	117	43
Elizabeth	21	193,171	25	11,521	23	3,888	47	600	18	4.4	16	95	7
Elk River	35	2,880,579	97	165,103	98	30,000	93	5,091	96	14.7	61	111	29
Elko New Market	22	1,874,518	94	50,600	87	93,768	99	4,100	94	9.6	32	137	75
Ellendale	19	176,492	20	13,856	43	3,000	45	500	9	7.4	22	110	27
Ellsworth	25	240,041	36	13,716	38	-	0	500	9	1.1	8	111	29
Elmer	10	114,216	6	8,778	7	-	0	250	1	12.3	47	225	96
Elmore	12	196,515	27	13,167	34	1,000	36	1,100	50	24.0	94	122	52
Elrosa	21	305,358	46	16,459	51	10,000	69	725	30	11.5	42	114	36
Ely	28	565,803	72	24,230	69	21,855	87	1,600	69	8.5	26	103	16
Elysian	23	391,472	58	14,269	44	10,226	71	1,200	53	9.4	31	82	1
Emily	22	186,050	23	12,959	33	15,153	79	750	31	11.7	44	95	7
Evansville	26	213,039	31	16,459	51	5,000	52	480	9	10.5	37	156	86
Eveleth	19	438,946	64	15,266	48	33,995	94	1,900	77	26.0	96	116	40
Excelsior	43	4,662,007	99	132,281	97	27,529	91	6,250	98	19.7	84	125	58
Eyota	23	356,806	53	19,105	59	4,025	49	1,300	59	11.1	41	123	54
Farmington	42	2,122,872	95	127,359	96	169,445	99	4,575	95	17.3	75	102	15
Fayal	25	447,269	64	12,070	26	14,000	77	1,500	66	10.0	35	120	49
Fergus Falls	38	2,154,959	95	87,049	93	-	0	3,900	93	12.2	46	124	57
Fertile	27	318,455	48	17,399	54	-	0	800	34	21.6	89	125	58
Fifty Lakes	17	125,935	8	7,132	2	7,500	62	600	18	14.0	57	151	85
Finland	24	206,041	30	16,895	53	-	0	675	26	0.7	6	100	12
Finlayson	19	203,244	28	16,459	51	-	0	600	18	0.9	7	134	71
Flensburg	17	102,657	4	12,070	26	-	0	575	18	(3.4)	0	88	3
Floodwood	23	321,362	48	12,591	30	11,225	74	1,000	43	11.2	41	148	83
Foley	23	750,203	82	49,477	86	7,500	62	2,450	85	12.8	49	127	62
Forada	28	356,808	53	13,167	34	18,897	85	800	34	22.1	90	194	94
Forest Lake	32	2,086,142	95	124,431	96	18,500	84	4,800	95	20.5	86	120	49
Foreston	16	266,562	41	12,619	30	10,000	69	1,000	43	10.8	39	114	36
Franklin	17	347,352	52	10,973	18	5,000	52	1,000	43	15.9	69	154	86
Frazee	25	325,028	49	26,179	71	10,338	71	1,200	53	15.6	66	106	21
French Township	22	206,817	30	13,716	38	-	0	550	16	27.0	97	116	40
Frost	16	199,598	27	12,070	26	2,500	43	600	18	10.6	38	113	34
Fulda	23	259,885	40	23,357	66	4,000	48	1,000	43	3.3	15	135	72
Garfield	25	411,722	60	16,798	53	8,000	64	1,200	53	8.9	28	118	46
Garrison	19	773,336	83	36,412	79	12,000	75	3,100	90	12.9	50	123	54
Garvin	11	110,925	5	8,230	5	-	0	450	6	10.1	35	139	77

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Gaylord	26	527,374	70	21,891	64	17,108	82	1,350	63	8.2	25	98	10
Geneva	23	161,106	17	10,424	14	-	0	200	1	5.7	19	183	93
Ghent	20	131,562	9	8,778	7	-	0	575	18	14.7	61	138	76
Glenwood	28	572,292	72	33,492	77	20,953	87	1,600	69	17.3	75	110	27
Glyndon	18	457,117	66	18,134	56	-	0	900	39	6.5	20	130	66
Golden Valley	45	4,500,389	98	141,926	97	40,155	96	7,000	99	22.7	91	133	69
Gonvick	19	260,578	40	10,973	18	4,688	51	650	24	16.5	72	149	84
Good Thunder	22	415,424	61	15,347	48	10,436	72	1,200	53	22.9	92	121	51
Goodland	18	131,434	9	9,875	12	1,525	39	650	24	10.1	35	165	89
Goodview	30	436,648	63	18,863	58	21,925	88	1,400	64	9.3	29	104	17
Graceville	23	225,906	33	15,570	49	2,500	43	550	16	7.6	23	133	69
Granada	12	80,058	2	-	0	-	0	500	9	25.8	95	144	80
Grand Meadow	25	485,225	67	22,454	65	650	35	1,100	50	23.8	93	124	57
Grand Rapids	32	2,149,922	95	127,478	96	5,000	52	5,000	96	16.2	71	131	67
Green Isle	18	280,792	43	13,167	34	9,000	68	850	37	21.5	89	160	87
Greenbush	42	247,811	38	16,459	51	-	0	500	9	22.4	90	112	32
Greenwood	13	597,057	74	16,459	51	30,000	93	1,500	66	17.5	76	155	86
Grey Eagle	18	324,087	49	14,720	46	3,000	45	850	37	17.2	75	124	57
Grove City	17	225,684	33	11,683	26	1,514	39	1,000	43	12.8	49	110	27
Grygla	17	173,922	19	10,973	18	-	0	250	1	7.5	23	241	96
Hackensack	29	656,862	77	18,730	57	25,282	89	2,000	78	5.6	18	88	3
Hallock	28	193,912	26	15,362	48	-	0	500	9	9.3	29	113	34
Halstad	22	227,120	33	13,167	34	2,000	41	700	26	0.6	5	102	15
Ham Lake	33	1,606,211	93	79,463	92	-	0	3,200	91	11.6	44	109	25
Hamburg	28	585,990	73	14,813	46	24,383	89	1,525	68	2.4	13	96	8
Hamel	30	1,553,879	93	32,654	76	37,300	95	3,250	92	11.0	40	117	43
Hancock	23	221,760	32	14,125	43	-	0	600	18	(0.9)	0	113	34
Hanley Falls	22	113,137	6	12,619	30	-	0	450	6	6.6	20	128	63
Hanover	29	723,453	81	34,204	78	4,500	50	1,400	64	9.4	31	114	36
Hanska	23	200,555	28	13,716	38	1,500	38	510	16	3.1	14	128	63
Harmony	26	316,721	47	14,683	45	6,000	57	750	31	8.6	26	111	29
Harris	19	198,842	27	11,128	23	1,700	40	1,100	50	10.8	39	113	34
Hartland	18	159,589	16	11,521	23	-	0	425	6	1.9	12	248	97
Hastings	50	3,909,740	98	163,373	98	-	0	4,500	95	15.4	65	129	64
Hayfield	20	429,097	62	25,726	70	12,294	75	1,500	66	15.9	69	108	24
Hayward	22	428,049	62	12,070	26	4,500	50	800	34	32.8	99	223	96
Hector	21	570,579	72	20,993	61	-	0	1,300	59	19.7	84	146	82
Henderson	21	214,729	32	13,167	34	16,464	81	1,100	50	10.2	50	91	5

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Hendricks	28	210,317	31	13,716	38	6,872	60	750	31	6.7	21	87	2
Hendrum	18	158,128	15	10,424	14	-	0	600	18	(0.2)	1	121	51
Henning	25	325,397	49	15,798	49	8,193	65	1,000	43	18.3	79	108	24
Herman	22	160,455	16	13,716	38	2,467	43	700	26	18.9	81	117	43
Hermantown	27	1,170,849	90	39,376	81	27,900	91	3,500	92	11.2	41	120	49
Heron Lake	18	209,703	31	12,863	33	-	0	600	18	12.2	46	129	64
Hewitt	14	*	*	7,681	4	1,404	38	700	26	14.6	60	*	*
Hibbing	13	357,330	53	11,204	23	9,510	69	1,200	53	15.8	68	134	71
Hill City	22	151,700	12	12,859	33	6,999	60	615	24	8.6	26	91	5
Hills	21	169,642	18	14,265	44	-	0	750	31	13.5	53	127	62
Hinckley	20	590,650	74	28,226	73	18	32	1,300	59	11.1	41	160	87
Hittredal	13	184,466	22	8,230	5	650	35	500	9	5.4	18	118	46
Hoffman	21	155,267	14	13,167	34	833	36	650	24	1.5	11	87	2
Hokah	26	122,499	7	16,459	51	-	0	475	9	1.9	12	112	32
Holdingford	20	251,228	38	14,594	45	5,000	52	1,000	43	14.9	63	104	17
Holland	20	243,824	37	10,973	18	-	0	400	3	15.4	65	161	88
Hollandale	17	111,298	6	10,973	18	-	0	1	0	11.4	42	45802	100
Hopkins	33	2,682,041	96	94,843	94	32,166	94	6,100	97	15.9	69	115	38
Houston	25	*	*	15,428	49	10,879	73	925	41	18.1	78	*	*
Howard Lake	28	588,157	74	22,058	64	20,220	86	1,400	64	16.1	70	101	13
Hoyt Lakes	18	306,654	46	13,716	38	17,858	83	1,500	66	16.9	73	105	19
Hugo	26	1,035,287	88	73,506	91	-	0	3,000	89	20.4	86	131	67
Ideal	28	775,195	83	27,675	72	28,468	92	2,100	81	12.5	48	106	21
International Falls	26	799,379	83	63,378	90	-	0	2,750	87	10.9	40	113	34
Inver Grove Heights	64	4,237,009	98	179,267	98	25,000	89	5,800	97	16.4	71	137	75
Iona	16	90,065	3	4,055	0	-	0	300	2	15.6	66	130	66
Ironton	21	173,613	19	13,716	38	3,400	46	650	24	16.9	73	150	84
Isanti	22	1,874,440	94	78,173	92	74,265	98	3,800	93	29.3	99	123	54
Isle	24	482,472	67	30,518	75	10,000	69	967	43	18.5	80	134	71
Jackson	26	711,541	81	35,098	78	-	0	1,700	71	11.0	40	118	46
Jacobson	22	152,529	13	8,778	7	-	0	400	3	20.1	85	159	87
Janesville	26	399,310	59	21,909	64	28,295	92	1,600	69	17.8	77	94	6
Jasper	22	157,552	14	14,347	45	1,714	40	650	24	13.5	53	104	17
Jeffers	21	153,512	13	10,973	18	654	35	500	9	24.4	94	120	49
Jordan	34	659,232	77	44,089	83	39,051	96	2,200	82	10.8	39	86	1
Kandiyohti	21	413,663	61	12,989	34	15,009	79	1,200	53	19.3	82	115	38
Karlstad	32	167,041	18	16,459	51	-	0	450	6	0.3	4	122	52
Kasota	21	454,523	65	21,405	63	8,500	66	1,300	59	18.1	78	160	87

**Table 2-A
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For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Kasson	22	387,481	58	37,202	79	20,794	86	2,000	78	13.6	54	113	34
Keewatin	14	174,746	20	11,521	23	21,776	87	1,600	69	16.2	71	110	27
Kellher	23	182,237	22	12,619	30	-	0	560	18	2.7	14	108	24
Kellogg	30	381,362	57	12,619	30	9,000	68	700	26	12.2	46	121	51
Kennedy	13	135,527	10	8,588	7	-	0	350	2	5.6	18	239	96
Kensington	24	233,781	35	13,167	34	-	0	750	31	1.2	9	102	15
Kerrick	25	31,658	0	7,681	4	-	0	50	0	0.2	3	212	95
Kettle River	19	159,514	15	10,424	14	-	0	600	18	20.6	87	146	82
Kilkenny	18	316,056	47	12,070	26	7,000	60	950	41	28.4	98	132	68
Kimball	29	318,080	48	18,861	58	6,500	59	875	39	19.6	83	134	71
Kinney	19	227,227	34	10,424	14	-	0	700	26	21.5	89	164	89
La Crescent	27	655,206	77	34,493	78	5,050	55	1,650	71	22.9	92	119	48
La Salle	14	77,312	1	7,132	2	3,500	46	400	3	19.9	84	182	93
Lafayette	25	417,293	62	16,466	52	4,000	48	1,350	63	16.1	70	117	43
Lake Benton	21	234,869	35	18,230	56	1,000	36	850	37	0.3	4	117	43
Lake City	22	945,633	86	50,483	86	20,725	86	3,900	93	17.6	76	104	17
Lake Crystal	24	511,461	69	30,071	74	27,340	90	2,000	78	8.4	25	95	7
Lake Elmo	21	1,075,460	89	53,778	87	-	0	3,100	90	14.4	58	142	79
Lake Henry	22	191,937	24	9,875	12	1,500	38	525	16	13.7	55	115	38
Lake Kabetogama	15	200,208	28	8,046	5	-	0	1,000	43	35.9	99	139	77
Lake Lillian	11	86,069	2	10,180	14	1,000	36	600	18	2.6	13	103	16
Lake Park	19	245,026	37	21,600	63	10,774	73	950	41	13.5	53	126	60
Lake Wilson	28	133,554	10	9,327	10	1,728	40	600	18	0.3	4	91	5
Lakefield	24	395,586	59	25,008	69	-	0	1,000	43	14.8	62	150	84
Lakeville	79	7,022,870	99	309,365	99	60,000	98	6,513	98	20.0	85	124	57
Lakewood	27	335,246	51	10,587	17	-	0	725	30	13.2	51	123	54
Lamberton	20	230,645	34	14,685	46	6,022	58	950	41	8.2	25	116	40
Lancaster	24	132,525	10	10,424	14	-	0	500	9	0.8	7	126	60
Lanesboro	22	307,388	46	15,236	47	3,500	46	1,100	50	4.7	16	102	15
Leaf Valley	14	204,976	29	10,424	14	7,700	63	900	39	11.5	42	90	4
LeRoy	23	173,239	19	13,167	34	-	0	450	6	8.8	28	140	78
Lewiston	28	545,541	71	27,796	72	-	0	1,250	57	22.8	91	135	72
Lewisville	17	192,365	25	9,556	12	-	0	700	26	1.3	10	117	43
Lindstrom	26	730,863	81	37,352	80	9,734	69	2,295	83	15.1	64	116	40
Linwood	30	*	*	25,619	70	8,199	65	2,000	78	(0.8)	0	*	*
Lismore	24	164,027	17	12,619	30	-	0	300	2	6.9	22	150	84
Litchfield	29	529,857	71	59,643	89	12,555	76	2,000	78	9.8	33	100	12
Little Canada	31	2,137,035	95	42,394	83	15,000	78	3,200	91	15.6	66	109	25

**Table 2-A
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Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Little Falls	34	1,276,155	90	76,969	92	26,905	90	3,000	89	14.8	62	107	22
Littlefork	26	359,911	53	16,006	50	6,515	60	1,100	50	27.6	97	133	69
Long Lake	41	1,700,860	93	102,044	95	-	0	2,947	89	16.0	69	129	64
Long Prairie	22	523,708	70	34,216	78	6,000	57	1,750	72	8.1	24	100	12
Lonsdale	26	841,936	85	44,888	84	20,000	85	2,100	81	12.5	48	131	67
Loretto	20	1,307,698	91	23,746	67	55,000	97	4,200	94	15.7	67	108	24
Lower Saint Croix Valley	26	1,418,942	92	44,218	83	4,979	52	3,100	90	20.1	85	131	67
Lowry	24	450,136	65	12,619	30	5,000	52	950	41	14.2	58	111	29
Lucan	23	131,660	10	12,070	26	-	0	450	6	7.5	23	115	38
Luverne	37	897,451	85	37,897	80	7,872	64	2,000	78	14.0	57	115	38
Lynd	11	100,193	4	8,230	5	-	0	450	6	14.3	58	180	92
Mabel	20	153,612	13	10,973	18	3,327	45	600	18	11.9	45	109	25
Madelia	26	273,086	42	21,684	63	28,027	92	1,300	59	20.8	87	82	1
Madison	26	214,602	32	16,785	53	10,869	73	1,000	43	25.6	95	129	64
Madison Lake	24	379,557	56	15,831	49	2,387	42	1,200	53	27.5	97	141	78
Mahnomen	21	387,104	58	16,630	52	800	36	1,100	50	8.8	28	117	43
Mahtomedi	26	1,667,318	93	69,352	91	-	0	4,300	94	19.1	81	150	84
Mahtowa	22	*	*	8,778	7	7,400	61	500	9	11.3	42	*	*
Makinen	11	28,396	0	-	0	7,535	63	500	9	0.0	1	67	0
Mantorville	24	390,678	58	17,300	54	3,500	46	900	39	15.2	64	132	68
Maple Hill	16	243,734	37	7,199	3	9,000	68	1,000	43	13.9	57	174	91
Maple Lake	30	1,083,082	89	47,471	85	13,000	76	1,800	73	6.8	21	100	12
Maple Plain	25	963,866	87	23,679	67	27,965	91	2,400	83	5.3	18	99	11
Mapleton	22	538,338	71	21,323	62	4,950	52	1,800	73	15.0	63	136	73
Mapleview	13	231,749	34	9,875	12	-	0	500	9	17.0	73	380	99
Maplewood	30	4,711,212	99	218,055	99	-	0	6,200	98	22.2	90	136	73
Marshall	44	3,337,599	98	92,723	94	100,397	99	5,000	96	16.1	70	107	22
Maynard	26	343,848	51	13,388	38	-	0	700	26	16.2	71	121	51
McDavitt	12	153,452	13	7,623	4	2,110	42	1,000	43	22.7	91	138	76
McGrath	15	187,697	23	10,973	18	799	35	500	9	3.6	15	143	79
McGregor	22	640,259	76	39,194	81	5,110	55	1,600	69	10.6	38	111	29
McIntosh	21	174,655	19	9,327	10	-	0	760	33	23.5	93	104	17
Meadowlands	15	87,870	2	5,505	1	-	0	400	3	0.0	1	165	89
Medford	24	363,000	54	13,716	38	15,000	78	950	41	30.2	99	115	38
Menahga	23	285,630	44	12,913	33	4,000	48	1,100	50	4.2	16	117	43
Middle River	24	177,473	21	10,424	14	-	0	400	3	0.7	6	195	94
Miesville	32	285,769	44	16,459	51	-	0	500	9	1.9	12	101	13
Milaca	18	766,501	82	42,273	83	-	0	2,400	83	9.9	33	112	32

**Table 2-A
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Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Milan	20	278,168	43	10,973	18	-	0	500	9	27.7	98	193	94
Milona	23	238,080	36	13,716	38	8,000	64	1,000	43	5.3	18	106	21
Minnesota	24	349,783	52	22,525	65	1,755	40	1,000	43	20.6	87	141	78
Minnesota Lake	19	204,981	29	13,716	38	3,500	46	950	41	10.7	38	118	46
Mission	15	329,636	50	18,491	57	13,051	77	1,500	66	7.7	24	107	22
Montevideo	29	578,986	73	39,039	80	10,582	72	1,900	77	22.7	91	122	52
Montgomery	30	589,411	74	26,559	71	10,265	71	1,900	77	9.3	29	117	43
Monticello	26	1,114,949	90	109,594	95	-	0	2,850	88	12.5	48	114	36
Montrose	28	631,810	76	18,983	58	42,000	96	2,000	78	7.6	23	96	8
Moose Lake	24	342,037	51	32,794	76	17,000	82	1,350	63	15.8	68	109	25
Mora	30	608,179	75	54,172	88	-	0	1,700	71	20.0	85	124	57
Morgan	20	522,534	69	18,696	57	-	0	1,600	69	19.9	84	128	63
Morris	29	625,018	75	37,462	80	6,649	60	1,800	73	8.6	26	108	24
Morristown	23	758,928	82	20,621	61	5,000	52	1,700	71	25.9	96	132	68
Morse-Fall Lake	25	163,357	17	46,060	85	-	0	100	0	18.6	80	1410	99
Morton	21	233,834	35	10,973	18	465	34	800	34	13.5	53	101	13
Motley	15	274,106	43	14,620	45	8,913	67	1,600	69	13.4	52	114	36
Mountain Iron	19	*	*	13,932	43	11,065	73	1,800	73	9.0	29	*	*
Mountain Lake	23	245,065	38	23,529	67	7,760	63	1,200	53	0.4	4	98	10
Nashauk	19	300,857	45	15,417	48	16,781	82	1,300	59	8.4	25	112	32
Nerstrand	15	59,362	1	6,953	2	-	0	50	0	0.1	2	475	99
Nevis	19	215,750	32	23,205	66	6,250	59	1,300	59	(0.4)	1	126	60
New Auburn	18	193,626	25	12,070	26	12,480	76	1,000	43	14.7	61	94	6
New Brighton	36	3,827,671	98	117,388	95	23,100	88	5,800	97	21.9	89	139	77
New Germany	21	575,915	73	14,813	46	7,500	62	1,450	65	10.7	38	106	21
New London	25	327,344	49	41,534	82	8,400	66	1,525	68	2.0	13	90	4
New Munich	20	154,790	14	9,327	10	5,000	52	500	9	6.0	19	140	78
New Prague	28	825,449	84	73,980	91	43,065	96	3,050	90	15.8	68	96	8
New Richland	23	213,931	31	20,628	61	450	34	1,000	43	2.6	13	123	54
New York Mills	19	189,931	24	18,783	57	4,724	51	1,250	57	13.8	56	106	21
Newfolden	14	154,079	13	8,230	5	-	0	600	18	0.2	3	126	60
Newport	24	950,537	86	17,847	55	69,213	98	3,000	89	13.6	54	97	10
Nicollet	25	436,704	63	27,961	73	7,792	63	1,525	68	24.5	94	121	51
Nisswa	24	937,969	86	56,236	88	14,998	78	2,400	83	17.1	74	120	49
North Branch	25	661,170	77	61,623	90	53,377	97	3,200	91	14.4	58	80	0
North Mankato	33	1,835,584	94	65,619	90	33,856	94	3,000	89	18.7	80	116	40
North Saint Paul	33	1,303,096	91	55,430	88	45,884	97	4,000	94	9.3	29	101	13
Northfield	30	4,895,920	99	142,432	97	-	0	7,500	99	27.6	97	129	64

**Table 2-A
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Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Northland	4	84,549	2	4,235	0	4,000	48	350	2	2.8	14	322	99
Oak Grove	32	*	*	41,499	82	8,707	67	2,500	85	15.6	66	*	*
Oakdale	37	*	*	107,837	95	16,532	81	5,000	96	5.1	17	*	*
Odin	13	137,540	11	7,132	2	-	0	600	18	1.4	10	114	36
Ogilvie	25	*	*	17,718	54	18,845	85	1,250	57	0.7	6	*	*
Okabena	18	185,949	23	10,973	18	-	0	450	6	2.4	13	177	92
Olivia	25	351,226	52	19,529	60	12,383	76	1,100	50	9.9	33	90	4
Onamia	22	289,280	44	21,727	63	3,495	46	1,100	50	12.1	46	106	21
Ormsby	16	166,951	18	8,230	5	-	0	600	18	1.8	11	110	27
Oronoco	18	268,219	41	12,070	26	-	0	1,200	53	12.1	46	148	83
Orr	17	195,587	26	9,437	12	-	0	650	24	17.7	76	147	83
Otonville	30	448,411	65	15,911	49	-	0	1,000	43	15.7	67	119	48
Osseo	29	454,670	65	13,167	34	10,500	72	1,600	69	9.9	33	128	63
Ostrander	12	75,174	1	7,681	4	1,186	38	435	6	0.1	2	173	91
Owatonna	30	2,930,942	97	152,226	97	17,651	83	4,450	95	29.2	98	137	75
Palisade	17	177,882	21	12,204	29	-	0	600	18	13.4	52	121	51
Park Rapids	25	1,315,878	92	81,481	92	-	0	3,000	89	13.9	57	124	57
Parkers Prairie	30	317,546	48	13,716	38	16,717	81	1,200	53	10.7	38	80	0
Paynesville	25	704,034	80	36,148	79	8,110	65	2,000	78	13.5	53	104	17
Pelican Rapids	23	525,147	70	57,886	89	-	0	1,800	73	19.5	83	142	79
Pemberton	21	137,244	11	9,327	10	-	0	700	26	1.5	11	104	17
Pequot Lakes	26	1,308,978	91	47,129	85	46,046	97	3,500	92	8.8	28	117	43
Perham	28	711,106	81	39,193	81	18,975	85	1,900	77	18.1	78	113	34
Pierz	28	540,422	71	45,514	84	19,250	85	1,500	66	7.9	24	108	24
Pillager	23	743,395	82	33,701	77	25,000	89	2,200	82	15.7	67	116	40
Pine Island	25	559,932	72	46,859	85	24,007	88	2,750	87	18.1	78	113	34
Pine River	19	792,513	83	25,656	70	30,150	93	2,400	83	11.7	44	107	22
Plato	26	372,055	55	14,265	44	6,500	59	1,084	50	(6.8)	0	91	5
Porter	23	*	*	13,167	34	5,000	52	500	9	27.1	97	*	*
Preston	23	335,828	51	18,593	57	17,083	82	1,300	59	19.4	82	113	34
Princeton	32	1,293,432	91	60,123	89	18,035	84	2,875	88	14.4	58	122	52
Prinsburg	20	232,758	34	10,973	18	-	0	500	9	4.0	15	145	81
Prior Lake	40	3,301,229	97	203,356	99	78,990	98	6,500	98	13.7	55	114	36
Proctor	23	422,686	62	22,381	65	7,500	62	1,100	50	15.5	65	195	94
Randall	27	361,152	54	11,343	23	5,000	52	1,500	66	5.7	19	163	89
Randolph	31	633,212	76	23,437	66	263	33	1,000	43	23.1	93	138	76
Raymond	22	255,817	39	13,814	42	869	36	800	34	14.6	60	117	43
Red Wing	18	1,195,546	90	104,824	95	-	0	2,500	85	4.7	16	175	92

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Redwood Falls	29	861,293	85	41,708	83	26,598	90	2,775	88	14.4	58	101	13
Remer	17	463,474	66	21,145	62	11,106	74	1,800	73	2.7	14	109	25
Renville	23	286,910	44	16,443	50	15,334	80	1,300	59	19.8	84	99	11
Rice	25	404,973	60	21,321	62	7,000	60	900	39	9.7	32	132	68
Richmond	24	487,734	67	13,167	34	8,626	67	1,250	57	9.7	32	136	73
Rockford	30	500,355	68	31,052	75	212	33	1,750	72	4.2	16	111	29
Rockville	20	433,726	63	16,031	50	17,117	83	1,500	66	9.3	29	98	10
Rogers	39	1,112,069	89	83,943	93	23,674	88	2,750	87	13.4	52	101	13
Rollingstone	19	49,536	0	12,070	26	-	0	500	9	1.1	8	65	0
Rose Creek	20	117,225	7	11,521	23	-	0	400	3	0.3	4	86	1
Roseau	30	754,356	82	36,356	79	16,374	81	1,800	73	12.9	50	163	89
Rosemount	41	2,874,130	96	124,632	96	171,000	100	6,900	99	12.0	45	116	40
Rothsay	21	352,177	53	17,281	54	-	0	800	34	18.1	78	139	77
Royalton	22	196,037	26	13,627	38	18,420	84	1,025	49	11.9	45	88	3
Rush City	28	620,893	75	32,934	76	19,245	85	1,700	71	11.4	42	96	8
Russell	22	151,488	12	10,973	18	-	0	500	9	0.7	6	144	80
Ruthon	18	252,240	39	9,875	12	425	34	750	31	10.3	37	134	71
Sabin-Elmwood	25	263,713	40	11,521	23	-	0	800	34	2.2	13	134	71
Sacred Heart	27	160,320	16	13,716	38	8,564	66	760	33	13.2	51	94	6
Saint Anthony	22	899,818	85	45,672	84	6,000	57	2,800	88	14.6	60	121	51
Saint Augusta	25	99,662	3	19,081	59	-	0	500	9	21.9	89	173	91
Saint Bonifacius	26	692,184	80	38,406	80	35,000	95	2,673	87	12.1	46	123	54
Saint Charles	27	722,097	81	30,265	74	7,551	63	1,800	73	24.6	94	126	60
Saint Clair	25	829,225	84	23,785	68	17,000	82	1,300	59	18.8	81	197	95
Saint Francis	23	671,484	78	33,198	77	-	0	2,100	81	10.7	38	147	83
Saint James	32	743,743	82	35,796	78	21,891	87	1,875	77	5.2	17	105	19
Saint Joseph	28	695,743	80	50,538	86	18,830	84	1,800	73	13.7	55	105	19
Saint Leo	17	161,865	17	13,167	34	-	0	500	9	10.1	35	143	79
Saint Martin	26	525,317	70	13,167	34	35,250	95	1,300	59	15.7	67	130	66
Saint Michael	30	1,080,882	89	83,898	93	28,000	91	2,500	85	10.6	38	112	32
Saint Paul Park	24	671,493	78	26,330	71	20,000	85	2,200	82	15.8	68	130	66
Saint Peter	27	1,061,264	88	63,263	90	5,012	55	2,400	83	14.8	62	102	15
Saint Stephen	26	536,515	71	22,013	64	14,740	78	1,200	53	15.4	65	109	25
Samborn	19	145,120	11	10,424	14	2,000	71	650	24	1.0	8	105	19
Sandstone	20	196,648	27	23,346	66	14,073	77	1,750	72	5.3	18	92	6
Sarnell	31	901,308	85	87,699	93	7,800	64	2,610	87	9.3	29	111	29
Sauk Centre	30	707,057	80	44,928	84	4,500	50	1,675	71	14.4	58	100	12
Sauk Rapids	28	1,739,684	94	98,282	94	12,000	75	3,600	92	15.9	69	122	52

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Schroeder	15	164,786	17	6,035	1	1,480	38	800	34	35.3	99	205	95
Sebeko	21	496,468	68	19,601	60	2,000	41	1,500	66	8.1	24	103	16
Sedan	19	67,524	1	3,456	0	-	0	150	0	0.1	2	243	97
Shafer	26	195,183	26	12,355	29	2,676	44	825	37	5.1	17	116	40
Shakopee	45	5,135,900	99	223,893	99	114,007	99	7,500	99	17.9	77	113	34
Sherburn	20	545,897	72	13,716	38	-	0	1,275	59	13.2	51	116	40
Silica	14	160,818	16	6,776	2	5,000	52	800	34	14.0	57	120	49
Silver Bay	23	523,694	70	18,480	56	-	0	1,100	50	24.8	95	158	86
Silver Lake	26	274,488	43	14,813	46	5,777	57	850	37	1.0	8	83	1
Slayton	30	470,757	66	22,358	65	28,290	92	1,600	69	6.1	20	81	0
Sleepy Eye	33	830,605	84	41,094	82	10,000	69	1,900	77	0.2	3	97	10
Solway	16	203,195	28	12,705	32	-	0	1,400	64	7.0	22	125	58
Solway Rural	16	104,079	5	10,424	14	-	0	500	9	18.7	80	120	49
South Haven	25	364,669	54	18,159	56	22,124	88	1,000	43	10.7	38	108	24
Spicer	22	349,117	52	23,711	67	17,252	83	1,300	59	11.9	45	102	15
Spring Grove	29	190,704	24	14,136	43	6,350	59	700	26	12.1	46	103	16
Spring Valley	26	665,505	78	20,121	60	5,200	56	1,410	65	14.8	62	117	43
Springfield	26	370,314	55	23,944	68	36,025	95	1,250	57	16.4	71	94	6
Squaw Lake	20	234,963	35	6,035	1	-	0	400	3	17.7	36	248	97
Stacy-Lent Area	33	677,717	79	22,813	66	10,000	69	1,200	53	10.8	39	110	27
Staples	25	339,918	51	25,749	70	8,674	67	1,400	64	11.0	40	100	12
Starbuck	22	268,253	41	19,376	59	10,511	72	1,000	43	19.4	82	96	8
Stephen	28	272,798	42	15,911	49	1,000	36	600	18	16.0	69	165	89
Stewart	18	314,957	47	13,167	34	10,000	69	1,000	43	11.9	45	161	88
Stewartville	33	1,404,643	92	52,251	87	15,000	78	2,200	82	14.7	61	146	82
Stillwater	32	3,204,430	97	149,819	97	-	0	5,250	97	14.7	61	135	72
Storden	22	206,714	30	12,070	26	-	0	600	18	24.8	95	136	73
Sturgeon Lake	12	122,670	7	7,681	4	-	0	600	18	13.1	51	151	85
Taconite	15	125,315	8	7,681	4	7,268	61	850	37	8.4	25	87	2
Taunton	16	89,898	3	7,681	4	-	0	340	2	1.1	8	107	22
Taylor's Falls	20	385,796	57	13,716	38	15,260	80	1,400	64	12.8	49	100	12
Thief River Falls	26	912,481	86	61,490	89	-	0	3,000	89	6.8	21	111	29
Thomson	22	645,155	77	25,994	71	8,200	66	1,600	69	15.0	63	113	34
Tofte	13	208,155	30	7,323	3	4,373	50	1,015	49	25.9	96	128	63
Tracy	26	392,495	58	25,465	69	7,308	61	1,300	59	13.5	53	115	38
Trimont	25	373,070	55	14,751	46	2,500	43	1,050	49	1.8	11	109	25
Truman	25	296,609	45	14,713	46	-	0	800	34	22.3	90	123	54
Twin Lakes (City)	12	187,873	24	10,424	14	-	0	500	9	0.0	1	180	92

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Twin Lakes (VFD)	8	56,285	0	5,929	1	-	0	450	6	7.5	23	93	6
Two Harbors	23	689,902	79	49,740	86	2,300	42	2,800	88	16.7	72	119	48
Tyler	30	266,579	41	13,370	38	-	0	500	9	13.7	55	127	62
Upsala	20	158,672	15	9,393	11	-	0	600	18	0.3	4	96	8
Vadnais Heights	31	1,284,457	90	73,294	91	61,228	98	3,600	92	17.3	75	116	40
Vergas	20	208,560	30	19,454	59	-	0	820	37	9.7	32	105	19
Verndale	22	430,914	63	13,167	34	-	0	1,600	69	15.5	65	116	40
Vernon Center	22	148,954	12	10,973	18	-	0	500	9	9.8	33	111	29
Vesta	19	113,532	6	9,327	10	180	33	500	9	0.4	4	111	29
Victoria	31	*	*	54,108	87	25,538	90	2,000	78	14.4	58	*	*
Villard	23	306,664	46	10,534	17	-	0	800	34	1.4	10	93	6
Vining	17	78,033	2	8,230	5	-	0	400	3	8.7	27	107	22
Wabasha	25	252,360	39	25,295	69	20,502	86	1,400	64	9.3	29	78	0
Waconia	34	1,012,239	87	75,926	92	10,000	69	2,500	85	28.3	98	123	54
Wadena	19	626,183	76	26,810	71	450	34	2,175	82	19.2	82	125	58
Waite Park	30	*	*	38,318	80	5,000	52	2,100	81	13.0	50	*	*
Waldorf	22	248,935	38	12,619	30	5,379	56	700	26	12.8	49	127	62
Walker	22	938,699	86	45,731	85	11,884	75	2,500	85	18.3	79	141	78
Walnut Grove	21	105,137	5	12,980	33	1,000	36	550	16	(0.5)	0	109	25
Walters	22	135,678	10	9,327	10	-	0	400	3	9.8	33	116	40
Warren	23	291,801	45	21,086	62	-	0	795	34	15.6	66	120	49
Warroad	25	441,551	64	27,946	72	-	0	1,000	43	13.7	55	135	72
Waseca	31	1,287,084	91	65,234	90	44,700	97	3,100	90	17.1	74	111	29
Watertown	28	906,261	86	39,743	81	22,354	88	2,100	81	16.2	71	113	34
Waterville	21	451,430	65	17,051	53	5,480	56	1,300	59	11.7	44	114	36
Watkins	25	349,822	52	13,836	42	6,500	59	1,000	43	5.1	17	120	49
Watson	12	230,584	34	8,470	7	1,844	40	1,025	49	17.1	74	123	54
Waubun	16	158,053	15	10,973	18	-	0	600	18	1.1	8	143	79
Waverly	23	386,521	57	12,391	29	3,750	47	1,500	66	16.0	69	133	69
Welcome	24	285,164	44	13,716	38	6,000	57	900	39	1.7	11	110	27
Wendell	24	198,022	27	10,973	18	-	0	600	18	1.2	9	111	29
West Concord	24	317,058	47	17,899	55	-	0	1,025	49	1.0	8	135	72
Westbrook	24	175,852	20	12,670	32	1,250	38	700	26	3.1	14	138	76
Wheaton	26	513,682	69	23,720	67	12,648	76	1,800	73	11.5	42	152	85
Willow River	20	185,495	23	8,778	7	2,320	42	700	26	16.4	71	111	29
Willmont	21	222,066	33	15,169	47	-	0	550	16	8.9	28	136	73
Wilson	29	494,209	68	12,705	32	9,294	68	700	26	18.6	80	194	94
Windom	27	1,039,314	88	42,592	83	5,000	52	2,400	83	21.3	88	129	64

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2013	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Winnebago	25	367,552	55	18,625	57	4,000	48	900	39	8.4	25	137	75
Winsted	25	402,277	59	18,999	58	30,235	93	1,500	66	10.5	37	95	7
Wood Lake	19	172,216	18	10,973	18	576	35	500	9	12.5	48	146	82
Woodbury	67	8,709,201	100	355,406	100	-	0	6,720	99	17.4	76	123	54
Woodstock	14	154,623	14	8,230	5	-	0	625	24	19.4	82	173	91
Wrenshall	23	205,763	29	12,151	29	-	0	500	9	21.8	89	150	84
Wright	14	*	*	9,875	12	8,000	64	1,250	57	17.7	76	*	*
Wykoff	19	263,984	40	10,973	18	8,221	66	1,200	53	18.0	78	112	32
Wyoming	29	332,326	50	39,584	81	5,800	57	1,150	53	9.9	33	174	91
Zimmerman	26	796,718	83	65,181	90	33,000	94	3,600	92	19.3	82	107	22
Zumbro Falls	20	361,976	54	16,602	52	3,000	45	1,200	53	20.9	87	126	60

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2014. The assets of these relief associations were transferred to the State Board of Investment at the end of 2013, so there were no net assets or funding ratios for these associations.

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**Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2013**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2013	Rank (%-ile)	Funding Ratio
Alaska	14	\$ 147,088	19	\$ 6,352	1	-	0	Bal	13.0	44	100
Andover	47	3,685,118	92	153,555	91	50,000	95	Bal	15.2	53	100
Anoka-Champlin	43	3,596,400	91	199,288	92	11,140	80	Bal	16.0	59	100
Austin	27	1,074,718	83	53,375	82	-	0	Bal	24.3	91	100
Brewster	26	292,372	51	19,516	64	-	0	Bal	10.0	29	100
Brooklyn Park	79	9,049,112	97	371,184	97	45,000	92	Bal	27.1	97	100
Callaway	18	160,158	23	11,221	39	-	0	Bal	1.2	5	100
Cloquet Area Fire District	21	249,191	45	70,899	85	-	0	Bal	11.8	40	100
Cologne	31	434,228	67	18,691	63	9,200	78	Bal	4.4	9	100
Columbia Heights	21	1,777,128	85	89,806	86	-	0	Bal	23.9	90	100
Coon Rapids	49	7,770,435	95	295,323	95	-	0	Bal	17.5	71	100
Crosslake	22	765,445	78	38,600	80	14,463	86	Bal	15.9	58	100
Dakota	14	147,860	20	8,778	13	1,050	51	Bal	16.2	60	100
Dilworth	29	663,235	75	34,059	78	8,500	76	Bal	6.3	16	100
Donnelly	24	209,830	33	14,813	52	-	0	Bal	10.3	30	100
Eagan	96	11,195,058	98	370,429	96	297,339	100	Bal	12.5	42	100
Edina	43	8,309,407	96	378,603	98	-	0	Bal	19.2	76	100
Elbow Lake	23	307,982	52	14,813	52	9,000	77	Bal	16.5	63	100
Elgin	23	349,254	59	20,490	65	-	0	Bal	5.3	11	100
Erskine	18	197,424	29	10,424	26	2,375	60	Bal	15.7	55	100
Falcon Heights	15	1,612,959	84	59,153	83	-	0	Bal	17.0	67	100
Fisher	15	199,030	30	14,265	51	-	0	Bal	12.2	41	100
Fosston	24	417,758	65	21,075	66	2,000	58	Bal	0.3	2	100
Fountain	19	121,347	14	10,973	34	500	47	Bal	7.0	19	100
Freeport	23	332,612	55	15,478	57	5,466	67	Bal	10.5	32	100
Fridley	33	2,802,944	90	140,739	89	-	0	Bal	5.3	11	100
Gary	21	101,519	8	8,778	13	-	0	Bal	0.3	2	100
Gibbon	24	309,449	53	18,271	61	2,500	61	Bal	8.2	22	100
Glenville	26	235,967	40	14,813	52	-	0	Bal	19.5	77	100
Goodhue	23	963,970	79	38,136	79	-	0	Bal	19.5	77	100
Gunflint Trail	22	362,293	61	10,622	33	7,000	72	Bal	13.3	46	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2013	Rank (%-ile)	Funding Ratio
Hawley	22	589,900	73	23,883	71	7,700	73	Bal	23.1	89	100
Ivanhoe	34	349,622	60	14,813	52	4,000	65	Bal	15.1	51	100
Kelsey	12	62,562	1	6,776	5	-	0	Bal	16.6	65	100
Kenyon	29	416,101	64	24,656	72	8,000	75	Bal	14.6	50	100
Kerkhoven	27	256,997	47	13,916	48	1,300	54	Bal	20.6	84	100
Kiester	21	159,009	21	11,521	40	-	0	Bal	8.0	21	100
Lake George	9	164,575	26	7,199	7	-	0	Bal	10.6	33	100
Lakeport	18	283,604	50	16,446	59	11,620	82	Bal	14.4	48	100
Le Center	25	438,460	69	23,570	70	6,250	69	Bal	7.5	20	100
London	21	99,643	7	5,929	0	-	0	Bal	26.3	95	100
Longville	22	989,584	82	28,581	75	25,000	91	Bal	10.6	33	100
Lyle	19	160,614	25	9,875	22	-	0	Bal	25.2	92	100
Magnolia	10	65,836	2	6,584	3	-	0	Bal	1.5	7	100
Maple Grove	90	12,784,416	100	379,143	100	213,516	98	Bal	20.9	86	100
Marietta	20	126,671	15	10,424	26	-	0	Bal	27.5	98	100
Marine-On-Saint Croix	32	516,547	72	13,167	45	12,000	83	Bal	21.9	88	100
Mazeppa	22	227,568	36	13,167	45	467	46	Bal	9.5	27	100
Medicine Lake	23	984,844	80	10,424	26	20,000	89	Bal	18.9	73	100
Mendota Heights	37	2,568,014	89	89,922	88	67,160	96	Bal	18.6	72	100
Mentor	14	118,513	11	6,752	4	-	0	Bal	15.8	57	100
Millerville	27	383,294	63	9,327	19	14,000	84	Bal	13.0	44	100
Milroy	25	187,024	28	8,231	11	-	0	Bal	11.3	38	100
Murdock	23	223,134	34	9,218	17	3,000	63	Bal	26.7	96	100
Myrtle	22	260,690	48	10,587	32	-	0	Bal	14.0	47	100
Nassau	17	235,864	39	10,973	34	-	0	Bal	25.2	92	100
Nodine	20	227,392	35	9,327	19	1,200	52	Bal	17.1	69	100
Northrop	13	131,826	16	8,230	10	1,200	52	Bal	27.9	100	100
Odessa	18	70,269	3	6,381	2	529	48	Bal	9.0	25	100
Oklee	18	83,432	4	9,875	22	1,672	57	Bal	(1.5)	0	100
Plainview	21	688,772	77	32,634	77	6,600	71	Bal	9.4	26	100
Plummer	23	208,444	32	13,167	45	48	45	Bal	15.1	51	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2013	Rank (%-ile)	Funding Ratio
Ramsey	50	2,562,128	88	142,722	90	17,208	88	Bal	16.7	66	100
Red Lake Falls	25	232,629	38	12,995	44	3,000	63	Bal	8.3	23	100
Round Lake	21	244,955	42	11,852	42	-	0	Bal	20.2	82	100
Rushford	28	343,215	57	28,800	76	2,250	59	Bal	10.9	35	100
Rushmore	16	118,547	13	11,521	40	-	0	Bal	6.3	16	100
Saint Hilaire	16	141,438	17	10,424	26	-	0	Bal	4.5	10	100
Seaforth	10	92,149	5	7,681	8	-	0	Bal	1.0	4	100
South Bend	21	348,617	58	10,424	26	22,484	90	Bal	17.2	70	100
Swanville	19	250,146	46	9,018	16	4,500	66	Bal	5.9	15	100
Toivola	19	169,705	27	9,740	21	-	0	Bal	10.9	35	100
Underwood	21	332,319	54	17,153	60	1,000	50	Bal	11.3	38	100
Vermilion Lake	14	238,030	41	8,778	13	1,300	54	Bal	19.7	79	100
Viking	19	9,875	0	9,875	22	-	0	Bal	0.0	1	100
Wabasso	21	159,149	22	14,002	50	-	0	Bal	9.8	28	100
Wanamingo	29	485,749	71	22,430	67	-	0	Bal	20.0	80	100
Wanda	18	116,967	10	10,973	34	-	0	Bal	1.5	7	100
Wayzata	25	2,404,981	86	62,037	84	45,675	94	Bal	5.3	11	100
Wells	22	475,548	70	22,895	69	6,250	69	Bal	15.6	54	100
West Metro	56	7,571,677	94	202,786	94	194,022	97	Bal	20.6	84	100
Williams	23	247,691	44	10,973	34	-	0	Bal	20.4	83	100
Winger	14	104,111	9	7,681	8	-	0	Bal	16.5	63	100
Winthrop	28	418,455	66	16,418	58	14,372	85	Bal	16.4	61	100
Zumbrota	30	667,875	76	26,436	73	11,032	79	Bal	18.9	73	100

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Table 2-C
Financial and Investment Data for Other Plan Types
For the Year Ended December 31, 2013

<u>Relief Association</u>	<u>Active Members</u>	<u>Net Assets</u>	<u>Rank (%-ile)</u>	<u>State Aid</u>	<u>Rank (%-ile)</u>	<u>Municipal Contributions</u>	<u>Rank (%-ile)</u>	<u>Yearly Benefit</u>	<u>Rank (%-ile)</u>	<u>Monthly Benefit</u>	<u>Rank (%-ile)</u>	<u>ROR 2013</u>	<u>Rank (%-ile)</u>	<u>Funding Ratio</u>	<u>Rank (%-ile)</u>
Apple Valley	66	\$5,953,101	72 %	\$259,396	81 %	\$ 303,591	95 %	\$ 6,400	80 %	\$ 43	90 %	20.5 %	77 %	88 %	27 %
Appleton	23	308,548	4	19,687	0	-	0	1,300	19	4	4	9.1	9	98	52
Benson	24	299,289	0	35,174	9	10,028	19	1,100	14	4	4	12.7	14	70	0
Brooklyn Center	34	3,840,980	50	134,340	47	13,329	23	7,500	90	24	42	14.7	47	110	71
Chanassen	43	2,588,802	45	159,506	61	44,555	33	5,050	52	21	38	13.7	28	87	23
Chaska	36	4,854,653	54	134,758	52	229,754	85	6,000	76	24	42	13.5	23	84	19
Eden Prairie	94	19,906,400	100	416,299	95	582,972	100	5,600	66	56	100	8.9	4	101	57
Fairmont	29	1,450,370	27	80,500	28	86,265	47	3,800	47	25	57	12.7	14	81	14
Glencoe	38	969,519	13	39,257	14	68,795	38	2,100	23	13	19	20.9	90	96	42
Hutchinson	29	1,793,568	31	98,854	38	86,818	52	-	0	15	28	14.6	42	71	4
Lake Johanna	66	5,009,787	63	204,815	66	88,400	57	5,768	71	35	80	20.6	80	118	80
Minnetonka	68	14,463,193	95	350,367	90	91,614	66	6,910	85	53	95	14.2	38	107	66
Mound	39	4,972,494	59	102,396	42	155,800	76	5,585	61	30	66	16.3	61	96	42
New Ulm	44	2,205,244	40	85,441	33	73,813	42	3,750	42	25	57	22.2	95	106	61
Pine City	26	1,053,932	18	55,885	19	-	0	-	0	9	14	7.8	0	124	95
Pipestone	33	685,568	9	33,113	4	33,625	28	2,750	33	3	0	19.9	71	79	9
Plymouth	73	8,361,785	81	449,270	100	-	0	7,500	90	24	42	15.5	57	133	100
Robbinsdale	27	2,106,478	36	72,366	23	146,236	71	7,500	90	13	19	23.9	100	91	38
Roseville	41	9,545,070	86	209,012	71	89,221	61	3,200	38	32	71	20.8	85	110	71
Savage	36	5,050,051	68	146,517	57	184,514	80	5,225	57	34	76	16.8	66	90	33
Spring Lake Park	52	12,752,892	90	303,640	85	281,104	90	-	0	36	85	13.7	28	123	90
White Bear Lake	49	6,187,011	77	218,214	76	-	0	*	*	*	*	15.3	52	121	85
Worthington	35	1,306,817	22	60,643	20	40,838	31	2,725	28	17	33	16.6	64	99	53

* Due to space limitations, certain benefit bylaw provisions cannot be summarized in this Table.

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How to Read Tables 3-A Through 3-C

Tables 3-A, 3-B, and 3-C provide relief association funding status and contribution requirement information.

Net Assets – The value of the relief association’s Special Fund assets as of the end of 2013. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2013. The net asset value may therefore differ from the market value of the relief association’s investments.

Accrued Liabilities – An estimate of how much a relief association has accrued in pension benefits payable as of the end of 2013. The estimate is derived using statutory assumptions.

Surplus or (Deficit) – A surplus is the amount of a relief association’s net assets in excess of its accrued liabilities. A deficit is the amount of accrued liabilities a relief association had in excess of its assets as of December 31, 2013. A relief association that has a deficit is “under-funded,” while a relief association that has a surplus is “fully-funded.”

Funding Ratio – The relief association’s assets divided by its accrued liabilities at the end of 2013. Over 100 percent means the relief association had more assets than liabilities, while less than 100 percent means the association had more projected liabilities than assets.

Deficit Amortization Payment – Relief associations that showed a deficit on their 2013 Schedule Form or Actuarial Valuation are required to include this charge when calculating their required contribution. The amortization payment helps bring the relief association closer to full funding.

Normal Cost – The relief association’s cost of existing for one year; in this case, from 2013 to 2014. The normal cost includes the cost of members receiving one additional year of service credit, and becoming closer to receiving a fully-vested pension.

Required Contribution – The contribution required from the affiliated municipality or independent nonprofit firefighting corporation.

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Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Ada	\$ 376,025	\$ 296,276	\$ 79,749	127 %	\$ -	\$ 20,983	\$ -
Adams	192,968	185,287	7,681	104	-	15,307	-
Adrian	410,935	301,854	109,081	136	-	25,494	-
Aitkin	677,283	631,880	45,403	107	-	58,400	-
Albany	609,388	529,859	79,529	115	-	44,166	-
Albertville	677,641	587,994	89,647	115	-	50,621	-
Alexandria	2,700,808	2,245,189	455,619	120	29,615	205,363	32,602
Almelund	393,365	326,663	66,702	120	-	22,066	-
Alpha	126,436	121,804	4,632	104	-	9,804	-
Altura	137,605	97,952	39,653	140	-	8,088	-
Amboy	108,208	91,728	16,480	118	-	12,560	-
Annandale	805,866	468,136	337,730	172	-	48,830	-
Argyle	171,126	134,532	36,594	127	-	12,090	-
Arlington	582,630	496,310	86,320	117	-	41,710	126
Arrowhead	113,111	38,368	74,743	295	-	9,960	1,750
Askov	157,970	155,108	2,862	102	72	14,096	-
Atwater	366,365	316,420	49,945	116	-	23,560	-
Audubon	380,751	319,008	61,743	119	-	29,519	-
Aurora	238,067	273,868	(35,801)	87	13,429	28,809	23,660
Avon	478,258	467,932	10,326	102	-	42,228	-
Babbitt	415,661	374,459	41,202	111	-	36,528	7,630
Backus	361,127	211,032	150,095	171	-	27,369	-
Badger	101,393	64,080	37,313	158	-	7,630	-
Bagley	304,873	249,968	54,905	122	-	30,227	-
Balaton	173,628	147,890	25,738	117	-	14,430	-
Baldwin	434,825	301,422	133,403	144	-	45,283	-
Balsam	282,195	239,808	42,387	118	-	26,304	2,958
Barnesville	302,157	210,884	91,273	143	-	19,338	-
Barnum	**	**	**	**	-	14,896	-
Barrett	137,196	86,049	51,147	159	-	9,845	-
Battle Lake	505,054	444,315	60,739	114	-	37,170	-
Baudette	415,227	327,144	88,083	127	-	26,656	-
Bayport	1,862,773	1,305,865	556,908	143	-	110,700	-
Beardsley	221,818	125,320	96,498	177	-	9,350	-
Beaver Bay	127,093	50,020	77,073	254	-	5,320	-
Beaver Creek	102,178	99,340	2,838	103	601	8,140	-
Becker	1,079,501	860,754	218,747	125	-	93,786	-
Belgrade	383,528	346,466	37,062	111	853	21,348	-
Belle Plaine	519,379	557,153	(37,774)	93	19,570	67,689	34,341
Bellingham	179,041	160,522	18,519	112	-	13,303	-
Belview	220,151	223,749	(3,598)	98	449	16,398	-
Bemidji	2,707,481	2,069,945	637,536	131	-	160,854	-
Bertha	193,167	124,120	69,047	156	-	12,140	-
Bethel	129,442	69,638	59,804	186	-	5,378	-
Big Lake	1,346,716	1,212,143	134,573	111	-	91,380	-
Bigelow	178,007	69,022	108,985	258	-	4,248	-
Bigfork	274,020	224,091	49,929	122	-	31,080	-
Bird Island	264,882	210,708	54,174	126	-	23,651	-
Biwabik City	281,269	210,327	70,942	134	-	17,808	-
Blackduck	243,359	197,728	45,631	123	-	19,447	-
Blackhoof	139,146	111,387	27,759	125	-	13,112	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Blooming Prairie	425,149	338,668	86,481	126	-	34,836	-
Blue Earth	1,103,587	844,570	259,017	131	-	67,834	-
Bluffton	191,121	82,859	108,262	231	-	5,341	-
Bovey	126,375	108,885	17,490	116	-	14,141	-
Bowlus	186,982	157,080	29,902	119	8	9,640	-
Boyd	209,028	160,049	48,979	131	-	9,033	-
Braham	291,862	280,866	10,996	104	-	32,915	-
Brainerd	2,659,176	2,245,008	414,168	118	-	243,786	-
Breckenridge	504,634	507,240	(2,606)	99	13,511	35,136	13,632
Bricelyn	318,433	245,086	73,347	130	-	16,880	-
Brimson	112,917	52,560	60,357	215	-	6,504	-
Brook Park	192,328	76,400	115,928	252	-	5,168	-
Brooten	326,714	247,320	79,394	132	-	18,225	-
Browerville	317,139	195,900	121,239	162	-	16,800	-
Browns Valley	178,215	170,250	7,965	105	-	13,155	-
Brownsdale	374,499	176,683	197,816	212	-	17,403	-
Brownsville	145,855	10,558	135,297	1381	-	1,086	-
Brownton	413,733	362,544	51,189	114	-	30,020	7,993
Buffalo	1,375,542	1,359,222	16,320	101	27,206	135,496	27,399
Buffalo Lake	474,787	384,904	89,883	123	-	27,398	-
Buhl	103,385	108,693	(5,308)	95	7,454	13,300	10,669
Butterfield	197,889	237,112	(39,223)	83	5,584	17,295	4,889
Byron	402,849	371,152	31,697	109	4,154	36,957	-
Caledonia	455,450	404,166	51,284	113	-	33,285	-
Cambridge	548,344	491,694	56,650	112	2,591	56,736	-
Campbell	228,972	206,425	22,547	111	-	9,550	-
Cannon Falls	710,198	674,105	36,093	105	4,114	53,618	-
Canosia	379,117	320,340	58,777	118	-	19,600	-
Canton	73,919	69,344	4,575	107	-	7,328	-
Carlos	977,678	582,280	395,398	168	-	43,925	-
Carlton	263,975	100,275	163,700	263	-	26,110	-
Carver	602,505	517,004	85,501	117	1,539	59,182	18,944
Cass Lake	572,847	294,455	278,392	195	-	40,318	-
Centennial	2,883,789	2,423,093	460,696	119	-	262,466	8,035
Center City	399,386	302,875	96,511	132	-	26,300	-
Ceylon	256,040	155,393	100,647	165	-	9,306	-
Chandler	211,084	177,138	33,946	119	-	11,518	-
Chatfield	442,292	348,764	93,528	127	-	30,316	-
Cherry	203,439	81,888	121,551	248	-	9,252	-
Chisago	984,060	752,891	231,169	131	-	67,467	-
Chisholm	826,379	662,356	164,023	125	-	53,438	3,024
Chokio	238,169	173,670	64,499	137	-	15,792	-
Clara City	428,439	322,063	106,376	133	-	21,020	-
Claremont	122,508	103,892	18,616	118	-	11,832	1,011
Clarissa	195,071	227,890	(32,819)	86	6,156	14,464	3,728
Clarkfield	243,009	178,503	64,506	136	-	19,562	-
Clarks Grove	130,875	95,246	35,629	137	-	6,399	-
Clear Lake	686,421	381,948	304,473	180	-	29,256	-
Clearbrook	204,846	151,592	53,254	135	-	15,846	-
Clearwater	400,267	381,840	18,427	105	1,812	39,630	5,713
Clements	154,499	115,732	38,767	133	-	11,657	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Cleveland	484,313	395,044	89,269	123	-	33,046	-
Climax	123,938	48,402	75,536	256	-	4,866	-
Clinton (Big Stone)	93,567	99,456	(5,889)	94	4,353	12,216	4,663
Clinton (St Louis)	175,927	117,002	58,925	150	-	12,436	-
Cohasset	677,881	605,880	72,001	112	141	48,510	4,890
Cokato	663,101	656,116	6,985	101	20,494	38,204	9,465
Cold Spring	1,052,530	959,777	92,753	110	-	63,100	-
Coleraine	253,433	233,546	19,887	109	664	23,244	4,332
Colvin	91,728	100,853	(9,125)	91	547	13,520	6,080
Comfrey	181,953	202,254	(20,301)	90	2,559	16,170	1,910
Cook	340,534	264,350	76,184	129	-	19,300	-
Cosmos	248,861	155,578	93,283	160	-	15,138	-
Cottage Grove	2,242,564	1,809,628	432,936	124	-	171,914	-
Cotton	239,224	137,616	101,608	174	-	10,272	-
Cottonwood	371,297	260,370	110,927	143	-	22,014	-
Courtland	405,618	385,680	19,938	105	4,985	25,080	2,702
Cromwell	332,887	263,406	69,481	126	-	20,956	-
Crooked Lake	180,490	116,222	64,268	155	-	9,735	-
Crookston	627,980	556,864	71,116	113	-	42,444	-
Crosby	459,193	535,696	(76,503)	86	17,851	54,776	37,278
Culver	57,243	39,056	18,187	147	-	4,224	-
Currie	147,288	153,216	(5,928)	96	1,295	9,684	-
Cuyuna	232,993	220,904	12,089	105	5,777	15,657	7,685
Cyrus	159,626	86,604	73,022	184	-	7,936	-
Dalton	269,780	246,310	23,470	110	-	18,276	-
Danube	175,415	136,248	39,167	129	-	12,408	-
Danvers	98,989	97,740	1,249	101	121	8,730	-
Darfur	178,643	146,094	32,549	122	-	7,107	-
Dassel	996,205	777,789	218,416	128	-	56,948	-
Dawson	444,802	448,151	(3,349)	99	11,832	47,278	30,882
Dayton	592,578	569,230	23,348	104	7,662	38,362	6,971
Deer Creek	241,850	167,937	73,913	144	-	11,655	-
Deer River	490,152	416,356	73,796	118	-	41,685	-
Deerwood	333,559	230,010	103,549	145	-	20,878	-
Delano	685,610	778,813	(93,203)	88	28,167	55,358	16,015
Delavan	204,927	151,110	53,817	136	-	11,460	-
Detroit Lakes	1,735,887	1,395,313	340,574	124	-	120,200	-
Dexter	177,326	156,096	21,230	114	-	8,082	-
Dodge Center	609,897	379,355	230,542	161	-	33,048	-
Dover	272,507	196,451	76,056	139	-	15,028	-
Dovray	57,036	46,917	10,119	122	-	3,318	-
Dumont	108,341	75,318	33,023	144	-	5,688	-
Dunnell	119,744	97,170	22,574	123	-	7,452	-
Eagle Bend	270,147	296,773	(26,626)	91	4,410	23,085	4,617
Eagle Lake	307,447	352,145	(44,698)	87	9,917	38,133	22,074
East Bethel	1,634,161	1,234,784	399,377	132	-	120,528	-
East Grand Forks	1,013,855	855,025	158,830	119	-	78,879	-
Eastern Hubbard	331,202	238,364	92,838	139	-	26,349	-
Easton	153,822	111,342	42,480	138	-	6,993	-
Eden Valley	511,316	408,600	102,716	125	-	25,760	-
Edgerton	378,435	258,606	119,829	146	-	22,401	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Eitzen	163,865	140,175	23,690	117	-	12,051	-
Elizabeth	193,171	202,884	(9,713)	95	2,853	12,216	-
Elk River	2,880,579	2,592,356	288,223	111	9,317	201,450	-
Elko New Market	1,874,518	1,366,672	507,846	137	-	92,660	-
Ellendale	176,492	160,426	16,066	110	-	8,920	-
Ellsworth	240,041	215,682	24,359	111	-	12,640	-
Elmer	114,216	50,741	63,475	225	-	2,445	-
Elmore	196,515	161,458	35,057	122	-	14,432	-
Elrosa	305,358	268,565	36,793	114	-	14,166	-
Ely	565,803	550,880	14,923	103	-	45,376	5,890
Elysian	391,472	478,440	(86,968)	82	13,433	28,248	17,979
Emily	186,050	196,425	(10,375)	95	9,800	17,670	15,157
Evansville	213,039	136,847	76,192	156	-	11,269	-
Eveleth	438,946	377,190	61,756	116	4,759	36,632	15,408
Excelsior	4,662,007	3,735,519	926,488	125	-	283,358	-
Eyota	356,806	289,094	67,712	123	-	26,026	-
Farmington	2,122,872	2,078,552	44,320	102	132,573	197,467	143,860
Fayal	447,269	374,280	72,989	120	-	32,070	783
Fergus Falls	2,154,959	1,738,949	416,010	124	-	138,684	-
Fertile	318,455	254,140	64,315	125	-	20,160	-
Fifty Lakes	125,935	83,136	42,799	151	-	9,804	-
Finland	206,041	206,498	(457)	100	252	13,814	-
Finlayson	203,244	151,872	51,372	134	-	10,080	-
Flensburg	102,657	116,143	(13,486)	88	2,581	9,647	7,972
Floodwood	321,362	216,564	104,798	148	-	19,940	-
Foley	750,203	588,885	161,318	127	-	43,855	-
Forada	356,808	184,370	172,438	194	-	19,952	-
Forest Lake	2,086,142	1,739,897	346,245	120	-	145,248	-
Foreston	266,562	232,816	33,746	114	-	13,266	-
Franklin	347,352	225,066	122,286	154	-	20,058	-
Frazee	325,028	307,483	17,545	106	10,419	28,944	9,082
French Township	206,817	178,894	27,923	116	867	12,815	-
Frost	199,598	177,396	22,202	113	-	12,396	-
Fulda	259,885	192,404	67,481	135	-	21,969	-
Garfield	411,722	349,032	62,690	118	-	30,882	-
Garrison	773,336	627,716	145,620	123	-	59,520	-
Garvin	110,925	79,716	31,209	139	-	5,142	-
Gaylord	527,374	537,570	(10,196)	98	5,705	35,802	15,156
Geneva	161,106	88,238	72,868	183	-	4,684	-
Ghent	131,562	95,156	36,406	138	-	12,041	-
Glenwood	572,292	521,196	51,096	110	7,480	49,596	12,553
Glyndon	457,117	352,338	104,779	130	-	15,786	-
Golden Valley	4,500,389	3,378,053	1,122,336	133	-	323,974	1,140
Gonvick	260,578	174,842	85,736	149	-	16,208	-
Good Thunder	415,424	344,407	71,017	121	-	26,520	-
Goodland	131,434	79,843	51,591	165	-	9,594	-
Goodview	436,648	421,262	15,386	104	-	39,256	6,854
Graceville	225,906	169,961	55,945	133	-	12,804	-
Granada	80,058	55,404	24,654	144	-	5,290	-
Grand Meadow	485,225	391,031	94,194	124	-	26,796	-
Grand Rapids	2,149,922	1,641,140	508,782	131	-	155,092	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Green Isle	280,792	175,744	105,048	160	-	14,807	-
Greenbush	247,811	221,972	25,839	112	-	18,352	-
Greenwood	597,057	385,360	211,697	155	-	23,340	-
Grey Eagle	324,087	262,139	61,948	124	-	14,671	-
Grove City	225,684	205,564	20,120	110	-	18,559	-
Grygla	173,922	72,255	101,667	241	-	4,530	-
Hackensack	656,862	747,360	(90,498)	88	16,296	53,200	21,853
Hallock	193,912	172,128	21,784	113	-	14,649	-
Halstad	227,120	222,747	4,373	102	-	16,702	-
Ham Lake	1,606,211	1,467,212	138,999	109	-	107,520	-
Hamburg	585,990	611,750	(25,760)	96	8,815	49,651	18,657
Hamel	1,553,879	1,329,160	224,719	117	-	82,321	-
Hancock	221,760	197,045	24,715	113	-	13,320	-
Hanley Falls	113,137	88,119	25,018	128	-	9,450	-
Hanover	723,453	636,417	87,036	114	-	43,846	-
Hanska	200,555	156,589	43,966	128	-	11,975	-
Harmony	316,721	285,453	31,268	111	-	20,886	-
Harris	198,842	175,240	23,602	113	-	17,468	-
Hartland	159,589	64,421	95,168	248	-	7,837	-
Hastings	3,909,740	3,027,411	882,329	129	-	235,243	-
Hayfield	429,097	397,430	31,667	108	2,276	36,590	4,195
Hayward	428,049	191,744	236,305	223	-	17,488	-
Hector	570,579	390,636	179,943	146	-	27,534	-
Henderson	214,729	236,608	(21,879)	91	8,531	19,910	13,411
Hendricks	210,317	241,248	(30,931)	87	6,721	21,630	11,653
Hendrum	158,128	130,419	27,709	121	-	9,863	-
Henning	325,397	302,135	23,262	108	-	25,554	-
Herman	160,455	137,664	22,791	117	-	14,658	-
Hermantown	1,170,849	971,903	198,946	120	-	93,030	-
Heron Lake	209,703	162,564	47,139	129	-	10,752	-
Hewitt	**	**	**	**	102	9,954	-
Hibbing	357,330	267,542	89,788	134	-	17,838	-
Hill City	151,700	167,191	(15,491)	91	6,240	14,247	5,813
Hills	169,642	133,785	35,857	127	-	15,585	-
Hinckley	590,650	368,702	221,948	160	-	24,830	-
Hitterdal	184,466	156,686	27,780	118	-	11,954	-
Hoffman	155,267	179,075	(23,808)	87	4,304	13,858	4,086
Hokah	122,499	109,145	13,354	112	-	11,627	-
Holdingford	251,228	240,756	10,472	104	259	18,600	-
Holland	243,824	151,688	92,136	161	-	8,688	-
Hollandale	111,298	243	111,055	45802	-	15	-
Hopkins	2,682,041	2,332,664	349,377	115	-	234,870	36,889
Houston	**	**	**	**	-	22,237	-
Howard Lake	588,157	579,916	8,241	101	12,320	39,788	15,932
Hoyt Lakes	306,654	293,205	13,449	105	534	26,790	7,801
Hugo	1,035,287	787,339	247,948	131	-	74,591	-
Ideal	775,195	728,281	46,914	106	18,432	59,361	21,901
International Falls	799,379	709,913	89,466	113	-	65,285	-
Inver Grove Heights	4,237,009	3,091,187	1,145,822	137	-	319,464	-
Iona	90,065	69,264	20,801	130	-	4,662	-
Ironton	173,613	115,684	57,929	150	-	10,475	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Isanti	1,874,440	1,526,929	347,511	123	20,441	110,390	5,047
Isle	482,472	359,213	123,259	134	-	26,460	-
Jackson	711,541	602,823	108,718	118	-	46,818	-
Jacobson	152,529	96,188	56,341	159	-	9,488	-
Janesville	399,310	423,712	(24,402)	94	13,250	43,264	27,173
Jasper	157,552	151,125	6,427	104	2,168	15,392	2,192
Jeffers	153,512	127,840	25,672	120	1,499	10,490	-
Jordan	659,232	767,851	(108,619)	86	26,730	70,163	47,795
Kandiyohi	413,663	360,908	52,755	115	-	25,165	-
Karlstad	167,041	137,064	29,977	122	-	13,698	-
Kasota	454,523	284,811	169,712	160	-	25,870	-
Kasson	387,481	344,424	43,057	113	-	41,000	-
Keewatin	174,746	158,560	16,186	110	8,327	19,264	15,911
Kelliher	182,237	169,123	13,114	108	-	13,069	-
Kellogg	381,362	315,190	66,172	121	-	21,130	-
Kennedy	135,527	56,588	78,939	239	-	4,802	-
Kensington	233,781	228,285	5,496	102	-	20,127	-
Kerrick	31,658	14,909	16,749	212	-	1,118	-
Kettle River	159,514	109,250	50,264	146	-	10,524	-
Kilkenny	316,056	240,175	75,881	132	-	18,316	-
Kimball	318,080	237,266	80,814	134	-	22,206	-
Kinney	227,227	138,961	88,266	164	-	11,172	-
La Crescent	655,206	549,943	105,263	119	-	40,359	-
La Salle	77,312	42,576	34,736	182	-	4,904	-
Lafayette	417,293	358,047	59,246	117	-	31,104	-
Lake Benton	234,869	200,821	34,048	117	-	15,997	-
Lake City	945,633	912,574	33,059	104	14,043	78,390	15,679
Lake Crystal	511,461	538,040	(26,579)	95	21,769	47,480	24,807
Lake Elmo	1,075,460	754,775	320,685	142	-	63,883	-
Lake Henry	191,937	166,975	24,962	115	456	13,272	573
Lake Kabetogama	200,208	144,310	55,898	139	-	12,366	-
Lake Lillian	86,069	83,652	2,417	103	303	9,576	-
Lake Park	245,026	194,214	50,812	126	-	18,050	-
Lake Wilson	133,554	146,796	(13,242)	91	1,554	16,020	4,387
Lakefield	395,586	264,220	131,366	150	-	24,760	-
Lakeville	7,022,870	5,653,175	1,369,695	124	-	538,891	-
Lakewood	335,246	272,271	62,975	123	-	20,125	-
Lamberton	230,645	198,930	31,715	116	-	17,917	-
Lancaster	132,525	105,262	27,263	126	-	10,500	-
Lanesboro	307,388	302,085	5,303	102	1,639	22,572	20
Leaf Valley	204,976	226,862	(21,886)	90	5,593	14,528	5,469
LeRoy	173,239	123,731	49,508	140	-	10,647	-
Lewiston	545,541	403,688	141,853	135	-	36,800	-
Lewisville	192,365	163,720	28,645	117	-	11,942	-
Lindstrom	730,863	628,672	102,191	116	-	57,785	426
Linwood	**	**	**	**	-	56,080	10,585
Lismore	164,027	109,120	54,907	150	-	7,200	-
Litchfield	529,857	530,320	(463)	100	13,086	61,143	9,468
Little Canada	2,137,035	1,961,183	175,852	109	9,910	115,175	-
Little Falls	1,276,155	1,193,100	83,055	107	27,935	102,737	22,052
Littlefork	359,911	270,261	89,650	133	-	25,322	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Long Lake	1,700,860	1,315,291	385,569	129	-	127,310	-
Long Prairie	523,708	522,789	919	100	8,649	38,885	-
Lonsdale	841,936	644,639	197,297	131	-	58,674	-
Loretto	1,307,698	1,209,133	98,565	108	13,290	99,168	25,181
Lower Saint Croix Valley	1,418,942	1,084,556	334,386	131	-	69,688	-
Lowry	450,136	406,343	43,793	111	-	28,361	-
Lucan	131,660	114,228	17,432	115	-	10,332	-
Luverne	897,451	781,872	115,579	115	-	66,680	2,931
Lynd	100,193	55,791	44,402	180	-	4,473	-
Mabel	153,612	141,352	12,260	109	-	11,520	-
Madelia	273,086	331,500	(58,414)	82	17,772	34,060	28,571
Madison	214,602	166,420	48,182	129	-	23,420	1,465
Madison Lake	379,557	268,861	110,696	141	-	28,385	7,198
Mahnomen	387,104	332,004	55,100	117	-	25,407	-
Mahtomedi	1,667,318	1,114,632	552,686	150	-	96,234	-
Mahtowa	**	**	**	**	-	10,450	-
Makinen	28,396	42,414	(14,018)	67	3,479	5,144	2,677
Mantorville	390,678	294,876	95,802	132	-	21,024	-
Maple Hill	243,734	140,075	103,659	174	-	13,465	-
Maple Lake	1,083,082	1,081,692	1,390	100	13,762	56,628	-
Maple Plain	963,866	974,020	(10,154)	99	-	57,187	-
Mapleton	538,338	396,684	141,654	136	-	41,832	-
Mapleview	231,749	60,950	170,799	380	-	7,700	-
Maplewood	4,711,212	3,456,134	1,255,078	136	-	263,995	-
Marshall	3,337,599	3,126,694	210,905	107	36,957	245,857	74,423
Maynard	343,848	284,515	59,333	121	-	18,294	-
McDavitt	153,452	110,988	42,464	138	-	11,520	-
McGrath	187,697	130,978	56,719	143	-	8,518	-
McGregor	640,259	576,207	64,052	111	-	35,840	-
McIntosh	174,655	167,830	6,825	104	-	15,689	1,261
Meadowlands	87,870	53,412	34,458	165	-	6,088	-
Medford	363,000	316,997	46,003	115	721	24,385	6,693
Menahga	285,630	245,066	40,564	117	-	21,428	-
Middle River	177,473	91,112	86,361	195	-	8,216	-
Miesville	285,769	282,072	3,697	101	527	17,284	-
Milaca	766,501	681,408	85,093	112	-	46,032	-
Milan	278,168	144,100	134,068	193	-	8,860	-
Miltona	238,080	224,397	13,683	106	-	21,966	1,140
Minneota	349,783	248,920	100,863	141	-	29,200	-
Minnesota Lake	204,981	173,099	31,882	118	-	19,152	2,207
Mission	329,636	308,546	21,090	107	-	29,691	3,385
Montevideo	578,986	473,518	105,468	122	-	53,238	-
Montgomery	589,411	503,432	85,979	117	-	54,720	9,896
Monticello	1,114,949	975,917	139,032	114	-	77,105	-
Montrose	631,810	654,800	(22,990)	96	4,695	49,840	21,719
Moose Lake	342,037	314,506	27,531	109	5,792	33,210	7,173
Mora	608,179	490,047	118,132	124	-	51,038	-
Morgan	522,534	406,677	115,857	128	-	35,892	-
Morris	625,018	581,000	44,018	108	-	51,039	1,862
Morristown	758,928	572,934	185,994	132	-	42,398	-
Morse-Fall Lake	163,357	11,585	151,772	1410	-	2,266	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Morton	233,834	232,192	1,642	101	2,397	16,992	2,699
Motley	274,106	240,000	34,106	114	-	25,216	5,461
Mountain Iron	**	**	**	**	-	28,548	5,814
Mountain Lake	245,065	250,728	(5,663)	98	817	26,184	3,548
Nashwauk	300,857	268,552	32,305	112	-	23,630	-
Nerstrand	59,362	12,494	46,868	475	-	837	-
Nevis	215,750	170,583	45,167	126	-	23,526	-
New Auburn	193,626	206,807	(13,181)	94	9,824	19,360	13,459
New Brighton	3,827,671	2,745,976	1,081,695	139	-	198,708	-
New Germany	575,915	543,528	32,387	106	536	34,375	-
New London	327,344	365,059	(37,715)	90	10,430	34,985	1,883
New Munich	154,790	110,497	44,293	140	-	9,300	-
New Prague	825,449	857,172	(31,723)	96	32,855	83,143	30,134
New Richland	213,931	174,420	39,511	123	-	20,660	-
New York Mills	189,931	179,175	10,756	106	3,183	22,300	6,068
Newfolden	154,079	122,088	31,991	126	-	11,136	-
Newport	950,537	981,693	(31,156)	97	31,644	75,805	63,998
Nicollet	436,704	359,768	76,936	121	-	37,187	-
Nisswa	937,969	781,008	156,961	120	-	59,184	-
North Branch	661,170	822,433	(161,263)	80	49,373	75,264	58,673
North Mankato	1,835,584	1,586,887	248,697	116	-	135,005	13,673
North Saint Paul	1,303,096	1,287,520	15,576	101	15,293	119,360	39,982
Northfield	4,895,920	3,801,689	1,094,231	129	-	247,244	-
Northland	84,549	26,271	58,278	322	-	1,421	-
Oak Grove	**	**	**	**	879	85,651	1,149
Oakdale	**	**	**	**	-	179,911	-
Odin	137,540	120,444	17,096	114	-	7,932	-
Ogilvie	**	**	**	**	9,893	34,230	19,302
Okabena	185,949	104,958	80,991	177	-	7,011	-
Olivia	351,226	391,278	(40,052)	90	13,047	28,292	15,318
Onamia	289,280	272,518	16,762	106	6,484	21,186	1,048
Ormsby	166,951	151,704	15,247	110	-	9,720	-
Oronoco	268,219	180,814	87,405	148	-	23,847	-
Orr	195,587	133,244	62,343	147	-	10,732	-
Ortonville	448,411	376,912	71,499	119	-	28,400	-
Osseo	454,670	355,404	99,266	128	-	37,856	1,981
Ostrander	75,174	43,356	31,818	173	-	4,414	-
Owatonna	2,930,942	2,143,880	787,062	137	-	138,751	-
Palisade	177,882	147,066	30,816	121	-	9,756	-
Park Rapids	1,315,878	1,062,060	253,818	124	-	71,760	-
Parkers Prairie	317,546	396,748	(79,202)	80	13,897	29,136	18,828
Paynesville	704,034	679,187	24,847	104	7,307	55,126	6,143
Pelican Rapids	525,147	370,620	154,527	142	-	39,492	-
Pemberton	137,244	131,852	5,392	104	-	12,936	465
Pequot Lakes	1,308,978	1,119,349	189,629	117	-	95,690	-
Perham	711,106	628,298	82,808	113	16,751	57,456	13,098
Pierz	540,422	501,528	38,894	108	-	45,786	-
Pillager	743,395	643,319	100,076	116	-	48,796	-
Pine Island	559,932	494,664	65,268	113	6,547	63,305	10,197
Pine River	792,513	739,351	53,162	107	-	46,752	-
Plato	372,055	408,018	(35,963)	91	3,375	27,987	3,627

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Porter	**	**	**	**	-	10,960	-
Preston	335,828	298,376	37,452	113	-	28,704	572
Princeton	1,293,432	1,062,240	231,192	122	-	86,768	-
Prinsburg	232,758	160,710	72,048	145	-	9,520	-
Prior Lake	3,301,229	2,902,441	398,788	114	-	288,583	-
Proctor	422,686	216,891	205,795	195	-	27,854	-
Randall	361,152	221,040	140,112	163	-	34,230	-
Randolph	633,212	458,929	174,283	138	-	37,524	-
Raymond	255,817	219,120	36,697	117	-	17,280	-
Red Wing	1,195,546	684,199	511,347	175	-	49,834	-
Redwood Falls	861,293	849,955	11,338	101	9,084	81,868	23,580
Remer	463,474	423,696	39,778	109	-	31,248	-
Renville	286,910	290,914	(4,004)	99	10,101	31,954	18,319
Rice	404,973	306,262	98,711	132	-	18,688	-
Richmond	487,734	358,157	129,577	136	-	28,077	-
Rockford	500,355	452,472	47,883	111	-	53,231	928
Rockville	433,726	442,281	(8,555)	98	18,647	26,670	12,719
Rogers	1,112,069	1,105,936	6,133	101	26,460	98,674	15,422
Rollingstone	49,536	75,750	(26,214)	65	3,008	8,940	-
Rose Creek	117,225	135,616	(18,391)	86	3,419	8,104	-
Roseau	754,356	461,808	292,548	163	-	52,380	-
Rosemount	2,874,130	2,468,808	405,322	116	-	262,753	6,032
Rothsay	352,177	253,312	98,865	139	-	16,720	-
Royalton	196,037	222,845	(26,808)	88	10,248	20,686	16,835
Rush City	620,893	645,970	(25,077)	96	17,661	55,566	18,260
Russell	151,488	105,480	46,008	144	-	9,800	-
Ruthton	252,240	188,730	63,510	134	-	11,160	-
Sabin-Elmwood	263,713	196,400	67,313	134	-	18,960	-
Sacred Heart	160,320	170,869	(10,549)	94	5,507	19,243	9,691
Saint Anthony	899,818	745,576	154,242	121	-	60,816	-
Saint Augusta	99,662	57,550	42,112	173	-	10,260	-
Saint Bonifacius	692,184	562,913	129,271	123	-	64,258	111
Saint Charles	722,097	573,840	148,257	126	-	48,420	-
Saint Clair	829,225	420,914	408,311	197	-	32,578	-
Saint Francis	671,484	458,017	213,467	147	-	43,176	1,177
Saint James	743,743	707,459	36,284	105	-	57,377	5,724
Saint Joseph	695,743	663,676	32,067	105	22,796	56,730	15,365
Saint Leo	161,865	113,094	48,771	143	-	9,030	-
Saint Martin	525,317	404,594	120,723	130	-	30,836	1,204
Saint Michael	1,080,882	968,113	112,769	112	453	72,284	-
Saint Paul Park	671,493	517,704	153,789	130	-	45,320	-
Saint Peter	1,061,264	1,042,986	18,278	102	15,799	76,136	6,999
Saint Stephen	536,515	491,002	45,513	109	-	36,754	-
Sanborn	145,120	137,839	7,281	105	-	11,726	-
Sandstone	196,648	212,870	(16,222)	92	5,490	33,565	16,495
Sartell	901,308	811,620	89,688	111	69	73,864	-
Sauk Centre	707,057	710,470	(3,413)	100	12,091	51,086	1,732
Sauk Rapids	1,739,684	1,424,416	315,268	122	-	110,520	-
Schroeder	164,786	80,352	84,434	205	-	10,144	-
Sebeka	496,468	481,050	15,418	103	4,273	30,120	-
Sedan	67,524	27,783	39,741	243	-	2,766	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Shafer	195,183	167,591	27,592	116	-	18,186	1,962
Shakopee	5,135,900	4,539,104	596,796	113	94,997	408,380	113,868
Sherburn	545,897	469,281	76,616	116	-	26,493	-
Silica	160,818	134,214	26,604	120	-	10,080	-
Silver Bay	523,694	331,694	192,000	158	-	24,794	-
Silver Lake	274,488	329,220	(54,732)	83	8,474	22,797	10,535
Slayton	470,757	578,144	(107,387)	81	19,895	46,912	31,163
Sleepy Eye	830,605	856,630	(26,025)	97	-	60,496	-
Solway	203,195	162,144	41,051	125	-	22,260	-
Solway Rural	104,079	86,466	17,613	120	-	7,955	-
South Haven	364,669	336,466	28,203	108	1,292	25,200	842
Spicer	349,117	342,776	6,341	102	10,527	26,624	9,339
Spring Grove	190,704	185,276	5,428	103	3,398	20,104	6,437
Spring Valley	665,505	567,535	97,970	117	-	37,113	-
Springfield	370,314	393,025	(22,711)	94	17,176	32,825	25,306
Squaw Lake	234,963	94,562	140,401	248	-	9,085	-
Stacy-Lent Area	677,717	618,310	59,407	110	-	40,944	-
Staples	339,918	339,432	486	100	7,592	32,928	8,708
Starbuck	268,253	279,971	(11,718)	96	7,959	24,240	8,631
Stephen	272,798	165,468	107,330	165	-	15,504	-
Stewart	314,957	195,881	119,076	161	-	15,840	-
Stewartville	1,404,643	961,452	443,191	146	-	72,820	-
Stillwater	3,204,430	2,379,086	825,344	135	-	158,865	-
Storden	206,714	152,436	54,278	136	-	12,564	-
Sturgeon Lake	122,670	81,330	41,340	151	-	6,672	-
Taconite	125,315	143,288	(17,973)	87	3,665	14,130	7,940
Taunton	89,898	84,308	5,590	107	-	5,488	-
Taylor's Falls	385,796	386,096	(300)	100	4,368	28,364	11,724
Thief River Falls	912,481	820,606	91,875	111	-	80,633	-
Thomson	645,155	569,799	75,356	113	-	33,728	-
Tofte	208,155	163,143	45,012	128	-	12,241	-
Tracy	392,495	341,310	51,185	115	-	29,900	-
Trimont	373,070	343,140	29,930	109	-	26,145	-
Truman	296,609	240,496	56,113	123	-	18,752	-
Twin Lakes (City)	187,873	104,370	83,503	180	-	8,070	-
Twin Lakes (VFD)	56,285	60,213	(3,928)	93	2,734	3,816	4,211
Two Harbors	689,902	577,393	112,509	119	2,512	62,304	7,442
Tyler	266,579	210,660	55,919	127	-	14,080	-
Upsala	158,672	164,767	(6,095)	96	560	13,816	-
Vadnais Heights	1,284,457	1,102,859	181,598	116	-	122,665	16,042
Vergas	208,560	199,083	9,477	105	4,241	17,041	-
Verndale	430,914	371,248	59,666	116	-	34,336	4,838
Vernon Center	148,954	133,948	15,006	111	-	11,532	-
Vesta	113,532	102,020	11,512	111	-	8,370	-
Victoria	**	**	**	**	-	69,993	-
Villard	306,664	329,878	(23,214)	93	96	21,944	-
Vining	78,033	72,936	5,097	107	-	6,872	-
Wabasha	252,360	322,980	(70,620)	78	19,522	30,492	24,998
Waconia	1,012,239	820,533	191,706	123	-	81,250	-
Wadena	626,183	502,470	123,713	125	-	39,803	-
Waite Park	**	**	**	**	-	52,164	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution[^]
Waldorf	248,935	196,052	52,883	127	-	15,260	-
Walker	938,699	663,800	274,899	141	-	62,000	-
Walnut Grove	105,137	96,266	8,871	109	-	11,566	-
Walters	135,678	117,408	18,270	116	-	6,736	-
Warren	291,801	242,482	49,319	120	-	16,867	-
Warroad	441,551	327,748	113,803	135	-	28,064	-
Waseca	1,287,084	1,155,791	131,293	111	16,321	101,396	11,605
Watertown	906,261	803,475	102,786	113	-	59,250	-
Waterville	451,430	395,911	55,519	114	-	25,506	-
Watkins	349,822	292,020	57,802	120	-	23,840	-
Watson	230,584	186,914	43,670	123	-	11,498	-
Waubun	158,053	110,410	47,643	143	-	9,367	-
Waverly	386,521	290,926	95,595	133	-	27,330	-
Welcome	285,164	259,167	25,997	110	-	21,255	-
Wendell	198,022	178,896	19,126	111	-	15,312	-
West Concord	317,058	234,864	82,194	135	-	22,222	-
Westbrook	175,852	127,384	48,468	138	-	15,372	-
Wheaton	513,682	338,842	174,840	152	-	42,785	-
Willow River	185,495	166,602	18,893	111	-	13,860	-
Wilmont	222,066	163,345	58,721	136	-	11,550	-
Wilson	494,209	255,268	238,941	194	-	18,144	-
Windom	1,039,314	804,459	234,855	129	-	72,432	-
Winnebago	367,552	268,816	98,736	137	-	21,807	-
Winsted	402,277	421,320	(19,043)	95	14,618	37,260	26,722
Wood Lake	172,216	118,009	54,207	146	-	10,529	-
Woodbury	8,709,201	7,091,117	1,618,084	123	-	566,920	-
Woodstock	154,623	89,600	65,023	173	-	8,072	-
Wrenshall	205,763	137,500	68,263	150	-	12,250	-
Wright	**	**	**	**	-	14,175	-
Wykoff	263,984	236,568	27,416	112	-	22,080	-
Wyoming	332,326	191,541	140,785	174	-	27,347	-
Zimmerman	796,718	744,516	52,202	107	16,337	89,496	28,967
Zumbro Falls	361,976	288,312	73,664	126	-	22,080	-
Totals	\$ 308,362,496	\$ 255,553,917	\$ 52,808,579	121 %	\$ 1,474,631	\$ 22,336,788	\$ 2,040,052

* For lump-sum plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2013, as reported by relief associations on their 2013 Schedule Form.

[^] For lump-sum plans, the Required Contribution is obtained from the 2013 Schedule Form and represents amounts to be contributed to the relief association during 2014.

** These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2014. The assets for these relief associations were transferred to the State Board of Investment and their liabilities were transferred to the Plan at the end of 2013.

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Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Net	Accrued	Surplus or	Funding	Deficit	Normal	Required
Relief Association	Assets	Liabilities	(Deficit)	Ratio	Amortization	Cost	Contribution
Relief Association	Assets	Liabilities	(Deficit)	Ratio	Payment	Cost	Contribution
Alaska	\$ 147,088	\$ 147,088	\$ -	100 %	\$ -	\$ -	\$ -
Andover	3,685,118	3,685,118	-	100	-	-	-
Anoka-Champlin	3,596,400	3,596,400	-	100	-	-	-
Austin	1,074,718	1,074,718	-	100	-	-	-
Brewster	292,372	292,372	-	100	-	-	-
Brooklyn Park	9,049,112	9,049,112	-	100	-	-	-
Callaway	160,158	160,158	-	100	-	-	-
Cloquet Area Fire District	249,191	249,191	-	100	-	-	-
Cologne	434,228	434,228	-	100	-	-	-
Columbia Heights	1,777,128	1,777,128	-	100	-	-	-
Coon Rapids	7,770,435	7,770,435	-	100	-	-	-
Crosslake	765,445	765,445	-	100	-	-	-
Dakota	147,860	147,860	-	100	-	-	-
Dilworth	663,235	663,235	-	100	-	-	-
Donnelly	209,830	209,830	-	100	-	-	-
Eagan	11,195,058	11,195,058	-	100	-	-	-
Edina	8,309,407	8,309,407	-	100	-	-	-
Elbow Lake	307,982	307,982	-	100	-	-	-
Elgin	349,254	349,254	-	100	-	-	-
Erskine	197,424	197,424	-	100	-	-	-
Falcon Heights	1,612,959	1,612,959	-	100	-	-	-
Fisher	199,030	199,030	-	100	-	-	-
Fosston	417,758	417,758	-	100	-	-	-
Fountain	121,347	121,347	-	100	-	-	-
Freeport	332,612	332,612	-	100	-	-	-
Fridley	2,802,944	2,802,944	-	100	-	-	-
Gary	101,519	101,519	-	100	-	-	-
Gibbon	309,449	309,449	-	100	-	-	-
Glennville	235,967	235,967	-	100	-	-	-
Goodhue	963,970	963,970	-	100	-	-	-
Gunflint Trail	362,293	362,293	-	100	-	-	-
Hawley	589,900	589,900	-	100	-	-	-
Ivanhoe	349,622	349,622	-	100	-	-	-
Kelsey	62,562	62,562	-	100	-	-	-
Kenyon	416,101	416,101	-	100	-	-	-
Kerkhoven	256,997	256,997	-	100	-	-	-
Kiester	159,009	159,009	-	100	-	-	-
Lake George	164,575	164,575	-	100	-	-	-
Lakeport	283,604	283,604	-	100	-	-	-
Le Center	438,460	438,460	-	100	-	-	-
London	99,643	99,643	-	100	-	-	-
Longville	989,584	989,584	-	100	-	-	-
Lyle	160,614	160,614	-	100	-	-	-
Magnolia	65,836	65,836	-	100	-	-	-
Maple Grove	12,784,416	12,784,416	-	100	-	-	-
Marietta	126,671	126,671	-	100	-	-	-
Marine-On-Saint Croix	516,547	516,547	-	100	-	-	-

Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Mazeppa	227,568	227,568	-	100	-	-	-
Medicine Lake	984,844	984,844	-	100	-	-	-
Mendota Heights	2,568,014	2,568,014	-	100	-	-	-
Mentor	118,513	118,513	-	100	-	-	-
Millerville	383,294	383,294	-	100	-	-	-
Milroy	187,024	187,024	-	100	-	-	-
Murdock	223,134	223,134	-	100	-	-	-
Myrtle	260,690	260,690	-	100	-	-	-
Nassau	235,864	235,864	-	100	-	-	-
Nodine	227,392	227,392	-	100	-	-	-
Northrop	131,826	131,826	-	100	-	-	-
Odessa	70,269	70,269	-	100	-	-	-
Oklee	83,432	83,432	-	100	-	-	-
Plainview	688,772	688,772	-	100	-	-	-
Plummer	208,444	208,444	-	100	-	-	-
Ramsey	2,562,128	2,562,128	-	100	-	-	-
Red Lake Falls	232,629	232,629	-	100	-	-	-
Round Lake	244,955	244,955	-	100	-	-	-
Rushford	343,215	343,215	-	100	-	-	-
Rushmore	118,547	118,547	-	100	-	-	-
Saint Hilaire	141,438	141,438	-	100	-	-	-
Seaforth	92,149	92,149	-	100	-	-	-
South Bend	348,617	348,617	-	100	-	-	-
Swanville	250,146	250,146	-	100	-	-	-
Toivola	169,705	169,705	-	100	-	-	-
Underwood	332,319	332,319	-	100	-	-	-
Vermilion Lake	238,030	238,030	-	100	-	-	-
Viking	9,875	9,875	-	100	-	-	-
Wabasso	159,149	159,149	-	100	-	-	-
Wanamingo	485,749	485,749	-	100	-	-	-
Wanda	116,967	116,967	-	100	-	-	-
Wayzata	2,404,981	2,404,981	-	100	-	-	-
Wells	475,548	475,548	-	100	-	-	-
West Metro	7,571,677	7,571,677	-	100	-	-	-
Williams	247,691	247,691	-	100	-	-	-
Winger	104,111	104,111	-	100	-	-	-
Winthrop	418,455	418,455	-	100	-	-	-
Zumbrota	667,875	667,875	-	100	-	-	-
Totals	\$ 99,640,468	\$ 99,640,468	0	100 %	0	0	0

Table 3-C
Funding Status and Ratios for Other Plan Types
For the Year Ended December 31, 2013

Relief Association	Net Assets	Accrued Liability	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution[^]
Apple Valley	\$ 5,953,101	\$ 6,751,826	\$ (798,725)	88 %	\$ 87,723	\$ 211,293	\$ 138,049
Appleton	308,548	315,240	(6,692)	98	343	9,409	2,623
Benson	299,289	427,687	(128,398)	70	22,965	7,750	13,531
Brooklyn Center	3,840,980	3,479,589	361,391	110	-	92,273	6,471
Chanhassen	2,588,802	2,970,623	(381,821)	87	72,472	80,314	56,442
Chaska	4,854,653	5,761,734	(907,081)	84	133,380	99,167	132,544
Eden Prairie	19,906,400	19,762,805	143,595	101	292,601	471,918	527,344
Fairmont	1,450,370	1,793,344	(342,974)	81	73,195	48,700	39,515
Glencoe	969,519	1,011,902	(42,383)	96	32,149	33,603	54,094
Hutchinson	1,793,568	2,519,794	(726,226)	71	117,965	34,220	96,664
Lake Johanna	5,009,787	4,253,324	756,463	118	-	188,391	-
Minnetonka	14,463,193	13,531,912	931,281	107	62,140	231,274	82,139
Mound	4,972,494	5,169,854	(197,360)	96	26,284	77,549	7,811
New Ulm	2,205,244	2,087,472	117,772	106	31,249	67,608	58,273
Pine City	1,053,932	850,631	203,301	124	-	13,836	-
Pipestone	685,568	863,245	(177,677)	79	15,169	37,881	25,250
Plymouth	8,361,785	6,298,449	2,063,336	133	-	241,271	-
Robbinsdale	2,106,478	2,325,716	(219,238)	91	28,466	78,877	52,224
Roseville	9,545,070	8,666,462	878,608	110	9,664	82,271	-
Savage	5,050,051	5,604,341	(554,290)	90	130,495	114,308	171,781
Spring Lake Park	12,752,892	10,374,804	2,378,088	123	-	172,254	-
White Bear Lake	6,187,011	5,108,393	1,078,618	121	-	146,246	-
Worthington	1,306,817	1,322,181	(15,364)	99	10,798	40,995	25,828
Totals	\$ 115,665,552	\$ 111,251,328	\$ 4,414,224	104 %	\$ 1,147,058	\$ 2,581,408	\$ 1,490,583

* For monthly and monthly/lump-sum combination plans, the Deficit Amortization Payment amounts are obtained from actuarial valuations or actuarial estimates prepared according to the benefit provisions applicable on December 31, 2013.

[^] For monthly and monthly/lump-sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2013, benefit level of the plan and represents an estimated required contribution for the next budget year. If an estimated required contribution is not provided in the actuarial valuation, it is calculated by reducing the total financial requirements as stated in the valuation by the estimated fire state aid.

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How to Read Tables 4-A Through 4-C

Tables 4-A, 4-B, and 4-C provide relief association revenues and expenditures for 2013.

Revenues

State Aid – The amount of fire state aid the relief association received during 2013, or the amount payable for 2013 if not yet received.

Supplemental Benefit Reimbursements – The total amount received in reimbursements from the State of Minnesota for the mandatory additional 10 percent (up to \$1,000) payment for lump-sum service pensions and the optional 20 percent (up to \$2,000) payment for survivor benefits. Supplemental benefits are additional benefits that are paid at the time of the pension or benefit disbursement, and are meant to help offset state income taxes that must be paid on relief association benefits.

Municipal Contributions – The amount of city, town, or independent nonprofit firefighting corporation contributions received by the relief association during 2013, or payable for 2013 if not yet received.

Investment Earnings – The net interest and realized and unrealized gain (loss) on investments during 2013.

All Other – All other income received by the relief association during 2013, which includes, but is not limited to, donations, transfers from the General Fund, and other income.

Expenditures

Administration – Expenses paid for items such as salaries, training, audit, actuarial and legal fees, and fidelity bonds. It also includes any other uncategorized expenditures.

Service Pensions – The total of all service pension disbursements during 2013, including lump-sum and monthly distributions.

Other Benefits – The total of all non-service pension benefit distributions during 2013, including short- and long-term disability payments and survivor benefits.

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Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

<u>Relief Association</u>	<u>Revenues</u>						<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Reimbursements</u>	<u>Municipal Contributions</u>	<u>Investment Earnings</u>	<u>All* Other</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>	
Ada	\$ 18,049	\$ 553	\$ 5,024	\$ 70,676	\$ -	\$ 221	\$ 25,253	\$ -	
Adams	16,299	366	-	1,183	-	1,030	22,000	-	
Adrian	14,375	1,000	7,125	45,406	-	2,440	15,555	-	
Aitkin	56,534	1,000	10,000	68,837	-	2,000	49,167	-	
Albany	24,151	1,000	27,790	76,369	-	3,540	39,100	-	
Albertville	56,681	2,221	-	78,892	-	-	57,433	-	
Alexandria	129,823	-	121,324	444,869	-	4,915	-	-	
Almelund	14,265	1,000	4,000	34,791	6,318	40	27,272	-	
Alpha	8,230	-	-	(1,395)	-	20	-	-	
Altura	11,521	1,800	-	10,845	44	600	-	-	
Amboy	11,521	3,000	2,047	17,810	-	12	59,800	-	
Annandale	45,429	-	3,000	120,328	-	4,040	94,949	-	
Argyle	13,716	-	-	22,071	71	476	-	-	
Arlington	22,229	-	7,951	88,107	468	900	-	-	
Arrowhead	-	-	-	17,051	600	20	-	-	
Askov	9,875	1,000	-	534	-	350	11,500	-	
Atwater	16,810	-	4,596	47,254	54	2,975	-	5,500	
Audubon	22,182	252	-	42,654	200	4,115	-	-	
Aurora	12,070	1,915	24,581	28,944	575	3,230	42,267	-	
Avon	31,966	-	10,500	2,942	-	5,065	-	-	
Babbitt	13,716	-	10,000	25,517	280	1,418	-	-	
Backus	21,886	2,000	-	66,139	-	1,640	68,700	-	
Badger	9,875	2,000	-	7,260	-	1,041	-	-	
Bagley	24,052	1,570	996	27,326	5,743	2,226	61,202	-	
Balaton	15,218	1,812	-	6,535	4,500	1,952	19,846	-	
Baldwin	31,675	-	-	37,371	-	3,679	-	-	
Balsam	13,749	1,000	15,000	52,720	-	6	24,038	-	
Barnesville	24,814	-	8,000	52,876	-	2,600	-	-	
Barnum	13,716	-	-	37,936	-	258,598^	-	-	
Barrett	8,778	-	2,000	16,783	-	-	-	-	
Battle Lake	29,363	-	-	8,765	-	3,925	-	-	

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures									
	Supplemental					All*					Administration	Service Pensions	Other Benefits							
	State Aid	Reimbursements	Municipal Contributions	Investment Earnings	Other	State Aid	Reimbursements	Municipal Contributions	Investment Earnings	Other										
Baudette	19,066	-	-	-	28,814	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bayport	91,352	-	-	-	309,673	-	-	-	-	-	10,059	-	-	-	-	-	-	-	-	27,000
Beardsley	10,973	-	263	-	36,893	-	-	-	-	-	500	-	14,326	-	-	-	-	-	-	-
Beaver Bay	7,681	1,000	-	1,940	-	31	-	-	-	-	1,879	-	11,000	-	-	-	-	-	-	-
Beaver Creek	9,327	1,000	-	6,735	-	1,189	-	-	-	-	1,054	-	39,000	-	-	-	-	-	-	-
Becker	75,776	-	11,500	-	128,836	-	-	-	-	-	9,950	-	-	-	-	-	-	-	-	-
Belgrade	13,716	-	8,775	-	41,750	-	-	-	-	-	4,560	-	-	-	-	-	-	-	-	-
Belle Plaine	53,353	3,000	31,125	-	23,980	-	-	-	-	-	6,038	-	122,472	-	-	-	-	-	-	-
Bellingham	8,778	-	-	-	22,643	-	-	-	-	-	275	-	47,071	-	-	-	-	-	-	-
Belview	13,167	240	153	64	-	179	-	-	-	-	-	-	2,640	-	-	-	-	-	-	-
Bemidji	186,398	4,000	-	-	347,127	-	-	-	-	-	9,112	-	217,900	-	-	-	-	-	-	-
Bertha	10,973	500	2,205	-	34,031	75	-	-	-	-	1,345	-	5,500	-	-	-	-	-	-	-
Bethel	6,035	-	-	-	21,433	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Big Lake	89,681	1,000	8,000	-	113,396	1,587	-	-	-	-	4,860	-	33,110	-	-	-	-	-	-	-
Bigelow	10,424	-	-	-	10,549	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bigfork	31,804	-	15,973	-	55,120	-	-	-	-	-	1,850	-	35,776	-	-	-	-	-	-	21,250
Bird Island	21,247	2,851	5,000	-	29,581	-	-	-	-	-	8	-	14,468	-	-	-	-	-	-	-
Biwabik City	12,070	1,000	11,130	-	31,214	-	-	-	-	-	6,320	-	12,821	-	-	-	-	-	-	-
Blackduck	21,690	1,540	5,265	-	42,145	-	-	-	-	-	3,520	-	372	-	-	-	-	-	-	-
Blackhoof	10,973	352	-	-	14,483	203	-	-	-	-	697	-	4,976	-	-	-	-	-	-	-
Blooming Prairie	32,487	-	4,000	-	45,994	-	-	-	-	-	200	-	-	-	-	-	-	-	-	-
Blue Earth	27,712	-	12,000	-	126,328	-	-	-	-	-	3,850	-	-	-	-	-	-	-	-	-
Bluffton	8,778	-	-	-	26,764	-	-	-	-	-	1,685	-	-	-	-	-	-	-	-	-
Bovey	10,973	-	8,497	-	172	-	-	-	-	-	1,726	-	28,500	-	-	-	-	-	-	-
Bowlus	11,521	840	5,125	-	30,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Boyd	10,424	-	-	-	24,176	98	-	-	-	-	1,405	-	-	-	-	-	-	-	-	-
Braham	28,972	1,000	750	-	34,891	24	-	-	-	-	3,055	-	52,913	-	-	-	-	-	-	-
Brainerd	207,334	1,000	41,983	-	318,819	-	-	-	-	-	16,379	-	263,768	-	-	-	-	-	-	-
Breckenridge	26,559	-	14,522	-	50,412	-	-	-	-	-	6,590	-	-	-	-	-	-	-	-	560
Bricelyn	12,070	1,000	-	-	49,959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brimson	6,776	211	-	-	16,382	-	-	-	-	-	186	-	2,322	-	-	-	-	-	-	-

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013**

<u>Relief Association</u>	<u>Revenues</u>										<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Benefit</u>			<u>Municipal Contributions</u>	<u>Investment Earnings</u>	<u>All* Other</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>			
		<u>Reimbursements</u>	<u>Contributions</u>	<u>Earnings</u>							<u>Administration</u>	<u>Pensions</u>	<u>Benefits</u>
Brook Park	9,327	-	-	-	-	24,884	-	-	-	-	-	-	
Brooten	12,630	-	-	-	-	58,834	2,880	1,700	-	-	282	-	
Browerville	16,042	1,000	-	2,600	12,888	-	2,520	768	-	-	-	-	
Browns Valley	11,521	-	-	6,134	8,998	-	19	5,025	-	-	-	-	
Brownsdale	9,055	1,000	-	-	62,695	-	8,000	3,980	-	-	-	-	
Brownsville	10,424	185	-	1,000	23,019	-	-	450	2,035	-	-	-	
Brownnton	12,070	1,000	-	18,000	64,579	-	77	6,105	46,000	-	-	-	
Buffalo	107,159	2,000	-	45,816	164,545	-	-	3,717	141,000	-	-	-	
Buffalo Lake	13,167	-	-	-	80,030	-	-	-	17,250	-	-	-	
Buhl	9,875	825	-	9,967	12,264	-	-	1,568	-	-	9,215	-	
Butterfield	13,167	1,000	-	5,500	1,113	-	-	1,130	10,450	-	-	-	
Byron	41,454	5,000	-	14,612	48,769	-	-	4,375	109,371	-	-	21,044	
Caledonia	28,130	1,000	-	2,400	44,343	-	-	2,380	18,700	-	-	-	
Cambridge	71,107	-	-	10,000	57,934	-	-	1,100	-	-	-	-	
Campbell	14,265	-	-	-	19,160	-	-	3,578	-	-	-	-	
Cannon Falls	48,216	1,000	-	-	88,755	-	3,083	1,777	38,400	-	-	-	
Canosia	12,530	-	-	16,153	2,231	-	-	-	-	-	-	-	
Canton	10,424	480	-	-	395	-	95	819	13,200	-	-	-	
Carlos	15,362	-	-	28,600	177,826	-	13,735	25	43,000	-	-	-	
Carlton	23,854	1,000	-	-	37,519	-	-	40	36,000	-	-	-	
Carver	29,464	2,000	-	20,913	105,618	-	-	7,630	108,983	-	-	-	
Cass Lake	34,203	-	-	10,850	42,834	-	-	2,315	-	-	-	-	
Centennial	147,592	2,000	-	25,500	332,359	-	-	10,795	90,881	-	-	83,667	
Center City	12,588	1,000	-	7,500	41,628	-	3,440	1,166	11,200	-	-	-	
Ceylon	11,521	-	-	-	52,620	-	65	374	-	-	-	-	
Chandler	9,327	-	-	-	17,655	-	-	911	-	-	-	-	
Chatfield	31,911	1,000	-	5,001	75,734	-	24	200	33,500	-	-	-	
Cherry	10,973	-	-	100	35,626	-	580	25	14,250	-	-	-	
Chisago	33,005	1,490	-	10,000	154,985	-	6,966	8,722	32,364	-	-	-	
Chisholm	26,879	1,000	-	16,025	162,089	-	-	1,125	49,000	-	-	-	
Chokio	14,279	-	-	-	33,339	-	-	640	-	-	-	-	

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues						Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits	
Clara City	17,635	-	3,415	75,862	262	3,692	26,000	-	
Claremont	11,600	-	3,500	10,528	-	995	-	-	
Clarrissa	13,167	-	6,114	12,653	430	1,458	-	-	
Clarkfield	17,757	1,255	-	32,761	-	3,883	26,146	-	
Clarks Grove	11,335	800	-	7,834	270	4,113	8,800	-	
Clear Lake	28,188	-	6,000	143,009	100	3,692	47,800	-	
Clearbrook	17,743	-	-	9,491	-	6,166	-	-	
Clearwater	25,907	-	9,000	29,938	1,337	2,220	6,479	-	
Clements	12,070	1,393	1,946	23,024	650	-	25,476	-	
Cleveland	18,124	1,000	13,600	44,528	-	1,000	37,400	-	
Climax	9,327	-	-	(452)	-	-	-	-	
Clinton (Big Stone)	10,369	1,000	3,250	11,731	177	1,053	14,800	-	
Clinton (St Louis)	9,875	-	-	14,798	40	8	-	-	
Cohasset	32,722	2,000	-	93,774	-	6,538	119,000	-	
Cokato	29,709	-	12,525	56,243	-	980	-	-	
Cold Spring	40,516	2,000	16,100	85,118	-	6,767	106,848	-	
Coleraine	14,103	-	4,308	22,070	-	1,560	-	-	
Colvin	6,352	-	4,000	10,843	-	4,138	-	-	
Comfrey	13,409	3,000	4,000	959	-	1,615	29,000	19,250	
Cook	20,295	-	1,500	32,339	-	3,413	-	-	
Cosmos	11,933	-	-	20,201	-	-	-	-	
Cottage Grove	174,338	2,723	4,680	233,955	63	11,478	106,150	-	
Cotton	12,705	282	-	44,065	484	-	3,098	-	
Cottonwood	19,607	2,000	-	32,241	-	200	35,300	-	
Courtland	12,425	874	11,824	40,229	-	-	9,610	-	
Cromwell	14,813	1,000	2,131	20,998	-	2,568	42,600	-	
Crooked Lake	11,055	-	2,800	20,831	3,667	-	15,300	-	
Crookston	20,008	-	15,000	62,844	-	5,637	-	-	
Crosby	24,674	805	33,621	32,760	-	6,557	8,857	-	
Culver	8,230	-	500	7,054	293	681	11,800	5,914	
Currie	6,035	-	7,035	1,713	-	-	-	-	

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures		
	State		Supplemental		Municipal	Investment	All*		Administration	Pensions	Other		
	Aid		Reimbursements	Benefit			Contributions	Earnings				Other	
Cuyuna	13,167		1,910		13,475	32,740	-	-	6,326	26,308	-		
Cyrus	9,875		800		-	14,484	-	-	940	-	-		
Dalton	13,167		-		-	2,577	-	-	1,822	-	-		
Danube	10,789		163		-	14,734	-	-	95	24,032	-		
Danvers	8,778		-		-	513	-	-	460	-	-		
Darfur	8,778		1,000		2,500	1,653	177		201	15,450	-		
Dassel	33,788		2,257		35,343	54,498	-		5,308	65,429	-		
Dawson	20,243		-		27,125	49,721	-		4,859	-	-		
Dayton	28,891		-		4,909	72,530	-		6,047	-	-		
Deer Creek	10,973		467		1,500	49,476	803		1,625	5,133	-		
Deer River	37,245		-		15,608	39,309	50		950	-	-		
Deerwood	22,885		2,000		-	39,540	-		-	32,258	-		
Delano	49,644		3,804		28,500	51,983	-		6,423	199,015	-		
Delavan	10,424		1,000		1,600	17,090	1,524		1,526	16,000	-		
Detroit Lakes	89,382		1,000		36,730	121,367	22,500		6,604	389,908	-		
Dexter	8,778		-		5,900	2,035	50		3,962	-	-		
Dodge Center	18,965		-		11,026	68,910	-		2,997	-	-		
Dover	11,521		-		-	42,318	-		2,080	31,600	-		
Dovray	7,132		-		-	4,265	-		578	-	-		
Dumont	10,973		1,000		-	800	44		224	18,480	-		
Dunnell	8,230		2,000		-	14,731	-		1,544	31,375	-		
Eagle Bend	13,716		2,000		4,953	6,292	-		350	-	-		
Eagle Lake	19,083		2,000		17,429	4,842	-		2,240	61,902	-		
East Bethel	56,223		-		17,500	213,000	4,000		4,675	-	-		
East Grand Forks	56,850		2,000		-	158,224	-		4,330	-	-		
Eastern Hubbard	11,937		-		6,000	29,316	2,000		1,400	-	-		
Easton	12,619		2,000		-	23,548	-		1,597	26,300	-		
Eden Valley	20,507		1,000		3,500	56,858	-		650	43,641	-		
Edgerton	18,102		1,000		2,857	74,928	-		1,760	24,400	-		
Eitzen	10,587		2,000		4,500	1,969	-		690	24,350	-		
Elizabeth	11,521		-		3,888	7,511	-		2,430	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures		
	State Aid		Supplemental Benefit		Municipal Contributions		Investment Earnings		All* Other		Administration	Pensions	Other Benefits
	Aid		Reimbursements		Contributions		Earnings		Other				
Elk River	165,103		2,000		30,000		362,188		-		8,429	126,594	-
Elko New Market	50,600		-		93,768		156,617		22,350		-	22,350	-
Ellendale	13,856		3,000		3,000		11,244		20		1,986	11,750	-
Ellsworth	13,716		1,440		-		2,573		-		-	22,840	-
Elmer	8,778		-		-		11,205		350		1,250	-	-
Elmore	13,167		2,000		1,000		40,262		-		12	42,304	-
Elrosa	16,459		2,000		10,000		30,682		-		1,945	49,850	-
Ely	24,230		1,000		21,855		41,128		-		4,853	44,200	-
Elysian	14,269		-		10,226		32,314		-		4,550	-	-
Emily	12,939		3,000		15,153		21,612		-		5,316	53,250	-
Evansville	16,459		-		5,000		18,525		-		1,560	-	8,040
Eveleth	15,266		-		33,995		86,766		75		3,200	-	-
Excelsior	132,281		1,000		27,529		749,891		-		9,994	47,090	-
Eyota	19,105		1,000		4,025		33,618		-		1,685	-	-
Farmington	127,359		2,000		169,445		299,215		-		11,300	263,924	-
Fayal	12,070		-		14,000		38,867		-		2,700	-	-
Fergus Falls	87,049		1,000		-		243,965		-		4,909	254,275	-
Fertile	17,399		-		-		53,847		-		3,550	-	-
Fifty Lakes	7,132		-		7,500		14,371		-		2,999	-	-
Finland	16,895		1,000		-		1,385		200		4,192	23,100	-
Finlayson	16,459		-		-		1,666		1,000		1,601	-	-
Flensburg	12,070		-		-		(2,965)		212		1,000	17,675	-
Floodwood	12,591		-		11,225		29,880		3,770		3,814	-	-
Foley	49,477		-		7,500		80,331		-		-	-	-
Forada	13,167		1,517		18,897		60,529		-		1,344	9,286	-
Forest Lake	124,431		1,000		18,500		342,494		760		7,929	69,970	-
Foreston	12,619		-		10,000		26,220		-		2,408	27,000	-
Franklin	10,973		1,704		5,000		47,732		-		2,758	29,744	-
Frazee	26,179		1,000		10,338		41,305		2,500		2,774	16,180	-
French Township	13,716		-		-		42,239		-		475	9,051	-
Frost	12,070		-		2,500		19,288		-		2,456	30,500	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures			
	Supplemental					Municipal					All* Other	Administration	Service Pensions	Other Benefits
	State Aid	Reimbursements	Benefit	Contributions	Earnings	Contributions	Earnings	Investment	Other	Other				
Fulda	23,357	1,000	4,000	7,135	168	1,880	23,000	-	-	-	-	-	-	-
Garfield	16,798	1,000	8,000	32,675	3,100	411	8,352	-	-	-	-	-	-	-
Garrison	36,412	2,000	12,000	96,598	(12,600)	-	106,944	-	-	-	-	-	-	-
Garvin	8,230	1,745	-	9,993	-	1,009	23,147	-	-	-	-	-	-	-
Gaylord	21,891	-	17,108	38,284	-	6,199	-	-	-	-	-	-	-	-
Geneva	10,424	-	-	8,205	-	-	-	-	-	-	-	-	-	-
Ghent	8,778	1,000	-	17,098	-	-	11,500	-	-	-	-	-	-	-
Glenwood	33,492	1,000	20,953	76,076	-	4,429	-	-	-	-	-	-	-	-
Glyndon	18,134	-	-	25,884	-	-	-	-	-	-	-	-	-	-
Golden Valley	141,926	5,000	40,155	874,312	-	12,381	759,110	-	-	-	-	-	-	-
Gonvick	10,973	2,000	4,688	36,697	-	-	25,476	-	-	-	-	-	-	-
Good Thunder	15,347	677	10,436	73,835	-	2,790	7,773	-	-	-	-	-	-	-
Goodland	9,875	-	1,525	10,431	2,044	3,027	-	-	-	-	-	-	-	-
Goodview	18,863	-	21,925	33,623	-	3,950	-	-	-	-	-	-	-	-
Graceville	15,570	-	2,500	15,079	-	2,386	-	-	-	-	-	-	-	-
Granada	-	-	-	14,666	-	2,281	-	-	-	-	-	-	-	-
Grand Meadow	22,454	1,000	650	90,535	-	2,107	17,776	-	-	-	-	-	-	-
Grand Rapids	127,478	1,000	5,000	298,713	-	9,968	116,780	-	-	-	-	-	-	-
Green Isle	13,167	-	9,000	46,366	2,988	2,842	-	-	-	-	-	-	-	-
Greenbush	16,459	4,000	-	47,349	385	2,159	17,500	-	-	-	-	-	-	-
Greenwood	16,459	-	30,000	83,453	65	3,050	-	-	-	-	-	-	-	-
Grey Eagle	14,720	-	3,000	45,332	-	2,650	-	-	-	-	-	-	-	-
Grove City	11,683	-	1,514	23,144	-	-	-	-	-	-	-	-	-	-
Grygla	10,973	-	-	11,032	15,000	200	6,325	2,200	-	-	-	-	-	-
Hackensack	18,730	1,000	25,282	34,404	60	6,502	61,000	-	-	-	-	-	-	-
Hallock	15,362	950	-	16,255	-	-	10,450	-	-	-	-	-	-	-
Halstad	13,167	1,000	2,000	1,300	-	-	-	-	-	-	-	-	-	-
Ham Lake	79,463	1,000	-	161,053	-	9,638	20,360	-	-	-	-	-	-	-
Hamburg	14,813	2,000	24,383	18,255	56	3,025	82,547	-	-	-	-	-	-	-
Hamel	32,654	1,000	37,300	148,910	-	4,080	38,689	-	-	-	-	-	-	-
Hancock	14,125	4,000	-	(1,906)	-	-	13,600	-	-	-	-	-	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit			Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits			
		Reimbursements											
Hanley Falls	12,619	-	-	-	-	6,340	-	-	-	-	-	-	
Hanover	34,204	2,000	4,500	4,500	60,769	-	-	-	36,077	-	-	-	
Hanska	13,716	-	1,500	1,500	5,604	150	3,016	-	-	-	-	-	
Harmony	14,683	-	6,000	6,000	22,936	-	-	-	-	-	-	-	
Harris	11,128	390	1,700	1,700	18,553	100	-	-	-	-	4,290	-	
Hartland	11,521	-	-	-	2,751	-	-	-	-	-	-	-	
Hastings	163,373	2,000	-	-	539,370	1,277	7,333	192,134	-	-	-	-	
Hayfield	25,726	1,800	12,294	12,294	55,303	-	600	9,009	-	-	-	-	
Hayward	12,070	-	4,500	4,500	102,822	-	2,554	-	-	-	-	-	
Hector	20,993	2,000	-	-	90,279	-	-	-	-	-	-	-	
Henderson	13,167	1,000	16,464	16,464	18,882	-	5,357	17,560	-	-	-	-	
Hendricks	13,716	-	6,872	6,872	12,212	-	1,496	-	-	-	-	-	
Hendrum	10,424	-	-	-	223	-	327	-	-	-	-	-	
Henning	15,798	1,000	8,193	8,193	52,292	1,000	18	92,023	-	-	-	-	
Herman	13,716	1,000	2,467	2,467	24,344	-	2,775	15,058	-	-	-	-	
Hermantown	39,376	1,000	27,900	27,900	117,577	-	8,241	44,400	-	-	-	-	
Heron Lake	12,863	-	-	-	21,840	90	1,292	-	-	-	-	-	
Hewitt	7,681	-	1,404	1,404	18,545	-	153,091^	-	-	-	-	-	
Hibbing	11,204	3,425	9,510	9,510	51,810	-	4,116	95,349	-	-	-	-	
Hill City	12,859	-	6,999	6,999	11,546	-	1,500	23,575	-	-	-	-	
Hills	14,265	-	-	-	19,100	-	1,095	-	-	-	-	-	
Hinckley	28,226	-	18	18	57,226	133	2,005	40,000	-	-	-	-	
Hitterdal	8,230	-	650	650	9,100	-	100	-	-	-	-	-	
Hoffman	13,167	1,000	833	833	859	-	4,500	17,358	-	-	-	-	
Hokah	16,459	1,962	-	-	2,038	-	235	-	-	-	-	-	
Holdingsford	14,594	1,000	5,000	5,000	32,165	2,295	2,295	29,534	-	-	-	-	
Holland	10,973	-	-	-	32,661	-	-	11,800	-	-	-	-	
Hollandale	10,973	-	-	-	10,642	150	1,015	-	-	-	-	-	
Hopkins	94,843	-	32,166	32,166	353,587	-	11,679	-	-	-	-	-	
Houston	15,428	1,000	10,879	10,879	49,906	-	345,789^	-	-	-	-	-	
Howard Lake	22,058	-	20,220	20,220	78,924	-	5,365	-	-	-	-	-	

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

<u>Relief Association</u>	<u>Revenues</u>										<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Benefit</u>			<u>Municipal Contributions</u>	<u>Investment Earnings</u>	<u>All*</u>		<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>		
		<u>Reimbursements</u>	<u>Contributions</u>	<u>Other</u>									
Hoyt Lakes	13,716	-	17,858	41,147	-	-	-	2,400	-	-			
Hugo	73,506	-	-	167,408	-	-	-	7,263	-	-			
Ideal	27,675	-	28,468	82,866	12,000	-	-	1,198	59,397	16,700			
International Falls	63,378	433	-	74,141	70	-	-	4,800	-	-			
Inver Grove Heights	179,267	4,000	25,000	588,047	472	-	-	6,600	303,381	-			
Iona	4,055	-	-	11,430	-	-	-	461	-	-			
Ironton	13,716	352	3,400	22,793	-	-	-	8,368	4,963	-			
Isanti	78,173	1,000	74,265	401,054	-	-	-	7,378	38,699	-			
Isle	30,518	1,940	10,000	70,092	125	-	-	2,695	26,142	-			
Jackson	35,098	2,000	-	66,380	13,030	-	-	923	-	-			
Jacobson	8,778	1,000	-	25,613	139	-	-	258	14,200	-			
Janesville	21,909	-	28,295	52,932	817	-	-	3,789	-	-			
Jasper	14,347	2,692	1,714	17,046	309	-	-	450	38,858	-			
Jeffers	10,973	1,000	654	31,201	-	-	-	468	18,500	-			
Jordan	44,089	-	39,051	57,657	3,500	-	-	6,149	-	-			
Kandiyohi	12,989	-	15,009	62,714	-	-	-	1,303	294	-			
Karlstad	16,459	2,645	-	528	32	-	-	170	13,150	-			
Kasota	21,405	-	8,500	66,780	1,300	-	-	4,622	-	-			
Kasson	37,202	2,000	20,794	47,167	-	-	-	7,643	98,000	-			
Keewatin	11,521	1,960	21,776	20,535	120	-	-	3,084	22,824	-			
Kelliher	12,619	-	-	4,750	264	-	-	1,367	12,760	-			
Kellogg	12,619	-	9,000	39,307	100	-	-	2,285	-	-			
Kennedy	8,588	-	-	7,051	150	-	-	1,200	7,700	-			
Kensington	13,167	-	-	2,657	-	-	-	550	-	-			
Kerrick	7,681	-	-	48	-	-	-	-	-	-			
Kettle River	10,424	-	-	25,611	-	-	-	1,387	-	-			
Kilkenny	12,070	2,000	7,000	72,364	-	-	-	4,398	53,900	-			
Kimball	18,861	2,000	6,500	51,414	205	-	-	3,652	41,340	-			
Kinney	10,424	-	-	38,322	-	-	-	3	700	-			
La Crescent	34,493	-	5,050	119,475	-	-	-	2,856	-	-			
La Salle	7,132	-	3,500	12,027	-	-	-	-	-	6,400			

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures		
	State Aid		Supplemental		Municipal Contributions	Investment Earnings	All*		Administration	Pensions	Other Benefits		
	Aid		Reimbursements	Benefit			Other						
Lafayette	16,466		1,000		4,000	60,948	-	-	1,570	37,450	-		
Lake Benton	18,230		-		1,000	746	-	-	350	-	-		
Lake City	50,483		1,000		20,725	135,075	-	-	-	70,063	-		
Lake Crystal	30,071		-		27,340	35,260	2,440	-	1,977	-	-		
Lake Elmo	53,778		1,000		-	132,402	-	-	11,337	20,375	-		
Lake Henry	9,875		-		1,500	21,705	4,044	-	700	-	-		
Lake Kabetogama	8,046		1,558		-	52,382	-	-	630	26,000	-		
Lake Lillian	10,180		-		1,000	2,011	-	-	-	-	-		
Lake Park	21,600		-		10,774	29,258	-	-	2,990	18,500	-		
Lake Wilson	9,327		2,000		1,728	412	-	-	811	44,600	-		
Lakefield	25,008		2,000		-	53,847	5,000	-	3,140	56,000	-		
Lakeville	309,365		5,000		60,000	1,156,305	-	-	9,001	233,017	118,777		
Lakewood	10,587		-		-	37,788	-	-	500	14,054	-		
Lamberton	14,685		1,000		6,022	36,011	-	-	21,075	-	-		
Lancaster	10,424		-		-	1,027	-	-	620	12,000	-		
Lanesboro	15,236		-		3,500	12,962	5,000	-	821	-	-		
Leaf Valley	10,424		-		7,700	19,571	4,490	-	815	-	-		
LeRoy	13,167		2,000		-	13,911	438	-	568	26,813	-		
Lewiston	27,796		-		-	96,428	160	-	3,750	-	-		
Lewisville	9,556		2,000		-	2,391	-	-	3,632	-	1,170		
Lindstrom	37,352		282		9,734	90,210	-	-	1,078	3,098	-		
Linwood	25,619		1,000		8,199	14	-	-	552,541^	51,000	-		
Lismore	12,619		-		-	9,723	10,090	-	530	-	-		
Litchfield	59,643		3,000		12,555	42,156	30	-	7,080	155,050	-		
Little Canada	42,394		-		15,000	281,548	1,390	-	6,848	-	-		
Little Falls	76,969		1,000		26,905	160,139	405	-	5,974	31,843	-		
Littlefork	16,006		-		6,515	74,409	-	-	1,051	3,088	-		
Long Lake	102,044		2,000		-	239,131	-	-	5,665	141,180	-		
Long Prairie	34,216		-		6,000	37,977	-	-	1,304	35,146	-		
Lonsdale	44,888		-		20,000	86,660	10,125	-	7,940	-	-		
Loretto	23,746		5,000		55,000	189,600	-	-	13,358	282,888	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

	Revenues							Expenditures		
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Relief Association										
Lower Saint Croix Valley	44,218	1,000	4,979	237,592	-	7,246	76,950	-		
Lowry	12,619	-	5,000	54,192	3,636	-	-	-		
Lucan	12,070	-	-	8,503	34	970	-	-		
Luverne	37,897	1,000	7,872	107,094	-	1,625	51,000	-		
Lynd	8,230	1,000	-	12,068	-	-	17,200	-		
Mabel	10,973	-	3,327	15,063	-	660	-	-		
Madelia	21,684	1,000	28,027	44,838	-	3,255	42,600	-		
Madison	16,785	1,000	10,869	39,854	427	470	-	23,166		
Madison Lake	15,831	1,374	2,387	79,550	-	172	30,586	-		
Mahnomen	16,630	-	800	30,119	316	-	-	-		
Mahtomedi	69,352	-	-	281,315	-	6,249	273,801	-		
Mahtowa	8,778	168	7,400	13,640	-	155,374^	1,848	-		
Makinen	-	3,912	7,535	12	-	1,940	77,532	-		
Mantorville	17,300	1,754	3,500	47,603	25,000	-	29,290	-		
Maple Hill	7,199	100	9,000	28,186	-	1,216	24,000	-		
Maple Lake	47,471	1,000	13,000	66,131	-	5,982	45,200	-		
Maple Plain	23,679	3,000	27,965	51,484	6,000	2,735	135,717	-		
Mapleton	21,323	1,000	4,950	68,597	-	10	15,688	-		
Mapleview	9,875	-	-	32,735	-	2,221	-	-		
Maplewood	218,055	6,000	-	864,904	-	22,383	365,773	-		
Marshall	92,723	3,000	100,397	453,237	-	7,794	270,204	-		
Maynard	13,388	-	-	46,250	-	3,076	-	-		
McDavitt	7,623	-	2,110	26,958	-	-	-	-		
McGrath	10,973	-	799	6,106	-	-	-	-		
McGregor	39,194	992	5,110	57,740	-	33	10,911	-		
McIntosh	9,327	1,000	-	31,850	-	658	-	-		
Meadowlands	5,505	-	-	26	70	890	-	-		
Medford	13,716	2,000	15,000	79,300	60	5,764	-	-		
Menahga	12,913	1,312	4,000	11,074	-	-	26,438	-		
Middle River	10,424	-	-	1,233	20	1,290	-	-		
Miesville	16,459	1,000	-	4,898	4,000	2,618	17,625	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

<u>Relief Association</u>	<u>Revenues</u>						<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Reimbursements</u>	<u>Municipal Contributions</u>	<u>Investment Earnings</u>	<u>All* Other</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>	
Milaca	42,273	2,000	-	69,190	-	3,685	94,352	-	
Milan	10,973	352	-	54,596	-	-	3,872	-	
Miltona	13,716	1,000	8,000	12,038	-	3,295	21,000	-	
Minneota	22,525	1,000	1,755	57,173	-	-	21,000	500	
Minnesota Lake	13,716	4,220	3,500	22,208	4,481	3,756	96,271	-	
Mission	18,491	1,460	13,051	23,131	-	2,700	21,414	-	
Montevideo	39,039	3,000	10,582	105,426	-	-	111,244	-	
Montgomery	26,559	-	10,265	48,019	-	1,600	-	-	
Monticello	109,594	2,000	-	119,346	-	3,284	159,667	-	
Montrose	18,983	-	42,000	41,330	850	7,395	-	-	
Moose Lake	32,794	1,880	17,000	41,697	10,000	5,450	24,543	-	
Mora	54,172	1,000	-	95,665	-	940	127,917	-	
Morgan	18,696	1,000	-	87,676	-	4,644	25,857	-	
Morris	37,462	3,000	6,649	47,038	232	5,196	135,750	-	
Morristown	20,621	-	5,000	151,529	-	2,090	-	-	
Morse-Fall Lake	46,060	-	-	19,654	2,276	3,121	-	-	
Morton	10,973	-	465	26,738	2,260	2,641	-	-	
Motley	14,620	-	8,913	29,742	-	2,694	-	-	
Mountain Iron	13,932	-	11,065	19,768	160	302,967^	-	-	
Mountain Lake	23,529	-	7,760	921	-	4,320	-	-	
Nashwauk	15,417	1,000	16,781	22,819	-	1,791	29,600	-	
Nerstrand	6,953	-	-	44	-	-	-	-	
Nevis	23,205	1,000	6,250	(813)	-	-	-	-	
New Auburn	12,070	1,000	12,480	26,398	-	885	30,000	-	
New Brighton	117,388	-	23,100	670,178	-	8,542	-	-	
New Germany	14,813	969	7,500	53,026	11,105	2,500	13,950	-	
New London	41,534	1,000	8,400	5,841	230	2,561	-	-	
New Munich	9,327	-	5,000	7,655	7,072	3,982	-	-	
New Prague	73,980	-	43,065	98,651	-	4,906	-	-	
New Richland	20,628	-	450	5,032	-	795	-	-	
New York Mills	18,783	-	4,724	19,549	-	2,012	-	-	

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013**

<u>Relief Association</u>	<u>Revenues</u>										<u>Expenditures</u>		
	<u>Supplemental</u>					<u>Investment</u>					<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>
	<u>State Aid</u>	<u>Benefit Reimbursements</u>	<u>Municipal Contributions</u>	<u>Earnings</u>	<u>All* Other</u>	<u>Earnings</u>	<u>Earnings</u>	<u>Earnings</u>	<u>Earnings</u>				
Newfolden	8,230	-	-	-	709	-	303	-	-	100	-	-	-
Newport	17,847	3,000	69,213	101,422	-	-	101,422	-	-	11,213	133,957	-	-
Nicollet	27,961	339	7,792	79,740	6,000	-	79,740	-	-	-	3,734	-	-
Nisswa	56,236	-	14,998	129,563	626	-	129,563	-	-	-	-	-	-
North Branch	61,623	-	53,377	74,453	-	-	74,453	-	-	10,244	-	-	-
North Mankato	65,619	-	33,856	276,889	-	-	276,889	-	-	6,930	-	-	-
North Saint Paul	55,430	3,000	45,884	108,473	4,275	-	108,473	-	-	8,500	123,136	-	-
Northfield	142,432	-	-	1,031,273	17,400	-	1,031,273	-	-	5,558	-	-	-
Northland	4,235	744	4,000	2,340	-	-	2,340	-	-	-	12,942	-	-
Oak Grove	41,499	-	8,707	139,705	-	-	139,705	-	-	1,208,647^	-	-	-
Oakdale	107,837	3,000	16,532	111,625	-	-	111,625	-	-	2,263,597^	129,444	-	-
Odin	7,132	-	-	1,857	1,000	-	1,857	-	-	1,057	-	-	-
Ogilvie	17,718	-	18,845	1,920	120	-	1,920	-	-	268,447^	-	-	-
Okabena	10,973	1,000	-	4,178	500	-	4,178	-	-	-	-	-	-
Olivia	19,529	-	12,383	28,376	-	-	28,376	-	-	1,324	-	-	-
Onamia	21,727	1,000	3,495	28,794	-	-	28,794	-	-	2,945	21,900	-	-
Ormsby	8,230	1,000	-	3,076	-	-	3,076	-	-	1,055	6,930	6,480	-
Oronoco	12,070	720	-	27,111	12,026	-	27,111	-	-	3,215	7,920	-	-
Orr	9,437	-	-	27,568	-	-	27,568	-	-	1,242	-	-	-
Ortonville	15,911	-	-	58,286	-	-	58,286	-	-	1,583	-	-	-
Osseo	13,167	-	10,500	39,748	-	-	39,748	-	-	5,200	6,740	-	-
Ostrander	7,681	-	1,186	87	-	-	87	-	-	-	-	-	-
Owatonna	152,226	-	17,651	632,248	-	-	632,248	-	-	6,054	77,080	-	-
Palisade	12,204	-	-	18,728	-	-	18,728	-	-	780	-	-	-
Park Rapids	81,481	-	-	151,303	-	-	151,303	-	-	20	-	-	-
Parkers Prairie	13,716	-	16,717	27,493	4,186	-	27,493	-	-	1,300	-	-	-
Paynesville	36,148	-	8,110	82,988	150	-	82,988	-	-	3,756	69,333	-	-
Pelican Rapids	57,886	-	-	76,175	-	-	76,175	-	-	737	-	-	-
Pemberton	9,327	-	-	1,923	1,802	-	1,923	-	-	2,412	-	-	-
Pequot Lakes	47,129	950	46,046	102,986	-	-	102,986	-	-	5,576	52,400	-	-
Perham	39,193	2,240	18,975	118,464	-	-	118,464	-	-	1,288	117,900	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit			Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits			
		Reimbursements											
Pierz	45,514	-	19,250	36,627	1,099	6,210	-	-	-	-	-		
Pillager	33,701	-	25,000	96,869	125	2,944	-	-	-	-	-		
Pine Island	46,859	2,000	24,007	88,909	-	1,837	83,054	-	-	-	-		
Pine River	25,636	1,000	30,150	85,848	-	2,222	66,000	-	-	-	-		
Plato	14,265	1,000	6,500	(28,900)	5,349	4,829	50,864	-	-	-	-		
Porter	13,167	-	5,000	97,052	-	470,828^	-	-	-	-	-		
Preston	18,593	-	17,083	50,833	26	-	54,000	-	-	-	-		
Princeton	60,123	1,000	18,035	162,261	-	11,285	65,927	-	-	-	-		
Prinsburg	10,973	282	-	8,625	105	3,005	3,098	-	-	-	-		
Prior Lake	203,356	-	78,990	374,735	-	6,371	-	-	-	-	-		
Proctor	22,381	1,000	7,500	54,468	-	-	23,000	-	-	-	-		
Randall	11,343	900	5,000	18,792	1,735	3,659	9,900	-	-	-	-		
Randolph	23,437	3,750	263	124,595	10,000	6,284	75,718	-	-	-	-		
Raymond	13,814	2,000	869	31,734	425	1,480	29,600	-	-	-	-		
Red Wing	104,824	300	-	50,143	-	7,078	4,218	-	-	-	-		
Redwood Falls	41,708	1,000	26,598	111,151	-	-	79,236	-	-	-	-		
Remer	21,145	1,000	11,106	12,064	-	1,126	42,400	-	-	-	-		
Renville	16,443	4,000	15,334	43,106	28	2,540	104,477	-	-	-	-		
Rice	21,321	-	7,000	33,764	250	2,236	-	-	-	-	-		
Richmond	13,167	1,000	8,626	41,743	-	2,245	-	-	-	-	-		
Rockford	31,052	302	212	19,058	-	-	5,887	-	-	-	-		
Rockville	16,031	2,000	17,117	34,975	-	-	53,060	-	-	-	-		
Rogers	83,943	-	23,674	122,143	-	2,200	-	-	-	-	-		
Rollingstone	12,070	1,000	-	670	-	-	49,500	-	-	-	-		
Rose Creek	11,521	-	-	340	21	1,151	-	-	-	-	-		
Roseau	36,356	1,000	16,374	82,359	-	-	44,200	-	-	-	-		
Rosemount	124,632	1,000	171,000	295,619	-	8,200	214,900	-	-	-	-		
Rothsay	17,281	-	-	59,281	-	2,954	75,800	-	-	-	-		
Royalton	13,627	-	18,420	18,404	-	4,559	-	-	-	-	-		
Rush City	32,934	-	19,245	61,809	-	28	45,200	-	-	-	-		
Russell	10,973	750	-	1,105	5,431	-	8,250	-	-	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

<u>Relief Association</u>	<u>Revenues</u>										<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Benefit</u>			<u>Municipal Contributions</u>	<u>Investment Earnings</u>	<u>All*</u>		<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>		
		<u>Reimbursements</u>	<u>Contributions</u>	<u>Other</u>									
Ruhton	9,875	-	-	425	22,809	-	-	153	-	-			
Sabin-Elmwood	11,521	-	-	-	5,379	-	-	2,700	-	-			
Sacred Heart	13,716	-	-	8,564	16,482	175	-	2,273	507	-			
Saint Anthony	45,672	3,000	-	6,000	112,206	-	-	7,285	161,300	-			
Saint Augusta	19,081	-	-	-	14,056	6,104	-	16	-	-			
Saint Bonifacius	38,406	-	-	35,000	69,945	-	-	6,108	-	-			
Saint Charles	30,265	1,000	-	7,551	140,382	-	-	3,040	36,063	-			
Saint Clair	23,785	-	-	17,000	123,997	10,000	-	-	-	-			
Saint Francis	33,198	1,000	-	-	65,126	-	-	5,038	61,725	-			
Saint James	35,796	-	-	21,891	35,182	-	-	8,275	-	-			
Saint Joseph	50,538	1,000	-	18,830	79,842	1,666	-	5,353	49,631	-			
Saint Leo	13,167	2,000	-	-	15,962	-	-	2,445	36,000	-			
Saint Martin	13,167	3,000	-	35,250	68,564	28	-	4,620	20,400	-			
Saint Michael	83,898	-	-	28,000	95,809	-	-	2,410	1,000	-			
Saint Paul Park	26,330	3,000	-	20,000	90,641	-	-	8,187	92,808	-			
Saint Peter	63,263	-	-	5,012	129,508	-	-	4,923	-	-			
Saint Stephen	22,013	-	-	14,740	69,168	1,588	-	1,950	9,495	-			
Sanborn	10,424	-	-	2,000	1,325	120	-	1,000	-	-			
Sandstone	23,346	-	-	14,073	9,123	1,089	-	6,415	36,000	-			
Sartell	87,699	2,885	-	7,800	70,545	5,000	-	-	-	-			
Sauk Centre	44,928	1,000	-	4,500	89,782	-	-	4,773	31,708	-			
Sauk Rapids	98,282	-	-	12,000	227,633	-	-	-	-	-			
Schroeder	6,035	-	-	1,480	43,211	154	-	1,531	19,943	-			
Sebeka	19,601	-	-	2,000	35,797	2,240	-	1,675	-	-			
Sedan	3,456	-	-	-	47	-	-	900	-	-			
Shafer	12,355	693	-	2,676	9,031	90	-	2,453	7,623	-			
Shakopee	223,893	3,000	-	114,007	789,116	-	-	8,825	633,314	-			
Sherburn	13,716	3,000	-	-	63,804	547	-	2,197	93,313	-			
Silica	6,776	1,000	-	5,000	19,312	-	-	-	18,600	-			
Silver Bay	18,480	3,000	-	-	110,022	-	-	588	118,840	-			
Silver Lake	14,813	-	-	5,777	2,458	-	-	4,013	-	-			

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Revenues										Expenditures		
	State		Supplemental		Municipal		Investment		All*		Administration	Service Pensions	Other Benefits
	Aid		Reimbursements	Benefit	Contributions	Earnings	Earnings	Other					
Slayton	22,358	-	-	-	28,290	24,344	-	-	-	-	1,710	-	-
Sleepy Eye	41,094	2,000	-	-	10,000	1,810	-	-	-	-	1,832	116,475	-
Solway	12,705	1,054	-	-	-	12,733	-	90	-	-	1,232	16,390	-
Solway Rural	10,424	-	-	-	-	14,388	-	-	-	-	2,587	-	-
South Haven	18,159	-	-	-	22,124	32,774	-	125	-	-	4,330	3,292	-
Spicer	23,711	1,000	-	-	17,252	33,325	-	40	-	-	6,538	27,000	-
Spring Grove	14,136	-	-	-	6,350	18,743	-	568	-	-	28	9,621	-
Spring Valley	20,121	-	-	-	5,200	82,592	-	-	-	-	3,832	-	-
Springfield	23,944	-	-	-	36,025	44,081	-	-	-	-	7,000	-	-
Squaw Lake	6,035	880	-	-	-	34,458	-	-	-	-	2,015	12,793	-
Stacy-Lent Area	22,813	-	-	-	10,000	63,228	-	1,623	-	-	7,243	-	-
Staples	25,749	1,845	-	-	8,674	28,755	-	-	-	-	1,325	38,293	-
Starbuck	19,376	-	-	-	10,511	39,617	-	-	-	-	1,187	-	-
Stephen	15,911	-	-	-	1,000	35,388	-	3,084	-	-	599	-	-
Stewart	13,167	-	-	-	10,000	32,465	-	-	-	-	4,564	-	-
Stewartville	52,251	-	-	-	15,000	173,561	-	-	-	-	554	-	-
Stillwater	149,819	4,000	-	-	-	416,998	-	-	-	-	7,680	289,839	-
Storden	12,070	-	-	-	-	41,516	-	-	-	-	200	19,000	-
Sturgeon Lake	7,681	-	-	-	-	13,479	-	-	-	-	-	-	-
Taconite	7,681	-	-	-	7,268	8,849	-	105	-	-	1,211	-	-
Taunton	7,681	-	-	-	-	924	-	-	-	-	-	-	-
Taylor's Falls	13,716	-	-	-	15,260	40,958	-	206	-	-	3,170	-	-
Thief River Falls	61,490	1,000	-	-	-	55,805	-	-	-	-	2,713	69,631	-
Thomson	25,994	-	-	-	8,200	81,334	-	-	-	-	4,954	-	-
Tofte	7,323	-	-	-	4,373	40,818	-	-	-	-	698	-	-
Tracy	25,465	1,000	-	-	7,308	47,017	-	194	-	-	2,953	30,900	-
Trimont	14,751	-	-	-	2,500	6,298	-	-	-	-	-	-	-
Truman	14,713	1,000	-	-	-	52,441	-	-	-	-	775	17,000	-
Twin Lakes (City)	10,424	2,000	-	-	-	(6,658)	-	-	-	-	-	42,000	-
Twin Lakes (VFD)	5,929	-	-	-	-	3,523	-	48	-	-	-	-	-
Two Harbors	49,740	-	-	-	2,300	93,431	-	-	-	-	6,500	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

<u>Relief Association</u>	<u>Revenues</u>										<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Benefit</u>			<u>Municipal Contributions</u>	<u>Investment Earnings</u>	<u>All*</u>		<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>		
		<u>Reimbursements</u>	<u>Contributions</u>	<u>Earnings</u>			<u>Other</u>						
Tyler	13,370	-	-	-	-	31,025	-	-	850	-	-		
Upsala	9,393	-	-	-	-	547	-	-	89	-	-		
Vadnais Heights	73,294	3,350	-	61,228	194,488	-	375	10,582	204,185	-	-		
Vergas	19,454	-	-	-	16,863	-	31	2,657	-	-	-		
Vemdale	13,167	-	-	-	55,986	-	2,714	-	-	-	-		
Vernon Center	10,973	-	-	-	12,378	-	660	2,033	-	-	-		
Vesta	9,327	-	180	-	427	-	-	200	-	-	-		
Victoria	54,108	2,541	-	25,538	111,420	-	-	983,574^	98,737	-	-		
Villard	10,534	1,000	-	-	3,811	-	-	915	17,800	-	-		
Vining	8,230	-	-	-	5,631	-	-	564	-	-	-		
Wabasha	25,295	1,000	-	20,502	25,357	-	-	3,643	156,656	-	-		
Waconia	75,926	2,646	-	10,000	204,190	-	-	6,381	96,703	-	-		
Wadena	26,810	1,000	-	450	99,451	-	5,550	4,861	152,600	-	-		
Waite Park	38,318	2,000	-	5,000	81,616	-	-	796,890^	78,998	-	-		
Waldorf	12,619	-	-	5,379	26,407	-	250	-	-	-	-		
Walker	45,731	-	-	11,884	138,169	-	-	-	-	-	-		
Walnut Grove	12,980	-	-	1,000	1,545	-	-	-	52,950	-	-		
Walters	9,327	-	-	-	11,203	-	416	926	-	-	-		
Warren	21,086	-	-	-	36,674	-	1,000	1,850	-	-	-		
Warroad	27,946	763	-	-	50,926	-	-	1,767	8,395	-	-		
Waseca	65,234	4,000	-	44,700	192,418	-	-	-	298,500	-	-		
Watertown	39,743	-	-	22,354	118,769	-	29,966	-	-	-	-		
Waterville	17,051	-	-	5,480	45,929	-	2,000	900	-	-	-		
Watkins	13,836	2,000	-	6,500	20,322	-	-	825	40,600	-	-		
Watson	8,470	-	-	1,844	32,517	-	-	205	-	-	-		
Waubun	10,973	-	-	-	1,659	-	-	984	-	-	-		
Waverly	12,391	-	-	3,750	51,705	-	-	3,750	-	-	-		
Welcome	13,716	1,000	-	6,000	4,660	-	2,890	-	19,000	-	-		
Wendell	10,973	-	-	-	2,169	-	-	-	-	-	-		
West Concord	17,899	1,000	-	-	3,073	-	276	-	12,400	-	-		
Westbrook	12,670	-	-	1,250	5,023	-	-	-	-	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Revenues							Expenditures		
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Wheaton	23,720	-	12,648	49,691	5,589	2,150	-	-		
Willow River	8,778	-	2,320	24,224	-	-	-	-		
Wilmont	15,169	1,000	-	17,614	10	1,395	16,950	-		
Wilson	12,705	2,000	9,294	75,654	-	4,201	44,700	-		
Windom	42,592	2,000	5,000	184,619	745	2,710	82,088	-		
Winnabago	18,625	-	4,000	27,120	-	3,300	-	-		
Winsted	18,999	3,000	30,235	35,517	23	7,744	59,496	-		
Wood Lake	10,973	-	576	17,588	-	625	-	-		
Woodbury	355,406	1,000	-	1,255,257	-	16,009	104,040	-		
Woodstock	8,230	1,000	-	27,169	-	-	23,865	-		
Wrenshall	12,151	-	-	34,685	2,000	2,400	-	-		
Wright	9,875	2,000	8,000	19,389	-	134,212 [^]	36,188	-		
Wykoff	10,973	-	8,221	42,268	1,306	600	50,000	-		
Wyoming	39,584	2,000	5,800	28,536	-	6,024	69,172	-		
Zimmerman	65,181	1,000	33,000	118,591	-	6,281	19,000	-		
Zumbro Falls	16,602	-	3,000	58,731	10,428	13,378	-	-		
Totals	\$ 16,072,741	\$ 436,435	\$ 5,232,284	\$ 39,000,977	\$ 493,904	\$ 1,454,775	\$ 17,464,790	\$ 415,973		

* The All Other column includes, but is not limited to, donations, transfers, and other income.

[^] Includes assets that were transferred to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan at the end of 2013. The relief associations joined the Plan on January 1, 2014. The transfer of assets was included as an administrative expense for reporting purposes.

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Supplemental					Revenues					Expenditures					
	State Aid	Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	\$	\$	\$	\$	\$	Administration	Service Pensions	Other Benefits	\$	\$	\$
Alaska	6,352	-	-	16,921	-	350	13,771	-	-	-	-	-	-	-	-	-
Andover	153,555	4,193	50,000	491,561	-	12,242	302,995	-	-	-	-	-	-	-	-	-
Anoka-Champlin	199,288	3,000	11,140	510,315	245	14,456	246,168	276,691	-	-	-	-	-	-	-	-
Austin	53,375	777	-	202,554	-	7,308	55,323	-	-	-	-	-	-	-	-	-
Brewster	19,516	1,341	-	26,744	-	240	29,111	-	-	-	-	-	-	-	-	-
Brooklyn Park	371,184	5,000	45,000	1,860,087	-	38,010	705,633	-	-	-	-	-	-	-	-	-
Callaway	11,221	377	-	1,721	9,018	-	4,146	-	-	-	-	-	-	-	-	-
Cloquet Area Fire District	70,899	1,395	-	21,452	-	2,388	-	8,370	-	-	-	-	-	-	-	-
Cologne	18,691	1,000	9,200	18,493	1,425	2,374	24,126	-	-	-	-	-	-	-	-	-
Columbia Heights	89,806	-	-	330,069	-	10,839	-	-	-	-	-	-	-	-	-	-
Coon Rapids	295,323	2,000	-	1,135,791	-	46,991	261,566	-	-	-	-	-	-	-	-	-
Crosslake	38,600	3,000	14,463	110,205	500	5,600	141,341	-	-	-	-	-	-	-	-	-
Dakota	8,778	-	1,050	18,677	-	1,625	-	-	-	-	-	-	-	-	-	-
Dilworth	34,059	-	8,500	37,352	616	4	-	-	-	-	-	-	-	-	-	-
Donnelly	14,813	-	-	17,187	1,491	1,440	-	-	-	-	-	-	-	-	-	-
Eagan	370,429	6,314	297,339	1,203,951	-	34,684	396,041	8,540	-	-	-	-	-	-	-	-
Edina	378,603	2,000	-	1,383,292	-	45,885	858,579	-	-	-	-	-	-	-	-	-
Elbow Lake	14,813	2,000	9,000	44,562	3,512	-	38,446	-	-	-	-	-	-	-	-	-
Elgin	20,490	-	-	16,941	1	3,189	-	-	-	-	-	-	-	-	-	-
Erskine	10,424	1,000	2,375	26,473	-	-	16,976	-	-	-	-	-	-	-	-	-
Falcon Heights	59,153	1,000	-	229,739	-	7,758	18,987	-	-	-	-	-	-	-	-	-
Fisher	14,265	836	-	20,847	-	2,638	9,192	-	-	-	-	-	-	-	-	-
Fosston	21,075	-	2,000	1,262	-	2,301	-	-	-	-	-	-	-	-	-	-
Fountain	10,973	1,000	500	7,811	-	745	11,231	-	-	-	-	-	-	-	-	-
Freeport	15,478	-	5,466	30,225	-	3,450	-	-	-	-	-	-	-	-	-	-
Fridley	140,739	4,000	-	146,879	7,641	20,542	533,077	-	-	-	-	-	-	-	-	-
Gary	8,778	1,118	-	311	-	100	12,302	-	-	-	-	-	-	-	-	-
Gibbon	18,271	1,000	2,500	22,481	550	1,133	40,554	-	-	-	-	-	-	-	-	-
Glenville	14,813	629	-	36,531	-	215	6,915	-	-	-	-	-	-	-	-	-
Goodhue	38,136	-	-	152,443	-	-	-	-	-	-	-	-	-	-	-	-

**Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2013**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Gunflint Trail	10,622	-	7,000	40,832	-	2,700	-	-		
Hawley	23,883	1,000	7,700	106,033	3,321	15	16,373	-		
Ivanhoe	14,813	1,000	4,000	43,473	-	3,551	13,763	-		
Kelsey	6,776	-	-	8,207	225	499	-	-		
Kenyon	24,656	3,000	8,000	56,306	8,000	12,163	55,699	-		
Kerkhoven	13,916	1,000	1,300	40,809	92	189	12,274	-		
Kiester	11,521	1,183	-	12,630	-	1,450	25,788	-		
Lake George	7,199	1,896	-	16,711	5,000	-	9,854	18,488		
Lakeport	16,446	1,000	11,620	34,693	-	-	26,292	-		
Le Center	23,570	-	6,250	28,943	-	2,147	206	-		
London	5,929	509	-	19,852	-	1,005	5,594	-		
Longville	28,581	-	25,000	91,354	22	4,448	-	-		
Lyle	9,875	-	-	30,798	-	1,422	-	-		
Magnolia	6,584	818	-	905	-	1,400	9,006	-		
Maple Grove	379,143	3,000	213,516	2,166,752	-	9,592	402,220	-		
Marietta	10,424	-	-	28,146	-	-	16,647	-		
Marine-On-Saint Croix	13,167	-	12,000	91,021	-	1,600	28,048	-		
Mazeppa	13,167	-	467	18,681	-	-	-	-		
Medicine Lake	10,424	-	20,000	153,168	-	2,400	-	-		
Mendota Heights	89,922	4,000	67,160	399,800	-	2,310	284,394	50,950		
Mentor	6,752	-	-	15,094	-	-	-	-		
Millerville	9,327	1,000	14,000	43,100	-	1,334	31,350	-		
Milroy	8,231	-	-	18,411	162	840	-	-		
Murdock	9,218	2,000	3,000	47,862	-	700	26,741	-		
Myrtle	10,587	-	-	30,770	-	930	-	-		
Nassau	10,973	-	-	45,531	-	610	-	-		
Nodine	9,327	-	1,200	31,681	-	-	-	-		
Northrop	8,230	-	1,200	34,336	-	-	41,969	-		
Odessa	6,381	560	529	5,663	-	610	6,163	-		
Oklee	9,875	1,912	1,672	334	-	1,134	21,035	-		

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Revenues							Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Plainview	32,634	-	6,600	56,650	-	-	49	-		
Plummer	13,167	-	48	25,924	-	500	-	-		
Ramsey	142,722	-	17,208	350,928	-	-	12,242	-		
Red Lake Falls	12,995	-	3,000	17,062	-	300	-	-		
Round Lake	11,852	2,000	-	40,783	13	4,005	27,404	-		
Rushford	28,800	1,000	2,250	32,793	212	3,302	24,794	-		
Rushmore	11,521	389	-	6,569	-	1,507	4,283	-		
Saint Hilaire	10,424	-	-	5,639	-	1,091	-	-		
Seaforth	7,681	-	-	878	-	-	-	-		
South Bend	10,424	1,000	22,484	47,941	-	101	24,548	-		
Swanville	9,018	-	4,500	13,404	-	2,323	-	-		
Toivola	9,740	1,215	-	15,835	-	1,722	14,154	-		
Underwood	17,153	1,000	1,000	32,826	-	-	30,809	-		
Vermillion Lake	8,778	-	1,300	39,394	-	529	36,547	-		
Viking	9,875	-	-	-	-	-	-	-		
Wabasso	14,002	2,000	-	13,919	-	795	30,915	-		
Wanamingo	22,430	-	-	77,127	-	-	-	-		
Wanda	10,973	-	-	902	-	-	-	-		
Wayzata	62,037	2,452	45,675	118,210	20,000	-	86,918	1,452		
Wells	22,895	4,000	6,250	65,846	5,187	14	92,897	-		
West Metro	202,786	1,000	194,022	1,233,636	181	9,000	177,405	-		
Williams	10,973	-	-	40,025	-	-	-	-		
Winger	7,681	-	-	13,461	-	-	-	-		
Winthrop	16,418	-	14,372	56,175	420	3,000	-	-		
Zumbrota	26,436	3,000	11,032	109,141	7,222	3,161	80,125	-		
Totals	\$ 4,064,834	\$ 85,914	\$ 1,193,888	\$ 14,199,841	\$ 75,056	\$ 350,906	\$ 5,402,986	\$ 364,491		

* The All Other column includes, but is not limited to, donations, transfers, and other income.

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Table 4-C
Revenues and Expenditures for Other Plan Types
For the Year Ended December 31, 2013

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Apple Valley	\$ 259,396	-	\$ 303,591	\$ 954,926	\$ -	\$ 27,219	\$ 301,108	\$ -		
Appleton	19,687	-	-	23,661	85	2,446	7,896	-		
Benson	35,174	1,000	10,028	30,619	215	5,664	10,880	-		
Brooklyn Center	134,340	-	13,329	482,545	-	12,535	59,016	-		
Chanhassen	159,506	3,000	44,555	312,386	-	9,765	314,553	-		
Chaska	134,758	-	229,754	567,803	-	33,182	301,511	-		
Eden Prairie	416,299	-	582,972	1,647,066	-	40,835	1,103,741	-		
Fairmont	80,500	1,000	86,265	156,620	14,240	12,599	156,723	-		
Glencoe	39,257	1,000	68,795	161,872	-	10,953	100,542	-		
Hutchinson	98,854	-	86,818	218,500	-	15,917	150,390	-		
Lake Johanna	204,815	2,000	88,400	843,575	-	16,909	273,398	-		
Minnetonka	350,367	1,000	91,614	1,793,378	552	36,852	738,630	-		
Mound	102,396	-	155,800	693,135	-	7,707	276,542	-		
New Ulm	85,441	2,000	73,813	399,048	-	16,816	224,504	-		
Pine City	55,885	-	-	74,547	-	5,708	67,100	-		
Pipestone	33,113	2,000	33,625	107,720	-	1,600	38,672	3,184		
Plymouth	449,270	1,000	-	1,091,033	2,234	28,901	220,218	4,464		
Robbinsdale	72,366	1,000	146,236	396,785	-	16,664	42,933	-		
Roseville	209,012	1,000	89,221	1,653,508	-	22,484	558,338	-		
Savage	146,517	-	184,514	712,229	-	10,387	235,480	125		
Spring Lake Park	303,640	-	281,104	1,518,817	-	26,225	524,753	-		
White Bear Lake	218,214	1,000	-	839,987	-	29,142	422,465	-		
Worthington	60,643	1,000	40,838	186,467	-	-	111,106	-		
Totals	\$ 3,669,450	\$ 18,000	\$ 2,611,272	\$ 14,866,227	\$ 17,326	\$ 390,510	\$ 6,240,499	\$ 7,773		

* The All Other column includes, but is not limited to, donations, transfers, and other income.

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How to Read Tables 5-A Through 5-C

Tables 5-A, 5-B, and 5-C provide information regarding relief association membership and bylaw provisions in effect at the end of 2013.

Active Members – Active members in the relief association as of December 31, 2013.

Lump-Sum – Retirees who received a lump-sum pension during 2013.

Survivor – Survivor benefits paid during 2013.

Disability – Disability benefits paid during 2013.

Monthly – Retirees or beneficiaries receiving a monthly pension during 2013 (for “Other Plan Types” only).

Deferred Members – Members no longer active in the fire department or relief association who are entitled to, but have yet to receive, a service pension.

Minimum Retirement Age – The minimum age at which a member may receive a service pension distribution. State law requires that members be at least age 50 to receive payment of their service pension.

Active Service – The minimum years a member must serve with the affiliated fire department before becoming eligible for a service pension.

Active Membership – The minimum years a member must be a member of the relief association before becoming eligible for a service pension.

Treasurer – The amount of the treasurer’s faithful performance bond. By law, it must be 10 percent of assets, although the amount of the bond need not exceed \$500,000.

Secretary – The amount of the secretary’s faithful performance bond, if applicable. State law does not require that the secretary be bonded.

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Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor						
Ada	28	2	-	-	2	10	10	\$ 250,000	\$ -
Adams	24	1	-	-	2	10	10	250,000	-
Adrian	25	1	-	-	1	10	10	250,000	-
Aitkin	29	1	-	-	-	10	10	200,000	200,000
Albany	25	1	-	-	4	5	5	75,000	-
Albertville	29	3	-	-	6	10	10	60,000	-
Alexandria	30	-	-	-	2	10	10	300,000	-
Almelund	29	2	-	-	4	10	10	50,000	-
Alpha	17	-	-	-	3	10	10	25,000	-
Altura	23	-	-	-	-	10	10	20,000	-
Amboy	18	3	-	-	1	10	10	50,000	50,000
Annandale	23	6	-	-	14	5	5	400,000	-
Argyle	25	-	-	-	4	10	10	20,000	-
Arlington	29	-	-	-	8	10	10	50,000	-
Arrowhead	10	-	-	-	-	5	5	10,000	-
Askov	19	1	-	-	4	10	10	250,000	250,000
Atwater	26	-	1	-	3	10	10	35,000	-
Audubon	23	-	-	-	9	5	5	50,000	50,000
Aurora	24	2	-	-	3	10	10	500,000	-
Avon	25	-	-	-	3	10	10	50,000	-
Babbitt	29	-	-	-	4	5	5	250,000	250,000
Backus	15	2	-	-	4	10	10	50,000	-
Badger	13	-	-	-	4	10	10	50,000	-
Bagley	23	3	-	-	4	10	10	100,000	-
Balaton	24	2	-	-	1	10	10	130,000	-
Baldwin	31	-	-	-	4	5	5	100,000	-
Balsam	24	1	-	-	1	10	10	50,000	-
Barnesville	26	-	-	-	1	10	10	40,000	-
Barnum	23	-	-	-	3	10	10	250,000	-
Barrett	15	-	-	-	4	10	10	15,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Lump-Sum	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability						
Battle Lake	20	-	-	-	4	50	10	10	200,000	2,000
Baudette	21	-	-	-	9	50	5	5	250,000	-
Bayport	22	-	1	-	5	50	10	10	200,000	-
Beardsley	19	2	-	-	5	50	10	10	20,000	-
Beaver Bay	11	1	-	-	2	50	5	5	250,000	-
Beaver Creek	17	2	-	-	-	50	10	10	20,000	-
Becker	36	-	-	-	3	50	10	10	250,000	-
Belgrade	25	-	-	-	2	50	10	10	50,000	-
Belle Plaine	29	3	-	-	6	50	10	10	100,000	100,000
Bellingham	19	2	-	-	3	50	10	10	50,000	50,000
Belview	22	1	-	-	2	50	10	10	50,000	-
Bemidji	38	2	-	-	5	50	10	10	280,000	-
Bertha	15	1	-	-	2	50	10	10	50,000	-
Bethel	11	-	-	-	1	50	10	10	50,000	-
Big Lake	36	1	-	-	14	50	5	5	130,000	-
Bigelow	23	-	-	-	4	50	5	5	50,000	50,000
Bigfork	19	1	1	-	3	50	10	10	50,000	50,000
Bird Island	23	1	-	-	3	50	10	10	30,000	-
Biwabik City	12	1	-	-	2	50	5	5	250,000	250,000
Blackduck	25	1	-	-	1	50	10	10	40,000	-
Blackhoof	20	2	-	-	-	50	10	10	15,000	15,000
Blooming Prairie	29	-	-	-	-	50	10	10	100,000	100,000
Blue Earth	31	-	-	-	12	50	5	5	100,000	-
Bluffton	16	-	-	-	-	50	20	10	20,000	-
Bovey	13	1	-	-	5	50	10	10	25,000	-
Bowlus	21	-	-	-	-	50	20	20	200,000	-
Boyd	20	-	-	-	5	50	10	10	20,000	20,000
Braham	17	2	-	-	10	50	5	5	40,000	-
Brainerd	33	1	-	-	6	50	10	10	500,000	500,000
Breckenridge	29	-	-	-	2	50	10	10	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Bricelyn	24	-	-	2	55	10	10	35,000	-	
Brimson	11	1	-	-	50	5	5	15,000	15,000	
Brook Park	16	-	-	8	50	5	5	20,000	-	
Brooten	24	-	1	-	50	10	10	40,000	-	
Browerville	23	-	-	1	50	10	10	30,000	-	
Browns Valley	20	-	-	-	50	10	10	25,000	-	
Brownsdale	21	-	-	4	50	10	10	40,000	-	
Brownsville	16	1	-	-	55	5	5	20,000	-	
Brownnton	29	1	-	1	50	10	10	200,000	-	
Buffalo	34	1	-	3	50	10	10	500,000	-	
Buffalo Lake	19	1	-	9	50	5	5	50,000	-	
Buhl	15	-	-	2	50	10	10	150,000	-	
Butterfield	24	1	-	5	50	5	5	25,000	-	
Byron	31	3	1	4	50	10	10	125,000	125,000	
Caledonia	32	1	-	3	50	10	10	250,000	-	
Cambridge	25	-	-	2	50	10	10	500,000	500,000	
Campbell	19	-	-	3	50	20	10	25,000	-	
Cannon Falls	30	1	-	3	50	10	10	100,000	-	
Canosia	22	-	-	2	50	10	10	40,000	-	
Canton	19	1	-	-	50	15	10	20,000	20,000	
Carlos	27	1	-	3	50	10	10	1,000,000	-	
Carlton	18	1	-	-	50	10	10	250,000	-	
Carver	31	2	-	9	50	5	5	60,000	-	
Cass Lake	18	-	-	3	50	10	10	50,000	-	
Centennial	60	2	1	18	50	10	10	300,000	-	
Center City	19	1	-	5	50	10	10	40,000	-	
Ceylon	15	-	-	2	50	10	10	450,000	-	
Chandler	17	-	-	1	50	10	10	50,000	-	
Chatfield	24	1	-	1	50	5	5	40,000	-	
Cherry	17	1	-	4	50	5	5	100,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Chisago	22	2	-	-	6	50	5	125,000	-	
Chisholm	23	1	-	-	9	50	10	250,000	-	
Chokio	21	-	-	-	3	50	10	150,000	-	
Clara City	20	1	-	-	3	50	5	40,000	-	
Claremont	18	-	-	-	2	50	10	100,000	100,000	
Clarissa	19	-	-	-	2	50	10	75,000	-	
Clarkfield	23	2	-	-	4	50	10	100,000	100,000	
Clarks Grove	17	1	-	-	8	50	10	100,000	-	
Clear Lake	27	1	-	-	5	50	10	165,000	-	
Clearbrook	16	-	-	-	5	50	10	40,000	-	
Clearwater	30	1	-	-	6	50	10	50,000	50,000	
Clements	20	2	-	-	3	50	10	100,000	-	
Cleveland	31	1	-	-	-	50	10	500,000	-	
Climax	33	-	-	-	-	50	10	500,000	-	
Clinton (Big Stone)	23	1	-	-	-	50	10	12,000	-	
Clinton (St Louis)	18	-	-	-	2	50	5	20,000	-	
Cohasset	23	2	-	-	1	50	10	500,000	-	
Cokato	21	-	-	-	6	50	5	75,000	75,000	
Cold Spring	28	2	-	-	7	50	5	150,000	-	
Coleraine	19	-	-	-	11	50	5	25,000	25,000	
Colvin	12	-	-	-	5	50	5	10,000	-	
Comfrey	22	1	1	-	3	50	5	200,000	-	
Cook	14	-	-	-	-	50	20	45,000	-	
Cosmos	16	-	-	-	8	50	5	25,000	-	
Cottage Grove	50	3	-	-	19	50	5	500,000	-	
Cotton	18	1	-	-	-	50	5	25,000	-	
Cottonwood	23	2	-	-	5	55	10	40,000	-	
Courtland	21	1	-	-	4	50	10	40,000	-	
Cromwell	17	1	-	-	-	50	20	50,000	-	
Crooked Lake	17	1	-	-	1	50	5	20,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Lump-Sum	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability						
Crookston	24	-	-	-	5	55	10	10	75,000	-
Crosby	30	1	-	-	4	50	5	5	50,000	50,000
Culver	7	1	-	1	-	50	10	10	50,000	-
Currie	18	-	-	-	3	50	10	10	50,000	50,000
Cuyuna	21	2	-	-	4	50	10	10	30,000	-
Cyrus	21	-	-	-	1	50	10	10	15,000	-
Dalton	26	-	-	-	2	50	10	10	27,500	-
Danube	23	2	-	-	5	50	10	10	30,000	-
Danvers	14	-	-	-	-	50	10	10	15,000	-
Darfur	18	1	-	-	2	50	10	10	25,000	-
Dassel	24	3	-	-	10	50	5	5	100,000	-
Dawson	25	-	-	-	5	50	10	10	200,000	200,000
Dayton	23	-	-	-	5	50	5	5	500,000	500,000
Deer Creek	17	1	-	-	1	50	10	10	20,000	-
Deer River	24	-	-	-	4	50	10	10	50,000	-
Deerwood	20	2	-	-	1	50	10	10	100,000	-
Delano	22	4	-	-	5	50	10	10	1,000,000	1,000,000
Delavan	18	1	-	-	5	50	5	5	30,000	-
Detroit Lakes	28	4	-	-	6	50	5	5	250,000	-
Dexter	20	-	-	-	-	50	10	10	20,000	-
Dodge Center	21	-	-	-	4	50	10	10	500,000	500,000
Dover	19	1	-	-	1	50	10	10	27,000	-
Dovray	22	-	-	-	3	50	5	5	5,000	-
Dumont	19	2	-	-	1	50	10	10	13,000	-
Dunnell	15	2	-	-	1	50	10	10	75,000	-
Eagle Bend	25	-	-	-	2	50	10	10	30,000	-
Eagle Lake	20	2	-	-	3	50	10	10	40,000	40,000
East Bethel	38	-	-	-	5	50	10	10	250,000	-
East Grand Forks	34	-	-	-	3	50	10	10	500,000	500,000
Eastern Hubbard	20	-	-	-	4	55	10	10	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor						
Easton	16	2	-	4	50	10	10	20,000	-
Eden Valley	25	2	-	1	50	10	10	250,000	-
Edgerton	26	1	-	3	50	10	10	40,000	-
Eitzen	31	2	-	-	50	10	10	20,000	-
Elizabeth	21	-	-	-	50	10	10	250,000	-
Elk River	35	2	-	3	50	5	5	500,000	500,000
Elko New Market	22	1	-	7	50	10	10	400,000	400,000
Ellendale	19	1	-	7	55	10	5	125,000	-
Ellsworth	25	2	-	3	55	10	10	25,000	-
Elmer	10	-	-	1	60	5	5	14,000	-
Elmore	12	2	-	2	50	10	10	60,000	-
Elrosa	21	2	-	7	55	5	5	40,000	-
Ely	28	1	-	1	50	10	10	500,000	500,000
Elysian	23	-	-	2	50	10	10	100,000	100,000
Emily	22	3	-	1	50	10	10	200,000	-
Evansville	26	-	1	3	50	10	10	20,000	-
Eveleth	19	-	-	5	50	5	5	250,000	250,000
Excelstior	43	3	-	8	50	10	10	500,000	500,000
Eyota	23	-	-	-	50	10	10	100,000	-
Farmington	42	2	-	7	50	10	10	1,000,000	-
Fayal	25	-	-	-	50	10	10	250,000	250,000
Fergus Falls	38	2	-	11	50	10	10	250,000	-
Fertile	27	-	-	7	50	10	10	35,000	-
Fifty Lakes	17	-	-	2	50	5	5	100,000	-
Finland	24	1	-	-	50	10	10	30,000	-
Finlayson	19	-	-	3	50	10	10	250,000	-
Flensburg	17	1	-	-	50	10	10	40,000	-
Floodwood	23	-	-	3	50	5	5	125,000	125,000
Foley	23	-	-	4	50	10	10	100,000	-
Forada	28	1	-	2	50	10	10	300,000	300,000

**Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013**

Relief Association	Number of Members				Minimum Years			Performance Bond		
	Active Members	Lump-Sum	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability						
Forest Lake	32	1	-	-	5	50	10	10	250,000	250,000
Foreston	16	1	-	-	11	50	5	5	250,000	-
Franklin	17	2	-	-	5	50	10	10	50,000	-
Fraze	25	1	-	-	4	50	5	5	40,000	-
French Township	22	1	-	-	1	50	10	10	30,000	30,000
Frost	16	2	-	-	-	50	10	10	50,000	-
Fulda	23	1	-	-	2	50	10	10	50,000	-
Garfield	25	2	-	-	12	50	5	5	350,000	350,000
Garrison	19	2	-	-	4	50	10	10	100,000	100,000
Garvin	11	2	-	-	2	50	5	5	25,000	-
Gaylord	26	-	-	-	1	50	10	10	100,000	100,000
Geneva	23	-	-	-	5	55	10	10	20,000	-
Ghent	20	1	-	-	-	50	10	10	20,000	-
Glenwood	28	-	-	-	3	50	10	10	60,000	-
Glyndon	18	-	-	-	8	50	10	10	50,000	-
Golden Valley	45	5	-	-	5	50	10	10	500,000	500,000
Gonvick	19	2	-	-	6	50	10	10	250,000	-
Good Thunder	22	1	-	-	10	50	10	10	250,000	-
Goodland	18	-	-	-	6	50	5	5	100,000	-
Goodview	30	-	-	-	4	50	8	8	50,000	50,000
Graceville	23	-	-	-	1	50	10	10	250,000	250,000
Granada	12	-	-	-	4	50	10	10	50,000	-
Grand Meadow	25	1	-	-	7	50	10	10	40,000	-
Grand Rapids	32	1	-	-	5	50	10	10	500,000	-
Green Isle	18	-	-	-	6	50	10	10	100,000	100,000
Greenbush	42	1	1	-	4	50	10	5	500,000	-
Greenwood	13	-	-	-	4	50	5	5	50,000	-
Grey Eagle	18	-	-	-	6	50	5	5	40,000	-
Grove City	17	-	-	-	4	50	10	10	25,000	-
Grygla	17	1	-	1	-	50	10	10	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Hackensack	29	1	-	-	2	50	10	10	75,000	-
Hallock	28	1	-	-	-	50	10	10	100,000	-
Halstad	22	-	-	-	6	55	10	10	25,000	-
Ham Lake	33	1	-	-	11	50	5	5	150,000	150,000
Hamburg	28	2	-	-	2	50	10	10	70,000	-
Hamel	30	1	-	-	11	50	5	5	150,000	-
Hancock	23	1	-	-	3	50	10	10	100,000	-
Hanley Falls	22	-	-	-	1	50	10	10	50,000	50,000
Hanover	29	2	-	-	4	50	10	10	250,000	-
Hanska	23	-	-	-	4	50	10	10	20,000	-
Harmony	26	-	-	-	1	50	10	10	100,000	100,000
Harris	19	-	-	1	1	50	10	10	50,000	-
Hartland	18	-	-	-	3	50	10	10	100,000	100,000
Hastings	50	2	-	-	11	50	5	5	500,000	-
Hayfield	20	1	-	-	7	50	10	10	100,000	-
Hayward	22	-	-	-	1	50	10	10	50,000	-
Hector	21	-	-	-	7	50	10	10	50,000	-
Henderson	21	1	-	-	4	50	10	10	200,000	200,000
Hendricks	28	-	-	-	8	50	5	5	20,000	-
Hendrum	18	-	-	-	3	50	10	10	25,000	25,000
Henning	25	4	-	-	2	50	5	5	70,000	70,000
Herman	22	1	-	-	1	50	10	10	15,000	-
Hermantown	27	1	-	-	3	50	10	10	150,000	150,000
Heron Lake	18	-	-	-	3	55	10	10	20,000	-
Hewitt	14	-	-	-	2	50	10	10	25,000	25,000
Hibbing	13	4	-	-	7	50	5	5	250,000	-
Hill City	22	2	1	-	5	50	5	5	100,000	-
Hills	21	-	-	-	1	50	10	10	15,000	-
Hinckley	20	1	-	-	5	50	10	10	100,000	-
Hitterdal	13	-	-	-	5	50	10	10	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Hoffman	21	1	-	1	50	10	10	25,000	-	
Hokah	26	-	-	5	50	10	10	150,000	150,000	
Holdingford	20	2	-	8	50	10	10	50,000	-	
Holland	20	1	-	-	50	10	10	50,000	-	
Hollandale	17	-	-	-	50	10	10	100,000	-	
Hopkins	33	-	-	19	50	5	5	300,000	300,000	
Houston	25	-	-	4	50	5	5	30,000	-	
Howard Lake	28	-	-	3	50	10	10	250,000	-	
Hoyt Lakes	18	-	-	8	50	5	5	500,000	-	
Hugo	26	-	-	8	50	10	10	100,000	100,000	
Ideal	28	2	1	2	50	10	10	90,000	-	
International Falls	26	-	-	8	50	10	10	745,000	-	
Inver Grove Heights	64	4	-	8	50	10	10	500,000	500,000	
Iona	16	-	-	-	50	20	10	50,000	-	
Ironton	21	1	-	7	50	10	10	150,000	-	
Isanti	22	1	-	9	50	10	10	1,500,000	-	
Isle	24	1	-	2	50	10	10	50,000	-	
Jackson	26	-	-	10	50	10	10	100,000	-	
Jacobson	22	1	-	4	50	5	5	25,000	-	
Janesville	26	-	-	-	50	10	10	60,000	-	
Jasper	22	3	-	-	50	10	10	100,000	100,000	
Jeffers	21	1	-	-	50	15	10	250,000	250,000	
Jordan	34	-	-	1	50	10	10	500,000	500,000	
Kandiyohi	21	1	-	2	50	5	5	150,000	-	
Karlstad	32	1	-	1	50	10	10	20,000	20,000	
Kasota	21	-	-	2	50	10	10	50,000	-	
Kasson	22	2	-	3	50	10	10	75,000	-	
Keewatin	14	2	-	2	50	10	10	40,000	-	
Kelliher	23	1	-	1	50	10	10	50,000	-	
Kellogg	30	-	-	2	50	10	10	40,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Kennedy	13	1	-	-	2	50	10	10	100,000	-
Kensington	24	-	-	-	6	50	10	10	250,000	-
Kerrick	25	-	-	-	-	55	10	10	125,000	125,000
Kettle River	19	-	-	-	5	50	5	5	30,000	30,000
Kilkenny	18	2	-	-	1	50	10	10	60,000	-
Kimball	29	2	-	-	2	50	10	10	30,000	-
Kinney	19	1	-	-	3	50	10	10	20,000	-
La Crescent	27	-	-	-	4	50	5	5	100,000	-
La Salle	14	-	1	-	1	50	10	10	50,000	-
Lafayette	25	1	-	-	-	50	10	10	40,000	-
Lake Benton	21	-	-	-	-	50	10	10	300,000	300,000
Lake City	22	1	-	-	5	50	10	10	250,000	-
Lake Crystal	24	-	-	-	1	50	10	10	150,000	150,000
Lake Elmo	21	1	-	-	6	50	10	10	500,000	-
Lake Henry	22	-	-	-	-	50	10	10	200,000	-
Lake Kabetogama	15	1	-	-	2	50	5	5	20,000	-
Lake Lillian	11	-	-	-	-	50	10	10	50,000	-
Lake Park	19	1	-	-	1	50	10	10	50,000	-
Lake Wilson	28	2	-	-	-	50	10	10	20,000	-
Lakefield	24	2	-	-	1	50	10	10	100,000	-
Lakeville	79	4	-	1	25	50	7	7	500,000	500,000
Lakewood	27	1	-	-	-	50	20	20	50,000	-
Lamberton	20	-	-	-	2	50	10	10	25,000	-
Lancaster	24	1	-	-	9	55	10	10	20,000	-
Lanesboro	22	-	-	-	4	50	10	10	30,000	-
Leaf Valley	14	-	-	-	3	50	5	5	35,000	-
LeRoy	23	2	-	-	3	50	10	10	50,000	50,000
Lewiston	28	-	-	-	3	50	5	5	500,000	-
Lewisville	17	-	1	-	3	50	10	10	50,000	50,000
Lindstrom	26	1	-	-	7	50	5	5	80,000	80,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor						
Linwood	30	1	-	2	50	10	10	60,000	-
Lismore	24	-	-	3	50	10	10	30,000	-
Litchfield	29	3	-	3	50	10	10	70,000	-
Little Canada	31	-	-	3	50	10	10	190,000	-
Little Falls	34	1	-	-	50	10	10	134,219	-
Littlefork	26	2	-	6	50	7	7	250,000	250,000
Long Lake	41	2	-	8	50	10	10	500,000	500,000
Long Prairie	22	1	-	3	50	5	5	100,000	100,000
Lonsdale	26	-	-	-	50	10	10	700,000	-
Loretto	20	3	-	10	50	10	10	200,000	200,000
Lower Saint Croix Valley	26	1	-	4	50	10	5	250,000	250,000
Lowry	24	-	-	5	50	10	10	225,000	225,000
Lucan	23	-	-	4	50	10	10	50,000	50,000
Luverne	37	1	-	6	50	10	10	125,000	-
Lynd	11	1	-	-	50	10	5	50,000	-
Mabel	20	-	-	1	50	10	10	15,000	-
Madelia	26	1	-	2	50	10	10	250,000	250,000
Madison	26	-	1	-	50	10	10	500,000	500,000
Madison Lake	24	2	-	6	50	5	5	50,000	50,000
Mahnomen	21	-	-	6	50	10	10	350,000	-
Mahtomedi	26	3	-	11	50	10	10	400,000	-
Mahtowa	22	1	-	2	50	5	5	15,000	-
Makinen	11	4	-	1	50	10	10	30,000	-
Mantorville	24	2	-	8	50	10	10	100,000	100,000
Maple Hill	16	1	-	5	50	5	5	30,000	20,000
Maple Lake	30	1	-	-	50	10	10	150,000	-
Maple Plain	25	3	-	3	50	10	10	250,000	-
Mapleton	22	1	-	-	50	10	10	110,000	110,000
Mapleview	13	-	-	-	50	20	10	25,000	25,000
Maplewood	30	7	-	27	50	5	5	500,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor						
Marshall	44	3	-	-	11	50	5	500,000	500,000
Maynard	26	-	-	-	4	50	10	75,000	75,000
McDavitt	12	-	-	-	4	50	10	75,000	75,000
McGrath	15	-	-	-	3	50	5	25,000	-
McGregor	22	2	-	-	3	50	10	500,000	-
McIntosh	21	-	-	-	3	50	10	200,000	-
Meadowlands	15	-	-	-	1	50	5	50,000	-
Medford	24	-	-	-	4	50	10	150,000	150,000
Menahga	23	2	-	-	4	55	10	500,000	-
Middle River	24	-	-	-	2	50	10	38,000	-
Miesville	32	1	-	-	5	50	10	50,000	-
Milaca	18	2	-	-	5	50	5	200,000	200,000
Milan	20	1	-	-	3	55	10	30,000	-
Milona	23	1	-	-	2	50	10	30,000	-
Minneota	24	1	-	-	2	50	10	250,000	250,000
Minnesota Lake	19	5	-	-	1	50	5	50,000	-
Mission	15	2	-	-	12	50	5	35,000	35,000
Montevideo	29	3	-	-	-	50	10	500,000	500,000
Montgomery	30	-	-	-	3	50	10	75,000	75,000
Monticello	26	2	-	-	4	50	10	120,000	-
Montrose	28	-	-	-	5	55	10	100,000	100,000
Moose Lake	24	2	-	-	1	50	10	100,000	100,000
Mora	30	4	-	-	4	50	10	100,000	-
Morgan	20	1	-	-	3	50	10	250,000	-
Morris	29	3	-	-	1	50	15	250,000	-
Morristown	23	-	-	-	3	50	10	85,000	85,000
Morse-Fall Lake	25	-	-	-	1	55	10	50,000	-
Morton	21	-	-	-	2	50	10	50,000	-
Motley	15	-	-	-	-	50	10	35,000	-
Mountain Iron	19	-	-	-	2	50	10	45,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Mountain Lake	23	-	-	3	50	10	10	100,000	100,000	
Nashwauk	19	1	-	2	50	10	10	50,000	-	
Nerstrand	15	-	-	-	50	5	5	50,000	50,000	
Nevis	19	-	-	2	50	10	10	40,000	5,000	
New Auburn	18	1	-	4	50	5	5	200,000	-	
New Brighton	36	-	-	10	50	10	10	400,000	-	
New Germany	21	1	-	3	50	10	10	85,000	-	
New London	25	-	-	-	50	10	10	250,000	-	
New Munich	20	-	-	5	50	10	10	272,000	272,000	
New Prague	28	-	-	3	50	10	10	70,000	83,000	
New Richland	23	-	-	-	50	10	10	250,000	250,000	
New York Mills	19	-	-	2	50	10	10	20,000	-	
Newfolden	14	-	-	1	50	10	10	20,000	-	
Newport	24	3	-	6	50	10	10	100,000	-	
Nicollet	25	1	-	3	50	5	5	40,000	-	
Nisswa	24	-	-	2	50	10	10	300,000	-	
North Branch	25	-	-	8	50	10	10	100,000	-	
North Mankato	33	-	-	12	50	5	5	200,000	200,000	
North Saint Paul	33	3	-	6	50	10	10	150,000	150,000	
Northfield	30	-	-	6	50	5	5	500,000	500,000	
Northland	4	2	-	1	50	5	5	10,000	-	
Oak Grove	32	-	-	16	50	5	5	300,000	-	
Oakdale	37	3	-	9	50	10	10	250,000	250,000	
Odin	13	-	-	1	50	10	10	15,000	-	
Ogilvie	25	-	-	2	50	10	10	30,000	-	
Okabena	18	-	-	2	55	5	5	20,000	-	
Olivia	25	-	-	2	50	10	10	200,000	200,000	
Onamia	22	1	-	3	50	10	10	100,000	-	
Ormsby	16	1	1	2	50	10	10	50,000	-	
Oronoco	18	1	-	3	50	10	10	25,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Lump-Sum	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability						
Orr	17	-	-	-	2	50	10	10	140,000	-
Ortonville	30	-	-	-	3	50	10	5	100,000	-
Osseo	29	1	-	-	4	50	10	10	500,000	-
Ostrander	12	-	-	-	1	50	10	10	15,000	-
Owatonna	30	1	-	-	6	50	10	10	500,000	-
Palisade	17	-	-	-	3	50	10	10	100,000	-
Park Rapids	25	-	-	-	4	50	10	10	100,000	-
Parkers Prairie	30	-	-	-	2	50	10	10	40,000	-
Paynesville	25	1	-	-	4	50	5	5	500,000	-
Pelican Rapids	23	-	-	-	1	50	10	10	50,000	-
Pemberton	21	-	-	-	-	50	10	10	15,000	-
Pequot Lakes	26	2	-	-	2	50	10	10	250,000	-
Perham	28	2	-	-	2	50	10	10	85,000	-
Pierz	28	-	-	-	2	50	12	12	100,000	-
Pillager	23	-	-	-	2	50	10	10	250,000	-
Pine Island	25	2	-	-	4	50	10	10	1,000,000	-
Pine River	19	1	-	-	5	50	10	10	250,000	-
Plato	26	1	-	-	10	50	5	5	100,000	-
Porter	23	-	-	-	4	55	10	10	33,000	-
Preston	23	2	-	-	2	50	10	10	300,000	-
Princeton	32	1	-	-	4	50	10	10	250,000	250,000
Prinsburg	20	1	-	-	2	50	10	10	25,000	-
Prior Lake	40	-	-	-	7	50	10	10	500,000	500,000
Proctor	23	1	-	-	1	50	20	10	50,000	50,000
Randall	27	1	-	-	1	50	10	10	40,000	-
Randolph	31	4	-	-	14	50	5	5	60,000	-
Raymond	22	2	-	-	-	50	10	10	300,000	-
Red Wing	18	1	-	-	9	50	10	10	500,000	500,000
Redwood Falls	29	1	-	-	4	50	10	10	150,000	-
Remer	17	11	-	-	3	50	10	10	100,000	100,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Renville	23	4	-	-	50	10	10	100,000	-	
Rice	25	-	-	4	50	5	5	45,000	-	
Richmond	24	-	-	5	50	10	10	500,000	50,000	
Rockford	30	1	-	15	50	5	5	500,000	500,000	
Rockville	20	2	-	5	50	10	10	100,000	10,000	
Rogers	39	-	-	5	50	10	10	500,000	-	
Rollingstone	19	4	-	1	50	10	10	15,000	-	
Rose Creek	20	-	-	-	50	10	10	75,000	-	
Roseau	30	1	-	1	50	10	10	250,000	-	
Rosemount	41	1	-	7	50	10	10	300,000	-	
Rothsay	21	3	-	1	50	10	10	35,000	-	
Royalton	22	-	-	3	50	10	10	30,000	-	
Rush City	28	1	-	4	50	10	10	100,000	100,000	
Russell	22	1	-	6	50	10	10	20,000	-	
Ruthton	18	-	-	1	50	10	10	26,084	-	
Sabin-Elmwood	25	-	-	-	50	10	10	125,000	125,000	
Sacred Heart	27	1	-	1	50	10	10	50,000	-	
Saint Anthony	22	2	-	4	50	10	10	120,000	120,000	
Saint Augusta	25	-	-	1	50	5	5	10,000	-	
Saint Bonifacius	26	-	-	4	50	10	10	250,000	-	
Saint Charles	27	1	-	-	50	10	10	65,000	-	
Saint Clair	25	-	-	-	50	10	10	75,000	-	
Saint Francis	23	1	-	6	50	10	10	500,000	500,000	
Saint James	32	-	-	6	50	10	10	100,000	-	
Saint Joseph	28	1	-	-	50	10	10	250,000	-	
Saint Leo	17	2	-	3	50	10	10	20,000	20,000	
Saint Martin	26	1	-	7	50	10	10	450,000	-	
Saint Michael	30	1	-	12	50	5	5	250,000	-	
Saint Paul Park	24	3	-	4	50	10	10	70,000	-	
Saint Peter	27	-	-	8	50	5	5	150,000	150,000	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Lump-Sum	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability						
Saint Stephen	26	1	-	-	2	50	10	10	75,000	-
Sanborn	19	-	-	-	-	50	20	10	50,000	-
Sandstone	20	1	-	-	1	50	10	10	200,000	-
Sartell	31	-	-	-	1	50	10	10	100,000	100,000
Sauk Centre	30	1	-	-	2	50	10	10	75,000	-
Sauk Rapids	28	-	-	-	2	50	10	10	150,000	-
Schroeder	15	2	-	-	-	50	10	10	30,000	30,000
Sebeka	21	-	-	-	-	50	10	10	150,000	-
Sedan	19	-	-	-	-	50	5	5	30,000	-
Shafer	26	1	-	-	2	50	10	10	250,000	-
Shakopee	45	3	-	-	11	50	5	5	500,000	500,000
Sherburn	20	3	-	-	2	50	10	10	300,000	-
Silica	14	1	-	-	2	50	10	10	20,000	-
Silver Bay	23	3	-	-	-	50	10	10	75,000	-
Silver Lake	26	-	-	-	2	50	10	10	25,000	-
Slayton	30	-	-	-	-	50	5	5	50,000	-
Sleepy Eye	33	2	-	-	4	55	10	10	100,000	-
Solway	16	2	-	-	1	50	10	10	22,000	-
Solway Rural	16	-	-	-	1	50	10	10	20,000	-
South Haven	25	1	-	-	2	50	5	5	35,000	-
Spicer	22	1	-	-	5	50	10	10	40,000	-
Spring Grove	29	2	-	-	1	50	10	10	250,000	-
Spring Valley	26	-	-	-	5	50	5	5	400,000	-
Springfield	26	-	-	-	-	50	10	10	100,000	100,000
Squaw Lake	20	1	-	-	4	50	10	10	50,000	-
Stacy-Lent Area	33	-	-	-	10	50	10	5	60,000	-
Staples	25	2	-	-	4	50	10	10	40,000	-
Starbuck	22	-	-	-	2	50	10	10	100,000	-
Stephen	28	-	-	-	1	50	10	10	300,000	-
Stewart	18	-	-	-	6	50	10	10	34,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Stewartville	33	-	-	5	50	5	5	150,000	-	
Stillwater	32	3	-	9	50	10	10	300,000	-	
Storden	22	1	-	1	50	10	10	30,000	-	
Sturgeon Lake	12	-	-	2	50	10	10	100,000	-	
Taconite	15	-	-	1	50	10	10	15,000	-	
Taunton	16	-	-	1	55	10	10	125,000	-	
Taylor's Falls	20	-	-	2	50	10	10	60,000	-	
Thief River Falls	26	1	-	3	50	10	10	100,000	-	
Thomson	22	-	-	3	50	10	10	60,000	-	
Tofte	13	-	-	3	50	5	5	100,000	-	
Tracy	26	1	-	7	50	5	5	375,000	375,000	
Trimont	25	-	-	-	50	10	10	75,000	-	
Truman	25	1	-	2	50	10	10	105,000	-	
Twin Lakes (City)	12	2	-	-	50	5	5	25,000	-	
Twin Lakes (VFD)	8	-	-	1	50	10	10	20,000	-	
Two Harbors	23	-	-	5	50	5	5	70,000	70,000	
Tyler	30	-	-	4	50	10	10	250,000	-	
Upsala	20	-	-	3	50	10	10	50,000	-	
Vadnais Heights	31	4	-	12	50	5	5	135,000	-	
Vergas	20	-	-	4	50	10	10	35,000	-	
Verndale	22	-	-	2	50	10	10	50,000	50,000	
Vernon Center	22	-	-	4	50	10	10	15,000	-	
Vesta	19	-	-	1	50	10	10	15,000	-	
Victoria	31	3	-	15	50	5	5	500,000	500,000	
Villard	23	1	-	11	50	10	10	30,000	-	
Vining	17	-	-	3	55	10	10	10,000	-	
Wabasha	25	5	-	1	50	10	10	75,000	75,000	
Waconia	34	3	-	2	50	10	10	500,000	500,000	
Wadena	19	3	-	-	50	10	10	500,000	-	
Waite Park	30	2	-	2	50	10	10	78,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Waldorf	22	-	-	2	50	10	10	50,000	-	
Walker	22	-	-	1	50	10	10	75,000	-	
Walnut Grove	21	4	-	1	50	10	10	100,000	-	
Walters	22	-	-	5	50	5	5	25,000	-	
Warren	23	-	-	9	50	10	10	50,000	50,000	
Warroad	25	1	-	7	50	10	10	100,000	100,000	
Waseca	31	4	-	7	50	10	10	150,000	150,000	
Watertown	28	-	-	4	50	10	10	250,000	250,000	
Waterville	21	-	-	2	50	10	10	250,000	250,000	
Watkins	25	2	-	-	50	10	10	500,000	-	
Watson	12	-	-	1	50	10	10	40,000	40,000	
Waubun	16	-	-	2	50	10	10	20,000	-	
Waverly	23	-	-	3	50	10	10	40,000	-	
Welcome	24	1	-	1	50	10	10	100,000	-	
Wendell	24	-	-	2	50	10	10	50,000	50,000	
West Concord	24	1	-	10	50	5	5	40,000	40,000	
Westbrook	24	-	-	1	50	10	10	20,000	-	
Wheaton	26	-	-	1	50	10	10	100,000	-	
Willow River	20	-	-	2	50	10	10	100,000	-	
Wilmont	21	1	-	1	50	10	10	150,000	150,000	
Wilson	29	2	-	5	50	10	10	50,000	50,000	
Windom	27	2	-	2	50	10	10	100,000	-	
Winnabago	25	-	-	6	50	5	5	300,000	300,000	
Winsted	25	3	-	1	50	10	10	50,000	-	
Wood Lake	19	-	-	4	50	10	10	25,000	-	
Woodbury	67	1	-	53	50	5	5	1,000,000	1,000,000	
Woodstock	14	1	-	1	50	10	10	15,000	-	
Wrenshall	23	-	-	2	50	10	10	50,000	-	
Wright	14	2	-	6	50	5	5	15,000	-	
Wykoff	19	1	-	-	50	10	10	75,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Retirement Age	Minimum Years		Performance Bond		
	Active Members	Lump-Sum	Retired	Deferred Members		Active Service	Active Membership	Treasurer	Secretary	
Wyoming	29	2	-	-	4	50	10	10	50,000	50,000
Zimmerman	26	1	-	-	2	50	10	10	100,000	-
Zumbro Falls	20	-	-	-	4	50	10	10	31,000	-

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Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Years		Performance Bond		
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor						
Alaska	14	1	-	-	4	10	5	\$ 15,000	\$ -
Andover	47	5	-	-	14	5	5	400,000	-
Anoka-Champlin	43	2	1	-	8	10	10	500,000	500,000
Austin	27	1	-	-	5	7	7	200,000	200,000
Brewster	26	2	-	-	7	10	10	100,000	-
Brooklyn Park	79	5	-	-	30	5	5	500,000	-
Callaway	18	1	-	-	3	10	10	70,000	-
Cloquet Area Fire District	21	-	1	-	4	5	5	25,000	-
Cologne	31	1	-	-	1	10	10	50,000	10,000
Columbia Heights	21	-	-	-	9	5	5	1,000,000	-
Coon Rapids	49	3	-	-	18	5	5	500,000	500,000
Crosslake	22	2	-	-	1	10	10	400,000	-
Dakota	14	-	-	-	3	5	5	50,000	-
Dilworth	29	-	-	-	4	10	10	70,000	-
Donnelly	24	-	-	-	4	10	10	150,000	-
Eagan	96	5	1	-	44	5	5	500,000	500,000
Edina	43	3	-	-	8	5	5	500,000	500,000
Elbow Lake	23	2	-	-	8	10	10	30,000	-
Elgin	23	-	-	-	5	10	5	50,000	50,000
Erskine	18	1	-	-	2	10	10	20,000	-
Falcon Heights	15	1	-	-	14	5	5	200,000	-
Fisher	15	1	-	-	1	15	15	300,000	-
Fosston	24	-	-	-	3	10	10	40,000	-
Fountain	19	1	-	-	3	10	10	75,000	75,000
Freeport	23	-	-	-	6	10	10	125,000	-
Fridley	33	6	-	-	10	5	5	400,000	-
Gary	21	2	-	-	3	10	10	20,000	-
Gibbon	24	1	-	-	2	13	13	40,000	-
Glenville	26	2	-	-	8	5	5	100,000	100,000
Goodhue	23	-	-	-	9	5	5	70,000	-

**Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2013**

Relief Association	Number of Members					Minimum Years		Performance Bond	
	Active Members	Retired			Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor	Disability					
Gunflint Trail	22	-	-	-	2	50	5	40,000	-
Hawley	22	1	-	-	2	50	10	55,000	-
Ivanhoe	34	1	-	-	1	50	10	250,000	250,000
Kelsey	12	-	-	-	-	50	5	7,000	-
Kenyon	29	3	-	-	3	50	10	55,000	-
Kerkhoven	27	1	-	-	-	50	10	100,000	-
Kiester	21	2	-	-	1	55	10	125,000	-
Lake George	9	1	-	1	4	50	10	18,000	-
Lakeport	18	1	-	-	2	50	10	30,000	-
Le Center	25	1	-	-	2	50	10	50,000	-
London	21	1	-	-	5	50	5	10,000	-
Longville	22	-	-	-	7	50	5	100,000	-
Lyle	19	-	-	-	2	50	10	15,000	-
Magnolia	10	2	-	-	3	50	10	10,000	-
Maple Grove	90	3	-	-	48	50	5	1,000,000	-
Marietta	20	2	-	-	-	60	10	50,000	-
Marine-On-Saint Croix	32	3	-	-	18	50	5	125,000	125,000
Mazeppa	22	-	-	-	1	50	10	25,000	-
Medicine Lake	23	-	-	-	4	50	5	500,000	500,000
Mendota Heights	37	4	1	1	2	50	10	500,000	500,000
Mentor	14	-	-	-	1	50	10	10,000	-
Millerville	27	1	-	-	-	50	10	50,000	-
Milroy	25	-	-	-	5	50	10	50,000	-
Murdock	23	2	-	-	1	50	10	30,000	-
Myrtle	22	-	-	-	10	50	5	25,000	-
Nassau	17	-	-	-	-	55	20	100,000	-
Nodine	20	-	-	-	1	50	10	20,000	-
Northrop	13	3	-	-	-	50	5	100,000	-
Odessa	18	1	-	-	5	50	10	10,000	-
Oklee	18	2	-	-	2	50	10	15,000	-

Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Number of Members				Minimum Retirement Age	Minimum Years		Performance Bond		
	Active Members	Retired		Deferred Members		Active Service	Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Plainview	21	1	-	-	3	50	10	10	60,000	-
Plummer	23	-	-	-	3	50	10	10	100,000	100,000
Ramsey	50	1	-	-	9	50	10	10	500,000	-
Red Lake Falls	25	-	-	-	2	50	5	5	21,000	-
Round Lake	21	4	-	-	1	50	10	5	60,000	-
Rushford	28	1	-	-	1	50	10	10	100,000	-
Rushmore	16	1	-	-	4	50	5	5	100,000	-
Saint Hilaire	16	-	-	-	1	50	10	10	20,000	-
Seaforth	10	-	-	-	1	50	10	10	10,000	-
South Bend	21	1	-	-	2	50	10	10	40,000	-
Swanville	19	-	-	-	-	50	10	10	25,000	-
Toivola	19	4	-	-	10	50	5	5	30,000	-
Underwood	21	1	-	-	8	50	10	10	50,000	-
Vermilion Lake	14	2	-	-	-	50	10	10	25,000	-
Viking	19	-	-	-	-	50	10	10	50,000	-
Wabasso	21	2	-	-	1	50	10	10	25,000	-
Wanamingo	29	-	-	-	1	50	10	10	50,000	50,000
Wanda	18	-	-	-	2	50	10	10	15,000	-
Wayzata	25	1	1	-	3	50	10	10	500,000	-
Wells	22	4	-	-	1	50	5	5	100,000	100,000
West Metro	56	1	-	-	31	50	5	5	500,000	500,000
Williams	23	-	-	-	1	50	10	10	50,000	-
Winger	14	-	-	-	7	50	10	10	50,000	-
Winthrop	28	-	-	-	3	50	10	10	250,000	-
Zumbrota	30	3	-	-	2	50	10	10	75,000	-

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**Table 5-C
Membership and Bylaw Provisions for Other Plan Types
For the Year Ended December 31, 2013**

Relief Association	Number of Members					Minimum Retirement Age		Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Retired			Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability	Monthly						
Apple Valley	66	2	-	-	28	16	50	10	5	\$1,000,000	\$ -
Appleton	23	1	-	-	7	10	55	10	10	250,000	250,000
Benson	24	-	-	-	12	4	50	10	10	45,000	-
Brooklyn Center	34	-	-	-	21	8	50	10	10	500,000	500,000
Chanhassen	43	3	-	-	9	20	50	5	5	275,000	-
Chaska	36	-	-	-	55	12	50	10	10	1,000,000	1,000,000
Eden Prairie	94	1	-	-	92	12	50	10	10	500,000	500,000
Fairmont	29	1	-	-	13	2	50	10	10	300,000	300,000
Glencoe	38	2	-	-	11	4	50	10	10	100,000	-
Hutchinson	29	-	-	-	55	6	50	15	15	200,000	-
Lake Johanna	66	2	-	-	19	6	50	10	10	500,000	50,000
Minnetonka	68	1	-	-	71	12	50	10	10	1,000,000	1,000,000
Mound	39	-	-	-	42	4	50	10	10	500,000	-
New Ulm	44	2	-	-	11	6	50	10	10	500,000	500,000
Pine City	26	-	-	-	31	1	50	20	19	100,000	10,000
Pipestone	33	2	-	-	5	-	50	10	10	54,000	69,000
Plymouth	73	1	1	-	5	13	50	10	10	500,000	500,000
Robbinsdale	27	1	-	-	10	-	50	10	10	200,000	-
Roseville	41	2	-	-	57	9	50	10	10	500,000	500,000
Savage	36	-	-	-	31	33	50	10	10	500,000	-
Spring Lake Park	52	-	-	-	73	8	50	10	10	500,000	-
White Bear Lake	49	1	-	-	45	10	50	10	10	500,000	500,000
Worthington	35	1	-	-	15	4	50	10	10	200,000	-

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How to Read Tables 6-A Through 6-C

Tables 6-A, 6-B, and 6-C provide information regarding the benefits offered by each relief association during 2013.

Annual Benefit – The service pension amount payable per year of active service. For defined-contribution plans, the pension amount is based on the member’s account balance.

Monthly – The service pension amount payable per month, for each year of active service.

Long-Term Disability – The amount and type of benefit available for members who separate from service with a long-term disability. “Y/S” means the amount paid per year of active service, while “M/S” means the amount paid monthly for each year of active service.

Short-Term Disability – The amount and type of benefit for members who are temporarily unable to serve because of a short-term disability.

Survivor Benefit – The amount and type of benefit paid on behalf of a deceased member. “Y/S” means the amount paid per year of active service, while “M/S” means the amount paid monthly for each year of active service.

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Ada	\$ 790	\$ -	-	\$ -	-	\$ 790	Y/S
Adams	700	700	Y/S	-	-	700	Y/S
Adrian	1,050	1,050	Y/S	-	-	1,050	Y/S
Aitkin	2,000	2,000	Y/S	-	-	2,000	Y/S
Albany	1,800	1,800	Y/S	-	-	1,800	Y/S
Albertville	1,817	1,817	Y/S	-	-	1,817	Y/S
Alexandria	6,633	6,633	Y/S	-	-	6,633	Y/S
Almelund	700	700	Y/S	-	-	700	Y/S
Alpha	600	-	-	-	-	600	Y/S
Altura	400	-	-	200	Week	400	Y/S
Amboy	800	800	Y/S	-	-	800	Y/S
Annandale	2,000	2,000	Y/S	-	-	2,000	Y/S
Argyle	500	-	-	-	-	500	Y/S
Arlington	1,150	1,150	Y/S	-	-	1,150	Y/S
Arrowhead	600	600	Y/S	-	-	600	Y/S
Askov	800	800	Y/S	-	-	800	Y/S
Atwater	1,000	1,000	Y/S	-	-	1,000	Y/S
Audubon	1,100	1,100	Y/S	-	-	1,100	Y/S
Aurora	1,300	1,300	Y/S	3	Day	1,300	Y/S
Avon	1,700	-	-	-	-	1,700	Y/S
Babbitt	1,200	1,200	Y/S	-	-	1,200	Y/S
Backus	1,850	1,850	Y/S	-	-	1,850	Y/S
Badger	500	500	Y/S	-	-	500	Y/S
Bagley	1,200	1,200	Y/S	-	-	1,200	Y/S
Balaton	500	500	Y/S	10	Day	500	Y/S
Baldwin	2,000	2,000	Y/S	-	-	2,000	Y/S
Balsam	1,200	1,200	Y/S	-	-	1,200	Y/S
Barnesville	700	700	Y/S	-	-	700	Y/S
Barnum	700	700	Y/S	-	-	700	Y/S
Barrett	475	-	-	-	-	475	Y/S
Battle Lake	1,750	1,750	Y/S	-	-	1,750	Y/S
Baudette	1,400	1,400	Y/S	-	-	1,400	Y/S
Bayport	5,400	5,400	Y/S	-	-	5,400	Y/S
Beardsley	500	500	Y/S	-	-	500	Y/S
Beaver Bay	500	500	Y/S	5	Day	500	Y/S
Beaver Creek	500	500	Y/S	-	-	500	Y/S
Becker	2,900	2,900	Y/S	-	-	2,900	Y/S
Belgrade	900	900	Y/S	-	-	900	Y/S
Belle Plaine	2,200	2,200	Y/S	25	Day	2,200	Y/S
Bellingham	725	725	Y/S	-	-	725	Y/S
Belview	700	700	Y/S	-	-	700	Y/S
Bemidji	5,100	5,100	Y/S	-	-	5,100	Y/S
Bertha	1,000	1,000	Y/S	-	-	1,000	Y/S
Bethel	488	488	Y/S	-	-	488	Y/S

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Big Lake	3,000	3,000	Y/S	-	-	3,000	Y/S
Bigelow	200	200	Y/S	-	-	200	Y/S
Bigfork	2,100	2,100	Y/S	-	-	2,100	Y/S
Bird Island	950	950	Y/S	-	-	950	Y/S
Biwabik City	1,400	1,400	Y/S	-	-	1,400	Y/S
Blackduck	900	900	Y/S	-	-	900	Y/S
Blackhoof	500	500	Y/S	-	-	500	Y/S
Blooming Prairie	1,225	1,225	Y/S	-	-	1,225	Y/S
Blue Earth	1,850	1,850	Y/S	-	-	1,850	Y/S
Bluffton	350	350	Y/S	-	-	350	Y/S
Bovey	1,100	1,100	Y/S	-	-	1,100	Y/S
Bowlus	500	500	Y/S	-	-	500	Y/S
Boyd	450	450	Y/S	-	-	450	Y/S
Braham	1,530	1,530	Y/S	-	-	1,530	Y/S
Brainerd	6,825	6,825	Y/S	-	-	6,825	Y/S
Breckenridge	1,200	1,200	Y/S	5	Day	1,200	Y/S
Bricelyn	800	800	Y/S	-	-	800	Y/S
Brimson	600	600	Y/S	-	-	600	Y/S
Brook Park	400	400	Y/S	-	-	400	Y/S
Brooten	750	750	Y/S	-	-	750	Y/S
Browerville	750	750	Y/S	-	-	750	Y/S
Browns Valley	750	750	Y/S	-	-	750	Y/S
Brownsdale	800	800	Y/S	-	-	800	Y/S
Brownsville	50	50	Y/S	-	-	50	Y/S
Brownton	1,000	1,000	Y/S	-	-	1,000	Y/S
Buffalo	4,000	-	-	-	-	4,000	Y/S
Buffalo Lake	1,000	1,000	Y/S	25	Day	1,000	Y/S
Buhl	1,000	1,000	Y/S	2	Day	1,000	Y/S
Butterfield	750	750	Y/S	5	Day	750	Y/S
Byron	1,150	1,150	Y/S	-	-	1,150	Y/S
Caledonia	1,050	1,050	Y/S	5	Day	1,050	Y/S
Cambridge	2,400	2,400	Y/S	-	-	2,400	Y/S
Campbell	500	-	-	-	-	500	Y/S
Cannon Falls	1,900	1,900	Y/S	-	-	1,900	Y/S
Canosia	1,000	1,000	Y/S	-	-	1,000	Y/S
Canton	400	400	Y/S	-	-	400	Y/S
Carlos	1,750	1,750	Y/S	-	-	1,750	Y/S
Carlton	1,750	1,750	Y/S	-	-	1,750	Y/S
Carver	1,957	1,957	Y/S	10	Day	1,957	Y/S
Cass Lake	2,500	2,500	Y/S	-	-	2,500	Y/S
Centennial	4,500	4,500	Y/S	-	-	4,500	Y/S
Center City	1,250	1,250	Y/S	-	-	1,250	Y/S
Ceylon	550	-	-	50	Week	550	Y/S
Chandler	650	650	Y/S	-	-	650	Y/S

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Chatfield	1,300	1,300	Y/S	-	-	1,300	Y/S
Cherry	600	600	Y/S	25	Week	600	Y/S
Chisago	2,700	2,700	Y/S	-	-	2,700	Y/S
Chisholm	2,400	2,400	Y/S	-	-	2,400	Y/S
Chokio	700	700	Y/S	-	-	700	Y/S
Clara City	1,000	-	-	-	-	1,000	Y/S
Claremont	700	700	Y/S	-	-	700	Y/S
Clarissa	800	800	Y/S	-	-	800	Y/S
Clarkfield	800	800	Y/S	-	-	800	Y/S
Clarks Grove	450	450	Y/S	-	-	450	Y/S
Clear Lake	1,200	1,200	Y/S	-	-	1,200	Y/S
Clearbrook	950	950	Y/S	-	-	950	Y/S
Clearwater	1,300	-	-	-	-	1,300	Y/S
Clements	650	650	Y/S	-	-	650	Y/S
Cleveland	1,300	1,300	Y/S	-	-	1,300	Y/S
Climax	150	-	-	-	-	150	Y/S
Clinton (Big Stone)	600	600	Y/S	-	-	600	Y/S
Clinton (St Louis)	700	-	-	-	-	700	Y/S
Cohasset	2,250	2,250	Y/S	-	-	2,250	Y/S
Cokato	1,600	1,600	Y/S	-	-	1,600	Y/S
Cold Spring	2,000	-	-	-	-	2,000	Y/S
Coleraine	1,250	1,250	Y/S	-	-	1,250	Y/S
Colvin	1,200	1,200	Y/S	-	-	1,200	Y/S
Comfrey	700	700	Y/S	15	Day	700	Y/S
Cook	1,250	1,250	Y/S	-	-	1,250	Y/S
Cosmos	900	900	Y/S	-	-	900	Y/S
Cottage Grove	4,300	4,300	Y/S	-	-	4,300	Y/S
Cotton	600	600	Y/S	-	-	600	Y/S
Cottonwood	900	900	Y/S	-	-	900	Y/S
Courtland	1,200	1,200	Y/S	-	-	1,200	Y/S
Cromwell	1,300	1,300	Y/S	-	-	1,300	Y/S
Crooked Lake	550	-	-	-	-	550	Y/S
Crookston	1,800	1,800	Y/S	-	-	1,800	Y/S
Crosby	2,050	2,050	Y/S	-	-	2,050	Y/S
Culver	400	400	Y/S	-	-	400	Y/S
Currie	600	600	Y/S	-	-	600	Y/S
Cuyuna	850	850	Y/S	-	-	850	Y/S
Cyrus	400	-	-	-	-	400	Y/S
Dalton	650	650	Y/S	-	-	650	Y/S
Danube	600	600	Y/S	-	-	600	Y/S
Danvers	750	750	Y/S	-	-	750	Y/S
Darfur	425	425	Y/S	20	Day	425	Y/S
Dassel	2,300	2,300	Y/S	-	-	2,300	Y/S
Dawson	1,800	1,800	Y/S	-	-	1,800	Y/S

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Dayton	1,500	1,500	Y/S	-	-	1,500	Y/S
Deer Creek	750	750	Y/S	-	-	750	Y/S
Deer River	1,750	1,750	Y/S	-	-	1,750	Y/S
Deerwood	1,100	-	-	-	-	1,100	Y/S
Delano	2,575	2,575	Y/S	-	-	2,575	Y/S
Delavan	750	750	Y/S	-	-	750	Y/S
Detroit Lakes	5,000	-	-	-	-	5,000	Y/S
Dexter	450	450	Y/S	-	-	450	Y/S
Dodge Center	1,700	-	-	-	-	1,700	Y/S
Dover	850	850	Y/S	-	-	850	Y/S
Dovray	160	160	Y/S	-	-	160	Y/S
Dumont	300	300	Y/S	-	-	300	Y/S
Dunnell	600	600	Y/S	-	-	600	Y/S
Eagle Bend	950	950	Y/S	-	-	950	Y/S
Eagle Lake	1,800	1,800	Y/S	-	-	1,800	Y/S
East Bethel	3,600	-	-	-	-	3,600	Y/S
East Grand Forks	2,400	2,400	Y/S	-	-	2,400	Y/S
Eastern Hubbard	1,300	-	-	-	-	1,300	Y/S
Easton	450	450	Y/S	-	-	450	Y/S
Eden Valley	1,000	-	-	-	-	1,000	Y/S
Edgerton	900	900	Y/S	-	-	900	Y/S
Eitzen	450	-	-	-	-	450	Y/S
Elizabeth	600	600	Y/S	-	-	600	Y/S
Elk River	5,091	5,091	Y/S	-	-	5,091	Y/S
Elko New Market	4,100	4,100	Y/S	-	-	4,100	Y/S
Ellendale	500	-	-	-	-	500	Y/S
Ellsworth	500	-	-	-	-	500	Y/S
Elmer	250	-	-	-	-	250	Y/S
Elmore	1,100	1,100	Y/S	-	-	1,100	Y/S
Elrosa	725	725	Y/S	-	-	725	Y/S
Ely	1,600	1,600	Y/S	10	Day	1,600	Y/S
Elysian	1,200	1,200	Y/S	-	-	1,200	Y/S
Emily	750	-	-	-	-	750	Y/S
Evansville	480	480	Y/S	-	-	480	Y/S
Eveleth	1,900	1,900	Y/S	-	-	1,900	Y/S
Excelsior	6,250	6,250	Y/S	-	-	6,250	Y/S
Eyota	1,300	1,300	Y/S	35	Week	1,300	Y/S
Farmington	4,575	4,575	Y/S	-	-	4,575	Y/S
Fayal	1,500	1,500	Y/S	-	-	1,500	Y/S
Fergus Falls	3,900	-	-	-	-	3,900	Y/S
Fertile	800	800	Y/S	-	-	800	Y/S
Fifty Lakes	600	600	Y/S	-	-	600	Y/S
Finland	675	-	-	-	-	675	Y/S
Finlayson	600	600	Y/S	-	-	600	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Flensburg	575	575	Y/S	-	-	575	Y/S
Floodwood	1,000	1,000	Y/S	75	Week	1,000	Y/S
Foley	2,450	-	-	-	-	2,450	Y/S
Forada	800	800	Y/S	-	-	800	Y/S
Forest Lake	4,800	4,800	Y/S	-	-	4,800	Y/S
Foreston	1,000	1,000	Y/S	-	-	1,000	Y/S
Franklin	1,000	1,000	Y/S	-	-	1,000	Y/S
Frazee	1,200	1,200	Y/S	-	-	1,200	Y/S
French Township	550	550	Y/S	-	-	550	Y/S
Frost	600	600	Y/S	5	Day	600	Y/S
Fulda	1,000	1,000	Y/S	-	-	1,000	Y/S
Garfield	1,200	1,200	Y/S	-	-	1,200	Y/S
Garrison	3,100	3,100	Y/S	-	-	3,100	Y/S
Garvin	450	450	Y/S	-	-	450	Y/S
Gaylord	1,350	1,350	Y/S	-	-	1,350	Y/S
Geneva	200	200	Y/S	-	-	200	Y/S
Ghent	575	-	-	25	Day	575	Y/S
Glenwood	1,600	1,600	Y/S	-	-	1,600	Y/S
Glyndon	900	-	-	-	-	900	Y/S
Golden Valley	7,000	7,000	Y/S	-	-	7,000	Y/S
Gonvick	650	650	Y/S	50	Week	650	Y/S
Good Thunder	1,200	-	-	300	Week	1,200	Y/S
Goodland	650	650	Y/S	-	-	650	Y/S
Goodview	1,400	1,400	Y/S	-	-	1,400	Y/S
Graceville	550	550	Y/S	-	-	550	Y/S
Granada	500	-	-	-	-	500	Y/S
Grand Meadow	1,100	1,100	Y/S	-	-	1,100	Y/S
Grand Rapids	5,000	5,000	Y/S	-	-	5,000	Y/S
Green Isle	850	850	Y/S	-	-	850	Y/S
Greenbush	500	-	-	-	-	500	Y/S
Greenwood	1,500	1,500	Y/S	-	-	1,500	Y/S
Grey Eagle	850	850	Y/S	-	-	850	Y/S
Grove City	1,000	1,000	Y/S	-	-	1,000	Y/S
Grygla	250	250	Y/S	-	-	250	Y/S
Hackensack	2,000	2,000	Y/S	-	-	2,000	Y/S
Hallock	500	-	-	-	-	500	Y/S
Halstad	700	700	Y/S	-	-	700	Y/S
Ham Lake	3,200	3,200	Y/S	-	-	3,200	Y/S
Hamburg	1,525	1,525	Y/S	-	-	1,525	Y/S
Hamel	3,250	3,250	Y/S	-	-	3,250	Y/S
Hancock	600	-	-	-	-	600	Y/S
Hanley Falls	450	-	-	-	-	450	Y/S
Hanover	1,400	-	-	20	Day	1,400	Y/S
Hanska	510	510	Y/S	-	-	510	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Harmony	750	750	Y/S	-	-	750	Y/S
Harris	1,100	1,100	Y/S	-	-	1,100	Y/S
Hartland	425	425	Y/S	-	-	425	Y/S
Hastings	4,500	4,500	Y/S	-	-	4,500	Y/S
Hayfield	1,500	1,500	Y/S	-	-	1,500	Y/S
Hayward	800	800	Y/S	-	-	800	Y/S
Hector	1,300	1,300	Y/S	-	-	1,300	Y/S
Henderson	1,100	1,100	Y/S	-	-	1,100	Y/S
Hendricks	750	750	Y/S	-	-	750	Y/S
Hendrum	600	600	Y/S	-	-	600	Y/S
Henning	1,000	1,000	Y/S	-	-	1,000	Y/S
Herman	700	700	Y/S	-	-	700	Y/S
Hermantown	3,500	3,500	Y/S	-	-	3,500	Y/S
Heron Lake	600	600	Y/S	-	-	600	Y/S
Hewitt	700	700	Y/S	-	-	700	Y/S
Hibbing	1,200	1,200	Y/S	-	-	1,200	Y/S
Hill City	615	615	Y/S	-	-	615	Y/S
Hills	750	750	Y/S	40	Day	750	Y/S
Hinckley	1,300	1,300	Y/S	-	-	1,300	Y/S
Hitterdal	500	500	Y/S	-	-	500	Y/S
Hoffman	650	650	Y/S	-	-	650	Y/S
Hokah	475	475	Y/S	-	-	475	Y/S
Holdingsford	1,000	1,000	Y/S	-	-	1,000	Y/S
Holland	400	400	Y/S	-	-	400	Y/S
Hollandale	1	1	Y/S	-	-	1	Y/S
Hopkins	6,100	6,100	Y/S	-	-	6,100	Y/S
Houston	925	925	Y/S	-	-	925	Y/S
Howard Lake	1,400	1,400	Y/S	-	-	1,400	Y/S
Hoyt Lakes	1,500	1,500	Y/S	3	Day	1,500	Y/S
Hugo	3,000	-	-	-	-	3,000	Y/S
Ideal	2,100	-	-	-	-	2,100	Y/S
International Falls	2,750	2,750	Y/S	-	-	2,750	Y/S
Inver Grove Heights	5,800	5,800	Y/S	-	-	5,800	Y/S
Iona	300	300	Y/S	-	-	300	Y/S
Ironton	650	650	Y/S	-	-	650	Y/S
Isanti	3,800	3,800	Y/S	-	-	3,800	Y/S
Isle	967	967	Y/S	-	-	967	Y/S
Jackson	1,700	-	-	-	-	1,700	Y/S
Jacobson	400	400	Y/S	-	-	400	Y/S
Janesville	1,600	1,600	Y/S	-	-	1,600	Y/S
Jasper	650	650	Y/S	-	-	650	Y/S
Jeffers	500	-	-	-	-	500	Y/S
Jordan	2,200	2,200	Y/S	-	-	2,200	Y/S
Kandiyohi	1,200	-	-	-	-	1,200	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Karlstad	450	450	Y/S	-	-	450	Y/S
Kasota	1,300	1,300	Y/S	-	-	1,300	Y/S
Kasson	2,000	2,000	Y/S	-	-	2,000	Y/S
Keewatin	1,600	1,600	Y/S	10	Day	1,600	Y/S
Kelliher	560	560	Y/S	-	-	560	Y/S
Kellogg	700	700	Y/S	-	-	700	Y/S
Kennedy	350	350	Y/S	-	-	350	Y/S
Kensington	750	-	-	-	-	750	Y/S
Kerrick	50	-	-	-	-	50	Y/S
Kettle River	600	600	Y/S	-	-	600	Y/S
Kilkenny	950	950	Y/S	-	-	950	Y/S
Kimball	875	875	Y/S	-	-	875	Y/S
Kinney	700	700	Y/S	2	Day	700	Y/S
La Crescent	1,650	1,650	Y/S	-	-	1,650	Y/S
La Salle	400	400	Y/S	-	-	400	Y/S
Lafayette	1,350	-	-	-	-	1,350	Y/S
Lake Benton	850	850	Y/S	-	-	850	Y/S
Lake City	3,900	3,900	Y/S	-	-	3,900	Y/S
Lake Crystal	2,000	2,000	Y/S	-	-	2,000	Y/S
Lake Elmo	3,100	3,100	Y/S	-	-	3,100	Y/S
Lake Henry	525	525	Y/S	-	-	525	Y/S
Lake Kabetogama	1,000	1,000	Y/S	-	-	1,000	Y/S
Lake Lillian	600	600	Y/S	-	-	600	Y/S
Lake Park	950	950	Y/S	-	-	950	Y/S
Lake Wilson	600	600	Y/S	-	-	600	Y/S
Lakefield	1,000	1,000	Y/S	-	-	1,000	Y/S
Lakeville	6,513	6,513	Y/S	-	-	6,513	Y/S
Lakewood	725	725	Y/S	-	-	725	Y/S
Lamberton	950	950	Y/S	-	-	950	Y/S
Lancaster	500	500	Y/S	-	-	500	Y/S
Lanesboro	1,100	1,100	Y/S	-	-	1,100	Y/S
Leaf Valley	900	900	Y/S	-	-	900	Y/S
LeRoy	450	450	Y/S	-	-	450	Y/S
Lewiston	1,250	1,250	Y/S	-	-	1,250	Y/S
Lewisville	700	700	Y/S	100	Week	700	Y/S
Lindstrom	2,295	2,295	Y/S	-	-	2,295	Y/S
Linwood	2,000	2,000	Y/S	-	-	2,000	Y/S
Lismore	300	300	Y/S	100	Week	300	Y/S
Litchfield	2,000	2,000	Y/S	8	Day	2,000	Y/S
Little Canada	3,200	3,200	Y/S	-	-	3,200	Y/S
Little Falls	3,000	3,000	Y/S	-	-	3,000	Y/S
Littlefork	1,100	1,100	Y/S	-	-	1,100	Y/S
Long Lake	2,947	2,947	Y/S	-	-	2,947	Y/S
Long Prairie	1,750	1,750	Y/S	-	-	1,750	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Lonsdale	2,100	2,100	Y/S	-	-	2,100	Y/S
Loretto	4,200	4,200	Y/S	-	-	4,200	Y/S
Lower Saint Croix Valley	3,100	3,100	Y/S	-	-	3,100	Y/S
Lowry	950	950	Y/S	-	-	950	Y/S
Lucan	450	-	-	-	-	450	Y/S
Luverne	2,000	-	-	-	-	2,000	Y/S
Lynd	450	450	Y/S	-	-	450	Y/S
Mabel	600	600	Y/S	-	-	600	Y/S
Madelia	1,300	1,300	Y/S	-	-	1,300	Y/S
Madison	1,000	1,000	Y/S	10	Day	1,000	Y/S
Madison Lake	1,200	-	-	-	-	1,200	Y/S
Mahnomen	1,100	1,100	Y/S	-	-	1,100	Y/S
Mahtomedi	4,300	4,300	Y/S	-	-	4,300	Y/S
Mahtowa	500	500	Y/S	-	-	500	Y/S
Makinen	500	500	Y/S	-	-	500	Y/S
Mantorville	900	900	Y/S	-	-	900	Y/S
Maple Hill	1,000	1,000	Y/S	-	-	1,000	Y/S
Maple Lake	1,800	1,800	Y/S	-	-	1,800	Y/S
Maple Plain	2,400	2,400	Y/S	50	Week	2,400	Y/S
Mapleton	1,800	1,800	Y/S	-	-	1,800	Y/S
Mapleview	500	500	Y/S	-	-	500	Y/S
Maplewood	6,200	6,200	Y/S	-	-	6,200	Y/S
Marshall	5,000	5,000	Y/S	50	Day	5,000	Y/S
Maynard	700	700	Y/S	-	-	700	Y/S
McDavitt	1,000	1,000	Y/S	-	-	1,000	Y/S
McGrath	500	500	Y/S	-	-	500	Y/S
McGregor	1,600	1,600	Y/S	-	-	1,600	Y/S
McIntosh	760	760	Y/S	-	-	760	Y/S
Meadowlands	400	-	-	-	-	400	Y/S
Medford	950	950	Y/S	-	-	950	Y/S
Menahga	1,100	1,100	Y/S	6	Day	1,100	Y/S
Middle River	400	400	Y/S	100	Week	-	-
Miesville	500	500	Y/S	-	-	500	Y/S
Milaca	2,400	2,400	Y/S	-	-	2,400	Y/S
Milan	500	500	Y/S	3	Day	500	Y/S
Miltona	1,000	1,000	Y/S	-	-	1,000	Y/S
Minneota	1,000	1,000	Y/S	50	Week	1,000	Y/S
Minnesota Lake	950	950	Y/S	-	-	950	Y/S
Mission	1,500	1,500	Y/S	-	-	1,500	Y/S
Montevideo	1,900	1,900	Y/S	100	Week	1,900	Y/S
Montgomery	1,900	1,900	Y/S	-	-	1,900	Y/S
Monticello	2,850	2,850	Y/S	-	-	2,850	Y/S
Montrose	2,000	2,000	Y/S	-	-	2,000	Y/S
Moose Lake	1,350	1,350	Y/S	-	-	1,350	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Mora	1,700	1,700	Y/S	-	-	1,700	Y/S
Morgan	1,600	1,600	Y/S	-	-	1,600	Y/S
Morris	1,800	1,800	Y/S	-	-	1,800	Y/S
Morristown	1,700	-	-	-	-	1,700	Y/S
Morse-Fall Lake	100	100	Y/S	-	-	100	Y/S
Morton	800	800	Y/S	-	-	800	Y/S
Motley	1,600	1,600	Y/S	-	-	1,600	Y/S
Mountain Iron	1,800	1,800	Y/S	-	-	1,800	Y/S
Mountain Lake	1,200	1,200	Y/S	-	-	1,200	Y/S
Nashwauk	1,300	1,300	Y/S	-	-	1,300	Y/S
Nerstrand	50	50	Y/S	-	-	50	Y/S
Nevis	1,300	1,300	Y/S	-	-	1,300	Y/S
New Auburn	1,000	1,000	Y/S	-	-	1,000	Y/S
New Brighton	5,800	5,800	Y/S	-	-	5,800	Y/S
New Germany	1,450	1,450	Y/S	-	-	1,450	Y/S
New London	1,525	1,525	Y/S	-	-	1,525	Y/S
New Munich	500	500	Y/S	-	-	500	Y/S
New Prague	3,050	3,050	Y/S	-	-	3,050	Y/S
New Richland	1,000	1,000	Y/S	-	-	1,000	Y/S
New York Mills	1,250	1,250	Y/S	-	-	1,250	Y/S
Newfolden	600	600	Y/S	300	Week	600	Y/S
Newport	3,000	3,000	Y/S	-	-	3,000	Y/S
Nicollet	1,525	1,525	Y/S	-	-	1,525	Y/S
Nisswa	2,400	2,400	Y/S	-	-	2,400	Y/S
North Branch	3,200	3,200	Y/S	-	-	3,200	Y/S
North Mankato	3,000	3,000	Y/S	-	-	3,000	Y/S
North Saint Paul	4,000	4,000	Y/S	-	-	4,000	Y/S
Northfield	7,500	7,500	Y/S	-	-	7,500	Y/S
Northland	350	350	Y/S	-	-	350	Y/S
Oak Grove	2,500	2,500	Y/S	-	-	2,500	Y/S
Oakdale	5,000	5,000	Y/S	-	-	5,000	Y/S
Odin	600	-	-	15	Week	600	Y/S
Ogilvie	1,250	1,250	Y/S	-	-	1,250	Y/S
Okabena	450	450	Y/S	-	-	450	Y/S
Olivia	1,100	1,100	Y/S	-	-	1,100	Y/S
Onamia	1,100	1,100	Y/S	-	-	1,100	Y/S
Ormsby	600	-	-	-	-	600	Y/S
Oronoco	1,200	-	-	-	-	1,200	Y/S
Orr	650	650	Y/S	-	-	650	Y/S
Ortonville	1,000	-	-	-	-	1,000	Y/S
Osseo	1,600	1,600	Y/S	-	-	1,600	Y/S
Ostrander	435	435	Y/S	-	-	435	Y/S
Owatonna	4,450	4,450	Y/S	-	-	4,450	Y/S
Palisade	600	600	Y/S	-	-	600	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Park Rapids	3,000	-	-	-	-	3,000	Y/S
Parkers Prairie	1,200	1,200	Y/S	-	-	1,200	Y/S
Paynesville	2,000	2,000	Y/S	-	-	2,000	Y/S
Pelican Rapids	1,800	1,800	Y/S	-	-	1,800	Y/S
Pemberton	700	-	-	-	-	700	Y/S
Pequot Lakes	3,500	3,500	Y/S	-	-	3,500	Y/S
Perham	1,900	-	-	-	-	1,900	Y/S
Pierz	1,500	1,500	Y/S	-	-	1,500	Y/S
Pillager	2,200	2,200	Y/S	-	-	2,200	Y/S
Pine Island	2,750	2,750	Y/S	-	-	2,750	Y/S
Pine River	2,400	2,400	Y/S	-	-	2,400	Y/S
Plato	1,084	1,084	Y/S	-	-	1,084	Y/S
Porter	500	500	Y/S	-	-	500	Y/S
Preston	1,300	1,300	Y/S	-	-	1,300	Y/S
Princeton	2,875	2,875	Y/S	-	-	2,875	Y/S
Prinsburg	500	500	Y/S	-	-	500	Y/S
Prior Lake	6,500	6,500	Y/S	-	-	6,500	Y/S
Proctor	1,100	1,100	Y/S	5	Day	1,100	Y/S
Randall	1,500	1,500	Y/S	-	-	1,500	Y/S
Randolph	1,000	-	-	-	-	1,000	Y/S
Raymond	800	800	Y/S	-	-	800	Y/S
Red Wing	2,500	2,500	Y/S	-	-	2,500	Y/S
Redwood Falls	2,775	2,775	Y/S	-	-	2,775	Y/S
Remer	1,800	-	-	-	-	1,800	Y/S
Renville	1,300	1,300	Y/S	-	-	1,300	Y/S
Rice	900	900	Y/S	-	-	900	Y/S
Richmond	1,250	1,250	Y/S	-	-	1,250	Y/S
Rockford	1,750	1,750	Y/S	-	-	1,750	Y/S
Rockville	1,500	1,500	Y/S	-	-	1,500	Y/S
Rogers	2,750	2,750	Y/S	-	-	2,750	Y/S
Rollingstone	500	500	Y/S	-	-	500	Y/S
Rose Creek	400	400	Y/S	-	-	400	Y/S
Roseau	1,800	1,800	Y/S	-	-	1,800	Y/S
Rosemount	6,900	6,900	Y/S	-	-	6,900	Y/S
Rothsay	800	800	Y/S	-	-	800	Y/S
Royalton	1,025	1,025	Y/S	-	-	1,025	Y/S
Rush City	1,700	1,700	Y/S	-	-	1,700	Y/S
Russell	500	500	Y/S	-	-	500	Y/S
Ruthton	750	-	-	-	-	750	Y/S
Sabin-Elmwood	800	800	Y/S	-	-	800	Y/S
Sacred Heart	760	-	-	-	-	760	Y/S
Saint Anthony	2,800	2,800	Y/S	-	-	2,800	Y/S
Saint Augusta	500	-	-	-	-	500	Y/S
Saint Bonifacius	2,673	2,673	Y/S	-	-	2,673	Y/S

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Saint Charles	1,800	1,800	Y/S	-	-	1,800	Y/S
Saint Clair	1,300	1,300	Y/S	-	-	1,300	Y/S
Saint Francis	2,100	2,100	Y/S	-	-	2,100	Y/S
Saint James	1,875	1,875	Y/S	-	-	1,875	Y/S
Saint Joseph	1,800	1,800	Y/S	-	-	1,800	Y/S
Saint Leo	500	500	Y/S	-	-	500	Y/S
Saint Martin	1,300	1,300	Y/S	-	-	1,300	Y/S
Saint Michael	2,500	2,500	Y/S	-	-	2,500	Y/S
Saint Paul Park	2,200	2,200	Y/S	-	-	2,200	Y/S
Saint Peter	2,400	2,400	Y/S	-	-	2,400	Y/S
Saint Stephen	1,200	1,200	Y/S	-	-	1,200	Y/S
Sanborn	650	650	Y/S	-	-	650	Y/S
Sandstone	1,750	1,750	Y/S	-	-	1,750	Y/S
Sartell	2,610	2,610	Y/S	-	-	2,610	Y/S
Sauk Centre	1,675	1,675	Y/S	-	-	1,675	Y/S
Sauk Rapids	3,600	3,600	Y/S	-	-	3,600	Y/S
Schroeder	800	800	Y/S	-	-	800	Y/S
Sebeka	1,500	1,500	Y/S	-	-	1,500	Y/S
Sedan	150	-	-	-	-	-	-
Shafer	825	825	Y/S	-	-	825	Y/S
Shakopee	7,500	7,500	Y/S	-	-	7,500	Y/S
Sherburn	1,275	1,275	Y/S	75	Week	1,275	Y/S
Silica	800	-	-	-	-	800	Y/S
Silver Bay	1,100	1,100	Y/S	-	-	1,100	Y/S
Silver Lake	850	850	Y/S	-	-	850	Y/S
Slayton	1,600	1,600	Y/S	-	-	1,600	Y/S
Sleepy Eye	1,900	1,900	Y/S	-	-	1,900	Y/S
Solway	1,400	1,400	Y/S	-	-	1,400	Y/S
Solway Rural	500	500	Y/S	-	-	500	Y/S
South Haven	1,000	1,000	Y/S	-	-	1,000	Y/S
Spicer	1,300	1,300	Y/S	-	-	1,300	Y/S
Spring Grove	700	-	-	20	Day	700	Y/S
Spring Valley	1,410	1,410	Y/S	-	-	1,410	Y/S
Springfield	1,250	1,250	Y/S	15	Day	1,250	Y/S
Squaw Lake	400	400	Y/S	-	-	400	Y/S
Stacy-Lent Area	1,200	1,200	Y/S	-	-	1,200	Y/S
Staples	1,400	-	-	-	-	1,400	Y/S
Starbuck	1,000	1,000	Y/S	-	-	1,000	Y/S
Stephen	600	-	-	-	-	600	Y/S
Stewart	1,000	1,000	Y/S	-	-	1,000	Y/S
Stewartville	2,200	2,200	Y/S	-	-	2,200	Y/S
Stillwater	5,250	5,250	Y/S	-	-	5,250	Y/S
Storden	600	600	Y/S	-	-	600	Y/S
Sturgeon Lake	600	600	Y/S	-	-	600	Y/S

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Taconite	850	-	-	5	Day	850	Y/S
Taunton	340	-	-	10	Week	340	Y/S
Taylor's Falls	1,400	1,400	Y/S	-	-	1,400	Y/S
Thief River Falls	3,000	-	-	-	-	3,000	Y/S
Thomson	1,600	-	-	-	-	1,600	Y/S
Tofte	1,015	1,015	Y/S	-	-	1,015	Y/S
Tracy	1,300	1,300	Y/S	-	-	1,300	Y/S
Trimont	1,050	1,050	Y/S	-	-	1,050	Y/S
Truman	800	800	Y/S	-	-	800	Y/S
Twin Lakes (City)	500	500	Y/S	-	-	500	Y/S
Twin Lakes (VFD)	450	-	-	-	-	450	Y/S
Two Harbors	2,800	2,800	Y/S	-	-	2,800	Y/S
Tyler	500	500	Y/S	-	-	500	Y/S
Upsala	600	600	Y/S	-	-	600	Y/S
Vadnais Heights	3,600	-	-	-	-	3,600	Y/S
Vergas	820	-	-	-	-	820	Y/S
Verndale	1,600	1,600	Y/S	-	-	1,600	Y/S
Vernon Center	500	500	Y/S	-	-	500	Y/S
Vesta	500	500	Y/S	-	-	500	Y/S
Victoria	2,000	2,000	Y/S	-	-	2,000	Y/S
Villard	800	800	Y/S	-	-	800	Y/S
Vining	400	400	Y/S	-	-	400	Y/S
Wabasha	1,400	-	-	-	-	1,400	Y/S
Waconia	2,500	2,500	Y/S	-	-	2,500	Y/S
Wadena	2,175	2,175	Y/S	-	-	2,175	Y/S
Waite Park	2,100	2,100	Y/S	-	-	2,100	Y/S
Waldorf	700	-	-	-	-	700	Y/S
Walker	2,500	2,500	Y/S	100	Week	2,500	Y/S
Walnut Grove	550	550	Y/S	-	-	550	Y/S
Walters	400	-	-	-	-	400	Y/S
Warren	795	795	Y/S	-	-	795	Y/S
Warroad	1,000	1,000	Y/S	-	-	1,000	Y/S
Waseca	3,100	-	-	-	-	3,100	Y/S
Watertown	2,100	2,100	Y/S	-	-	2,100	Y/S
Waterville	1,300	1,300	Y/S	-	-	1,300	Y/S
Watkins	1,000	1,000	Y/S	-	-	1,000	Y/S
Watson	1,025	1,025	Y/S	-	-	1,025	Y/S
Waubun	600	600	Y/S	-	-	600	Y/S
Waverly	1,500	1,500	Y/S	-	-	1,500	Y/S
Welcome	900	900	Y/S	-	-	900	Y/S
Wendell	600	600	Y/S	-	-	600	Y/S
West Concord	1,025	1,025	Y/S	-	-	1,025	Y/S
Westbrook	700	700	Y/S	-	-	700	Y/S
Wheaton	1,800	1,800	Y/S	-	-	1,800	Y/S

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Willow River	700	700	Y/S	-	-	700	Y/S
Wilmont	550	550	Y/S	-	-	550	Y/S
Wilson	700	700	Y/S	-	-	700	Y/S
Windom	2,400	2,400	Y/S	-	-	2,400	Y/S
Winnebago	900	900	Y/S	-	-	900	Y/S
Winsted	1,500	1,500	Y/S	-	-	1,500	Y/S
Wood Lake	500	500	Y/S	-	-	500	Y/S
Woodbury	6,720	6,720	Y/S	-	-	6,720	Y/S
Woodstock	625	625	Y/S	-	-	625	Y/S
Wrenshall	500	500	Y/S	20	Day	500	Y/S
Wright	1,250	-	-	-	-	1,250	Y/S
Wykoff	1,200	1,200	Y/S	-	-	1,200	Y/S
Wyoming	1,150	1,150	Y/S	-	-	1,150	Y/S
Zimmerman	3,600	3,600	Y/S	-	-	3,600	Y/S
Zumbro Falls	1,200	1,200	Y/S	-	-	1,200	Y/S

* Due to space limitations, certain benefit bylaw provisions cannot be summarized in this Table.

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Table 6-B
Benefit Amounts for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Alaska	Bal	-	Bal	\$ -	-	-	Bal
Andover	Bal	-	Bal	-	-	-	Bal
Anoka-Champlin	Bal	-	Bal	-	-	-	Bal
Austin	Bal	-	Bal	-	-	-	Bal
Brewster	Bal	-	Bal	-	-	-	Bal
Brooklyn Park	Bal	-	Bal	-	-	-	Bal
Callaway	Bal	-	-	-	-	-	Bal
Cloquet Area Fire District	Bal	-	Bal	-	-	-	Bal
Cologne	Bal	-	-	-	-	-	Bal
Columbia Heights	Bal	-	Bal	-	-	-	Bal
Coon Rapids	Bal	-	Bal	-	-	-	Bal
Crosslake	Bal	-	Bal	-	-	-	Bal
Dakota	Bal	-	Bal	-	-	-	Bal
Dilworth	Bal	-	Bal	-	-	-	Bal
Donnelly	Bal	-	Bal	-	-	-	Bal
Eagan	Bal	-	Bal	-	-	-	Bal
Edina	Bal	-	Bal	-	-	-	Bal
Elbow Lake	Bal	-	Bal	-	-	-	Bal
Elgin	Bal	-	Bal	-	-	-	Bal
Erskine	Bal	-	Bal	-	-	-	Bal
Falcon Heights	Bal	-	-	-	-	-	-
Fisher	Bal	-	Bal	-	-	-	Bal
Fosston	Bal	-	Bal	-	-	-	Bal
Fountain	Bal	-	Bal	-	-	-	Bal
Freeport	Bal	-	Bal	-	-	-	Bal
Fridley	Bal	-	-	-	-	-	Bal
Gary	Bal	-	-	-	-	-	Bal
Gibbon	Bal	-	-	-	-	-	Bal
Glenville	Bal	-	Bal	-	-	-	Bal
Goodhue	Bal	-	Bal	-	-	-	Bal
Gunflint Trail	Bal	-	Bal	-	-	-	Bal
Hawley	Bal	-	-	-	-	-	Bal
Ivanhoe	Bal	-	Bal	-	-	-	Bal
Kelsey	Bal	-	Bal	-	-	-	Bal
Kenyon	Bal	-	Bal	-	-	-	Bal
Kerkhoven	Bal	-	Bal	-	-	-	Bal
Kiester	Bal	-	Bal	42	Week	-	Bal
Lake George	Bal	-	Bal	-	-	-	Bal
Lakeport	Bal	-	Bal	-	-	-	Bal
Le Center	Bal	-	Bal	-	-	-	Bal
London	Bal	-	Bal	100	Week	-	Bal
Longville	Bal	-	-	-	-	-	Bal
Lyle	Bal	-	Bal	-	-	-	Bal
Magnolia	Bal	-	Bal	-	-	-	-

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-B
Benefit Amounts for Defined-Contribution Plans
For the Year Ended December 31, 2013

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Maple Grove	Bal	-	Bal	-	-	-	Bal
Marietta	Bal	-	-	-	-	-	Bal
Marine-On-Saint Croix	Bal	-	Bal	-	-	-	Bal
Mazeppa	Bal	-	-	-	-	-	Bal
Medicine Lake	Bal	-	Bal	-	-	-	Bal
Mendota Heights	Bal	-	Bal	-	-	-	Bal
Mentor	Bal	-	-	-	-	-	Bal
Millerville	Bal	-	Bal	-	-	-	Bal
Milroy	Bal	-	Bal	-	-	-	Bal
Murdock	Bal	-	Bal	-	-	-	Bal
Myrtle	Bal	-	Bal	-	-	-	Bal
Nassau	Bal	-	-	-	-	-	Bal
Nodine	Bal	-	Bal	-	-	-	Bal
Northrop	Bal	-	Bal	-	-	-	Bal
Odessa	Bal	-	Bal	-	-	-	Bal
Oklee	Bal	-	-	-	-	-	Bal
Plainview	Bal	-	-	-	-	-	Bal
Plummer	Bal	-	Bal	-	-	-	Bal
Ramsey	Bal	-	Bal	-	-	-	Bal
Red Lake Falls	Bal	-	Bal	-	-	-	Bal
Round Lake	Bal	-	Bal	-	-	-	Bal
Rushford	Bal	-	Bal	-	-	-	Bal
Rushmore	Bal	-	Bal	-	-	-	Bal
Saint Hilaire	Bal	-	Bal	-	-	-	Bal
Seaforth	Bal	-	Bal	-	-	-	Bal
South Bend	Bal	-	Bal	-	-	-	Bal
Swanville	Bal	-	Bal	-	-	-	Bal
Toivola	Bal	-	Bal	-	-	-	Bal
Underwood	Bal	-	Bal	-	-	-	Bal
Vermilion Lake	Bal	-	Bal	-	-	-	Bal
Viking	Bal	-	Bal	-	-	-	Bal
Wabasso	Bal	-	Bal	-	-	-	Bal
Wanamingo	Bal	-	Bal	-	-	-	Bal
Wanda	Bal	-	Bal	-	-	-	Bal
Wayzata	Bal	-	Bal	-	-	-	Bal
Wells	Bal	-	-	-	-	-	Bal
West Metro	Bal	-	Bal	-	-	-	Bal
Williams	Bal	-	-	-	-	-	Bal
Winger	Bal	-	Bal	-	-	-	Bal
Winthrop	Bal	-	Bal	-	-	-	Bal
Zumbrota	Bal	-	Bal	-	-	-	Bal

* Due to space limitations, certain benefit bylaw provisions cannot be summarized in this Table.

Key: Bal = Balance of Account; Lump = Lump-Sum; M/S = Per Month, Per Year of Service; MO = Month; Y/S = Per Year of Service

Table 6-C
Benefit Amounts for Other Plan Types
For the Year Ended December 31, 2013

Relief Association	Benefit		Long-Term Disability		Short-Term Disability		Survivor Benefit	
	Annual	Monthly	Amount	Type	Amount	Type	Amount	Type
Apple Valley	\$ 6,400	\$ 43	\$ -	-	\$ -	-	\$ 6,400	Y/S
Appleton	1,300	4	1,300	Y/S	-	-	1,300	Y/S
Benson	1,100	4	1,100	Y/S	-	-	1,100	Y/S
Brooklyn Center	7,500	24	-	-	-	-	7,500	Y/S
Chanhassen	5,050	21	5,050	Y/S	5	Day	5,050	Y/S
Chaska	6,000	24	6,000	Y/S	-	-	6,000	Y/S
Eden Prairie	5,600	56	56	M/S	-	-	56	M/S
Fairmont	3,800	25	3,800	Y/S	-	-	3,800	Y/S
Glencoe	2,100	13	2,100	Y/S	-	-	2,100	Y/S
Hutchinson	-	15	-	-	-	-	15	M/S
Lake Johanna	5,768	35	5,768	Y/S	-	-	5,768	Y/S
Minnetonka	6,910	53	53	M/S	5	Day	53	M/S
Mound	5,585	30	-	-	-	-	30	M/S
New Ulm	3,750	25	3,750	Y/S	*	*	3,750	Y/S
Pine City	-	9	-	-	-	-	*	*
Pipestone	2,750	3	-	-	35	Day	-	-
Plymouth	7,500	24	7,500	Y/S	170	MO	7,500	Y/S
Robbinsdale	7,500	13	7,500	Y/S	-	-	7,500	Y/S
Roseville	3,200	32	3,200	Y/S	20	Day	3,200	Y/S
Savage	5,225	34	5,225	Y/S	25	Week	5,225	Y/S
Spring Lake Park	-	36	36	M/S	25	Day	36	M/S
White Bear Lake	*	*	*	*	-	-	*	*
Worthington	2,725	17	-	-	-	-	2,725	Y/S

* Due to space limitations, certain benefit bylaw provisions cannot be summarized in this Table.

All benefit levels are rounded to the nearest whole dollar.

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How to Read Table 7

Table 7 provides relief association investment information.

Market Value – The value of the relief association’s Special Fund investments as of December 31, 2013.

% of Assets at SBI – Percentage of the relief association’s investments held in the State Board of Investment’s Supplemental Fund.

Allocations as of 12/31/13 – Percentage of the relief association’s investments that are held in each asset class. “Other” includes all investments besides cash, stocks, and bonds, including small allocations to this asset class within mutual funds.

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Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13						
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %	
SBI Income Share			60.0	15.0	35.0	5.0	5.0	5.0	0.4
Voluntary Statewide Plan									
Ada	\$ 368,448	-	57.9	15.8	3.3	2.3	20.3	100.0	-
Adams	192,968	-	-	-	-	-	-	-	-
Adrian	409,935	-	53.9	9.3	11.7	7.8	16.6	16.6	0.7
Aitkin	676,283	-	38.3	15.0	11.0	6.9	26.9	26.9	1.9
Alaska	147,088	49.8	37.5	4.8	6.6	-	51.1	-	-
Albany	608,388	-	41.1	18.1	17.6	21.8	(0.9)	-	2.3
Albertville	677,846	15.3	32.7	12.4	36.3	3.0	15.5	15.5	0.1
Alexandria	2,566,070	-	49.1	23.0	6.4	-	21.1	21.1	0.4
Almelund	393,365	99.8	56.7	-	12.2	-	31.1	-	-
Alpha	126,436	-	39.8	-	8.7	2.1	49.2	49.2	0.2
Altura	137,605	-	23.6	12.2	23.9	14.9	21.0	21.0	4.4
Amboy	105,208	67.8	58.5	-	9.3	-	32.2	-	-
Andover	3,678,618	-	58.2	4.9	13.6	8.3	13.8	13.8	1.2
Annandale	796,085	-	46.1	16.4	15.4	7.8	12.0	12.0	2.3
Anoka-Champlin	3,623,518	-	40.3	19.1	30.3	6.0	2.0	2.0	2.3
Apple Valley	5,953,101	-	58.1	16.2	11.0	3.8	10.1	10.1	0.8
Appleton	275,515	-	27.9	26.4	13.3	8.0	21.4	21.4	3.0
Argyle	171,126	58.9	44.2	-	32.3	-	23.4	23.4	0.1
Arlington	582,630	-	50.1	20.6	2.0	2.1	24.7	24.7	0.5
Arrowhead	113,111	82.2	44.2	-	15.5	-	40.3	-	-
Askov	157,970	-	-	-	-	-	100.0	-	-
Atwater	366,365	-	42.4	9.4	10.5	0.2	36.8	36.8	0.7
Audubon	375,692	94.6	43.1	-	48.0	-	8.9	-	-
Aurora	236,152	88.6	45.4	14.6	12.2	-	27.8	-	-
Austin	1,021,490	73.9	71.9	-	13.3	-	14.2	-	0.6
Avon	478,258	12.6	13.1	1.1	59.2	7.1	19.5	-	-
Babbitt	412,533	88.2	45.6	-	10.0	-	44.4	-	-

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Backus	320,893	5.4	55.4	26.9	7.9	1.1	6.1	2.6
Badger	101,393	-	15.6	22.6	27.7	4.4	25.5	4.2
Bagley	302,130	53.8	30.5	-	21.3	-	48.2	-
Balaton	172,142	-	12.4	0.6	2.8	2.2	81.9	0.1
Baldwin	434,825	-	42.7	14.9	13.1	7.9	18.1	3.3
Balsam	281,195	94.4	67.6	-	21.2	-	11.2	-
Barnesville	302,157	-	60.5	12.3	-	0.1	27.1	-
Barnum	*	*	*	*	*	*	*	*
Barrett	128,418	-	44.4	16.7	5.6	11.5	20.7	1.1
Battle Lake	505,054	-	5.6	2.6	74.9	8.3	7.5	1.1
Baudette	415,227	-	27.5	12.2	32.1	6.7	20.4	1.1
Bayport	1,862,773	-	61.4	1.9	23.0	-	13.5	0.2
Beardsley	221,818	98.0	54.4	19.3	24.2	-	2.1	-
Beaver Bay	120,612	-	-	-	-	-	100.0	-
Beaver Creek	102,178	46.5	27.3	-	19.2	-	53.5	-
Becker	1,076,501	-	40.2	15.5	24.6	6.0	11.3	2.4
Belgrade	380,399	-	32.7	14.8	16.7	17.5	17.0	1.3
Belle Plaine	505,892	-	29.3	9.3	15.3	9.2	35.0	1.9
Bellingham	179,041	-	38.8	31.1	4.2	0.3	23.9	1.7
Belview	219,911	-	-	-	-	-	100.0	-
Bemidji	2,703,481	-	48.4	8.8	13.7	8.6	19.5	1.0
Benson	289,261	58.5	40.8	-	26.9	-	32.3	-
Bertha	192,667	89.0	69.8	-	16.8	-	13.4	-
Bethel	123,407	-	62.5	8.0	21.0	1.9	5.5	1.1
Big Lake	1,346,316	-	27.1	12.2	21.2	9.5	25.4	4.6
Bigelow	178,007	-	25.5	15.3	20.0	4.1	32.7	2.4
Bigfork	275,020	83.1	73.0	7.3	2.4	-	17.3	-
Bird Island	262,031	52.7	41.7	-	9.6	-	48.7	-
Biwabik City	267,633	-	36.9	31.6	3.5	1.8	24.2	2.0

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					
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Blackduck	238,094	17.8	57.3	20.0	0.5	-	22.1	0.1
Blackhoof	139,146	-	34.2	12.2	24.4	21.6	5.1	2.5
Blooming Prairie	421,149	40.5	40.9	2.0	28.1	1.8	26.7	0.5
Blue Earth	1,103,587	-	52.0	6.5	13.4	8.2	18.3	1.6
Bluffton	182,343	-	48.0	17.2	23.7	0.4	9.9	0.8
Bovey	141,107	-	-	-	-	-	100.0	-
Bowlus	186,982	-	53.3	6.8	23.1	3.9	8.4	4.5
Boyd	209,028	17.4	40.5	2.9	3.2	-	53.4	-
Braham	291,862	-	33.1	7.2	32.1	0.5	26.5	0.6
Brainerd	2,655,035	-	35.0	17.6	20.5	5.1	18.8	3.0
Breckenridge	504,634	-	44.8	15.7	17.8	3.2	17.5	1.0
Brewster	288,866	-	28.5	11.1	11.1	3.6	31.4	14.3
Bricelyn	318,433	100.0	60.0	-	35.0	-	5.0	-
Brimson	113,170	99.6	51.7	9.5	33.8	-	5.0	-
Brook Park	192,328	-	48.3	17.2	15.5	6.5	10.8	1.7
Brooklyn Center	3,827,651	-	52.8	8.7	10.7	6.6	19.4	1.8
Brooklyn Park	8,996,799	99.9	79.4	3.3	15.1	-	2.2	-
Brooten	326,714	71.1	71.1	-	-	-	28.9	-
Browerville	317,139	-	12.9	5.5	10.7	3.5	67.0	0.4
Browns Valley	160,560	-	28.2	11.4	5.5	4.4	49.0	1.5
Brownsdale	374,499	-	31.1	39.4	0.7	0.3	27.5	1.0
Brownsville	134,381	95.2	61.5	10.5	19.2	-	8.8	-
Brownton	417,613	-	54.1	2.8	19.1	1.4	19.6	3.0
Buffalo	1,373,542	-	53.2	4.2	10.9	6.7	24.0	1.0
Buffalo Lake	474,787	75.4	62.7	-	11.1	-	26.2	-
Buhl	102,560	-	43.4	4.4	1.5	1.2	49.3	0.2
Butterfield	192,389	-	-	-	-	-	100.0	-
Byron	397,849	-	45.3	15.7	12.0	15.4	9.0	2.6
Caledonia	453,450	-	41.6	12.0	19.8	2.3	23.5	0.8

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Callaway	160,158	-	-	-	-	-	100.0	-
Cambridge	548,344	-	41.4	17.5	40.7	-	0.4	-
Campbell	213,707	-	31.0	14.2	14.4	8.3	30.9	1.2
Cannon Falls	709,062	-	45.3	25.7	13.8	0.4	13.5	1.3
Canosia	379,117	-	-	-	-	-	100.0	-
Canton	73,919	-	-	-	-	-	100.0	-
Carlos	977,678	-	63.3	4.2	11.1	12.3	4.9	4.2
Carlton	263,975	76.1	50.5	8.9	18.9	1.5	19.8	0.4
Carver	600,505	-	58.8	10.5	15.9	7.2	5.7	1.9
Cass Lake	536,644	-	38.8	12.8	16.2	9.8	19.5	2.9
Centennial	2,872,076	-	52.4	11.0	13.6	8.5	13.1	1.4
Center City	378,298	70.3	50.6	6.4	17.2	-	18.1	7.7
Ceylon	256,340	93.2	80.4	-	11.2	-	8.4	-
Chandler	211,059	-	25.1	4.1	15.9	1.7	53.1	0.1
Chanhassen	2,540,847	-	54.4	4.6	15.8	9.6	14.4	1.2
Chaska	4,858,400	-	47.9	11.4	11.4	6.3	21.9	1.1
Chatfield	441,292	81.2	56.0	14.2	9.6	-	20.2	-
Cherry	192,466	84.6	70.8	-	17.5	-	11.7	-
Chisago	982,959	94.9	51.0	16.2	17.7	-	15.1	-
Chisholm	827,403	-	83.8	3.2	4.3	0.5	5.1	3.1
Chokio	238,169	86.0	43.5	13.5	25.4	-	17.6	-
Clara City	409,572	-	51.5	10.3	3.1	0.6	32.8	1.7
Claremont	122,508	-	38.5	36.0	4.2	6.6	12.2	2.5
Clarissa	195,071	43.7	26.0	-	17.7	-	56.3	-
Clarkfield	219,997	99.8	77.2	-	17.9	-	4.9	-
Clarks Grove	130,235	-	22.8	18.9	15.1	9.3	31.5	2.4
Clear Lake	647,797	100.0	78.0	-	20.2	-	1.8	-
Clearbrook	163,680	-	38.3	12.8	19.4	5.6	23.2	0.7
Clearwater	394,358	-	25.7	22.6	15.1	9.2	24.6	2.8

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Clements	151,456	-	43.2	15.2	11.0	8.5	21.1	1.0
Cleveland	469,713	-	81.7	-	-	-	18.3	-
Climax	114,611	-	3.9	1.2	16.9	4.1	73.5	0.4
Clinton (Big Stone)	90,567	-	35.3	19.1	4.4	0.8	38.1	2.3
Clinton (St Louis)	166,052	-	33.8	16.4	20.2	19.1	9.1	1.4
Cloquet Area Fire District	247,796	98.6	57.7	-	39.4	-	2.9	-
Cohasset	677,601	-	59.2	4.5	12.9	8.3	13.9	1.2
Cokato	663,960	-	18.0	18.6	43.1	1.6	18.5	0.2
Cold Spring	1,050,530	-	21.4	15.5	10.5	9.4	42.6	0.6
Coleraine	234,568	-	29.8	7.6	5.0	1.2	47.3	9.1
Cologne	428,965	-	32.6	8.1	16.0	33.5	8.8	1.0
Columbia Heights	1,779,148	99.1	76.2	-	22.9	-	0.9	-
Colvin	91,728	-	41.5	10.4	16.6	12.5	15.4	3.6
Comfrey	178,933	-	-	-	-	-	100.0	-
Cook	340,534	-	31.3	2.8	17.1	7.7	38.8	2.3
Coon Rapids	7,771,435	28.8	60.9	4.0	26.4	0.7	7.9	0.1
Cosmos	236,928	-	27.2	24.7	16.1	9.8	18.4	3.8
Cottage Grove	2,240,564	-	54.3	4.8	14.7	8.9	16.1	1.2
Cotton	226,239	95.4	67.3	13.5	14.2	-	5.0	-
Cottonwood	369,297	-	31.9	12.5	34.7	5.5	14.7	0.7
Courtland	404,744	-	31.3	16.4	7.2	2.0	42.0	1.1
Cromwell	328,756	-	25.7	17.1	29.1	2.6	25.2	0.3
Crooked Lake	180,490	-	7.6	5.6	41.2	0.6	44.5	0.5
Crookston	627,980	-	30.3	13.6	33.3	7.1	14.5	1.2
Crosby	459,193	-	24.8	22.8	12.8	7.7	29.1	2.8
Crosslake	751,483	-	57.1	5.0	13.3	8.9	14.4	1.3
Culver	50,193	-	47.5	14.8	10.8	1.7	24.1	1.1
Currie	141,253	-	-	-	-	-	100.0	-
Cuyuna	228,080	-	48.2	9.2	23.8	2.2	16.2	0.4

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Cyrus	148,951	60.4	32.4	9.3	18.7	-	39.6	-
Dakota	138,032	95.5	51.8	-	41.8	-	6.4	-
Dalton	257,413	-	-	-	-	-	100.0	-
Danube	171,954	-	38.0	6.6	25.6	-	28.8	1.0
Danvers	98,989	-	-	-	-	-	100.0	-
Darfur	178,643	-	-	-	-	-	100.0	-
Dassel	992,206	-	14.4	11.7	36.0	0.4	37.3	0.2
Dawson	444,802	60.9	40.4	-	17.9	-	41.7	-
Dayton	557,778	80.9	49.0	-	11.8	-	39.2	-
Deer Creek	241,383	89.3	76.8	-	10.9	-	12.3	-
Deer River	490,282	-	39.2	9.2	32.2	2.9	16.5	-
Deerwood	331,559	-	50.6	11.8	14.2	2.2	20.1	1.1
Delano	682,902	8.0	19.2	18.3	30.0	4.2	27.8	0.5
Delavan	207,127	-	24.9	9.7	9.7	3.1	51.9	0.7
Detroit Lakes	1,735,887	-	23.7	11.1	41.5	11.0	10.6	2.1
Dexter	177,326	-	-	-	-	-	100.0	-
Dilworth	658,740	-	28.2	12.2	42.7	8.0	8.0	0.9
Dodge Center	608,352	-	36.4	9.5	14.0	5.8	33.9	0.4
Donnelly	210,280	-	43.1	12.0	23.8	7.4	13.3	0.4
Dover	272,507	98.6	48.7	14.3	25.5	-	11.5	-
Dovray	50,382	-	28.5	0.3	-	-	70.8	0.4
Dumont	108,341	-	-	-	-	-	100.0	-
Dunnell	117,744	-	37.5	10.1	5.8	6.3	37.2	3.1
Eagan	11,111,316	-	48.0	11.7	13.2	8.1	17.8	1.2
Eagle Bend	270,147	-	6.6	1.2	3.9	2.4	85.5	0.4
Eagle Lake	288,018	-	-	-	-	-	100.0	-
East Bethel	1,634,161	-	47.2	14.9	29.0	4.2	4.0	0.7
East Grand Forks	1,013,855	99.6	59.7	-	34.9	-	5.4	-
Eastern Hubbard	331,202	-	26.8	9.5	2.5	0.5	59.5	1.2

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Easton	151,822	-	49.0	19.3	6.5	3.6	20.8	0.8
Eden Prairie	19,751,845	-	32.3	14.3	35.8	15.0	-	2.6
Eden Valley	512,694	-	44.0	14.4	14.8	8.9	16.0	1.9
Edgerton	401,835	94.6	71.0	-	20.7	-	8.3	-
Edina	8,308,262	99.1	58.5	8.5	18.5	-	14.5	-
Eitzen	161,865	-	-	-	20.5	17.9	62.0	(0.4)
Elbow Lake	306,020	68.1	50.8	1.7	13.6	-	33.9	-
Elgin	349,254	-	28.8	4.6	4.8	1.7	59.6	0.5
Elizabeth	181,330	-	19.4	9.8	50.6	7.6	11.4	1.2
Elk River	2,878,579	-	48.9	11.5	13.3	8.2	16.8	1.3
Elko New Market	1,874,518	-	46.4	9.9	17.8	12.4	10.5	3.0
Ellendale	158,636	-	14.9	10.8	49.9	26.0	(7.0)	5.4
Ellsworth	237,601	-	-	-	-	-	100.0	-
Elmer	101,913	-	42.5	0.1	0.3	10.3	39.0	7.8
Elmore	196,515	78.3	78.3	-	-	-	21.7	-
Elrosa	303,358	-	37.9	21.2	5.4	0.3	34.7	0.5
Ely	554,476	-	48.5	7.8	5.0	4.4	30.7	3.6
Elysian	391,472	-	30.9	6.9	27.4	2.4	31.2	1.2
Emily	183,050	-	29.3	10.1	11.4	18.3	17.5	13.4
Erskine	196,424	-	42.1	10.0	12.5	6.4	25.4	3.6
Evansville	213,039	-	22.6	6.6	14.5	5.5	50.3	0.5
Eveleth	435,920	-	79.2	7.2	0.1	-	13.4	0.1
Excelsior	4,661,629	96.6	48.2	24.4	23.3	-	4.1	-
Eyota	356,806	99.9	37.7	-	34.4	-	27.9	-
Fairmont	1,424,877	-	37.1	10.8	21.6	11.9	14.4	4.2
Falcon Heights	1,611,959	-	56.1	10.6	11.9	7.3	12.8	1.3
Farmington	2,126,359	-	48.3	16.2	8.1	9.2	15.6	2.6
Fayal	447,269	-	21.7	19.4	46.8	3.2	8.7	0.2
Fergus Falls	2,154,959	100.0	39.4	2.6	52.5	-	5.5	-

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Fertile	304,606	-	62.5	6.9	13.6	1.0	14.4	1.6
Fifty Lakes	116,558	-	36.0	14.6	3.6	0.6	43.3	1.9
Finland	205,041	-	-	-	-	-	100.0	-
Finlayson	203,244	-	-	-	-	-	100.0	-
Fisher	198,194	-	35.5	7.4	13.5	9.0	33.5	1.1
Flensburg	102,657	-	28.1	16.8	18.2	11.7	21.2	4.0
Floodwood	300,239	-	40.7	12.0	17.7	6.4	22.4	0.8
Foley	750,203	-	37.2	12.8	24.3	16.5	8.4	0.8
Forada	358,665	-	58.9	7.8	-	-	32.9	0.4
Forest Lake	2,085,142	15.7	56.4	17.0	10.8	6.2	1.2	8.4
Foreston	266,562	-	32.0	17.8	27.1	3.3	17.1	2.7
Fosston	417,758	-	-	-	-	-	100.0	-
Fountain	119,916	-	19.9	7.8	2.3	2.5	66.1	1.4
Franklin	345,648	53.0	53.0	-	-	-	47.0	-
Frazee	340,113	-	41.4	15.4	15.9	6.3	19.9	1.1
Freeport	332,612	-	36.5	11.1	24.3	-	27.5	0.6
French Township	206,817	-	90.0	4.0	-	-	6.0	-
Fridley	2,789,303	-	27.0	9.1	29.8	21.0	9.9	3.2
Frost	199,598	40.7	35.3	-	4.7	-	60.0	-
Fulda	230,641	-	7.8	1.1	-	-	91.1	-
Garfield	411,722	-	28.8	8.8	7.4	5.5	49.1	0.4
Garrison	732,924	-	35.5	13.4	22.6	9.4	16.7	2.4
Garvin	109,180	-	30.5	19.7	19.9	10.0	15.0	4.9
Gary	100,401	-	-	-	-	-	100.0	-
Gaylord	527,211	-	23.6	2.8	11.9	4.2	57.0	0.5
Geneva	158,728	-	31.1	7.2	14.5	1.6	35.6	10.0
Ghent	132,862	29.5	41.4	12.5	23.9	3.5	18.1	0.6
Gibbon	304,281	-	19.4	9.3	1.1	0.2	69.5	0.5
Glencoe	971,134	22.1	59.5	4.9	15.1	1.2	19.1	0.2

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Glenville	235,338	100.0	53.4	17.7	24.3	-	4.6	-
Glenwood	520,765	87.6	56.7	-	29.5	-	13.8	-
Glyndon	438,983	-	26.2	6.7	49.5	15.7	0.5	1.4
Golden Valley	4,495,055	64.7	61.3	11.5	19.1	1.2	6.7	0.2
Gonvick	245,605	45.8	51.9	4.2	8.8	-	34.6	0.5
Good Thunder	412,747	63.0	65.8	3.3	12.6	0.3	17.8	0.2
Goodhue	963,970	-	48.4	22.4	3.8	2.1	22.0	1.3
Goodland	116,498	-	26.2	25.3	10.3	1.3	33.9	3.0
Goodview	417,785	-	36.5	14.6	22.9	20.5	3.2	2.3
Graceville	222,345	-	27.1	2.1	27.0	7.0	36.7	0.1
Granada	76,216	-	49.9	2.4	-	-	40.9	6.8
Grand Meadow	484,225	57.7	68.5	4.8	12.3	5.1	8.1	1.2
Grand Rapids	2,148,922	-	60.3	5.4	12.1	7.6	13.3	1.3
Green Isle	280,792	-	45.3	25.0	10.1	1.8	15.5	2.3
Greenbush	252,261	-	61.7	8.3	4.9	0.6	21.8	2.7
Greenwood	596,553	78.7	56.1	-	21.0	-	22.9	-
Grey Eagle	324,087	66.7	43.0	15.5	23.9	1.4	15.5	0.7
Grove City	212,487	-	39.6	13.0	31.6	8.1	7.3	0.4
Grygla	182,447	-	22.1	11.4	7.1	8.0	50.7	0.7
Gunflint Trail	355,293	-	41.1	19.3	22.0	5.2	8.1	4.3
Hackensack	634,650	37.7	10.8	11.3	14.7	-	63.2	-
Hallock	189,458	-	21.3	18.0	3.5	1.8	53.2	2.2
Halstad	227,120	-	-	-	-	-	100.0	-
Ham Lake	1,605,211	-	37.6	11.6	39.5	5.8	5.0	0.5
Hamburg	559,607	-	26.4	8.4	39.1	10.5	15.1	0.5
Hamel	1,517,879	-	37.5	10.6	31.1	5.0	15.3	0.5
Hancock	206,635	-	0.7	-	48.4	8.9	41.1	0.9
Hanley Falls	113,137	-	18.1	12.4	8.4	8.5	52.1	0.5
Hanover	681,780	-	39.7	4.4	46.7	0.2	8.6	0.4

Table 7
Market Values and Asset Allocation
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			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Hanska	198,555	14.6	-	-	9.2	-	90.8	-
Harmony	316,721	40.7	23.3	12.0	4.7	-	60.0	-
Harris	197,391	-	35.7	16.5	7.2	3.3	36.5	0.8
Hartland	158,662	-	6.5	7.9	15.1	10.5	51.5	8.5
Hastings	3,953,874	-	40.7	18.1	36.0	0.1	5.0	0.1
Hawley	588,900	15.8	61.3	11.2	6.1	2.7	17.4	1.3
Hayfield	429,612	-	34.5	16.3	14.6	3.7	24.6	6.3
Hayward	428,049	99.6	95.4	-	3.7	-	0.9	-
Hector	549,586	99.9	60.0	-	35.0	-	5.0	-
Henderson	205,497	-	28.4	10.6	18.6	5.4	35.1	1.9
Hendricks	210,317	-	15.4	3.1	-	6.4	75.0	0.1
Hendrum	155,750	-	-	-	-	-	100.0	-
Henning	309,599	75.8	57.2	0.2	23.3	-	19.3	-
Herman	141,768	96.9	58.0	16.7	22.2	-	3.1	-
Hermantown	1,163,335	-	52.0	-	35.3	3.1	5.3	4.3
Heron Lake	208,703	-	31.4	9.1	1.1	0.6	56.6	1.2
Hewitt	*	*	*	*	*	*	*	*
Hibbing	337,033	-	44.8	17.1	5.2	2.2	30.6	0.1
Hill City	131,842	-	23.6	18.9	47.8	3.2	6.2	0.3
Hills	169,642	12.8	33.9	14.4	3.1	13.4	34.9	0.3
Hinckley	590,650	-	44.3	6.4	12.2	7.9	27.7	1.5
Hitterdal	184,466	-	14.6	5.9	69.4	5.0	3.8	1.3
Hoffman	158,402	-	-	-	-	-	100.0	-
Hokah	122,499	-	1.0	5.9	5.1	12.0	74.7	1.3
Holdingsford	251,263	17.4	61.0	3.4	14.8	13.5	6.6	0.7
Holland	243,824	91.6	33.4	32.9	24.1	-	9.6	-
Hollandale	111,298	-	29.3	32.2	6.8	3.9	24.1	3.7
Hopkins	2,682,041	-	38.0	18.3	17.4	9.0	8.7	8.6
Houston	*	*	*	*	*	*	*	*

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Howard Lake	583,126	-	44.8	8.7	4.0	1.3	40.2	1.0
Hoyt Lakes	292,938	-	35.0	31.9	6.6	4.8	19.8	1.9
Hugo	1,035,287	-	57.3	9.6	21.0	4.6	5.5	2.0
Hutchinson	1,765,534	-	47.6	10.3	19.1	4.9	14.8	3.3
Ideal	784,215	-	34.7	21.8	23.5	2.8	11.0	6.2
International Falls	799,379	-	35.6	16.7	13.9	8.5	23.2	2.1
Inver Grove Heights	4,233,009	-	60.8	4.9	12.8	7.4	12.9	1.2
Iona	88,053	-	43.1	3.5	-	-	53.4	-
Ironton	151,904	-	57.2	9.1	24.5	1.6	7.1	0.5
Isanti	1,870,727	99.5	70.5	29.0	-	-	0.5	-
Isle	457,915	-	70.3	8.2	0.2	-	21.0	0.3
Ivanhoe	324,314	-	43.5	6.3	-	-	49.0	1.2
Jackson	711,541	-	69.8	5.7	7.3	11.7	5.0	0.5
Jacobson	154,147	86.9	49.5	22.3	9.4	-	18.8	-
Janesville	349,257	-	52.6	18.6	12.3	1.0	13.6	1.9
Jasper	148,568	-	44.5	9.2	1.7	6.1	37.3	1.2
Jeffers	150,512	-	62.2	13.7	13.4	1.7	8.4	0.6
Jordan	659,232	-	39.3	14.5	11.3	6.7	26.4	1.8
Kandiyohi	413,663	66.8	58.0	4.7	20.9	1.1	14.9	0.4
Karlstad	148,055	-	-	-	-	-	100.0	-
Kasota	459,157	-	47.3	21.6	11.5	6.0	11.0	2.6
Kasson	410,226	-	40.3	7.4	8.5	5.2	37.4	1.2
Keewatin	172,786	-	67.9	1.9	5.8	-	24.3	0.1
Kelliher	182,237	-	-	-	-	-	100.0	-
Kellogg	378,484	-	37.4	9.3	12.0	2.7	38.2	0.4
Kelsey	62,562	98.7	38.3	30.9	29.5	-	1.3	-
Kennedy	135,527	-	12.6	10.7	2.1	1.1	72.2	1.3
Kensington	233,781	-	18.1	4.2	22.1	20.0	34.4	1.2
Kenyon	413,101	-	39.5	10.2	28.8	-	21.1	0.4

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Kerkhoven	254,135	99.0	65.8	-	32.0	-	-	2.2	-
Kerrick	31,658	-	-	-	-	-	-	100.0	-
Kettle River	157,872	75.2	61.8	-	11.7	-	-	26.5	-
Kiester	157,826	41.5	28.8	-	12.6	-	-	58.6	-
Kilkenny	314,056	99.8	83.2	4.4	10.7	-	-	1.7	-
Kimball	315,080	72.9	61.3	-	10.2	-	-	28.5	-
Kinney	215,803	-	69.0	2.3	4.3	0.5	-	23.7	0.2
La Crescent	654,206	98.4	84.9	-	12.1	-	-	3.0	-
La Salle	77,312	67.6	35.8	-	30.7	-	-	33.5	-
Lafayette	415,293	93.7	53.2	5.0	33.3	-	-	8.5	-
Lake Benton	233,869	-	-	-	-	-	-	100.0	-
Lake City	871,425	85.2	51.2	-	29.9	-	-	18.9	-
Lake Crystal	502,882	-	27.8	11.7	22.0	8.9	-	11.0	18.6
Lake Elmo	1,071,460	-	54.4	4.6	12.4	7.8	-	19.8	1.0
Lake George	170,130	-	21.2	19.5	14.1	9.1	-	33.7	2.4
Lake Henry	191,937	-	37.8	21.0	13.2	1.6	-	25.3	1.1
Lake Johanna	5,008,532	-	47.5	18.6	11.5	1.2	-	20.9	0.3
Lake Kabetogama	200,208	99.7	99.7	-	-	-	-	0.3	-
Lake Lillian	86,069	-	-	-	59.3	-	-	40.7	-
Lake Park	226,416	-	41.4	15.5	2.3	-	-	31.8	9.0
Lake Wilson	131,554	-	-	-	-	-	-	100.0	-
Lakefield	393,586	-	59.5	10.7	6.8	7.0	-	15.0	1.0
Lakeport	281,604	-	39.8	8.7	9.1	5.8	-	23.9	12.7
Lakeville	7,018,604	67.2	61.2	6.0	10.6	-	-	22.2	-
Lakewood	335,246	-	35.2	22.7	25.1	3.6	-	12.6	0.8
Lamberton	229,645	-	42.9	21.7	24.6	17.8	-	(9.2)	2.2
Lancaster	132,525	-	-	-	-	-	-	100.0	-
Lanesboro	306,388	-	16.2	2.2	11.4	5.6	-	64.1	0.5
Le Center	438,625	-	32.2	4.2	5.7	1.9	-	55.4	0.6

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Leaf Valley	200,598	-	40.8	7.6	6.4	0.9	35.8	8.5
LeRoy	170,801	61.6	29.8	-	29.3	-	40.9	-
Lewiston	545,541	44.3	59.9	12.3	14.4	2.1	9.7	1.6
Lewisville	182,809	-	-	-	-	-	100.0	-
Lindstrom	727,863	-	42.1	13.1	33.6	5.5	5.1	0.6
Linwood	*	*	*	*	*	*	*	*
Lismore	162,027	-	36.2	16.9	7.3	1.4	36.6	1.6
Litchfield	466,314	-	14.3	28.1	53.4	0.5	3.2	0.5
Little Canada	2,137,035	-	56.6	4.8	9.3	6.5	21.7	1.1
Little Falls	1,298,790	-	55.9	4.8	12.7	8.0	17.4	1.2
Littlefork	356,260	99.7	83.0	-	14.6	-	2.4	-
London	99,134	-	85.4	-	-	-	14.6	-
Long Lake	1,698,860	-	62.6	4.9	6.5	4.1	20.8	1.1
Long Prairie	523,708	-	20.4	9.4	3.2	2.6	63.8	0.6
Longville	988,584	-	27.7	13.4	7.6	2.2	47.0	2.1
Lonsdale	776,994	-	40.5	13.2	17.7	8.4	20.2	-
Loretto	1,304,698	-	55.3	11.3	12.6	7.3	12.0	1.5
Lower Saint Croix Valley	1,417,942	-	53.0	21.5	11.2	4.2	9.6	0.5
Lowry	450,136	19.4	36.4	7.3	0.7	0.2	54.6	0.8
Lucan	131,660	-	18.3	9.3	-	-	72.4	-
Luverne	896,701	-	53.6	7.6	13.5	8.7	14.9	1.7
Lyle	160,614	99.0	75.1	6.5	15.3	-	3.1	-
Lynd	99,193	-	41.0	13.0	19.4	4.0	21.7	0.9
Mabel	142,639	-	31.0	4.6	13.2	0.7	50.1	0.4
Madelia	272,086	-	49.9	10.9	21.6	2.7	14.5	0.4
Madison	207,202	82.4	69.8	-	11.0	-	19.2	-
Madison Lake	376,965	14.1	70.4	11.9	6.2	1.2	9.2	1.1
Magnolia	61,467	-	-	-	-	-	100.0	-
Mahnomen	387,104	-	36.8	11.9	16.4	10.2	22.0	2.7

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Mahtomedi	1,608,677	-	53.0	8.9	12.9	8.0	16.0	1.2
Mahtowa	*	*	*	*	*	*	*	*
Makinen	24,484	-	-	-	-	-	100.0	-
Mantorville	388,924	-	49.6	8.2	20.1	2.4	16.5	3.2
Maple Grove	12,782,079	-	58.1	13.0	22.6	0.4	5.3	0.6
Maple Hill	243,734	85.2	42.8	-	38.9	-	18.3	-
Maple Lake	1,082,082	-	36.5	27.5	5.0	1.1	27.6	2.3
Maple Plain	959,866	-	21.6	15.8	41.8	10.5	9.4	0.9
Mapleton	532,474	13.8	47.8	11.3	26.4	7.9	5.3	1.3
Mapleview	231,307	94.6	47.0	13.1	33.5	-	6.4	-
Maplewood	4,721,714	95.9	79.8	8.7	6.5	-	5.0	-
Marietta	126,671	100.0	81.9	-	15.8	-	2.3	-
Marine-On-Saint Croix	514,385	88.0	30.1	19.5	11.5	-	38.9	-
Marshall	3,336,306	-	48.8	13.2	28.7	2.5	6.2	0.6
Maynard	330,460	32.4	36.9	25.6	16.2	1.1	19.2	1.0
Mazepa	226,635	-	25.7	19.1	17.9	19.3	16.5	1.5
McDavitt	153,452	99.9	68.2	9.0	20.5	-	2.3	-
McGrath	187,450	21.2	11.6	-	9.1	-	79.3	-
McGregor	602,894	-	28.2	12.1	30.3	7.3	21.2	0.9
McIntosh	174,655	77.7	70.0	-	6.7	-	23.3	-
Meadowlands	87,870	-	5.3	0.6	36.5	7.1	50.2	0.3
Medford	363,000	92.2	77.6	11.2	3.0	-	8.2	-
Medicine Lake	984,844	96.6	47.1	27.2	22.4	-	3.3	-
Menahga	279,318	58.5	18.5	-	52.1	3.1	26.3	-
Mendota Heights	2,565,589	92.2	50.7	13.5	27.4	-	8.4	-
Mentor	111,761	-	37.5	7.4	10.0	1.0	42.9	1.2
Middle River	167,229	-	-	-	-	-	100.0	-
Miesville	289,294	-	12.7	5.6	51.8	9.1	18.1	2.7
Milaca	773,691	-	27.1	19.6	19.9	6.0	24.9	2.5

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Milan	248,542	71.0	83.2	3.4	9.4	1.0	2.7	0.3
Millerville	382,294	-	39.7	13.3	7.5	2.4	35.5	1.6
Milroy	187,024	-	31.8	10.1	27.4	5.3	24.6	0.8
Miltona	237,080	-	20.8	6.8	31.0	3.1	37.5	0.8
Minneota	345,028	37.4	49.8	18.8	12.9	0.1	17.5	0.9
Minnesota Lake	226,331	-	25.4	9.4	9.8	3.1	36.8	15.5
Minnetonka	14,368,579	53.9	41.7	16.8	28.5	6.4	5.8	0.8
Mission	328,855	-	37.6	13.8	15.3	10.7	20.1	2.5
Montevideo	575,986	-	55.7	17.2	17.1	0.2	7.6	2.2
Montgomery	589,411	-	27.0	24.7	16.1	9.2	20.0	3.0
Monticello	1,112,949	-	30.6	14.7	18.5	8.4	25.8	2.0
Montrose	627,480	7.2	22.6	2.6	18.3	3.1	53.0	0.4
Moose Lake	340,157	-	35.9	21.5	9.1	10.5	22.1	0.9
Mora	608,179	-	42.8	9.1	-	-	48.1	-
Morgan	521,821	-	46.7	22.6	14.6	3.3	10.1	2.7
Morris	621,018	4.4	31.6	24.3	9.8	9.6	12.4	12.3
Morristown	758,928	99.1	79.6	2.6	14.8	-	3.0	-
Morse-Fall Lake	161,081	70.5	52.7	-	14.3	-	33.0	-
Morton	229,331	-	44.4	5.8	0.5	0.1	48.9	0.3
Motley	259,486	-	46.4	6.1	30.9	10.7	5.5	0.4
Mound	4,973,694	-	60.3	6.5	11.3	7.2	13.2	1.5
Mountain Iron	133	-	-	-	-	-	100.0	-
Mountain Lake	237,305	-	-	-	-	-	100.0	-
Murdock	220,134	58.0	67.2	12.6	10.0	1.6	8.0	0.6
Myrtle	250,103	64.5	43.9	6.3	21.1	1.2	27.0	0.5
Nashwauk	299,857	-	25.1	11.4	4.6	9.6	48.9	0.4
Nassau	235,864	94.8	67.6	15.2	11.5	-	5.7	-
Nerstrand	52,409	-	-	-	-	-	100.0	-
Nevis	192,545	-	-	-	16.8	0.7	82.2	0.3

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New Auburn	222,626	-	31.8	6.0	16.6	3.0	42.2	0.4
New Brighton	3,827,671	100.0	69.2	-	30.8	-	-	-
New Germany	574,946	26.3	54.0	6.5	11.9	0.6	26.4	0.6
New London	327,344	-	-	-	-	-	100.0	-
New Munich	154,790	-	14.3	2.5	-	-	82.9	0.3
New Prague	825,449	-	48.6	6.4	30.4	3.5	10.3	0.8
New Richland	213,931	-	0.3	0.2	12.7	11.7	74.5	0.6
New Ulm	2,203,244	15.1	58.7	15.9	5.5	0.7	17.8	1.4
New York Mills	164,154	69.9	41.9	-	24.5	-	33.6	-
Newfolden	140,121	-	-	-	-	-	100.0	-
Newport	947,537	-	37.9	11.6	44.7	-	5.8	-
Nicollet	435,365	93.5	61.0	17.3	12.6	-	9.1	-
Nisswa	936,969	-	37.9	13.1	5.2	8.6	14.3	20.9
Nodine	225,264	100.0	52.0	7.3	11.3	-	29.4	-
North Branch	658,943	26.3	51.6	35.0	5.4	1.8	5.5	0.7
North Mankato	1,835,584	-	50.1	16.1	23.4	13.2	(4.4)	1.6
North Saint Paul	1,243,666	-	27.1	8.7	57.4	3.7	2.1	1.0
Northfield	4,863,431	97.3	81.2	-	14.4	-	4.4	-
Northland	80,314	-	42.3	0.8	35.6	15.0	5.0	1.3
Northrop	131,826	100.0	81.0	-	16.6	-	2.4	-
Oak Grove	33,099	-	-	-	-	-	100.0	-
Oakdale	*	*	*	*	*	*	*	*
Odessa	69,709	-	31.5	1.1	-	-	67.4	-
Odin	137,540	-	-	-	-	-	100.0	-
Ogilvie	*	*	*	*	*	*	*	*
Okabena	185,949	-	23.7	-	34.8	2.3	39.2	-
Oklee	83,432	-	-	-	-	-	100.0	-
Olivia	329,339	-	44.6	42.0	4.8	1.0	5.2	2.4
Onamia	286,464	-	30.2	12.7	20.7	9.8	24.8	1.8

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Ormsby	167,491	-	-	-	-	-	100.0	-
Oronoco	269,083	61.0	37.1	11.0	12.1	-	39.8	-
Orr	186,150	-	56.6	3.5	-	-	39.8	0.1
Ortonville	441,470	-	42.1	26.1	10.8	6.7	11.8	2.5
Osseo	431,003	-	27.7	24.1	16.6	9.9	18.7	3.0
Ostrander	66,307	-	-	-	-	-	100.0	-
Owatonna	2,913,291	94.7	79.1	4.9	9.4	-	6.6	-
Palisade	157,643	-	39.8	2.5	23.0	-	34.7	-
Park Rapids	1,315,878	-	54.0	-	22.3	1.5	22.2	-
Parkers Prairie	317,671	-	27.4	8.8	10.7	4.9	47.1	1.1
Paynesville	704,034	-	35.7	23.9	0.3	11.1	27.9	1.1
Pelican Rapids	525,147	-	41.8	12.2	1.8	1.5	37.4	5.3
Pemberton	125,480	-	-	-	-	-	100.0	-
Pequot Lakes	1,308,978	52.1	27.5	-	23.5	-	49.0	-
Perham	721,706	-	40.1	16.3	26.3	5.2	10.8	1.3
Pierz	540,422	-	34.6	22.3	38.4	-	4.0	0.7
Pillager	743,395	-	48.3	9.7	14.6	12.9	6.2	8.3
Pine City	1,053,932	-	30.8	31.3	3.3	0.7	31.8	2.1
Pine Island	557,932	85.3	58.0	-	24.6	-	17.4	-
Pine River	792,513	-	26.4	12.8	25.7	15.8	14.0	5.3
Pipestone	681,476	52.8	56.4	7.6	16.3	3.9	15.5	0.3
Plainview	683,809	-	23.0	10.0	6.2	8.6	46.6	5.6
Plato	370,055	-	53.8	3.7	8.0	5.7	31.9	(3.1)
Plummer	208,444	-	38.2	3.8	12.8	8.3	30.2	6.7
Plymouth	8,358,785	-	40.9	17.6	30.8	6.4	1.6	2.7
Porter	43	-	-	-	-	-	100.0	-
Preston	335,828	-	51.0	12.3	16.7	1.8	14.2	4.0
Princeton	1,265,083	-	53.9	9.4	13.5	8.2	13.6	1.4
Prinsburg	232,476	-	12.9	1.4	-	-	85.7	-

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Prior Lake	3,301,229	-	46.5	10.2	16.7	9.8	15.6	1.2
Proctor	415,581	-	39.2	18.7	14.1	15.1	11.4	1.5
Ramsey	2,561,128	-	66.4	3.8	24.5	-	5.3	-
Randall	360,252	-	18.3	19.2	12.1	36.8	10.6	3.0
Randolph	629,462	96.8	71.5	8.1	15.0	-	5.4	-
Raymond	253,817	-	26.6	28.6	7.3	1.3	35.7	0.5
Red Lake Falls	232,629	42.9	25.8	-	15.0	-	59.2	-
Red Wing	1,195,647	-	51.1	9.3	21.6	7.2	9.6	1.2
Redwood Falls	860,293	5.5	52.0	7.7	27.4	4.2	7.8	0.9
Remer	461,474	-	-	-	-	-	100.0	-
Renville	282,910	91.1	58.0	-	31.7	-	10.3	-
Rice	404,973	-	36.2	21.3	32.3	7.2	1.5	1.5
Richmond	487,734	-	35.0	20.8	14.7	-	29.1	0.4
Robbinsdale	2,105,478	99.1	68.5	9.1	15.6	-	6.8	-
Rockford	499,841	-	16.5	9.0	35.4	14.0	9.3	15.8
Rockville	414,609	-	35.4	24.8	35.7	-	3.6	0.5
Rogers	1,112,069	-	43.2	10.8	7.1	4.4	33.4	1.1
Rollingstone	49,536	-	-	-	-	-	100.0	-
Rose Creek	117,225	42.0	-	-	-	-	100.0	-
Roseau	754,356	0.2	37.7	11.3	19.6	13.3	16.1	2.0
Rosemount	2,874,130	79.4	46.9	(1.2)	15.6	4.4	34.7	(0.4)
Roseville	9,545,070	99.3	63.9	7.3	28.1	-	0.7	-
Rothsay	352,177	-	52.8	17.3	0.1	-	22.6	7.2
Round Lake	240,955	-	50.5	20.9	14.3	5.8	7.7	0.8
Royalton	195,037	-	23.9	16.3	11.2	0.7	46.3	1.6
Rush City	620,893	-	41.3	9.7	14.8	9.0	23.0	2.2
Rushford	346,962	-	17.2	5.3	19.1	2.2	55.7	0.5
Rushmore	118,158	-	25.1	6.9	6.7	2.2	58.6	0.5
Russell	130,862	-	-	-	-	-	100.0	-

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					Other %
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	
Ruthon	252,240	46.5	32.6	-	4.4	-	63.0	-
Sabin-Elmwood	260,945	-	29.0	2.5	54.1	10.1	3.0	1.3
Sacred Heart	150,756	40.1	40.1	-	-	-	59.9	-
Saint Anthony	851,146	-	37.0	14.1	25.4	11.9	4.2	7.4
Saint Augusta	99,662	-	39.3	23.2	2.9	2.2	31.9	0.5
Saint Bonifacius	693,647	-	43.5	22.8	13.6	10.1	8.6	1.4
Saint Charles	721,097	-	59.0	14.5	8.6	3.8	11.9	2.2
Saint Clair	829,225	70.6	59.8	-	9.6	-	30.6	-
Saint Francis	671,484	-	42.3	12.9	22.1	17.6	4.4	0.7
Saint Hilaire	139,060	-	11.4	3.5	1.7	2.6	80.4	0.4
Saint James	743,743	-	21.7	4.0	19.5	12.4	32.5	9.9
Saint Joseph	695,897	-	57.8	9.4	12.5	12.6	6.5	1.2
Saint Leo	162,484	-	32.5	6.5	1.0	0.1	59.4	0.5
Saint Martin	525,317	-	39.1	28.6	0.2	7.6	23.3	1.2
Saint Michael	1,080,882	-	35.4	17.3	30.3	11.8	4.3	0.9
Saint Paul Park	681,815	-	46.7	15.3	27.4	4.5	5.4	0.7
Saint Peter	1,058,758	41.8	38.4	14.8	4.2	0.9	41.6	0.1
Saint Stephen	536,515	-	38.7	19.1	32.4	1.7	5.0	3.1
Sanborn	145,120	-	-	-	-	-	100.0	-
Sandstone	196,648	4.6	24.1	13.6	15.0	11.1	33.8	2.4
Sartell	901,308	-	49.5	2.9	27.2	40.0	(33.4)	13.8
Sauk Centre	706,057	-	45.9	6.5	14.1	2.5	29.8	1.2
Sauk Rapids	1,739,684	-	56.5	10.8	10.9	8.0	12.6	1.2
Savage	5,051,070	33.7	59.2	2.9	20.9	5.6	10.7	0.7
Schroeder	164,786	99.2	99.2	-	-	-	0.8	-
Seaforth	92,149	-	-	-	-	-	100.0	-
Sebeka	496,468	-	32.4	11.0	11.7	7.3	35.1	2.5
Sedan	58,780	-	-	-	-	-	100.0	-
Shafer	180,766	-	22.8	5.1	31.4	24.4	13.2	3.1

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13						Other %
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %		
Shakopee	5,132,900	27.0	62.4	7.4	9.1	5.9	14.4	0.8	
Sherburn	542,897	70.5	42.3	-	24.6	-	33.1	-	
Silica	158,858	-	47.6	9.4	29.1	1.7	10.4	1.8	
Silver Bay	542,645	94.1	68.9	9.2	14.0	-	7.9	-	
Silver Lake	253,898	-	-	-	-	-	100.0	-	
Slayton	465,657	-	18.9	5.2	8.8	2.0	64.4	0.7	
Sleepy Eye	828,605	-	3.6	3.3	16.6	1.7	72.5	2.3	
Solway	190,490	99.7	26.8	-	70.7	-	2.5	-	
Solway Rural	92,907	24.6	56.6	15.5	9.4	5.5	12.5	0.5	
South Bend	346,920	-	57.8	-	10.9	13.4	17.4	0.5	
South Haven	363,669	-	77.8	12.4	5.5	1.2	1.9	1.2	
Spicer	324,406	-	39.1	13.3	2.8	2.1	42.4	0.3	
Spring Grove	190,704	24.2	31.3	8.0	10.1	0.6	47.9	2.1	
Spring Lake Park	12,753,443	9.8	46.1	13.4	20.0	14.0	4.1	2.4	
Spring Valley	665,505	-	27.8	12.4	9.8	15.6	33.4	1.0	
Springfield	369,314	-	43.8	9.1	20.1	1.2	22.7	3.1	
Squaw Lake	230,062	-	64.3	-	-	-	35.7	-	
Stacy-Lent Area	667,717	-	34.6	10.7	39.6	6.4	8.2	0.5	
Staples	338,073	-	45.7	41.4	5.5	1.2	3.2	3.0	
Starbuck	268,253	78.3	64.6	3.5	9.0	-	22.9	-	
Stephen	272,798	54.2	48.3	-	5.2	-	46.5	-	
Stewart	315,064	52.1	38.4	-	12.0	-	49.6	-	
Stewartville	1,404,643	-	39.9	6.9	21.6	14.5	14.7	2.4	
Stillwater	3,170,257	-	47.9	14.6	23.4	3.5	9.9	0.7	
Storden	206,714	-	34.1	22.0	29.2	0.9	11.7	2.1	
Sturgeon Lake	122,670	48.0	41.5	-	6.5	-	52.0	-	
Swanville	250,146	-	20.6	7.9	3.1	1.8	64.9	1.7	
Taconite	124,787	-	38.4	2.3	2.4	0.2	56.6	0.1	
Taunton	89,898	-	-	-	-	-	100.0	-	

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Taylors Falls	386,141	-	34.8	29.5	9.4	2.7	21.4	2.2
Thief River Falls	911,481	-	28.4	3.5	58.7	0.2	8.9	0.3
Thomson	642,236	-	35.7	16.2	17.2	8.0	20.3	2.6
Tofte	203,782	96.2	78.1	-	15.8	-	6.1	-
Toivola	169,068	-	40.5	2.3	14.7	30.4	11.8	0.3
Tracy	391,495	-	43.0	15.0	27.9	0.6	12.9	0.6
Trimont	373,070	-	-	-	-	-	100.0	-
Truman	291,609	92.6	69.2	-	22.0	-	8.8	-
Twin Lakes (City)	185,873	-	-	-	25.5	-	74.5	-
Twin Lakes (VFD)	50,356	-	35.6	12.0	19.2	7.0	21.4	4.8
Two Harbors	675,556	99.3	39.1	-	31.9	-	29.0	-
Tyler	267,079	70.5	42.3	-	24.7	-	33.0	-
Underwood	331,319	6.9	44.2	12.4	13.1	2.7	25.5	2.1
Upsala	148,279	-	7.4	2.9	34.4	10.0	44.2	1.1
Vadnais Heights	1,284,087	8.4	60.6	9.4	8.5	4.5	12.4	4.6
Vergas	208,560	-	26.6	13.6	14.4	8.9	33.8	2.7
Vermilion Lake	238,030	95.6	57.3	-	33.5	-	9.2	-
Verndale	430,914	6.6	47.3	7.2	20.5	13.7	5.0	6.3
Vernon Center	147,605	-	27.7	5.7	8.7	1.8	55.8	0.3
Vesta	113,532	-	-	-	-	-	100.0	-
Victoria	247	-	-	-	-	-	100.0	-
Viking	9,875	-	-	-	-	-	100.0	-
Villard	270,089	-	-	-	28.8	-	41.6	29.6
Vining	78,033	-	19.5	6.0	17.6	2.2	54.1	0.6
Wabasha	252,360	-	57.8	11.0	2.3	6.9	6.8	15.2
Wabasso	157,149	-	23.8	7.4	2.7	0.9	49.6	15.6
Waconia	1,014,716	89.1	67.7	12.7	7.6	-	12.0	-
Wadena	626,183	-	48.5	15.3	29.0	0.5	6.5	0.2
Waite Park	*	*	*	*	*	*	*	*

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					Other %
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	
Waldorf	236,316	-	37.0	14.6	4.9	2.7	40.2	0.6
Walker	938,699	-	54.3	10.0	4.3	7.2	19.6	4.6
Walnut Grove	102,176	-	-	-	-	-	100.0	-
Walters	135,678	-	23.4	7.2	11.4	2.4	54.9	0.7
Wanamingo	485,749	-	49.0	30.0	15.1	2.0	3.1	0.8
Wanda	116,967	-	-	-	-	-	100.0	-
Warren	291,801	-	36.0	18.7	20.8	9.3	13.8	1.4
Wairroad	439,788	99.0	46.3	-	48.9	-	4.8	-
Waseca	1,283,084	-	50.5	12.1	20.9	4.3	7.9	4.3
Watertown	903,761	-	45.2	23.9	7.3	2.0	20.7	0.9
Waterville	445,050	-	39.0	10.6	30.1	5.5	12.1	2.7
Watkins	346,822	-	25.1	17.0	23.1	13.2	8.8	12.8
Watson	230,584	-	35.7	24.6	8.3	0.4	29.5	1.5
Waubun	158,172	-	-	-	-	-	100.0	-
Waverly	385,896	-	42.2	4.3	20.2	3.1	30.1	0.1
Wayzata	2,388,378	-	23.3	16.8	42.5	8.9	7.5	1.0
Welcome	284,164	-	-	-	-	-	100.0	-
Wells	471,361	-	38.4	18.0	5.7	3.8	32.5	1.6
Wendell	198,022	-	-	-	-	-	100.0	-
West Concord	317,058	-	-	-	-	-	100.0	-
West Metro	7,375,837	-	57.2	3.7	23.3	17.2	(3.3)	1.9
Westbrook	175,852	-	8.2	4.2	14.9	1.7	69.0	2.0
Wheaton	502,386	-	43.0	9.7	16.5	10.3	19.0	1.5
White Bear Lake	6,186,811	-	57.0	5.2	14.1	8.7	13.7	1.3
Williams	247,691	95.4	60.5	-	19.0	-	20.5	-
Willow River	181,856	54.6	50.6	-	4.0	-	45.4	-
Wilmont	221,066	-	28.6	15.2	10.3	3.2	40.3	2.4
Wilson	492,209	-	41.8	20.1	6.5	0.6	28.8	2.2
Windom	1,037,314	-	47.9	14.9	22.4	1.4	12.5	0.9

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/13					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Winger	96,697	-	38.4	18.2	4.5	0.9	36.7	1.3
Winnabago	366,392	10.9	33.4	8.5	41.5	3.8	12.5	0.3
Winsted	386,073	-	39.4	31.2	4.2	5.4	17.5	2.3
Winthrop	415,152	-	44.7	19.8	6.6	1.3	25.3	2.3
Wood Lake	172,216	-	36.7	11.7	17.5	3.6	29.7	0.8
Woodbury	8,708,201	100.0	49.7	15.4	31.4	-	3.5	-
Woodstock	145,393	89.4	70.9	-	17.0	-	12.1	-
Worthington	1,303,817	-	58.9	9.3	11.2	6.8	12.6	1.2
Wrenshall	205,763	46.6	66.2	10.9	14.5	2.2	4.5	1.7
Wright	*	*	*	*	*	*	*	*
Wykoff	254,157	36.4	45.1	18.8	18.7	3.6	12.4	1.4
Wyoming	331,018	80.9	32.5	-	45.7	-	21.8	-
Zimmerman	795,718	-	49.6	3.4	0.1	-	46.9	-
Zumbro Falls	347,548	98.0	64.1	6.3	22.7	-	6.9	-
Zumbrota	652,843	-	55.0	19.0	4.7	5.0	14.6	1.7
Totals	\$ 520,119,716	24.8 %	47.9 %	10.5 %	19.2 %	5.1 %	15.9 %	1.4 %

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2014. The assets of these relief associations were transferred to the State Board of Investment at the end of 2013, so there were no market values or asset allocations for these associations.

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How to Read Table 8

Table 8 provides relief association investment information.

Market Value – The value of the relief association’s Special Fund investments as of December 31, 2013.

% of Assets at SBI – Percentage of the relief association’s investments held in the State Board of Investment’s Supplemental Fund.

Rates of Return

2013 – The return on the relief association’s investments for calendar year 2013.

2013 Benchmark – The return on a hypothetical portfolio, explained in detail below.

Above (Below) Benchmark – The 2013 Return minus the Benchmark Return. This figure shows how the relief association performed compared to its benchmark.

5-Yr – The relief association’s average annual return from 2009-2013.

10-Yr – The relief association’s average annual return from 2004-2013.

15-Yr – The relief association’s average annual return from 1999-2013.

Rank (%-ile) 10-Yr Return – The relief association’s ranking by its ten-year return. The highest ten-year average annual return is ranked at 100 percent, while the lowest ten-year average annual return is ranked at 0 percent. For example, a 75 percent rank means the relief association’s average annual return is higher than the return earned by 75 percent of relief associations.

Benchmark Return

The benchmark return is included as a comparison tool for relief associations. The benchmark return shows what the relief association could have earned, had it invested its assets passively for the entire year. Passive investment means using index funds that track a specific index. Index funds are widely available for stocks and bonds. For cash, a relief association could have invested in a proven money market fund or shopped for the highest-returning certificates of deposit.

The benchmark return is calculated for each relief association by multiplying the association's asset class proportions by the rate of return earned on a common benchmark index for each asset class. If a relief association changed investment strategies during the year, the calculated benchmark return will not reflect the changes.

Benchmark Calculation Example

January 1, 2013 Asset Allocation		Benchmark	Return	(a) x (b)
	(a)		(b)	(c)
Domestic Stock	42.3%	Russell 3000	33.6%	14.2%
International Stock	9.8%	MSCI ACWI ex. U.S.	15.3%	1.5%
Bonds	25.3%	Barclays Capital Aggregate	(2.0)%	(0.5)%
Cash	21.0%	90-Day U.S. T-Bill	0.1%	0.0%
Other	1.6%	Russell 3000	33.6%	0.5%
Benchmark Return			Sum (c) =	15.7%

Common Benchmark Indices

Russell 3000 Index – A measure of the overall U.S. stock market. This index includes the 3,000 largest publicly traded U.S. companies.

MSCI ACWI ex. U.S. Index – A measure of the performance of international stocks, including developed markets and emerging markets. This index does not include the U.S. stock market's performance.

Barclays Capital Aggregate Index – A measure of the performance of the U.S. investment grade bond market, including corporate and government bonds.

90-Day U.S. T-Bill – A measure of short-term cash investments.

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013	Benchmark	Benchmark	5-Yr	10-Yr	15-Yr	
Backus	320,893	5.4	23.0	20.9	2.1	12.5	3.6	3.6	39
Badger	101,393	-	8.6	8.4	0.2	8.4	4.4	1.7	5
Bagley	302,130	53.8	9.5	9.1	0.4	8.3	5.5	5.2	86
Balaton	172,142	-	4.0	3.5	0.5	4.0	2.4	2.7	15
Baldwin	434,825	-	10.1	17.4	(7.3)	8.3	4.2	A	A
Balsam	281,195	94.4	22.7	21.9	0.8	15.0	6.9	5.0	81
Barnesville	302,157	-	22.8	23.5	(0.7)	14.2	6.0	4.0	52
Barnum	C	C	18.7	17.9	0.8	11.1	7.1	4.6	68
Barrett	128,418	-	15.0	14.5	0.5	10.0	3.3	3.8	45
Battle Lake	505,054	-	1.8	3.0	(1.2)	9.5	4.8	5.5	90
Baudette	415,227	-	7.8	10.5	(2.7)	9.3	5.1	4.5	65
Bayport	1,862,773	-	20.7	21.8	(1.1)	12.1	6.0	4.0	52
Beardsley	221,818	98.0	19.6	18.4	1.2	13.6	6.5	4.9	77
Beaver Bay	120,612	-	1.6	0.1	1.5	2.5	2.6	3.5	36
Beaver Creek	102,178	46.5	6.8	6.0	0.8	8.0	3.3	1.6	4
Becker	1,076,501	-	14.6	15.2	(0.6)	10.6	5.1	3.9	48
Belgrade	380,399	-	12.9	12.5	0.4	8.4	4.9	4.8	74
Belle Plaine	505,892	-	5.1	14.0	(8.9)	6.8	4.2	3.9	48
Bellingham	179,041	-	11.3	15.0	(3.7)	10.2	6.1	5.3	88
Belview	219,911	-	0.0	0.1	(0.1)	1.0	2.3	3.3	30
Bemidji	2,703,481	-	14.8	19.6	(4.8)	11.0	6.0	4.6	68
Benson	289,261	58.5	12.7	12.2	0.5	7.0	4.3	4.3	59
Bertha	192,667	89.0	22.3	13.6	8.7	10.9	5.6	4.3	59
Bethel	123,407	-	21.3	21.9	(0.6)	13.4	5.8	4.4	63
Big Lake	1,346,316	-	9.5	11.1	(1.6)	7.8	4.8	4.3	59
Bigelow	178,007	-	6.7	11.3	(4.6)	10.1	4.1	2.9	19
Bigfork	275,020	83.1	26.2	23.0	3.2	14.1	6.6	4.9	77
Bird Island	262,031	52.7	13.4	12.7	0.7	8.0	4.5	4.1	55
Biwabik City	267,633	-	13.9	19.3	(5.4)	10.0	5.3	3.2	27

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)					Rank (%-ile)	
			2013	Benchmark	Benchmark	5-Yr	10-Yr		15-Yr
Blackduck	238,094	17.8	23.7	24.0	(0.3)	14.4	4.6	2.7	15
Blackhoof	139,146	-	12.4	11.5	0.9	10.8	5.5	3.0	21
Blooming Prairie	421,149	40.5	13.2	13.3	(0.1)	11.2	5.2	4.4	63
Blue Earth	1,103,587	-	13.4	19.3	(5.9)	9.5	5.6	4.4	63
Bluffton	182,343	-	17.0	15.3	1.7	11.5	6.0	4.7	71
Bovey	141,107	-	0.1	0.1	0.0	4.8	2.3	1.3	3
Bowlus	186,982	-	21.4	19.0	2.4	13.6	2.4	1.9	6
Boyd	209,028	17.4	13.8	12.6	1.2	8.3	4.5	3.4	33
Braham	291,862	-	12.3	12.2	0.1	9.9	4.6	3.9	48
Brainerd	2,655,035	-	14.5	14.4	0.1	13.1	6.3	4.7	71
Breckenridge	504,634	-	11.5	13.0	(1.5)	9.5	4.6	2.7	15
Brewster	288,866	-	10.0	9.7	0.3	6.1	3.9	3.0	21
Bricelyn	318,433	100.0	19.5	19.5	0.0	13.9	7.1	5.6	92
Brimson	113,170	99.6	18.2	17.7	0.5	13.2	6.6	0.5	1
Brook Park	192,328	-	15.7	15.8	(0.1)	16.3	3.6	3.1	25
Brooklyn Center	3,827,651	-	14.7	18.6	(3.9)	10.7	5.9	5.5	90
Brooklyn Park	8,996,799	99.9	27.1	26.5	0.6	16.4	7.4	5.6	92
Brooten	326,714	71.1	22.9	23.0	(0.1)	12.6	6.6	4.7	71
Browerville	317,139	-	4.5	4.2	0.3	3.4	2.6	2.9	19
Browns Valley	160,560	-	5.8	7.5	(1.7)	7.6	4.6	3.7	42
Brownsdale	374,499	-	20.4	15.6	4.8	10.3	6.1	6.6	99
Brownsville	134,381	95.2	20.5	19.6	0.9	13.9	5.5	A	A
Brownton	417,613	-	17.5	17.9	(0.4)	12.4	6.1	5.1	83
Buffalo	1,373,542	-	14.5	21.0	(6.5)	9.5	4.5	1.8	6
Buffalo Lake	474,787	75.4	20.5	19.5	1.0	12.2	6.1	4.4	63
Buhl	102,560	-	13.8	12.7	1.1	6.5	1.7	0.9	2
Butterfield	192,389	-	0.6	0.1	0.5	1.3	2.1	2.8	17
Byron	397,849	-	13.6	16.2	(2.6)	10.0	4.2	2.7	15
Caledonia	453,450	-	11.2	10.5	0.7	9.2	4.5	4.2	57

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		(Below)		10-Yr	15-Yr	
			2013	Benchmark	Benchmark	Benchmark			
Callaway	160,158	-	1.2	0.1	1.1	2.2	3.2	4.1	55
Cambridge	548,344	-	12.8	17.4	(4.6)	8.5	3.1	2.2	8
Campbell	213,707	-	9.9	12.7	(2.8)	10.5	5.3	2.9	19
Cannon Falls	709,062	-	15.2	19.1	(3.9)	9.3	5.2	3.9	48
Canosia	379,117	-	0.6	0.1	0.5	1.5	2.3	2.7	15
Canton	73,919	-	0.2	0.1	0.1	1.5	2.1	2.0	7
Carlos	977,678	-	22.9	24.5	(1.6)	13.7	6.8	4.9	77
Carlton	263,975	76.1	16.1	14.7	1.4	6.7	1.8	2.8	17
Carver	600,505	-	19.5	18.7	0.8	12.4	6.1	4.7	71
Cass Lake	536,644	-	8.7	16.4	(7.7)	7.6	4.5	3.6	39
Centennial	2,872,076	-	13.1	17.0	(3.9)	9.6	4.3	3.4	33
Center City	378,298	70.3	12.4	14.3	(1.9)	8.6	5.0	4.0	52
Ceylon	256,340	93.2	27.3	26.4	0.9	13.8	6.3	4.6	68
Chandler	211,059	-	9.5	8.7	0.8	6.5	4.3	4.5	65
Chanhassen	2,540,847	-	13.7	20.0	(6.3)	11.0	5.5	4.8	74
Chaska	4,858,400	-	13.5	14.4	(0.9)	7.9	4.6	4.0	52
Chatfield	441,292	81.2	21.2	19.7	1.5	11.2	6.0	5.4	89
Cherry	192,466	84.6	21.0	21.1	(0.1)	13.6	7.7	6.0	97
Chisago	982,959	94.9	19.0	17.5	1.5	13.4	6.4	5.4	89
Chisholm	827,403	-	24.7	29.3	(4.6)	12.8	5.1	3.2	27
Chokio	238,169	86.0	17.2	16.9	0.3	12.2	5.8	4.7	71
Clara City	409,572	-	21.1	19.3	1.8	12.3	6.7	5.8	95
Claremont	122,508	-	10.1	18.5	(8.4)	4.6	2.5	1.9	6
Clarissa	195,071	43.7	7.6	7.4	0.2	6.1	3.8	1.9	6
Clarkfield	219,997	99.8	16.8	16.5	0.3	12.3	6.4	4.9	77
Clarks Grove	130,235	-	6.7	9.7	(3.0)	8.6	3.6	2.3	9
Clear Lake	647,797	100.0	26.2	25.6	0.6	16.4	7.2	5.1	83
Clearbrook	163,680	-	6.0	14.1	(8.1)	9.6	3.6	3.2	27
Clearwater	394,358	-	8.8	12.4	(3.6)	8.4	4.7	3.9	48

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013	Benchmark	Benchmark	5-Yr	10-Yr	15-Yr	
Clements	151,456	-	16.8	18.7	(1.9)	12.3	5.5	5.2	86
Cleveland	469,713	-	10.2	26.6	(16.4)	7.9	4.9	4.7	71
Climax	114,611	-	(0.4)	0.1	(0.5)	0.9	1.8	2.4	10
Clinton (Big Stone)	90,567	-	17.4	11.1	6.3	9.9	5.3	3.5	36
Clinton (St Louis)	166,052	-	10.1	12.4	(2.3)	9.6	5.5	5.1	83
Cloquet Area Fire District	247,796	98.6	11.8	4.2	7.6	8.6	A	A	A
Cohasset	677,601	-	15.0	21.1	(6.1)	10.6	6.2	5.1	83
Cokato	663,960	-	9.9	14.7	(4.8)	10.0	3.4	2.1	7
Cold Spring	1,050,530	-	8.9	13.1	(4.2)	8.8	6.2	4.3	59
Coleraine	234,568	-	10.4	8.2	2.2	7.0	3.6	2.5	11
Cologne	428,965	-	4.4	0.7	3.7	8.7	3.5	2.8	17
Columbia Heights	1,779,148	99.1	23.9	23.0	0.9	15.2	7.2	4.9	77
Colvin	91,728	-	14.6	15.9	(1.3)	8.3	3.1	4.0	52
Comfrey	178,933	-	0.5	0.1	0.4	1.0	1.9	2.6	12
Cook	340,534	-	11.1	12.3	(1.2)	7.2	4.1	3.4	33
Coon Rapids	7,771,435	28.8	17.5	15.4	2.1	13.3	7.4	6.4	98
Cosmos	236,928	-	9.3	13.8	(4.5)	10.1	3.5	3.3	30
Cottage Grove	2,240,564	-	12.3	15.6	(3.3)	8.6	5.0	2.6	12
Cotton	226,239	95.4	25.8	22.5	3.3	11.8	5.5	3.3	30
Cottonwood	369,297	-	9.3	11.6	(2.3)	8.8	4.5	4.9	77
Courtland	404,744	-	11.5	11.6	(0.1)	7.5	4.8	4.9	77
Cromwell	328,756	-	7.1	12.0	(4.9)	4.9	3.1	3.6	39
Crooked Lake	180,490	-	14.3	6.6	7.7	11.0	5.2	2.1	7
Crookston	627,980	-	11.7	12.0	(0.3)	10.8	5.6	4.8	74
Crosby	459,193	-	8.4	14.1	(5.7)	7.8	3.9	2.8	17
Crosslake	751,483	-	15.9	20.9	(5.0)	10.4	5.5	5.4	89
Culver	50,193	-	20.3	15.4	4.9	5.2	3.1	A	A
Currie	141,253	-	1.3	0.1	1.2	2.4	3.0	3.1	25
Cuyuna	228,080	-	16.9	14.6	2.3	11.6	6.1	4.3	59

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013 (Below)		10-Yr	15-Yr	
			2013	Benchmark	Benchmark	Benchmark			
Cyrus	148,951	60.4	11.0	10.6	0.4	7.9	4.1	3.9	48
Dakota	138,032	95.5	16.2	15.5	0.7	13.1	6.2	A	A
Dalton	257,413	-	1.0	0.1	0.9	2.0	2.9	3.5	36
Danube	171,954	-	8.6	10.7	(2.1)	6.9	4.3	3.4	33
Danvers	98,989	-	0.6	0.1	0.5	1.6	2.3	3.3	30
Darfur	178,643	-	0.9	0.1	0.8	1.6	2.4	3.0	21
Dassel	992,206	-	5.9	11.3	(5.4)	9.2	3.5	2.4	10
Dawson	444,802	60.9	14.7	15.5	(0.8)	10.5	5.2	3.5	36
Dayton	557,778	80.9	14.9	14.6	0.3	7.3	4.3	3.1	25
Deer Creek	241,383	89.3	26.9	25.3	1.6	16.0	6.8	5.1	83
Deer River	490,282	-	9.6	15.1	(5.5)	9.6	3.6	3.2	27
Deerwood	331,559	-	13.7	13.1	0.6	9.1	5.0	2.2	8
Delano	682,902	8.0	7.8	6.9	0.9	9.5	3.6	2.6	12
Delavan	207,127	-	9.3	8.8	0.5	3.0	1.6	1.7	5
Detroit Lakes	1,735,887	-	6.3	8.7	(2.4)	8.8	5.6	5.6	92
Dexter	177,326	-	1.2	0.1	1.1	2.1	2.8	3.6	39
Dilworth	658,740	-	6.3	5.2	1.1	8.0	3.9	2.6	12
Dodge Center	608,352	-	11.5	13.5	(2.0)	11.0	4.5	3.1	25
Donnelly	210,280	-	10.3	26.7	(16.4)	9.9	5.0	3.4	33
Dover	272,507	98.6	18.1	17.6	0.5	12.8	6.5	5.7	94
Dovray	50,382	-	9.9	8.8	1.1	5.0	2.8	A	A
Dumont	108,341	-	0.7	0.1	0.6	1.4	2.2	2.9	19
Dunnell	117,744	-	13.1	12.6	0.5	6.1	3.0	3.7	42
Eagan	11,111,316	-	12.5	18.1	(5.6)	11.7	5.9	3.2	27
Eagle Bend	270,147	-	2.8	2.1	0.7	2.9	2.4	2.8	17
Eagle Lake	288,018	-	1.7	0.1	1.6	1.3	(0.2)	1.3	3
East Bethel	1,634,161	-	15.6	17.6	(2.0)	12.7	6.0	4.5	65
East Grand Forks	1,013,855	99.6	19.7	19.4	0.3	13.9	7.1	5.6	92
Eastern Hubbard	331,202	-	10.3	9.7	0.6	5.8	3.4	2.7	15

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013	Benchmark	Benchmark	5-Yr	10-Yr	15-Yr	
Easton	151,822	-	17.9	16.7	1.2	8.9	4.0	2.7	15
Eden Prairie	19,751,845	-	8.9	13.2	(4.3)	10.1	4.7	4.5	65
Eden Valley	512,694	-	12.4	13.1	(0.7)	8.8	4.5	3.8	45
Edgerton	401,835	94.6	23.9	24.2	(0.3)	14.8	7.0	5.5	90
Edina	8,308,262	99.1	19.2	19.4	(0.2)	13.2	7.6	5.7	94
Eitzen	161,865	-	1.3	0.2	1.1	7.3	4.3	4.2	57
Elbow Lake	306,020	68.1	16.5	16.2	0.3	10.9	5.6	3.4	33
Elgin	349,254	-	5.3	8.0	(2.7)	3.1	2.9	2.6	12
Elizabeth	181,330	-	4.4	8.2	(3.8)	9.3	4.1	3.5	36
Elk River	2,878,579	-	14.7	17.2	(2.5)	10.8	5.1	4.3	59
Elko New Market	1,874,518	-	9.6	13.4	(3.8)	5.9	3.3	3.0	21
Ellendale	158,636	-	7.4	13.7	(6.3)	1.1	(0.3)	(0.3)	0
Ellsworth	237,601	-	1.1	0.1	1.0	1.9	2.4	3.1	25
Elmer	101,913	-	12.3	14.9	(2.6)	8.4	5.1	4.3	59
Elmore	196,515	78.3	24.0	21.0	3.0	7.9	4.5	3.1	25
Elrosa	303,358	-	11.5	11.0	0.5	6.8	3.5	3.2	27
Ely	554,476	-	8.5	21.2	(12.7)	9.6	4.4	3.3	30
Elysian	391,472	-	9.4	9.2	0.2	5.2	3.7	3.7	42
Emily	183,050	-	11.7	14.1	(2.4)	7.7	4.1	2.6	12
Erskine	196,424	-	15.7	14.9	0.8	10.2	4.7	5.4	89
Evansville	213,039	-	10.5	9.0	1.5	6.9	3.7	1.9	6
Eveleth	435,920	-	26.0	23.3	2.7	11.5	5.0	4.7	71
Excelsior	4,661,629	96.6	19.7	18.1	1.6	12.7	6.1	4.5	65
Eyota	356,806	99.9	11.1	10.9	0.2	8.6	5.4	4.8	74
Fairmont	1,424,877	-	12.7	16.0	(3.3)	10.6	5.0	4.2	57
Falcon Heights	1,611,959	-	17.0	20.3	(3.3)	11.1	6.7	6.5	99
Farmington	2,126,359	-	17.3	20.2	(2.9)	13.5	5.7	3.9	48
Fayal	447,269	-	10.0	16.7	(6.7)	11.1	5.1	4.2	57
Fergus Falls	2,154,959	100.0	12.2	12.0	0.2	12.2	6.2	5.3	88

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013		10-Yr	15-Yr	
			Benchmark	Benchmark	Benchmark	Benchmark			
Fertile	304,606	-	21.6	21.6	0.0	10.8	5.9	4.6	68
Fifty Lakes	116,558	-	14.0	13.3	0.7	8.5	4.4	4.1	55
Finland	205,041	-	0.7	0.1	0.6	1.4	2.4	3.0	21
Finlayson	203,244	-	0.9	0.1	0.8	1.7	2.4	3.4	33
Fisher	198,194	-	12.2	11.7	0.5	8.3	4.5	2.9	19
Flensburg	102,657	-	(3.4)	11.7	(15.1)	4.9	3.2	4.0	52
Floodwood	300,239	-	11.2	14.8	(3.6)	11.4	4.3	2.1	7
Foley	750,203	-	12.8	13.0	(0.2)	9.3	4.6	3.6	39
Forada	358,665	-	22.1	19.3	2.8	11.7	5.8	4.6	68
Forest Lake	2,085,142	15.7	20.5	22.6	(2.1)	13.4	5.6	3.8	45
Foreston	266,562	-	10.8	11.7	(0.9)	7.6	3.6	3.5	36
Fosston	417,758	-	0.3	0.1	0.2	1.1	1.9	2.8	17
Fountain	119,916	-	7.0	5.8	1.2	4.1	3.1	3.9	48
Franklin	345,648	53.0	15.9	14.8	1.1	8.0	5.3	5.2	86
Frazee	340,113	-	15.6	16.9	(1.3)	8.8	4.4	3.6	39
Freeport	332,612	-	10.5	7.8	2.7	8.1	4.6	4.3	59
French Township	206,817	-	27.0	27.7	(0.7)	13.3	5.4	3.3	30
Fridley	2,789,303	-	5.3	9.7	(4.4)	8.0	5.1	4.4	63
Frost	199,598	40.7	10.6	9.1	1.5	5.4	4.0	4.0	52
Fulda	230,641	-	3.3	2.4	0.9	3.2	3.8	4.4	63
Garfield	411,722	-	8.9	8.0	0.9	8.7	3.9	3.2	27
Garrison	732,924	-	12.9	14.3	(1.4)	10.2	5.3	4.9	77
Garvin	109,180	-	10.1	16.8	(6.7)	8.6	4.7	3.9	48
Gary	100,401	-	0.3	0.1	0.2	1.0	1.8	2.4	10
Gaylord	527,211	-	8.2	6.8	1.4	4.3	3.2	0.6	1
Geneva	158,728	-	5.7	10.2	(4.5)	6.8	2.8	4.0	52
Ghent	132,862	29.5	14.7	15.6	(0.9)	11.6	4.9	4.4	63
Gibbon	304,281	-	8.2	6.0	2.2	5.0	3.7	4.1	55
Glencoe	971,134	22.1	20.9	20.4	0.5	12.2	6.2	4.3	59

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013 (Below)		10-Yr	15-Yr	
			2013	Benchmark	Benchmark	Benchmark			
Glenville	235,338	100.0	19.5	17.3	2.2	12.9	5.9	2.6	12
Glenwood	520,765	87.6	17.3	16.6	0.7	13.4	6.6	5.1	83
Glyndon	438,983	-	6.5	9.6	(3.1)	10.8	5.4	5.5	90
Golden Valley	4,495,055	64.7	22.7	22.1	0.6	15.4	7.9	5.8	95
Gonvick	245,605	45.8	16.5	15.2	1.3	9.6	5.0	3.9	48
Good Thunder	412,747	63.0	22.9	22.5	0.4	13.7	6.4	4.6	68
Goodhue	963,970	-	19.5	18.4	1.1	11.9	7.0	6.5	99
Goodland	116,498	-	10.1	12.4	(2.3)	7.9	5.0	3.4	33
Goodview	417,785	-	9.3	10.8	(1.5)	8.8	3.8	3.3	30
Graceville	222,345	-	7.6	8.7	(1.1)	7.6	4.5	4.2	57
Granada	76,216	-	25.8	23.8	2.0	10.1	5.7	4.4	63
Grand Meadow	484,225	57.7	23.8	21.8	2.0	14.7	6.5	5.0	81
Grand Rapids	2,148,922	-	16.2	21.0	(4.8)	10.3	5.9	5.1	83
Green Isle	280,792	-	21.5	19.6	1.9	12.4	5.6	3.9	48
Greenbush	252,261	-	22.4	21.6	0.8	10.9	5.1	4.8	74
Greenwood	596,553	78.7	17.5	16.1	1.4	11.3	5.7	4.0	52
Grey Eagle	324,087	66.7	17.2	16.6	0.6	12.5	6.3	4.4	63
Grove City	212,487	-	12.8	13.0	(0.2)	12.5	5.8	4.0	52
Grygla	182,447	-	7.5	11.0	(3.5)	7.3	5.7	4.2	57
Gunflint Trail	355,293	-	13.3	16.5	(3.2)	10.3	5.9	4.7	71
Hackensack	634,650	37.7	5.6	4.4	1.2	4.9	3.6	4.0	52
Hallock	189,458	-	9.3	9.0	0.3	5.3	2.9	1.7	5
Halstad	227,120	-	0.6	0.1	0.5	2.2	2.6	3.1	25
Ham Lake	1,605,211	-	11.6	12.0	(0.4)	8.5	5.4	4.0	52
Hamburg	559,607	-	2.4	0.3	2.1	9.1	5.9	4.8	74
Hamel	1,517,879	-	11.0	13.6	(2.6)	10.3	5.5	5.1	83
Hancock	206,635	-	(0.9)	(0.8)	(0.1)	3.6	3.0	3.5	36
Hanley Falls	113,137	-	6.6	8.3	(1.7)	6.8	3.8	3.3	30
Hanover	681,780	-	9.4	10.1	(0.7)	6.5	4.3	3.6	39

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		(Below)		10-Yr	15-Yr	
			Benchmark	Benchmark	Benchmark	Benchmark			
Hansa	198,555	14.6	3.1	3.6	(0.5)	2.8	2.6	3.0	21
Harmony	316,721	40.7	8.6	7.7	0.9	5.4	4.1	3.8	45
Harris	197,391	-	10.8	13.5	(2.7)	8.1	3.9	2.5	11
Hartland	158,662	-	1.9	4.5	(2.6)	4.0	3.2	3.2	27
Hastings	3,953,874	-	15.4	14.8	0.6	11.4	6.6	5.8	95
Hawley	588,900	15.8	23.1	26.4	(3.3)	15.6	6.0	5.6	92
Hayfield	429,612	-	15.9	15.2	0.7	9.9	6.3	3.6	39
Hayward	428,049	99.6	32.8	31.8	1.0	18.5	7.7	4.9	77
Hector	549,586	99.9	19.7	19.4	0.3	13.9	7.1	5.7	94
Henderson	205,497	-	10.2	11.5	(1.3)	7.4	3.3	2.1	7
Hendricks	210,317	-	6.7	7.1	(0.4)	4.3	2.8	3.0	21
Hendrum	155,750	-	(0.2)	0.1	(0.3)	0.9	2.3	3.0	21
Henning	309,599	75.8	18.3	18.6	(0.3)	11.6	6.2	4.5	65
Herman	141,768	96.9	18.9	17.5	1.4	12.5	6.2	3.1	25
Hermantown	1,163,335	-	11.2	16.7	(5.5)	9.3	4.4	4.2	57
Heron Lake	208,703	-	12.2	11.5	0.7	7.0	3.4	2.5	11
Hewitt	C	C	14.6	9.9	4.7	6.5	4.3	4.5	65
Hibbing	337,033	-	15.8	16.2	(0.4)	12.1	5.5	4.5	65
Hill City	131,842	-	8.6	7.9	0.7	6.0	2.8	2.8	17
Hills	169,642	12.8	13.5	15.8	(2.3)	7.4	2.2	2.5	11
Hinckley	590,650	-	11.1	16.2	(5.1)	7.5	4.7	4.9	77
Hitterdal	184,466	-	5.4	5.2	0.2	10.0	4.2	4.0	52
Hoffman	158,402	-	1.5	0.1	1.4	1.7	2.4	3.1	25
Hokah	122,499	-	1.9	1.6	0.3	2.3	2.0	1.6	4
Holdingsford	251,263	17.4	14.9	16.2	(1.3)	10.1	5.2	3.9	48
Holland	243,824	91.6	15.4	14.4	1.0	12.5	6.6	5.4	89
Hollandale	111,298	-	11.4	15.8	(4.4)	8.1	A	A	A
Hopkins	2,682,041	-	15.9	16.0	(0.1)	10.4	5.3	5.0	81
Houston	C	C	18.1	20.0	(1.9)	13.7	7.1	6.3	98

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		(Below)		10-Yr	15-Yr	
			2013	Benchmark	Benchmark	Benchmark			
Howard Lake	583,126	-	16.1	16.8	(0.7)	9.6	3.7	2.5	11
Hoyt Lakes	292,938	-	16.9	17.6	(0.7)	10.2	5.2	2.7	15
Hugo	1,035,287	-	20.4	18.7	1.7	10.3	4.4	3.7	42
Hutchinson	1,765,534	-	14.6	11.1	3.5	9.5	6.5	5.9	96
Ideal	784,215	-	12.5	12.7	(0.2)	9.9	5.2	4.2	57
International Falls	799,379	-	10.9	15.4	(4.5)	9.2	5.0	4.0	52
Inver Grove Heights	4,233,009	-	16.4	20.5	(4.1)	10.9	6.1	5.3	88
Iona	88,053	-	15.6	13.2	2.4	6.5	3.2	1.0	3
Ironton	151,904	-	16.9	22.9	(6.0)	11.8	5.6	4.5	65
Isanti	1,870,727	99.5	29.3	26.7	2.6	17.1	8.6	5.0	81
Isle	457,915	-	18.5	20.2	(1.7)	13.5	5.0	3.7	42
Ivanhoe	324,314	-	15.1	13.7	1.4	7.9	4.7	4.3	59
Jackson	711,541	-	11.0	23.5	(12.5)	10.1	3.5	1.9	6
Jacobson	154,147	86.9	20.1	18.2	1.9	11.6	6.2	4.4	63
Janesville	349,257	-	17.8	15.4	2.4	10.4	5.8	4.5	65
Jasper	148,568	-	13.5	8.6	4.9	8.7	5.5	3.4	33
Jeffers	150,512	-	24.4	21.5	2.9	13.0	5.1	3.5	36
Jordan	659,232	-	10.8	15.0	(4.2)	4.4	3.8	(0.8)	0
Kandiyohi	413,663	66.8	19.3	20.0	(0.7)	13.4	6.3	5.0	81
Karlstad	148,055	-	0.3	0.1	0.2	1.0	2.0	2.8	17
Kasota	459,157	-	18.1	16.7	1.4	13.1	6.8	5.6	92
Kasson	410,226	-	13.6	19.1	(5.5)	9.1	4.9	5.2	86
Keewatin	172,786	-	16.2	18.9	(2.7)	11.1	4.3	4.3	59
Kelliher	182,237	-	2.7	0.1	2.6	5.5	3.2	2.7	15
Kellogg	378,484	-	12.2	12.9	(0.7)	8.5	5.2	3.8	45
Kelsey	62,562	98.7	16.6	15.1	1.5	10.3	A	A	A
Kennedy	135,527	-	5.6	5.1	0.5	3.9	1.9	0.8	2
Kensington	233,781	-	1.2	0.1	1.1	2.7	3.2	3.8	45
Kenyon	413,101	-	14.6	12.3	2.3	5.6	4.6	2.7	15

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013 (Below)		10-Yr	15-Yr	
			Benchmark	Benchmark	Benchmark	Benchmark			
Kerkhoven	254,135	99.0	20.6	19.1	1.5	14.4	6.7	5.3	88
Kerrick	31,658	-	0.2	0.1	0.1	0.3	A	A	A
Kettle River	157,872	75.2	20.6	20.2	0.4	12.9	6.6	4.1	55
Kiester	157,826	41.5	8.0	9.0	(1.0)	5.7	3.9	3.9	48
Kilkenny	314,056	99.8	28.4	26.0	2.4	11.4	6.9	6.3	98
Kimball	315,080	72.9	19.6	17.5	2.1	10.7	5.6	4.6	68
Kinney	215,803	-	21.5	21.5	0.0	7.9	3.7	3.2	27
La Crescent	654,206	98.4	22.9	17.7	5.2	8.8	4.4	3.9	48
La Salle	77,312	67.6	19.9	11.2	8.7	10.2	6.0	5.7	94
Lafayette	415,293	93.7	16.1	16.3	(0.2)	12.2	5.7	4.5	65
Lake Benton	233,869	-	0.3	0.1	0.2	1.1	1.8	2.6	12
Lake City	871,425	85.2	17.6	16.8	0.8	12.7	6.6	5.2	86
Lake Crystal	502,882	-	8.4	12.2	(3.8)	7.8	3.7	2.7	15
Lake Elmo	1,071,460	-	14.4	19.7	(5.3)	10.4	4.7	2.8	17
Lake George	170,130	-	10.6	17.8	(7.2)	7.7	4.9	5.1	83
Lake Henry	191,937	-	13.7	12.2	1.5	8.3	4.0	3.3	30
Lake Johanna	5,008,532	-	20.6	18.8	1.8	12.2	6.3	5.6	92
Lake Kabetogama	200,208	99.7	35.9	33.5	2.4	19.3	7.7	4.7	71
Lake Lillian	86,069	-	2.6	(1.1)	3.7	2.1	2.8	2.6	12
Lake Park	226,416	-	13.5	18.1	(4.6)	9.1	4.9	3.6	39
Lake Wilson	131,554	-	0.3	0.1	0.2	1.2	2.1	2.7	15
Lakefield	393,586	-	14.8	19.6	(4.8)	10.2	5.5	3.9	48
Lakeport	281,604	-	14.4	16.5	(2.1)	9.4	4.2	3.5	36
Lakeville	7,018,604	67.2	20.0	18.3	1.7	11.7	5.8	4.8	74
Lakewood	335,246	-	13.2	16.0	(2.8)	15.2	6.3	6.2	97
Lamberton	229,645	-	8.2	14.7	(6.5)	10.1	4.4	4.3	59
Lancaster	132,525	-	0.8	0.1	0.7	1.6	4.6	3.3	30
Lanesboro	306,388	-	4.7	4.0	0.7	4.6	2.8	2.2	8
Le Center	438,625	-	7.5	11.2	(3.7)	6.8	4.3	3.4	33

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013	Benchmark	Benchmark	5-Yr	10-Yr	15-Yr	
Leaf Valley	200,598	-	11.5	17.9	(6.4)	7.3	3.7	3.0	21
LeRoy	170,801	61.6	8.8	7.9	0.9	7.3	4.6	4.6	68
Lewiston	545,541	44.3	22.8	21.0	1.8	14.7	7.5	6.1	97
Lewisville	182,809	-	1.3	0.1	1.2	2.3	3.3	3.9	48
Lindstrom	727,863	-	15.1	15.6	(0.5)	11.3	6.1	4.2	57
Linwood	C	C	(0.8)	18.3	(19.1)	8.7	4.7	4.1	55
Lismore	162,027	-	6.9	14.3	(7.4)	8.2	5.4	3.1	25
Litchfield	466,314	-	9.8	12.3	(2.5)	9.9	4.0	2.6	12
Little Canada	2,137,035	-	15.6	19.8	(4.2)	11.5	5.4	4.4	63
Little Falls	1,298,790	-	14.8	19.4	(4.6)	10.0	4.5	3.9	48
Littlefork	356,260	99.7	27.6	27.3	0.3	16.5	7.6	5.6	92
London	99,134	-	26.3	27.3	(1.0)	12.6	3.3	1.1	3
Long Lake	1,698,860	-	16.0	21.3	(5.3)	10.4	5.0	3.9	48
Long Prairie	523,708	-	8.1	6.9	1.2	5.0	2.7	3.0	21
Longville	988,584	-	10.6	9.1	1.5	7.5	4.1	3.7	42
Lonsdale	776,994	-	12.5	17.8	(5.3)	7.3	2.8	3.6	39
Loretto	1,304,698	-	15.7	19.6	(3.9)	10.1	5.7	4.9	77
Lower Saint Croix Valley	1,417,942	-	20.1	15.6	4.5	12.3	6.0	3.8	45
Lowry	450,136	19.4	14.2	12.3	1.9	8.1	4.8	4.1	55
Lucan	131,660	-	7.5	7.0	0.5	5.1	3.2	3.0	21
Luverne	896,701	-	14.0	19.7	(5.7)	9.0	4.3	1.7	5
Lyle	160,614	99.0	25.2	24.2	1.0	14.3	5.4	5.1	83
Lynd	99,193	-	14.3	15.4	(1.1)	12.6	4.5	4.4	63
Mabel	142,639	-	11.9	10.7	1.2	7.3	3.7	2.0	7
Madelia	272,086	-	20.8	17.0	3.8	10.0	5.8	4.0	52
Madison	207,202	82.4	25.6	25.4	0.2	11.3	6.2	4.8	74
Madison Lake	376,965	14.1	27.5	25.1	2.4	14.7	6.7	5.3	88
Magnolia	61,467	-	1.5	0.1	1.4	2.8	2.8	3.5	36
Mahnomen	387,104	-	8.8	16.1	(7.3)	8.6	4.8	4.3	59

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)					Rank (%-ile)	
			2013	Benchmark	Benchmark	5-Yr	10-Yr		15-Yr
Mahtomedi	1,608,677	-	19.1	20.0	(0.9)	13.4	6.1	5.3	88
Mahtowa	C	C	11.3	14.7	(3.4)	8.4	3.4	3.9	48
Makinen	24,484	-	0.0	0.1	(0.1)	0.3	1.3	2.8	17
Mantorville	388,924	-	15.2	19.1	(3.9)	9.7	5.4	3.3	30
Maple Grove	12,782,079	-	20.9	19.0	1.9	12.3	6.5	4.9	77
Maple Hill	243,734	85.2	13.9	12.3	1.6	11.2	5.2	4.7	71
Maple Lake	1,082,082	-	6.8	13.0	(6.2)	4.7	2.4	3.6	39
Maple Plain	959,866	-	5.3	8.9	(3.6)	8.4	4.7	2.9	19
Mapleton	532,474	13.8	15.0	16.8	(1.8)	12.9	7.1	4.3	59
Mapleview	231,307	94.6	17.0	15.8	1.2	12.9	A	A	A
Maplewood	4,721,714	95.9	22.2	21.3	0.9	14.5	6.7	4.9	77
Marietta	126,671	100.0	27.5	26.8	0.7	16.4	7.6	A	A
Marine-On-Saint Croix	514,385	88.0	21.9	20.1	1.8	11.7	5.9	4.3	59
Marshall	3,336,306	-	16.1	17.6	(1.5)	11.0	6.0	4.9	77
Maynard	330,460	32.4	16.2	15.1	1.1	11.0	4.9	4.1	55
Mazeppa	226,635	-	9.5	13.3	(3.8)	9.3	3.5	3.1	25
McDavitt	153,452	99.9	22.7	20.1	2.6	11.9	6.4	5.1	83
McGrath	187,450	21.2	3.6	3.2	0.4	3.3	3.1	3.3	30
McGregor	602,894	-	10.6	9.0	1.6	9.7	3.3	2.9	19
McIntosh	174,655	77.7	23.5	22.9	0.6	13.8	6.3	4.2	57
Meadowlands	87,870	-	0.0	1.1	(1.1)	7.3	4.0	3.7	42
Medford	363,000	92.2	30.2	29.5	0.7	16.7	6.8	4.7	71
Medicine Lake	984,844	96.6	18.9	17.8	1.1	13.9	6.4	5.0	81
Menahga	279,318	58.5	4.2	4.1	0.1	7.2	4.7	5.0	81
Mendota Heights	2,565,589	92.2	18.6	16.7	1.9	12.4	5.3	3.2	27
Mentor	111,761	-	15.8	13.2	2.6	8.5	3.7	3.0	21
Middle River	167,229	-	0.7	0.1	0.6	1.6	2.6	3.2	27
Miesville	289,294	-	1.9	4.4	(2.5)	6.9	3.1	2.2	8
Milaca	773,691	-	9.9	11.8	(1.9)	7.4	4.3	3.7	42

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013		15-Yr		
			Benchmark	Benchmark	Benchmark	Benchmark	Return	Return	
Milan	248,542	71.0	27.7	28.1	(0.4)	16.3	7.1	4.5	65
Millerville	382,294	-	13.0	16.8	(3.8)	10.3	5.2	3.5	36
Milroy	187,024	-	11.3	12.0	(0.7)	8.9	6.4	5.7	94
Miltona	237,080	-	5.3	6.9	(1.6)	4.8	2.6	3.0	21
Minneota	345,028	37.4	20.6	18.0	2.6	12.3	6.6	5.8	95
Minnesota Lake	226,331	-	10.7	14.8	(4.1)	8.1	3.9	2.8	17
Minnetonka	14,368,579	53.9	14.2	14.5	(0.3)	11.4	5.5	4.5	65
Mission	328,855	-	7.7	6.5	1.2	7.8	4.0	4.6	68
Montevideo	575,986	-	22.7	17.4	5.3	15.1	7.4	6.8	100
Montgomery	589,411	-	9.3	17.2	(7.9)	9.0	5.5	4.9	77
Monticello	1,112,949	-	12.5	11.7	0.8	11.2	5.3	4.7	71
Montrose	627,480	7.2	7.6	7.2	0.4	5.8	2.8	1.6	4
Moose Lake	340,157	-	15.8	14.9	0.9	10.0	4.0	2.7	15
Mora	608,179	-	20.0	17.5	2.5	10.2	5.1	3.4	33
Morgan	521,821	-	19.9	16.9	3.0	12.7	7.1	6.6	99
Morris	621,018	4.4	8.6	16.5	(7.9)	11.8	5.6	3.9	48
Morristown	758,928	99.1	25.9	24.7	1.2	15.9	7.2	5.4	89
Morse-Fall Lake	161,081	70.5	18.6	14.1	4.5	A	A	A	A
Morton	229,331	-	13.5	12.4	1.1	6.8	3.9	2.0	7
Motley	259,486	-	13.4	15.5	(2.1)	8.9	2.9	1.6	4
Mound	4,973,694	-	16.3	21.1	(4.8)	10.8	6.4	5.0	81
Mountain Iron	133	-	9.0	12.9	(3.9)	7.2	3.8	3.8	45
Mountain Lake	237,305	-	0.4	0.1	0.3	1.6	2.4	3.1	25
Murdock	220,134	58.0	26.7	24.8	1.9	16.2	6.2	3.8	45
Myrtle	250,103	64.5	14.0	14.2	(0.2)	9.5	5.6	5.5	90
Nashwauk	299,857	-	8.4	8.5	(0.1)	6.9	3.4	3.2	27
Nassau	235,864	94.8	25.2	23.2	2.0	15.3	4.8	4.8	74
Nerstrand	52,409	-	0.1	0.1	0.0	0.3	A	A	A
Nevis	192,545	-	(0.4)	3.3	(3.7)	3.1	3.0	1.8	6

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2013		2013		5-Yr	10-Yr		15-Yr
			Benchmark	Benchmark	Benchmark	Benchmark				
New Auburn	222,626	-	14.7	16.7	(2.0)	11.7	4.9	3.7	42	
New Brighton	3,827,671	100.0	21.9	20.3	1.6	14.5	7.2	5.2	86	
New Germany	574,946	26.3	10.7	18.9	(8.2)	6.1	3.0	2.9	19	
New London	327,344	-	2.0	0.1	1.9	3.2	2.1	1.1	3	
New Munich	154,790	-	6.0	5.3	0.7	3.7	2.7	2.9	19	
New Prague	825,449	-	15.8	14.4	1.4	10.2	3.6	2.0	7	
New Richland	213,931	-	2.6	0.1	2.5	1.9	2.7	3.4	33	
New Ulm	2,203,244	15.1	22.2	19.9	2.3	12.2	6.8	6.3	98	
New York Mills	164,154	69.9	13.8	13.1	0.7	10.4	5.7	5.0	81	
Newfolden	140,121	-	0.2	0.1	0.1	1.1	1.7	2.3	9	
Newport	947,537	-	13.6	12.7	0.9	7.4	2.0	1.8	6	
Nicollet	435,365	93.5	24.5	22.1	2.4	15.3	7.7	5.6	92	
Nisswa	936,969	-	17.1	19.8	(2.7)	9.3	7.3	4.7	71	
Nodine	225,264	100.0	17.1	16.8	0.3	11.9	6.9	5.8	95	
North Branch	658,943	26.3	14.4	14.6	(0.2)	7.7	3.5	2.4	10	
North Mankato	1,835,584	-	18.7	16.7	2.0	11.2	6.4	5.1	83	
North Saint Paul	1,243,666	-	9.3	12.6	(3.3)	9.8	5.1	4.8	74	
Northfield	4,863,431	97.3	27.6	27.1	0.5	16.4	7.5	5.2	86	
Northland	80,314	-	2.8	8.2	(5.4)	4.0	5.6	4.8	74	
Northrop	131,826	100.0	27.9	26.6	1.3	16.6	7.4	5.1	83	
Oak Grove	33,099	-	15.6	17.1	(1.5)	10.7	6.3	3.8	45	
Oakdale	C	C	5.1	19.4	(14.3)	9.7	4.9	3.6	39	
Odessa	69,709	-	9.0	9.2	(0.2)	4.9	2.4	(0.4)	0	
Odin	137,540	-	1.4	0.1	1.3	2.3	2.8	3.4	33	
Ogilvie	C	C	0.7	2.2	(1.5)	4.4	3.0	1.5	4	
Okabena	185,949	-	2.4	2.8	(0.4)	4.0	2.8	3.6	39	
Oklee	83,432	-	(1.5)	0.1	(1.6)	0.9	1.8	2.5	11	
Olivia	329,339	-	9.9	17.8	(7.9)	5.1	1.8	0.7	1	
Onamia	286,464	-	12.1	10.8	1.3	10.2	4.6	1.2	3	

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		(Below Benchmark)		10-Yr	15-Yr	
			2013	Benchmark	Benchmark	Benchmark			
Ormsby	167,491	-	1.8	0.1	1.7	2.4	3.0	3.6	39
Oronoco	269,083	61.0	12.1	9.1	3.0	4.5	4.3	4.1	55
Orr	186,150	-	17.7	18.4	(0.7)	9.4	4.7	3.7	42
Ortonville	441,470	-	15.7	16.7	(1.0)	11.3	6.1	5.7	94
Osseo	431,003	-	9.9	14.1	(4.2)	9.4	5.8	5.1	83
Ostrander	66,307	-	0.1	0.1	0.0	0.9	1.9	2.7	15
Owatonna	2,913,291	94.7	29.2	27.1	2.1	16.4	7.3	4.9	77
Palisade	157,643	-	13.4	16.3	(2.9)	8.4	4.5	3.1	25
Park Rapids	1,315,878	-	13.9	13.9	0.0	10.3	4.7	3.9	48
Parkers Prairie	317,671	-	10.7	10.9	(0.2)	8.4	5.0	3.1	25
Paynesville	704,034	-	13.5	13.7	(0.2)	10.6	7.3	6.2	97
Pelican Rapids	525,147	-	19.5	20.6	(1.1)	11.9	5.4	4.7	71
Pemberton	125,480	-	1.5	0.1	1.4	2.4	3.0	3.7	42
Pequot Lakes	1,308,978	52.1	8.8	8.0	0.8	5.3	4.1	3.0	21
Perham	721,706	-	18.1	17.5	0.6	12.6	6.4	4.8	74
Pierz	540,422	-	7.9	12.8	(4.9)	7.5	4.0	3.6	39
Pillager	743,395	-	15.7	18.3	(2.6)	11.7	4.6	3.4	33
Pine City	1,053,932	-	7.8	12.0	(4.2)	7.1	4.5	3.8	45
Pine Island	557,932	85.3	18.1	17.3	0.8	11.4	6.2	5.1	83
Pine River	792,513	-	11.7	10.2	1.5	10.5	5.3	3.2	27
Pipestone	681,476	52.8	19.9	18.9	1.0	13.5	6.4	4.9	77
Plainview	683,809	-	9.4	10.6	(1.2)	6.0	3.6	3.9	48
Plato	370,055	-	(6.8)	17.8	(24.6)	3.0	2.3	2.6	12
Plummer	208,444	-	15.1	15.8	(0.7)	12.0	4.5	3.1	25
Plymouth	8,358,785	-	15.5	15.9	(0.4)	12.4	6.1	4.6	68
Porter	43	-	27.1	26.8	0.3	15.8	7.2	5.6	92
Preston	335,828	-	19.4	15.9	3.5	13.6	6.7	5.7	94
Princeton	1,265,083	-	14.4	16.1	(1.7)	9.9	4.1	2.9	19
Prinsburg	232,476	-	4.0	4.0	0.0	2.9	2.7	2.6	12

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)				Rank (%-ile)
			2013	2013 Benchmark	Benchmark	15-Yr Return	
Prior Lake	3,301,229	-	13.7	20.9	(7.2)	5.8	81
Proctor	415,581	-	15.5	14.5	1.0	5.2	86
Ramsey	2,561,128	-	16.7	13.5	3.2	5.1	52
Randall	360,252	-	5.7	8.1	(2.4)	4.2	19
Randolph	629,462	96.8	23.1	22.3	0.8	5.4	45
Raymond	253,817	-	14.6	11.3	3.3	4.7	10
Red Lake Falls	232,629	42.9	8.3	8.2	0.1	4.4	55
Red Wing	1,195,647	-	4.7	17.7	(13.0)	4.5	86
Redwood Falls	860,293	5.5	14.4	15.7	(1.3)	5.8	68
Remer	461,474	-	2.7	0.1	2.6	4.1	77
Renville	282,910	91.1	19.8	12.9	6.9	5.9	81
Rice	404,973	-	9.7	16.6	(6.9)	4.5	42
Richmond	487,734	-	9.7	14.0	(4.3)	4.9	57
Robbinsdale	2,105,478	99.1	23.9	23.0	0.9	7.2	94
Rockford	499,841	-	4.2	5.4	(1.2)	3.0	2
Rockville	414,609	-	9.3	15.5	(6.2)	4.2	27
Rogers	1,112,069	-	13.4	16.0	(2.6)	4.7	52
Rollingstone	49,536	-	1.1	0.1	1.0	2.9	3
Rose Creek	117,225	42.0	0.3	0.1	0.2	0.6	2
Roseau	754,356	0.2	12.9	15.2	(2.3)	4.7	86
Rosemount	2,874,130	79.4	12.0	12.0	0.0	3.3	10
Roseville	9,545,070	99.3	20.8	19.6	1.2	7.0	90
Rothsay	352,177	-	18.1	20.2	(2.1)	5.0	90
Round Lake	240,955	-	20.2	16.6	3.6	5.3	65
Royalton	195,037	-	11.9	12.5	(0.6)	3.9	30
Rush City	620,893	-	11.4	17.0	(5.6)	3.8	12
Rushford	346,962	-	10.9	6.2	4.7	4.5	39
Rushmore	118,158	-	6.3	8.9	(2.6)	2.7	A
Russell	130,862	-	0.7	0.1	0.6	1.6	3.3

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		(Below)		15-Yr Return		
			Benchmark	Benchmark	Benchmark	Benchmark			
Ruthon	252,240	46.5	10.3	9.7	0.6	6.2	3.9	3.6	39
Sabin-Elmwood	260,945	-	2.2	6.4	(4.2)	11.4	5.9	6.2	97
Sacred Heart	150,756	40.1	13.2	12.5	0.7	6.6	3.1	3.6	39
Saint Anthony	851,146	-	14.6	13.3	1.3	13.2	6.1	4.5	65
Saint Augusta	99,662	-	21.9	19.1	2.8	7.1	A	A	A
Saint Bonifacius	693,647	-	12.1	15.1	(3.0)	10.0	4.5	0.8	2
Saint Charles	721,097	-	24.6	21.8	2.8	14.4	7.1	6.5	99
Saint Clair	829,225	70.6	18.8	17.9	0.9	10.7	5.5	4.6	68
Saint Francis	671,484	-	10.7	13.2	(2.5)	8.4	4.6	3.5	36
Saint Hilaire	139,060	-	4.5	3.8	0.7	3.7	3.1	3.0	21
Saint James	743,743	-	5.2	4.8	0.4	9.3	5.2	4.6	68
Saint Joseph	695,897	-	13.7	16.0	(2.3)	9.0	5.0	3.4	33
Saint Leo	162,484	-	10.1	8.7	1.4	5.7	3.9	3.8	45
Saint Martin	525,317	-	15.7	17.3	(1.6)	11.4	9.2	6.8	100
Saint Michael	1,080,882	-	10.6	3.1	7.5	5.2	2.4	0.0	1
Saint Paul Park	681,815	-	15.8	16.6	(0.8)	11.0	5.8	4.5	65
Saint Peter	1,058,758	41.8	14.8	13.9	0.9	8.6	5.4	4.8	74
Saint Stephen	536,515	-	15.4	16.8	(1.4)	11.8	6.1	3.2	27
Sanborn	145,120	-	1.0	0.1	0.9	1.8	2.4	3.0	21
Sandstone	196,648	4.6	5.3	2.7	2.6	4.6	1.8	0.9	2
Sartell	901,308	-	9.3	18.0	(8.7)	6.6	4.5	4.9	77
Sauk Centre	706,057	-	14.4	14.7	(0.3)	9.6	5.4	4.9	77
Sauk Rapids	1,739,684	-	15.9	16.0	(0.1)	10.3	5.7	3.4	33
Savage	5,051,070	33.7	16.8	21.8	(5.0)	11.9	6.4	4.3	59
Schroeder	164,786	99.2	35.3	33.3	2.0	21.6	8.7	5.1	83
Seaforth	92,149	-	1.0	0.1	0.9	2.1	2.7	3.6	39
Sebeka	496,468	-	8.1	10.0	(1.9)	5.8	4.6	6.1	97
Sedan	58,780	-	0.1	0.1	0.0	0.2	0.6	A	A
Shafer	180,766	-	5.1	7.7	(2.6)	4.0	3.1	3.3	30

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013 (Below)		10-Yr	15-Yr	
			Benchmark	Benchmark	Benchmark	Benchmark			
Shakopee	5,132,900	27.0	17.9	19.9	(2.0)	11.6	5.9	4.8	74
Sherburn	542,897	70.5	13.2	11.1	2.1	8.4	5.2	4.8	74
Silica	158,858	-	14.0	13.7	0.3	9.9	5.3	5.7	94
Silver Bay	542,645	94.1	24.8	22.6	2.2	11.0	6.6	5.7	94
Silver Lake	253,898	-	1.0	0.1	0.9	1.5	2.3	3.0	21
Slayton	465,657	-	6.1	4.0	2.1	3.6	3.4	3.7	42
Sleepy Eye	828,605	-	0.2	(1.2)	1.4	4.4	5.0	5.3	88
Solway	190,490	99.7	7.0	6.3	0.7	9.8	5.8	5.5	90
Solway Rural	92,907	24.6	18.7	20.2	(1.5)	7.8	3.7	3.8	45
South Bend	346,920	-	17.2	23.9	(6.7)	(1.6)	0.1	(0.2)	0
South Haven	363,669	-	10.7	19.7	(9.0)	7.1	3.1	2.1	7
Spicer	324,406	-	11.9	13.6	(1.7)	10.9	2.9	1.4	4
Spring Grove	190,704	24.2	12.1	10.9	1.2	8.1	3.8	3.7	42
Spring Lake Park	12,753,443	9.8	13.7	18.3	(4.6)	10.2	5.7	4.7	71
Spring Valley	665,505	-	14.8	11.3	3.5	9.6	2.9	3.4	33
Springfield	369,314	-	16.4	20.0	(3.6)	12.5	5.6	5.2	86
Squaw Lake	230,062	-	17.7	19.2	(1.5)	11.3	5.1	5.9	96
Stacy-Lent Area	667,717	-	10.8	12.7	(1.9)	9.9	5.2	4.7	71
Staples	338,073	-	11.0	11.4	(0.4)	6.4	4.2	2.6	12
Starbuck	268,253	78.3	19.4	12.9	6.5	10.0	4.8	3.9	48
Stephen	272,798	54.2	16.0	15.2	0.8	9.9	5.9	4.4	63
Stewart	315,064	52.1	11.9	11.9	0.0	7.7	4.7	4.2	57
Stewartville	1,404,643	-	14.7	13.5	1.2	10.2	5.8	5.3	88
Stillwater	3,170,257	-	14.7	16.5	(1.8)	10.4	5.5	4.7	71
Storden	206,714	-	24.8	14.5	10.3	12.7	6.5	4.9	77
Sturgeon Lake	122,670	48.0	13.1	12.4	0.7	8.7	4.5	3.8	45
Swanville	250,146	-	5.9	8.5	(2.6)	5.8	3.6	3.1	25
Taconite	124,787	-	8.4	14.7	(6.3)	5.1	3.7	3.3	30
Taunton	89,898	-	1.1	0.1	1.0	2.0	2.6	3.3	30

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		2013 (Below)		10-Yr	15-Yr	
			Benchmark	Benchmark	Benchmark	Benchmark			
Taylor Falls	386,141	-	12.8	17.2	(4.4)	9.6	4.5	4.2	57
Thief River Falls	911,481	-	6.8	7.3	(0.5)	8.5	4.4	4.3	59
Thomson	642,236	-	15.0	14.4	0.6	12.3	5.5	4.5	65
Tofte	203,782	96.2	25.9	24.1	1.8	14.0	7.8	5.8	95
Toivola	169,068	-	10.9	11.6	(0.7)	10.8	3.8	3.6	39
Tracy	391,495	-	13.5	14.7	(1.2)	9.7	4.3	3.5	36
Trimont	373,070	-	1.8	0.1	1.7	2.8	3.2	4.0	52
Truman	291,609	92.6	22.3	20.9	1.4	13.2	6.7	5.5	90
Twin Lakes (City)	185,873	-	0.0	(0.4)	0.4	1.8	2.7	3.2	27
Twin Lakes (VFD)	50,356	-	7.5	7.5	0.0	6.1	0.8	0.6	1
Two Harbors	675,556	99.3	16.7	14.8	1.9	13.8	7.8	6.3	98
Tyler	267,079	70.5	13.7	13.8	(0.1)	11.4	5.9	2.3	9
Underwood	331,319	6.9	11.3	13.8	(2.5)	9.3	4.6	3.5	36
Upsala	148,279	-	0.3	(1.1)	1.4	1.1	2.0	2.3	9
Vadnais Heights	1,284,087	8.4	17.3	19.1	(1.8)	10.4	5.7	4.1	55
Vergas	208,560	-	9.7	7.3	2.4	7.1	4.3	3.7	42
Vermilion Lake	238,030	95.6	19.7	19.3	0.4	13.7	7.0	5.6	92
Verndale	430,914	6.6	15.5	21.3	(5.8)	11.5	5.7	4.4	63
Vernon Center	147,605	-	9.8	10.1	(0.3)	6.9	3.5	2.5	11
Vesta	113,532	-	0.4	0.1	0.3	3.8	2.7	2.5	11
Victoria	247	-	14.4	21.7	(7.3)	10.0	4.5	2.4	10
Viking	9,875	-	0.0	0.0	0.0	A	A	A	A
Villard	270,089	-	1.4	12.2	(10.8)	4.0	2.6	3.3	30
Vining	78,033	-	8.7	8.5	0.2	7.4	3.6	2.8	17
Wabasha	252,360	-	9.3	6.8	2.5	8.5	3.7	2.9	19
Wabasso	157,149	-	9.8	12.0	(2.2)	5.6	3.6	2.6	12
Waconia	1,014,716	89.1	28.3	24.2	4.1	16.7	7.1	4.6	68
Wadena	626,183	-	19.2	13.3	5.9	12.8	6.7	5.5	90
Waite Park	C	C	13.0	13.5	(0.5)	9.4	5.2	4.2	57

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2013		(Below)		10-Yr	15-Yr	
			2013	Benchmark	Benchmark	Benchmark			
Waldorf	236,316	-	12.8	12.1	0.7	7.2	3.8	2.9	19
Walker	938,699	-	18.3	17.6	0.7	11.6	5.9	4.6	68
Walnut Grove	102,176	-	(0.5)	0.1	(0.6)	1.4	1.5	2.4	10
Walters	135,678	-	9.8	9.5	0.3	4.6	2.9	2.2	8
Wanamingo	485,749	-	20.0	26.3	(6.3)	14.3	5.9	7.2	100
Wanda	116,967	-	1.5	0.1	1.4	1.7	2.5	3.1	25
Warren	291,801	-	15.6	17.2	(1.6)	10.4	6.0	4.6	68
Warroad	439,788	99.0	13.7	13.2	0.5	10.1	5.5	4.6	68
Waseca	1,283,084	-	17.1	15.6	1.5	10.7	6.3	5.2	86
Watertown	903,761	-	16.2	19.7	(3.5)	11.0	5.8	3.0	21
Waterville	445,050	-	11.7	12.7	(1.0)	9.4	5.3	4.8	74
Watkins	346,822	-	5.1	9.9	(4.8)	11.0	4.7	4.1	55
Watson	230,584	-	17.1	14.8	2.3	13.5	8.3	6.5	99
Waubun	158,172	-	1.1	0.1	1.0	2.5	3.3	3.9	48
Waverly	385,896	-	16.0	14.9	1.1	9.2	4.3	4.6	68
Wayzata	2,388,378	-	5.3	9.4	(4.1)	7.2	5.2	4.2	57
Welcome	284,164	-	1.7	0.1	1.6	2.8	3.2	3.9	48
Wells	471,361	-	15.6	14.5	1.1	9.9	4.9	3.8	45
Wendell	198,022	-	1.2	0.1	1.1	2.9	3.2	3.8	45
West Concord	317,058	-	1.0	0.1	0.9	1.7	2.6	3.2	27
West Metro	7,375,837	-	20.6	21.5	(0.9)	14.1	6.7	4.8	74
Westbrook	175,852	-	3.1	4.3	(1.2)	4.3	3.1	4.0	52
Wheaton	502,386	-	11.5	17.9	(6.4)	10.4	5.7	4.3	59
White Bear Lake	6,186,811	-	15.3	19.7	(4.4)	11.1	6.1	5.2	86
Williams	247,691	95.4	20.4	19.9	0.5	14.7	7.0	4.9	77
Willow River	181,856	54.6	16.4	15.7	0.7	9.5	5.5	4.3	59
Wilmont	221,066	-	8.9	13.0	(4.1)	8.8	4.5	3.4	33
Wilson	492,209	-	18.6	14.6	4.0	10.9	6.6	6.4	98
Windom	1,037,314	-	21.3	17.3	4.0	13.3	6.3	5.5	90

Table 8
Rates of Return
For the Year Ended December 31, 2013

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)				Rank (%-ile)		
			2013	Benchmark	Benchmark	15-Yr Return			
Winger	96,697	-	16.5	15.2	1.3	10.7	4.6	3.1	25
Winnebago	366,392	10.9	8.4	1.7	6.7	8.1	5.4	5.9	96
Winsted	386,073	-	10.5	11.0	(0.5)	6.3	2.8	2.8	17
Winthrop	415,152	-	16.4	16.9	(0.5)	9.6	4.5	3.0	21
Wood Lake	172,216	-	12.5	13.4	(0.9)	8.6	3.7	2.8	17
Woodbury	8,708,201	100.0	17.4	16.8	0.6	11.4	6.0	4.4	63
Woodstock	145,393	89.4	19.4	18.4	1.0	11.2	5.8	4.6	68
Worthington	1,303,817	-	16.6	21.0	(4.4)	10.9	5.5	4.5	65
Wrenshall	205,763	46.6	21.8	20.5	1.3	14.7	6.9	4.7	71
Wright	C	C	17.7	15.6	2.1	11.3	6.1	5.0	81
Wykoff	254,157	36.4	18.0	16.9	1.1	12.3	6.2	4.3	59
Wyoming	331,018	80.9	9.9	8.3	1.6	9.7	5.7	5.3	88
Zimmerman	795,718	-	19.3	18.2	1.1	12.2	5.6	4.8	74
Zumbro Falls	347,548	98.0	20.9	20.4	0.5	14.3	6.7	5.2	86
Zumbrota	652,843	-	18.9	16.5	2.4	11.4	5.0	2.6	12
Totals	\$ 520,119,716	24.8 %	14.8^b %			10.3 %	5.3 %	4.3 %	

Legend

- A = The relief associations and the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan did not exist for either the full five-year, ten-year, or fifteen-year period during which the rates of return were calculated.
- B = The total rate of return is calculated by dividing total investment earnings by beginning of year total investments.
- C = These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2014. The assets of these relief associations were transferred to the State Board of Investment at the end of 2013, so there were no market values or asset allocations for these associations.

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