

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, 2012

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:

Audit Practice - conducts financial and legal compliance audits of local governments;

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 730 public pension funds; and

Tax Increment Financing - promotes compliance and accountability in local governments' use of tax increment financing through financial and compliance audits.

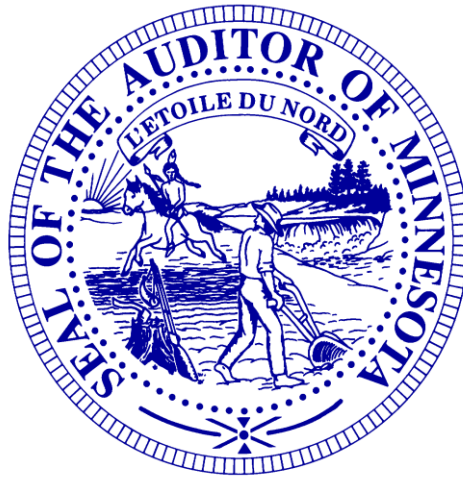
The State Auditor serves on the State Executive Council, State Board of Investment, Land Exchange Board, Public Employees Retirement Association Board, Minnesota Housing Finance Agency, and the Rural Finance Authority Board.

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Financial and Investment Report of Volunteer Fire Relief Associations

For the Year Ended December 31, 2012



March 20, 2014

Pension Division Office of the State Auditor State of Minnesota

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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 various Minnesota statutes 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 §§ 6.72 and 356.219.

During 2012, 684 relief associations were in existence in Minnesota. This report includes information on 675 of the 684 relief associations. Nine relief associations are not included in this report because the accuracy of certain data could not be determined in time for inclusion.¹

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 consist of eight defined-benefit lump-sum plans and one defined-benefit monthly/lump-sum combination plan.

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Executive Summary

- Relief associations held \$459.5 million in net assets at the end of 2012, representing accrued benefits for 19,810 firefighters. (Pages 6 and 31)
- Investment gains totaled \$42.5 million in 2012, a significant change from the \$3.3 million in investment losses during 2011. (Page 8)
- In 2012, relief associations received \$17.1 million in fire state aid, a 0.6 percent decrease from the amount received in 2011. The decrease in fire state aid is due to a reduction in the number of relief associations during 2012. (Page 9)
- Relief associations received \$9.4 million in municipal contributions in 2012, a 22.3 percent decrease from the \$12.1 million received in 2011. Of the \$9.4 million received in municipal contributions, \$5.3 million was required to be contributed by statute. This required municipal contribution amount was roughly \$2.9 million less than was required in 2011. (Pages 10 and 11)
- In 2012, there were 1,375 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 1,375 benefit disbursements were 5.4 percent less than the 1,453 benefit disbursements that were made during 2011. (Page 6)
- A total of \$29.9 million in service pensions was paid out by 393 different relief associations in 2012. The \$29.9 million paid out represents a 0.3 percent increase from the \$29.8 million paid in 2011. (Page 18)
- In 2012, relief associations had an average rate of return of 8.5 percent. Investment returns increased significantly from the negative 0.5 percent average rate of return in 2011. (Page 14)
- Rates of return for 471, or 70.0 percent of relief associations, matched or exceeded their calculated custom benchmark rates of return during 2012. This is up from the 31.7 percent of relief associations that matched or exceeded their benchmark return in 2011. (Page 16)
- The average rate of return for relief associations over the past fifteen years was 3.8 percent, below the statutory interest rate assumption of five percent. There were 82 relief associations, or 12.5 percent, over the last fifteen years that had average rates of return of at least five percent. About 5.8 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. (Page 16)

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 the relief association's 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 84 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 22, or 3.3 percent, of relief associations offered monthly benefits to retirees. Of these relief associations, 17 provide their members with a choice at retirement of receiving a monthly benefit or a lump-sum benefit. Five 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 17 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.

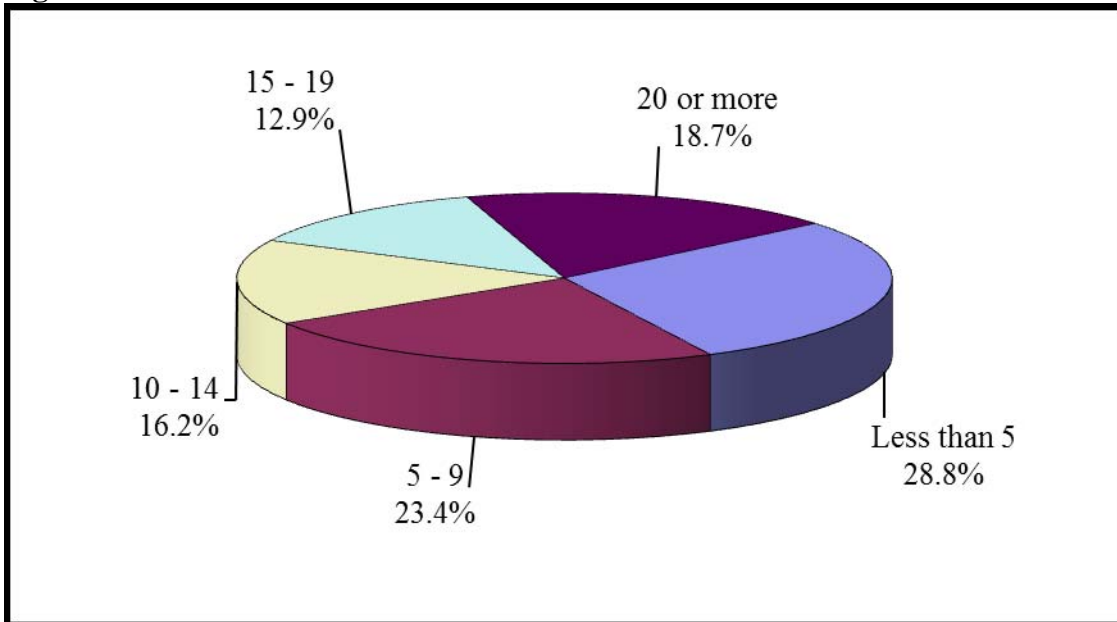
Demographics

During 2012, there were 19,810 relief association members who were active, inactive, or deferred. Of the 19,810 relief association members, 16,490 were active members. In 2012, there were 1,375 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 1,375 benefit disbursements made were down 5.4 percent when compared to the 1,453 benefit disbursements in 2011.

In 2012, 28.8 percent of active lump-sum and defined-contribution members had fewer than five years of active service.² Slightly over half, or 52.2 percent, of the active members had fewer than ten years of service. Of the 653 lump-sum and defined-contribution plans included in this report, 508 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 – 2012

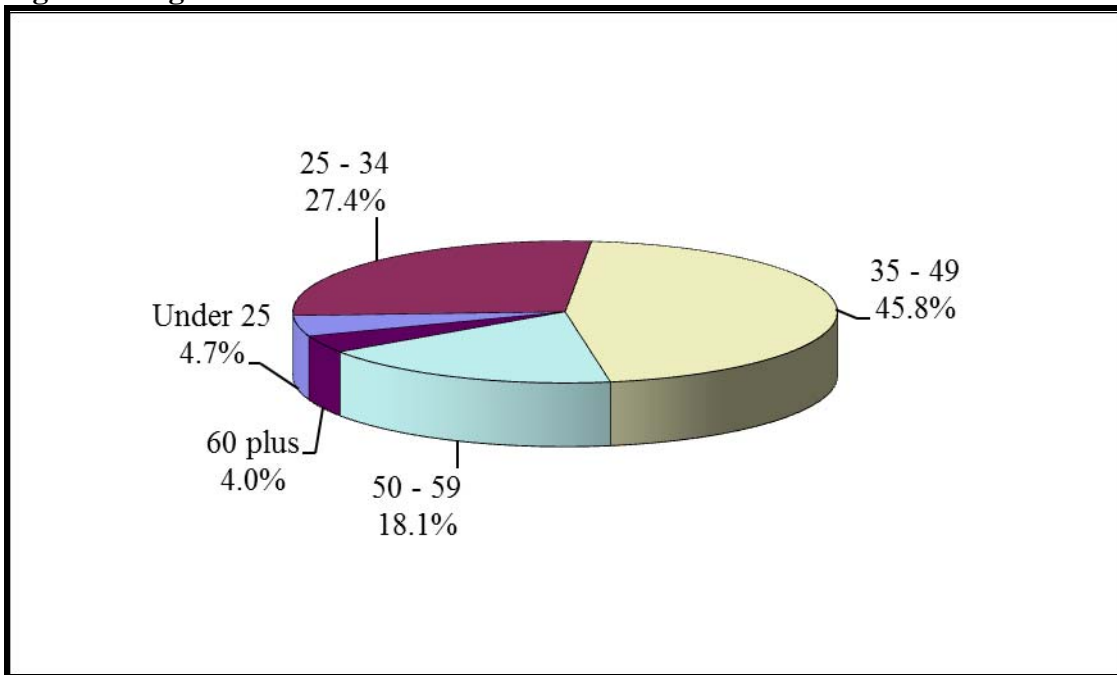


² Lump-sum and defined-contribution plans submit reporting forms to the Office of the State Auditor that contain membership information. Monthly and monthly/lump-sum combination plans are not required to provide the same membership data.

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 45.8 percent of all active relief association members. In 2012, 18.1 percent of active members were between 50 and 59, and 4.0 percent were age 60 or over. Given that the minimum statutory age for retirement is 50 years, 22.1 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.

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

Figure 2: Age of Active Members – 2012



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, 22.0 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 is the 35-to-49 age bracket, which accounts for 68.0 percent of all deferred members.

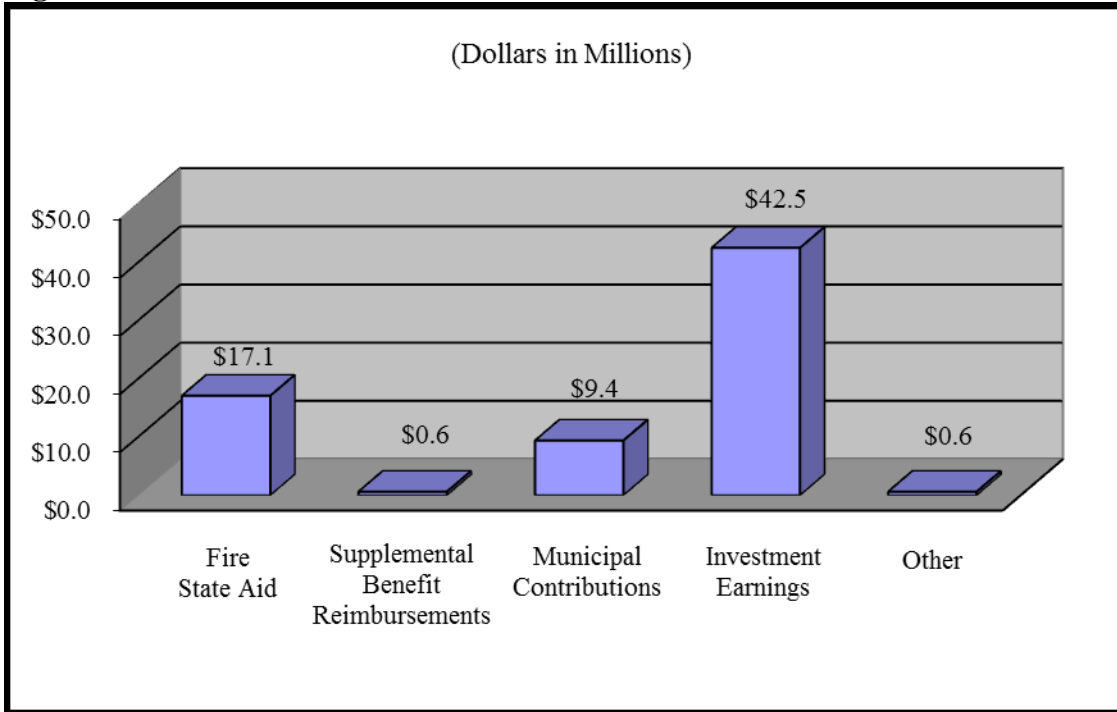
Revenues

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 2012, total relief association revenues amounted to \$70.2 million, a large increase compared to the \$27.1 million in 2011. The significant rise in total revenues was primarily due to investment gains totaling \$42.5 million in 2012, compared to \$3.3 million in investment losses during 2011.

Figure 3 below illustrates the revenue sources for relief associations during 2012.

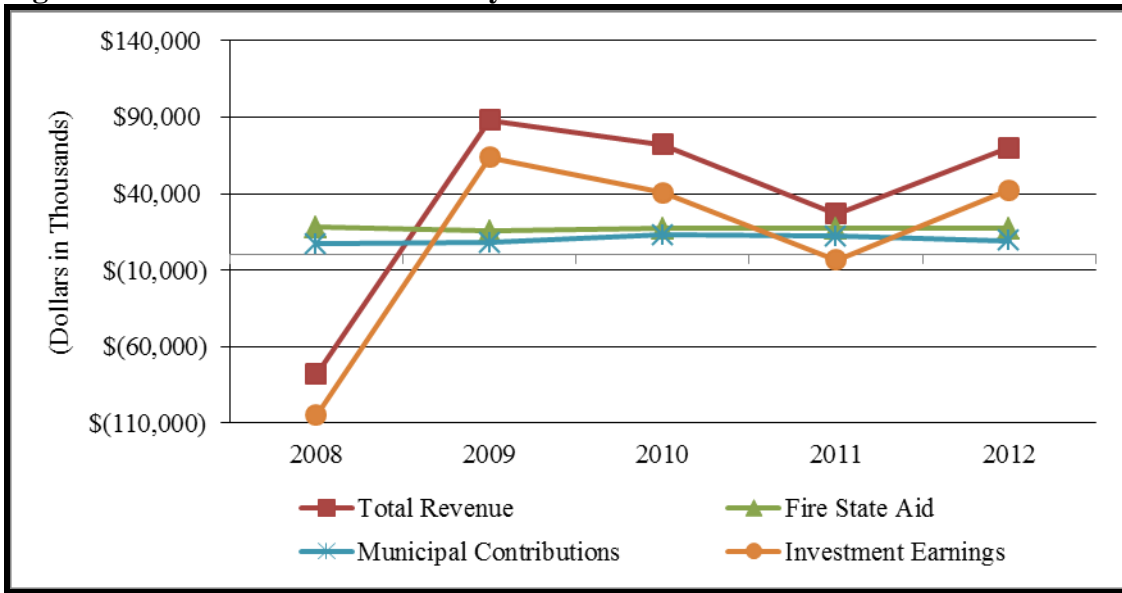
Figure 3: Relief Association Revenue Sources – 2012



Fire state aid accounted for \$17.1 million of relief association revenue. Municipal contributions totaled \$9.4 million. Relief associations also received \$611,953 from supplemental benefit reimbursements and \$553,319 from other sources of income.

Figure 4 below illustrates the primary revenue sources for relief associations from 2008 to 2012. Over this five-year period, fire 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. The major losses in investment earnings during 2008 correlated to the downturn in the financial markets with a recovery occurring during 2009.

Figure 4: Relief Association Primary Revenue Sources – 2008 to 2012



Tables 2-A, 2-B, and 2-C on pages 35 through 55 show the net asset value for each relief association at the end of 2012 and the ranking by net assets relative to other associations of the same plan type.

Fire 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.

Volunteer fire relief associations received a total of \$17.1 million in fire state aid during 2012, a slight 0.6 percent decrease from the \$17.2 million received in 2011. The decrease in the total fire state aid shown in this report is due to fewer relief associations being in existence during 2012. The majority of relief associations, or 55.4 percent, saw a change in their fire state aid revenue of 5.0 percent or more during 2012.

On average, relief associations each received \$25,267 in fire state aid, representing a 1.6 percent increase from the 2011 average of \$24,865. Only 22.5 percent of relief associations received a fire state aid amount that was greater than the 2012 average. The average fire state aid amount for the 565 lump-sum plans included in this report was \$20,331. The \$11.5 million received by lump-sum plans made up 67.4 percent of the total fire state aid disbursed to relief associations. Defined-contribution plans received a total of \$2.9 million in fire state aid, with an average of \$32,990. Monthly and monthly/lump-sum combination plans received \$2.7 million in fire state aid and averaged \$121,121 per plan. This higher average of fire 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 fire state aid was made to the Plymouth Fire Relief Association, which received \$311,432. The Eden Prairie and Spring Lake Park Fire Relief Associations received \$291,468 and \$280,450, respectively. Of the 11 relief associations that received over \$200,000 in fire state aid, the only lump-sum plans were Lakeville and Woodbury.

Fire state aid amounts varied by region due to variation in property values and the difference in population within the fire service areas. The 88 relief associations in the Metro Area accounted for \$7.8 million, or 46.0 percent, of the total fire state aid disbursed. The average amount received by these 88 relief associations was \$89,110, an increase from the 2011 average of \$87,829. The 118 relief associations in Greater Minnesota affiliated with municipalities having populations over 2,500 received \$4.3 million in fire state aid. The relief associations received an average of \$36,420 in fire state aid. Finally, the 469 relief associations in Greater Minnesota affiliated with municipalities having populations under 2,500 received a total of \$4.9 million in fire state aid, with an average amount of \$10,481.

Tables 2-A, 2-B, and 2-C on pages 35 through 55 show the 2012 fire state aid received by each relief association and the ranking by amount of fire state aid relative to other associations of the same plan type.

Municipal Contributions

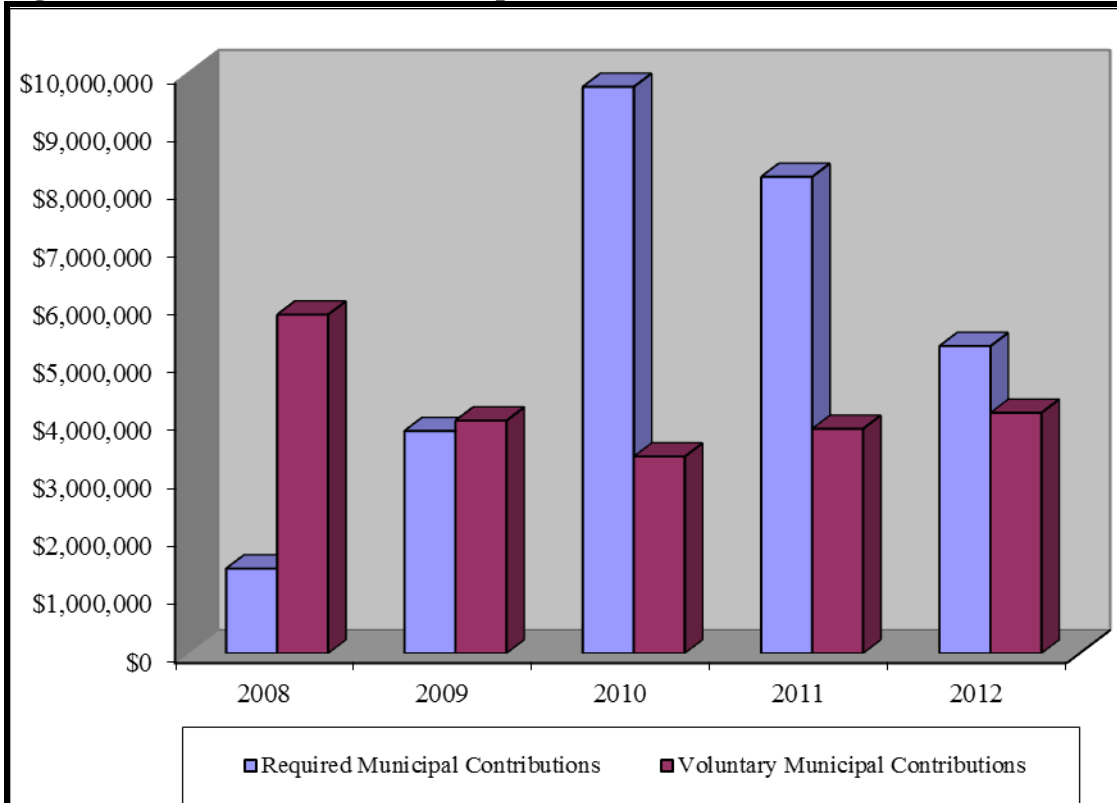
Municipal contributions are contributions to relief associations from cities, towns, and independent nonprofit firefighting corporations. When a municipality approves a relief association's benefit level, the municipality assumes responsibility for ensuring that the relief association Special Fund has 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 \$9.4 million in municipal contributions, a 22.3 percent decrease from the \$12.1 million contributed in 2011. Of the \$9.4 million received, \$5.3 million, or 56.4 percent, was required by statute to be contributed. The \$5.3 million

in required municipal contributions is a decrease of 35.4 percent from the \$8.2 million required for 2011. 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 continue to decrease.

Figure 5 below shows the total municipal contributions received by relief associations from 2008 to 2012, and illustrates the amounts required by statute to be contributed and the amounts voluntarily contributed.

Figure 5: Relief Association Municipal Contributions – 2008 to 2012



The Eden Prairie Fire Relief Association received the largest municipal contribution, at \$625,910. The Eagan Fire Relief Association received the next highest municipal contribution, at \$409,943. The average municipal contribution for those relief associations that received one was \$20,707. This is a 12.1 percent decrease from the 2011 average of \$23,556.

Municipal contributions as a percentage of a relief association’s assets varied significantly. The North Branch Fire Relief Association’s municipal contribution of \$82,725 made up 17.2 percent of its net assets. North Branch had the lowest funding ratio of all relief associations in 2009, 2010, and 2011, which played a considerable role in the large contribution that was required. The Waverly Fire Relief Association’s municipal contribution of \$53,650 made up 16.6 percent of its net assets. Waverly had a funding ratio of 103.9 percent at the end of 2012. In contrast, the large municipal

contribution that the Eden Prairie Fire Relief Association received accounted for only 3.4 percent of its net assets.

Lump-sum plans received \$5.5 million in municipal contributions, a 27.6 percent decrease from the \$7.6 million received in 2011. Of the \$5.5 million in municipal contributions made to lump-sum plans, 56.9 percent was required to be contributed. During 2012, 68.7 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, 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 \$14,078.

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, a 16.1 percent decrease from the \$3.1 million received in 2011. Twenty of the 22 monthly and monthly/lump-sum combination plans received a municipal contribution during 2012, averaging \$131,785 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 \$1.3 million, a 7.1 percent decrease from the \$1.4 million received in 2011. During 2012, 54.5 percent of defined-contribution plans received a municipal contribution, with an average of \$28,014 for those that received one. The overall average size of each municipal contribution was influenced by the larger municipal contributions to the Eagan, West Metro, and Maple Grove Fire Relief Associations, which were \$409,943, \$241,916, and \$209,265, respectively. The largest municipal contribution of the remaining defined-contribution plans was \$68,034, received by the Mendota Heights Fire Relief Association.

Municipal contribution amounts, like fire state aid amounts, varied by region. Relief associations in the Metro Area received \$5.0 million in municipal contributions, which made up 53.3 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 13.0 percent of relief associations included in this report. The average municipal contribution for Metro Area plans that received one was \$71,847.

Relief associations affiliated with Greater Minnesota municipalities with a population over 2,500 received \$2.1 million in municipal contributions, accounting for 22.7 percent

of all municipal contributions received. The average municipal contribution for these relief associations was \$21,837.

Relief associations affiliated with Greater Minnesota municipalities with a population under 2,500 received \$2.3 million in municipal contributions, which is 24.1 percent of all municipal contributions received. Of these relief associations, 61.4 percent received a municipal contribution, with the average contribution being \$7,893.

Tables 2-A, 2-B, and 2-C on pages 35 through 55 show the 2012 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

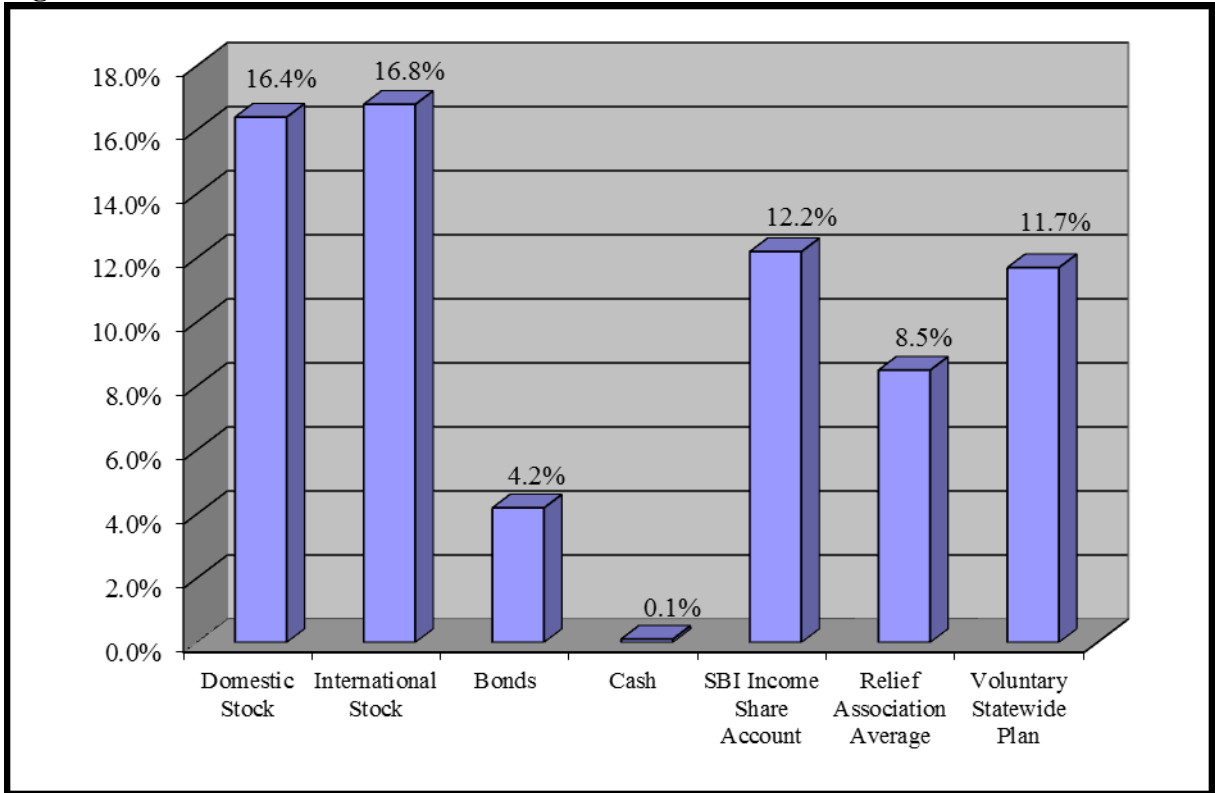
Investment returns generally improved in 2012, compared to poor market returns in 2011. International stock and domestic stock were the top-performing asset classes in 2012. Bonds were the only investments to see a drop in return from 2011 to 2012.

For the year, domestic stock, as measured by the Russell 3000 Index, returned 16.4 percent. International stock returned 16.8 percent, as measured by the Morgan Stanley Capital International (MSCI) All-Country World Index excluding the United States (ACWI ex. U.S.). Bonds returned 4.2 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 43.8 percent domestic stock, 10.4 percent international stock, 21.9 percent domestic bonds, 4.1 percent international bonds, 18.3 percent cash, and 1.5 percent other investments. Compared to the averages from 2011, domestic stock allocations increased by 1.5 percent, international stock increased by 1.0 percent, domestic bonds increased by 0.5 percent, international bonds increased by 0.2 percent, while cash decreased by 3.1 percent and other investments decreased by 0.1 percent. Of the relief associations included in this report, 19.1 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 11.5 percent. Just over 10.8 percent of relief associations were solely invested in cash and had an average rate of return of 1.8 percent.

Figure 6 on the next page shows the 2012 rates of return for domestic stock, international stock, bond, and cash markets. The 2012 rate of return for the State Board of Investment (SBI) Income Share Account, the relief association average rate of return, and the 2012 rate of return for the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan are included for comparison purposes.

Figure 6: Rates of Return – 2012



Current Trends

Relief associations had investment gains of \$42.5 million in 2012. Lump-sum plans accounted for \$24.6 million, or 57.8 percent of the total investment gains. Investment earnings for the 88 defined-contribution plans totaled \$8.8 million, which made up 20.6 percent of total investment gains. Monthly and monthly/lump-sum combination plans earned \$9.2 million, accounting for 21.6 percent of total investment gains.

In 2012, relief associations averaged an 8.5 percent rate of return. Investment returns increased from the negative 0.5 percent average rate of return in 2011. The Medford Fire Relief Association had the highest rate of return, at 18.5 percent. The Alexandria Fire Relief Association returned 17.6 percent, while the Calumet Fire Relief Association returned 16.9 percent.

The South Bend Fire Relief Association had the lowest rate of return, at negative 7.9 percent. The Plato Fire Relief Associations was the only other plan with a negative rate of return during 2012, at negative 1.8 percent.

The Waconia Fire Relief Association had the highest rate of return among the 88 relief associations in the Metro Area, returning 15.6 percent. The Brooklyn Park, East Bethel, and Oakdale Fire Relief Associations also had returns of 14.5 percent or higher. All of the plans that returned over 14.5 percent in the Metro Area had diversified portfolios.

The Jordan Fire Relief Association returned 4.1 percent for the year, the lowest return of the Metro Area relief associations.

Among the 118 relief associations affiliated with Greater Minnesota municipalities having a population over 2,500, the Alexandria Fire Relief Association had the highest rate of return at 17.6 percent. The Isanti and Saint Augusta Fire Relief Associations both returned 16.8 percent for the year. The Eagle Lake 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 1.0 percent.

The Medford Fire Relief Association had the highest rate of return among the 469 relief associations affiliated with Greater Minnesota municipalities having a population under 2,500, with a return of 18.5 percent. The South Bend 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 7.9 percent.

Legislation passed by the 2009 Minnesota Legislature created the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan (Plan). Twenty-eight relief associations transferred their assets to the Plan in December 2012 and joined the Plan on January 1, 2013. Since its existence, a total of 63 relief associations have joined the Plan as of January 1, 2013. 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 11.7 percent for 2012. The 2012 asset allocation of the Plan is provided in Table 7 on page 155.

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 2012. 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 2012 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:

Asset Class	Benchmark	2012 Return
Domestic Stock	Russell 3000	16.4%
International Stock	MSCI ACWI ex. U.S.	16.8%
Bonds	Barclays Capital Aggregate	4.2%
Cash	90-Day U.S. Treasury Bill	0.1%
Other	Russell 3000	16.4%

The Nashwauk Fire Relief Association exceeded its custom benchmark by 8.8 percent, the highest margin among all relief associations. The Saint Michael Fire Relief Association exceeded its benchmark by 8.7 percent. Rates of return for 471 relief associations, or 70.0 percent, matched or exceeded their calculated custom benchmark rates of return. This is up from the 31.7 percent of relief associations that matched or exceeded their benchmark return in 2011. For 2012, 20.4 percent of relief associations missed their benchmark by one or more percent, a decrease from the 47.8 percent that missed their benchmark by one or more percent in 2011. The Plato Fire Relief Association missed its respective benchmark by 10.5 percent, the largest deviation among all relief associations.

Long-Term Trends

The last fifteen years have allowed us to measure the performance of relief associations during a period of volatility. The U.S. stock market, as measured by the Russell 3000 Index, returned 4.8 percent over the fifteen-year period. The average bond market return over the fifteen-year period was 6.0 percent, as measured by the Barclays Capital Aggregate Index. During this fifteen-year period, the average annual relief association return was 3.8 percent, below the statutory interest rate assumption of five percent. Only 82 of the 654 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.

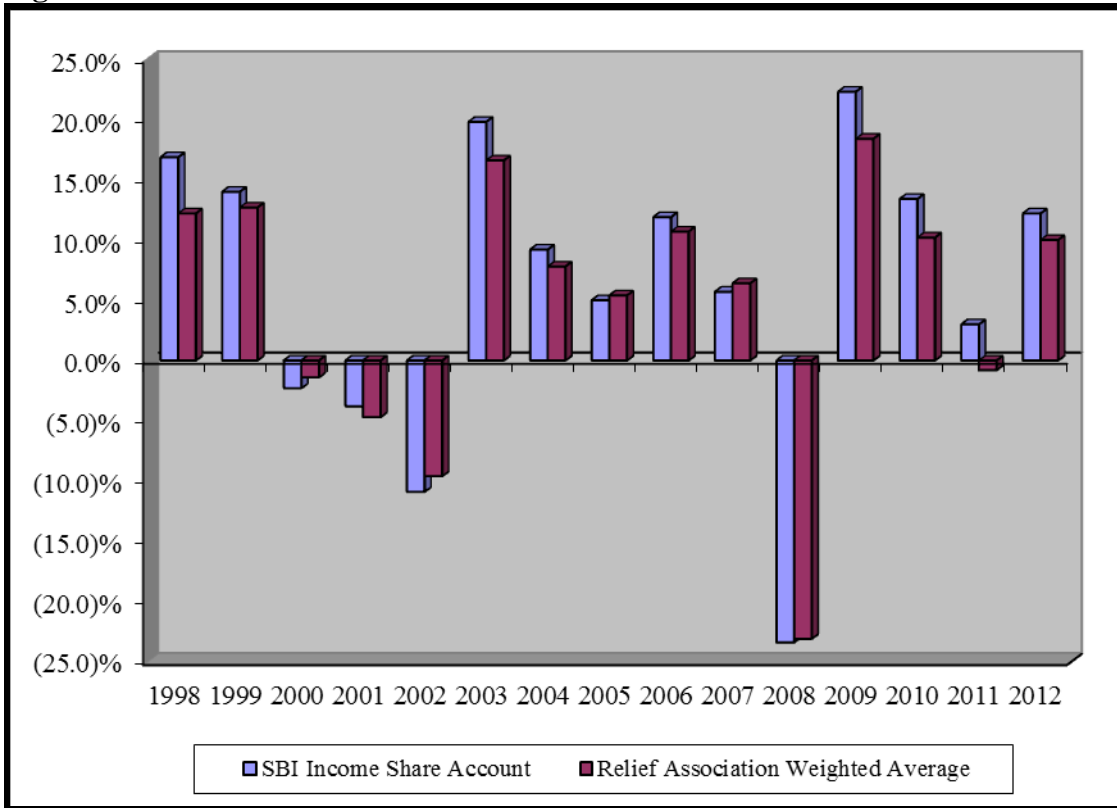
The Wanamingo Fire Relief Association was the highest-returning relief association over the fifteen-year period, with an average annual return of 6.7 percent. The Odessa Fire Relief Association had the lowest average annual rate of return over the fifteen-year period, at negative 0.8 percent.

The SBI Income Share Account provides a good example of returns that were available over the fifteen-year period ending December 31, 2012 (see Table 8). This account had an average annual return over the fifteen-year period of 5.5 percent. For the relief associations in existence for the entire fifteen-year period, 38 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 1998 to 2012 and the annual rates of return of the SBI Income Share Account.

Figure 7: Annual Rates of Return – 1998 to 2012



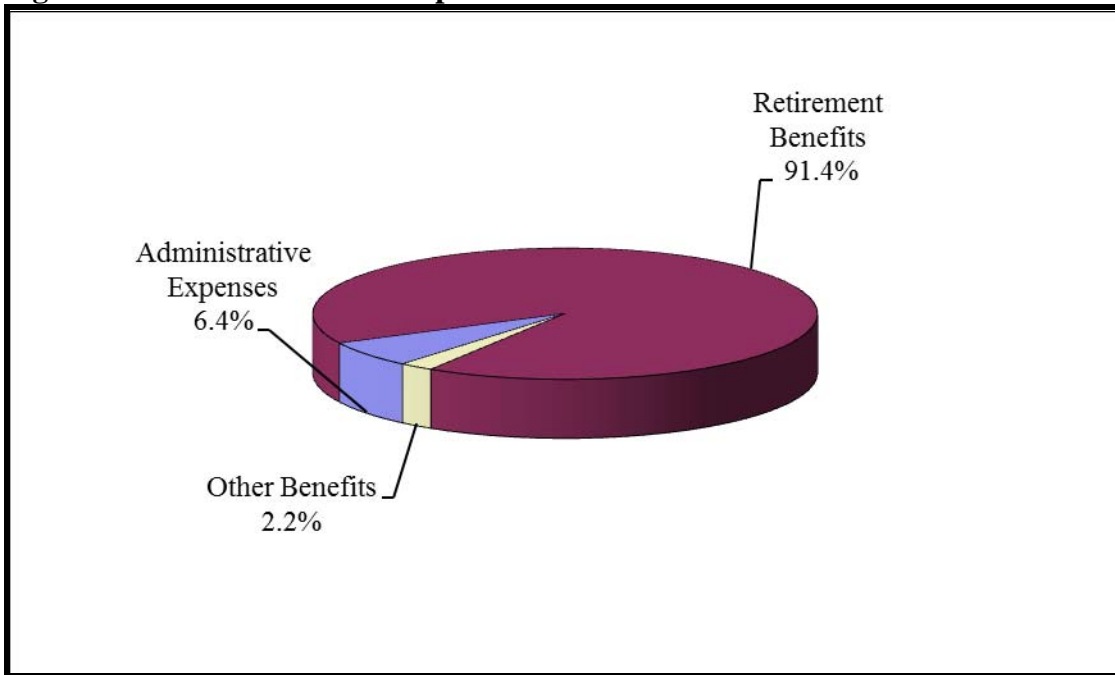
The ten-year period ending in 2012 contained eight years of positive returns for the relief association weighted average. The average annual relief association rate of return over the last ten years was 4.9 percent, just slightly below the statutory interest rate assumption of five percent. Over half, or 51.6 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-five of the 662 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 9.5 percent. The Ellendale Fire Relief Association was the lowest-returning relief association over the ten-year period, with an average annual return of negative 0.8 percent.

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 2012 were \$32.8 million, which is a 0.9 percent increase from the 2011 total of \$32.5 million.

Figure 8: Relief Association Expenditures – 2012



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 \$29.9 million in service pensions was paid out by 393 different relief associations, a 0.3 percent increase from the \$29.8 million paid in 2011. The Maplewood Fire Relief Association paid \$1,122,949 in service pensions during 2012, the largest total expenditure for service pensions among all relief associations.

Nearly 84 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 \$18.6 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 88 defined-contribution plans paid a total of \$5.2 million in service pensions.

In 2012, only 22, or 3.3 percent, of relief associations offered monthly benefits to retirees. Of these relief associations, 17 provided their members with a choice at retirement of receiving a monthly benefit or a lump-sum benefit. Five 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 \$722,901, a 2.3 percent increase from the 2011 total of \$706,331. Other benefit payments were paid to members and their beneficiaries by 31 different relief associations. Lump-sum plans paid a total of \$362,576 in other benefit payments. Defined-contribution plans paid a total of \$167,807 in other benefit payments, while monthly and monthly/lump-sum combination plans paid a total of \$192,518.

Administrative Expenses

A relief association's Special Fund is a restricted fund that receives fire 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 2012, administrative expenses totaled \$2.1 million, a 5.0 percent increase from the \$2.0 million of administrative expenses in 2011. In 2012, there were 105 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 \$1.4 million, or 68.1 percent, of all administrative expenses. The \$1.4 million spent on professional fees is a 7.7 percent increase from the \$1.3 million spent in 2011.

Relief associations spent \$522,467 on officer salaries, which was a 3.3 percent increase from the 2011 amount of \$505,599. Only 292 relief associations, or 43.3 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 65 relief associations in the Metro Area that used Special Fund assets to pay officer salaries was \$4,443. The Apple Valley Fire Relief Association had the largest total salary disbursement of relief associations in the Metro Area, at \$26,824.

Only 33.0 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 \$717. The Pierz Fire Relief Association had the largest salary disbursement for relief associations in this category, at \$3,525.

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 \$1,702. The Fairmont Fire Relief Association had the largest salary disbursement of these relief associations, at \$6,838.

Tables 4-A, 4-B, and 4-C on pages 77 through 101 show the 2012 administrative expenses for each relief association.

Health of the Plan

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 204.9 percent, an increase from the 2011 average of 177.5 percent. The lump-sum average is skewed by a couple of 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 117.3 percent. The median also presents a more accurate picture of the funding of lump-sum plans. The median funding ratio was 108.0 percent, compared to 102.2 percent in 2011. This means that one-half of the lump-sum plans had a funding ratio above 108.0 percent, while one-half of the plans were below 108.0 percent. Monthly and monthly/lump-sum combination plans had an average funding ratio of 88.5 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. The effect was a decrease in the number of relief associations that had deficits (funding ratios below 100.0 percent). At the end of 2012, 172 relief associations, or 25.5 percent, had a deficit, compared to 278 relief associations in 2011. Also, the number of relief associations with funding ratios below 75.0 percent decreased from 26 in 2011 to ten in 2012. The Benson Fire Relief Association had the lowest funding ratio, at 63.3 percent.

While low funding ratios often trigger greater required municipal contributions, extremely high funding ratios can pose problems as well. Relief associations with excessively high funding ratios may be shortchanging current retiring members. 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. 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 59 through 73 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 \$1,431, a 3.7 percent increase from the 2011 average of \$1,380. Only 33.3 percent of lump-sum plans offered a benefit level higher than the 2012 average of \$1,431.

The maximum lump-sum benefit level allowed under state law for 2012 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 Rosemount Fire Relief Association offered a benefit level of \$6,900 per year of service.

The Hollandale Fire Relief Association, a newer plan, had a benefit level of \$1 per year of service. As this plan builds its assets, corresponding benefit increases should be considered to ensure equitable retirement benefits to its members. Other relief associations offering a benefit level less than \$100 per year of service included Brownsville, Culver, Kerrick, Morse-Fall Lake, and Nerstrand.

For monthly/lump-sum combination plans, the average lump-sum benefit level was \$4,755, a 5.0 percent increase from the 2011 average of \$4,527. 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 \$26. 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 five relief associations that offer only monthly benefits was \$22 per year of service. The Spring Lake Park Fire Relief Association offered the highest monthly benefit of this group, at \$34. The lowest monthly benefit was offered by the Pine City Fire Relief Association, at just over \$9 per year of service.

During 2012, 18.2 percent of the defined-benefit plans that offer a yearly benefit increased their benefit level. Of the 106 plans that increased their benefit level, 24 were less than fully funded at the end of 2012. The Lake City Fire Relief Association had the largest benefit increase, increasing its benefit level by \$650 per year of service. The

Hermantown and North Saint Paul Fire Relief Associations both increased their benefit levels by \$600.

The Shelly Fire Relief Association had the largest percentage benefit increase at 100.0 percent, increasing its benefit level from \$300 to \$600 per year of service. Shelly was 139.0 percent funded after implementing the increase. The Boyd, Brimson, Colvill, Cottonwood, and Lake Kabetogama Fire Relief Associations each increased their benefit levels by 33.3 percent or more. Of the relief associations that increased their benefit level, 56, or 52.8 percent, had an increase of ten percent or less.

Three relief associations decreased their benefit levels during 2012. The Culver Fire Relief Association was required to decrease its benefit level from \$400 to \$85 per year of service, since the \$400 benefit level was not ratified by the municipality at the initial time of increase. The Fairfax Fire Relief Association lowered its benefit level from \$1,700 to \$1,500 per year of service, while the Lake Lillian Fire Relief Association decreased its benefit level from \$700 to \$600 per year of service.

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 2012, the Metro Area region continued to have the highest average lump-sum benefit level, at \$3,848 per year of service, an increase of 1.6 percent over the 2011 average of \$3,788 per year of service. The Central and North Central regions followed, with average benefit levels of \$1,768 and \$1,544 per year of service, respectively. The Northwest region had the lowest average benefit level, at \$803 per year of service. The Northwest region's average of \$803 per year of service was a 5.8 percent increase from the 2011 average of \$759 per year of service. The Arrowhead region had an average benefit level of \$1,141 per year of service, which was a 7.7 percent increase over the 2011 average benefit level of \$1,059 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 627.8 percent. This was an increase from the 2011 average funding ratio of 532.5 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 131.2 percent. The Arrowhead region had an average funding ratio of 234.3 percent. Excluding the funding ratio of the recently-incorporated Morse-Fall Lake Relief Association, the Arrowhead region's average funding ratio was 123.3 percent. The Metro Area region had the lowest average funding ratio, at 102.9 percent. The Metro Area region's average of 102.9 percent was a 5.9 percent increase from the 2011 average funding ratio of 97.2 percent.

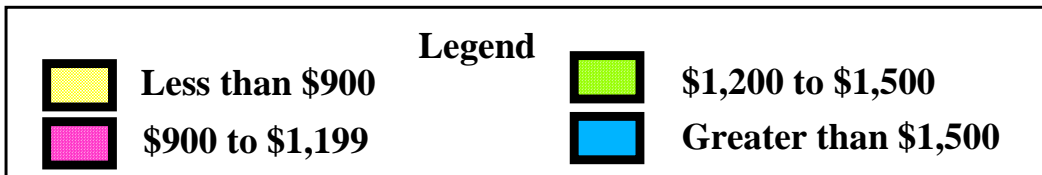
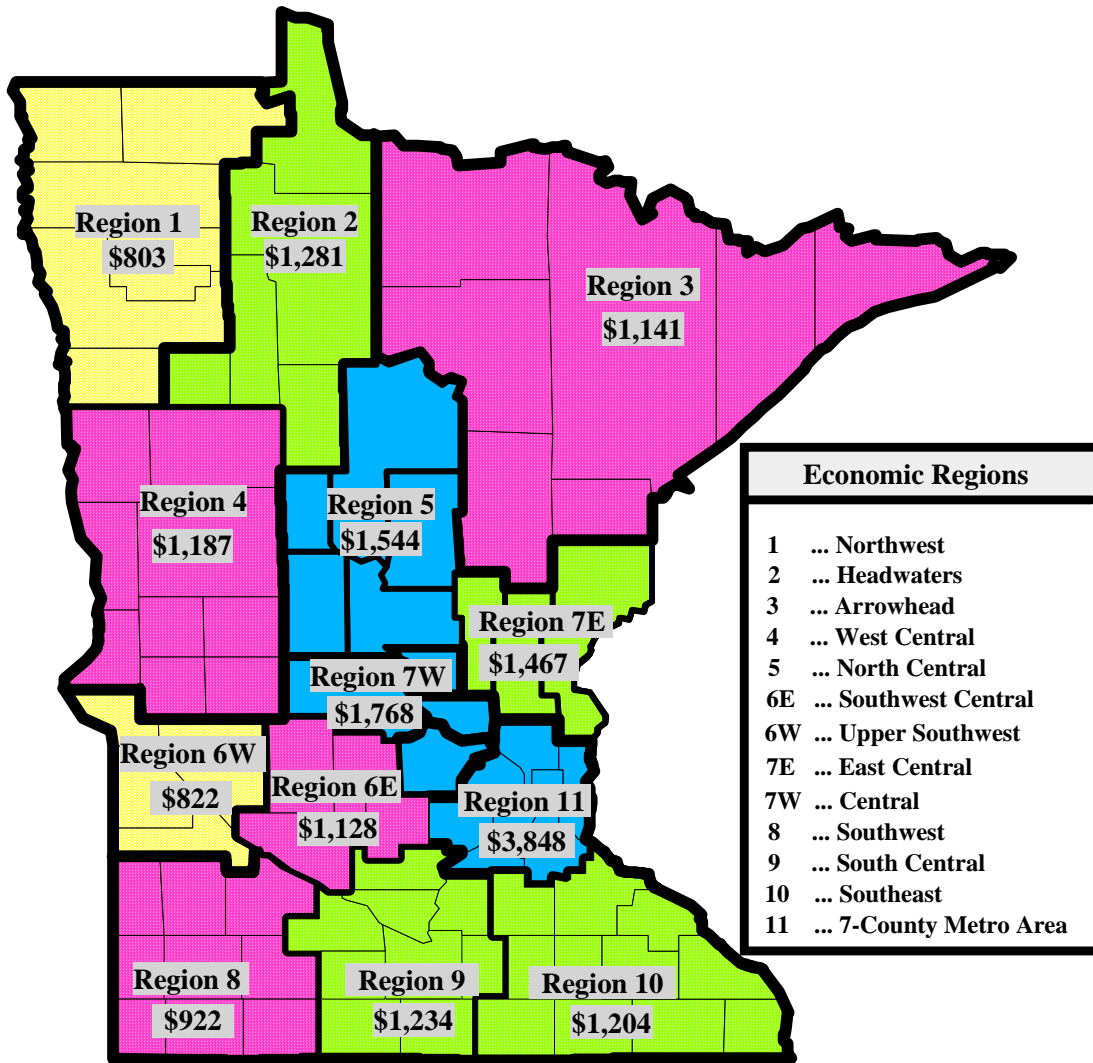
Eight regions had average rates of return exceeding 8.0 percent for 2012. The Metro Area region had the highest average rate of return, at 10.5 percent. The Upper Southwest region was close behind with an average rate of return of 10.3 percent. The Northwest region had the lowest average rate of return, at 6.3 percent. The Southwest region was the second lowest with an average rate of return of 6.9 percent.

Long-Term Trends

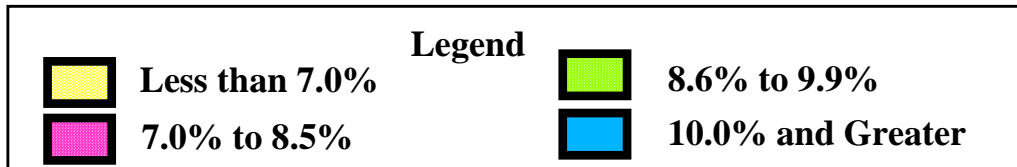
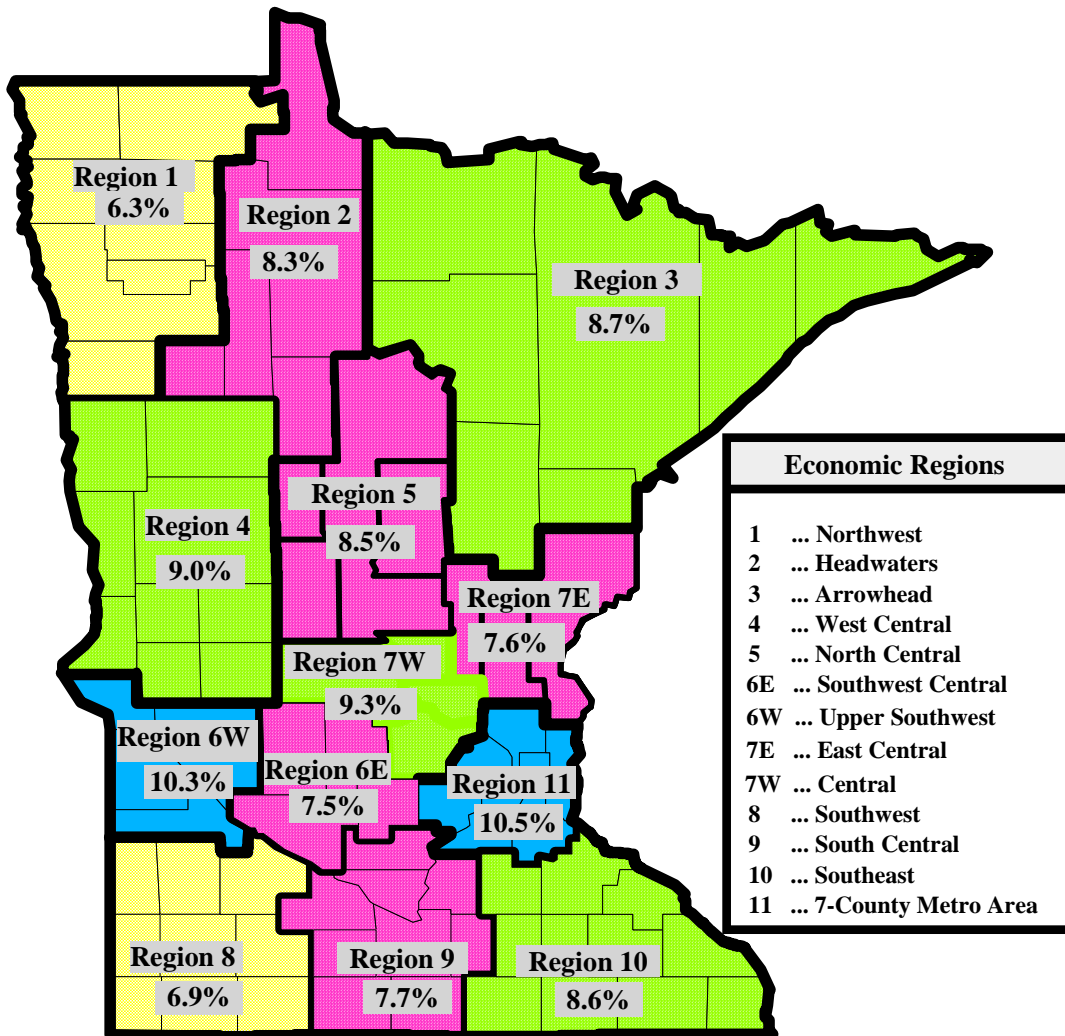
Relief associations in the Metro Area region had the highest fifteen-year average rates of return, at 4.0 percent. The Upper Southwest and West Central regions had fifteen-year average rates of return of 3.9 percent.

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 and Southwest Central regions had the lowest average rates of return over the fifteen-year period, at 3.3 percent and 3.4 percent, respectively.

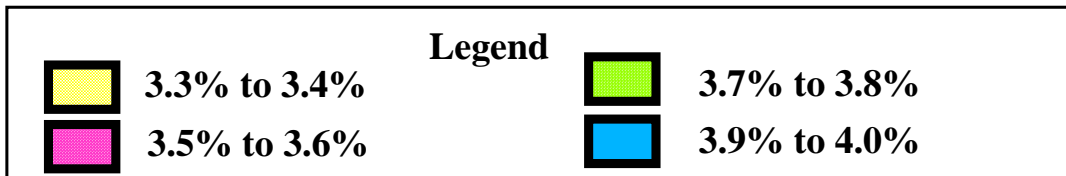
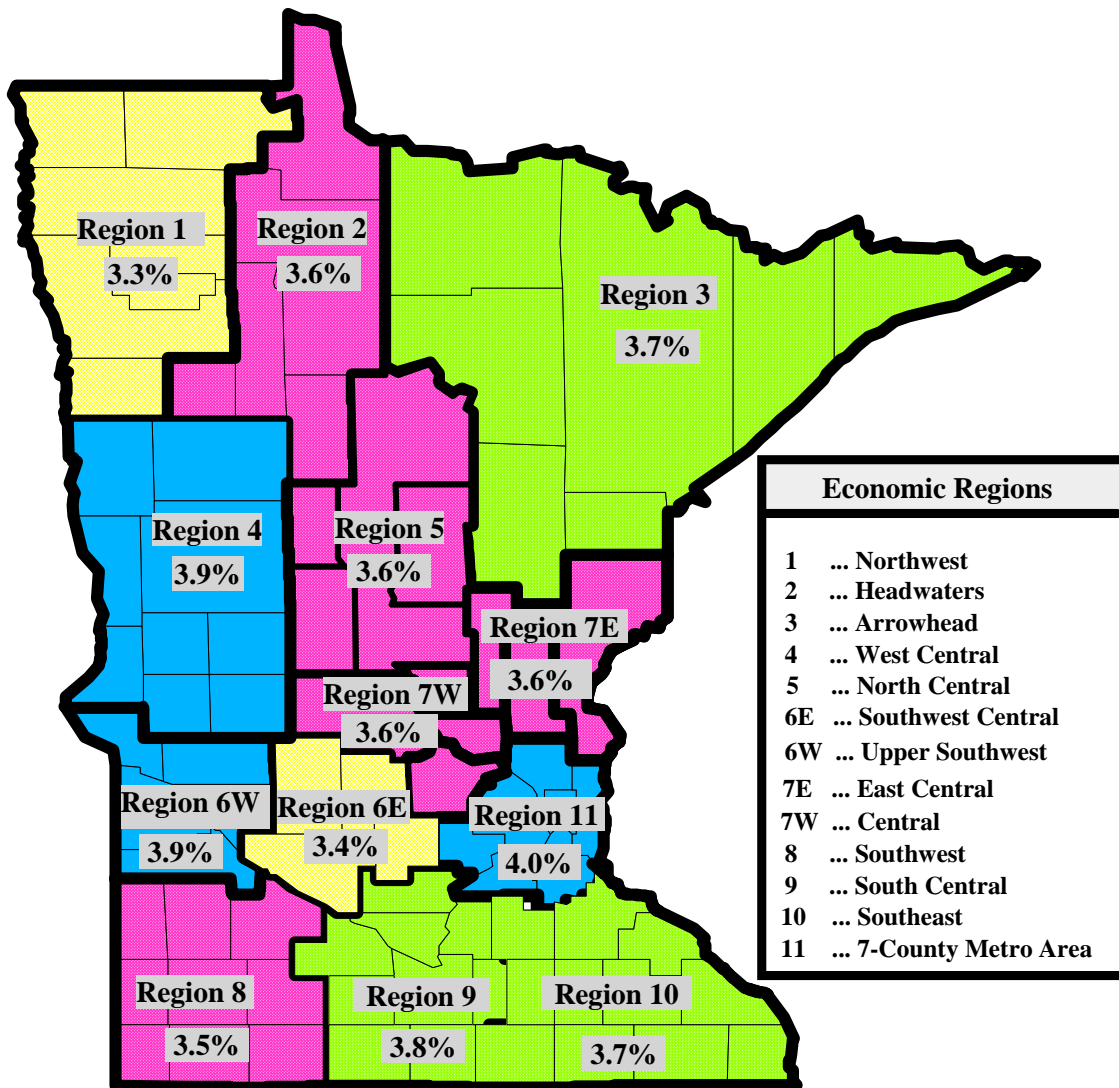
2012 Lump-Sum Benefit Level by Economic Development Region



2012 Average Rates of Return by Economic Development Region



Fifteen-Year Average Rates of Return by Economic Development Region



Data Tables

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Table 1
Financial and Membership Summary
For the Year Ended December 31, 2012

	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	\$ 78,531,840	\$ 272,544,879	\$ 22,314,763	\$ 86,139,318	\$ 459,530,800
Accrued Liabilities	84,458,569	254,684,155	23,164,032	86,139,318	448,446,074
Surplus or (Deficit)	\$ (5,926,729)	\$ 17,860,724	\$ (849,269)	\$ -	\$ 11,084,726
Fire State Aid	\$ 2,106,201	\$ 11,487,122	\$ 558,465	\$ 2,903,136	\$ 17,054,924
Supplemental Benefit Reimbursements	27,000	502,594	-	82,359	611,953
Municipal Contributions	1,947,364	5,462,160	688,340	1,344,651	9,442,515
Investment Earnings	7,546,442	24,595,949	1,630,252	8,752,763	42,525,406
Other	16,879	491,425	-	45,015	553,319
Total Revenues	\$ 11,643,886	\$ 42,539,250	\$ 2,877,057	\$ 13,127,924	\$ 70,188,117
Normal Cost	\$ 2,211,448	\$ 22,313,242	\$ 380,059	\$ -	\$ 24,904,749
Deficit Amortization Payment	1,189,021	3,461,246	428,251	-	5,078,518
Estimated Administrative Expenses	311,926	1,447,716	62,737	-	1,822,379
LESS: 10% of Surplus	129,894	1,609,393	78,397	-	1,817,684
Total Financial Requirements	\$ 3,582,501	\$ 25,612,811	\$ 792,650	\$ -	\$ 29,987,962
Administrative Expenses	\$ 286,855	\$ 1,452,876	\$ 81,098	\$ 292,661	\$ 2,113,490
Service Pension Benefit Expenditures	4,920,518	18,615,407	1,229,504	5,179,489	29,944,918
Other Benefit Expenditures	192,518	362,576	-	167,807	722,901
Total Expenses	\$ 5,399,891	\$ 20,430,859	\$ 1,310,602	\$ 5,639,957	\$ 32,781,309
Relief Associations Reporting	17	565	5	88	675
Number of Active Members	806	13,276	177	2,231	16,490
Number of Deferred/Inactive Members	265	2,207	32	816	3,320
Total Membership (for 675 reporting)	1,071	15,483	209	3,047	19,810
Number of Benefit Recipients	478	542	242	113	1,375

Table 1
Financial and Membership Summary
For the Year Ended December 31, 2012

	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	17	565	5	88	675
Minimum Retirement Age					
Age 50	17	540	5	85	647
Age 55	-	23	-	2	25
Age 60	-	1	-	1	2
Age 65	-	1	-	-	1
Minimum Years Active Service in Fire Department					
5 Years	2	114	-	27	143
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
10 Years	15	434	3	57	509
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	120	-	32	154
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	15	436	3	53	507
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, 2012.

Net Assets – The value of the relief association’s Special Fund assets as of the end of 2012. The net assets include any accounts payable or receivable that were outstanding as of December 31, 2012. 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 2012, or payable for 2012 if not yet received.

Municipal Contributions – The amount of city, town, or independent nonprofit firefighting corporation contributions received by the relief association during 2012, or payable for 2012 if not yet received.

Pension Amount – For lump-sum plans, the amount per year of service in effect at the end of 2012. 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 2012 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 2012 – The rate of return earned on the relief association’s investments during 2012.

Funding Ratio – The relief association’s December 31, 2012 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, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Ada	30	\$ 307,197	52 %	\$ 11,591	54 %	\$ 3,042	45 %	\$ 790	34 %	11.0 %	69 %	101 %	30 %
Adams	26	198,150	33	10,310	47	-	0	700	27	0.9	4	102	32
Adrian	25	361,024	61	9,546	39	11,954	75	1,000	44	9.9	59	130	80
Aitkin	28	592,079	78	39,826	89	10,000	69	2,000	79	8.7	46	94	16
Albany	25	522,718	74	16,652	69	27,675	91	1,400	64	13.6	90	125	76
Albert Lea Township	13	*	*	5,728	5	21,517	86	2,000	79	4.9	19	*	*
Albertville	29	597,280	79	40,498	89	-	0	1,782	76	9.0	49	97	21
Alexandria	29	2,009,707	95	91,182	96	109,388	99	6,503	98	17.6	99	99	25
Almelund	31	360,303	61	9,928	45	4,000	49	700	27	8.5	44	109	51
Alpha	17	119,621	9	5,728	5	-	0	600	20	5.1	21	106	45
Altura	22	113,995	7	8,019	24	-	0	400	4	8.2	41	124	74
Amboy	19	133,642	13	8,018	23	2,145	41	800	34	9.2	51	98	23
Annandale	25	736,098	84	31,880	85	3,000	44	2,000	79	9.8	58	140	87
Argyle	25	135,744	14	9,546	39	-	0	465	9	8.2	41	107	47
Arlington	30	464,775	71	15,051	65	3,360	46	1,150	55	11.9	79	100	28
Askov	18	158,411	20	6,873	11	-	0	800	34	0.4	1	104	38
Atwater	26	306,126	52	11,033	50	-	0	1,000	44	11.1	69	100	28
Audubon	21	319,578	55	15,205	65	-	0	1,100	51	10.2	62	111	55
Aurora	22	215,479	36	8,401	27	19,567	84	1,300	60	5.0	20	72	0
Avon	25	437,915	68	20,878	75	10,500	72	1,700	72	12.6	85	103	35
Babbitt	27	367,566	62	9,546	39	10,000	69	1,100	51	12.9	87	115	63
Backus	16	341,442	58	15,348	66	22,000	87	1,400	64	14.2	95	156	91
Badger	15	83,299	3	6,873	11	-	0	500	10	11.3	72	144	89
Bagley	24	308,614	53	16,596	68	486	33	1,200	55	7.3	32	110	52
Balaton	26	167,361	23	9,928	45	-	0	500	10	3.8	15	109	51
Baldwin	26	369,458	63	22,462	77	521	33	1,800	76	7.6	34	149	90
Balsam	25	223,770	39	9,686	44	10,000	69	1,100	51	12.8	85	103	35
Barnesville	26	219,067	38	16,344	68	8,000	64	700	27	13.4	89	113	61
Barnum	23	206,946	35	9,546	39	-	0	700	27	9.8	58	146	89
Barrett	14	109,635	7	6,110	8	2,000	39	475	9	10.1	62	131	81
Battle Lake	20	470,851	71	20,986	75	-	0	1,500	67	11.3	72	131	81
Baudette	20	367,347	62	13,026	58	-	0	1,400	64	9.0	49	120	70
Bayport	21	1,498,807	94	64,136	94	-	0	5,400	97	11.4	73	123	73
Beardsley	19	188,515	30	7,637	17	337	32	500	10	13.4	89	142	88
Beaver Bay	11	129,320	11	5,346	2	-	0	500	10	1.7	9	235	98
Beaver Creek	17	123,981	9	6,110	8	-	0	500	10	3.5	14	97	21
Becker	35	873,339	87	51,960	92	10,000	69	2,900	89	9.7	56	113	61
Belgrade	25	319,747	55	9,546	39	8,680	67	850	39	8.7	46	104	38

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Belle Plaine	30	525,944	74	36,858	87	33,584	94	2,200	83	8.0	38	86	6
Bellingham	20	194,966	32	7,637	17	-	0	700	27	11.8	77	103	35
Belview	22	208,988	35	9,164	34	154	32	700	27	0.3	1	100	28
Bemidji	36	2,396,968	97	129,010	98	-	0	5,100	97	9.1	50	110	52
Bertha	12	152,228	19	7,637	17	2,205	41	800	34	8.0	38	150	90
Bethel	11	101,974	6	4,201	0	-	0	488	10	14.1	94	147	89
Big Lake	32	1,171,022	92	63,426	94	8,000	64	2,800	89	7.6	34	106	45
Bigelow	24	157,034	20	7,255	13	1,188	36	200	1	9.1	50	256	98
Bigfork	13	229,999	41	22,195	77	7,173	62	2,100	82	13.8	92	91	11
Bird Island	22	220,679	38	12,854	58	12,913	77	950	43	7.7	35	109	51
Biwabik City	18	244,996	42	8,401	27	10,000	69	1,400	64	13.7	91	115	63
Blackduck	23	176,611	27	15,072	65	6,452	60	900	41	13.5	90	98	23
Blackhoof	25	118,808	9	7,637	17	-	0	500	10	11.9	79	115	63
Blooming Prairie	26	342,868	58	21,253	75	4,000	49	1,225	58	9.0	49	108	49
Blue Earth	28	941,397	89	18,488	72	12,000	75	1,850	78	8.9	49	119	69
Bluffton	16	157,264	20	0	0	-	0	350	3	13.7	91	202	96
Bovey	11	136,959	14	7,637	17	7,692	64	1,100	51	4.1	16	91	11
Bowlus	21	138,705	14	8,019	24	-	0	400	4	13.8	92	115	63
Boyd	23	175,735	26	7,255	13	-	0	450	7	7.2	31	105	41
Braham	21	282,193	48	20,515	74	750	34	1,530	70	7.8	36	103	35
Brainerd	34	2,370,187	96	147,237	99	44,285	96	6,825	99	13.0	87	104	38
Breckenridge	30	420,291	67	18,008	71	17,364	82	1,200	55	10.2	62	90	10
Brevator	12	*	*	7,637	17	3,000	44	700	27	13.9	93	*	*
Bricelyn	21	255,404	44	8,401	27	-	0	700	27	12.2	82	127	77
Brimson	10	92,056	4	6,109	7	-	0	600	20	12.3	83	180	95
Brook Park	15	158,117	20	6,491	9	-	0	400	4	13.2	88	222	97
Brooten	23	254,352	44	8,560	30	-	0	750	31	11.1	69	111	55
Browerville	23	282,857	49	11,243	51	2,600	42	750	31	3.2	13	165	93
Browns Valley	19	156,568	19	8,019	24	2,622	43	750	31	7.9	37	99	25
Brownsdale	21	297,729	51	7,637	17	-	0	800	34	12.1	81	183	95
Brownsville	16	113,712	7	7,256	16	1,000	35	50	0	12.5	84	1003	99
Brownton	28	370,112	63	8,400	26	29,000	92	1,000	44	12.8	85	98	23
Buffalo	35	1,200,739	92	75,862	95	36,425	95	4,000	94	8.8	47	87	8
Buffalo Lake	19	398,840	66	9,165	36	255	32	1,000	44	10.3	63	106	45
Buhl	16	81,237	2	6,873	11	11,418	74	1,000	44	1.3	6	76	0
Butterfield	21	188,689	30	9,164	34	5,500	57	750	31	0.7	3	82	4
Byron	28	427,804	68	28,453	82	12,606	76	1,150	55	14.2	95	93	15
Caledonia	29	400,657	66	19,120	73	2,400	41	1,050	50	8.9	49	105	41

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Calumet	18	206,329	34	8,019	24	5,253	56	1,450	66	16.9	99	91	11
Cambridge	29	410,403	66	49,907	91	10,000	69	2,400	85	10.6	66	91	11
Campbell	19	199,125	33	9,928	45	-	0	500	10	6.1	24	102	32
Canby	25	*	*	14,105	62	3,000	44	1,050	50	12.3	83	*	*
Cannon Falls	31	609,321	80	33,435	85	-	0	1,700	72	11.4	73	99	25
Canosia	20	348,203	59	8,635	30	10,000	69	1,000	44	1.5	7	116	65
Canton	18	76,544	2	7,255	13	506	33	400	4	0.9	4	102	32
Carlos	28	785,180	85	10,692	49	32,500	94	1,750	75	13.3	88	135	84
Carlton	20	237,642	42	16,441	68	3,500	47	1,750	75	10.2	62	222	97
Carver	32	561,123	76	20,738	75	27,666	91	1,957	79	10.9	68	99	25
Cass Lake	18	487,275	72	30,423	84	10,850	73	2,500	86	7.7	35	176	95
Centennial	55	2,561,681	97	105,001	97	25,500	89	4,200	95	9.1	50	109	51
Center City	23	345,596	59	9,256	38	7,500	63	1,250	59	8.5	44	114	62
Ceylon	19	192,208	32	8,019	24	-	0	550	17	13.9	93	134	83
Chandler	15	185,013	29	6,492	10	775	34	650	25	6.2	26	112	58
Chatfield	24	362,322	62	21,398	76	4,555	51	1,300	60	11.6	75	105	41
Cherry	14	170,435	25	7,637	17	100	31	600	20	11.9	79	194	96
Chisago	22	818,700	86	23,625	78	10,677	73	2,700	88	12.5	84	111	55
Chisholm	17	670,511	82	17,616	70	29,370	93	2,400	85	8.3	42	102	32
Chokio	18	191,191	31	8,707	30	-	0	600	20	10.9	68	139	86
Clara City	21	360,957	61	10,858	50	3,290	46	1,000	44	12.9	87	110	52
Claremont	15	97,875	5	7,411	16	3,500	47	700	27	8.1	39	107	47
Clarissa	19	164,165	22	9,165	36	6,474	60	800	34	5.4	22	76	0
Clarkfield	21	221,265	39	10,692	49	-	0	800	34	10.9	68	112	58
Clarks Grove	17	123,549	9	7,480	16	-	0	450	7	6.1	24	127	77
Clear Lake	30	560,616	76	19,782	73	6,000	58	1,200	55	14.1	94	140	87
Clearbrook	20	183,778	28	11,829	55	-	0	950	43	8.4	42	126	77
Clearwater	29	342,784	58	18,356	72	8,500	67	1,300	60	7.9	37	98	23
Clements	18	140,892	15	8,401	27	1,946	39	650	25	13.6	90	106	45
Cleveland	27	445,461	69	12,258	56	13,600	78	1,200	55	8.4	42	122	72
Clifton	13	*	*	8,856	33	7,228	62	1,100	51	8.7	46	*	*
Climax	28	115,063	8	6,491	9	-	0	150	1	0.6	3	259	98
Clinton (Big Stone)	23	82,893	3	8,019	24	3,470	47	600	20	10.4	64	81	4
Clinton (St Louis)	18	151,222	18	6,873	11	-	0	700	27	9.9	59	144	89
Cohasset	24	674,923	83	22,546	77	-	0	2,200	83	8.6	45	103	35
Cokato	22	565,604	77	20,371	74	19,602	85	1,600	70	9.8	58	91	11
Cold Spring	29	1,022,411	90	30,179	83	15,500	81	1,900	78	9.3	52	106	45
Coleraine	19	214,512	36	9,717	45	5,483	57	1,250	59	5.4	22	102	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 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Colvill	10	74,671	2	5,728	5	2,650	43	800	34	10.4	64	108	49
Comfrey	23	210,450	35	8,782	31	4,000	49	625	25	0.6	3	100	28
Cook	14	289,813	50	13,583	61	1,500	37	1,500	67	6.6	27	98	23
Cosmos	16	216,727	37	7,619	17	-	0	850	39	7.5	34	162	92
Cottage Grove	50	1,944,433	95	123,523	98	4,388	51	4,000	94	10.2	62	115	63
Cotton	19	184,786	29	11,456	53	-	0	500	10	11.1	69	169	94
Cottonwood	26	352,949	60	12,189	56	-	0	900	41	7.9	37	128	78
Courtland	22	349,876	59	8,400	26	11,440	74	1,200	55	7.6	34	94	16
Cromwell	21	339,113	57	10,310	47	5,611	57	1,300	60	6.2	26	112	58
Crooked Lake	18	157,437	20	7,578	17	2,800	44	550	17	3.7	15	129	79
Crookston	24	535,765	75	15,926	67	15,000	80	1,700	72	10.2	62	106	45
Crosby	26	382,747	64	17,417	70	32,486	94	2,050	81	7.6	34	76	0
Culver	9	50,504	0	2,857	0	-	0	85	0	8.3	42	453	99
Currie	19	132,505	12	8,401	27	-	0	600	20	2.2	11	92	13
Cuyuna	21	204,335	34	9,165	36	14,219	79	850	39	13.2	88	94	16
Cyrus	19	135,407	13	6,874	12	-	0	400	4	7.6	34	172	94
Dalton	24	255,858	44	9,164	34	-	0	650	25	1.6	8	110	52
Danube	23	173,856	26	6,874	12	-	0	550	17	7.0	29	124	74
Danvers	12	90,158	4	6,110	8	-	0	750	31	0.7	3	99	25
Darfur	19	180,186	28	6,110	8	-	0	425	6	0.9	4	117	67
Dassel	24	941,056	89	23,552	78	34,459	95	2,300	84	10.3	63	118	68
Dawson	25	352,572	60	13,013	58	29,246	93	1,800	76	8.3	42	87	8
Dayton	23	492,295	72	21,267	76	12,422	76	1,500	67	7.1	29	93	15
Deer Creek	16	185,389	29	7,637	17	1,500	37	625	25	14.1	94	135	84
Deer River	26	398,890	66	25,653	80	18,573	84	1,750	75	9.6	55	106	45
Deerwood	21	301,392	51	16,412	68	-	0	1,100	51	10.8	68	124	74
Delano	24	757,117	85	34,759	86	27,500	91	2,575	87	9.3	52	82	4
Delavan	18	190,815	31	7,256	16	1,600	38	750	31	5.7	23	119	69
Dent	27	*	*	13,038	59	-	0	900	41	*	*	*	*
Detroit Lakes	28	1,861,420	95	62,026	94	24,510	89	5,000	96	8.4	42	112	58
Dexter	20	164,525	23	6,110	8	5,400	56	400	4	1.6	8	124	74
Dodge Center	21	513,993	73	12,763	57	14,612	79	1,700	72	9.7	56	149	90
Dover	19	252,348	44	8,019	24	2,000	39	850	39	12.2	82	116	65
Dovray	22	46,217	0	4,964	1	-	0	160	1	4.1	16	110	52
Dumont	21	114,228	7	7,637	17	-	0	300	2	0.8	4	134	83
Dunnell	16	127,702	11	5,728	5	-	0	450	7	3.4	14	135	84
Eagle Bend	25	243,536	42	9,547	42	4,594	52	950	43	2.5	11	89	10
Eagle Lake	20	328,235	56	13,146	59	16,054	81	1,700	72	1.0	5	91	11

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East Bethel	35	1,348,113	93	39,896	89	17,500	82	3,400	93	15.5	97	125	76
East Grand Forks	25	801,111	86	37,892	88	-	0	2,250	84	12.2	82	109	51
Eastern Hubbard	18	283,349	49	8,214	26	6,000	58	1,100	51	5.9	24	151	91
Easton	21	143,552	16	8,782	31	4,000	49	450	7	8.7	46	104	38
Echo	18	*	*	8,019	24	950	35	600	20	4.7	18	*	*
Eden Valley	24	473,742	71	14,210	63	3,500	47	1,000	44	8.5	44	111	55
Edgerton	24	307,708	53	11,368	52	6,684	61	850	39	13.4	89	124	74
Eitzen	29	169,849	25	9,547	42	4,500	51	450	7	3.5	14	112	58
Elizabeth	22	172,681	26	8,019	24	4,355	50	600	20	8.0	38	88	9
Elk River	36	2,456,311	97	117,465	98	30,000	93	5,091	97	9.7	56	96	20
Elko New Market	25	1,573,533	94	35,696	87	96,596	99	3,500	93	9.3	52	131	81
Ellendale	20	159,108	20	8,960	33	3,000	44	500	10	6.9	28	99	25
Ellsworth	25	245,152	42	9,547	42	-	0	500	10	1.5	7	109	51
Elmer	11	95,133	4	6,109	7	-	0	250	2	3.9	16	197	96
Elmore	14	182,402	28	9,165	36	1,750	39	1,100	51	4.7	18	98	23
Elrosa	23	298,012	51	11,456	53	10,000	69	700	27	4.2	17	102	32
Ely	30	526,643	74	16,763	69	12,744	76	1,600	70	8.2	41	95	18
Elysian	25	339,213	57	9,812	45	10,345	72	900	41	5.5	23	98	23
Emily	25	191,912	32	9,322	38	7,136	62	750	31	8.8	47	83	5
Evansville	25	182,655	28	11,455	52	5,000	53	480	10	6.5	27	137	85
Eveleth	22	306,044	52	10,541	48	20,971	86	1,900	78	5.3	21	89	10
Excelsior	44	3,808,390	99	93,824	96	14,907	79	6,250	98	13.6	90	107	47
Eyota	24	300,743	51	12,903	58	4,200	50	1,300	60	7.4	33	112	58
Fairfax	22	*	*	11,843	55	14,691	79	1,500	67	1.2	6	*	*
Farmington	44	1,800,077	94	89,419	96	170,008	99	4,575	96	12.8	85	83	5
Fayal	22	385,032	64	8,401	27	14,000	78	1,500	67	7.1	29	111	55
Federal Dam	10	*	*	4,230	1	-	0	100	1	5.9	24	*	*
Fergus Falls	41	2,082,129	96	59,952	93	-	0	3,900	94	11.7	76	112	58
Fertile	23	250,759	43	11,641	55	-	0	800	34	11.6	75	107	47
Fifty Lakes	18	99,931	5	4,964	1	3,500	47	600	20	8.6	45	129	79
Finland	22	213,853	36	15,225	65	-	0	650	25	0.7	3	100	28
Finlayson	24	185,720	29	11,455	52	-	0	600	20	0.4	1	126	77
Flensburg	19	112,015	7	0	0	-	0	575	19	7.1	29	91	11
Floodwood	23	267,710	46	10,310	47	615	34	1,000	44	10.0	60	133	82
Foley	21	612,895	80	34,473	86	7,500	63	2,450	86	12.0	80	108	49
Forada	28	273,328	48	9,165	36	7,880	64	800	34	10.4	64	158	92
Forest Lake	34	1,676,856	94	90,102	96	18,500	84	4,500	95	10.1	62	105	41
Foreston	14	247,131	43	8,783	32	20,000	85	1,000	44	9.6	55	101	30

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Franklin	17	315,764	54	7,637	17	6,319	60	1,000	44	7.9	37	134	83
Frazee	25	262,660	46	18,227	72	9,542	68	1,200	55	11.3	72	89	10
Fredenber	13	*	*	5,915	6	7,500	63	800	34	5.4	22	*	*
French Township	27	160,388	21	9,546	39	39	31	500	10	4.9	19	97	21
Frost	18	198,696	33	8,401	27	2,500	42	550	17	3.6	14	110	52
Fulda	23	249,105	43	14,229	63	4,000	49	1,000	44	2.7	12	129	79
Garfield	23	358,912	60	11,847	56	6,180	59	1,000	44	8.7	46	121	71
Garrison	22	745,870	84	25,878	80	12,000	75	3,100	91	11.6	75	109	51
Garvin	14	115,113	8	5,728	5	-	0	450	7	9.5	54	118	68
Gaylord	26	456,290	70	14,480	63	16,651	81	1,350	63	4.8	18	91	11
Geneva	23	142,477	15	7,255	13	-	0	200	1	6.1	24	169	94
Ghent	20	116,186	8	6,109	7	2,838	44	525	17	11.1	69	134	83
Gilbert	20	*	*	7,637	17	12,026	76	1,300	60	2.5	11	*	*
Glenwood	30	445,200	69	22,885	77	28,874	92	1,600	70	11.7	76	95	18
Glyndon	19	413,099	66	11,772	55	-	0	900	41	12.8	85	116	65
Gnesen	23	*	*	9,546	39	849	35	1,000	44	0.5	2	*	*
Golden Valley	48	4,210,487	99	99,246	97	10,571	72	6,700	99	12.8	85	114	62
Gonvick	21	231,696	41	7,637	17	4,286	50	650	25	8.8	47	125	76
Good Thunder	21	325,692	56	10,040	46	6,900	61	1,100	51	13.0	87	105	41
Goodview	32	366,187	62	13,042	59	10,027	71	1,400	64	11.0	69	92	13
Graceville	25	195,143	33	9,546	39	2,500	42	550	17	6.1	24	124	74
Granada	12	67,673	1	6,492	10	-	0	500	10	11.4	73	134	83
Grand Lake	31	*	*	11,456	53	8,000	64	1,500	67	9.3	52	*	*
Grand Meadow	25	390,469	65	14,141	62	8,111	66	1,100	51	11.8	77	102	32
Grand Rapids	29	1,844,479	95	88,438	96	5,000	53	5,000	96	8.0	38	114	62
Granite Falls	32	*	*	17,520	70	25,955	90	1,350	63	8.7	46	*	*
Green Isle	18	212,113	36	9,164	34	7,500	63	800	34	14.1	94	133	82
Greenbush	31	216,777	37	11,456	53	-	0	500	10	9.9	59	92	13
Greenwood	14	470,130	71	11,455	52	30,000	93	1,500	67	10.0	60	129	79
Grey Eagle	18	263,685	46	10,320	48	3,000	44	750	31	11.6	75	118	68
Grove City	18	189,343	31	8,649	30	2,747	43	1,000	44	10.3	63	97	21
Grygla	19	145,642	17	7,637	17	-	0	250	2	8.2	41	193	96
Hackensack	30	644,888	81	17,104	70	24,700	89	2,000	79	4.9	19	86	6
Hallock	28	171,795	25	10,692	49	-	0	500	10	5.7	23	102	32
Halstad	24	209,653	35	9,165	36	2,000	39	700	27	1.4	7	101	30
Ham Lake	37	1,394,693	93	57,229	93	-	0	3,200	92	9.4	53	101	30
Hamburg	28	612,055	80	10,310	47	24,337	88	1,450	66	12.1	81	99	25
Hamel	30	1,376,784	93	30,177	83	40,450	96	2,700	88	11.7	76	124	74

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Hancock	24	219,141	38	8,903	33	-	0	600	20	2.8	12	110	52
Hanley Falls	22	94,178	4	8,783	32	-	0	450	7	5.0	20	118	68
Hanover	30	658,057	82	24,521	79	3,100	45	1,400	64	5.2	21	104	38
Hanska	25	182,601	28	9,546	39	1,500	37	510	17	2.6	11	125	76
Harmony	26	273,102	47	9,547	42	5,000	53	750	31	4.8	18	101	30
Harris	18	171,261	25	7,797	23	1,700	38	1,100	51	9.0	49	103	35
Hartland	18	145,317	16	8,019	24	-	0	425	6	4.3	17	248	98
Hastings	55	3,403,187	98	114,328	98	-	0	4,500	95	11.1	69	115	63
Hayfield	18	343,583	58	16,639	68	11,741	75	1,500	67	10.4	64	92	13
Hayward	22	311,211	53	8,401	27	4,500	51	800	34	16.0	98	172	94
Hector	18	457,307	70	12,795	57	2,103	40	1,200	55	12.2	82	135	84
Henderson	20	188,133	30	9,165	36	18,322	83	1,000	44	7.5	34	86	6
Hendricks	29	179,013	27	9,547	42	9,291	68	700	27	3.7	15	81	4
Hendrum	18	147,808	17	7,255	13	-	0	600	20	0.3	1	118	68
Henning	25	339,155	57	11,147	51	10,020	71	1,000	44	10.9	68	96	20
Herman	23	136,761	14	9,546	39	-	0	700	27	11.7	76	100	28
Hermantown	29	1,037,637	90	35,312	87	27,900	91	3,500	93	7.9	37	110	52
Heron Lake	18	176,202	27	7,961	23	-	0	600	20	6.8	28	116	65
Hewitt	15	125,461	10	5,346	2	3,129	46	500	10	4.8	18	132	81
Hibbing	16	391,347	65	7,760	23	11,501	74	1,200	55	9.6	55	112	58
Hill City	25	162,439	22	9,019	34	5,587	57	615	25	6.9	28	85	6
Hills	24	137,372	14	9,929	46	5,000	53	750	31	10.0	60	118	68
Hinckley	20	547,052	75	20,264	74	3,434	47	1,300	60	5.5	23	142	88
Hitterdal	13	166,586	23	5,728	5	650	34	500	10	10.5	65	114	62
Hoffman	23	161,266	22	9,165	36	4,004	50	650	25	0.8	4	88	9
Hokah	14	102,275	6	11,456	53	-	0	475	9	5.0	20	99	25
Holdingford	20	228,003	41	10,204	47	4,800	53	900	41	11.1	69	95	18
Holland	21	211,990	35	7,637	17	-	0	250	2	12.6	85	220	97
Hollandale	16	90,548	4	7,637	17	-	0	1	0	9.5	54	38862	100
Hopkins	38	2,213,124	96	66,169	94	32,166	94	5,600	97	10.0	60	110	52
Houston	24	268,576	46	10,525	48	-	0	925	42	13.9	93	108	49
Hovland Area	13	*	*	5,691	4	8,000	64	800	34	13.4	89	*	*
Howard Lake	28	472,320	71	15,425	66	21,647	86	1,400	64	9.4	53	87	8
Hoyt Lakes	18	236,333	41	9,546	39	13,472	77	1,500	67	12.8	85	87	8
Hugo	29	801,636	86	51,531	92	-	0	2,900	89	7.4	33	105	41
Ideal	29	701,481	83	20,425	74	28,162	92	2,100	82	11.8	77	94	16
Industrial	17	*	*	6,491	9	5,000	53	700	27	7.7	35	*	*
International Falls	26	666,157	82	43,483	90	-	0	2,750	88	10.0	60	101	30

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Inver Grove Heights	63	3,750,204	98	126,587	98	25,000	89	5,800	98	9.7	56	119	69
Iona	15	75,041	2	3,437	0	-	0	300	2	5.8	23	115	63
Ironton	16	146,683	17	9,547	42	-	0	650	25	13.8	92	116	65
Isanti	23	1,366,025	93	55,732	92	39,134	96	3,800	94	16.8	99	91	11
Isle	25	398,634	65	22,031	76	-	0	967	43	8.3	42	111	55
Jackson	26	595,956	79	22,090	76	-	0	1,700	72	10.5	65	106	45
Jacobson	23	131,457	12	6,110	8	-	0	400	4	11.7	76	132	81
Janesville	25	299,146	51	14,668	64	23,713	88	1,500	67	9.8	58	83	5
Jasper	26	160,752	22	8,743	31	2,540	42	650	25	6.8	28	92	13
Jeffers	19	128,652	11	7,637	17	-	0	500	10	13.6	90	95	18
Jordan	34	521,084	74	30,508	84	42,359	96	2,050	81	4.1	16	80	3
Kandiyohi	19	324,548	56	8,646	30	9,688	69	1,200	55	11.7	76	97	21
Karlstad	32	160,697	21	11,455	52	-	0	350	3	0.6	3	150	90
Kasota	21	361,160	61	14,540	64	8,500	67	1,300	60	14.1	94	139	86
Kasson	24	385,961	64	27,608	82	23,579	88	2,000	79	9.5	54	92	13
Keewatin	16	144,742	16	8,019	24	24,074	88	1,600	70	1.3	6	80	3
Kelliher	25	178,731	27	8,782	31	-	0	560	19	3.0	12	104	38
Kellogg	30	322,621	55	8,783	32	19,548	84	700	27	8.9	49	109	51
Kennedy	13	128,638	11	5,727	4	-	0	350	3	3.4	14	218	97
Kensington	26	218,507	38	9,165	36	-	0	750	31	1.7	9	103	35
Kerrick	22	23,929	0	5,346	2	-	0	50	0	0.2	0	143	88
Kettle River	15	124,866	10	7,255	13	42	31	600	20	11.1	69	123	73
Kilkenny	19	280,920	48	8,400	26	7,000	61	800	34	15.0	97	120	70
Kimball	27	284,092	49	13,098	59	6,500	60	875	40	9.0	49	111	55
Kinney	19	179,184	27	7,256	16	-	0	700	27	1.5	7	118	68
La Crescent	27	499,044	73	23,812	78	4,616	52	1,600	70	10.6	66	101	30
La Salle	12	61,053	1	4,964	1	2,500	42	400	4	8.7	46	134	83
Lafayette	25	373,899	63	10,185	46	4,000	49	1,200	55	11.1	69	115	63
Lake Benton	19	215,243	36	12,073	56	1,000	35	850	39	0.4	1	116	65
Lake Bronson	25	*	*	5,346	2	-	0	400	4	2.6	11	*	*
Lake City	18	808,413	86	34,627	86	20,725	86	3,900	94	11.1	69	91	11
Lake Crystal	23	418,327	67	19,868	74	22,579	87	2,000	79	5.0	20	84	6
Lake Elmo	22	919,992	89	37,324	88	-	0	3,100	91	7.1	29	122	72
Lake Henry	22	155,513	19	6,874	12	1,500	37	425	6	6.9	28	125	76
Lake Kabetogama	11	164,852	23	7,255	13	-	0	1,000	44	16.8	99	105	41
Lake Lillian	13	72,878	2	6,034	6	1,000	35	600	20	2.0	10	98	23
Lake Park	19	204,884	34	15,082	65	-	0	875	40	10.6	66	111	55
Lake Wilson	30	165,498	23	6,491	9	-	0	600	20	0.4	1	95	18

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 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Lakefield	23	368,871	62	15,404	66	-	0	1,000	44	11.4	73	124	74
Lakeville	72	5,852,995	99	217,958	99	44,804	97	6,417	98	7.7	35	107	47
Lakewood	22	301,425	52	9,547	42	-	0	725	31	14.1	94	120	70
Lamberton	20	194,002	32	9,007	34	8,099	66	950	43	11.1	69	95	18
Lancaster	24	133,694	13	7,255	13	-	0	500	10	1.0	5	128	78
Lanesboro	22	271,511	47	10,119	46	3,500	47	1,100	51	2.7	12	96	20
Le Sueur	22	*	*	26,115	81	-	0	3,000	90	13.0	87	*	*
Leaf Valley	16	163,606	22	7,255	13	4,700	52	900	41	8.2	41	77	2
LeRoy	24	171,104	25	9,164	34	-	0	450	7	6.1	24	124	74
Lewiston	31	424,907	67	19,050	73	2,000	39	1,250	59	13.1	88	116	65
Lindstrom	26	597,461	79	26,419	81	6,000	58	2,295	84	13.3	88	104	38
Linwood	28	568,709	77	18,221	72	29,522	93	2,000	79	11.9	79	105	41
Lismore	25	132,125	12	8,783	32	-	0	300	2	9.3	52	128	78
Litchfield	27	574,603	77	41,129	90	15,580	81	2,000	79	9.8	58	108	49
Little Canada	31	1,803,551	95	38,731	88	15,000	80	3,150	92	9.6	55	99	25
Little Falls	34	1,048,554	90	53,506	92	24,462	88	3,000	90	9.6	55	93	15
Littlefork	25	267,120	46	10,966	50	6,205	59	875	40	14.5	96	127	77
Long Lake	45	1,504,530	94	73,793	95	-	0	2,918	90	8.7	46	111	55
Long Prairie	22	481,965	72	23,915	79	6,000	58	1,750	75	4.4	17	93	15
Lonsdale	26	688,203	83	31,115	84	20,000	85	2,100	82	9.7	56	117	67
Loretto	25	1,330,598	92	21,896	76	55,000	98	4,200	95	9.4	53	94	16
Lower Saint Croix Valley	26	1,215,349	92	30,968	84	13,703	78	3,100	91	13.3	88	109	51
Lowry	25	374,689	63	8,782	31	5,000	53	950	43	7.3	32	99	25
Lucan	23	112,023	7	8,400	26	-	0	450	7	4.9	19	107	47
Luverne	33	796,213	86	24,543	79	2,766	44	2,000	79	8.1	39	103	35
Lynd	13	96,095	5	5,728	5	-	0	450	7	11.3	72	141	87
Mabel	20	124,909	10	7,637	17	3,206	46	550	17	6.6	27	104	38
Madelia	31	223,392	39	14,021	62	16,758	82	1,250	59	7.4	33	68	0
Madison	26	169,303	24	10,922	50	9,112	68	1,000	44	12.0	80	102	32
Madison Lake	24	311,173	53	10,800	49	6,493	60	1,100	51	14.4	96	110	52
Mahnomen	22	339,239	57	10,972	50	800	35	1,100	51	8.1	39	107	47
Mahtowa	21	127,236	10	6,109	7	5,346	56	500	10	11.4	73	136	85
Makinen	14	96,409	5	6,873	11	7,479	63	500	10	0.1	0	87	8
Mantorville	30	324,811	56	9,482	39	3,500	47	800	34	8.6	45	114	62
Maple Hill	14	224,465	40	6,491	9	8,000	64	1,000	44	9.4	53	151	91
Maple Lake	30	1,006,662	89	33,445	85	13,000	77	1,700	72	7.2	31	99	25
Maple Plain	25	990,190	89	16,786	69	25,750	90	2,400	85	10.4	64	95	18
Mapleton	23	458,166	70	13,827	61	4,950	53	1,800	76	9.7	56	122	72

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 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Mapleview	11	191,360	31	6,873	11	-	0	500	10	12.3	83	309	99
Maplewood	34	4,010,409	99	154,704	99	-	0	5,500	97	12.4	84	118	68
Marble	14	225,064	40	7,255	13	592	34	1,450	66	7.1	29	120	70
Marshall	47	2,966,240	98	61,635	93	99,647	99	4,700	96	11.0	69	98	23
Mayer	28	*	*	9,165	36	4,813	53	2,000	79	11.8	77	*	*
Maynard	24	287,286	50	8,782	31	-	0	650	25	11.6	75	115	63
McDavitt	14	116,761	8	6,873	11	2,000	39	1,000	44	11.9	79	113	61
McGrath	15	169,819	24	7,637	17	787	35	500	10	2.6	11	138	86
McGregor	22	548,167	75	27,057	81	-	0	1,600	70	11.9	79	99	25
McIntosh	22	133,136	13	6,491	9	-	0	600	20	11.5	74	105	41
Meadowlands	16	83,159	3	4,964	1	10,000	69	300	2	4.8	18	171	94
Medford	24	258,688	45	9,546	39	15,000	80	725	31	18.5	100	112	58
Melrose	27	*	*	20,637	75	5,253	56	1,500	67	3.7	15	*	*
Menahga	21	282,769	49	9,279	38	-	0	1,100	51	6.0	24	112	58
Middle River	24	167,086	23	7,255	13	-	0	400	4	0.9	4	215	97
Miesville	33	279,655	48	11,455	52	105	31	500	10	7.2	31	99	25
Milaca	20	751,075	85	29,817	83	-	0	2,400	85	8.4	42	103	35
Milan	20	216,119	37	7,637	17	-	0	500	10	15.1	97	155	91
Miltona	22	227,621	40	9,547	42	8,000	64	1,000	44	6.7	28	102	32
Minneota	26	288,830	50	14,181	63	1,298	37	1,000	44	12.4	84	119	69
Minnesota Lake	22	256,883	45	9,546	39	2,000	39	850	39	7.1	29	110	52
Mission	19	297,617	50	13,368	60	13,725	78	1,500	67	7.9	37	97	21
Montevideo	31	532,183	74	25,398	80	-	0	1,700	72	15.6	97	105	41
Montgomery	30	506,168	73	18,545	72	10,000	69	1,850	78	8.0	38	104	38
Monticello	28	1,046,960	90	74,221	95	-	0	2,750	88	11.2	71	102	32
Montrose	25	536,042	75	13,447	61	42,000	96	1,500	67	6.1	24	110	52
Moose Lake	27	268,659	47	23,306	78	15,016	81	1,000	44	9.8	58	103	35
Mora	29	586,199	78	38,307	88	-	0	1,700	72	4.2	17	103	35
Morgan	19	445,663	70	11,436	52	-	0	1,600	70	14.0	93	112	58
Morris	30	671,583	83	24,930	79	-	0	1,750	75	15.8	98	104	38
Morristown	22	583,868	78	14,092	62	14,687	79	1,700	72	13.7	91	110	52
Morse-Fall Lake	23	98,488	5	33,491	86	2,400	41	10	0	9.8	58	8670	99
Morton	23	196,039	33	7,637	17	254	32	800	34	3.2	13	91	11
Motley	18	223,525	39	10,176	46	5,622	57	1,600	70	9.5	54	103	35
Mountain Iron	20	258,042	45	9,493	39	10,800	73	1,800	76	8.0	38	104	38
Mountain Lake	25	217,175	37	14,675	64	7,834	64	1,200	55	1.6	8	95	18
Nashwauk	21	276,231	48	10,808	49	16,805	82	1,300	60	10.3	63	97	21
Nerstrand	17	52,365	0	4,382	1	-	0	50	0	0.1	0	450	99

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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 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Nevis	20	186,108	30	16,659	69	6,250	59	1,100	51	6.6	27	147	89
New Auburn	19	172,563	26	8,401	27	11,320	74	1,000	44	11.4	73	80	3
New Brighton	37	3,025,547	98	82,689	95	46,200	97	5,700	98	12.8	85	110	52
New Germany	22	504,952	73	10,310	47	7,500	63	1,300	60	7.2	31	105	41
New London	22	272,900	47	29,149	83	8,400	66	1,525	70	3.6	14	82	4
New Munich	20	129,718	12	6,492	10	5,703	58	500	10	3.3	13	127	77
New Prague	28	614,659	80	51,342	91	52,507	97	3,050	91	6.4	27	77	2
New Richland	23	188,616	30	13,508	61	-	0	1,000	44	1.3	6	113	61
New York Mills	18	148,887	18	13,066	59	4,551	51	1,250	59	12.2	82	94	16
Newfolden	14	144,937	16	5,728	5	-	0	600	20	0.3	1	130	80
Newport	25	904,225	88	12,577	57	64,438	98	3,000	90	11.3	72	87	8
Nicollet	24	318,606	54	18,146	71	8,000	64	1,300	60	14.2	95	111	55
Nisswa	25	736,546	84	39,888	89	15,000	80	2,400	85	13.5	90	102	32
North Branch	21	481,961	72	43,654	90	82,725	98	3,200	92	1.8	9	64	0
North Mankato	34	1,466,150	94	45,742	91	22,740	87	3,000	90	12.5	84	101	30
North Saint Paul	31	1,217,670	92	39,456	89	8,308	66	4,000	94	10.3	63	93	15
Northfield	28	3,710,373	98	99,904	97	25,571	89	7,500	99	14.6	96	104	38
Northome	17	*	*	7,637	17	-	0	550	17	0.2	0	*	*
Norwood Young America	27	*	*	17,736	71	38,897	95	1,700	72	7.8	36	*	*
Oak Grove	32	1,018,736	89	29,076	83	4,527	51	2,300	84	9.3	52	103	35
Oakdale	37	2,154,047	96	100,401	97	14,984	80	4,925	96	14.5	96	108	49
Odin	13	128,608	11	4,964	1	-	0	600	20	1.9	10	114	62
Ogilvie	25	229,844	41	12,458	57	21,086	86	1,250	59	4.9	19	76	0
Okabena	17	169,298	24	7,637	17	-	0	450	7	3.8	15	171	94
Olivia	23	292,262	50	12,572	57	11,571	75	1,100	51	7.2	31	79	2
Onamia	22	259,109	45	15,585	66	11,952	75	1,100	51	9.7	56	94	16
Ormsby	17	169,110	24	5,728	5	-	0	600	20	1.3	6	111	55
Oronoco	22	227,427	40	8,401	27	-	0	1,200	55	6.2	26	136	85
Orr	14	159,824	21	5,601	4	-	0	650	25	8.6	45	130	80
Ortonville	30	375,797	64	11,074	51	-	0	1,000	44	11.4	73	106	45
Osakis	17	*	*	18,216	71	31,736	94	2,600	87	13.7	91	*	*
Osseo	28	403,195	66	9,164	34	10,500	72	1,600	70	8.1	39	116	65
Ostrander	11	66,220	1	5,346	2	606	34	435	7	0.2	0	172	94
Owatonna	32	2,211,951	96	104,242	97	-	0	4,450	95	14.8	96	106	45
Palisade	23	147,730	17	8,508	29	-	0	600	20	8.4	42	102	32
Park Rapids	26	1,083,114	91	57,388	93	2,600	42	3,000	90	7.5	34	103	35
Parkers Prairie	27	256,734	45	9,547	42	12,423	76	1,150	55	8.6	45	72	0
Paynesville	26	649,727	81	25,475	80	5,000	53	2,000	79	10.5	65	94	16

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Pelican Rapids	22	391,823	65	40,246	89	-	0	1,800	76	11.8	77	116	65
Pemberton	20	126,604	10	6,492	10	-	0	700	27	1.8	9	106	45
Pequot Lakes	26	1,169,843	91	35,012	87	54,556	97	3,100	91	5.3	21	115	63
Perham	30	651,422	81	27,391	81	22,982	87	1,900	78	14.4	96	94	16
Pierz	29	444,142	69	30,296	84	18,200	83	1,400	64	9.7	56	101	30
Pillager	25	590,644	78	23,719	78	25,000	89	2,200	83	11.3	72	97	21
Pine Island	28	483,048	72	32,200	85	27,273	91	2,500	86	10.5	65	98	23
Pine River	21	718,101	84	16,297	67	25,718	90	2,100	82	12.6	85	106	45
Plato	27	429,534	68	9,928	45	6,500	60	1,084	51	(1.8)	0	100	28
Porter	23	355,609	60	9,164	34	5,000	53	325	3	14.0	93	216	97
Preston	23	303,293	52	12,149	56	16,884	82	1,300	60	11.3	72	92	13
Princeton	32	1,129,225	91	41,631	90	17,510	82	2,875	89	8.7	46	103	35
Prinsburg	18	218,876	38	7,637	17	-	0	500	10	1.6	8	142	88
Prior Lake	39	2,650,519	97	143,938	99	75,925	98	6,500	98	13.4	89	100	28
Proctor	25	360,337	61	15,427	66	5,000	53	1,100	51	12.2	82	165	93
Randall	23	336,941	56	10,126	46	5,000	53	1,200	55	7.3	32	192	95
Randolph	31	553,169	76	16,332	67	17,902	83	1,000	44	12.8	85	111	55
Raymond	26	238,055	42	8,796	33	3,237	46	800	34	9.5	54	104	38
Red Wing	21	1,051,575	90	71,133	95	-	0	2,500	86	9.9	59	160	92
Redwood Falls	28	760,072	85	27,460	82	11,317	74	2,775	89	10.8	68	90	10
Remer	15	461,685	71	13,939	61	10,780	73	1,600	70	3.7	15	116	65
Renville	23	315,016	54	10,356	48	18,983	84	1,300	60	8.1	39	86	6
Rice	21	344,874	58	14,850	64	5,000	53	900	41	10.5	65	119	69
Rice Lake	25	*	*	13,411	60	13,600	78	1,400	64	1.9	10	*	*
Richmond	24	425,443	68	17,711	70	9,650	68	1,250	59	8.0	38	125	76
Rockford	26	455,618	70	22,152	76	21,814	87	1,750	75	7.2	31	105	41
Rockville	19	416,663	67	11,178	51	18,139	83	1,500	67	9.9	59	87	8
Rogers	36	884,509	88	58,479	93	26,792	90	2,750	88	8.3	42	86	6
Rollingstone	20	85,296	3	8,401	27	-	0	500	10	1.4	7	76	0
Rose Creek	21	106,494	6	8,019	24	-	0	400	4	0.5	2	80	3
Roseau	30	662,467	82	24,515	79	28,215	92	1,800	76	11.4	73	162	92
Rosemount	45	2,504,979	97	86,845	96	171,000	100	6,900	99	6.2	26	101	30
Rothsay	24	354,369	60	11,206	51	-	0	800	34	12.4	84	115	63
Royalton	24	150,145	18	9,418	39	11,073	73	1,025	50	8.9	49	72	0
Rush City	30	552,133	76	23,282	78	36,633	95	1,700	72	7.1	29	86	6
Russell	20	141,479	15	7,637	17	-	0	500	10	1.0	5	136	85
Ruthton	16	219,284	38	6,873	11	425	32	750	31	5.3	21	122	72
Sabin-Elmwood	24	249,513	43	8,019	24	-	0	800	34	12.8	85	140	87

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Sacred Heart	25	124,163	9	9,546	39	10,014	71	760	33	5.2	21	80	3
Saint Anthony	29	901,525	88	32,235	85	6,000	58	2,800	89	11.6	75	105	41
Saint Augusta	27	60,437	0	13,253	60	-	0	500	10	16.8	99	120	70
Saint Bonifacius	27	554,941	76	27,611	82	35,000	95	2,595	87	9.8	58	113	61
Saint Charles	27	582,002	77	20,740	75	7,000	61	1,800	76	15.7	98	104	38
Saint Clair	23	654,443	82	15,971	67	5,000	53	1,300	60	9.4	53	168	93
Saint Francis	19	638,923	81	23,834	79	-	0	2,100	82	7.8	36	130	80
Saint James	29	659,149	82	23,271	77	18,635	84	1,800	76	11.4	73	104	38
Saint Joseph	29	598,851	79	35,285	87	13,679	78	1,800	76	11.9	79	90	10
Saint Leo	18	169,181	24	9,164	34	-	0	500	10	4.3	17	122	72
Saint Martin	23	430,328	68	9,164	34	31,500	93	1,200	55	11.5	74	115	63
Saint Michael	30	876,585	87	59,581	93	28,000	92	2,100	82	10.4	64	110	52
Saint Paul Park	23	632,517	80	18,806	73	19,996	85	2,200	83	12.1	81	112	58
Saint Peter	28	868,404	87	43,175	90	9,347	68	2,400	85	9.4	53	89	10
Saint Stephen	26	440,451	69	15,318	65	14,740	79	1,200	55	11.8	77	95	18
Sanborn	19	132,251	12	7,255	13	2,000	39	550	17	1.3	6	105	41
Sandstone	23	191,432	31	16,818	69	13,167	77	1,750	75	4.0	16	86	6
Sartell	29	727,379	84	61,666	94	7,800	64	2,530	87	5.4	22	101	30
Sauk Centre	30	603,328	79	30,790	84	3,500	47	1,550	70	8.8	47	94	16
Sauk Rapids	29	1,401,769	93	69,107	95	62,000	98	3,500	93	12.3	83	108	49
Schroeder	14	135,380	13	4,201	0	-	0	800	34	16.4	98	152	91
Sebeka	19	438,505	69	13,986	62	2,000	39	1,500	67	5.6	23	97	21
Sedan	19	64,921	1	5,346	2	-	0	150	1	0.1	0	257	98
Shafer	27	180,414	28	8,401	27	-	0	825	38	4.5	18	108	49
Shakopee	45	4,648,023	99	159,441	99	152,677	99	7,500	99	10.5	65	97	21
Shelly	14	143,430	15	8,782	31	-	0	600	20	8.1	39	139	86
Sherburn	23	560,340	76	9,547	42	1,378	37	1,250	59	7.1	29	105	41
Shevlin	16	*	*	7,637	17	2,500	42	600	20	8.4	42	*	*
Silica	15	147,330	17	6,109	7	5,000	53	800	34	10.5	65	101	30
Silver Bay	22	511,620	73	12,865	58	-	0	1,100	51	14.9	97	131	81
Silver Lake	25	255,453	44	10,310	47	8,893	67	850	39	1.5	7	83	5
Slayton	30	397,475	65	14,393	63	25,724	90	1,500	67	2.6	11	80	3
Sleepy Eye	32	894,008	88	25,515	80	9,022	67	1,900	78	5.4	22	98	23
Solway	18	194,235	32	11,455	52	-	0	1,400	64	8.8	47	117	67
Solway Rural	16	81,854	3	7,255	13	-	0	500	10	11.7	76	105	41
South Haven	25	299,109	51	12,696	57	13,059	77	1,000	44	9.1	50	96	20
Spicer	24	307,327	53	16,440	68	16,224	81	1,300	60	9.0	49	85	6
Spring Grove	30	160,556	21	9,547	42	7,152	62	700	27	7.1	29	93	15

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Spring Valley	23	561,424	77	13,440	60	4,700	52	1,410	66	10.0	60	105	41
Springfield	26	273,264	47	14,984	64	27,923	92	1,250	59	11.6	75	76	0
Squaw Lake	20	208,398	35	8,401	27	-	0	400	4	8.2	41	213	96
Stacy-Lent Area	35	587,296	78	15,907	67	10,001	71	1,100	51	11.9	79	108	49
Staples	26	314,513	54	18,066	71	6,905	61	1,400	64	8.5	44	91	11
Starbuck	24	199,936	33	13,186	60	3,575	48	1,000	44	7.4	33	78	2
Stephen	28	218,014	37	11,074	51	1,000	35	550	17	8.8	47	157	92
Stewart	18	263,889	46	9,165	36	9,127	68	1,000	44	6.9	28	138	86
Stewartville	31	1,164,385	91	35,878	87	20,000	85	2,200	83	10.0	60	133	82
Stillwater	31	2,931,132	97	106,469	98	-	0	5,000	96	12.1	81	121	71
Storden	22	172,328	25	8,400	26	3,223	46	600	20	12.1	81	108	49
Sturgeon Lake	13	101,510	5	5,346	2	-	0	600	20	7.3	32	133	82
Taconite	15	102,623	6	5,346	2	5,589	57	850	39	3.0	12	78	2
Taunton	18	81,293	2	5,346	2	-	0	340	3	1.5	7	103	35
Taylors Falls	20	318,826	54	9,546	39	2,950	44	1,400	64	8.1	39	87	8
Thief River Falls	25	866,530	87	41,482	90	-	0	3,000	90	7.5	34	104	38
Thomson	23	534,581	74	18,011	71	10,295	71	1,600	70	9.8	58	99	25
Tofte	10	156,339	19	5,100	2	7,329	62	1,015	50	14.1	94	102	32
Tracy	24	345,364	58	15,985	67	8,962	67	1,300	60	7.9	37	99	25
Trimont	25	349,521	59	9,006	33	2,400	41	1,050	50	2.1	10	107	47
Truman	26	246,230	43	9,547	42	-	0	800	34	11.8	77	102	32
Twin Lakes (City)	14	224,107	40	7,255	13	-	0	500	10	1.2	6	162	92
Twin Lakes (VFD)	8	46,785	0	0	0	1,265	37	450	7	10.2	62	80	3
Two Harbors	23	550,931	75	34,728	86	4,600	52	2,600	87	12.2	82	111	55
Tyler	24	223,034	39	9,164	34	-	0	500	10	9.1	50	113	61
Upsala	20	148,821	18	7,222	13	-	0	450	7	1.1	5	123	73
Vadnais Heights	34	1,166,489	91	52,088	92	64,989	98	3,600	93	9.6	55	97	21
Vergas	19	174,869	26	13,961	62	-	0	820	38	4.8	18	94	16
Verndale	22	359,047	61	9,164	34	1,200	37	1,400	64	10.2	62	121	71
Vernon Center	22	126,976	10	7,637	17	-	0	500	10	6.1	24	102	32
Vesta	19	103,798	6	6,491	9	180	32	500	10	0.5	2	111	55
Victoria	26	881,943	87	37,783	88	25,586	90	2,000	79	6.1	24	100	28
Vining	19	64,736	1	5,727	4	-	0	400	4	6.1	24	98	23
Wabasha	28	340,505	57	17,172	70	18,300	83	1,400	64	6.5	27	77	2
Waconia	35	822,561	87	54,107	92	10,000	69	2,500	86	15.6	97	105	41
Wadena	20	650,383	81	18,813	73	450	33	1,970	79	13.7	91	116	65
Waite Park	28	748,954	85	26,941	81	5,000	53	2,050	81	10.0	60	99	25
Waldorf	22	204,280	34	8,782	31	4,789	53	500	10	7.2	31	156	91

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Walker	25	742,915	84	31,748	85	10,611	72	2,500	86	13.2	88	124	74
Walnut Grove	24	142,562	15	7,952	23	1,000	35	550	17	1.3	6	116	65
Walters	18	115,658	8	6,491	9	500	33	400	4	7.2	31	104	38
Warren	24	234,891	41	13,256	60	-	0	715	31	11.0	69	112	58
Warroad	25	372,078	63	19,105	73	-	0	1,000	44	9.9	59	120	70
Waseca	34	1,279,232	92	44,481	91	33,707	95	3,100	91	9.6	55	93	15
Watertown	26	695,429	83	28,002	82	22,100	87	2,100	82	10.7	67	92	13
Waterville	22	381,870	64	11,745	55	1,736	39	1,300	60	9.5	54	102	32
Watkins	24	348,589	59	9,564	44	6,500	60	930	42	14.1	94	122	72
Watson	14	187,958	30	7,637	17	3,600	48	1,025	50	16.0	98	103	35
Waubun	16	146,405	17	7,637	17	-	0	600	20	2.1	10	143	88
Waverly	20	322,425	55	11,330	52	53,650	97	1,400	64	10.8	68	130	80
Welcome	23	275,898	48	9,546	39	6,000	58	875	40	2.2	11	111	55
Wendell	24	184,880	29	7,637	17	-	0	600	20	3.0	12	104	38
West Concord	22	307,210	53	11,519	54	-	0	1,000	44	1.0	5	137	85
Westbrook	24	156,909	19	7,717	23	1,250	37	700	27	4.2	17	139	86
Wheaton	23	424,184	67	14,703	64	12,355	76	1,800	76	8.7	46	142	88
Willow River	19	150,173	18	6,109	7	2,680	43	600	20	8.5	44	111	55
Wilmont	19	206,618	34	9,165	36	-	0	550	17	11.1	69	123	73
Wilson	26	443,457	69	11,456	53	8,119	66	700	27	10.6	66	158	92
Windom	31	889,156	88	27,320	81	5,000	53	2,300	84	13.8	92	113	61
Winnebago	23	321,107	55	11,979	56	4,000	49	800	34	9.0	49	143	88
Winsted	26	381,743	64	13,096	59	20,420	85	1,500	67	8.5	44	84	6
Wolf Lake	22	*	*	9,385	39	-	0	800	34	6.6	27	*	*
Wood Lake	19	143,704	16	7,637	17	879	35	500	10	9.7	56	133	82
Woodbury	63	7,217,586	100	250,926	100	-	0	6,720	99	12.2	82	107	47
Woodstock	14	142,089	15	5,727	4	-	0	625	25	10.6	66	134	83
Wrenshall	27	159,327	21	8,401	27	-	0	500	10	13.8	92	121	71
Wright	11	131,136	12	6,873	11	-	0	825	38	8.8	47	141	87
Wykoff	18	251,816	43	7,637	17	2,700	43	1,200	55	11.8	77	96	20
Wyoming	32	331,602	56	28,321	82	6,000	58	1,150	55	7.8	36	128	78
Zimmerman	26	604,227	79	47,482	91	43,378	96	3,600	93	6.3	26	89	10
Zumbro Falls	20	286,593	49	10,870	50	10,827	73	1,200	55	11.8	77	107	47

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2013. The assets of these relief associations were transferred to the State Board of Investment at the end of 2012, 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, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2012	Rank (%-ile)	Funding Ratio
Alaska	17	\$ 137,936	21 %	\$ 5,728	8 %	\$ -	0 %	Bal	7.6 %	36 %	100 %
Andover	56	3,301,046	91	107,440	91	50,000	95	Bal	10.1	61	100
Anoka-Champlin	40	3,409,727	92	141,600	93	10,920	81	Bal	12.2	76	100
Ashby	22	*	*	9,164	44	3,000	62	Bal	1.5	6	*
Austin	23	880,643	83	50,000	86	-	0	Bal	8.0	40	100
Brewster	20	274,122	52	11,568	63	-	0	Bal	4.7	16	100
Brooklyn Park	74	7,511,484	97	260,427	96	31,406	93	Bal	14.5	96	100
Callaway	17	141,967	22	7,603	29	-	0	Bal	1.6	8	100
Cloquet Area Fire District	20	166,203	29	49,192	85	-	0	Bal	3.2	11	100
Cologne	30	411,919	70	12,841	64	9,200	78	Bal	12.5	80	100
Columbia Heights	22	1,368,092	85	64,464	88	-	0	Bal	13.4	89	100
Coon Rapids	46	6,645,878	95	210,842	95	-	0	Bal	13.3	88	100
Crosslake	24	745,618	78	28,090	81	15,437	87	Bal	7.3	33	100
Dakota	12	120,980	16	6,109	11	1,050	50	Bal	11.2	67	100
Dalbo	15	*	*	9,239	49	2,696	60	Bal	7.1	32	*
Dilworth	27	582,712	75	24,084	78	8,500	75	Bal	7.5	34	100
Donnelly	24	177,779	34	10,310	55	-	0	Bal	12.5	80	100
Eagan	96	9,756,290	98	261,658	97	409,943	100	Bal	14.2	95	100
Edina	42	7,449,976	96	265,893	98	-	0	Bal	12.1	75	100
Elbow Lake	22	272,541	51	10,310	55	9,000	77	Bal	8.8	47	100
Elgin	25	315,011	61	13,604	65	-	0	Bal	3.8	13	100
Erskine	19	174,128	32	7,255	22	2,250	57	Bal	9.0	53	100
Falcon Heights	14	1,349,812	84	41,406	82	-	0	Bal	10.0	60	100
Fisher	15	174,912	33	9,928	52	-	0	Bal	8.6	46	100
Fosston	25	395,722	69	14,157	66	3,668	65	Bal	0.6	3	100
Fountain	18	113,039	15	7,637	33	1,000	49	Bal	4.8	20	100
Freeport	23	284,893	53	10,620	58	5,262	70	Bal	6.6	29	100
Fridley	36	3,057,304	90	101,103	89	-	0	Bal	7.9	38	100
Gary	21	103,714	10	6,110	13	-	0	Bal	0.5	2	100
Gibbon	24	306,334	58	11,479	62	2,500	59	Bal	4.7	16	100
Glenville	26	191,124	39	10,309	54	-	0	Bal	12.0	74	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2012	Rank (%-ile)	Funding Ratio
Goodhue	23	773,391	79	25,471	79	-	0	Bal	12.6	83	100
Gunflint Trail	22	306,539	59	9,670	51	10,000	79	Bal	11.5	72	100
Hawley	23	464,351	73	15,953	72	7,700	74	Bal	11.0	66	100
Ivanhoe	34	303,650	55	10,310	55	4,000	66	Bal	7.9	38	100
Kelsey	14	47,853	1	6,110	13	-	0	Bal	11.5	72	100
Kenyon	30	384,001	66	17,660	73	-	0	Bal	4.7	16	100
Kerkhoven	27	212,343	44	8,697	42	1,369	55	Bal	12.5	80	100
Kiester	21	160,913	25	8,019	36	-	0	Bal	6.3	26	100
Lake George	10	162,111	28	6,492	18	6	45	Bal	9.4	58	100
Lakeport	17	246,137	50	11,307	60	11,512	82	Bal	8.5	44	100
Le Center	25	382,050	65	15,713	71	6,250	71	Bal	5.9	24	100
London	21	79,952	4	535	1	-	0	Bal	9.0	53	100
Longville	22	849,075	82	26,252	80	25,000	91	Bal	6.9	31	100
Lyle	19	121,363	17	6,874	21	-	0	Bal	13.4	89	100
Magnolia	9	67,935	3	4,582	3	-	0	Bal	2.1	10	100
Maple Grove	92	10,433,817	100	269,329	100	209,265	97	Bal	10.8	63	100
Marietta	19	104,748	11	7,255	22	4,945	68	Bal	14.5	96	100
Marine-On-Saint Croix	30	430,007	71	9,164	44	14,000	85	Bal	12.3	79	100
Mazeppa	17	195,253	40	9,165	48	949	48	Bal	8.4	41	100
Medicine Lake	21	803,652	80	7,255	22	20,000	89	Bal	13.0	87	100
Mendota Heights	37	2,344,786	89	63,534	87	68,034	96	Bal	11.4	68	100
Mentor	15	96,667	9	4,576	2	-	0	Bal	7.6	36	100
Millerville	27	348,551	64	6,492	18	14,000	85	Bal	11.4	68	100
Milroy	26	161,060	27	5,728	8	-	0	Bal	10.1	61	100
Murdock	20	188,495	38	6,109	11	3,315	64	Bal	12.8	86	100
Myrtle	21	220,263	45	9,546	50	-	0	Bal	8.9	50	100
Nassau	16	179,970	35	7,637	33	-	0	Bal	14.5	96	100
Nodine	21	185,184	36	6,491	17	1,150	51	Bal	11.4	68	100
Northrop	16	130,029	20	5,728	8	1,200	52	Bal	14.5	96	100
Odessa	17	63,909	2	4,964	4	-	0	Bal	4.6	15	100
Oklee	20	91,808	8	6,873	20	-	0	Bal	0.6	3	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2012	Rank (%-ile)	Funding Ratio
Plainview	23	592,937	76	21,835	77	6,600	73	Bal	6.1	25	100
Plummer	21	169,805	30	9,164	44	-	0	Bal	12.6	83	100
Ramsey	55	2,063,512	86	101,416	90	13,708	83	Bal	9.0	53	100
Red Lake Falls	22	199,872	42	8,661	41	3,000	62	Bal	5.6	23	100
Round Lake	22	221,716	46	7,255	22	-	0	Bal	8.9	50	100
Rushford	29	306,256	57	19,479	75	2,250	57	Bal	6.8	30	100
Rushmore	17	105,858	14	8,018	35	-	0	Bal	6.4	27	100
Saint Hilaire	16	126,466	19	7,255	22	-	0	Bal	3.2	11	100
Seaforth	10	83,590	7	5,346	5	-	0	Bal	1.7	9	100
South Bend	19	291,417	54	7,255	22	21,931	90	Bal	(7.9)	0	100
Swanville	19	225,547	47	8,129	37	4,500	67	Bal	5.5	22	100
Toivola	19	158,791	23	8,782	43	-	0	Bal	8.4	41	100
Ulen	22	*	*	8,401	39	300	47	Bal	*	*	*
Underwood	20	311,149	60	15,350	70	1,500	56	Bal	8.8	47	100
Vermilion Lake	13	225,634	48	6,110	13	1,300	54	Bal	12.2	76	100
Viking	17	0	0	0	0	-	0	Bal	0.0	1	100
Wabasso	23	160,938	26	8,504	40	-	0	Bal	4.7	16	100
Wanamingo	29	386,192	67	14,928	67	-	0	Bal	13.5	91	100
Wanda	16	105,092	13	7,636	31	-	0	Bal	0.8	5	100
Wayzata	27	2,244,977	88	44,727	83	45,000	94	Bal	10.8	63	100
Wells	25	464,281	72	15,060	68	6,250	71	Bal	8.9	50	100
West Metro	54	6,126,457	94	144,388	94	241,916	98	Bal	13.8	94	100
Williams	21	196,693	41	7,636	31	-	0	Bal	13.5	91	100
Winger	13	82,969	5	5,346	5	-	0	Bal	9.7	59	100
Winthrop	23	334,070	63	10,762	59	10,420	80	Bal	8.5	44	100
Zumbrota	29	594,330	77	18,032	74	17,449	88	Bal	9.3	56	100

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2013. The assets of these relief associations were transferred to the State Board of Investment at the end of 2012, so there were no net assets or funding ratios for these associations.

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Table 2-C
Financial and Investment Data for Other Plan Types
For the Year Ended December 31, 2012

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Yearly Benefit	Rank (%-ile)	Monthly Benefit	Rank (%-ile)	ROR 2012	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Apple Valley	62	\$4,763,515	71 %	\$ 183,481	76 %	\$ 280,529	95 %	\$ 6,400	80 %	\$ 43	90 %	8.3 %	14 %	74 %	19 %
Benson	24	238,797	0	22,773	4	9,337	9	1,100	25	4	5	8.6	28	63	0
Brooklyn Center	33	3,282,317	47	94,982	47	16,317	14	7,500	90	24	40	8.4	23	96	71
Chanhassen	49	2,393,673	42	110,721	61	50,481	33	5,050	60	21	35	9.2	47	82	38
Chaska	33	4,257,031	61	95,646	52	202,604	85	-	0	24	40	6.6	4	79	28
Eden Prairie	87	18,404,639	100	291,468	95	625,910	100	5,600	70	56	100	9.9	57	93	61
Fairmont	30	1,281,067	23	52,920	28	85,334	52	3,800	55	25	55	10.4	61	71	14
Glencoe	38	810,090	9	27,087	9	68,789	38	2,100	30	13	15	11.2	66	79	28
Hutchinson	27	1,555,703	33	68,358	38	88,665	61	-	0	15	25	8.2	9	66	4
Lake Johanna	65	4,161,305	52	187,470	80	85,824	57	5,768	75	35	85	12.5	85	102	80
Minnetonka	67	13,001,764	95	244,343	85	84,144	47	6,910	85	53	95	11.3	71	97	76
Mound	41	4,305,412	66	73,686	42	143,625	71	-	0	30	65	8.9	38	85	42
New Ulm	43	1,886,262	38	58,191	33	69,747	42	3,750	50	25	55	12.4	80	88	57
Pine City	24	996,308	14	40,325	14	18,000	19	-	0	9	10	6.5	0	115	90
Pipestone	34	552,566	4	21,659	0	37,229	23	2,250	35	3	0	13.6	100	77	23
Plymouth	75	7,071,831	80	311,432	100	-	0	7,500	90	24	40	11.9	76	120	100
Robbinsdale	26	1,549,688	28	51,087	23	141,771	66	7,500	90	13	15	13.5	95	70	9
Roseville	41	8,173,151	85	147,754	66	164,263	76	3,000	45	30	65	13.0	90	93	61
Savage	41	4,252,783	57	103,618	57	184,514	80	5,122	65	33	75	9.4	52	85	42
Spring Lake Park	52	11,200,309	90	280,450	90	235,446	90	-	0	34	80	8.3	14	119	95
White Bear Lake	55	5,579,417	76	155,248	71	-	0	*	*	*	*	9.0	42	108	85
Worthington	36	1,128,975	19	41,967	19	43,175	28	2,725	40	17	30	8.6	28	85	42

* 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 2012. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2012. 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 2012. 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, 2012. 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 2012. 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 2012 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 2012 to 2013. 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. The contribution helps bring the relief association closer to full funding, or helps offset normal costs in excess of projected income.

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Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Ada	\$ 307,197	\$ 304,544	\$ 2,653	101 %	\$ -	\$ 21,973	\$ -
Adams	198,150	193,587	4,563	102	-	15,986	-
Adrian	361,024	278,155	82,869	130	-	24,608	-
Aitkin	592,079	630,607	(38,528)	94	6,865	56,160	-
Albany	522,718	416,679	106,039	125	-	34,797	-
Albert Lea Township	**	**	**	**	8,643	21,720	17,110
Albertville	597,280	614,982	(17,702)	97	2,684	47,579	-
Alexandria	2,009,707	2,034,269	(24,562)	99	96,040	197,356	121,324
Almelund	360,303	331,098	29,205	109	145	21,354	-
Alpha	119,621	112,324	7,297	106	-	9,480	-
Altura	113,995	92,224	21,771	124	-	8,296	-
Amboy	133,642	136,656	(3,014)	98	4,552	13,504	2,047
Annandale	736,098	527,048	209,050	140	-	48,280	-
Argyle	135,744	126,709	9,035	107	-	11,943	-
Arlington	464,775	463,014	1,761	100	2,742	40,172	7,951
Askov	158,411	152,872	5,539	104	-	13,040	-
Atwater	306,126	305,020	1,106	100	1,543	26,640	4,596
Audubon	319,578	288,802	30,776	111	-	26,933	-
Aurora	215,479	298,971	(83,492)	72	13,429	29,393	24,581
Avon	437,915	427,166	10,749	103	1,784	40,766	5,717
Babbitt	367,566	318,499	49,067	115	-	31,702	-
Backus	341,442	218,307	123,135	156	-	22,331	-
Badger	83,299	57,790	25,509	144	-	7,020	-
Bagley	308,614	281,631	26,983	110	-	29,069	-
Balaton	167,361	154,010	13,351	109	-	13,590	-
Baldwin	369,458	248,433	121,025	149	-	40,715	-
Balsam	223,770	216,634	7,136	103	916	26,070	6,914
Barnesville	219,067	194,355	24,712	113	-	19,651	-
Barnum	206,946	141,926	65,020	146	-	15,694	-
Barrett	109,635	83,998	25,637	131	-	9,196	-
Battle Lake	470,851	358,815	112,036	131	-	30,480	-
Baudette	367,347	305,808	61,539	120	-	29,288	-
Bayport	1,498,807	1,216,963	281,844	123	-	99,144	-
Beardsley	188,515	132,492	56,023	142	-	9,900	-
Beaver Bay	129,320	54,950	74,370	235	-	5,070	-
Beaver Creek	123,981	128,070	(4,089)	97	501	8,770	-
Becker	873,339	769,520	103,819	113	-	84,274	-
Belgrade	319,747	308,327	11,420	104	853	20,417	836
Belle Plaine	525,944	614,831	(88,887)	86	19,570	69,110	31,125
Bellingham	194,966	188,516	6,450	103	66	13,614	-
Belview	208,988	208,322	666	100	-	16,203	-
Bemidji	2,396,968	2,187,275	209,693	110	-	167,178	-
Bertha	152,228	101,292	50,936	150	-	9,376	-
Bethel	101,974	69,502	32,472	147	-	6,255	-
Big Lake	1,171,022	1,102,107	68,915	106	-	85,176	-
Bigelow	157,034	61,228	95,806	256	-	4,244	-
Bigfork	229,999	252,777	(22,778)	91	9,802	25,830	15,973
Bird Island	220,679	201,713	18,966	109	-	22,065	-
Biwabik City	244,996	212,861	32,135	115	-	22,260	1,130
Blackduck	176,611	181,064	(4,453)	98	6,451	18,673	5,265
Blackhoof	118,808	103,739	15,069	115	-	11,653	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Blooming Prairie	342,868	317,404	25,464	108	-	31,775	-
Blue Earth	941,397	789,122	152,275	119	-	64,237	48
Bluffton	157,264	77,679	79,585	202	-	5,180	-
Bovey	136,959	150,160	(13,201)	91	3,863	18,433	8,497
Bowlus	138,705	121,120	17,585	115	-	8,792	-
Boyd	175,735	167,885	7,850	105	89	10,209	-
Braham	282,193	273,461	8,732	103	-	29,406	-
Brainerd	2,370,187	2,287,645	82,542	104	3,567	240,191	-
Breckenridge	420,291	468,960	(48,669)	90	13,511	32,328	14,367
Brevator	**	**	**	**	-	11,844	-
Bricelyn	255,404	201,642	53,762	127	-	14,196	-
Brimson	92,056	51,216	40,840	180	-	6,828	-
Brook Park	158,117	71,176	86,941	222	-	5,224	-
Brooten	254,352	229,770	24,582	111	-	17,782	-
Browerville	282,857	171,015	111,842	165	-	16,545	-
Browns Valley	156,568	157,545	(977)	99	437	13,185	134
Brownsdale	297,729	162,561	135,168	183	-	17,614	-
Brownsville	113,712	11,342	102,370	1003	-	1,086	-
Brownton	370,112	377,264	(7,152)	98	9,409	29,080	17,481
Buffalo	1,200,739	1,386,966	(186,227)	87	27,206	134,768	31,016
Buffalo Lake	398,840	377,347	21,493	106	1,383	27,013	-
Buhl	81,237	106,823	(25,586)	76	7,397	13,520	9,967
Butterfield	188,689	229,747	(41,058)	82	4,510	17,475	251
Byron	427,804	459,529	(31,725)	93	19,269	39,378	14,038
Caledonia	400,657	383,303	17,354	105	-	30,786	-
Calumet	206,329	225,751	(19,422)	91	2,692	20,220	6,135
Cambridge	410,403	450,606	(40,203)	91	12,390	65,328	4,869
Campbell	199,125	194,315	4,810	102	-	9,610	-
Canby	**	**	**	**	-	26,044	-
Cannon Falls	609,321	616,281	(6,960)	99	3,857	49,878	-
Canosia	348,203	299,700	48,503	116	-	18,400	-
Canton	76,544	74,760	1,784	102	-	8,152	-
Carlos	785,180	582,105	203,075	135	-	40,797	-
Carlton	237,642	106,890	130,752	222	-	22,400	-
Carver	561,123	568,121	(6,998)	99	3,852	57,301	20,913
Cass Lake	487,275	277,405	209,870	176	-	41,200	-
Centennial	2,561,681	2,357,176	204,505	109	-	231,819	-
Center City	345,596	303,250	42,346	114	-	28,625	-
Ceylon	192,208	143,359	48,849	134	-	8,228	-
Chandler	185,013	165,022	19,991	112	-	10,257	-
Chatfield	362,322	345,228	17,094	105	1,238	30,316	-
Cherry	170,435	87,996	82,439	194	-	8,052	-
Chisago	818,700	736,209	82,491	111	-	65,016	9,054
Chisholm	670,511	657,808	12,703	102	11,749	53,614	16,025
Chokio	191,191	137,340	53,851	139	-	12,708	-
Clara City	360,957	327,143	33,814	110	-	20,920	-
Claremont	97,875	91,761	6,114	107	-	10,423	487
Clarissa	164,165	216,002	(51,837)	76	6,156	14,080	4,157
Clarkfield	221,265	198,414	22,851	112	-	21,471	-
Clarks Grove	123,549	97,423	26,126	127	-	6,588	-
Clear Lake	560,616	401,220	159,396	140	-	32,496	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Clearbrook	183,778	146,120	37,658	126	-	16,492	-
Clearwater	342,784	349,302	(6,518)	98	1,812	38,266	7,243
Clements	140,892	132,871	8,021	106	397	11,758	-
Cleveland	445,461	365,304	80,157	122	-	28,488	-
Clifton	**	**	**	**	-	13,684	-
Climax	115,063	44,490	70,573	259	-	4,779	-
Clinton (Big Stone)	82,893	102,060	(19,167)	81	4,353	13,020	3,250
Clinton (St Louis)	151,222	105,223	45,999	144	-	11,928	-
Cohasset	674,923	656,964	17,959	103	141	48,620	-
Cokato	565,604	620,304	(54,700)	91	20,494	38,596	12,525
Cold Spring	1,022,411	966,529	55,882	106	-	63,556	-
Coleraine	214,512	210,692	3,820	102	3,786	18,225	4,308
Colvill	74,671	69,400	5,271	108	-	8,290	106
Comfrey	210,450	209,441	1,009	100	-	14,411	-
Cook	289,813	294,900	(5,087)	98	4,392	23,820	-
Cosmos	216,727	133,950	82,777	162	-	12,563	-
Cottage Grove	1,944,433	1,695,126	249,307	115	-	171,920	-
Cotton	184,786	109,216	75,570	169	-	8,280	-
Cottonwood	352,949	276,624	76,325	128	-	23,004	-
Courtland	349,876	372,024	(22,148)	94	4,985	25,488	3,526
Cromwell	339,113	302,822	36,291	112	-	26,832	-
Crooked Lake	157,437	122,041	35,396	129	-	9,581	-
Crookston	535,765	507,006	28,759	106	-	39,202	1,242
Crosby	382,747	501,805	(119,058)	76	17,851	50,963	33,621
Culver	50,504	11,147	39,357	453	-	857	-
Currie	132,505	143,832	(11,327)	92	3,010	9,984	-
Cuyuna	204,335	217,558	(13,223)	94	10,265	17,595	13,475
Cyrus	135,407	78,748	56,659	172	-	7,376	-
Dalton	255,858	231,799	24,059	110	-	17,015	-
Danube	173,856	139,920	33,936	124	-	12,155	-
Danvers	90,158	90,690	(532)	99	-	7,920	-
Darfur	180,186	154,666	25,520	117	-	7,704	-
Dassel	941,056	796,663	144,393	118	-	51,777	-
Dawson	352,572	402,971	(50,399)	87	11,832	45,180	27,125
Dayton	492,295	531,320	(39,025)	93	7,662	37,902	4,909
Deer Creek	185,389	137,270	48,119	135	-	8,690	-
Deer River	398,890	377,716	21,174	106	10,530	41,195	10,608
Deerwood	301,392	242,205	59,187	124	-	20,856	-
Delano	757,117	926,736	(169,619)	82	28,167	63,658	17,285
Delavan	190,815	160,770	30,045	119	-	12,165	-
Dent	**	**	**	**	5,975	20,952	75
Detroit Lakes	1,861,420	1,661,821	199,599	112	-	141,900	-
Dexter	164,525	132,512	32,013	124	-	7,040	-
Dodge Center	513,993	345,525	168,468	149	-	29,614	-
Dover	252,348	217,395	34,953	116	-	15,997	-
Dovray	46,217	42,136	4,081	110	-	3,283	-
Dumont	114,228	85,302	28,926	134	-	6,216	-
Dunnell	127,702	94,896	32,806	135	-	5,976	-
Eagle Bend	243,536	273,992	(30,456)	89	3,382	22,781	2,778
Eagle Lake	328,235	361,140	(32,905)	91	6,565	35,863	16,707
East Bethel	1,348,113	1,080,688	267,425	125	-	105,672	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
East Grand Forks	801,111	735,617	65,494	109	-	59,117	-
Eastern Hubbard	283,349	187,886	95,463	151	-	20,442	-
Easton	143,552	137,820	5,732	104	290	8,874	-
Echo	**	**	**	**	-	11,088	-
Eden Valley	473,742	428,141	45,601	111	841	26,242	-
Edgerton	307,708	247,173	60,535	124	-	21,791	-
Eitzen	169,849	151,551	18,298	112	-	12,474	-
Elizabeth	172,681	195,372	(22,691)	88	6,574	12,480	3,888
Elk River	2,456,311	2,551,430	(95,119)	96	58,765	197,424	27,493
Elko New Market	1,573,533	1,200,968	372,565	131	-	94,570	-
Ellendale	159,108	160,981	(1,873)	99	1,449	9,420	-
Ellsworth	245,152	225,262	19,890	109	-	12,520	-
Elmer	95,133	48,351	46,782	197	-	2,690	-
Elmore	182,402	186,582	(4,180)	98	3,333	14,960	2
Elrosa	298,012	293,456	4,556	102	-	14,728	-
Ely	526,643	553,568	(26,925)	95	4,766	47,680	14,689
Elysian	339,213	345,996	(6,783)	98	2,734	23,364	2,226
Emily	191,912	232,590	(40,678)	83	9,800	17,265	13,282
Evansville	182,655	133,729	48,926	137	-	11,287	-
Eveleth	306,044	342,116	(36,072)	89	16,233	35,264	31,295
Excelsior	3,808,390	3,573,731	234,659	107	1,850	303,625	27,529
Eyota	300,743	269,178	31,565	112	-	26,078	-
Fairfax	**	**	**	**	6,281	27,955	8,918
Farmington	1,800,077	2,181,911	(381,834)	83	132,573	202,773	169,445
Fayal	385,032	345,450	39,582	111	-	30,180	4,633
Federal Dam	**	**	**	**	-	864	-
Fergus Falls	2,082,129	1,864,798	217,331	112	-	136,422	-
Fertile	250,759	234,735	16,024	107	-	20,416	-
Fifty Lakes	99,931	77,499	22,432	129	-	9,957	1,631
Finland	213,853	213,356	497	100	-	14,261	-
Finlayson	185,720	147,288	38,432	126	-	12,216	-
Flensburg	112,015	122,661	(10,646)	91	1,491	10,157	-
Floodwood	267,710	201,924	65,786	133	-	19,900	-
Foley	612,895	566,345	46,550	108	-	49,980	-
Forada	273,328	173,212	100,116	158	-	19,600	-
Forest Lake	1,676,856	1,596,815	80,041	105	-	142,470	-
Foreston	247,131	243,989	3,142	101	4,853	13,391	-
Franklin	315,764	235,927	79,837	134	-	17,810	-
Frazee	262,660	294,823	(32,163)	89	10,419	27,840	10,338
Fredenberg	**	**	**	**	-	14,976	-
French Township	160,388	164,940	(4,552)	97	38	13,660	-
Frost	198,696	180,197	18,499	110	-	11,088	-
Fulda	249,105	193,648	55,457	129	-	22,211	-
Garfield	358,912	297,576	61,336	121	-	24,829	-
Garrison	745,870	687,422	58,448	109	-	58,838	-
Garvin	115,113	97,821	17,292	118	-	5,835	-
Gaylord	456,290	501,282	(44,992)	91	5,570	36,288	11,908
Geneva	142,477	84,163	58,314	169	-	4,932	-
Ghent	116,186	86,870	29,316	134	-	10,512	-
Gilbert	**	**	**	**	8,750	26,390	20,234
Glenwood	445,200	469,755	(24,555)	95	8,130	53,267	20,930

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Glyndon	413,099	356,100	56,999	116	-	19,134	-
Gnesen	**	**	**	**	2,352	21,593	2,246
Golden Valley	4,210,487	3,683,667	526,820	114	-	323,610	40,155
Gonvick	231,696	185,891	45,805	125	-	16,760	-
Good Thunder	325,692	309,392	16,300	105	-	23,914	3,836
Goodview	366,187	396,034	(29,847)	92	4,840	43,428	21,864
Graceville	195,143	157,487	37,656	124	-	12,474	-
Granada	67,673	50,374	17,299	134	-	5,030	-
Grand Lake	**	**	**	**	954	37,759	11,127
Grand Meadow	390,469	382,833	7,636	102	1,424	27,082	38
Grand Rapids	1,844,479	1,621,003	223,476	114	-	162,255	-
Granite Falls	**	**	**	**	12,893	41,924	26,994
Green Isle	212,113	159,744	52,369	133	-	15,232	-
Greenbush	216,777	235,144	(18,367)	92	6,455	16,515	-
Greenwood	470,130	364,270	105,860	129	-	22,560	-
Grey Eagle	263,685	224,332	39,353	118	-	12,645	-
Grove City	189,343	195,825	(6,482)	97	1,572	17,279	1,514
Grygla	145,642	75,325	70,317	193	-	4,845	-
Hackensack	644,888	753,000	(108,112)	86	16,296	56,360	25,282
Hallock	171,795	167,730	4,065	102	135	14,282	-
Halstad	209,653	206,647	3,006	101	-	15,260	-
Ham Lake	1,394,693	1,383,563	11,130	101	8,481	104,448	-
Hamburg	612,055	619,456	(7,401)	99	8,815	45,638	24,383
Hamel	1,376,784	1,107,089	269,695	124	-	69,251	-
Hancock	219,141	199,517	19,624	110	-	14,220	-
Hanley Falls	94,178	79,938	14,240	118	-	9,054	-
Hanover	658,057	632,335	25,722	104	-	42,046	-
Hanska	182,601	146,628	35,973	125	-	12,119	-
Harmony	273,102	269,228	3,874	101	261	21,237	-
Harris	171,261	166,248	5,013	103	401	17,644	1,257
Hartland	145,317	58,515	86,802	248	-	7,561	-
Hastings	3,403,187	2,967,160	436,027	115	-	242,296	-
Hayfield	343,583	373,393	(29,810)	92	12,677	31,991	12,294
Hayward	311,211	180,480	130,731	172	-	18,608	-
Hector	457,307	339,454	117,853	135	-	22,536	-
Henderson	188,133	220,032	(31,899)	86	8,181	16,920	16,464
Hendricks	179,013	221,280	(42,267)	81	4,935	19,292	4,192
Hendrum	147,808	124,875	22,933	118	-	9,749	-
Henning	339,155	353,875	(14,720)	96	7,359	27,620	7,193
Herman	136,761	136,194	567	100	-	15,470	2,467
Hermantown	1,037,637	939,073	98,564	110	-	83,580	1,981
Heron Lake	176,202	151,500	24,702	116	-	9,576	-
Hewitt	125,461	95,180	30,281	132	-	6,910	-
Hibbing	391,347	347,927	43,420	112	206	20,500	9,510
Hill City	162,439	190,721	(28,282)	85	6,240	15,670	6,999
Hills	137,372	116,550	20,822	118	-	12,585	-
Hinckley	547,052	386,564	160,488	142	-	26,234	-
Hitterdal	166,586	145,824	20,762	114	-	11,812	-
Hoffman	161,266	182,494	(21,228)	88	3,560	13,234	833
Hokah	102,275	103,077	(802)	99	-	11,567	-
Holdingsford	228,003	238,938	(10,935)	95	1,809	18,792	751

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Holland	211,990	96,505	115,485	220	-	5,300	-
Hollandale	90,548	233	90,315	38862	-	14	-
Hopkins	2,213,124	2,010,045	203,079	110	-	208,934	21,427
Houston	268,576	248,045	20,531	108	661	21,364	862
Hovland Area	**	**	**	**	-	9,287	-
Howard Lake	472,320	540,408	(68,088)	87	12,320	40,068	20,220
Hoyt Lakes	236,333	272,670	(36,337)	87	9,265	29,910	17,858
Hugo	801,636	761,862	39,774	105	-	77,649	-
Ideal	701,481	745,289	(43,808)	94	18,432	63,230	28,468
Industrial	**	**	**	**	-	11,564	-
International Falls	666,157	657,333	8,824	101	2,800	63,580	-
Inver Grove Heights	3,750,204	3,158,201	592,003	119	-	321,900	-
Iona	75,041	64,980	10,061	115	-	4,644	-
Ironton	146,683	125,912	20,771	116	-	14,454	3,400
Isanti	1,366,025	1,501,720	(135,695)	91	64,798	117,301	74,265
Isle	398,634	359,910	38,724	111	-	26,891	-
Jackson	595,956	563,460	32,496	106	-	47,046	-
Jacobson	131,457	99,868	31,589	132	-	9,360	-
Janesville	299,146	361,560	(62,414)	83	12,331	39,780	28,295
Jasper	160,752	173,979	(13,227)	92	1,623	16,822	1,714
Jeffers	128,652	135,240	(6,588)	95	5,379	9,200	654
Jordan	521,084	655,066	(133,982)	80	26,393	62,987	34,746
Kandiyohi	324,548	335,928	(11,380)	97	1,022	23,540	2,695
Karlstad	160,697	107,114	53,583	150	-	10,360	-
Kasota	361,160	259,903	101,257	139	-	24,908	-
Kasson	385,961	418,064	(32,103)	92	17,443	42,520	20,794
Keewatin	144,742	181,280	(36,538)	80	13,074	21,952	21,776
Kelliher	178,731	171,078	7,653	104	-	13,123	-
Kellogg	322,621	295,280	27,341	109	2,292	20,371	838
Kennedy	128,638	58,989	69,649	218	-	4,599	-
Kensington	218,507	211,384	7,123	103	-	20,187	-
Kerrick	23,929	16,784	7,145	143	-	1,148	-
Kettle River	124,866	101,630	23,236	123	-	8,328	-
Kilkenny	280,920	234,928	45,992	120	-	15,680	-
Kimball	284,092	256,269	27,823	111	-	24,205	-
Kinney	179,184	151,267	27,917	118	-	10,934	-
La Crescent	499,044	494,900	4,144	101	-	39,104	-
La Salle	61,053	45,496	15,557	134	-	4,720	-
Lafayette	373,899	326,448	47,451	115	-	28,536	-
Lake Benton	215,243	184,892	30,351	116	-	14,909	-
Lake Bronson	**	**	**	**	-	9,016	-
Lake City	808,413	890,143	(81,730)	91	14,043	69,342	12,223
Lake Crystal	418,327	497,680	(79,353)	84	21,769	44,640	27,340
Lake Elmo	919,992	753,917	166,075	122	-	66,020	-
Lake Henry	155,513	124,841	30,672	125	-	10,330	-
Lake Kabetogama	164,852	156,359	8,493	105	1,606	13,193	-
Lake Lillian	72,878	74,544	(1,666)	98	-	8,388	-
Lake Park	204,884	184,559	20,325	111	-	16,589	-
Lake Wilson	165,498	174,000	(8,502)	95	633	15,996	1,728
Lakefield	368,871	297,900	70,971	124	-	24,000	-
Lakeville	5,852,995	5,485,211	367,784	107	-	506,543	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Lakewood	301,425	251,548	49,877	120	-	17,620	-
Lamberton	194,002	203,604	(9,602)	95	6,204	18,525	6,022
Lancaster	133,694	104,722	28,972	128	-	10,820	-
Lanesboro	271,511	282,069	(10,558)	96	1,639	22,308	1,577
Le Sueur	**	**	**	**	2,456	69,720	9,493
Leaf Valley	163,606	212,774	(49,168)	77	5,593	14,070	3,755
LeRoy	171,104	137,807	33,297	124	-	10,404	-
Lewiston	424,907	366,313	58,594	116	-	37,425	-
Lindstrom	597,461	576,269	21,192	104	2,627	55,219	9,734
Linwood	568,709	540,480	28,229	105	700	50,200	8,199
Lismore	132,125	103,480	28,645	128	-	7,476	-
Litchfield	574,603	529,774	44,829	108	13,086	52,598	7,495
Little Canada	1,803,551	1,826,161	(22,610)	99	9,910	116,756	1,364
Little Falls	1,048,554	1,124,295	(75,741)	93	27,935	97,927	26,905
Littlefork	267,120	210,835	56,285	127	-	21,735	-
Long Lake	1,504,530	1,355,175	149,355	111	-	127,619	-
Long Prairie	481,965	519,989	(38,024)	93	8,649	39,550	1,472
Lonsdale	688,203	588,443	99,760	117	-	56,196	-
Loretto	1,330,598	1,421,732	(91,134)	94	13,290	113,943	40,930
Lower Saint Croix Valley	1,215,349	1,113,634	101,715	109	9,087	73,346	4,979
Lowry	374,689	378,900	(4,211)	99	1,522	25,457	-
Lucan	112,023	104,301	7,722	107	-	9,927	-
Luverne	796,213	774,912	21,301	103	2,077	65,840	7,812
Lynd	96,095	68,283	27,812	141	-	5,328	-
Mabel	124,909	119,669	5,240	104	-	10,197	-
Madelia	223,392	326,675	(103,283)	68	17,772	29,575	25,997
Madison	169,303	166,407	2,896	102	5,856	22,520	10,869
Madison Lake	311,173	281,735	29,438	110	-	28,256	2,387
Mahnomen	339,239	317,833	21,406	107	-	26,667	-
Mahtowa	127,236	93,260	33,976	136	-	10,180	-
Makinen	96,409	110,839	(14,430)	87	4,060	7,875	7,535
Mantorville	324,811	285,712	39,099	114	-	22,016	-
Maple Hill	224,465	148,955	75,510	151	-	12,062	-
Maple Lake	1,006,662	1,017,348	(10,686)	99	13,762	52,292	-
Maple Plain	990,190	1,047,722	(57,532)	95	27,773	62,650	27,965
Mapleton	458,166	374,040	84,126	122	-	39,960	-
Mapleview	191,360	61,900	129,460	309	-	6,840	-
Maplewood	4,010,409	3,397,735	612,674	118	-	275,465	-
Marble	225,064	187,746	37,318	120	-	20,547	492
Marshall	2,966,240	3,015,758	(49,518)	98	46,298	251,266	100,397
Mayer	**	**	**	**	10,842	54,480	28,303
Maynard	287,286	248,854	38,432	115	-	15,761	-
McDavitt	116,761	102,928	13,833	113	-	11,540	-
McGrath	169,819	122,679	47,140	138	-	8,566	-
McGregor	548,167	553,582	(5,415)	99	8,038	35,584	-
McIntosh	133,136	127,250	5,886	105	93	12,504	-
Meadowlands	83,159	48,618	34,541	171	-	3,318	-
Medford	258,688	230,851	27,837	112	721	18,749	3,685
Melrose	**	**	**	**	8,407	37,260	8,219
Menahga	282,769	251,844	30,925	112	-	20,636	-
Middle River	167,086	77,536	89,550	215	-	7,832	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Miesville	279,655	283,023	(3,368)	99	365	17,614	-
Milaca	751,075	728,016	23,059	103	102	51,792	-
Milan	216,119	139,080	77,039	155	-	8,540	-
Miltona	227,621	224,075	3,546	102	-	21,855	-
Minneota	288,830	242,233	46,597	119	-	29,904	826
Minnesota Lake	256,883	232,644	24,239	110	391	18,411	-
Mission	297,617	308,366	(10,749)	97	3,567	30,800	13,051
Montevideo	532,183	508,775	23,408	105	-	31,094	-
Montgomery	506,168	487,625	18,543	104	-	52,799	10,265
Monticello	1,046,960	1,030,812	16,148	102	3,837	72,681	-
Montrose	536,042	485,760	50,282	110	-	35,670	3,482
Moose Lake	268,659	261,754	6,905	103	2,232	23,920	-
Mora	586,199	567,721	18,478	103	-	54,237	-
Morgan	445,663	397,152	48,511	112	-	34,237	-
Morris	671,583	647,815	23,768	104	4,435	51,625	6,649
Morristown	583,868	531,896	51,972	110	5,564	37,978	4,447
Morse-Fall Lake	98,488	1,136	97,352	8670	-	194	-
Morton	196,039	215,968	(19,929)	91	1,447	16,864	427
Motley	223,525	217,024	6,501	103	-	23,040	3,592
Mountain Iron	258,042	248,544	9,498	104	240	29,448	11,065
Mountain Lake	217,175	229,680	(12,505)	95	817	26,544	7,760
Nashwauk	276,231	285,838	(9,607)	97	8,719	26,283	11,269
Nerstrand	52,365	11,626	40,739	450	-	868	-
Nevis	186,108	127,001	59,107	147	-	19,602	-
New Auburn	172,563	216,027	(43,464)	80	9,824	17,340	12,480
New Brighton	3,025,547	2,748,409	277,138	110	-	208,506	-
New Germany	504,952	480,299	24,653	105	-	31,874	-
New London	272,900	331,389	(58,489)	82	13,136	33,670	6,775
New Munich	129,718	102,332	27,386	127	-	9,150	-
New Prague	614,659	801,174	(186,515)	77	32,855	86,132	43,065
New Richland	188,616	166,920	21,696	113	-	21,500	-
New York Mills	148,887	158,775	(9,888)	94	3,082	21,350	4,724
Newfolden	144,937	111,324	33,613	130	-	10,764	-
Newport	904,225	1,038,752	(134,527)	87	31,644	80,649	68,605
Nicollet	318,606	287,897	30,709	111	72	31,650	-
Nisswa	736,546	720,864	15,682	102	959	60,144	-
North Branch	481,961	748,641	(266,680)	64	49,373	68,032	53,377
North Mankato	1,466,150	1,453,753	12,397	101	8,184	131,884	33,770
North Saint Paul	1,217,670	1,311,256	(93,586)	93	15,293	118,160	45,884
Northfield	3,710,373	3,569,116	141,257	104	13,370	245,332	-
Northome	**	**	**	**	-	9,284	-
Norwood Young America	**	**	**	**	29,827	55,011	45,394
Oak Grove	1,018,736	988,990	29,746	103	-	81,752	2,534
Oakdale	2,154,047	1,986,095	167,952	108	5,257	193,093	16,532
Odin	128,608	112,416	16,192	114	-	7,668	-
Ogilvie	229,844	301,165	(71,321)	76	9,893	31,277	18,845
Okabena	169,298	98,919	70,379	171	-	7,353	-
Olivia	292,262	371,654	(79,392)	79	13,047	26,400	12,383
Onamia	259,109	274,806	(15,697)	94	7,097	22,176	3,495
Ormsby	169,110	152,628	16,482	111	-	9,936	-
Oronoco	227,427	167,643	59,784	136	-	19,974	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Orr	159,824	123,315	36,509	130	-	9,073	-
Ortonville	375,797	353,412	22,385	106	-	28,560	-
Osakis	**	**	**	**	18,804	45,396	28,948
Osseo	403,195	349,036	54,159	116	-	36,544	4,558
Ostrander	66,220	38,511	27,709	172	-	3,453	-
Owatonna	2,211,951	2,086,193	125,758	106	78,089	133,767	17,651
Palisade	147,730	144,336	3,394	102	629	13,152	-
Park Rapids	1,083,114	1,052,640	30,474	103	4,598	71,220	-
Parkers Prairie	256,734	354,144	(97,410)	72	12,935	27,094	16,717
Paynesville	649,727	694,614	(44,887)	94	7,307	54,566	7,869
Pelican Rapids	391,823	336,564	55,259	116	-	37,908	-
Pemberton	126,604	119,448	7,156	106	-	12,404	-
Pequot Lakes	1,169,843	1,013,012	156,831	115	-	89,652	-
Perham	651,422	690,808	(39,386)	94	24,919	52,478	18,975
Pierz	444,142	439,001	5,141	101	1,776	42,899	-
Pillager	590,644	609,263	(18,619)	97	12,952	51,788	16,445
Pine Island	483,048	491,880	(8,832)	98	11,427	62,009	24,007
Pine River	718,101	676,939	41,162	106	-	43,512	-
Plato	429,534	431,561	(2,027)	100	-	27,665	-
Porter	355,609	164,632	190,977	216	-	7,228	-
Preston	303,293	330,928	(27,635)	92	10,047	29,276	13,207
Princeton	1,129,225	1,097,890	31,335	103	4,521	94,051	8,666
Prinsburg	218,876	154,356	64,520	142	-	8,570	-
Prior Lake	2,650,519	2,659,852	(9,333)	100	73,840	270,539	78,990
Proctor	360,337	218,881	141,456	165	-	27,039	-
Randall	336,941	175,056	161,885	192	-	26,064	-
Randolph	553,169	496,403	56,766	111	-	35,772	43
Raymond	238,055	230,000	8,055	104	-	17,568	-
Red Wing	1,051,575	657,991	393,584	160	-	55,025	-
Redwood Falls	760,072	845,063	(84,991)	90	9,084	82,129	26,598
Remer	461,685	396,324	65,361	116	-	26,688	-
Renville	315,016	364,390	(49,374)	86	10,101	31,610	15,334
Rice	344,874	289,106	55,768	119	-	20,108	-
Rice Lake	**	**	**	**	-	31,696	-
Richmond	425,443	341,299	84,144	125	-	29,130	-
Rockford	455,618	433,388	22,230	105	-	47,421	212
Rockville	416,663	480,591	(63,928)	87	18,647	29,910	17,105
Rogers	884,509	1,025,045	(140,536)	86	26,460	96,823	23,674
Rollingstone	85,296	112,690	(27,394)	76	2,681	10,510	-
Rose Creek	106,494	132,960	(26,466)	80	3,419	8,368	-
Roseau	662,467	408,320	254,147	162	-	50,832	-
Rosemount	2,504,979	2,492,406	12,573	101	-	260,682	56,396
Rothsay	354,369	309,184	45,185	115	-	18,528	-
Royalton	150,145	207,490	(57,345)	72	10,248	21,731	18,420
Rush City	552,133	640,992	(88,859)	86	17,661	50,236	19,245
Russell	141,479	103,660	37,819	136	-	8,720	-
Ruthton	219,284	179,835	39,449	122	-	10,950	-
Sabin-Elmwood	249,513	177,744	71,769	140	-	18,176	-
Sacred Heart	124,163	155,873	(31,710)	80	5,507	18,317	8,564
Saint Anthony	901,525	862,540	38,985	105	3,698	68,376	4,197
Saint Augusta	60,437	50,520	9,917	120	-	11,330	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Saint Bonifacius	554,941	488,963	65,978	113	-	59,581	5,683
Saint Charles	582,002	562,247	19,755	104	4,600	46,656	7,551
Saint Clair	654,443	388,830	265,613	168	-	29,770	-
Saint Francis	638,923	490,084	148,839	130	-	36,792	-
Saint James	659,149	632,554	26,595	104	16,413	51,768	21,891
Saint Joseph	598,851	662,688	(63,837)	90	22,796	56,853	18,830
Saint Leo	169,181	138,924	30,257	122	-	8,870	-
Saint Martin	430,328	373,074	57,254	115	-	27,864	-
Saint Michael	876,585	796,830	79,755	110	-	66,003	-
Saint Paul Park	632,517	565,228	67,289	112	-	41,184	-
Saint Peter	868,404	975,226	(106,822)	89	14,497	70,140	3,059
Saint Stephen	440,451	462,864	(22,413)	95	13,654	34,518	13,668
Sanborn	132,251	126,412	5,839	105	-	11,220	-
Sandstone	191,432	222,775	(31,343)	86	5,285	31,745	14,073
Sartell	727,379	717,449	9,930	101	1,595	66,742	-
Sauk Centre	603,328	642,273	(38,945)	94	8,658	45,818	-
Sauk Rapids	1,401,769	1,297,770	103,999	108	3,175	108,500	-
Schroeder	135,380	89,053	46,327	152	-	10,739	-
Sebeka	438,505	451,770	(13,265)	97	4,751	27,480	-
Sedan	64,921	25,242	39,679	257	-	2,466	-
Shafer	180,414	167,577	12,837	108	-	19,419	1,801
Shakopee	4,648,023	4,782,549	(134,526)	97	94,997	385,177	114,007
Shelly	143,430	103,164	40,266	139	-	7,164	-
Sherburn	560,340	532,890	27,450	105	-	32,719	-
Shevlin	**	**	**	**	-	9,481	-
Silica	147,330	145,478	1,852	101	961	10,896	-
Silver Bay	511,620	390,498	121,122	131	-	25,476	-
Silver Lake	255,453	307,154	(51,701)	83	6,957	23,035	5,777
Slayton	397,475	499,620	(102,145)	80	17,384	42,390	28,290
Sleepy Eye	894,008	910,172	(16,164)	98	-	58,938	-
Solway	194,235	165,344	28,891	117	-	24,584	-
Solway Rural	81,854	78,290	3,564	105	1,232	8,176	-
South Haven	299,109	311,506	(12,397)	96	6,959	24,960	8,303
Spicer	307,327	360,404	(53,077)	85	10,527	32,396	17,252
Spring Grove	160,556	171,780	(11,224)	93	3,986	19,614	6,350
Spring Valley	561,424	533,039	28,385	105	2,512	35,446	1,950
Springfield	273,264	360,650	(87,386)	76	17,176	32,375	36,025
Squaw Lake	208,398	97,746	110,652	213	-	9,199	-
Stacy-Lent Area	587,296	542,974	44,322	108	1,735	37,554	3,673
Staples	314,513	344,604	(30,091)	91	7,592	29,316	8,674
Starbuck	199,936	255,471	(55,535)	78	7,959	24,500	10,511
Stephen	218,014	139,074	78,940	157	-	13,937	-
Stewart	263,889	191,261	72,628	138	-	17,200	-
Stewartville	1,164,385	876,832	287,553	133	-	67,320	-
Stillwater	2,931,132	2,425,968	505,164	121	-	151,300	-
Storden	172,328	159,852	12,476	108	-	12,108	-
Sturgeon Lake	101,510	76,398	25,112	133	-	7,284	-
Taconite	102,623	130,778	(28,155)	78	3,665	13,614	7,268
Taunton	81,293	78,969	2,324	103	-	5,135	-
Taylors Falls	318,826	367,112	(48,286)	87	4,368	29,652	13,380
Thief River Falls	866,530	829,746	36,784	104	-	84,865	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Thomson	534,581	538,823	(4,242)	99	7,109	34,400	1,928
Tofte	156,339	153,562	2,777	102	2,981	13,132	4,373
Tracy	345,364	348,590	(3,226)	99	7,253	29,146	7,308
Trimont	349,521	327,306	22,215	107	-	25,977	-
Truman	246,230	240,272	5,958	102	1,662	19,424	-
Twin Lakes (City)	224,107	138,470	85,637	162	-	7,610	-
Twin Lakes (VFD)	46,785	58,161	(11,376)	80	2,116	3,753	-
Two Harbors	550,931	496,573	54,358	111	-	61,685	-
Tyler	223,034	197,220	25,814	113	-	13,440	-
Upsala	148,821	121,414	27,407	123	-	10,221	-
Vadnais Heights	1,166,489	1,199,997	(33,508)	97	38,115	123,141	61,228
Vergas	174,869	186,601	(11,732)	94	4,241	16,976	-
Verndale	359,047	297,072	61,975	121	-	28,700	-
Vernon Center	126,976	125,053	1,923	102	-	11,475	-
Vesta	103,798	93,370	10,428	111	-	8,850	-
Victoria	881,943	880,104	1,839	100	5,855	61,561	-
Vining	64,736	66,320	(1,584)	98	45	6,376	-
Wabasha	340,505	444,836	(104,331)	77	19,522	30,520	20,502
Waconia	822,561	783,900	38,661	105	4,046	77,100	-
Wadena	650,383	562,198	88,185	116	-	40,149	-
Waite Park	748,954	758,973	(10,019)	99	4,737	50,635	-
Waldorf	204,280	131,310	72,970	156	-	11,070	-
Walker	742,915	598,550	144,365	124	-	65,250	-
Walnut Grove	142,562	122,850	19,712	116	-	13,167	-
Walters	115,658	110,856	4,802	104	1,938	6,552	-
Warren	234,891	208,895	25,996	112	-	14,618	-
Warroad	372,078	309,419	62,659	120	-	25,866	-
Waseca	1,279,232	1,369,897	(90,665)	93	39,253	109,988	44,700
Watertown	695,429	756,621	(61,192)	92	21,515	61,124	18,180
Waterville	381,870	375,518	6,352	102	4,475	26,754	5,480
Watkins	348,589	285,991	62,598	122	-	21,393	-
Watson	187,958	182,382	5,576	103	1,817	13,307	1,844
Waubun	146,405	102,149	44,256	143	-	9,041	-
Waverly	322,425	247,308	75,117	130	-	25,284	1,588
Welcome	275,898	249,380	26,518	111	-	20,290	-
Wendell	184,880	177,372	7,508	104	-	13,884	-
West Concord	307,210	224,811	82,399	137	-	22,100	-
Westbrook	156,909	112,670	44,239	139	-	14,294	-
Wheaton	424,184	297,896	126,288	142	-	42,982	-
Willow River	150,173	135,624	14,549	111	-	11,832	-
Wilmont	206,618	167,855	38,763	123	-	11,000	-
Wilson	443,457	280,468	162,989	158	-	16,380	-
Windom	889,156	786,907	102,249	113	-	68,908	-
Winnebago	321,107	224,449	96,658	143	-	19,729	-
Winsted	381,743	452,286	(70,543)	84	14,618	37,020	29,059
Wolf Lake	**	**	**	**	5,804	12,496	-
Wood Lake	143,704	108,256	35,448	133	-	10,403	-
Woodbury	7,217,586	6,740,164	477,422	107	-	526,273	-
Woodstock	142,089	105,758	36,331	134	-	8,070	-
Wrenshall	159,327	132,120	27,207	121	-	12,630	-
Wright	131,136	92,976	38,160	141	-	7,658	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution^
Wykoff	251,816	262,632	(10,816)	96	5,411	25,920	8,221
Wyoming	331,602	259,230	72,372	128	-	29,785	-
Zimmerman	604,227	681,876	(77,649)	89	16,111	87,552	31,170
Zumbro Falls	286,593	268,872	17,721	107	1,582	20,328	-
Totals	\$ 272,544,879	\$ 254,684,155	\$ 17,860,724	107 %	\$ 2,461,246	\$ 22,313,242	\$ 3,265,615

* For lump-sum plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2012, as reported by relief associations on their 2012 Schedule Form.

^ For lump-sum plans, the Required Contribution is obtained from the 2012 Schedule Form and represents amounts to be contributed to the relief association during 2013.

** These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2013. 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 2012.

Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Alaska	\$ 137,936	\$ 137,936	\$ -	100 %	\$ -	\$ -	\$ -
Andover	3,301,046	3,301,046	-	100	-	-	-
Anoka-Champlin	3,409,727	3,409,727	-	100	-	-	-
Ashby	*	*	*	*	-	-	-
Austin	880,643	880,643	-	100	-	-	-
Brewster	274,122	274,122	-	100	-	-	-
Brooklyn Park	7,511,484	7,511,484	-	100	-	-	-
Callaway	141,967	141,967	-	100	-	-	-
Cloquet Area Fire District	166,203	166,203	-	100	-	-	-
Cologne	411,919	411,919	-	100	-	-	-
Columbia Heights	1,368,092	1,368,092	-	100	-	-	-
Coon Rapids	6,645,878	6,645,878	-	100	-	-	-
Crosslake	745,618	745,618	-	100	-	-	-
Dakota	120,980	120,980	-	100	-	-	-
Dalbo	*	*	*	*	-	-	-
Dilworth	582,712	582,712	-	100	-	-	-
Donnelly	177,779	177,779	-	100	-	-	-
Eagan	9,756,290	9,756,290	-	100	-	-	-
Edina	7,449,976	7,449,976	-	100	-	-	-
Elbow Lake	272,541	272,541	-	100	-	-	-
Elgin	315,011	315,011	-	100	-	-	-
Erskine	174,128	174,128	-	100	-	-	-
Falcon Heights	1,349,812	1,349,812	-	100	-	-	-
Fisher	174,912	174,912	-	100	-	-	-
Fosston	395,722	395,722	-	100	-	-	-
Fountain	113,039	113,039	-	100	-	-	-
Freeport	284,893	284,893	-	100	-	-	-
Fridley	3,057,304	3,057,304	-	100	-	-	-
Gary	103,714	103,714	-	100	-	-	-
Gibbon	306,334	306,334	-	100	-	-	-
Glenville	191,124	191,124	-	100	-	-	-
Goodhue	773,391	773,391	-	100	-	-	-
Gunflint Trail	306,539	306,539	-	100	-	-	-
Hawley	464,351	464,351	-	100	-	-	-
Ivanhoe	303,650	303,650	-	100	-	-	-
Kelsey	47,853	47,853	-	100	-	-	-
Kenyon	384,001	384,001	-	100	-	-	-
Kerkhoven	212,343	212,343	-	100	-	-	-
Kiester	160,913	160,913	-	100	-	-	-
Lake George	162,111	162,111	-	100	-	-	-
Lakeport	246,137	246,137	-	100	-	-	-
Le Center	382,050	382,050	-	100	-	-	-
London	79,952	79,952	-	100	-	-	-
Longville	849,075	849,075	-	100	-	-	-
Lyle	121,363	121,363	-	100	-	-	-
Magnolia	67,935	67,935	-	100	-	-	-
Maple Grove	10,433,817	10,433,817	-	100	-	-	-

Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Marietta	104,748	104,748	-	100	-	-	-
Marine-On-Saint Croix	430,007	430,007	-	100	-	-	-
Mazeppa	195,253	195,253	-	100	-	-	-
Medicine Lake	803,652	803,652	-	100	-	-	-
Mendota Heights	2,344,786	2,344,786	-	100	-	-	-
Mentor	96,667	96,667	-	100	-	-	-
Millerville	348,551	348,551	-	100	-	-	-
Milroy	161,060	161,060	-	100	-	-	-
Murdock	188,495	188,495	-	100	-	-	-
Myrtle	220,263	220,263	-	100	-	-	-
Nassau	179,970	179,970	-	100	-	-	-
Nodine	185,184	185,184	-	100	-	-	-
Northrop	130,029	130,029	-	100	-	-	-
Odessa	63,909	63,909	-	100	-	-	-
Oklee	91,808	91,808	-	100	-	-	-
Plainview	592,937	592,937	-	100	-	-	-
Plummer	169,805	169,805	-	100	-	-	-
Ramsey	2,063,512	2,063,512	-	100	-	-	-
Red Lake Falls	199,872	199,872	-	100	-	-	-
Round Lake	221,716	221,716	-	100	-	-	-
Rushford	306,256	306,256	-	100	-	-	-
Rushmore	105,858	105,858	-	100	-	-	-
Saint Hilaire	126,466	126,466	-	100	-	-	-
Seaforth	83,590	83,590	-	100	-	-	-
South Bend	291,417	291,417	-	100	-	-	-
Swanville	225,547	225,547	-	100	-	-	-
Toivola	158,791	158,791	-	100	-	-	-
Ulen	*	*	*	*	-	-	-
Underwood	311,149	311,149	-	100	-	-	-
Vermilion Lake	225,634	225,634	-	100	-	-	-
Viking	0	0	-	100	-	-	-
Wabasso	160,938	160,938	-	100	-	-	-
Wanamingo	386,192	386,192	-	100	-	-	-
Wanda	105,092	105,092	-	100	-	-	-
Wayzata	2,244,977	2,244,977	-	100	-	-	-
Wells	464,281	464,281	-	100	-	-	-
West Metro	6,126,457	6,126,457	-	100	-	-	-
Williams	196,693	196,693	-	100	-	-	-
Winger	82,969	82,969	-	100	-	-	-
Winthrop	334,070	334,070	-	100	-	-	-
Zumbrota	594,330	594,330	-	100	-	-	-
Totals	\$ 86,139,318	\$ 86,139,318	0	100 %	0	0	0

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2013. The assets for these relief associations were transferred to the State Board of Investment and its liabilities were transferred to the Plan at the end of 2012.

Table 3-C
Funding Status and Ratios for Other Plan Types
For the Year Ended December 31, 2012

Relief Association	Net Assets	Accrued Liability	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment*	Normal Cost	Required Contribution[^]
Apple Valley	\$ 4,763,515	\$ 6,419,974	\$ (1,656,459)	74 %	\$ 227,234	\$ 220,585	\$ 303,591
Benson	238,797	377,075	(138,278)	63	22,965	7,750	13,531
Brooklyn Center	3,282,317	3,431,495	(149,178)	96	-	101,575	12,711
Chanhassen	2,393,673	2,927,733	(534,060)	82	72,472	80,314	56,442
Chaska	4,257,031	5,413,303	(1,156,272)	79	199,113	90,055	199,230
Eden Prairie	18,404,639	19,815,564	(1,410,925)	93	312,383	534,071	614,761
Fairmont	1,281,067	1,801,696	(520,629)	71	86,385	56,421	88,441
Glencoe	810,090	1,024,603	(214,513)	79	32,149	33,603	54,094
Hutchinson	1,555,703	2,372,641	(816,938)	66	117,965	34,220	96,664
Lake Johanna	4,161,305	4,076,081	85,224	102	24,337	189,383	46,188
Minnetonka	13,001,764	13,377,305	(375,541)	97	62,140	231,274	82,139
Mound	4,305,412	5,066,410	(760,998)	85	111,173	80,342	123,816
New Ulm	1,886,262	2,139,620	(253,358)	88	31,249	67,608	58,273
Pine City	996,308	865,207	131,101	115	-	12,750	-
Pipestone	552,566	718,021	(165,455)	77	24,160	34,679	40,905
Plymouth	7,071,831	5,875,099	1,196,732	120	-	241,271	-
Robbinsdale	1,549,688	2,215,740	(666,052)	70	84,211	78,706	127,648
Roseville	8,173,151	8,767,029	(593,878)	93	72,692	76,149	25,342
Savage	4,252,783	5,012,546	(759,763)	85	115,327	93,277	133,305
Spring Lake Park	11,200,309	9,446,471	1,753,838	119	-	162,692	-
White Bear Lake	5,579,417	5,153,075	426,342	108	-	125,003	-
Worthington	1,128,975	1,325,913	(196,938)	85	21,317	39,779	41,838
Totals	\$ 100,846,603	\$ 107,622,601	\$ (6,775,998)	94 %	\$ 1,617,272	\$ 2,591,507	\$ 2,118,919

* 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, 2012.

[^] For monthly and monthly/lump-sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2012, 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 2012.

Revenues

State Aid – The amount of fire state aid the relief association received during 2012, or the amount payable for 2012 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 2012, or payable for 2012 if not yet received.

Investment Earnings – The net interest and realized and unrealized gain (loss) on investments during 2012.

All Other – All other income received by the relief association during 2012, 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 2012, including lump-sum and monthly distributions.

Other Benefits – The total of all non-service pension benefit distributions during 2012, 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, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Ada	\$ 11,591	\$ 2,000	\$ 3,042	\$ 31,329	\$ -	\$ 694	\$ 25,990	\$ -
Adams	10,310	1,000	-	1,767	-	1,010	4,027	-
Adrian	9,546	1,000	11,954	31,692	-	2,085	22,000	-
Aitkin	39,826	-	10,000	43,561	5	2,268	-	-
Albany	16,652	-	27,675	57,723	5,545	3,425	-	-
Albert Lea Township	5,728	-	21,517	5,777	-	168,193^	-	-
Albertville	40,498	-	-	45,925	-	-	-	-
Alexandria	91,182	2,000	109,388	260,380	-	2,682	-	-
Almelund	9,928	-	4,000	28,051	13,434	570	26,258	-
Alpha	5,728	1,000	-	5,514	-	37	-	-
Altura	8,019	-	-	7,823	-	420	13,800	-
Amboy	8,018	2,563	2,145	12,422	-	-	48,195	-
Annandale	31,880	-	3,000	62,645	-	3,814	-	-
Argyle	9,546	2,356	-	10,316	23	528	-	-
Arlington	15,051	-	3,360	46,358	100	935	-	-
Askov	6,873	-	-	676	800	500	25,000	-
Atwater	11,033	4,000	-	28,091	6,229	1,975	-	-
Audubon	15,205	2,000	-	28,941	-	4,560	4,528	-
Aurora	8,401	1,690	19,567	10,159	575	3,243	43,690	-
Avon	20,878	-	10,500	46,424	-	4,468	-	-
Babbitt	9,546	831	10,000	40,863	918	1,938	9,144	-
Backus	15,348	1,000	22,000	37,640	-	1,659	27,710	-
Badger	6,873	-	-	7,184	-	500	25,500	-
Bagley	16,596	2,000	486	20,975	5,000	2,310	33,652	-
Balaton	9,928	-	-	5,936	-	1,963	3,590	-
Baldwin	22,462	-	521	24,993	-	3,625	-	-
Balsam	9,686	676	10,000	24,377	-	6	7,441	-
Barnesville	16,344	-	8,000	23,645	868	2,430	12,592	-
Barnum	9,546	1,000	-	18,752	-	5,030	17,800	-
Barrett	6,110	1,843	2,000	10,168	-	500	20,268	-
Battle Lake	20,986	-	-	46,437	-	4,160	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Baudette	13,026	4,085	-	37,949	24	-	136,595	-
Bayport	64,136	1,000	-	159,801	-	14,823	164,350	-
Beardsley	7,637	-	337	21,450	-	500	-	-
Beaver Bay	5,346	-	-	2,034	-	1,617	-	-
Beaver Creek	6,110	-	-	4,297	1,189	1,028	15,500	-
Becker	51,960	3,000	10,000	80,440	86	5,250	139,716	-
Belgrade	9,546	1,000	8,680	24,966	7,030	4,480	23,100	-
Belle Plaine	36,858	1,000	33,584	36,029	-	8,587	53,500	-
Bellingham	7,637	1,088	-	19,714	-	275	-	-
Belview	9,164	1,234	154	622	-	-	16,820	-
Bemidji	129,010	1,000	-	200,691	1,000	9,578	129,350	-
Bertha	7,637	-	2,205	10,694	-	1,300	-	-
Bethel	4,201	-	-	12,008	-	-	-	-
Big Lake	63,426	1,000	8,000	79,358	-	3,897	29,817	-
Bigelow	7,255	-	1,188	12,427	-	-	-	-
Bigfork	22,195	2,000	7,173	24,466	-	1,850	-	-
Bird Island	12,854	-	12,913	14,107	-	34	-	-
Biwabik City	8,401	1,000	10,000	27,348	950	1,414	11,080	-
Blackduck	15,072	5,000	6,452	18,720	3,733	3,100	29,778	-
Blackhoof	7,637	-	-	12,122	-	443	4,891	-
Blooming Prairie	21,253	2,000	4,000	29,272	-	200	55,214	-
Blue Earth	18,488	-	12,000	74,160	21,370	3,610	-	-
Bluffton	-	-	-	18,103	-	-	-	-
Bovey	7,637	-	7,692	4,553	-	1,380	-	-
Bowlus	8,019	840	-	16,871	-	-	9,240	-
Boyd	7,255	-	-	11,466	-	1,317	-	-
Braham	20,515	2,380	750	20,568	536	3,113	27,451	-
Brainerd	147,237	2,000	44,285	273,704	-	13,941	377,739	-
Breckenridge	18,008	1,000	17,364	36,547	267	5,443	25,000	450
Brevator	7,637	878	3,000	17,594	-	169,551^	3,326	-
Bricelyn	8,401	1,000	-	27,078	-	-	14,200	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Brimson	6,109	575	-	9,675	-	149	6,320	-
Brook Park	6,491	800	-	17,660	-	-	-	-
Brooten	8,560	-	-	24,944	426	1,610	4,885	-
Browerville	11,243	-	2,600	8,701	-	470	13,600	-
Browns Valley	8,019	-	2,622	10,555	19	3,705	-	-
Brownsdale	7,637	-	-	32,426	7,140	3,602	16,040	-
Brownsville	7,256	-	1,000	11,730	-	390	-	-
Brownton	8,400	-	29,000	33,761	-	6,368	-	-
Buffalo	75,862	2,000	36,425	92,584	500	3,263	85,000	-
Buffalo Lake	9,165	-	255	36,198	-	-	-	-
Buhl	6,873	-	11,418	658	-	1,597	-	140
Butterfield	9,164	-	5,500	1,386	-	1,117	31,875	-
Byron	28,453	-	12,606	46,902	2,587	4,275	-	-
Caledonia	19,120	1,000	2,400	32,349	-	1,495	26,200	-
Calumet	8,019	2,000	5,253	27,140	-	5,399	86,100	-
Cambridge	49,907	1,000	10,000	38,513	-	1,266	42,820	-
Campbell	9,928	1,000	-	9,833	-	270	22,500	-
Canby	14,105	2,000	3,000	44,377	250	376,460^	22,000	-
Cannon Falls	33,435	1,000	-	58,787	402	162	32,144	-
Canosia	8,635	-	10,000	4,815	-	4	-	-
Canton	7,255	2,960	506	643	95	1,753	5,280	-
Carlos	10,692	-	32,500	94,084	8,000	25	88,674	-
Carlton	16,441	-	3,500	20,272	-	-	-	-
Carver	20,738	2,000	27,666	54,143	-	8,490	58,424	-
Cass Lake	30,423	-	10,850	32,377	-	2,270	-	-
Centennial	105,001	1,280	25,500	204,743	-	10,021	73,586	-
Center City	9,256	1,000	7,500	26,449	359	462	23,800	-
Ceylon	8,019	1,000	-	22,907	344	2,453	19,150	-
Chandler	6,492	245	775	10,575	-	616	2,693	-
Chatfield	21,398	2,000	4,555	37,715	24	200	40,000	-
Cherry	7,637	302	100	16,615	75	-	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

<u>Relief Association</u>	<u>Revenues</u>					<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Benefit 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>
Chisago	23,625	-	10,677	86,088	-	8,276	-	-
Chisholm	17,616	-	29,370	47,906	-	1,000	-	-
Chokio	8,707	-	-	17,971	-	460	-	-
Clara City	10,858	-	3,290	39,722	840	3,311	-	-
Claremont	7,411	-	3,500	6,810	-	2,996	-	-
Clarissa	9,165	-	6,474	7,710	100	1,440	-	-
Clarkfield	10,692	4,000	-	23,895	-	3,877	85,981	-
Clarks Grove	7,480	2,000	-	8,161	260	4,060	27,650	-
Clear Lake	19,782	851	6,000	67,691	-	4,540	9,363	-
Clearbrook	11,829	-	-	11,415	3,155	224	-	-
Clearwater	18,356	-	8,500	26,605	-	2,140	46,862	-
Clements	8,401	2,642	1,946	16,877	2,500	-	21,366	-
Cleveland	12,258	2,000	13,600	32,746	-	1,400	42,550	-
Clifton	8,856	-	7,228	24,333	-	305,906^	-	-
Climax	6,491	-	-	642	-	1,200	-	-
Clinton (Big Stone)	8,019	2,000	3,470	9,635	11	711	28,400	-
Clinton (St Louis)	6,873	1,537	-	14,712	40	316	16,400	5,913
Cohasset	22,546	-	-	52,519	-	8,738	-	-
Cokato	20,371	2,000	19,602	50,938	-	979	53,168	-
Cold Spring	30,179	-	15,500	83,545	-	6,832	-	-
Coleraine	9,717	704	5,483	10,291	230	1,548	7,744	-
Colvill	5,728	-	2,650	6,331	-	2,425	-	-
Comfrey	8,782	1,000	4,000	1,194	-	1,911	12,000	345
Cook	13,583	2,000	1,500	21,842	-	3,368	84,500	-
Cosmos	7,619	-	-	14,547	-	-	-	-
Cottage Grove	123,523	3,828	4,388	179,406	-	11,280	135,684	-
Cotton	11,456	252	-	17,461	-	-	2,772	-
Cottonwood	12,189	1,900	-	26,397	32	175	25,900	-
Courtland	8,400	612	11,440	23,873	-	5	6,732	-
Cromwell	10,310	1,000	5,611	20,785	-	2,265	41,300	-
Crooked Lake	7,578	-	2,800	5,149	-	200	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Crookston	15,926	1,000	15,000	49,473	-	5,251	34,600	-
Crosby	17,417	1,000	32,486	28,225	-	4,690	-	48,150
Culver	2,857	-	-	3,734	-	2,162	-	-
Currie	8,401	-	-	2,641	-	-	-	-
Cuyuna	9,165	-	14,219	21,197	-	6,021	-	-
Cyrus	6,874	-	-	9,135	-	1,132	8,800	-
Dalton	9,164	-	-	3,793	250	2,119	-	-
Danube	6,874	1,000	-	10,661	38	-	1,795	-
Danvers	6,110	-	-	590	-	275	-	-
Darfur	6,110	-	-	1,720	3,100	275	16,052	-
Dassel	23,552	250	34,459	85,666	-	5,864	2,750	-
Dawson	13,013	1,000	29,246	26,256	-	5,713	37,300	-
Dayton	21,267	2,900	12,422	34,356	-	9,431	79,430	-
Deer Creek	7,637	-	1,500	21,717	-	1,435	-	-
Deer River	25,653	1,000	18,573	32,470	-	718	17,380	-
Deerwood	16,412	1,000	-	30,008	-	-	23,000	-
Delano	34,759	1,000	27,500	63,896	103	3,103	52,500	-
Delavan	7,256	-	1,600	9,730	2,484	1,415	-	-
Dent	13,038	840	-	25,167	-	266,518^	-	9,240
Detroit Lakes	62,026	1,000	24,510	143,543	14,000	6,196	118,100	-
Dexter	6,110	2,351	5,400	2,491	120	3,596	-	-
Dodge Center	12,763	-	14,612	51,454	-	3,886	88,842	-
Dover	8,019	-	2,000	26,451	-	1,998	-	-
Dovray	4,964	-	-	1,625	-	437	-	-
Dumont	7,637	1,000	-	902	46	288	13,000	-
Dunnell	5,728	-	-	4,007	-	1,863	683	-
Eagle Bend	9,547	-	4,594	6,331	-	41	34,050	-
Eagle Lake	13,146	-	16,054	4,574	-	2,125	-	-
East Bethel	39,896	-	17,500	173,435	4,000	4,840	-	-
East Grand Forks	37,892	2,000	-	92,306	750	3,729	101,000	-
Eastern Hubbard	8,214	-	6,000	14,845	2,000	1,375	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Easton	8,782	1,880	4,000	13,022	-	1,534	25,530	-
Echo	8,019	-	950	8,925	-	208,913^	-	-
Eden Valley	14,210	1,000	3,500	36,126	-	650	11,655	-
Edgerton	11,368	-	6,684	34,485	-	1,525	-	-
Eitzen	9,547	-	4,500	5,386	-	1,537	-	-
Elizabeth	8,019	320	4,355	11,835	-	2,535	-	3,520
Elk River	117,465	1,000	30,000	213,251	-	12,081	154,154	-
Elko New Market	35,696	-	96,596	126,696	-	-	-	-
Ellendale	8,960	-	3,000	9,319	271	4,826	-	-
Ellsworth	9,547	1,000	-	3,546	-	-	21,000	-
Elmer	6,109	245	-	3,265	-	550	2,695	-
Elmore	9,165	-	1,750	9,897	-	52	44,900	7,700
Elrosa	11,456	2,000	10,000	12,310	-	1,970	51,700	-
Ely	16,763	3,000	12,744	38,971	-	5,220	94,136	-
Elysian	9,812	540	10,345	16,913	-	4,500	5,940	-
Emily	9,322	1,000	7,136	15,945	-	7,399	16,000	-
Evansville	11,455	-	5,000	10,244	-	1,747	-	-
Eveleth	10,541	3,000	20,971	20,319	65	2,925	135,524	-
Excelsior	93,824	3,411	14,907	492,175	-	9,363	358,175	-
Eyota	12,903	1,000	4,200	20,841	-	1,650	29,800	-
Fairfax	11,843	-	14,691	3,041	555	296,946^	-	-
Farmington	89,419	-	170,008	182,128	-	9,989	194,179	-
Fayal	8,401	-	14,000	25,999	-	2,600	-	-
Federal Dam	4,230	-	-	4,977	-	95,889^	-	-
Fergus Falls	59,952	4,000	-	227,153	-	5,320	294,775	1,200
Fertile	11,641	2,610	-	28,111	-	3,399	45,511	-
Fifty Lakes	4,964	-	3,500	7,745	-	3,315	-	-
Finland	15,225	1,000	-	1,447	190	4,299	23,967	-
Finlayson	11,455	-	-	2,017	860	1,188	-	-
Flensburg	-	-	-	7,425	90	1,000	14,225	-
Floodwood	10,310	-	615	23,625	-	3,494	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Foley	34,473	4,000	7,500	79,691	-	-	260,454	-
Forada	9,165	-	7,880	25,274	-	1,319	19,585	-
Forest Lake	90,102	2,000	18,500	156,415	840	10,690	155,500	67,750
Foreston	8,783	-	20,000	19,725	499	2,550	29,000	-
Franklin	7,637	936	6,319	22,460	3,000	2,981	10,296	-
Frazee	18,227	95	9,542	23,285	3,640	2,789	1,045	-
Fredenberg	5,915	-	7,500	11,144	-	234,942^	-	-
French Township	9,546	-	39	6,839	-	-	-	-
Frost	8,401	4,000	2,500	9,511	-	1,130	-	-
Fulda	14,229	2,000	4,000	6,892	161	2,509	62,348	-
Garfield	11,847	-	6,180	27,328	8,000	75	13,744	-
Garrison	25,878	-	12,000	74,797	-	-	-	-
Garvin	5,728	745	-	9,512	-	978	8,197	-
Gaylord	14,480	1,000	16,651	20,079	-	13,174	12,858	-
Geneva	7,255	-	-	7,727	500	-	-	-
Ghent	6,109	3,000	2,838	12,284	4,120	350	40,800	-
Gilbert	7,637	-	12,026	8,205	-	212,997^	-	-
Glenwood	22,885	1,540	28,874	41,683	-	4,208	16,516	-
Glyndon	11,772	-	-	42,670	4,943	-	-	-
Gnesen	9,546	2,000	849	1,126	333	176,501^	65,583	-
Golden Valley	99,246	2,000	10,571	481,164	-	14,652	380,036	-
Gonvick	7,637	1,000	4,286	17,788	-	-	-	-
Good Thunder	10,040	3,000	6,900	35,371	-	2,575	-	-
Goodview	13,042	-	10,027	34,246	-	3,800	-	-
Graceville	9,546	-	2,500	10,472	-	1,266	-	-
Granada	6,492	-	-	5,276	-	695	-	-
Grand Lake	11,456	3,453	8,000	26,435	-	317,152^	33,771	-
Grand Meadow	14,141	-	8,111	39,725	-	2,860	-	7,700
Grand Rapids	88,438	2,000	5,000	138,557	-	9,764	142,800	-
Granite Falls	17,520	3,895	25,955	29,368	-	359,312^	83,208	-
Green Isle	9,164	1,000	7,500	26,123	2,617	2,775	17,000	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Greenbush	11,456	-	-	20,384	320	1,324	26,628	-
Greenwood	11,455	-	30,000	39,551	70	2,728	-	-
Grey Eagle	10,320	1,000	3,000	28,011	-	2,750	17,500	-
Grove City	8,649	-	2,747	17,862	544	850	21,022	-
Grygla	7,637	-	-	10,091	-	1,300	-	-
Hackensack	17,104	1,000	24,700	28,974	-	1,952	20,152	-
Hallock	10,692	1,000	-	9,372	-	-	11,000	-
Halstad	9,165	-	2,000	2,402	-	-	16,600	-
Ham Lake	57,229	-	-	115,472	-	6,904	-	-
Hamburg	10,310	-	24,337	62,514	-	3,439	-	-
Hamel	30,177	-	40,450	135,969	-	4,315	-	-
Hancock	8,903	-	-	5,331	-	-	-	-
Hanley Falls	8,783	3,000	-	6,698	-	2,314	37,200	-
Hanover	24,521	-	3,100	30,558	8,326	-	-	-
Hanska	9,546	1,000	1,500	4,629	-	2,132	15,917	-
Harmony	9,547	1,911	5,000	12,761	-	-	23,146	-
Harris	7,797	-	1,700	13,270	135	-	-	-
Hartland	8,019	995	-	5,903	-	-	10,947	-
Hastings	114,328	1,000	-	357,473	-	5,353	280,090	-
Hayfield	16,639	-	11,741	31,031	-	300	-	10,800
Hayward	8,401	1,000	4,500	42,751	-	2,415	30,735	-
Hector	12,795	1,000	2,103	52,170	-	33	54,100	-
Henderson	9,165	2,000	18,322	13,266	64	5,188	46,000	-
Hendricks	9,547	1,840	9,291	6,209	-	2,857	25,640	-
Hendrum	7,255	-	-	431	-	1,871	-	-
Henning	11,147	1,000	10,020	31,502	-	193	-	-
Herman	9,546	840	-	13,700	-	-	9,240	-
Hermantown	35,312	-	27,900	72,191	-	7,502	-	-
Heron Lake	7,961	-	-	10,617	1,711	708	-	-
Hewitt	5,346	-	3,129	5,503	-	1,340	-	-
Hibbing	7,760	-	11,501	32,357	-	3,935	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Hill City	9,019	-	5,587	9,152	-	1,680	-	-
Hills	9,929	-	5,000	11,054	-	1,095	-	-
Hinckley	20,264	-	3,434	27,551	187	1,906	-	-
Hitterdal	5,728	-	650	15,274	-	100	-	-
Hoffman	9,165	-	4,004	1,249	-	2,718	-	-
Hokah	11,456	2,000	-	5,206	-	1,107	20,503	1,084
Holdingsford	10,204	-	4,800	21,729	2,290	2,295	11,800	-
Holland	7,637	-	-	22,734	-	-	-	-
Hollandale	7,637	-	-	7,338	150	1,175	-	-
Hopkins	66,169	-	32,166	193,138	-	11,429	2,906	-
Houston	10,525	-	-	33,607	-	2,184	42,392	-
Hovland Area	5,691	-	8,000	17,023	-	138,446^	17,800	-
Howard Lake	15,425	-	21,647	38,163	-	5,205	-	-
Hoyt Lakes	9,546	2,000	13,472	30,726	-	3,300	68,217	-
Hugo	51,531	-	-	52,750	-	7,250	-	-
Ideal	20,425	-	28,162	69,608	15,000	-	28,568	-
Industrial	6,491	-	5,000	18,128	-	263,598^	26,200	-
International Falls	43,483	1,000	-	57,740	60	4,800	4,766	-
Inver Grove Heights	126,587	2,000	25,000	320,074	-	6,675	94,062	-
Iona	3,437	900	-	4,260	-	411	9,900	-
Ironton	9,547	1,739	-	18,183	-	1,287	19,128	-
Isanti	55,732	-	39,134	183,599	-	7,417	-	-
Isle	22,031	-	-	28,446	160	2,595	10,340	-
Jackson	22,090	2,000	-	56,825	10,523	883	51,989	-
Jacobson	6,110	688	-	13,598	-	124	7,568	-
Janesville	14,668	-	23,713	22,496	544	3,084	-	-
Jasper	8,743	1,000	2,540	9,342	-	100	17,250	-
Jeffers	7,637	2,000	-	15,878	-	436	31,000	-
Jordan	30,508	6,000	42,359	20,522	-	11,271	171,150	-
Kandiyohi	8,646	-	9,688	33,247	100	2,960	11,051	-
Karlstad	11,455	-	-	938	1,182	409	-	750

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Kasota	14,540	1,549	8,500	44,854	-	980	6,041	24,725
Kasson	27,608	2,000	23,579	32,264	2,425	4,422	40,880	-
Keewatin	8,019	-	24,074	825	-	4,265	-	-
Kelliher	8,782	-	-	5,065	-	881	-	-
Kellogg	8,783	5,449	19,548	26,068	-	1,829	52,225	-
Kennedy	5,727	-	-	3,945	385	1,200	-	-
Kensington	9,165	1,000	-	3,753	-	550	16,000	-
Kerrick	5,346	-	-	37	-	1,050	-	-
Kettle River	7,255	920	42	11,757	-	1,085	10,116	-
Kilkenny	8,400	1,000	7,000	36,222	-	3,472	17,800	-
Kimball	13,098	1,000	6,500	24,330	203	3,571	27,250	-
Kinney	7,256	1,000	-	7,696	30	100	22,596	-
La Crescent	23,812	-	4,616	45,331	-	2,495	-	-
La Salle	4,964	4,200	2,500	4,153	-	-	9,680	-
Lafayette	10,185	-	4,000	35,752	-	-	-	-
Lake Benton	12,073	1,000	1,000	741	7,500	350	12,592	-
Lake Bronson	5,346	-	-	2,306	36	94,821^	-	-
Lake City	34,627	2,000	20,725	76,065	-	-	103,314	-
Lake Crystal	19,868	3,000	22,579	20,434	-	1,260	81,080	-
Lake Elmo	37,324	2,000	-	63,390	-	12,802	56,984	-
Lake Henry	6,874	-	1,500	9,758	4,044	1,803	-	-
Lake Kabetogama	7,255	-	-	23,815	-	640	17,134	-
Lake Lillian	6,034	-	1,000	1,977	-	-	55,900	-
Lake Park	15,082	-	-	17,716	-	2,925	-	-
Lake Wilson	6,491	-	-	705	-	887	-	-
Lakefield	15,404	1,000	-	38,207	2,500	3,435	22,000	-
Lakeville	217,958	4,000	44,804	420,119	-	9,699	443,950	-
Lakewood	9,547	1,000	-	36,063	-	500	-	-
Lamberton	9,007	-	8,099	18,606	-	-	-	-
Lancaster	7,255	-	-	1,285	-	610	-	-
Lanesboro	10,119	1,000	3,500	6,496	10,000	764	35,284	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Le Sueur	26,115	2,000	-	83,708	-	657,901^	125,750	-
Leaf Valley	7,255	1,000	4,700	14,480	-	1,974	68,829	-
LeRoy	9,164	-	-	9,343	100	1,178	-	-
Lewiston	19,050	1,000	2,000	52,211	230	3,720	63,500	-
Lindstrom	26,419	3,000	6,000	79,435	-	5,485	154,470	-
Linwood	18,221	-	29,522	56,367	-	6,378	-	-
Lismore	8,783	2,000	-	12,764	-	1,710	25,100	-
Litchfield	41,129	1,000	15,580	51,696	30	6,378	55,000	-
Little Canada	38,731	1,000	15,000	162,327	527	6,475	95,500	-
Little Falls	53,506	1,000	24,462	89,901	436	5,859	74,131	-
Littlefork	10,966	2,000	6,205	31,619	5	791	-	-
Long Lake	73,793	1,000	-	118,378	1,000	-	74,258	-
Long Prairie	23,915	-	6,000	19,081	-	1,710	-	-
Lonsdale	31,115	-	20,000	61,525	27,100	7,515	-	-
Loretto	21,896	1,000	55,000	111,226	-	773	131,200	-
Lower Saint Croix Valley	30,968	1,000	13,703	146,181	-	5,833	101,233	-
Lowry	8,782	-	5,000	24,923	1,696	-	-	-
Lucan	8,400	-	-	4,853	1,040	1,050	-	-
Luverne	24,543	-	2,766	58,125	-	1,679	-	-
Lynd	5,728	-	-	8,928	-	-	-	-
Mabel	7,637	2,680	3,206	7,033	-	640	-	-
Madelia	14,021	4,000	16,758	15,807	100	2,790	54,500	-
Madison	10,922	2,717	9,112	16,693	29,298	450	27,000	10,300
Madison Lake	10,800	-	6,493	37,524	190	5,376	-	-
Mahnomen	10,972	-	800	24,525	383	-	-	-
Mahtowa	6,109	1,000	5,346	12,425	-	-	16,000	-
Makinen	6,873	-	7,479	76	-	2,840	-	-
Mantorville	9,482	-	3,500	24,718	-	-	-	-
Maple Hill	6,491	-	8,000	18,096	-	450	1,307	-
Maple Lake	33,445	720	13,000	65,455	-	5,360	7,920	-
Maple Plain	16,786	1,000	25,750	95,371	6,500	2,540	77,800	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Mapleton	13,827	-	4,950	38,992	-	-	-	-
Mapleview	6,873	-	-	20,512	-	7,108	-	-
Maplewood	154,704	12,000	-	509,182	-	20,349	1,122,949	-
Marble	7,255	1,000	592	14,658	-	4,772	-	22,750
Marshall	61,635	1,000	99,647	282,667	-	7,470	23,155	-
Mayer	9,165	-	4,813	60,207	3	582,330^	3,671	-
Maynard	8,782	-	-	29,038	-	2,741	-	-
McDavitt	6,873	954	2,000	11,922	-	-	10,494	-
McGrath	7,637	-	787	4,053	-	-	-	-
McGregor	27,057	1,000	-	56,325	-	1,309	12,520	-
McIntosh	6,491	-	-	13,892	-	669	12,040	-
Meadowlands	4,964	1,180	10,000	3,540	35	865	-	-
Medford	9,546	-	15,000	37,299	-	6,639	36,715	-
Melrose	20,637	1,000	5,253	11,631	-	357,768^	17,800	-
Menahga	9,279	1,000	-	15,953	6,017	-	27,400	-
Middle River	7,255	920	-	-	1,350	1,590	-	-
Miesville	11,455	-	105	18,005	-	2,499	-	-
Milaca	29,817	-	-	56,119	-	4,837	-	-
Milan	7,637	468	-	26,655	-	-	5,148	-
Miltona	9,547	1,000	8,000	15,352	-	2,368	31,000	-
Minneota	14,181	2,000	1,298	31,901	374	1,298	42,417	915
Minnesota Lake	9,546	1,080	2,000	15,498	20,269	5,253	11,880	-
Mission	13,368	-	13,725	22,769	-	4,775	23,920	-
Montevideo	25,398	-	-	68,576	141	-	1,316	-
Montgomery	18,545	-	10,000	36,040	-	1,600	-	-
Monticello	74,221	4,000	-	109,109	30	2,941	174,225	90,283
Montrose	13,447	1,600	42,000	31,857	3,484	11,106	51,100	-
Moose Lake	23,306	1,948	15,016	20,459	10,000	5,200	23,709	-
Mora	38,307	2,000	-	25,159	-	3,825	50,642	-
Morgan	11,436	1,000	-	59,105	-	1,200	49,000	-
Morris	24,930	1,000	-	90,410	10	5,990	28,335	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Morristown	14,092	1,000	14,687	68,188	-	1,732	21,400	-
Morse-Fall Lake	33,491	-	2,400	5,675	-	865	-	-
Morton	7,637	-	254	5,850	-	1,641	-	-
Motley	10,176	-	5,622	18,318	550	2,965	-	-
Mountain Iron	9,493	-	10,800	17,320	515	3,040	-	-
Mountain Lake	14,675	-	7,834	3,224	-	3,949	-	-
Nashwauk	10,808	2,000	16,805	10,123	-	1,700	63,040	-
Nerstrand	4,382	-	-	60	-	-	-	-
Nevis	16,659	2,935	6,250	1,974	-	2,147	71,462	-
New Auburn	8,401	-	11,320	16,125	80	2,900	-	-
New Brighton	82,689	2,000	46,200	357,625	-	8,843	302,200	-
New Germany	10,310	-	7,500	32,170	12,000	2,500	-	-
New London	29,149	2,000	8,400	8,505	230	2,576	23,814	-
New Munich	6,492	-	5,703	3,867	-	1,603	-	-
New Prague	51,342	1,000	52,507	34,240	-	4,013	71,150	-
New Richland	13,508	3,000	-	4,461	-	608	63,000	-
New York Mills	13,066	6,270	4,551	13,460	-	2,406	58,650	-
Newfolden	5,728	-	-	461	-	100	-	-
Newport	12,577	1,840	64,438	85,890	-	11,767	96,488	-
Nicollet	18,146	1,000	8,000	38,628	5,250	-	29,600	-
Nisswa	39,888	3,000	15,000	81,097	300	3	-	-
North Branch	43,654	2,672	82,725	33,837	15,900	8,799	17,770	-
North Mankato	45,742	1,956	22,740	160,060	-	8,896	54,529	-
North Saint Paul	39,456	1,000	8,308	111,973	-	11,750	22,930	-
Northfield	99,904	1,000	25,571	481,313	-	5,503	207,250	-
Northome	7,637	1,000	-	239	18	123,357^	-	16,950
Norwood Young America	17,736	-	38,897	37,567	31	575,718^	-	-
Oak Grove	29,076	1,393	4,527	85,430	-	-	77,774	-
Oakdale	100,401	1,000	14,984	271,818	-	14,678	196,231	-
Odin	4,964	-	-	2,339	2,000	1,041	-	-
Ogilvie	12,458	3,000	21,086	9,268	125	2,160	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Okabena	7,637	2,000	-	6,463	-	1,500	13,600	-
Olivia	12,572	1,000	11,571	18,435	-	2,686	29,600	-
Onamia	15,585	1,816	11,952	22,546	-	2,715	38,576	-
Ormsby	5,728	-	-	2,805	-	1,150	13,000	-
Oronoco	8,401	-	-	12,238	10,022	765	-	-
Orr	5,601	-	-	12,055	-	1,227	-	-
Ortonville	11,074	1,749	-	38,188	-	1,787	31,237	-
Osakis	18,216	-	31,736	57,226	10,000	470,659^	107,600	-
Osseo	9,164	1,000	10,500	31,711	-	3,835	56,920	-
Ostrander	5,346	-	606	139	-	-	12,493	-
Owatonna	104,242	2,000	-	271,396	-	5,888	-	-
Palisade	8,508	-	-	10,705	-	75	-	-
Park Rapids	57,388	2,000	2,600	71,293	-	20	-	-
Parkers Prairie	9,547	-	12,423	18,980	-	845	15,950	-
Paynesville	25,475	-	5,000	59,575	150	2,789	-	-
Pelican Rapids	40,246	2,000	-	40,515	-	735	67,400	-
Pemberton	6,492	-	-	2,202	2,005	1,132	3,630	-
Pequot Lakes	35,012	-	54,556	54,981	-	5,360	-	-
Perham	27,391	-	22,982	83,840	900	3,674	58,000	-
Pierz	30,296	-	18,200	36,101	-	6,210	-	-
Pillager	23,719	-	25,000	56,868	135	4,025	-	-
Pine Island	32,200	-	27,273	40,585	-	1,515	-	-
Pine River	16,297	-	25,718	82,525	-	2,100	52,188	-
Plato	9,928	1,000	6,500	(5,816)	-	3,548	44,360	-
Porter	9,164	-	5,000	42,262	-	25	-	-
Preston	12,149	-	16,884	28,008	25	-	-	-
Princeton	41,631	2,000	17,510	92,123	-	5,823	95,198	-
Prinsburg	7,637	1,000	-	3,323	95	2,945	-	-
Prior Lake	143,938	3,000	75,925	320,890	-	8,228	433,952	-
Proctor	15,427	-	5,000	38,350	-	-	-	14,727
Randall	10,126	2,000	5,000	25,139	-	453	53,800	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Randolph	16,332	1,000	17,902	61,408	1,300	6,087	31,094	-
Raymond	8,796	1,000	3,237	19,600	130	1,468	18,600	-
Red Wing	71,133	-	-	88,122	250	-	-	-
Redwood Falls	27,460	-	11,317	70,293	-	-	-	-
Remer	13,939	3,000	10,780	18,044	-	1,035	106,104	-
Renville	10,356	1,666	18,983	24,937	28	2,402	48,087	-
Rice	14,850	2,000	5,000	35,592	300	2,236	56,900	-
Rice Lake	13,411	1,000	13,600	8,900	-	499,767^	29,000	-
Richmond	17,711	1,000	9,650	30,360	301	650	22,850	-
Rockford	22,152	2,120	21,814	29,213	-	54	72,482	-
Rockville	11,178	2,000	18,139	37,729	-	-	48,575	-
Rogers	58,479	-	26,792	62,106	-	2,200	-	-
Rollingstone	8,401	1,000	-	876	750	-	13,000	-
Rose Creek	8,019	-	-	480	20	623	-	-
Roseau	24,515	-	28,215	66,050	-	-	34,600	-
Rosemount	86,845	5,000	171,000	155,580	-	8,384	688,100	-
Rothsay	11,206	-	-	38,024	-	2,411	-	-
Royalton	9,418	1,000	11,073	12,710	-	4,551	31,750	-
Rush City	23,282	-	36,633	32,930	-	-	-	-
Russell	7,637	-	-	1,286	-	-	-	-
Ruthton	6,873	1,000	425	11,293	-	120	13,420	-
Sabin-Elmwood	8,019	1,176	-	28,654	1,592	-	18,389	-
Sacred Heart	9,546	3,000	10,014	7,047	-	2,125	51,214	-
Saint Anthony	32,235	1,000	6,000	85,590	-	7,700	104,600	-
Saint Augusta	13,253	-	-	7,053	500	2,606	-	-
Saint Bonifacius	27,611	-	35,000	44,932	-	6,067	-	-
Saint Charles	20,740	2,000	7,000	81,409	-	2,643	101,150	-
Saint Clair	15,971	2,000	5,000	57,822	20,000	2,743	82,600	-
Saint Francis	23,834	1,000	-	46,837	110	7,780	44,050	-
Saint James	23,271	2,000	18,635	68,956	-	9,209	70,050	-
Saint Joseph	35,285	2,000	13,679	59,172	-	4,305	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Saint Leo	9,164	-	-	6,707	-	5,065	-	-
Saint Martin	9,164	-	31,500	46,130	32	7,765	76,400	-
Saint Michael	59,581	2,000	28,000	78,279	-	3,895	48,199	-
Saint Paul Park	18,806	1,000	19,996	65,770	-	9,410	24,408	-
Saint Peter	43,175	-	9,347	70,524	-	8,271	-	-
Saint Stephen	15,318	1,000	14,740	43,956	5	1,900	-	-
Sanborn	7,255	-	2,000	1,561	-	1,010	-	-
Sandstone	16,818	-	13,167	5,713	-	5,814	41,705	-
Sartell	61,666	4,000	7,800	39,412	-	300	161,120	-
Sauk Centre	30,790	-	3,500	45,383	-	4,471	-	-
Sauk Rapids	69,107	1,000	62,000	142,083	-	-	-	-
Schroeder	4,201	-	-	18,610	320	750	-	-
Sebeka	13,986	-	2,000	22,016	4,144	1,475	-	-
Sedan	5,346	-	-	54	-	1,035	-	-
Shafer	8,401	2,421	-	9,203	117	4,290	47,188	-
Shakopee	159,441	1,000	152,677	420,065	-	9,172	50,000	-
Shelly	8,782	1,000	-	10,388	-	1,609	17,800	-
Sherburn	9,547	-	1,378	36,299	2,737	2,122	-	-
Shevlin	7,637	-	2,500	15,272	-	207,713^	-	-
Silica	6,109	-	5,000	13,030	-	-	-	-
Silver Bay	12,865	1,816	-	61,737	-	518	21,680	-
Silver Lake	10,310	1,000	8,893	3,699	646	3,507	-	-
Slayton	14,393	-	25,724	8,922	-	1,614	-	-
Sleepy Eye	25,515	-	9,022	45,477	-	1,484	-	-
Solway	11,455	1,748	-	15,952	-	2,854	21,242	-
Solway Rural	7,255	748	-	6,692	-	112	-	-
South Haven	12,696	-	13,059	23,405	125	4,226	-	-
Spicer	16,440	-	16,224	22,415	(2,000)	5,346	-	-
Spring Grove	9,547	1,680	7,152	9,852	3,692	1,586	15,000	-
Spring Valley	13,440	-	4,700	49,708	-	3,399	-	-
Springfield	14,984	1,000	27,923	26,419	-	7,138	33,500	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Squaw Lake	8,401	-	-	15,006	-	1,975	-	-
Stacy-Lent Area	15,907	1,000	10,001	61,007	2,115	7,075	15,904	-
Staples	18,066	1,979	6,905	24,989	-	2,550	49,221	-
Starbuck	13,186	-	3,575	12,721	-	1,160	-	-
Stephen	11,074	-	1,000	15,503	10,341	2,062	12,000	-
Stewart	9,165	-	9,127	16,316	-	5,358	10,296	-
Stewartville	35,878	1,000	20,000	105,634	-	938	58,200	-
Stillwater	106,469	-	-	341,822	-	7,525	481,533	-
Storden	8,400	-	3,223	19,686	20	200	34,350	-
Sturgeon Lake	5,346	-	-	6,525	-	-	-	-
Taconite	5,346	528	5,589	2,757	-	1,285	7,808	-
Taunton	5,346	-	-	1,173	-	-	-	-
Taylor's Falls	9,546	1,000	2,950	25,650	2,139	6,827	45,800	-
Thief River Falls	41,482	2,000	-	62,239	-	2,918	82,400	-
Thomson	18,011	1,840	10,295	46,403	-	4,879	-	11,040
Tofte	5,100	1,715	7,329	17,644	-	635	-	-
Tracy	15,985	343	8,962	24,097	183	3,483	3,775	-
Trimont	9,006	2,587	2,400	7,671	-	-	43,070	6,144
Truman	9,547	1,000	-	25,979	80	-	17,000	-
Twin Lakes (City)	7,255	-	-	2,520	100	-	-	-
Twin Lakes (VFD)	-	-	1,265	4,149	1,628	-	-	-
Two Harbors	34,728	3,000	4,600	67,067	-	4,800	155,638	-
Tyler	9,164	-	-	17,126	-	-	-	-
Upsala	7,222	1,000	-	1,446	-	125	-	-
Vadnais Heights	52,088	1,000	64,989	95,917	31	13,060	48,693	-
Vergas	13,961	-	-	7,055	-	1,650	-	-
Verndale	9,164	1,000	1,200	34,437	2,693	267	47,200	-
Vernon Center	7,637	1,317	-	7,542	630	1,850	15,067	-
Vesta	6,491	1,000	180	494	-	200	18,500	-
Victoria	37,783	-	25,586	47,733	5,800	5,812	10,000	-
Vining	5,727	-	-	3,596	-	540	5,582	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

<u>Relief Association</u>	<u>Revenues</u>					<u>Expenditures</u>		
	<u>State Aid</u>	<u>Supplemental Benefit 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>
Wabasha	17,172	4,000	18,300	20,003	-	3,611	48,600	-
Waconia	54,107	2,000	10,000	100,046	-	6,919	138,958	-
Wadena	18,813	-	450	81,165	5,525	4,861	42,370	-
Waite Park	26,941	1,000	5,000	68,044	-	1,250	52,250	-
Waldorf	8,782	-	4,789	12,855	-	235	-	-
Walker	31,748	-	10,611	81,781	-	-	-	-
Walnut Grove	7,952	-	1,000	1,865	-	-	-	-
Walters	6,491	-	500	7,466	29	-	-	-
Warren	13,256	-	-	22,142	1,500	3,003	-	-
Warroad	19,105	1,000	-	33,303	1,240	1,514	17,800	-
Waseca	44,481	-	33,707	106,137	-	-	-	-
Watertown	28,002	1,000	22,100	61,426	5,200	-	58,777	-
Waterville	11,745	-	1,736	31,597	-	5,163	-	-
Watkins	9,564	1,851	6,500	44,568	10,000	1,688	40,123	-
Watson	7,637	-	3,600	24,659	-	515	-	-
Waubun	7,637	1,000	-	3,233	-	1,472	23,909	-
Waverly	11,330	625	53,650	26,242	-	3,650	6,878	-
Welcome	9,546	422	6,000	5,483	2,838	12	7,132	-
Wendell	7,637	-	-	5,077	1,572	495	-	-
West Concord	11,519	1,276	-	3,039	-	1,725	21,167	-
Westbrook	7,717	-	1,250	5,997	-	-	-	-
Wheaton	14,703	3,000	12,355	37,794	5,484	1,271	122,349	-
Willow River	6,109	-	2,680	10,948	-	-	-	-
Wilmont	9,165	1,581	-	21,321	9	516	17,393	-
Wilson	11,456	-	8,119	40,726	276	4,196	-	-
Windom	27,320	-	5,000	105,016	-	3,255	-	-
Winnebago	11,979	-	4,000	25,708	-	3,300	-	-
Winsted	13,096	1,774	20,420	29,400	70	8,010	36,818	-
Wolf Lake	9,385	-	-	14,332	-	186,467^	55,000	-
Wood Lake	7,637	-	879	11,784	-	500	-	-
Woodbury	250,926	1,000	-	762,943	-	11,469	151,767	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Woodstock	5,727	107	-	12,920	-	-	-	-
Wrenshall	8,401	1,690	-	19,945	-	2,300	18,592	-
Wright	6,873	1,000	-	10,809	-	-	14,725	-
Wykoff	7,637	4,000	2,700	31,883	1,200	640	92,034	-
Wyoming	28,321	692	6,000	22,073	1,809	8,719	7,608	-
Zimmerman	47,482	-	43,378	30,677	-	6,556	-	-
Zumbro Falls	10,870	-	10,827	28,072	-	2,138	-	-
Totals	\$ 11,487,122	\$ 502,594	\$ 5,462,160	\$ 24,595,949	\$ 491,425	\$ 1,452,876	\$ 18,615,407	\$ 362,576

* 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 2012. The relief associations joined the Plan on January 1, 2013. The transfer of assets was included as an administrative expense for reporting purposes.

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Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Alaska	\$ 5,728	\$ -	\$ -	\$ 9,347	\$ -	\$ 350	\$ -	\$ -
Andover	107,440	3,369	50,000	309,323	-	7,124	192,274	-
Anoka-Champlin	141,600	3,000	10,920	379,635	-	14,738	185,708	84,606
Ashby	9,164	242	3,000	4,121	-	288,725^	3,989	-
Austin	50,000	-	-	63,054	-	6,822	8,549	-
Brewster	11,568	815	-	12,068	-	2,440	8,970	-
Brooklyn Park	260,427	4,000	31,406	966,025	-	19,397	522,435	-
Callaway	7,603	-	-	2,052	5,516	-	-	-
Cloquet Area Fire District	49,192	-	-	3,767	16	1,767	-	-
Cologne	12,841	1,720	9,200	45,887	111	2,398	22,479	-
Columbia Heights	64,464	2,000	-	174,600	-	8,045	236,767	-
Coon Rapids	210,842	3,000	-	805,066	-	39,451	462,591	-
Crosslake	28,090	-	15,437	55,583	-	5,000	247,072	-
Dakota	6,109	-	1,050	10,749	-	1,000	-	-
Dalbo	9,239	1,000	2,696	23,645	-	348,466^	21,339	-
Dilworth	24,084	3,000	8,500	45,566	-	-	109,016	-
Donnelly	10,310	1,000	-	19,465	-	1,050	12,108	-
Eagan	261,658	5,000	409,943	1,161,178	-	31,035	412,303	32,175
Edina	265,893	1,000	-	829,017	-	45,182	544,743	-
Elbow Lake	10,310	2,000	9,000	23,644	-	12	36,794	-
Elgin	13,604	-	-	11,338	-	3,235	-	-
Erskine	7,255	-	2,250	13,549	-	-	69	-
Falcon Heights	41,406	-	-	119,571	-	7,570	-	-
Fisher	9,928	-	-	12,870	75	2,617	-	-
Fosston	14,157	1,000	3,668	2,048	4	2,451	2,364	-
Fountain	7,637	713	1,000	5,001	-	736	7,849	-
Freeport	10,620	1,000	5,262	17,614	-	3,285	24,243	-
Fridley	101,103	4,000	-	248,463	-	14,259	568,666	-
Gary	6,110	-	-	465	-	100	-	-
Gibbon	11,479	1,000	2,500	13,542	1,050	1,486	18,592	-

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Glenville	10,309	45	-	19,531	-	179	499	-
Goodhue	25,471	-	-	83,659	-	-	-	-
Gunflint Trail	9,670	-	10,000	29,611	-	2,669	-	-
Hawley	15,953	-	7,700	42,859	-	15	93	-
Ivanhoe	10,310	1,000	4,000	21,687	-	747	18,241	-
Kelsey	6,110	-	-	4,359	255	425	-	-
Kenyon	17,660	-	-	16,195	-	1,000	-	-
Kerkhoven	8,697	2,000	1,369	21,576	92	3,011	25,661	-
Kiester	8,019	-	-	9,111	-	1,197	-	-
Lake George	6,492	2,000	6	13,019	-	-	-	-
Lakeport	11,307	1,000	11,512	19,206	-	-	22,889	-
Le Center	15,713	1,000	6,250	20,917	-	2,147	15,337	-
London	535	-	-	6,427	-	950	-	-
Longville	26,252	-	25,000	51,238	28	2,150	-	-
Lyle	6,874	672	-	14,470	-	1,450	7,394	-
Magnolia	4,582	-	-	1,276	-	1,000	-	-
Maple Grove	269,329	3,000	209,265	991,365	-	9,409	237,968	-
Marietta	7,255	-	4,945	12,335	-	-	-	-
Marine-On-Saint Croix	9,164	4,364	14,000	48,273	-	2,250	81,410	-
Mazeppa	9,165	2,000	949	17,444	-	-	37,967	-
Medicine Lake	7,255	-	20,000	90,514	-	2,331	-	-
Mendota Heights	63,534	3,000	68,034	231,436	-	2,310	160,896	-
Mentor	4,576	-	-	6,474	-	-	-	-
Millerville	6,492	2,000	14,000	26,815	-	3,065	49,267	-
Milroy	5,728	-	-	14,280	168	741	-	-
Murdock	6,109	1,000	3,315	21,635	-	640	19,605	-
Myrtle	9,546	-	-	17,306	-	900	-	-
Nassau	7,637	-	-	21,881	-	208	-	-
Nodine	6,491	-	1,150	18,692	50	-	18,436	-
Northrop	5,728	-	1,200	15,674	-	-	-	-

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Odessa	4,964	-	-	2,433	-	645	-	-
Oklee	6,873	-	-	499	-	1,723	-	-
Plainview	21,835	1,000	6,600	34,366	-	-	32,319	-
Plummer	9,164	-	-	16,844	15,000	506	-	-
Ramsey	101,416	3,000	13,708	163,019	-	-	15,572	36,090
Red Lake Falls	8,661	-	3,000	10,080	-	563	-	-
Round Lake	7,255	2,000	-	18,467	-	1,910	13,620	-
Rushford	19,479	1,000	2,250	19,254	-	5,782	36,913	-
Rushmore	8,018	-	-	5,916	-	514	-	-
Saint Hilaire	7,255	2,859	-	3,994	-	191	32,839	-
Seaforth	5,346	-	-	1,354	-	-	-	-
South Bend	7,255	697	21,931	(22,128)	1,000	107	-	7,676
Swanville	8,129	-	4,500	11,214	1,200	1,800	-	-
Toivola	8,782	1,000	-	12,484	-	610	15,037	-
Ulen	8,401	1,000	300	3,090	-	159,042^	19,439	-
Underwood	15,350	-	1,500	23,935	-	225	-	-
Vermilion Lake	6,110	-	1,300	23,083	-	557	-	-
Viking	-	-	-	-	-	-	-	-
Wabasso	8,504	2,000	-	8,013	-	1,008	39,059	-
Wanamingo	14,928	-	-	44,037	-	77	-	-
Wanda	7,636	-	-	815	-	-	-	-
Wayzata	44,727	-	45,000	209,957	20,000	-	-	7,260
Wells	15,060	-	6,250	35,692	192	2	-	-
West Metro	144,388	4,000	241,916	723,904	-	9,000	593,023	-
Williams	7,636	322	-	22,543	-	-	3,543	-
Winger	5,346	541	-	6,977	-	-	5,952	-
Winthrop	10,762	-	10,420	25,579	48	4,098	-	-

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2012

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Zumbrota	18,032	1,000	17,449	49,824	210	2,999	27,590	-
Totals	\$ 2,903,136	\$ 82,359	\$ 1,344,651	\$ 8,752,763	\$ 45,015	\$ 292,661	\$ 5,179,489	\$ 167,807

* 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 2012. These relief associations joined the Plan on January 1, 2013. The transfer of assets was included as an administrative expense for reporting purposes.

Table 4-C
Revenues and Expenditures for Other Plan Types
For the Year Ended December 31, 2012

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Apple Valley	\$ 183,481	\$ 2,000	\$ 280,529	\$ 359,569	\$ -	\$ 35,795	\$ 430,119	\$ -
Benson	22,773	1,000	9,337	17,033	190	3,730	67,040	-
Brooklyn Center	94,982	1,000	16,317	256,752	-	9,168	244,391	-
Chanhassen	110,721	1,000	50,481	200,975	1,008	6,800	158,380	-
Chaska	95,646	-	202,604	258,182	-	13,668	280,812	-
Eden Prairie	291,468	-	625,910	1,636,875	200	24,371	967,269	-
Fairmont	52,920	4,000	85,334	134,789	15,481	17,107	383,140	-
Glencoe	27,087	-	68,789	78,846	-	8,873	79,816	-
Hutchinson	68,358	-	88,665	114,556	-	12,402	150,098	-
Lake Johanna	187,470	2,000	85,824	459,295	-	20,527	280,734	-
Minnetonka	244,343	2,000	84,144	1,335,717	-	33,145	568,382	-
Mound	73,686	-	143,625	351,511	-	22,325	257,690	-
New Ulm	58,191	3,000	69,747	214,510	-	17,012	247,261	11,000
Pine City	40,325	-	18,000	59,283	-	4,927	65,450	-
Pipestone	21,659	1,000	37,229	60,330	-	4,318	73,600	-
Plymouth	311,432	4,000	-	746,599	-	27,662	115,400	180,568
Robbinsdale	51,087	1,000	141,771	182,130	-	15,283	180,320	-
Roseville	147,754	2,000	164,263	949,505	-	23,434	508,840	-
Savage	103,618	-	184,514	359,137	-	16,892	220,181	950
Spring Lake Park	280,450	-	235,446	846,720	-	27,776	475,454	-
White Bear Lake	155,248	-	-	461,992	-	22,438	238,543	-
Worthington	41,967	3,000	43,175	92,388	-	300	157,102	-
Totals	\$ 2,664,666	\$ 27,000	\$ 2,635,704	\$ 9,176,694	\$ 16,879	\$ 367,953	\$ 6,150,022	\$ 192,518

* 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 2012.

Active Members – Active members in the relief association as of December 31, 2012.

Lump-Sum – Retirees who received a lump-sum pension during 2012.

Survivor – Survivor benefits paid during 2012.

Disability – Disability benefits paid during 2012.

Monthly – Retirees or beneficiaries receiving a monthly pension during 2012 (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, 2012

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						
Ada	30	1	-	-	2	50	10	10	\$ 250,000	\$ -
Adams	26	1	-	-	2	50	10	10	250,000	-
Adrian	25	1	-	-	1	50	10	10	250,000	-
Aitkin	28	-	-	-	1	50	10	10	200,000	200,000
Albany	25	-	-	-	2	50	5	5	50,000	-
Albert Lea Township	13	-	-	-	4	50	10	10	30,000	-
Albertville	29	-	-	-	8	50	10	10	60,000	-
Alexandria	29	-	-	-	2	50	10	10	200,000	-
Almelund	31	1	-	-	5	50	10	10	50,000	-
Alpha	17	-	-	-	3	50	10	10	25,000	-
Altura	22	1	-	-	-	50	10	10	20,000	-
Amboy	19	3	-	-	2	50	10	10	50,000	50,000
Annandale	25	-	-	-	19	50	5	5	350,000	-
Argyle	25	-	-	-	2	50	10	10	150,000	-
Arlington	30	-	-	-	6	50	10	10	45,000	-
Askov	18	1	-	-	5	55	10	10	250,000	250,000
Atwater	26	-	-	-	3	50	10	10	35,000	-
Audubon	21	1	-	-	11	50	5	5	50,000	50,000
Aurora	22	2	-	-	3	50	10	10	500,000	-
Avon	25	-	-	-	3	50	10	10	40,000	-
Babbitt	27	1	-	-	3	50	5	5	250,000	250,000
Backus	16	1	-	-	3	50	10	10	50,000	-
Badger	15	2	-	-	4	50	10	10	50,000	-
Bagley	24	2	-	-	5	50	10	10	100,000	-
Balaton	26	1	-	-	1	50	10	10	130,000	-
Baldwin	26	-	-	-	3	50	5	5	100,000	-
Balsam	25	1	-	-	1	50	10	10	50,000	-
Barnesville	26	1	-	-	1	50	10	10	40,000	-
Barnum	23	1	-	-	3	50	10	10	250,000	-
Barrett	14	2	-	-	9	55	10	10	15,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Battle Lake	20	-	-	-	4	50	10	10	50,000	2,000
Baudette	20	4	-	-	6	50	5	5	250,000	-
Bayport	21	1	-	-	4	50	10	10	400,000	-
Beardsley	19	-	-	-	6	50	10	10	20,000	-
Beaver Bay	11	-	-	-	3	50	5	5	250,000	-
Beaver Creek	17	1	-	-	-	50	10	10	20,000	-
Becker	35	3	-	-	4	50	10	10	250,000	-
Belgrade	25	1	-	-	1	50	10	10	50,000	-
Belle Plaine	30	1	-	-	8	50	10	10	100,000	-
Bellingham	20	-	-	-	3	50	10	10	50,000	50,000
Belview	22	2	-	-	3	50	10	10	50,000	-
Bemidji	36	1	-	-	5	50	10	10	250,000	-
Bertha	12	-	-	-	2	50	10	10	50,000	-
Bethel	11	-	-	-	-	50	10	10	50,000	-
Big Lake	32	1	-	-	14	50	5	5	110,000	-
Bigelow	24	-	-	-	4	50	5	5	50,000	50,000
Bigfork	13	-	-	-	3	50	10	10	50,000	50,000
Bird Island	22	-	-	-	4	50	10	10	30,000	-
Biwabik City	18	1	-	-	4	50	5	5	250,000	250,000
Blackduck	23	2	-	-	1	50	10	10	40,000	-
Blackhoof	25	2	-	-	4	50	10	10	15,000	15,000
Blooming Prairie	26	2	-	-	-	50	10	10	100,000	100,000
Blue Earth	28	-	-	-	12	50	5	5	100,000	-
Bluffton	16	-	-	-	-	50	20	10	15,000	-
Bovey	11	-	-	-	4	50	10	10	25,000	25,000
Bowlus	21	1	-	-	-	50	20	20	200,000	-
Boyd	23	-	-	-	4	50	10	10	20,000	20,000
Braham	21	3	-	-	12	50	5	5	35,000	-
Brainerd	34	2	-	-	6	50	10	10	500,000	500,000
Breckenridge	30	1	-	-	2	50	10	10	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Brevator	12	1	-	-	2	50	5	5	15,000	15,000
Bricelyn	21	1	-	-	2	55	10	10	25,000	-
Brimson	10	3	-	-	-	50	5	5	15,000	15,000
Brook Park	15	-	-	-	8	50	5	5	20,000	-
Brooten	23	1	-	-	1	50	10	10	30,000	-
Browerville	23	1	-	-	-	50	10	10	30,000	-
Browns Valley	19	-	-	-	-	50	10	10	25,000	-
Brownsdale	21	1	-	-	3	50	10	10	30,000	-
Brownsville	16	-	-	-	-	55	5	5	20,000	-
Brownnton	28	-	-	-	1	50	10	10	40,000	-
Buffalo	35	1	-	-	3	50	10	10	500,000	-
Buffalo Lake	19	-	-	-	9	50	5	5	40,000	-
Buhl	16	-	-	-	1	50	10	10	150,000	-
Butterfield	21	1	-	-	5	50	5	5	25,000	-
Byron	28	-	-	-	7	50	10	10	125,000	125,000
Caledonia	29	1	-	-	2	50	10	10	200,000	-
Calumet	18	2	-	-	2	50	10	10	50,000	-
Cambridge	29	1	-	-	-	50	10	10	500,000	500,000
Campbell	19	1	-	-	3	50	20	10	25,000	-
Canby	25	1	-	-	5	50	10	10	50,000	50,000
Cannon Falls	31	1	-	-	4	50	10	10	100,000	-
Canosia	20	-	-	-	2	50	10	10	40,000	-
Canton	18	1	-	-	-	50	15	10	20,000	20,000
Carlos	28	2	-	-	2	50	10	10	1,000,000	-
Carlton	20	-	-	-	-	50	10	10	250,000	-
Carver	32	2	-	-	10	50	5	5	60,000	-
Cass Lake	18	-	-	-	2	50	10	10	50,000	-
Centennial	55	2	-	-	20	50	10	10	300,000	-
Center City	23	1	-	-	4	50	10	10	40,000	-
Ceylon	19	1	-	-	2	50	10	10	450,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Chandler	15	1	-	-	-	50	10	10	50,000	-
Chatfield	24	1	-	-	2	50	5	5	40,000	-
Cherry	14	-	-	-	4	50	5	5	100,000	-
Chisago	22	-	-	-	7	50	5	5	85,000	-
Chisholm	17	-	-	-	7	50	10	10	250,000	-
Chokio	18	-	-	-	-	50	10	10	20,000	-
Clara City	21	-	-	-	3	50	5	5	40,000	-
Claremont	15	-	-	-	2	50	10	10	100,000	100,000
Clarissa	19	-	-	-	2	50	10	10	20,000	5,000
Clarkfield	21	4	-	-	5	50	10	10	100,000	100,000
Clarks Grove	17	2	-	-	8	50	10	10	100,000	-
Clear Lake	30	1	-	-	5	50	10	10	165,000	-
Clearbrook	20	-	-	-	4	50	10	10	40,000	-
Clearwater	29	1	-	-	6	50	10	10	50,000	50,000
Clements	18	1	-	-	2	50	10	10	100,000	-
Cleveland	27	2	-	-	-	50	10	5	500,000	-
Clifton	13	-	-	-	13	50	5	5	35,000	-
Climax	28	-	-	-	-	50	10	10	500,000	-
Clinton (Big Stone)	23	2	-	-	-	50	10	10	12,000	-
Clinton (St Louis)	18	1	1	-	2	50	5	5	20,000	-
Cohasset	24	-	-	-	-	50	10	10	500,000	-
Cokato	22	2	-	-	6	50	5	5	75,000	75,000
Cold Spring	29	-	-	-	8	50	5	5	100,000	-
Coleraine	19	1	-	-	9	50	5	5	20,000	20,000
Colvill	10	-	-	-	1	50	5	5	10,000	-
Comfrey	23	1	-	-	3	50	5	5	200,000	-
Cook	14	2	-	-	-	50	20	20	45,000	-
Cosmos	16	-	-	-	8	50	5	5	25,000	-
Cottage Grove	50	4	-	-	21	50	5	5	500,000	-
Cotton	19	1	-	-	1	50	5	5	17,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Cottonwood	26	2	-	-	-	55	10	10	35,000	-
Courtland	22	1	-	-	4	50	10	10	40,000	-
Cromwell	21	1	-	-	-	50	20	10	50,000	-
Crooked Lake	18	-	-	-	1	50	5	5	20,000	-
Crookston	24	1	-	-	5	55	10	10	75,000	-
Crosby	26	-	-	1	5	50	5	5	50,000	50,000
Culver	9	-	-	-	-	50	10	10	50,000	-
Currie	19	-	-	-	2	50	10	10	50,000	50,000
Cuyuna	21	-	-	-	4	50	10	10	20,000	-
Cyrus	19	1	-	-	1	50	10	10	15,000	-
Dalton	24	-	-	-	2	50	10	10	25,000	-
Danube	23	1	-	-	4	50	10	10	30,000	-
Danvers	12	-	-	-	-	50	10	10	15,000	-
Darfur	19	1	-	-	2	50	10	10	25,000	-
Dassel	24	1	-	-	10	50	5	5	100,000	-
Dawson	25	1	-	-	5	50	10	10	200,000	200,000
Dayton	23	3	-	-	5	50	5	5	500,000	500,000
Deer Creek	16	-	-	-	2	50	10	10	20,000	-
Deer River	26	1	-	-	4	50	10	10	50,000	-
Deerwood	21	1	-	-	2	50	10	10	100,000	-
Delano	24	1	-	-	7	50	10	10	1,000,000	1,000,000
Delavan	18	-	-	-	4	50	5	5	30,000	-
Dent	27	-	-	1	4	50	10	10	150,000	-
Detroit Lakes	28	1	-	-	9	50	5	5	250,000	-
Dexter	20	-	-	-	-	50	10	10	20,000	-
Dodge Center	21	2	-	-	4	50	10	10	500,000	500,000
Dover	19	-	-	-	1	50	10	10	25,000	-
Dovray	22	-	-	-	3	50	5	5	5,000	-
Dumont	21	1	-	-	1	50	10	10	13,000	-
Dunnell	16	1	-	-	2	50	10	10	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Eagle Bend	25	2	-	-	2	50	10	10	30,000	-
Eagle Lake	20	-	-	-	5	50	10	10	40,000	40,000
East Bethel	35	-	-	-	3	50	10	10	250,000	-
East Grand Forks	25	2	-	-	3	50	10	10	100,000	100,000
Eastern Hubbard	18	-	-	-	4	55	10	10	50,000	-
Easton	21	2	-	-	4	50	10	10	20,000	-
Echo	18	-	-	-	1	50	10	10	20,000	-
Eden Valley	24	1	-	-	-	50	10	10	250,000	-
Edgerton	24	-	-	-	3	50	10	10	40,000	-
Eitzen	29	-	-	-	-	50	10	10	20,000	-
Elizabeth	22	-	1	-	-	50	10	10	30,000	-
Elk River	36	1	-	-	3	50	5	5	500,000	500,000
Elko New Market	25	-	-	-	3	50	10	10	400,000	400,000
Ellendale	20	-	-	-	7	55	10	5	125,000	-
Ellsworth	25	1	-	-	4	55	10	10	26,500	-
Elmer	11	1	-	-	1	60	5	5	14,000	-
Elmore	14	2	1	-	3	50	10	10	60,000	-
Elrosa	23	2	-	-	7	55	5	5	40,000	-
Ely	30	3	-	-	-	50	10	10	500,000	-
Elysian	25	1	-	-	1	50	10	10	100,000	100,000
Emily	25	1	-	-	1	50	10	10	200,000	-
Evansville	25	-	-	-	1	50	10	10	20,000	-
Eveleth	22	3	-	-	5	50	5	5	250,000	-
Excelsior	44	3	-	-	8	50	10	10	500,000	500,000
Eyota	24	1	-	-	-	50	10	10	100,000	-
Fairfax	22	-	-	-	10	50	5	5	450,000	-
Farmington	44	2	-	-	8	50	10	10	1,000,000	-
Fayal	22	-	-	-	1	50	10	10	250,000	250,000
Federal Dam	10	-	-	-	5	50	10	10	10,000	10,000
Fergus Falls	41	4	1	-	11	50	10	10	250,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Fertile	23	3	-	-	6	50	10	10	35,000	-
Fifty Lakes	18	-	-	-	-	50	5	5	250,000	-
Finland	22	1	-	-	-	50	10	10	30,000	-
Finlayson	24	-	-	-	1	50	10	10	250,000	-
Flensburg	19	1	-	-	-	50	10	10	40,000	-
Floodwood	23	-	-	-	4	50	5	5	125,000	125,000
Foley	21	3	-	-	4	50	10	10	100,000	-
Forada	28	2	-	-	3	50	10	10	250,000	250,000
Forest Lake	34	1	-	1	4	50	10	10	200,000	200,000
Foreston	14	1	-	-	12	50	5	5	250,000	-
Franklin	17	1	-	-	6	50	10	10	50,000	-
Frazee	25	1	-	-	5	50	5	5	40,000	-
Fredenberg	13	-	-	-	3	50	10	10	40,000	40,000
French Township	27	-	-	-	1	50	10	10	30,000	30,000
Frost	18	-	-	-	-	50	10	10	50,000	-
Fulda	23	2	-	-	3	50	10	10	50,000	-
Garfield	23	1	-	-	11	50	5	5	350,000	350,000
Garrison	22	-	-	-	6	50	10	10	500,000	-
Garvin	14	1	-	-	4	50	5	5	25,000	-
Gaylord	26	1	-	-	1	50	10	10	100,000	100,000
Geneva	23	-	-	-	5	55	10	10	20,000	-
Ghent	20	3	-	-	-	50	10	10	20,000	-
Gilbert	20	-	-	-	2	50	5	5	35,000	-
Glenwood	30	1	-	-	2	50	10	10	250,000	250,000
Glyndon	19	-	-	-	7	50	10	10	50,000	-
Gnesen	23	2	-	-	3	50	10	10	50,000	-
Golden Valley	48	2	-	-	3	50	10	10	500,000	500,000
Gonvick	21	-	-	-	6	50	10	10	250,000	-
Good Thunder	21	-	-	-	8	50	5	5	40,000	-
Goodview	32	-	-	-	4	50	8	8	50,000	50,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Graceville	25	-	-	-	-	50	10	10	20,000	-
Granada	12	-	-	-	4	50	10	10	50,000	-
Grand Lake	31	1	-	-	2	50	10	10	1,000,000	1,000,000
Grand Meadow	25	-	1	-	5	50	10	10	30,000	-
Grand Rapids	29	2	-	-	6	50	10	10	500,000	-
Granite Falls	32	4	-	-	2	50	10	10	160,000	160,000
Green Isle	18	1	-	-	6	50	10	10	100,000	100,000
Greenbush	31	2	-	-	5	50	10	5	500,000	-
Greenwood	14	-	-	-	4	50	5	5	50,000	-
Grey Eagle	18	1	-	-	6	50	5	5	30,000	-
Grove City	18	1	-	-	2	50	10	10	25,000	-
Grygla	19	-	-	-	-	50	10	10	20,000	-
Hackensack	30	1	-	-	-	50	10	10	60,000	-
Hallock	28	1	-	-	1	50	10	10	100,000	-
Halstad	24	1	-	-	6	55	10	10	25,000	-
Ham Lake	37	-	-	-	10	50	5	5	150,000	150,000
Hamburg	28	-	-	-	3	50	10	10	70,000	-
Hamel	30	-	-	-	9	50	10	10	150,000	-
Hancock	24	-	-	-	2	50	10	10	100,000	-
Hanley Falls	22	3	-	-	2	50	10	10	50,000	-
Hanover	30	-	-	-	6	50	10	10	250,000	-
Hanska	25	1	-	-	3	50	10	10	20,000	-
Harmony	26	2	-	-	1	50	10	10	50,000	50,000
Harris	18	-	-	-	2	50	10	10	50,000	-
Hartland	18	1	-	-	2	50	10	10	100,000	100,000
Hastings	55	2	-	-	10	50	5	5	500,000	-
Hayfield	18	-	1	-	7	50	10	10	100,000	-
Hayward	22	1	-	-	1	50	10	10	50,000	-
Hector	18	2	-	-	6	50	10	10	50,000	-
Henderson	20	2	-	-	5	50	10	10	200,000	200,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Number of Members				Deferred Members	Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired		Active Service			Active Membership	Treasurer	Secretary	
		Lump-Sum	Survivor							Disability
Hendricks	29	2	-	-	6	50	5	5	20,000	-
Hendrum	18	-	-	-	3	50	10	10	25,000	25,000
Henning	25	-	-	-	3	50	5	5	70,000	70,000
Herman	23	1	-	-	1	50	10	10	15,000	-
Hermantown	29	-	-	-	3	50	10	10	150,000	150,000
Heron Lake	18	-	-	-	3	55	10	10	20,000	-
Hewitt	15	-	-	-	-	50	10	10	25,000	25,000
Hibbing	16	-	-	-	7	50	5	5	250,000	-
Hill City	25	-	-	-	5	50	5	5	100,000	-
Hills	24	-	-	-	1	50	10	10	15,000	-
Hinckley	20	-	-	-	4	50	10	10	100,000	-
Hitterdal	13	-	-	-	5	50	10	10	20,000	-
Hoffman	23	-	-	-	1	50	10	10	25,000	-
Hokah	14	2	1	-	3	50	10	10	150,000	150,000
Holdingsford	20	1	-	-	10	50	10	10	50,000	-
Holland	21	-	-	-	-	50	10	10	50,000	-
Hollandale	16	-	-	-	-	50	10	10	100,000	-
Hopkins	38	1	-	-	17	50	5	5	300,000	300,000
Houston	24	2	-	-	3	50	10	10	30,000	-
Hovland Area	13	1	-	-	1	50	10	10	15,000	10,000
Howard Lake	28	-	-	-	2	50	10	10	100,000	-
Hoyt Lakes	18	2	-	-	7	50	5	5	500,000	-
Hugo	29	-	-	-	8	50	10	10	100,000	100,000
Ideal	29	1	-	-	4	50	10	10	60,000	-
Industrial	17	1	-	-	3	50	5	5	30,000	-
International Falls	26	1	-	-	7	50	10	10	745,000	-
Inver Grove Heights	63	2	-	-	10	50	10	10	500,000	500,000
Iona	15	1	-	-	-	50	20	10	10,000	-
Ironton	16	3	-	-	6	50	10	10	150,000	-
Isanti	23	-	-	-	10	50	10	10	1,500,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Isle	25	1	-	-	3	50	10	10	50,000	-
Jackson	26	2	-	-	10	50	10	10	100,000	-
Jacobson	23	3	-	-	4	50	5	5	25,000	25,000
Janesville	25	-	-	-	-	50	10	10	60,000	-
Jasper	26	1	-	-	1	50	10	10	100,000	-
Jeffers	19	2	-	-	-	50	15	10	250,000	250,000
Jordan	34	3	-	-	1	50	10	10	500,000	500,000
Kandiyohi	19	1	-	-	2	50	5	5	30,000	-
Karlstad	32	-	1	-	1	50	10	10	20,000	20,000
Kasota	21	1	-	1	2	50	10	10	50,000	-
Kasson	24	2	-	-	3	50	10	10	75,000	-
Keewatin	16	-	-	-	1	50	10	10	40,000	-
Kelliher	25	-	-	-	1	50	10	10	50,000	-
Kellogg	30	4	-	-	2	50	10	10	40,000	-
Kennedy	13	-	-	-	2	50	10	10	100,000	-
Kensington	26	1	-	-	4	50	10	10	250,000	-
Kerrick	22	-	-	-	-	55	10	10	125,000	125,000
Kettle River	15	1	-	-	5	50	5	5	30,000	30,000
Kilkenny	19	1	-	-	1	50	10	10	60,000	-
Kimball	27	1	-	-	2	50	10	10	30,000	-
Kinney	19	1	-	-	2	50	10	10	25,000	-
La Crescent	27	-	-	-	4	50	5	5	100,000	-
La Salle	12	1	-	-	1	50	10	10	50,000	-
Lafayette	25	-	-	-	-	50	10	10	40,000	-
Lake Benton	19	1	-	-	-	50	10	10	300,000	300,000
Lake Bronson	25	-	-	-	-	50	10	10	10,000	-
Lake City	18	2	-	-	6	50	10	10	250,000	-
Lake Crystal	23	3	-	-	1	50	10	10	50,000	-
Lake Elmo	22	2	-	-	6	50	10	10	500,000	-
Lake Henry	22	-	-	-	-	50	10	10	200,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Lake Kabetogama	11	3	-	-	2	50	5	5	20,000	-
Lake Lillian	13	2	-	-	-	50	10	10	50,000	-
Lake Park	19	-	-	-	2	50	10	10	50,000	-
Lake Wilson	30	-	-	-	-	50	10	10	20,000	-
Lakefield	23	1	-	-	2	50	10	10	100,000	-
Lakeville	72	4	-	-	26	50	7	7	500,000	500,000
Lakewood	22	-	-	-	1	50	20	20	50,000	-
Lamberton	20	-	-	-	1	50	10	10	25,000	-
Lancaster	24	-	-	-	8	55	10	10	20,000	-
Lanesboro	22	1	-	-	3	50	10	10	30,000	-
Le Sueur	22	2	-	-	3	50	10	10	100,000	100,000
Leaf Valley	16	2	-	-	1	50	5	5	35,000	-
LeRoy	24	-	-	-	4	50	10	10	50,000	50,000
Lewiston	31	1	-	-	2	50	5	5	500,000	500,000
Lindstrom	26	3	-	-	8	50	5	5	80,000	80,000
Linwood	28	-	-	-	2	50	10	10	55,000	-
Lismore	25	2	-	-	2	50	10	10	30,000	-
Litchfield	27	1	-	-	3	50	10	10	70,000	-
Little Canada	31	1	-	-	3	50	10	10	190,000	-
Little Falls	34	1	-	-	1	50	10	10	110,803	-
Littlefork	25	-	-	-	5	50	7	7	250,000	250,000
Long Lake	45	1	-	-	9	50	10	10	500,000	500,000
Long Prairie	22	-	-	-	3	50	5	5	100,000	100,000
Lonsdale	26	-	-	-	3	50	10	10	700,000	-
Loretto	25	1	-	-	8	50	10	10	200,000	200,000
Lower Saint Croix Valley	26	1	-	-	4	50	10	5	4,000,000	-
Lowry	25	-	-	-	3	50	10	10	40,000	-
Lucan	23	-	-	-	2	50	10	10	50,000	50,000
Luverne	33	-	-	-	6	50	10	10	125,000	-
Lynd	13	-	-	-	-	50	10	5	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Mabel	20	-	-	-	1	50	10	10	15,000	-
Madelia	31	2	-	-	-	50	10	10	250,000	250,000
Madison	26	1	1	-	1	50	10	10	50,000	50,000
Madison Lake	24	-	-	-	8	50	5	5	50,000	50,000
Mahnomen	22	-	-	-	4	50	10	10	350,000	-
Mahtowa	21	1	-	-	2	50	5	5	12,500	-
Makinen	14	-	-	-	1	50	10	10	30,000	30,000
Mantorville	30	-	-	-	7	50	10	10	250,000	250,000
Maple Hill	14	1	-	-	4	50	5	5	20,000	20,000
Maple Lake	30	1	-	-	1	50	10	10	150,000	-
Maple Plain	25	1	-	-	4	50	10	10	250,000	-
Mapleton	23	-	-	-	-	50	10	10	110,000	110,000
Mapleview	11	-	-	-	-	50	20	10	25,000	20,000
Maplewood	34	13	-	-	30	50	5	5	500,000	-
Marble	14	-	-	1	-	50	10	10	30,000	30,000
Marshall	47	1	-	-	12	50	5	5	500,000	500,000
Mayer	28	1	-	-	3	50	10	10	75,000	-
Maynard	24	-	-	-	4	50	10	10	75,000	75,000
McDavitt	14	1	-	-	1	50	10	10	75,000	75,000
McGrath	15	-	-	-	3	50	5	5	25,000	-
McGregor	22	1	-	-	5	50	10	10	50,000	-
McIntosh	22	1	-	-	3	50	10	10	200,000	-
Meadowlands	16	-	-	-	-	50	5	5	50,000	-
Medford	24	2	-	-	4	50	10	10	30,000	-
Melrose	27	1	-	-	9	50	10	10	250,000	250,000
Menahga	21	1	-	-	6	55	10	10	500,000	-
Middle River	24	-	-	-	2	50	10	10	19,000	-
Miesville	33	-	-	-	5	50	10	10	50,000	-
Milaca	20	-	-	-	5	50	5	5	200,000	-
Milan	20	1	-	-	4	55	10	10	30,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Milona	22	1	-	-	1	50	10	10	30,000	-
Minneota	26	2	-	-	1	50	10	10	250,000	250,000
Minnesota Lake	22	2	-	-	2	50	5	5	50,000	-
Mission	19	1	-	-	10	50	5	5	35,000	35,000
Montevideo	31	1	-	-	1	50	10	10	500,000	500,000
Montgomery	30	-	-	-	2	50	10	10	50,000	-
Monticello	28	3	1	-	3	50	10	10	100,000	-
Montrose	25	2	-	-	3	55	10	10	100,000	100,000
Moose Lake	27	2	-	-	3	50	10	10	100,000	100,000
Mora	29	1	-	-	4	50	10	10	100,000	-
Morgan	19	1	-	-	4	50	10	9	250,000	-
Morris	30	1	-	-	1	50	15	15	250,000	-
Morristown	22	1	-	-	1	50	10	10	60,000	-
Morse-Fall Lake	23	-	-	-	1	65	10	10	50,000	-
Morton	23	-	-	-	1	50	10	10	50,000	-
Motley	18	-	-	-	6	50	10	10	35,000	-
Mountain Iron	20	-	-	-	1	50	10	10	45,000	-
Mountain Lake	25	-	-	-	3	50	10	10	100,000	100,000
Nashwauk	21	2	-	-	2	50	10	10	50,000	-
Nerstrand	17	-	-	-	-	50	5	5	50,000	50,000
Nevis	20	3	-	-	1	50	10	10	40,000	5,000
New Auburn	19	-	-	-	3	50	5	5	200,000	-
New Brighton	37	2	-	-	10	50	10	10	1,000,000	-
New Germany	22	-	-	-	3	50	10	10	85,000	-
New London	22	1	-	-	-	50	10	10	250,000	-
New Munich	20	-	-	-	4	50	10	10	15,000	-
New Prague	28	1	-	-	3	50	10	10	70,000	70,000
New Richland	23	3	-	-	-	50	10	10	250,000	250,000
New York Mills	18	2	-	-	2	50	10	10	20,000	-
Newfolden	14	-	-	-	1	50	10	10	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Newport	25	2	-	-	8	50	10	10	100,000	-
Nicollet	24	1	-	-	2	50	5	5	30,000	-
Nisswa	25	-	-	-	-	50	10	10	300,000	-
North Branch	21	1	-	-	9	50	10	10	100,000	-
North Mankato	34	3	-	-	11	50	5	5	200,000	200,000
North Saint Paul	31	1	-	-	6	50	10	10	150,000	150,000
Northfield	28	1	-	-	4	50	5	5	500,000	500,000
Northome	17	-	1	-	2	50	10	10	20,000	-
Norwood Young America	27	-	-	-	5	50	10	10	200,000	-
Oak Grove	32	2	-	-	13	50	5	5	300,000	-
Oakdale	37	3	-	-	12	50	10	10	250,000	250,000
Odin	13	-	-	-	1	50	10	10	15,000	-
Ogilvie	25	-	-	-	2	50	10	10	30,000	-
Okabena	17	1	-	-	-	55	5	5	20,000	-
Olivia	23	1	-	-	2	50	10	10	200,000	200,000
Onamia	22	2	-	-	3	50	10	10	100,000	-
Ormsby	17	1	-	-	3	50	10	10	50,000	50,000
Oronoco	22	-	-	-	3	50	10	10	25,000	-
Orr	14	-	-	-	1	50	10	10	140,000	-
Ortonville	30	2	-	-	3	50	10	10	100,000	-
Osakis	17	2	-	-	1	50	10	10	55,000	-
Osseo	28	2	-	-	1	50	10	10	75,000	-
Ostrander	11	2	-	-	1	50	10	10	15,000	-
Owatonna	32	-	-	-	7	50	10	10	500,000	-
Palisade	23	-	-	-	-	50	10	10	100,000	-
Park Rapids	26	-	-	-	5	50	10	10	500,000	-
Parkers Prairie	27	1	-	-	2	50	10	10	30,000	-
Paynesville	26	-	-	-	4	50	5	5	500,000	-
Pelican Rapids	22	2	-	-	1	50	10	10	50,000	-
Pemberton	20	1	-	-	-	50	10	10	15,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Number of Members				Deferred Members	Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired					Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor	Disability						
Pequot Lakes	26	-	-	-	4	50	10	10	250,000	-
Perham	30	1	-	-	2	50	10	10	150,000	150,000
Pierz	29	-	-	-	2	50	12	12	100,000	-
Pillager	25	-	-	-	2	50	10	10	250,000	-
Pine Island	28	-	-	-	4	50	10	10	1,000,000	-
Pine River	21	1	-	-	5	50	10	10	250,000	-
Plato	27	1	-	-	10	50	5	5	100,000	-
Porter	23	-	-	-	4	55	10	10	33,000	-
Preston	23	-	-	-	2	50	10	10	300,000	-
Princeton	32	2	-	-	5	50	10	10	500,000	500,000
Prinsburg	18	-	-	-	3	50	10	10	25,000	25,000
Prior Lake	39	3	-	-	5	50	10	10	300,000	300,000
Proctor	25	-	-	1	1	50	20	10	50,000	50,000
Randall	23	2	-	-	2	50	10	10	40,000	-
Randolph	31	1	-	-	17	50	5	5	60,000	-
Raymond	26	1	-	-	2	50	10	10	300,000	-
Red Wing	21	-	-	-	9	50	10	10	500,000	500,000
Redwood Falls	28	-	-	-	6	50	10	10	150,000	-
Remer	15	3	-	-	3	50	10	10	100,000	100,000
Renville	23	2	-	-	-	50	10	10	100,000	-
Rice	21	2	-	-	4	50	5	5	40,000	-
Rice Lake	25	1	-	-	-	50	10	10	50,000	-
Richmond	24	1	-	-	3	50	10	10	500,000	50,000
Rockford	26	3	-	-	13	50	5	5	500,000	500,000
Rockville	19	2	-	-	6	50	10	10	100,000	100,000
Rogers	36	-	-	-	4	50	10	10	1,000,000	-
Rollingstone	20	1	-	-	1	50	10	10	15,000	-
Rose Creek	21	-	-	-	-	50	10	10	75,000	-
Roseau	30	1	-	-	1	50	10	10	250,000	-
Rosemount	45	5	-	-	6	50	10	10	300,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Rothsay	24	-	-	-	1	50	10	10	35,000	-
Royalton	24	1	-	-	2	50	10	10	30,000	-
Rush City	30	-	-	-	2	50	10	10	500,000	500,000
Russell	20	-	-	-	7	50	10	10	20,000	-
Ruthton	16	1	-	-	1	50	10	10	23,908	-
Sabin-Elmwood	24	2	-	-	1	50	10	10	125,000	125,000
Sacred Heart	25	3	-	-	-	50	10	10	50,000	-
Saint Anthony	29	1	-	-	5	50	10	10	120,000	120,000
Saint Augusta	27	-	-	-	-	50	5	5	10,000	-
Saint Bonifacius	27	-	-	-	4	50	10	10	60,000	-
Saint Charles	27	2	-	-	1	50	10	10	65,000	-
Saint Clair	23	2	-	-	-	50	10	10	75,000	-
Saint Francis	19	1	-	-	7	50	10	10	500,000	500,000
Saint James	29	2	-	-	6	50	10	10	100,000	-
Saint Joseph	29	-	-	-	4	50	10	10	250,000	-
Saint Leo	18	-	-	-	3	50	10	10	20,000	20,000
Saint Martin	23	2	-	-	6	50	10	10	450,000	-
Saint Michael	30	2	-	-	12	50	5	5	250,000	-
Saint Paul Park	23	1	-	-	5	50	10	10	70,000	-
Saint Peter	28	-	-	-	5	50	5	5	100,000	100,000
Saint Stephen	26	-	-	-	2	50	10	10	50,000	-
Sanborn	19	-	-	-	-	50	20	10	50,000	-
Sandstone	23	1	-	-	2	50	10	10	200,000	-
Sartell	29	3	-	-	1	50	10	10	100,000	100,000
Sauk Centre	30	-	-	-	2	50	10	10	75,000	-
Sauk Rapids	29	-	-	-	1	50	10	10	150,000	-
Schroeder	14	-	-	-	-	50	10	10	30,000	30,000
Sebeka	19	-	-	-	-	50	10	10	150,000	-
Sedan	19	-	-	-	-	50	5	5	30,000	-
Shafer	27	3	-	-	3	50	10	10	250,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Shakopee	45	1	-	-	13	50	5	5	500,000	500,000
Shelly	14	1	-	-	8	50	10	10	14,503	-
Sherburn	23	-	-	-	3	50	10	10	300,000	-
Shevlin	16	-	-	-	2	50	10	10	25,000	-
Silica	15	-	-	-	2	50	10	10	20,000	-
Silver Bay	22	2	-	-	1	50	10	10	75,000	-
Silver Lake	25	-	-	-	2	50	10	10	50,000	-
Slayton	30	-	-	-	-	50	5	5	50,000	-
Sleepy Eye	32	-	-	-	4	55	10	10	100,000	-
Solway	18	2	-	-	2	50	10	10	22,000	-
Solway Rural	16	-	-	-	1	50	10	10	20,000	-
South Haven	25	-	-	-	2	50	5	5	35,000	-
Spicer	24	-	-	-	2	50	10	10	40,000	-
Spring Grove	30	1	-	-	-	50	10	10	250,000	-
Spring Valley	23	-	-	-	4	50	5	5	400,000	-
Springfield	26	1	-	-	-	50	10	10	100,000	100,000
Squaw Lake	20	-	-	-	5	50	10	10	50,000	-
Stacy-Lent Area	35	1	-	-	9	50	10	5	60,000	-
Staples	26	2	-	-	5	50	10	10	40,000	40,000
Starbuck	24	-	-	-	-	50	10	10	20,000	-
Stephen	28	1	-	-	1	50	10	10	300,000	-
Stewart	18	1	-	-	5	50	10	10	34,000	-
Stewartville	31	1	-	-	5	50	5	5	150,000	-
Stillwater	31	4	-	-	9	50	10	10	300,000	-
Storden	22	2	-	-	-	50	10	10	20,000	-
Sturgeon Lake	13	-	-	-	1	50	10	10	100,000	-
Taconite	15	3	-	-	2	50	10	10	15,000	-
Taunton	18	-	-	-	-	55	10	10	25,000	-
Taylors Falls	20	1	-	-	2	50	10	10	60,000	-
Thief River Falls	25	2	-	-	4	50	10	10	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Thomson	23	-	1	-	3	50	10	10	60,000	-
Tofte	10	-	-	-	2	50	5	5	15,000	-
Tracy	24	1	-	-	7	50	5	5	50,000	50,000
Trimont	25	2	1	-	-	50	10	10	75,000	-
Truman	26	1	-	-	-	50	10	10	105,000	-
Twin Lakes (City)	14	-	-	-	-	50	5	5	25,000	-
Twin Lakes (VFD)	8	-	-	-	1	50	10	10	20,000	-
Two Harbors	23	3	-	-	4	50	5	5	70,000	70,000
Tyler	24	-	-	-	4	50	10	10	25,000	-
Upsala	20	-	-	-	3	50	10	10	50,000	-
Vadnais Heights	34	1	-	-	15	50	5	5	135,000	-
Vergas	19	-	-	-	4	50	10	10	35,000	-
Verndale	22	1	-	-	2	50	10	10	50,000	50,000
Vernon Center	22	2	-	-	4	50	10	10	15,000	-
Vesta	19	1	-	-	-	50	10	10	15,000	15,000
Victoria	26	1	-	-	18	50	5	5	500,000	500,000
Vining	19	1	-	-	1	55	10	10	10,000	-
Wabasha	28	1	-	-	4	50	10	10	75,000	75,000
Waconia	35	2	-	-	2	50	10	10	500,000	-
Wadena	20	1	-	-	1	50	10	10	300,000	-
Waite Park	28	1	-	-	2	50	10	10	72,000	-
Waldorf	22	-	-	-	2	50	10	10	50,000	-
Walker	25	-	-	-	-	50	10	10	50,000	-
Walnut Grove	24	-	-	-	1	50	10	10	100,000	-
Walters	18	-	-	-	5	50	5	5	25,000	-
Warren	24	-	-	-	8	50	10	10	50,000	50,000
Warroad	25	1	-	-	8	50	10	10	100,000	100,000
Waseca	34	-	-	-	6	50	10	10	150,000	150,000
Watertown	26	1	-	-	4	50	10	10	70,000	-
Waterville	22	-	-	-	1	50	10	10	250,000	250,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2012

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						
Watkins	24	2	-	-	1	50	10	10	500,000	-
Watson	14	-	-	-	1	50	10	10	20,000	20,000
Waubun	16	1	-	-	2	50	10	10	20,000	-
Waverly	20	1	-	-	3	50	10	10	30,000	-
Welcome	23	1	-	-	1	50	10	10	100,000	-
Wendell	24	-	-	-	1	50	10	10	50,000	50,000
West Concord	22	1	-	-	9	50	5	5	40,000	40,000
Westbrook	24	-	-	-	3	50	10	10	20,000	-
Wheaton	23	3	-	-	1	50	10	10	100,000	-
Willow River	19	-	-	-	-	50	10	10	100,000	-
Wilmont	19	4	-	-	1	50	10	10	150,000	150,000
Wilson	26	-	-	-	5	50	10	10	50,000	50,000
Windom	31	-	-	-	1	50	10	10	100,000	-
Winnebago	23	-	-	-	6	50	5	5	300,000	300,000
Winsted	26	2	-	-	4	50	10	10	50,000	-
Wolf Lake	22	3	-	-	11	50	10	10	100,000	-
Wood Lake	19	-	-	-	4	50	10	10	25,000	-
Woodbury	63	1	-	-	47	50	5	5	1,000,000	-
Woodstock	14	-	-	-	1	50	10	10	15,000	-
Wrenshall	27	2	-	-	2	50	10	10	50,000	-
Wright	11	1	-	-	7	50	10	10	15,000	-
Wykoff	18	3	-	-	4	50	10	10	75,000	-
Wyoming	32	1	-	-	4	50	10	10	250,000	250,000
Zimmerman	26	-	-	-	3	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, 2012

Relief Association	Number of Members				Deferred Members	Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability			Active Service	Active Membership	Treasurer	Secretary
Alaska	17	-	-	-	4	50	10	5	\$ 15,000	\$ -
Andover	56	4	-	-	4	50	5	5	300,000	-
Anoka-Champlin	40	2	-	1	7	50	10	10	500,000	500,000
Ashby	22	1	-	-	4	50	5	5	120,000	-
Austin	23	1	-	-	4	50	7	7	100,000	-
Brewster	20	1	-	-	7	50	10	10	100,000	-
Brooklyn Park	74	5	-	-	30	50	5	5	500,000	-
Callaway	17	-	-	-	4	50	10	10	70,000	-
Cloquet Area Fire District	20	-	-	-	3	50	5	5	25,000	-
Cologne	30	2	-	-	-	50	10	10	50,000	10,000
Columbia Heights	22	2	-	-	8	50	5	5	1,000,000	-
Coon Rapids	46	3	-	-	18	50	5	5	500,000	500,000
Crosslake	24	3	-	-	2	50	10	10	400,000	-
Dakota	12	-	-	-	9	50	5	5	10,000	-
Dalbo	15	1	-	-	7	50	10	10	50,000	-
Dilworth	27	3	-	-	2	50	10	10	70,000	-
Donnelly	24	1	-	-	2	50	10	10	150,000	-
Eagan	96	3	1	-	42	50	5	5	500,000	500,000
Edina	42	3	-	-	9	50	5	5	500,000	500,000
Elbow Lake	22	2	-	-	8	50	10	10	30,000	-
Elgin	25	-	-	-	4	50	10	5	50,000	50,000
Erskine	19	1	-	-	2	50	10	10	20,000	-
Falcon Heights	14	-	-	-	14	50	5	5	150,000	-
Fisher	15	-	-	-	2	50	15	15	17,491	-
Fosston	25	2	-	-	2	50	10	10	40,000	-
Fountain	18	1	-	-	4	50	10	10	75,000	75,000
Freeport	23	1	-	-	6	50	10	10	125,000	-
Fridley	36	9	-	-	10	50	5	5	400,000	-
Gary	21	-	-	-	5	50	10	10	20,000	-
Gibbon	24	1	-	-	-	50	13	13	40,000	-

Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Number of Members				Deferred Members	Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability			Active Service	Active Membership	Treasurer	Secretary
Glenville	26	1	-	-	9	50	5	5	20,000	-
Goodhue	23	-	-	-	9	50	5	5	80,000	-
Gunflint Trail	22	-	-	-	2	50	5	5	40,000	-
Hawley	23	2	-	-	2	50	10	10	55,000	-
Ivanhoe	34	1	-	-	1	50	10	10	250,000	250,000
Kelsey	14	-	-	-	8	50	5	5	5,000	-
Kenyon	30	-	-	-	4	50	10	10	55,000	-
Kerkhoven	27	2	-	-	1	50	10	10	100,000	-
Kiester	21	-	-	-	3	55	10	10	125,000	-
Lake George	10	-	-	-	4	50	10	10	20,000	-
Lakeport	17	1	-	-	2	50	10	10	25,000	-
Le Center	25	1	-	-	1	50	10	10	50,000	-
London	21	-	-	-	6	50	5	5	10,000	-
Longville	22	-	-	-	7	50	5	5	75,000	-
Lyle	19	3	-	-	1	50	10	10	15,000	-
Magnolia	9	-	-	-	2	50	10	10	10,000	-
Maple Grove	92	6	-	-	42	50	5	5	1,000,000	-
Marietta	19	-	-	-	-	60	10	10	50,000	50,000
Marine-On-Saint Croix	30	10	-	-	11	50	5	5	125,000	125,000
Mazeppa	17	2	-	-	1	50	10	10	25,000	-
Medicine Lake	21	-	-	-	4	50	5	5	500,000	500,000
Mendota Heights	37	3	-	-	4	50	10	10	500,000	500,000
Mentor	15	-	-	-	1	50	10	10	10,000	-
Millerville	27	2	-	-	-	50	10	10	50,000	-
Milroy	26	-	-	-	5	50	10	10	50,000	-
Murdock	20	1	-	-	3	50	10	5	30,000	-
Myrtle	21	-	-	-	10	50	5	5	20,000	-
Nassau	16	-	-	-	-	55	20	10	100,000	-
Nodine	21	1	-	-	1	50	10	10	20,000	-
Northrop	16	-	-	-	-	50	5	5	100,000	-

Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2012

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability	Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Odessa	17	-	-	-	-	50	10	5	10,000	-
Oklee	20	-	-	-	2	50	10	10	15,000	-
Plainview	23	1	-	-	1	50	10	10	60,000	20,000
Plummer	21	-	-	-	3	50	10	10	20,000	-
Ramsey	55	1	1	-	9	50	10	10	500,000	-
Red Lake Falls	22	-	-	-	1	50	5	5	21,000	-
Round Lake	22	1	-	-	2	50	10	5	60,000	-
Rushford	29	1	-	-	1	50	10	10	100,000	-
Rushmore	17	-	-	-	5	50	5	5	100,000	-
Saint Hilaire	16	3	-	-	1	50	10	10	20,000	-
Seaforth	10	-	-	-	1	50	10	10	9,000	-
South Bend	19	-	-	2	3	50	10	10	40,000	-
Swanville	19	-	-	-	-	50	10	10	25,000	-
Toivola	19	1	-	-	13	50	5	5	30,000	-
Ulen	22	1	-	-	1	50	10	10	125,000	-
Underwood	20	-	-	-	7	50	10	10	50,000	-
Vermilion Lake	13	-	-	-	1	50	10	10	25,000	-
Viking	17	-	-	-	-	50	10	10	-	-
Wabasso	23	2	-	-	5	50	10	10	25,000	-
Wanamingo	29	-	-	-	1	50	10	10	50,000	50,000
Wanda	16	-	-	-	2	50	10	10	15,000	-
Wayzata	27	-	1	-	2	50	10	10	500,000	-
Wells	25	-	-	-	3	50	5	5	100,000	-
West Metro	54	5	-	-	24	50	5	5	500,000	500,000
Williams	21	1	-	-	2	50	10	10	50,000	-
Winger	13	1	-	-	7	50	10	10	50,000	-
Winthrop	23	-	-	-	3	50	10	10	250,000	-
Zumbrota	29	1	-	-	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, 2012

Relief Association	Number of Members						Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability	Monthly	Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Apple Valley	62	2	-	-	24	15	50	5	5	\$ 500,000	\$ -
Benson	24	2	-	-	13	4	50	10	10	45,000	-
Brooklyn Center	33	1	-	-	21	8	50	10	10	500,000	500,000
Chanhassen	49	1	-	-	9	19	50	5	5	275,000	-
Chaska	33	-	-	-	49	12	50	10	10	1,000,000	1,000,000
Eden Prairie	87	-	-	-	92	11	50	10	10	500,000	500,000
Fairmont	30	4	-	-	14	1	50	10	10	300,000	300,000
Glencoe	38	1	-	-	11	4	50	10	10	100,000	-
Hutchinson	27	-	-	-	56	7	50	15	15	200,000	-
Lake Johanna	65	2	-	-	19	8	50	10	10	500,000	50,000
Minnetonka	67	2	-	-	64	14	50	10	10	1,000,000	1,000,000
Mound	41	-	-	-	37	2	50	10	10	500,000	-
New Ulm	43	3	2	-	13	7	50	10	10	500,000	500,000
Pine City	24	-	-	-	31	1	50	20	19	100,000	10,000
Pipestone	34	1	-	-	6	2	50	10	10	54,000	54,000
Plymouth	75	2	1	-	7	18	50	10	10	500,000	500,000
Robbinsdale	26	1	-	-	9	3	50	10	10	200,000	-
Roseville	41	1	-	-	59	11	50	10	10	500,000	500,000
Savage	41	-	-	-	29	35	50	10	10	500,000	-
Spring Lake Park	52	-	-	-	69	8	50	10	10	500,000	-
White Bear Lake	55	-	-	-	45	10	50	10	10	500,000	500,000
Worthington	36	2	-	-	15	5	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 2012.

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, 2012

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	1,000	1,000	Y/S	-	-	1,000	Y/S
Aitkin	2,000	2,000	Y/S	-	-	2,000	Y/S
Albany	1,400	1,400	Y/S	-	-	1,400	Y/S
Albert Lea Township	2,000	2,000	Y/S	-	-	2,000	Y/S
Albertville	1,782	1,782	Y/S	-	-	1,782	Y/S
Alexandria	6,503	6,503	Y/S	-	-	6,503	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	465	-	-	-	-	465	Y/S
Arlington	1,150	1,150	Y/S	-	-	1,150	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	1,100	1,100	Y/S	-	-	1,100	Y/S
Backus	1,400	1,400	Y/S	-	-	1,400	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	1,800	1,800	Y/S	-	-	1,800	Y/S
Balsam	1,100	1,100	Y/S	-	-	1,100	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	1,500	1,500	Y/S	-	-	1,500	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	850	850	Y/S	-	-	850	Y/S
Belle Plaine	2,200	2,200	Y/S	25	Day	2,200	Y/S
Bellingham	700	700	Y/S	-	-	700	Y/S
Belview	700	700	Y/S	-	-	700	Y/S
Bemidji	5,100	5,100	Y/S	-	-	5,100	Y/S
Bertha	800	800	Y/S	-	-	800	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Big Lake	2,800	2,800	Y/S	-	-	2,800	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	400	400	Y/S	-	-	400	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
Brevator	700	700	Y/S	-	-	700	Y/S
Bricelyn	700	700	Y/S	-	-	700	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
Calumet	1,450	-	-	-	-	-	-
Cambridge	2,400	2,400	Y/S	-	-	2,400	Y/S
Campbell	500	-	-	-	-	500	Y/S
Canby	1,050	1,050	Y/S	-	-	1,050	Y/S
Cannon Falls	1,700	1,700	Y/S	-	-	1,700	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	4,200	4,200	Y/S	-	-	4,200	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
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
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	600	600	Y/S	-	-	600	Y/S
Clara City	1,000	1,000	Y/S	-	-	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	-	-	1,300	Y/S
Clements	650	650	Y/S	-	-	650	Y/S
Cleveland	1,200	1,200	Y/S	-	-	1,200	Y/S
Clifton	1,100	1,100	Y/S	-	-	1,100	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	2,200	2,200	Y/S	-	-	2,200	Y/S
Cokato	1,600	1,600	Y/S	-	-	1,600	Y/S
Cold Spring	1,900	-	-	-	-	1,900	Y/S
Coleraine	1,250	1,250	Y/S	-	-	1,250	Y/S
Colvill	800	-	-	-	-	800	Y/S
Comfrey	625	625	Y/S	15	Day	625	Y/S
Cook	1,500	1,500	Y/S	-	-	1,500	Y/S
Cosmos	850	850	Y/S	-	-	850	Y/S
Cottage Grove	4,000	4,000	Y/S	-	-	4,000	Y/S
Cotton	500	500	Y/S	-	-	500	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	1,700	1,700	Y/S	-	-	1,700	Y/S
Crosby	2,050	2,050	Y/S	-	-	2,050	Y/S
Culver	85	85	Y/S	-	-	85	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	550	550	Y/S	-	-	550	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
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
Dayton	1,500	1,500	Y/S	-	-	1,500	Y/S
Deer Creek	625	625	Y/S	-	-	625	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
Dent	900	900	Y/S	-	-	900	Y/S
Detroit Lakes	5,000	-	-	-	-	5,000	Y/S
Dexter	400	400	Y/S	-	-	400	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	450	450	Y/S	-	-	450	Y/S
Eagle Bend	950	950	Y/S	-	-	950	Y/S
Eagle Lake	1,700	1,700	Y/S	-	-	1,700	Y/S
East Bethel	3,400	-	-	-	-	3,400	Y/S
East Grand Forks	2,250	2,250	Y/S	-	-	2,250	Y/S
Eastern Hubbard	1,100	-	-	-	-	1,100	Y/S
Easton	450	450	Y/S	-	-	450	Y/S
Echo	600	600	Y/S	-	-	600	Y/S
Eden Valley	1,000	-	-	-	-	1,000	Y/S
Edgerton	850	850	Y/S	-	-	850	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	3,500	3,500	Y/S	-	-	3,500	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	700	700	Y/S	-	-	700	Y/S
Ely	1,600	1,600	Y/S	10	Day	1,600	Y/S
Elysian	900	900	Y/S	-	-	900	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
Fairfax	1,500	1,500	Y/S	-	-	1,500	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Farmington	4,575	4,575	Y/S	-	-	4,575	Y/S
Fayal	1,500	1,500	Y/S	-	-	1,500	Y/S
Federal Dam	100	100	Y/S	-	-	100	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	650	-	-	-	-	650	Y/S
Finlayson	600	600	Y/S	-	-	600	Y/S
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	4,500	4,500	Y/S	-	-	4,500	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
Fredenberg	800	800	Y/S	-	-	800	Y/S
French Township	500	500	Y/S	-	-	500	Y/S
Frost	550	550	Y/S	5	Day	550	Y/S
Fulda	1,000	1,000	Y/S	-	-	1,000	Y/S
Garfield	1,000	1,000	Y/S	-	-	1,000	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	525	-	-	25	Day	525	Y/S
Gilbert	1,300	1,300	Y/S	-	-	1,300	Y/S
Glenwood	1,600	1,600	Y/S	-	-	1,600	Y/S
Glyndon	900	-	-	-	-	900	Y/S
Gnesen	1,000	1,000	Y/S	-	-	1,000	Y/S
Golden Valley	6,700	6,700	Y/S	-	-	6,700	Y/S
Gonvick	650	650	Y/S	50	Week	650	Y/S
Good Thunder	1,100	-	-	300	Week	1,100	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 Lake	1,500	1,500	Y/S	-	-	1,500	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
Granite Falls	1,350	-	-	-	-	-	-
Green Isle	800	800	Y/S	-	-	800	Y/S
Greenbush	500	-	-	-	-	500	Y/S
Greenwood	1,500	1,500	Y/S	-	-	1,500	Y/S
Grey Eagle	750	750	Y/S	-	-	750	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
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	1,450	1,450	Y/S	-	-	1,450	Y/S
Hamel	2,700	2,700	Y/S	-	-	2,700	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
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	1,200	1,200	Y/S	-	-	1,200	Y/S
Henderson	1,000	1,000	Y/S	-	-	1,000	Y/S
Hendricks	700	700	Y/S	-	-	700	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	500	500	Y/S	-	-	500	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	900	900	Y/S	-	-	900	Y/S
Holland	250	250	Y/S	-	-	250	Y/S
Hollandale	1	1	Y/S	-	-	1	Y/S
Hopkins	5,600	5,600	Y/S	-	-	5,600	Y/S
Houston	925	925	Y/S	-	-	925	Y/S
Hovland Area	800	800	Y/S	-	-	800	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	2,900	-	-	-	-	2,900	Y/S
Ideal	2,100	-	-	-	-	2,100	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Industrial	700	700	Y/S	-	-	700	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	1,500	1,500	Y/S	-	-	1,500	Y/S
Jasper	650	650	Y/S	-	-	650	Y/S
Jeffers	500	-	-	-	-	500	Y/S
Jordan	2,050	2,050	Y/S	-	-	2,050	Y/S
Kandiyohi	1,200	-	-	-	-	1,200	Y/S
Karlstad	350	350	Y/S	-	-	350	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	800	800	Y/S	-	-	800	Y/S
Kimball	875	875	Y/S	-	-	875	Y/S
Kinney	700	700	Y/S	2	Day	700	Y/S
La Crescent	1,600	1,600	Y/S	-	-	1,600	Y/S
La Salle	400	400	Y/S	-	-	400	Y/S
Lafayette	1,200	-	-	-	-	1,200	Y/S
Lake Benton	850	850	Y/S	-	-	850	Y/S
Lake Bronson	400	400	Y/S	-	-	400	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	425	425	Y/S	-	-	425	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	875	875	Y/S	-	-	875	Y/S
Lake Wilson	600	600	Y/S	-	-	600	Y/S
Lakefield	1,000	-	-	-	-	1,000	Y/S
Lakeville	6,417	6,417	Y/S	-	-	6,417	Y/S
Lakewood	725	725	Y/S	-	-	725	Y/S
Lamberton	950	950	Y/S	-	-	950	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Lancaster	500	500	Y/S	-	-	500	Y/S
Lanesboro	1,100	1,100	Y/S	-	-	1,100	Y/S
Le Sueur	3,000	-	-	-	-	3,000	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
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	3,150	3,150	Y/S	-	-	3,150	Y/S
Little Falls	3,000	3,000	Y/S	-	-	3,000	Y/S
Littlefork	875	875	Y/S	-	-	875	Y/S
Long Lake	2,918	2,918	Y/S	-	-	2,918	Y/S
Long Prairie	1,750	1,750	Y/S	-	-	1,750	Y/S
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	550	550	Y/S	-	-	550	Y/S
Madelia	1,250	1,250	Y/S	-	-	1,250	Y/S
Madison	1,000	1,000	Y/S	10	Day	1,000	Y/S
Madison Lake	1,100	-	-	-	-	1,100	Y/S
Mahnomen	1,100	1,100	Y/S	-	-	1,100	Y/S
Mahtowa	500	500	Y/S	-	-	500	Y/S
Makinen	500	500	Y/S	-	-	500	Y/S
Mantorville	800	800	Y/S	-	-	800	Y/S
Maple Hill	1,000	1,000	Y/S	-	-	1,000	Y/S
Maple Lake	1,700	1,700	Y/S	-	-	1,700	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	5,500	5,500	Y/S	-	-	5,500	Y/S
Marble	1,450	1,450	Y/S	10	Week	1,450	Y/S
Marshall	4,700	4,700	Y/S	50	Day	4,700	Y/S
Mayer	2,000	2,000	Y/S	-	-	2,000	Y/S
Maynard	650	650	Y/S	-	-	650	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	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Meadowlands	300	-	-	-	-	300	Y/S
Medford	725	725	Y/S	-	-	725	Y/S
Melrose	1,500	1,500	Y/S	-	-	1,500	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	850	850	Y/S	-	-	850	Y/S
Mission	1,500	1,500	Y/S	-	-	1,500	Y/S
Montevideo	1,700	1,700	Y/S	100	Week	1,700	Y/S
Montgomery	1,850	1,850	Y/S	-	-	1,850	Y/S
Monticello	2,750	2,750	Y/S	-	-	2,750	Y/S
Montrose	1,500	1,500	Y/S	-	-	1,500	Y/S
Moose Lake	1,000	1,000	Y/S	-	-	1,000	Y/S
Mora	1,700	1,700	Y/S	-	-	1,700	Y/S
Morgan	1,600	1,600	Y/S	-	-	1,600	Y/S
Morris	1,750	1,750	Y/S	-	-	1,750	Y/S
Morristown	1,700	-	-	-	-	1,700	Y/S
Morse-Fall Lake	10	10	Y/S	-	-	10	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	1,100	1,100	Y/S	-	-	1,100	Y/S
New Auburn	1,000	1,000	Y/S	-	-	1,000	Y/S
New Brighton	5,700	5,700	Y/S	-	-	5,700	Y/S
New Germany	1,300	1,300	Y/S	-	-	1,300	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	1,300	1,300	Y/S	-	-	1,300	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

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Northfield	7,500	7,500	Y/S	-	-	7,500	Y/S
Northome	550	550	Y/S	-	-	550	Y/S
Norwood Young America	1,700	1,700	Y/S	-	-	1,700	Y/S
Oak Grove	2,300	2,300	Y/S	-	-	2,300	Y/S
Oakdale	4,925	4,925	Y/S	-	-	4,925	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	-	-	1,000	Y/S
Osakis	2,600	2,600	Y/S	-	-	2,600	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
Park Rapids	3,000	-	-	-	-	3,000	Y/S
Parkers Prairie	1,150	1,150	Y/S	-	-	1,150	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	3,100	-	-	-	-	3,100	Y/S
Perham	1,900	-	-	-	-	1,900	Y/S
Pierz	1,400	1,400	Y/S	-	-	1,400	Y/S
Pillager	2,200	2,200	Y/S	-	-	2,200	Y/S
Pine Island	2,500	2,500	Y/S	-	-	2,500	Y/S
Pine River	2,100	2,100	Y/S	-	-	2,100	Y/S
Plato	1,084	1,084	Y/S	-	-	1,084	Y/S
Porter	325	325	Y/S	-	-	325	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	1,200	1,200	Y/S	-	-	1,200	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	1,600	-	-	-	-	1,600	Y/S
Renville	1,300	1,300	Y/S	-	-	1,300	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Rice	900	900	Y/S	-	-	900	Y/S
Rice Lake	1,400	-	-	-	-	1,400	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	2,595	2,595	Y/S	-	-	2,595	Y/S
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	1,800	1,800	Y/S	-	-	1,800	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	1,200	1,200	Y/S	-	-	1,200	Y/S
Saint Michael	2,100	2,100	Y/S	-	-	2,100	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	550	550	Y/S	-	-	550	Y/S
Sandstone	1,750	1,750	Y/S	-	-	1,750	Y/S
Sartell	2,530	2,530	Y/S	-	-	2,530	Y/S
Sauk Centre	1,550	1,550	Y/S	-	-	1,550	Y/S
Sauk Rapids	3,500	3,500	Y/S	-	-	3,500	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
Shelly	600	600	Y/S	-	-	600	Y/S
Sherburn	1,250	1,250	Y/S	75	Week	1,250	Y/S
Shevlin	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
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	1,500	1,500	Y/S	-	-	1,500	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	1,100	1,100	Y/S	-	-	1,100	Y/S
Staples	1,400	-	-	-	-	1,400	Y/S
Starbuck	1,000	1,000	Y/S	-	-	1,000	Y/S
Stephen	550	-	-	-	-	550	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	5,000	5,000	Y/S	-	-	5,000	Y/S
Storden	600	600	Y/S	-	-	600	Y/S
Sturgeon Lake	600	600	Y/S	-	-	600	Y/S
Taconite	850	-	-	5	Day	850	Y/S
Taunton	340	-	-	10	Week	340	Y/S
Taylors 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	2,600	2,600	Y/S	-	-	2,600	Y/S
Tyler	500	500	Y/S	-	-	500	Y/S
Upsala	450	450	Y/S	-	-	450	Y/S
Vadnais Heights	3,600	-	-	-	-	3,600	Y/S
Vergas	820	-	-	-	-	820	Y/S
Verndale	1,400	1,400	Y/S	-	-	1,400	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
Vining	400	400	Y/S	-	-	400	Y/S
Wabasha	1,400	-	-	-	-	1,400	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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Waconia	2,500	2,500	Y/S	-	-	2,500	Y/S
Wadena	1,970	1,970	Y/S	-	-	1,970	Y/S
Waite Park	2,050	2,050	Y/S	-	-	2,050	Y/S
Waldorf	500	-	-	-	-	500	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	715	715	Y/S	-	-	715	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	930	930	Y/S	-	-	930	Y/S
Watson	1,025	1,025	Y/S	-	-	1,025	Y/S
Waubun	600	600	Y/S	-	-	600	Y/S
Waverly	1,400	1,400	Y/S	-	-	1,400	Y/S
Welcome	875	875	Y/S	-	-	875	Y/S
Wendell	600	600	Y/S	-	-	600	Y/S
West Concord	1,000	1,000	Y/S	-	-	1,000	Y/S
Westbrook	700	700	Y/S	-	-	700	Y/S
Wheaton	1,800	1,800	Y/S	-	-	1,800	Y/S
Willow River	600	600	Y/S	-	-	600	Y/S
Wilmont	550	550	Y/S	-	-	550	Y/S
Wilson	700	700	Y/S	-	-	700	Y/S
Windom	2,300	2,300	Y/S	-	-	2,300	Y/S
Winnebago	800	800	Y/S	-	-	800	Y/S
Winsted	1,500	1,500	Y/S	-	-	1,500	Y/S
Wolf Lake	800	-	-	-	-	800	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	825	-	-	-	-	825	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, 2012

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
Ashby	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
Dalbo	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

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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Lyle	Bal	-	Bal	-	-	-	Bal
Magnolia	Bal	-	Bal	-	-	-	-
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
Ulen	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

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, 2012

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Zumbrota	Bal	-	Bal	-	-	-	Bal

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

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Table 6-C
Benefit Amounts for Other Plan Types
For the Year Ended December 31, 2012

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
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	-	24	24	M/S	-	-	24	M/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	-	30	-	-	-	-	30	M/S
New Ulm	3,750	25	3,750	Y/S	*	*	3,750	Y/S
Pine City	-	9	-	-	-	-	*	*
Pipestone	2,250	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	3,000	30	3,000	Y/S	20	Day	3,000	Y/S
Savage	5,122	33	5,122	Y/S	25	Week	5,122	Y/S
Spring Lake Park	-	34	34	M/S	25	Day	34	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, 2012.

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

Allocations as of 12/31/12 – 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, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
SBI Income Share			60.0	-	35.0	35.0	5.0	-
Voluntary Statewide Plan			35.0	15.0	45.0	45.0	5.0	-
Ada	\$ 305,197	- %	54.8	12.1	3.6	3.1	25.9	0.5
Adams	198,150	-	-	-	-	-	100.0	-
Adrian	359,024	-	50.6	22.2	4.2	7.2	11.8	4.0
Aitkin	590,079	-	36.1	16.0	14.6	4.9	26.6	1.8
Alaska	137,936	41.9	30.8	4.3	5.9	-	59.0	-
Albany	522,718	-	29.8	16.9	18.0	22.6	10.5	2.2
Albert Lea Township	*	*	*	*	*	*	*	*
Albertville	597,280	15.2	37.6	12.5	32.6	3.1	13.3	0.9
Alexandria	1,915,525	-	43.4	28.9	4.4	0.1	22.9	0.3
Almelund	360,303	99.9	7.1	-	2.9	-	90.0	-
Alpha	112,893	-	48.1	-	-	2.6	49.1	0.2
Altura	113,645	-	25.7	13.3	19.1	11.2	28.1	2.6
Amboy	131,079	79.0	56.1	-	22.9	-	21.0	-
Andover	3,376,440	-	57.6	4.8	14.6	3.3	18.5	1.2
Annandale	701,218	-	36.5	12.7	16.5	5.4	26.9	2.0
Anoka-Champlin	3,430,469	-	40.7	20.4	29.5	6.2	3.0	0.2
Apple Valley	4,805,912	-	48.1	14.4	20.2	6.0	10.5	0.8
Argyle	135,744	34.3	36.1	5.0	28.4	9.5	19.2	1.8
Arlington	464,243	-	45.5	20.2	4.1	5.9	23.2	1.1
Ashby	402	-	-	-	-	-	100.0	-
Askov	158,411	-	-	-	-	-	100.0	-
Atwater	306,126	-	38.9	8.7	17.1	0.3	34.2	0.8
Audubon	319,578	94.8	40.5	-	50.9	-	8.6	-
Aurora	213,789	85.4	35.2	5.1	44.0	-	15.7	-
Austin	830,790	59.8	57.3	-	12.1	-	29.3	1.3
Avon	417,037	10.7	10.7	-	69.0	8.9	11.0	0.4
Babbitt	366,735	92.3	1.8	-	0.9	-	97.3	-

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Backus	331,468	23.5	51.4	21.9	4.9	0.9	19.8	1.1
Badger	83,299	-	14.2	23.7	38.5	5.6	15.4	2.6
Bagley	308,614	52.4	28.3	-	22.3	-	49.4	-
Balaton	167,361	-	10.2	0.5	1.9	14.2	72.6	0.6
Baldwin	369,458	-	45.4	11.5	15.1	5.7	19.9	2.4
Balsam	223,094	95.3	66.6	-	22.2	-	11.2	-
Barnesville	217,184	-	63.0	14.7	0.2	-	21.9	0.2
Barnum	206,129	62.9	53.6	-	8.8	-	37.6	-
Barrett	102,246	-	33.6	19.9	13.9	13.9	16.6	2.1
Battle Lake	470,851	-	9.5	2.3	48.7	19.1	18.0	2.4
Baudette	363,784	-	27.4	11.3	25.2	8.0	27.5	0.6
Bayport	1,496,807	-	64.9	1.7	17.7	2.4	13.0	0.3
Beardsley	188,515	95.7	47.6	19.3	28.7	-	4.4	-
Beaver Bay	123,974	-	-	-	-	-	100.0	-
Beaver Creek	123,882	32.9	16.8	-	22.1	0.4	58.4	2.3
Becker	871,339	-	38.6	14.5	30.3	5.5	9.1	2.0
Belgrade	318,747	-	33.4	9.4	15.8	8.8	31.6	1.0
Belle Plaine	522,310	-	37.1	8.5	16.1	5.2	31.1	2.0
Bellingham	194,966	-	33.3	23.5	5.4	0.3	36.7	0.8
Belview	207,754	-	-	-	-	-	100.0	-
Bemidji	2,402,438	-	52.7	11.2	17.3	3.5	13.5	1.8
Benson	237,797	58.4	38.0	-	31.7	-	30.3	-
Bertha	152,228	54.3	41.1	-	11.6	-	47.3	-
Bethel	96,908	-	60.9	8.6	22.6	2.1	3.9	1.9
Big Lake	1,170,022	-	28.0	7.9	10.7	13.9	36.8	2.7
Bigelow	157,034	-	26.5	14.4	23.8	4.7	28.4	2.2
Bigfork	229,999	75.5	65.3	7.4	2.4	-	24.9	-
Bird Island	221,594	49.0	38.2	-	9.5	-	52.3	-
Biwabik City	222,595	-	30.9	37.7	4.6	2.6	14.3	9.9

Table 7
Market Values and Asset Allocation
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Blackduck	170,159	20.3	60.5	23.3	0.7	-	15.2	0.3
Blackhoof	118,808	-	30.0	10.5	27.7	16.2	13.7	1.9
Blooming Prairie	340,868	44.7	39.5	2.5	28.2	7.6	21.2	1.0
Blue Earth	929,397	-	54.1	6.5	13.4	5.2	19.3	1.5
Bluffton	157,264	-	38.6	15.4	20.2	9.4	14.9	1.5
Bovey	136,959	-	-	-	-	-	100.0	-
Bowlus	138,705	-	52.1	8.7	25.1	3.6	8.2	2.3
Boyd	175,735	16.3	36.3	2.8	3.2	-	57.7	-
Braham	282,193	-	31.9	3.9	29.3	0.5	30.2	4.2
Brainerd	2,387,336	-	33.4	16.9	21.8	9.3	14.9	3.7
Breckenridge	419,256	-	31.0	15.1	14.6	2.1	35.6	1.6
Brevator	7,462	-	-	-	-	-	100.0	-
Brewster	271,956	-	24.5	11.1	11.2	17.7	34.7	0.8
Bricelyn	246,003	100.0	-	-	100.0	-	-	-
Brimson	91,481	100.0	50.2	10.0	35.1	-	4.7	-
Brook Park	158,117	-	42.2	12.7	15.3	10.1	19.2	0.5
Brooklyn Center	3,281,317	-	49.5	9.0	11.4	2.4	25.1	2.6
Brooklyn Park	7,478,053	99.9	78.2	3.5	16.0	-	2.3	-
Brooten	254,352	68.4	68.4	-	-	-	31.6	-
Browerville	282,857	-	10.3	4.4	3.8	1.3	80.0	0.2
Browns Valley	153,568	-	18.4	7.1	10.6	5.4	57.0	1.5
Brownsdale	300,937	-	30.4	34.3	0.6	0.7	33.5	0.5
Brownsville	113,712	92.2	54.9	10.6	22.2	-	12.3	-
Brownton	377,093	-	53.3	2.1	17.2	1.1	26.2	0.1
Buffalo	1,166,314	-	61.1	3.2	10.9	2.2	21.8	0.8
Buffalo Lake	389,196	71.5	58.6	-	11.3	-	30.1	-
Buhl	81,295	-	34.9	5.7	-	-	59.4	-
Butterfield	188,689	-	-	-	-	-	100.0	-
Byron	423,283	-	42.0	13.1	14.0	15.7	13.2	2.0

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Caledonia	399,657	16.7	26.2	13.2	25.9	2.5	31.6	0.6
Callaway	138,082	-	-	-	-	-	100.0	-
Calumet	180,787	-	58.7	27.7	0.5	0.2	11.4	1.5
Cambridge	409,403	-	51.6	3.0	35.2	2.6	6.6	1.0
Campbell	187,197	-	32.8	12.5	17.2	7.7	29.0	0.8
Canby	*	*	*	*	*	*	*	*
Cannon Falls	608,185	-	42.7	24.2	16.9	0.7	11.4	4.1
Canosia	348,203	-	-	-	-	-	100.0	-
Canton	66,329	-	-	-	-	-	100.0	-
Carlos	785,180	-	62.8	12.7	11.0	3.0	5.2	5.3
Carlton	237,642	69.1	41.1	8.4	19.1	-	31.4	-
Carver	557,123	-	50.4	9.1	18.0	5.0	15.2	2.3
Cass Lake	485,275	-	42.6	10.8	12.8	9.3	22.1	2.4
Centennial	2,563,238	-	46.3	10.5	19.8	4.3	18.3	0.8
Center City	334,340	64.8	41.4	4.6	17.0	-	37.0	-
Ceylon	191,208	92.9	79.2	-	12.0	-	8.8	-
Chandler	184,768	-	24.9	2.9	14.6	1.9	55.1	0.6
Chanhassen	2,342,192	-	57.2	4.7	15.1	3.4	18.4	1.2
Chaska	4,257,031	-	37.7	10.7	9.7	2.5	38.5	0.9
Chatfield	361,322	78.3	52.4	14.7	9.8	-	23.1	-
Cherry	162,798	77.9	64.3	-	27.3	-	8.4	-
Chisago	818,700	95.8	46.9	15.3	31.1	-	6.7	-
Chisholm	640,141	-	81.6	4.8	5.5	0.4	3.8	3.9
Chokio	191,191	89.8	45.3	14.3	26.4	-	14.0	-
Clara City	359,957	-	52.2	9.5	5.0	0.9	31.3	1.1
Claremont	97,875	-	54.7	2.7	11.0	12.6	18.5	0.5
Clarissa	163,165	44.5	23.0	-	21.5	-	55.5	-
Clarkfield	221,941	98.0	51.7	-	42.8	-	5.5	-
Clarks Grove	121,709	-	19.8	17.2	12.5	4.7	43.8	2.0

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Clear Lake	537,396	102.8	77.6	-	23.2	-	(0.8)	-
Clearbrook	160,355	-	36.4	14.1	16.3	3.5	29.6	0.1
Clearwater	342,784	-	24.0	22.2	16.8	11.7	20.8	4.5
Clements	139,892	-	44.8	16.2	10.8	15.0	8.3	4.9
Cleveland	429,861	-	79.0	-	-	-	21.0	-
Clifton	133	-	-	-	-	-	100.0	-
Climax	108,572	-	-	-	-	-	100.0	-
Clinton (Big Stone)	95,093	-	25.1	15.4	4.7	0.9	52.9	1.0
Clinton (St Louis)	142,812	-	28.3	19.2	18.2	23.2	8.8	2.3
Cloquet Area Fire District	166,203	19.8	12.8	-	6.8	-	80.4	-
Cohasset	674,923	-	60.4	4.9	13.4	3.2	16.9	1.2
Cokato	564,313	-	35.0	20.1	20.0	10.1	13.4	1.4
Cold Spring	1,022,411	-	32.8	13.9	14.0	8.1	30.2	1.0
Coleraine	214,058	-	21.8	4.4	1.7	0.2	71.5	0.4
Cologne	388,158	-	3.8	1.5	44.5	21.3	27.5	1.4
Columbia Heights	1,365,292	99.1	70.3	-	28.9	-	0.8	-
Colvill	68,890	-	41.2	12.4	20.6	11.9	11.5	2.4
Comfrey	209,450	-	-	-	-	-	100.0	-
Cook	272,730	-	35.2	3.5	19.1	3.5	37.8	0.9
Coon Rapids	6,645,878	33.8	47.3	2.3	44.2	1.6	4.5	0.1
Cosmos	216,727	-	28.3	25.1	17.5	6.6	19.9	2.6
Cottage Grove	1,937,029	-	43.0	10.7	34.6	3.3	7.7	0.7
Cotton	184,534	92.9	61.5	14.1	16.9	-	7.5	-
Cottonwood	351,049	-	31.9	12.4	36.0	9.3	10.7	(0.3)
Courtland	349,264	-	27.4	14.1	8.8	2.0	46.4	1.3
Cromwell	334,565	-	28.9	11.3	17.1	3.9	35.9	2.9
Crooked Lake	157,437	-	17.4	7.7	31.4	3.7	39.2	0.6
Crookston	534,765	-	30.6	13.1	31.1	9.1	14.7	1.4
Crosby	367,130	-	28.5	22.4	20.3	8.5	15.5	4.8

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Crosslake	744,181	-	59.7	5.1	14.2	3.5	16.3	1.2
Culver	47,647	-	38.7	13.9	10.5	1.9	33.7	1.3
Currie	124,104	-	-	-	-	-	100.0	-
Cuyuna	199,637	-	39.4	9.4	26.2	4.1	19.3	1.6
Cyrus	125,852	60.2	28.4	9.3	22.5	-	39.8	-
Dakota	113,821	99.4	48.9	-	48.6	-	2.5	-
Dalbo	*	*	*	*	*	*	*	*
Dalton	248,394	-	-	-	-	-	100.0	-
Danube	172,856	-	29.7	6.3	27.3	-	35.9	0.8
Danvers	90,158	-	-	-	-	-	100.0	-
Darfur	180,186	-	-	-	-	-	100.0	-
Dassel	943,933	-	27.5	12.2	35.4	4.7	17.3	2.9
Dawson	308,757	71.9	47.2	-	21.6	-	31.2	-
Dayton	485,395	78.1	43.9	-	11.3	-	44.8	-
Deer Creek	185,389	89.6	76.0	-	11.9	-	12.1	-
Deer River	398,020	-	37.6	12.7	30.0	5.8	10.2	3.7
Deerwood	300,392	-	33.6	9.9	12.9	16.6	24.4	2.6
Delano	755,117	7.3	15.8	14.7	43.8	8.0	16.6	1.1
Delavan	190,815	-	21.6	9.7	10.3	2.8	54.8	0.8
Dent	*	*	*	*	*	*	*	*
Detroit Lakes	1,861,420	-	23.4	9.9	37.6	11.0	17.3	0.8
Dexter	164,525	-	-	-	-	-	100.0	-
Dilworth	554,133	-	16.2	7.9	55.6	7.4	13.4	(0.5)
Dodge Center	498,964	-	35.8	11.6	16.3	8.5	27.2	0.6
Donnelly	176,779	-	49.0	11.8	1.6	0.2	12.1	25.3
Dover	252,348	99.6	47.2	14.9	26.6	-	11.3	-
Dovray	41,590	-	26.0	0.3	-	-	73.9	(0.2)
Dumont	114,228	-	-	-	-	-	100.0	-
Dunnell	127,702	-	35.0	8.3	22.7	0.4	33.5	0.1

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Eagan	9,346,867	-	47.4	16.7	29.6	-	5.8	0.5
Eagle Bend	245,646	-	5.5	1.0	4.8	2.7	85.5	0.5
Eagle Lake	328,235	-	-	-	-	-	100.0	-
East Bethel	1,348,113	-	46.1	17.1	23.8	3.0	9.9	0.1
East Grand Forks	801,111	99.5	59.7	-	34.8	-	5.5	-
Eastern Hubbard	283,349	-	24.0	8.9	3.3	0.6	62.4	0.8
Easton	141,672	-	40.9	18.5	6.5	3.0	30.2	0.9
Echo	511	-	-	-	-	-	100.0	-
Eden Prairie	18,404,639	-	29.8	11.6	39.4	3.7	8.9	6.6
Eden Valley	474,392	-	19.6	40.8	15.2	4.9	17.6	1.9
Edgerton	307,708	99.2	73.4	-	22.6	-	4.0	-
Edina	7,448,976	99.8	51.6	16.3	20.1	-	12.0	-
Eitzen	169,849	-	-	-	15.8	5.2	77.4	1.6
Elbow Lake	272,891	65.6	49.0	-	14.5	-	36.5	-
Elgin	315,011	-	13.0	4.3	7.0	2.7	63.8	9.2
Elizabeth	172,361	-	23.9	7.9	46.2	9.5	12.2	0.3
Elk River	2,455,311	-	45.3	12.6	16.1	3.8	20.9	1.3
Elko New Market	1,573,533	-	35.0	9.0	28.3	20.6	3.5	3.6
Ellendale	147,148	-	30.2	9.6	27.4	8.6	15.8	8.4
Ellsworth	235,605	-	-	-	-	-	100.0	-
Elmer	91,608	-	29.4	-	0.3	10.8	44.1	15.4
Elmore	182,402	62.3	62.3	-	-	-	37.7	-
Elrosa	296,012	-	32.1	4.9	33.7	0.1	29.0	0.2
Ely	509,099	-	52.3	7.3	5.6	9.1	17.4	8.3
Elysian	338,673	-	23.9	5.7	27.3	3.1	37.3	2.7
Emily	183,289	-	35.4	12.6	11.7	10.7	27.5	2.1
Erskine	174,128	-	34.1	15.9	8.4	2.6	35.4	3.6
Evansville	182,655	-	23.6	8.0	12.2	5.9	49.8	0.5
Eveleth	303,018	-	64.1	11.4	-	-	24.5	-

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Excelsior	3,805,979	99.7	43.5	26.3	29.1	-	1.1	-
Eyota	300,743	99.8	34.5	-	36.0	-	29.5	-
Fairfax	*	*	*	*	*	*	*	*
Fairmont	1,270,222	-	35.1	10.1	23.8	7.7	13.5	9.8
Falcon Heights	1,349,812	-	54.4	12.8	12.6	3.4	15.6	1.2
Farmington	1,805,327	-	47.9	15.8	9.3	5.1	16.0	5.9
Fayal	376,631	-	45.7	8.6	38.2	0.3	4.7	2.5
Federal Dam	*	*	*	*	*	*	*	*
Fergus Falls	2,079,129	99.9	36.7	4.8	55.0	-	3.5	-
Fertile	245,710	-	61.3	7.2	17.1	1.4	12.2	0.8
Fifty Lakes	97,686	-	32.0	14.7	4.8	0.8	46.5	1.2
Finland	212,853	-	-	-	-	-	100.0	-
Finlayson	185,720	-	-	-	-	-	100.0	-
Fisher	173,512	-	31.9	6.3	16.8	6.6	37.2	1.2
Flensburg	112,015	-	25.9	15.5	25.7	10.6	18.4	3.9
Floodwood	259,674	-	39.0	13.1	23.6	6.7	16.8	0.8
Foley	609,895	-	32.4	13.1	22.1	17.9	11.8	2.7
Forada	264,163	-	53.0	7.5	6.9	0.9	30.4	1.3
Forest Lake	1,674,856	16.2	52.4	14.6	18.5	5.0	(0.2)	9.7
Foreston	247,131	-	27.4	16.6	27.5	10.3	16.1	2.1
Fosston	393,722	-	-	-	-	-	100.0	-
Fountain	111,895	-	14.0	6.6	7.5	3.0	68.3	0.6
Franklin	313,401	43.8	43.8	-	-	-	56.2	-
Frazee	261,660	-	43.8	13.5	21.8	8.5	10.2	2.2
Fredenberg	800	-	-	-	-	-	100.0	-
Freeport	283,893	-	19.8	8.0	13.7	-	58.0	0.5
French Township	159,640	-	76.0	7.7	-	-	13.4	2.9
Fridley	3,038,087	-	24.0	10.6	36.5	16.9	8.7	3.3
Frost	198,696	31.6	27.1	-	4.0	-	68.9	-

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Fulda	229,067	-	6.6	0.4	-	-	93.0	-
Garfield	358,912	-	22.4	2.6	14.6	5.4	53.6	1.4
Garrison	743,870	-	37.4	13.5	22.2	6.4	19.7	0.8
Garvin	114,465	-	44.8	9.1	6.8	1.0	37.0	1.3
Gary	103,714	-	-	-	-	-	100.0	-
Gaylord	439,647	-	22.3	1.3	62.9	1.2	11.3	1.0
Geneva	142,477	-	18.2	5.9	10.1	19.1	35.6	11.1
Ghent	113,186	28.1	41.3	13.9	26.5	3.4	14.3	0.6
Gibbon	305,334	-	13.8	7.9	1.2	0.2	76.5	0.4
Gilbert	5	-	-	-	-	-	100.0	-
Glencoe	778,392	20.3	60.1	4.9	24.0	1.3	9.7	-
Glenville	191,079	94.3	45.4	16.5	25.7	-	12.4	-
Glenwood	441,409	86.1	51.4	-	33.3	-	15.3	-
Glyndon	398,327	-	27.4	5.1	40.1	21.3	3.6	2.5
Gnesen	*	*	*	*	*	*	*	*
Golden Valley	4,206,768	73.0	62.0	10.5	23.0	1.3	2.8	0.4
Gonvick	222,059	39.8	43.5	4.2	8.1	0.1	43.8	0.3
Good Thunder	323,692	63.5	65.2	4.9	13.2	0.2	16.3	0.2
Goodhue	772,391	-	42.7	24.1	8.9	1.9	20.6	1.8
Goodview	366,187	-	30.1	7.9	31.8	16.1	12.9	1.2
Graceville	183,087	-	26.7	1.4	32.5	7.6	30.9	0.9
Granada	57,922	-	69.7	2.1	-	-	28.1	0.1
Grand Lake	*	*	*	*	*	*	*	*
Grand Meadow	382,958	58.0	64.5	2.6	16.9	6.5	8.8	0.7
Grand Rapids	1,842,479	-	59.9	4.9	13.5	3.5	16.9	1.3
Granite Falls	*	*	*	*	*	*	*	*
Green Isle	211,113	-	44.3	28.4	13.9	2.3	9.1	2.0
Greenbush	216,537	-	59.5	9.5	5.7	0.3	24.2	0.8
Greenwood	469,876	71.5	49.1	-	21.2	-	29.7	-

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Grey Eagle	262,217	69.1	42.9	16.6	26.1	1.8	12.0	0.6	
Grove City	177,947	-	32.2	14.9	26.9	11.7	12.3	2.0	
Grygla	145,642	-	25.6	12.7	10.9	6.6	42.0	2.2	
Gunflint Trail	306,539	-	37.1	18.8	28.3	6.0	4.2	5.6	
Hackensack	626,024	33.6	9.2	9.7	14.0	-	67.1	-	
Hallock	169,883	-	19.4	13.0	4.3	3.3	58.3	1.7	
Halstad	209,653	-	-	-	-	-	100.0	-	
Ham Lake	1,394,693	-	33.4	11.3	44.5	5.1	5.5	0.2	
Hamburg	612,055	-	1.8	2.8	53.1	26.8	12.9	2.6	
Hamel	1,336,334	-	37.9	11.4	37.1	5.1	8.5	-	
Hancock	210,238	-	0.3	-	42.1	18.1	38.7	0.8	
Hanley Falls	91,178	-	17.6	12.9	10.0	10.8	46.5	2.2	
Hanover	630,436	-	31.6	4.2	58.1	-	6.0	0.1	
Hanska	180,601	13.3	8.1	5.2	-	-	86.7	-	
Harmony	271,191	32.0	17.4	11.9	2.4	-	68.3	-	
Harris	170,200	-	33.8	10.9	24.9	22.8	3.3	4.3	
Hartland	144,390	-	6.3	2.9	26.9	1.7	54.8	7.4	
Hastings	3,560,687	-	37.8	17.5	35.8	-	8.5	0.4	
Hawley	464,351	15.1	75.5	6.7	0.2	0.2	17.3	0.1	
Hayfield	343,583	-	32.5	15.4	19.3	6.4	19.2	7.2	
Hayward	310,211	99.4	95.0	-	3.9	-	1.1	-	
Hector	457,307	99.9	59.9	-	35.0	-	5.1	-	
Henderson	176,972	-	28.7	11.7	18.9	5.3	34.0	1.4	
Hendricks	177,173	-	18.8	4.5	-	-	76.7	-	
Hendrum	140,553	-	-	-	-	-	100.0	-	
Henning	339,155	65.3	56.3	0.4	21.8	-	21.5	-	
Herman	131,246	86.1	46.5	15.3	24.3	-	13.9	-	
Hermantown	1,037,499	-	49.5	-	34.9	0.2	13.2	2.2	
Heron Lake	175,202	-	29.5	7.6	1.1	0.6	59.9	1.3	

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Hewitt	125,461	29.4	29.4	-	-	-	70.6	-
Hibbing	382,688	-	42.5	13.0	1.9	9.8	32.5	0.3
Hill City	136,722	-	15.3	13.4	32.1	4.0	31.1	4.1
Hills	137,372	12.5	39.0	15.2	6.0	4.9	33.3	1.6
Hinckley	526,788	-	44.9	5.9	12.1	3.6	32.1	1.4
Hitterdal	166,586	-	14.7	5.6	48.2	14.8	14.9	1.8
Hoffman	155,851	-	-	-	-	-	100.0	-
Hokah	102,275	-	0.5	7.3	5.5	11.8	73.2	1.7
Holdingsford	229,003	14.8	48.0	2.1	13.5	18.0	17.3	1.1
Holland	210,915	90.4	29.7	32.3	27.2	-	10.8	-
Hollandale	90,548	-	29.7	32.4	6.3	7.1	21.2	3.3
Hopkins	2,212,124	-	38.3	18.2	16.0	4.5	20.7	2.3
Houston	268,576	18.3	56.8	9.4	20.6	4.2	9.1	(0.1)
Hovland Area	*	*	*	*	*	*	*	*
Howard Lake	472,320	-	45.1	8.6	2.7	1.5	41.0	1.1
Hoyt Lakes	234,333	-	28.4	34.3	8.8	4.9	14.4	9.2
Hugo	801,636	-	50.5	9.4	26.8	4.4	6.2	2.7
Hutchinson	1,557,522	-	27.7	6.0	34.8	8.0	18.4	5.1
Ideal	701,411	-	26.6	12.7	30.1	3.3	20.1	7.2
Industrial	21,181	-	-	-	-	-	100.0	-
International Falls	666,157	-	37.2	18.4	26.3	5.4	10.6	2.1
Inver Grove Heights	3,748,204	-	58.9	4.4	16.9	1.7	16.9	1.2
Iona	70,704	-	36.9	4.8	-	-	58.2	0.1
Ironton	140,770	-	42.0	8.7	9.0	12.1	4.8	23.4
Isanti	1,366,025	96.5	65.4	31.1	-	-	3.5	-
Isle	398,634	-	54.7	11.5	5.2	1.7	26.4	0.5
Ivanhoe	286,271	-	38.1	4.3	0.1	-	56.9	0.6
Jackson	595,956	-	67.9	5.5	12.2	6.4	7.3	0.7
Jacobson	131,435	82.5	44.6	22.2	9.2	-	24.0	-

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Janesville	298,146	-	38.8	13.2	10.3	1.3	34.7	1.7
Jasper	151,675	-	23.0	5.8	12.4	1.7	56.4	0.7
Jeffers	126,652	-	57.9	9.1	13.3	1.7	15.2	2.8
Jordan	521,084	-	40.4	6.6	9.9	2.2	39.2	1.7
Kandiyohi	324,548	70.0	57.8	4.4	25.9	1.4	9.2	1.3
Karlstad	160,697	-	-	-	-	-	100.0	-
Kasota	365,794	-	38.5	22.5	13.8	7.7	15.4	2.1
Kasson	374,615	-	52.8	7.6	12.8	3.7	21.6	1.5
Keewatin	143,742	-	52.9	8.6	10.7	-	27.8	-
Kelliher	178,731	-	-	-	-	-	100.0	-
Kellogg	319,172	-	34.5	8.7	14.1	2.7	39.1	0.9
Kelsey	47,853	98.1	33.3	30.3	34.5	-	1.9	-
Kennedy	128,638	-	10.8	7.3	2.4	1.9	76.6	1.0
Kensington	217,507	-	-	-	-	-	100.0	-
Kenyon	370,456	-	37.3	1.2	27.0	0.2	33.9	0.4
Kerkhoven	207,843	96.2	58.9	-	36.0	-	5.1	-
Kerrick	23,929	-	-	-	-	-	100.0	-
Kettle River	124,331	74.9	60.7	-	12.4	-	26.9	-
Kiester	160,913	33.3	21.0	12.3	-	-	66.7	-
Kilkenny	283,480	94.3	76.3	4.1	12.4	-	7.2	-
Kimball	283,092	63.2	52.4	-	9.4	-	38.2	-
Kinney	177,034	-	63.5	1.4	5.3	0.6	29.1	0.1
La Crescent	498,044	76.8	53.9	-	21.9	-	24.2	-
La Salle	61,053	66.0	35.0	-	29.9	-	35.1	-
Lafayette	361,144	90.9	48.4	4.8	35.5	-	11.3	-
Lake Benton	214,243	-	-	-	-	-	100.0	-
Lake Bronson	*	*	*	*	*	*	*	*
Lake City	807,413	86.4	51.7	-	30.6	-	17.7	-
Lake Crystal	399,248	-	17.8	8.1	37.6	11.9	6.9	17.7

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Lake Elmo	916,992	-	56.4	4.4	14.7	3.4	19.9	1.2
Lake George	153,619	-	33.1	37.3	7.0	7.9	11.1	3.6
Lake Henry	155,513	-	30.2	12.2	10.6	9.4	36.0	1.6
Lake Johanna	4,159,931	-	47.3	19.1	15.1	0.2	17.4	0.9
Lake Kabetogama	164,852	99.6	99.6	-	-	-	0.4	-
Lake Lillian	88,778	-	-	-	55.3	-	44.7	-
Lake Park	192,402	-	36.5	14.7	15.7	-	21.6	11.5
Lake Wilson	164,498	-	-	-	-	-	100.0	-
Lakefield	367,871	-	53.3	11.5	18.4	2.9	12.9	1.0
Lakeport	245,137	-	43.1	9.5	13.0	7.9	23.7	2.8
Lakeville	5,849,633	59.0	52.9	6.1	20.1	-	20.9	-
Lakewood	301,425	-	39.5	18.1	16.0	10.4	14.6	1.4
Lamberton	194,002	-	36.4	19.1	31.8	6.3	5.4	1.0
Lancaster	133,694	-	-	-	-	-	100.0	-
Lanesboro	270,511	-	11.4	1.4	5.1	1.0	81.0	0.1
Le Center	381,050	-	31.3	4.2	5.7	2.6	55.8	0.4
Le Sueur	*	*	*	*	*	*	*	*
Leaf Valley	161,606	-	39.1	10.3	7.8	1.0	31.9	9.9
LeRoy	171,304	53.4	24.9	-	26.5	-	48.6	-
Lewiston	423,907	44.7	56.6	13.1	16.3	2.5	10.4	1.1
Lindstrom	594,461	-	39.5	15.8	24.9	15.2	2.5	2.1
Linwood	565,709	93.9	56.3	-	32.9	-	10.8	-
Lismore	130,125	-	33.8	17.2	9.7	1.7	36.1	1.5
Litchfield	573,703	-	26.8	20.7	18.2	10.8	21.6	1.9
Little Canada	1,802,551	-	56.4	4.6	10.6	2.9	24.4	1.1
Little Falls	1,074,459	-	55.3	4.9	14.2	3.7	20.7	1.2
Littlefork	267,120	100.1	82.1	-	15.7	-	2.2	-
London	79,417	-	81.2	-	-	-	18.8	-
Long Lake	1,503,530	-	61.2	3.7	6.4	2.0	25.9	0.8

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Long Prairie	481,965	-	16.2	8.7	4.7	3.0	66.7	0.7
Longville	848,075	-	21.2	10.8	5.9	1.2	59.8	1.1
Lonsdale	688,203	-	48.2	15.3	17.0	4.3	16.2	(1.0)
Loretto	1,328,598	-	55.8	5.1	15.3	3.9	18.6	1.3
Lower Saint Croix Valley	1,220,396	-	37.7	20.3	22.4	9.4	8.8	1.4
Lowry	374,689	17.5	32.7	6.9	0.8	0.1	59.0	0.5
Lucan	112,023	-	16.8	8.6	-	-	74.6	-
Luverne	795,463	-	54.7	7.0	14.5	4.5	17.6	1.7
Lyle	120,691	94.9	69.7	7.3	15.7	-	7.3	-
Lynd	90,367	-	39.7	15.0	20.1	9.3	14.9	1.0
Mabel	124,909	-	29.6	5.3	7.2	2.4	55.3	0.2
Madelia	221,392	-	47.3	10.6	27.9	3.7	10.3	0.2
Madison	166,586	91.6	76.4	-	12.8	-	10.8	-
Madison Lake	310,718	17.3	68.1	12.9	7.9	0.9	9.1	1.1
Magnolia	66,416	-	-	-	-	-	100.0	-
Mahnomen	339,239	-	42.0	10.8	19.9	6.8	18.0	2.5
Mahtowa	122,976	-	30.3	27.4	20.3	4.2	15.4	2.4
Makinen	88,820	-	-	-	-	-	100.0	-
Mantorville	324,811	-	46.8	6.6	-	-	39.8	6.8
Maple Grove	10,431,453	-	51.8	12.9	27.7	0.5	6.7	0.4
Maple Hill	224,465	80.0	38.8	-	38.0	-	23.2	-
Maple Lake	1,005,942	-	39.4	1.2	19.5	4.5	35.3	0.1
Maple Plain	989,190	-	21.6	15.9	43.6	10.1	8.0	0.8
Mapleton	458,166	15.4	46.0	9.0	30.0	5.6	7.4	2.0
Mapleview	190,918	97.4	43.3	13.5	39.6	-	3.6	-
Maplewood	3,999,847	91.6	60.7	8.7	22.2	-	8.4	-
Marble	216,217	-	26.8	25.0	15.8	6.4	23.4	2.6
Marietta	104,748	100.0	80.7	-	16.9	-	2.4	-
Marine-On-Saint Croix	426,245	85.0	51.4	20.0	12.9	-	15.7	-

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Marshall	2,965,240	-	47.9	13.3	29.7	2.9	5.8	0.4
Mayer	*	*	*	*	*	*	*	*
Maynard	286,286	31.2	34.0	23.6	16.9	1.1	23.3	1.1
Mazeppa	192,320	-	31.4	17.7	19.9	12.4	16.5	2.1
McDavitt	115,807	89.1	56.3	10.1	20.8	-	12.8	-
McGrath	169,572	20.1	10.0	-	9.6	-	80.4	-
McGregor	547,812	-	23.3	11.0	33.3	8.2	23.4	0.8
McIntosh	135,544	76.6	68.4	-	7.2	-	24.4	-
Meadowlands	83,159	-	5.2	0.7	53.0	9.0	30.8	1.3
Medford	258,688	99.5	81.5	14.1	3.4	-	1.0	-
Medicine Lake	803,652	95.8	43.2	24.8	27.8	-	4.2	-
Melrose	*	*	*	*	*	*	*	*
Menahga	272,490	55.2	15.9	-	55.3	6.0	22.8	-
Mendota Heights	2,342,206	92.4	45.5	13.6	32.8	-	8.1	-
Mentor	92,091	-	36.8	2.6	9.8	0.9	48.1	1.8
Middle River	158,911	-	-	-	-	-	100.0	-
Miesville	279,655	-	11.4	5.7	50.2	14.5	15.3	2.9
Milaca	747,420	-	27.4	16.2	25.0	7.4	21.7	2.3
Milan	197,818	69.0	81.3	2.8	10.8	1.5	1.8	1.8
Millerville	340,059	-	42.5	16.6	13.3	3.7	23.0	0.9
Milroy	159,960	-	31.9	11.3	28.0	4.6	23.7	0.5
Miltona	226,621	-	18.4	6.7	26.5	5.8	41.6	1.0
Minneota	286,456	37.8	44.6	19.5	14.8	0.2	20.1	0.8
Minnesota Lake	255,803	-	27.2	9.0	11.4	3.1	35.9	13.4
Minnetonka	12,955,692	50.8	37.2	14.8	30.9	8.0	7.6	1.5
Mission	299,517	-	19.8	3.3	61.6	6.3	7.0	2.0
Montevideo	532,183	-	44.3	16.5	21.3	0.1	16.6	1.2
Montgomery	506,168	-	44.4	12.1	15.2	6.7	19.0	2.6
Monticello	1,050,695	-	28.6	13.8	26.5	11.6	17.2	2.3

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Montrose	534,442	6.4	20.7	2.2	21.6	3.3	51.2	1.0
Moose Lake	266,711	-	34.7	22.6	8.3	11.2	22.7	0.5
Mora	586,199	-	48.2	8.2	-	-	43.6	-
Morgan	445,863	-	37.6	25.8	20.6	4.2	9.5	2.3
Morris	670,583	10.3	29.5	21.6	9.5	9.0	19.6	10.8
Morristown	582,868	92.3	73.0	2.9	14.3	-	9.8	-
Morse-Fall Lake	98,488	62.1	42.9	-	15.8	-	41.3	-
Morton	196,235	-	34.5	5.3	6.8	1.2	52.0	0.2
Motley	217,417	-	44.0	8.8	35.8	5.6	5.3	0.5
Mound	4,300,849	-	59.7	6.1	12.7	3.8	16.3	1.4
Mountain Iron	258,042	-	26.0	23.9	14.3	5.9	27.4	2.5
Mountain Lake	217,175	-	-	-	-	-	100.0	-
Murdock	178,711	69.0	67.0	15.0	10.8	1.9	4.5	0.8
Myrtle	220,263	64.9	40.3	5.2	21.3	1.2	31.2	0.8
Nashwauk	272,231	-	20.6	9.8	6.0	7.1	55.6	0.9
Nassau	179,970	92.7	62.8	15.7	13.7	-	7.8	-
Nerstrand	47,983	-	-	-	-	-	100.0	-
Nevis	182,173	-	10.8	-	20.1	0.2	68.8	0.1
New Auburn	172,563	-	45.2	10.2	16.0	2.4	25.3	0.9
New Brighton	3,026,812	100.0	62.6	-	37.4	-	-	-
New Germany	504,952	25.0	56.2	1.5	13.3	1.6	27.3	0.1
New London	272,900	-	-	-	-	-	100.0	-
New Munich	123,226	-	14.7	1.1	-	-	84.0	0.2
New Prague	613,659	-	38.8	7.8	26.3	2.1	22.8	2.2
New Richland	185,616	-	-	-	-	-	100.0	-
New Ulm	1,883,262	13.2	51.4	15.7	6.5	0.9	24.4	1.1
New York Mills	142,617	67.2	40.3	-	23.5	-	36.2	-
Newfolden	139,209	-	-	-	-	-	100.0	-
Newport	902,385	-	35.0	12.1	41.3	4.5	7.1	-

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Nicollet	316,606	94.3	58.4	18.0	12.9	-	10.7	-
Nisswa	735,546	-	32.2	13.1	9.9	7.6	15.5	21.7
Nodine	184,184	100.0	47.6	6.7	10.4	-	35.3	-
North Branch	482,275	28.1	39.3	10.1	9.5	3.0	38.0	0.1
North Mankato	1,464,194	-	42.4	15.9	19.8	12.1	8.0	1.8
North Saint Paul	1,167,906	-	35.9	8.7	47.8	2.4	4.7	0.5
Northfield	3,709,373	99.4	81.6	-	15.9	-	2.5	-
Northome	*	*	*	*	*	*	*	*
Northrop	130,029	99.9	80.3	-	17.2	-	2.5	-
Norwood Young America	35,933	-	-	-	-	-	100.0	-
Oak Grove	1,017,343	-	47.3	7.6	14.7	2.0	27.4	1.0
Oakdale	2,154,047	-	51.0	17.9	21.6	3.0	6.4	0.1
Odessa	62,841	-	26.4	0.4	-	-	72.7	0.5
Odin	128,608	-	-	-	-	-	100.0	-
Ogilvie	208,758	-	6.5	4.2	52.8	29.2	4.2	3.1
Okabena	169,298	-	9.5	-	19.4	2.7	68.4	-
Oklee	91,808	-	-	-	-	-	100.0	-
Olivia	267,119	-	52.5	3.3	12.7	14.7	16.2	0.6
Onamia	247,136	-	27.5	12.4	26.4	11.6	20.9	1.2
Ormsby	169,110	-	-	-	-	-	100.0	-
Oronoco	227,427	55.1	23.3	9.9	13.0	-	53.8	-
Orr	152,223	-	51.8	4.0	-	-	43.3	0.9
Ortonville	371,797	-	38.2	22.8	18.5	0.4	17.8	2.3
Osakis	*	*	*	*	*	*	*	*
Osseo	382,531	-	27.7	27.5	15.5	6.9	19.5	2.9
Ostrander	66,220	-	-	-	-	-	100.0	-
Owatonna	2,211,951	99.6	78.9	5.5	13.8	-	1.8	-
Palisade	139,695	-	43.2	7.8	1.8	2.1	43.2	1.9
Park Rapids	1,083,114	-	30.8	5.9	23.6	6.8	23.2	9.7

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Parkers Prairie	256,734	-	28.0	10.0	11.6	6.2	43.4	0.8
Paynesville	649,727	-	29.2	23.7	0.6	11.6	33.6	1.3
Pelican Rapids	390,023	-	49.5	11.3	4.0	1.5	26.8	6.9
Pemberton	126,330	-	-	-	-	-	100.0	-
Pequot Lakes	1,169,843	33.2	24.2	-	7.8	-	68.0	-
Perham	651,422	-	44.1	17.1	11.7	0.1	26.3	0.7
Pierz	444,142	-	31.4	18.2	39.3	-	10.5	0.6
Pillager	590,644	-	43.5	9.6	18.0	12.8	7.7	8.4
Pine City	996,308	-	33.6	7.6	20.2	4.0	34.6	-
Pine Island	483,048	80.5	53.0	-	24.9	-	22.1	-
Pine River	718,101	-	24.0	17.4	39.5	8.7	9.1	1.3
Pipestone	549,978	51.8	53.7	7.3	20.0	5.2	13.0	0.8
Plainview	592,937	-	22.1	8.2	7.7	8.8	46.7	6.5
Plato	428,534	-	49.3	3.4	6.1	1.5	37.1	2.6
Plummer	169,395	-	45.0	7.1	23.6	11.8	11.5	1.0
Plymouth	7,069,206	-	40.6	19.3	30.0	6.7	3.2	0.2
Porter	346,445	100.0	80.6	-	14.3	-	5.1	-
Preston	303,293	-	41.5	12.8	21.1	1.6	21.6	1.4
Princeton	1,110,305	-	43.2	7.4	12.2	2.7	32.3	2.2
Prinsburg	217,076	-	11.1	1.4	-	-	87.5	-
Prior Lake	2,647,519	-	49.9	24.4	10.6	2.6	10.7	1.8
Proctor	360,337	-	33.4	19.9	13.0	16.1	15.1	2.5
Ramsey	2,056,804	-	35.9	11.4	29.5	10.4	11.3	1.5
Randall	334,941	-	21.0	12.6	19.1	40.3	6.2	0.8
Randolph	552,169	87.8	63.5	7.9	14.3	-	14.3	-
Raymond	234,974	-	22.0	24.8	8.0	1.4	43.1	0.7
Red Lake Falls	200,172	41.7	25.0	-	14.6	-	60.4	-
Red Wing	1,051,132	-	45.7	7.4	23.8	8.2	9.5	5.4
Redwood Falls	760,072	6.3	44.8	7.4	33.5	5.9	7.4	1.0

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Remer	458,685	-	-	-	-	-	100.0	-
Renville	314,816	68.3	40.0	-	27.2	-	32.8	-
Rice	325,024	-	38.2	23.3	22.4	8.9	4.8	2.4
Rice Lake	15,706	-	-	-	-	-	100.0	-
Richmond	402,907	-	31.1	24.0	21.1	-	23.1	0.7
Robbinsdale	1,548,688	96.9	65.1	9.2	16.0	-	9.7	-
Rockford	453,498	-	5.1	1.6	47.9	24.1	6.8	14.5
Rockville	414,663	-	36.8	22.8	31.3	-	8.4	0.7
Rogers	884,509	-	40.7	14.3	10.1	3.3	30.4	1.2
Rollingstone	85,296	-	-	-	-	-	100.0	-
Rose Creek	106,494	46.1	-	-	-	-	100.0	-
Roseau	662,467	0.2	36.1	18.5	21.2	8.4	13.5	2.3
Rosemount	2,517,479	77.5	38.6	(5.1)	16.7	3.2	46.0	0.6
Roseville	8,173,151	99.1	56.5	8.2	34.4	-	0.9	-
Rothsay	354,369	-	47.5	14.0	9.3	7.5	14.4	7.3
Round Lake	219,716	-	43.9	15.6	29.2	6.1	4.7	0.5
Royalton	145,145	-	26.9	15.0	13.9	0.6	39.4	4.2
Rush City	552,133	-	47.5	5.8	14.6	3.5	27.2	1.4
Rushford	305,270	-	16.3	6.3	18.8	1.7	56.6	0.3
Rushmore	105,858	-	24.2	5.2	8.7	2.5	58.9	0.5
Russell	129,696	-	-	-	-	-	100.0	-
Ruthton	218,284	43.9	28.8	-	4.2	-	67.0	-
Sabin-Elmwood	238,726	-	20.9	0.5	50.0	16.7	9.9	2.0
Sacred Heart	120,163	37.0	37.0	-	-	-	63.0	-
Saint Anthony	901,525	-	34.3	11.9	17.8	10.3	24.1	1.6
Saint Augusta	60,437	-	46.7	19.1	6.8	4.4	21.0	2.0
Saint Bonifacius	560,740	-	39.3	12.4	18.6	17.9	9.6	2.2
Saint Charles	580,002	-	56.5	16.3	8.6	7.7	8.9	2.0
Saint Clair	652,443	65.2	53.8	-	10.1	-	36.1	-

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Saint Francis	636,923	-	32.7	10.5	11.9	12.7	29.1	3.1
Saint Hilaire	123,607	-	9.4	3.4	2.2	2.8	81.9	0.3
Saint James	657,149	-	3.5	24.4	16.4	10.8	43.8	1.1
Saint Joseph	598,851	-	43.3	9.7	12.2	17.1	16.1	1.6
Saint Leo	167,603	-	22.8	5.7	1.0	0.2	69.8	0.5
Saint Martin	430,328	-	37.5	29.2	0.7	11.9	19.3	1.4
Saint Michael	874,585	-	8.3	1.6	-	-	90.1	-
Saint Paul Park	591,515	-	44.4	15.1	30.9	3.7	5.8	0.1
Saint Peter	866,404	39.6	35.2	14.2	8.6	1.0	40.7	0.3
Saint Stephen	440,451	-	43.8	18.3	35.3	-	2.6	-
Sanborn	131,251	-	-	-	-	-	100.0	-
Sandstone	157,988	4.8	7.7	2.7	16.1	4.9	68.3	0.3
Sartell	727,379	-	41.2	15.3	19.4	10.0	7.0	7.1
Sauk Centre	603,328	-	40.8	6.1	15.5	5.1	31.1	1.4
Sauk Rapids	1,401,769	-	42.1	12.5	16.6	11.0	16.4	1.4
Savage	4,254,135	33.0	64.3	2.4	19.3	4.9	8.3	0.8
Schroeder	135,380	99.1	99.1	-	-	-	0.9	-
Seaforth	83,590	-	-	-	-	-	100.0	-
Sebeka	437,505	-	27.8	3.9	21.0	17.1	27.9	2.3
Sedan	59,633	-	-	-	-	-	100.0	-
Shafer	177,520	-	18.0	5.4	25.0	13.7	33.3	4.6
Shakopee	4,634,023	22.7	55.6	7.6	12.2	2.4	21.3	0.9
Shelly	135,244	-	25.5	7.9	18.3	9.0	39.0	0.3
Sherburn	560,340	57.0	34.2	-	20.0	-	45.8	-
Shevlin	*	*	*	*	*	*	*	*
Silica	146,370	-	36.2	12.0	39.9	2.8	7.5	1.6
Silver Bay	520,675	91.3	61.9	13.8	13.7	-	10.6	-
Silver Lake	255,453	-	-	-	-	-	100.0	-
Slayton	397,475	-	10.2	2.8	2.5	5.7	78.1	0.7

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					Cash %	Other %
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %			
Sleepy Eye	894,008	-	-	-	63.9	-	36.1	-	
Solway	198,445	98.7	23.2	-	73.6	-	3.2	-	
Solway Rural	69,205	25.5	54.1	14.3	10.1	4.0	17.1	0.4	
South Bend	290,720	-	70.9	-	-	-	29.1	-	
South Haven	296,623	-	58.3	3.5	17.1	15.0	5.5	0.6	
Spicer	295,607	-	33.0	12.7	4.4	6.0	41.8	2.1	
Spring Grove	160,556	22.9	28.5	8.5	8.3	4.8	49.2	0.7	
Spring Lake Park	11,203,646	9.4	51.3	7.1	18.0	14.2	7.6	1.8	
Spring Valley	561,424	-	28.9	10.0	5.8	14.4	39.6	1.3	
Springfield	229,357	-	51.2	10.7	21.8	3.9	7.5	4.9	
Squaw Lake	201,972	-	57.1	-	-	-	42.9	-	
Stacy-Lent Area	584,296	-	34.9	11.7	37.9	4.6	10.8	0.1	
Staples	312,534	-	28.1	16.2	29.8	12.7	12.4	0.8	
Starbuck	199,936	47.8	36.9	4.0	6.0	-	53.1	-	
Stephen	218,014	51.8	45.5	-	5.5	-	49.0	-	
Stewart	267,936	49.4	35.9	-	11.8	-	52.3	-	
Stewartville	1,163,385	-	37.3	5.7	27.2	13.8	13.3	2.7	
Stillwater	2,928,132	-	43.7	15.4	27.9	3.4	9.5	0.1	
Storden	172,328	-	33.7	20.6	7.9	30.4	5.1	2.3	
Sturgeon Lake	101,510	45.2	37.2	-	8.0	-	54.8	-	
Swanville	225,547	-	18.2	13.0	2.3	2.6	62.6	1.3	
Taconite	100,243	-	41.4	4.7	2.7	0.2	50.8	0.2	
Taunton	81,293	-	-	-	-	-	100.0	-	
Taylors Falls	314,881	-	36.7	33.1	8.6	1.5	20.1	-	
Thief River Falls	864,530	-	22.8	5.6	60.8	0.1	10.6	0.1	
Thomson	532,741	-	34.6	15.9	22.5	8.4	15.9	2.7	
Tofte	156,339	90.4	72.5	-	15.7	-	11.8	-	
Toivola	156,884	-	33.1	6.7	19.6	22.5	17.2	0.9	
Tracy	343,781	-	40.1	13.1	31.6	1.2	14.3	(0.3)	

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Trimont	346,934	-	-	-	-	-	100.0	-
Truman	242,230	89.8	63.6	-	24.9	-	11.5	-
Twin Lakes (City)	215,852	-	-	-	25.2	-	74.8	-
Twin Lakes (VFD)	46,430	-	12.3	11.1	17.4	23.8	28.2	7.2
Two Harbors	607,431	94.3	37.2	19.8	36.1	-	6.9	-
Tyler	223,534	70.4	42.3	-	24.6	-	33.1	-
Ulen	15	-	-	-	-	-	100.0	-
Underwood	311,149	5.6	37.1	7.5	15.4	1.1	37.5	1.4
Upsala	133,181	-	0.1	-	61.7	3.6	34.1	0.5
Vadnais Heights	1,163,489	7.8	49.6	8.3	18.8	12.4	5.6	5.3
Vergas	160,908	-	16.8	8.7	8.3	4.9	59.8	1.5
Vermilion Lake	225,634	99.3	59.6	-	34.7	-	5.7	-
Verndale	358,047	5.9	53.0	6.5	18.0	4.0	9.9	8.6
Vernon Center	125,627	-	26.7	7.1	9.6	1.6	54.5	0.5
Vesta	102,798	-	-	-	-	-	100.0	-
Victoria	875,552	-	64.9	0.1	6.4	-	28.6	-
Viking	-	-	-	-	-	-	-	-
Vining	64,736	-	21.3	6.0	10.1	10.2	50.2	2.2
Wabasha	340,505	-	12.1	4.4	34.4	13.6	26.7	8.8
Wabasso	158,938	-	18.4	5.8	3.0	1.0	57.0	14.8
Waconia	819,747	89.1	66.3	13.3	8.3	-	12.1	-
Wadena	650,383	-	36.1	10.3	31.0	12.5	8.7	1.4
Waite Park	746,954	-	30.9	18.4	20.0	9.2	18.8	2.7
Waldorf	195,498	-	29.5	13.4	4.6	2.1	49.7	0.7
Walker	742,915	-	46.2	13.7	11.4	11.2	16.4	1.1
Walnut Grove	142,562	-	-	-	-	-	100.0	-
Walters	116,727	-	24.6	7.0	11.2	2.9	53.0	1.3
Wanamingo	370,646	-	79.3	-	17.6	-	3.1	-
Wanda	105,092	-	-	-	-	-	100.0	-

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Warren	234,891	-	42.7	20.9	11.3	3.2	22.0	(0.1)
Warroad	371,078	99.1	42.4	-	53.2	-	4.4	-
Waseca	1,279,232	-	39.3	9.9	28.5	3.8	14.0	4.5
Watertown	691,929	-	40.7	31.2	6.1	1.6	16.2	4.2
Waterville	381,870	-	33.3	9.0	38.7	6.0	10.0	3.0
Watkins	345,738	-	20.0	5.5	40.1	15.0	9.2	10.2
Watson	187,958	-	31.6	26.0	11.0	0.6	29.7	1.1
Waubun	145,667	-	-	-	-	-	100.0	-
Waverly	319,470	-	43.9	1.5	17.8	6.0	29.8	1.0
Wayzata	2,244,977	-	22.7	16.7	45.8	10.6	3.3	0.9
Welcome	275,476	-	-	-	-	-	100.0	-
Wells	462,281	-	34.1	18.6	4.7	0.8	41.0	0.8
Wendell	177,243	-	-	-	-	-	100.0	-
West Concord	307,210	-	-	-	-	-	100.0	-
West Metro	5,879,723	-	55.6	18.8	12.6	8.4	3.4	1.2
Westbrook	156,909	-	9.5	5.1	15.0	1.7	66.9	1.8
Wheaton	420,184	-	50.3	5.9	17.0	4.2	21.2	1.4
White Bear Lake	5,579,417	-	56.3	4.5	13.6	3.3	21.2	1.1
Williams	196,371	100.0	60.5	-	20.0	-	19.5	-
Willow River	145,707	52.0	46.9	-	5.1	-	48.0	-
Wilmont	205,037	-	31.2	14.8	21.9	6.7	23.0	2.4
Wilson	443,457	-	34.3	18.2	7.8	0.8	37.5	1.4
Windom	888,156	-	45.2	11.0	28.2	1.8	10.9	2.9
Winger	77,890	-	36.0	17.4	5.6	1.1	38.2	1.7
Winnebago	319,947	6.0	6.2	3.1	68.5	6.9	13.3	2.0
Winsted	381,673	-	27.0	16.0	23.1	13.6	19.6	0.7
Winthrop	332,864	-	39.8	19.5	13.3	2.0	22.8	2.6
Wolf Lake	*	*	*	*	*	*	*	*
Wood Lake	135,267	-	34.4	13.0	17.7	8.0	26.0	0.9

Table 7
Market Values and Asset Allocation
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/12					
			U.S. Stock %	Int'l Stock %	U.S. Bond %	Int'l Bond %	Cash %	Other %
Woodbury	7,216,586	100.0	44.9	15.8	33.4	-	5.9	-
Woodstock	142,089	72.5	55.5	-	15.7	-	28.8	-
Worthington	1,126,975	-	59.0	7.0	12.8	3.3	16.7	1.2
Wrenshall	157,704	42.4	57.1	8.0	24.0	4.4	4.6	1.9
Wright	123,263	80.0	48.0	-	28.0	-	24.0	-
Wykoff	246,816	31.3	40.8	21.2	20.3	5.7	10.5	1.5
Wyoming	330,910	72.4	27.2	-	42.9	-	29.9	-
Zimmerman	604,227	-	52.9	2.8	-	-	44.3	-
Zumbro Falls	263,896	89.1	60.0	4.3	22.0	-	13.7	-
Zumbrota	593,330	-	41.1	15.7	10.1	3.5	28.1	1.5
Totals	\$ 456,993,902	23.7 %	43.8 %	10.4 %	21.9 %	4.1 %	18.3 %	1.5 %

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2013. The assets of these relief associations were transferred to the State Board of Investment at the end of 2012, so there were no market values or asset allocations for these associations.

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, 2012.

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

Rates of Return

2012 – The return on the relief association’s investments for calendar year 2012.

2012 Benchmark – The return on a hypothetical portfolio, explained in detail below.

Above (Below) Benchmark – The 2012 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 2008-2012.

10-Yr – The relief association’s average annual return from 2003-2012.

15-Yr – The relief association’s average annual return from 1998-2012.

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, 2012 Asset Allocation		Benchmark	Return	(a) x (b)
	(a)		(b)	(c)
Domestic Stock	40.0%	Russell 3000	16.4%	6.6%
International Stock	9.5%	MSCI ACWI ex. U.S.	16.8%	1.6%
Bonds	25.6%	Barclays Capital Aggregate	4.2%	1.1%
Cash	14.9%	90-Day U.S. T-Bill	0.1%	0.0%
Other	10.0%	Russell 3000	16.4%	1.6%
Benchmark Return			Sum (c) =	10.9%

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, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)
			2012		(Below)		15-Yr	Return	
			2012	Benchmark	Benchmark	5-Yr			
SBI Income Share			12.2 %	11.3 %	0.9 %	4.2 %	7.1 %	5.5 %	94 %
Voluntary Statewide Plan			11.7	10.2	1.5	A	A	A	A
Ada	\$ 305,197	- %	11.0	10.5	0.5	2.1	4.3	2.4	11
Adams	198,150	-	0.9	0.1	0.8	1.8	2.4	3.4	35
Adrian	359,024	-	9.9	12.6	(2.7)	2.9	7.6	4.9	83
Aitkin	590,079	-	8.7	9.9	(1.2)	0.6	5.2	4.5	74
Alaska	137,936	41.9	7.6	5.4	2.2	3.1	5.5	4.2	64
Albany	522,718	-	13.6	9.5	4.1	1.2	4.7	3.6	44
Albert Lea Township	C	C	4.9	9.8	(4.9)	0.5	5.5	3.0	23
Albertville	597,280	15.2	9.0	8.2	0.8	1.1	4.5	3.5	39
Alexandria	1,915,525	-	17.6	13.9	3.7	2.8	9.0	4.6	76
Almelund	360,303	99.9	8.5	8.1	0.4	4.2	8.0	4.9	83
Alpha	112,893	-	5.1	13.0	(7.9)	(3.3)	3.2	0.7	2
Altura	113,645	-	8.2	7.6	0.6	5.0	4.2	4.4	71
Amboy	131,079	79.0	9.2	7.5	1.7	2.5	4.6	4.1	60
Andover	3,376,440	-	10.1	12.2	(2.1)	1.3	5.4	3.5	39
Annandale	701,218	-	9.8	9.1	0.7	1.8	6.1	2.8	18
Anoka-Champlin	3,430,469	-	12.2	11.3	0.9	(3.1)	3.7	2.9	20
Apple Valley	4,805,912	-	8.3	9.2	(0.9)	1.0	5.4	3.1	26
Argyle	135,744	34.3	8.2	6.7	1.5	(3.5)	2.1	1.0	2
Arlington	464,243	-	11.9	12.0	(0.1)	0.8	5.0	4.0	57
Ashby	402	-	1.5	5.3	(3.8)	2.3	3.6	3.2	29
Askov	158,411	-	0.4	0.1	0.3	0.7	3.2	3.5	39
Atwater	306,126	-	11.1	9.0	2.1	2.4	6.2	3.9	53
Audubon	319,578	94.8	10.2	8.9	1.3	4.3	7.4	5.1	89
Aurora	213,789	85.4	5.0	7.3	(2.3)	(1.8)	3.8	0.5	1
Austin	830,790	59.8	8.0	10.7	(2.7)	1.9	6.2	3.1	26
Avon	417,037	10.7	12.6	4.8	7.8	3.4	3.5	3.8	50
Babbitt	366,735	92.3	12.9	13.0	(0.1)	4.4	6.5	3.3	33

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Backus	331,468	23.5	14.2	12.6	1.6	(1.8)	3.0	2.6	14	
Badger	83,299	-	11.3	6.7	4.6	1.8	5.0	1.2	3	
Bagley	308,614	52.4	7.3	5.3	2.0	4.5	5.6	5.1	89	
Balaton	167,361	-	3.8	2.5	1.3	1.1	2.6	2.7	16	
Baldwin	369,458	-	7.6	10.7	(3.1)	0.6	A	A	A	
Balsam	223,094	95.3	12.8	12.8	0.0	2.9	7.0	4.9	83	
Barnesville	217,184	-	13.4	12.8	0.6	1.7	5.7	3.1	26	
Barnum	206,129	62.9	9.8	8.7	1.1	3.0	8.1	3.6	44	
Barrett	102,246	-	10.1	8.2	1.9	2.0	2.1	2.7	16	
Battle Lake	470,851	-	11.3	5.3	6.0	6.6	5.3	5.8	97	
Baudette	363,784	-	9.0	8.8	0.2	2.4	6.2	4.9	83	
Bayport	1,496,807	-	11.4	12.1	(0.7)	3.2	5.6	3.9	53	
Beardsley	188,515	95.7	13.4	11.9	1.5	2.5	6.5	3.8	50	
Beaver Bay	123,974	-	1.7	0.1	1.6	2.6	2.8	3.5	39	
Beaver Creek	123,882	32.9	3.5	3.2	0.3	(0.6)	3.7	2.3	10	
Becker	871,339	-	9.7	10.7	(1.0)	2.1	5.7	3.3	33	
Belgrade	318,747	-	8.7	9.0	(0.3)	1.3	4.9	4.7	78	
Belle Plaine	522,310	-	8.0	11.3	(3.3)	0.4	5.4	4.3	66	
Bellingham	194,966	-	11.8	9.8	2.0	2.2	6.8	5.5	94	
Belview	207,754	-	0.3	0.1	0.2	1.8	2.6	3.6	44	
Bemidji	2,402,438	-	9.1	11.0	(1.9)	2.1	6.4	4.3	66	
Benson	237,797	58.4	8.6	6.2	2.4	1.4	4.0	4.3	66	
Bertha	152,228	54.3	8.0	7.3	0.7	2.3	4.5	3.4	35	
Bethel	96,908	-	14.1	12.4	1.7	3.0	5.0	4.1	60	
Big Lake	1,170,022	-	7.6	7.0	0.6	2.7	4.8	4.0	57	
Bigelow	157,034	-	9.1	7.1	2.0	1.1	4.2	2.9	20	
Bigfork	229,999	75.5	13.8	13.5	0.3	2.9	5.5	4.1	60	
Bird Island	221,594	49.0	7.7	7.1	0.6	2.3	4.4	3.7	47	
Biwabik City	222,595	-	13.7	11.7	2.0	(0.8)	6.0	3.2	29	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Blackduck	170,159	20.3	13.5	14.1	(0.6)	(0.1)	4.6	1.4	3	
Blackhoof	118,808	-	11.9	8.9	3.0	2.7	5.4	2.7	16	
Blooming Prairie	340,868	44.7	9.0	7.5	1.5	2.8	5.4	4.0	57	
Blue Earth	929,397	-	8.9	11.1	(2.2)	0.6	6.2	4.3	66	
Bluffton	157,264	-	13.7	11.1	2.6	2.3	5.3	4.1	60	
Bovey	136,959	-	4.1	12.3	(8.2)	0.8	3.8	1.4	3	
Bowlus	138,705	-	13.8	11.3	2.5	(2.8)	2.0	0.9	2	
Boyd	175,735	16.3	7.2	6.3	0.9	1.7	4.5	3.2	29	
Braham	282,193	-	7.8	7.4	0.4	4.5	4.6	3.9	53	
Brainerd	2,387,336	-	13.0	10.8	2.2	3.1	7.1	4.6	76	
Breckenridge	419,256	-	10.2	8.1	2.1	2.0	5.0	2.4	11	
Brevator	7,462	-	13.9	10.1	3.8	2.6	5.3	4.0	57	
Brewster	271,956	-	4.7	8.0	(3.3)	1.6	3.8	2.8	18	
Bricelyn	246,003	100.0	12.2	4.2	8.0	4.2	7.1	5.3	93	
Brimson	91,481	100.0	12.3	11.1	1.2	3.6	6.7	0.5	1	
Brook Park	158,117	-	13.2	11.4	1.8	(1.1)	3.5	2.2	9	
Brooklyn Center	3,281,317	-	8.4	8.9	(0.5)	1.0	7.1	5.0	87	
Brooklyn Park	7,478,053	99.9	14.5	14.0	0.5	2.9	7.2	5.1	89	
Brooten	254,352	68.4	11.1	10.9	0.2	1.6	6.1	4.3	66	
Browerville	282,857	-	3.2	2.5	0.7	1.3	2.6	3.0	23	
Browns Valley	153,568	-	7.9	7.5	0.4	2.5	5.2	3.9	53	
Brownsdale	300,937	-	12.1	10.7	1.4	0.0	6.1	4.9	83	
Brownsville	113,712	92.2	12.5	11.3	1.2	2.4	5.0	A	A	
Brownton	377,093	-	12.8	10.4	2.4	3.7	6.2	4.6	76	
Buffalo	1,166,314	-	8.8	9.3	(0.5)	1.3	4.4	1.4	3	
Buffalo Lake	389,196	71.5	10.3	9.9	0.4	2.5	6.0	4.2	64	
Buhl	81,295	-	1.3	5.7	(4.4)	(3.7)	2.1	1.0	2	
Butterfield	188,689	-	0.7	0.1	0.6	1.8	2.4	3.0	23	
Byron	423,283	-	14.2	13.7	0.5	0.2	4.6	2.7	16	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Caledonia	399,657	16.7	8.9	7.6	1.3	1.8	4.7	3.9	53	
Callaway	138,082	-	1.6	0.1	1.5	2.9	3.7	4.4	71	
Calumet	180,787	-	16.9	13.0	3.9	1.1	5.8	4.7	78	
Cambridge	409,403	-	10.6	10.8	(0.2)	(2.3)	3.9	2.4	11	
Campbell	187,197	-	6.1	2.2	3.9	2.5	5.5	2.7	16	
Canby	C	C	12.3	13.3	(1.0)	2.9	6.0	3.3	33	
Cannon Falls	608,185	-	11.4	12.5	(1.1)	1.4	5.1	3.5	39	
Canosia	348,203	-	1.5	0.1	1.4	2.1	2.4	3.0	23	
Canton	66,329	-	0.9	2.4	(1.5)	1.2	2.7	2.3	10	
Carlos	785,180	-	13.3	12.7	0.6	0.8	6.6	4.4	71	
Carlton	237,642	69.1	10.2	9.4	0.8	(6.1)	1.9	2.6	14	
Carver	557,123	-	10.9	9.3	1.6	3.3	5.7	3.9	53	
Cass Lake	485,275	-	7.7	10.4	(2.7)	0.7	5.5	3.7	47	
Centennial	2,563,238	-	9.1	10.3	(1.2)	0.3	4.5	3.4	35	
Center City	334,340	64.8	8.5	7.7	0.8	3.0	4.5	4.0	57	
Ceylon	191,208	92.9	13.9	12.6	1.3	2.3	5.7	3.6	44	
Chandler	184,768	-	6.2	5.2	1.0	2.5	4.2	4.2	64	
Chanhassen	2,342,192	-	9.2	12.1	(2.9)	1.4	6.8	4.8	81	
Chaska	4,257,031	-	6.6	6.4	0.2	1.9	5.1	3.7	47	
Chatfield	361,322	78.3	11.6	10.7	0.9	2.8	4.9	4.5	74	
Cherry	162,798	77.9	11.9	12.2	(0.3)	6.8	6.9	5.5	94	
Chisago	818,700	95.8	12.5	11.2	1.3	2.9	6.3	5.1	89	
Chisholm	640,141	-	8.3	14.5	(6.2)	(0.3)	5.3	3.0	23	
Chokio	191,191	89.8	10.9	8.8	2.1	3.1	5.4	4.4	71	
Clara City	359,957	-	12.9	9.8	3.1	1.3	6.8	5.1	89	
Claremont	97,875	-	8.1	9.6	(1.5)	(1.3)	3.2	2.0	7	
Clarissa	163,165	44.5	5.4	4.8	0.6	1.9	4.6	1.9	6	
Clarkfield	221,941	98.0	10.9	8.6	2.3	3.8	6.6	4.9	83	
Clarks Grove	121,709	-	6.1	6.6	(0.5)	(0.4)	4.4	2.6	14	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Clear Lake	537,396	102.8	14.1	13.2	0.9	3.1	7.0	4.8	81	
Clearbrook	160,355	-	8.4	10.1	(1.7)	(0.1)	5.1	3.7	47	
Clearwater	342,784	-	7.9	10.3	(2.4)	1.1	5.7	3.8	50	
Clements	139,892	-	13.6	11.2	2.4	2.0	5.8	4.6	76	
Cleveland	429,861	-	8.4	12.2	(3.8)	4.9	4.5	4.3	66	
Clifton	133	-	8.7	9.4	(0.7)	2.6	5.6	4.3	66	
Climax	108,572	-	0.6	0.1	0.5	1.7	2.0	2.9	20	
Clinton (Big Stone)	95,093	-	10.4	10.0	0.4	1.9	4.8	2.7	16	
Clinton (St Louis)	142,812	-	9.9	9.5	0.4	3.2	5.9	4.9	83	
Cloquet Area Fire District	166,203	19.8	3.2	3.0	0.2	0.8	A	A	A	
Cohasset	674,923	-	8.6	12.9	(4.3)	3.0	6.7	4.7	78	
Cokato	564,313	-	9.8	9.9	(0.1)	0.7	4.6	2.3	10	
Cold Spring	1,022,411	-	9.3	8.8	0.5	3.5	7.5	4.6	76	
Coleraine	214,058	-	5.4	3.7	1.7	0.7	2.8	2.2	9	
Cologne	388,158	-	12.5	10.4	2.1	(0.9)	5.3	3.4	35	
Columbia Heights	1,365,292	99.1	13.4	12.8	0.6	3.3	6.1	4.2	64	
Colvill	68,890	-	10.4	11.1	(0.7)	(0.9)	3.4	3.9	53	
Comfrey	209,450	-	0.6	0.1	0.5	1.6	2.1	2.9	20	
Cook	272,730	-	6.6	5.7	0.9	1.7	4.2	3.4	35	
Coon Rapids	6,645,878	33.8	13.3	9.7	3.6	5.2	7.7	5.9	98	
Cosmos	216,727	-	7.5	9.8	(2.3)	0.0	4.2	3.5	39	
Cottage Grove	1,937,029	-	10.2	9.8	0.4	1.6	5.3	2.9	20	
Cotton	184,534	92.9	11.1	8.0	3.1	3.0	4.1	2.1	8	
Cottonwood	351,049	-	7.9	8.8	(0.9)	2.1	4.9	5.0	87	
Courtland	349,264	-	7.6	7.4	0.2	2.0	5.1	4.7	78	
Cromwell	334,565	-	6.2	7.7	(1.5)	1.7	3.0	3.5	39	
Crooked Lake	157,437	-	3.7	8.0	(4.3)	2.3	2.4	2.2	9	
Crookston	534,765	-	10.2	9.0	1.2	2.6	6.2	5.0	87	
Crosby	367,130	-	7.6	10.5	(2.9)	0.2	4.8	2.8	18	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Crosslake	744,181	-	7.3	12.3	(5.0)	0.8	6.3	4.9	83	
Culver	47,647	-	8.3	8.4	(0.1)	1.7	1.2	A	A	
Currie	124,104	-	2.2	0.1	2.1	3.0	3.6	3.6	44	
Cuyuna	199,637	-	13.2	9.5	3.7	2.8	5.6	3.5	39	
Cyrus	125,852	60.2	7.6	6.6	1.0	2.4	3.6	3.6	44	
Dakota	113,821	99.4	11.2	9.7	1.5	4.4	6.3	A	A	
Dalbo	C	C	7.1	10.7	(3.6)	1.4	6.8	5.9	98	
Dalton	248,394	-	1.6	0.1	1.5	2.8	3.1	3.9	53	
Danube	172,856	-	7.0	7.5	(0.5)	2.0	4.5	3.2	29	
Danvers	90,158	-	0.7	0.1	0.6	2.1	2.7	3.6	44	
Darfur	180,186	-	0.9	0.1	0.8	2.3	2.5	3.2	29	
Dassel	943,933	-	10.3	8.5	1.8	0.7	5.0	2.6	14	
Dawson	308,757	71.9	8.3	7.6	0.7	1.7	5.5	3.7	47	
Dayton	485,395	78.1	7.1	6.5	0.6	1.1	4.5	2.7	16	
Deer Creek	185,389	89.6	14.1	13.6	0.5	2.3	6.4	4.5	74	
Deer River	398,020	-	9.6	11.0	(1.4)	(0.2)	4.4	3.6	44	
Deerwood	300,392	-	10.8	8.2	2.6	2.1	4.8	2.1	8	
Delano	755,117	7.3	9.3	10.0	(0.7)	(0.3)	4.8	2.5	13	
Delavan	190,815	-	5.7	7.0	(1.3)	(3.5)	1.7	1.5	4	
Dent	C	C	C	4.9	C	C	C	C	C	
Detroit Lakes	1,861,420	-	8.4	8.5	(0.1)	4.0	6.1	5.8	97	
Dexter	164,525	-	1.6	0.1	1.5	2.8	3.1	3.8	50	
Dilworth	554,133	-	7.5	11.8	(4.3)	0.1	5.1	3.4	35	
Dodge Center	498,964	-	9.7	9.1	0.6	2.3	4.6	3.0	23	
Donnelly	176,779	-	12.5	10.8	1.7	1.1	5.3	3.0	23	
Dover	252,348	99.6	12.2	11.3	0.9	4.1	6.1	5.3	93	
Dovray	41,590	-	4.1	4.0	0.1	1.6	A	A	A	
Dumont	114,228	-	0.8	0.1	0.7	2.0	2.4	3.1	26	
Dunnell	127,702	-	3.4	2.4	1.0	1.3	2.9	3.2	29	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Eagan	9,346,867	-	14.2	11.8	2.4	2.3	6.5	3.5	39	
Eagle Bend	245,646	-	2.5	1.4	1.1	2.1	2.2	2.9	20	
Eagle Lake	328,235	-	1.0	0.1	0.9	(2.3)	(0.1)	1.6	4	
East Bethel	1,348,113	-	15.5	12.8	2.7	2.0	6.4	4.3	66	
East Grand Forks	801,111	99.5	12.2	11.3	0.9	4.2	7.1	4.8	81	
Eastern Hubbard	283,349	-	5.9	4.9	1.0	1.9	3.6	2.9	20	
Easton	141,672	-	8.7	9.5	(0.8)	(1.5)	4.0	2.3	10	
Echo	511	-	4.7	5.7	(1.0)	1.2	4.5	3.3	33	
Eden Prairie	18,404,639	-	9.9	10.7	(0.8)	1.7	6.4	5.0	87	
Eden Valley	474,392	-	8.5	11.6	(3.1)	0.9	5.3	3.5	39	
Edgerton	307,708	99.2	13.4	13.0	0.4	3.5	6.5	4.9	83	
Edina	7,448,976	99.8	12.1	11.8	0.3	4.0	7.7	5.3	93	
Eitzen	169,849	-	3.5	0.9	2.6	5.6	4.9	4.9	83	
Elbow Lake	272,891	65.6	8.8	7.8	1.0	2.5	5.3	3.4	35	
Elgin	315,011	-	3.8	5.8	(2.0)	0.8	3.2	2.7	16	
Elizabeth	172,361	-	8.0	7.5	0.5	0.8	5.8	4.0	57	
Elk River	2,455,311	-	9.7	10.0	(0.3)	0.8	5.3	4.0	57	
Elko New Market	1,573,533	-	9.3	9.8	(0.5)	2.2	3.0	2.7	16	
Ellendale	147,148	-	6.9	8.6	(1.7)	(5.2)	(0.8)	(0.3)	0	
Ellsworth	235,605	-	1.5	0.1	1.4	2.4	2.6	3.4	35	
Elmer	91,608	-	3.9	8.8	(4.9)	3.8	4.6	3.8	50	
Elmore	182,402	62.3	4.7	4.1	0.6	(1.4)	4.3	2.2	9	
Elrosa	296,012	-	4.2	6.8	(2.6)	0.3	3.6	3.3	33	
Ely	509,099	-	8.2	12.6	(4.4)	0.5	5.6	3.5	39	
Elysian	338,673	-	5.5	5.8	(0.3)	1.7	3.0	3.6	44	
Emily	183,289	-	8.8	8.2	0.6	0.9	5.1	2.5	13	
Erskine	174,128	-	9.0	9.7	(0.7)	0.4	5.0	5.1	89	
Evansville	182,655	-	6.5	6.0	0.5	0.6	4.2	1.6	4	
Eveleth	303,018	-	5.3	9.0	(3.7)	(2.3)	4.4	3.5	39	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile) 15-Yr Return	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Excelsior	3,805,979	99.7	13.6	13.1	0.5	2.4	5.4	4.4	71	
Eyota	300,743	99.8	7.4	7.2	0.2	3.7	5.3	4.5	74	
Fairfax	C	C	1.2	0.1	1.1	1.9	2.3	3.2	29	
Fairmont	1,270,222	-	10.4	9.5	0.9	1.0	5.5	4.0	57	
Falcon Heights	1,349,812	-	10.0	11.6	(1.6)	1.8	7.4	6.4	99	
Farmington	1,805,327	-	12.8	12.3	0.5	0.3	6.3	3.8	50	
Fayal	376,631	-	7.1	10.0	(2.9)	1.0	5.8	4.3	66	
Federal Dam	C	C	5.9	12.2	(6.3)	(0.6)	5.9	6.1	99	
Fergus Falls	2,079,129	99.9	11.7	10.2	1.5	4.0	6.6	4.9	83	
Fertile	245,710	-	11.6	12.0	(0.4)	0.8	5.4	4.2	64	
Fifty Lakes	97,686	-	8.6	7.7	0.9	2.5	3.5	3.6	44	
Finland	212,853	-	0.7	0.1	0.6	2.1	2.5	3.3	33	
Finlayson	185,720	-	0.4	0.1	0.3	2.2	2.8	3.7	47	
Fisher	173,512	-	8.6	7.6	1.0	1.6	4.9	2.5	13	
Flensburg	112,015	-	7.1	5.9	1.2	2.3	5.4	4.7	78	
Floodwood	259,674	-	10.0	11.7	(1.7)	3.3	4.5	2.0	7	
Foley	609,895	-	12.0	9.6	2.4	2.3	5.1	3.5	39	
Forada	264,163	-	10.4	9.4	1.0	0.8	5.2	3.7	47	
Forest Lake	1,674,856	16.2	10.1	14.3	(4.2)	(0.3)	6.0	3.5	39	
Foreston	247,131	-	9.6	8.1	1.5	1.5	4.0	4.3	66	
Fosston	393,722	-	0.6	0.1	0.5	1.7	2.1	3.1	26	
Fountain	111,895	-	4.8	4.2	0.6	2.6	2.9	3.6	44	
Franklin	313,401	43.8	7.9	6.8	1.1	4.8	4.2	4.7	78	
Frazee	261,660	-	11.3	10.8	0.5	0.3	4.6	3.0	23	
Fredenbergl	800	-	5.4	4.8	0.6	1.0	6.4	5.5	94	
Freeport	283,893	-	6.6	5.5	1.1	2.5	4.6	4.1	60	
French Township	159,640	-	4.9	14.5	(9.6)	(1.4)	4.7	3.1	26	
Fridley	3,038,087	-	7.9	9.4	(1.5)	3.6	5.4	4.5	74	
Frost	198,696	31.6	3.6	4.6	(1.0)	1.9	3.8	3.9	53	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile) 15-Yr Return	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Fulda	229,067	-	2.7	0.9	1.8	3.3	4.1	4.6	76	
Garfield	358,912	-	8.7	6.9	1.8	1.8	4.0	3.3	33	
Garrison	743,870	-	11.6	8.7	2.9	1.6	5.9	4.9	83	
Garvin	114,465	-	9.5	8.5	1.0	1.7	5.1	4.4	71	
Gary	103,714	-	0.5	0.1	0.4	1.6	1.9	2.6	14	
Gaylord	439,647	-	4.8	4.6	0.2	1.3	2.9	1.3	3	
Geneva	142,477	-	6.1	5.7	0.4	0.2	3.3	3.4	35	
Ghent	113,186	28.1	11.1	9.6	1.5	2.9	4.0	4.1	60	
Gibbon	305,334	-	4.7	3.4	1.3	1.8	3.2	4.0	57	
Gilbert	5	-	2.5	5.2	(2.7)	1.1	3.1	3.3	33	
Glencoe	778,392	20.3	11.2	11.4	(0.2)	2.5	6.2	3.9	53	
Glenville	191,079	94.3	12.0	10.8	1.2	1.9	5.9	1.7	5	
Glenwood	441,409	86.1	11.7	10.9	0.8	3.6	6.8	4.2	64	
Glyndon	398,327	-	12.8	10.1	2.7	6.7	5.6	5.7	96	
Gnesen	C	C	0.5	0.1	0.4	1.7	2.1	2.9	20	
Golden Valley	4,206,768	73.0	12.8	11.6	1.2	3.6	8.1	5.6	96	
Gonvick	222,059	39.8	8.8	8.0	0.8	1.8	5.1	3.6	44	
Good Thunder	323,692	63.5	13.0	12.5	0.5	2.2	6.3	4.0	57	
Goodhue	772,391	-	12.6	11.3	1.3	1.6	7.1	6.0	99	
Goodview	366,187	-	11.0	9.9	1.1	0.3	4.6	3.3	33	
Graceville	183,087	-	6.1	5.4	0.7	3.4	4.5	4.3	66	
Granada	57,922	-	11.4	9.9	1.5	(0.7)	6.1	3.7	47	
Grand Lake	C	C	9.3	10.6	(1.3)	1.7	5.4	4.0	57	
Grand Meadow	382,958	58.0	11.8	11.1	0.7	1.6	6.8	4.6	76	
Grand Rapids	1,842,479	-	8.0	11.3	(3.3)	1.0	6.5	4.4	71	
Granite Falls	C	C	8.7	8.9	(0.2)	(0.1)	4.7	3.6	44	
Green Isle	211,113	-	14.1	10.8	3.3	1.6	4.9	3.3	33	
Greenbush	216,537	-	9.9	10.6	(0.7)	0.7	5.0	4.3	66	
Greenwood	469,876	71.5	10.0	9.4	0.6	2.3	6.1	3.8	50	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Grey Eagle	262,217	69.1	11.6	10.5	1.1	2.9	6.8	4.0	57	
Grove City	177,947	-	10.3	8.7	1.6	2.7	6.3	4.2	64	
Grygla	145,642	-	8.2	7.8	0.4	1.9	6.8	4.7	78	
Gunflint Trail	306,539	-	11.5	11.3	0.2	2.8	6.8	A	A	
Hackensack	626,024	33.6	4.9	3.6	1.3	2.6	3.7	4.1	60	
Hallock	169,883	-	5.7	5.5	0.2	0.0	2.9	1.5	4	
Halstad	209,653	-	1.4	0.1	1.3	3.1	2.7	3.4	35	
Ham Lake	1,394,693	-	9.4	9.4	0.0	1.9	6.1	4.0	57	
Hamburg	612,055	-	12.1	10.0	2.1	6.4	7.1	5.3	93	
Hamel	1,336,334	-	11.7	10.7	1.0	4.7	5.2	5.5	94	
Hancock	210,238	-	2.8	2.6	0.2	4.2	3.3	3.9	53	
Hanley Falls	91,178	-	5.0	6.5	(1.5)	1.6	3.9	3.2	29	
Hanover	630,436	-	5.2	7.4	(2.2)	2.0	4.5	3.5	39	
Hanska	180,601	13.3	2.6	1.9	0.7	1.4	2.8	3.1	26	
Harmony	271,191	32.0	4.8	3.7	1.1	1.7	4.0	3.8	50	
Harris	170,200	-	9.0	8.8	0.2	1.1	4.7	2.5	13	
Hartland	144,390	-	4.3	4.0	0.3	0.9	4.2	3.4	35	
Hastings	3,560,687	-	11.1	10.4	0.7	2.9	7.0	5.4	94	
Hawley	464,351	15.1	11.0	14.2	(3.2)	0.6	6.3	4.9	83	
Hayfield	343,583	-	10.4	8.7	1.7	(0.7)	6.6	3.0	23	
Hayward	310,211	99.4	16.0	15.5	0.5	2.0	7.5	3.9	53	
Hector	457,307	99.9	12.2	11.0	1.2	4.2	7.1	5.5	94	
Henderson	176,972	-	7.5	6.6	0.9	(0.2)	2.9	2.3	10	
Hendricks	177,173	-	3.7	3.5	0.2	1.0	2.9	2.8	18	
Hendrum	140,553	-	0.3	0.1	0.2	1.6	2.7	3.3	33	
Henning	339,155	65.3	10.9	10.6	0.3	1.7	6.3	4.3	66	
Herman	131,246	86.1	11.7	10.8	0.9	3.2	5.5	2.5	13	
Hermantown	1,037,499	-	7.9	11.1	(3.2)	(0.2)	4.8	4.1	60	
Heron Lake	175,202	-	6.8	6.0	0.8	1.9	3.0	2.2	9	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Hewitt	125,461	29.4	4.8	2.9	1.9	3.2	3.3	3.9	53	
Hibbing	382,688	-	9.6	11.4	(1.8)	2.1	6.7	5.2	91	
Hill City	136,722	-	6.9	6.3	0.6	(0.1)	3.6	3.0	23	
Hills	137,372	12.5	10.0	10.3	(0.3)	(2.8)	2.3	1.6	4	
Hinckley	526,788	-	5.5	10.4	(4.9)	0.6	5.0	4.7	78	
Hitterdal	166,586	-	10.5	6.2	4.3	4.9	4.6	4.3	66	
Hoffman	155,851	-	0.8	0.1	0.7	2.2	2.6	3.3	33	
Hokah	102,275	-	5.0	1.5	3.5	(0.4)	3.2	2.1	8	
Holdingsford	229,003	14.8	11.1	8.5	2.6	1.5	4.6	3.7	47	
Holland	210,915	90.4	12.6	11.6	1.0	1.1	5.4	5.3	93	
Hollandale	90,548	-	9.5	9.8	(0.3)	0.3	A	A	A	
Hopkins	2,212,124	-	10.0	10.1	(0.1)	0.5	5.6	5.2	91	
Houston	268,576	18.3	13.9	10.1	3.8	4.6	6.8	5.5	94	
Hovland Area	C	C	13.4	14.6	(1.2)	(0.3)	3.6	3.5	39	
Howard Lake	472,320	-	9.4	9.2	0.2	0.5	3.4	2.0	7	
Hoyt Lakes	234,333	-	12.8	9.0	3.8	2.5	5.3	2.6	14	
Hugo	801,636	-	7.4	7.1	0.3	(0.7)	4.4	2.5	13	
Hutchinson	1,557,522	-	8.2	9.2	(1.0)	1.1	7.1	5.7	96	
Ideal	701,411	-	11.8	10.2	1.6	1.2	5.9	4.3	66	
Industrial	21,181	-	7.7	11.6	(3.9)	3.9	7.0	4.6	76	
International Falls	666,157	-	10.0	10.7	(0.7)	1.7	5.7	3.6	44	
Inver Grove Heights	3,748,204	-	9.7	11.7	(2.0)	2.3	6.1	4.7	78	
Iona	70,704	-	5.8	5.9	(0.1)	(0.3)	3.2	0.2	1	
Ironton	140,770	-	13.8	12.5	1.3	1.9	5.8	4.3	66	
Isanti	1,366,025	96.5	16.8	15.6	1.2	0.5	8.1	4.2	64	
Isle	398,634	-	8.3	12.2	(3.9)	(0.8)	5.5	2.9	20	
Ivanhoe	286,271	-	7.9	6.3	1.6	1.0	4.3	3.8	50	
Jackson	595,956	-	10.5	12.1	(1.6)	0.2	3.6	1.7	5	
Jacobson	131,435	82.5	11.7	11.0	0.7	2.0	6.0	3.8	50	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank	
			2012		(Below)		5-Yr	10-Yr	15-Yr	Rank (%-ile)
			2012	Benchmark	Benchmark	5-Yr				
Janesville	298,146	-	9.8	9.8	0.0	2.9	5.2	4.2	64	
Jasper	151,675	-	6.8	8.0	(1.2)	1.2	6.5	3.0	23	
Jeffers	126,652	-	13.6	9.4	4.2	0.8	4.5	2.7	16	
Jordan	521,084	-	4.1	6.0	(1.9)	2.8	2.6	(0.6)	0	
Kandiyohi	324,548	70.0	11.7	10.7	1.0	2.8	6.0	4.5	74	
Karlstad	160,697	-	0.6	0.1	0.5	1.6	2.3	3.1	26	
Kasota	365,794	-	14.1	11.8	2.3	1.9	7.2	4.8	81	
Kasson	374,615	-	9.5	10.9	(1.4)	0.7	5.3	5.0	87	
Keewatin	143,742	-	1.3	10.2	(8.9)	(0.1)	6.2	4.0	57	
Kelliher	178,731	-	3.0	0.1	2.9	(0.2)	4.7	3.2	29	
Kellogg	319,172	-	8.9	8.1	0.8	1.8	5.9	4.4	71	
Kelsey	47,853	98.1	11.5	11.5	0.0	1.2	A	A	A	
Kennedy	128,638	-	3.4	3.4	0.0	(1.1)	2.6	1.7	5	
Kensington	217,507	-	1.7	0.1	1.6	3.4	3.4	4.1	60	
Kenyon	370,456	-	4.7	6.8	(2.1)	(0.9)	4.6	2.8	18	
Kerkhoven	207,843	96.2	12.5	9.5	3.0	3.8	6.1	4.6	76	
Kerrick	23,929	-	0.2	0.1	0.1	(2.4)	A	A	A	
Kettle River	124,331	74.9	11.1	10.2	0.9	3.3	6.6	3.2	29	
Kiester	160,913	33.3	6.3	5.3	1.0	2.1	4.0	3.8	50	
Kilkenny	283,480	94.3	15.0	13.7	1.3	3.9	4.9	5.0	87	
Kimball	283,092	63.2	9.0	8.2	0.8	2.4	5.1	4.2	64	
Kinney	177,034	-	1.5	9.5	(8.0)	(1.2)	2.8	2.5	13	
La Crescent	498,044	76.8	10.6	9.8	0.8	(0.3)	3.7	3.0	23	
La Salle	61,053	66.0	8.7	4.8	3.9	3.3	5.4	4.8	81	
Lafayette	361,144	90.9	11.1	10.1	1.0	2.5	5.7	4.3	66	
Lake Benton	214,243	-	0.4	0.1	0.3	1.8	1.9	2.9	20	
Lake Bronson	C	C	2.6	2.0	0.6	1.6	2.4	2.3	10	
Lake City	807,413	86.4	11.1	9.0	2.1	4.2	6.4	5.1	89	
Lake Crystal	399,248	-	5.0	6.9	(1.9)	(0.7)	4.9	3.4	35	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile) 15-Yr Return	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Lake Elmo	916,992	-	7.1	11.8	(4.7)	0.6	5.1	3.4	35	
Lake George	153,619	-	9.4	10.5	(1.1)	0.3	5.4	4.9	83	
Lake Henry	155,513	-	6.9	9.1	(2.2)	0.9	3.4	2.9	20	
Lake Johanna	4,159,931	-	12.5	10.9	1.6	2.4	5.6	4.9	83	
Lake Kabetogama	164,852	99.6	16.8	15.4	1.4	1.7	7.3	4.1	60	
Lake Lillian	88,778	-	2.0	1.7	0.3	2.1	2.6	2.6	14	
Lake Park	192,402	-	10.6	9.8	0.8	2.0	5.2	3.1	26	
Lake Wilson	164,498	-	0.4	0.1	0.3	1.8	2.3	3.0	23	
Lakefield	367,871	-	11.4	9.1	2.3	1.1	6.5	3.0	23	
Lakeport	245,137	-	8.5	7.5	1.0	0.5	4.4	3.4	35	
Lakeville	5,849,633	59.0	7.7	12.2	(4.5)	2.0	5.3	4.7	78	
Lakewood	301,425	-	14.1	9.6	4.5	2.5	7.3	5.8	97	
Lamberton	194,002	-	11.1	10.2	0.9	1.1	5.6	4.6	76	
Lancaster	133,694	-	1.0	0.1	0.9	2.3	3.6	3.6	44	
Lanesboro	270,511	-	2.7	1.8	0.9	(0.5)	3.5	2.4	11	
Le Center	381,050	-	5.9	6.1	(0.2)	2.7	4.7	3.3	33	
Le Sueur	C	C	13.0	11.4	1.6	2.0	6.4	4.7	78	
Leaf Valley	161,606	-	8.2	9.4	(1.2)	(0.3)	4.1	3.4	35	
LeRoy	171,304	53.4	6.1	5.2	0.9	3.2	4.6	4.4	71	
Lewiston	423,907	44.7	13.1	11.6	1.5	3.4	7.5	5.6	96	
Lindstrom	594,461	-	13.3	11.4	1.9	2.9	6.3	4.1	60	
Linwood	565,709	93.9	11.9	9.6	2.3	3.4	6.7	5.3	93	
Lismore	130,125	-	9.3	7.5	1.8	2.0	5.4	3.1	26	
Litchfield	573,703	-	9.8	10.5	(0.7)	1.4	5.0	2.4	11	
Little Canada	1,802,551	-	9.6	12.0	(2.4)	2.4	5.2	4.2	64	
Little Falls	1,074,459	-	9.6	11.8	(2.2)	0.7	4.3	3.5	39	
Littlefork	267,120	100.1	14.5	14.0	0.5	3.2	7.4	5.1	89	
London	79,417	-	9.0	12.2	(3.2)	1.2	2.6	0.1	1	
Long Lake	1,503,530	-	8.7	9.6	(0.9)	1.1	5.2	3.6	44	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Long Prairie	481,965	-	4.4	3.8	0.6	0.5	2.7	3.1	26	
Longville	848,075	-	6.9	5.9	1.0	1.8	4.5	4.0	57	
Lonsdale	688,203	-	9.7	11.0	(1.3)	(1.9)	2.8	3.3	33	
Loretto	1,328,598	-	9.4	12.0	(2.6)	0.8	6.6	4.6	76	
Lower Saint Croix Valley	1,220,396	-	13.3	10.5	2.8	1.3	5.8	3.4	35	
Lowry	374,689	17.5	7.3	6.4	0.9	1.3	5.0	4.1	60	
Lucan	112,023	-	4.9	4.2	0.7	1.1	3.4	2.8	18	
Luverne	795,463	-	8.1	11.9	(3.8)	1.5	4.1	1.4	3	
Lyle	120,691	94.9	13.4	13.0	0.4	4.1	3.3	3.9	53	
Lynd	90,367	-	11.3	10.0	1.3	0.5	5.3	4.3	66	
Mabel	124,909	-	6.6	6.4	0.2	0.8	3.7	1.6	4	
Madelia	221,392	-	7.4	6.3	1.1	3.3	4.4	3.2	29	
Madison	166,586	91.6	12.0	11.5	0.5	2.1	5.4	3.9	53	
Madison Lake	310,718	17.3	14.4	13.4	1.0	0.6	6.2	4.5	74	
Magnolia	66,416	-	2.1	0.1	2.0	3.2	3.0	3.9	53	
Mahnomen	339,239	-	8.1	11.2	(3.1)	1.1	5.5	4.4	71	
Mahtowa	122,976	-	11.4	8.5	2.9	1.3	2.7	3.5	39	
Makinen	88,820	-	0.1	0.1	0.0	(0.4)	1.8	3.0	23	
Mantorville	324,811	-	8.6	9.9	(1.3)	0.9	5.2	3.1	26	
Maple Grove	10,431,453	-	10.8	11.0	(0.2)	1.6	6.5	4.3	66	
Maple Hill	224,465	80.0	9.4	8.3	1.1	4.3	4.0	4.1	60	
Maple Lake	1,005,942	-	7.2	7.6	(0.4)	(0.1)	3.2	4.1	60	
Maple Plain	989,190	-	10.4	8.4	2.0	2.7	5.7	3.2	29	
Mapleton	458,166	15.4	9.7	9.7	0.0	4.7	7.1	3.9	53	
Mapleview	190,918	97.4	12.3	11.0	1.3	3.1	A	A	A	
Maplewood	3,999,847	91.6	12.4	12.4	0.0	2.6	6.8	4.7	78	
Marble	216,217	-	7.1	8.9	(1.8)	1.9	5.9	4.2	64	
Marietta	104,748	100.0	14.5	13.9	0.6	3.3	7.4	A	A	
Marine-On-Saint Croix	426,245	85.0	12.3	11.0	1.3	1.6	5.9	4.0	57	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Marshall	2,965,240	-	11.0	10.5	0.5	2.6	6.1	5.2	91	
Mayer	C	C	11.8	12.4	(0.6)	2.9	6.7	4.9	83	
Maynard	286,286	31.2	11.6	10.3	1.3	1.6	4.3	3.9	53	
Mazeppa	192,320	-	8.4	10.2	(1.8)	0.8	3.8	3.4	35	
McDavitt	115,807	89.1	11.9	10.9	1.0	2.4	5.7	4.6	76	
McGrath	169,572	20.1	2.6	2.0	0.6	2.1	3.4	3.9	53	
McGregor	547,812	-	11.9	7.2	4.7	0.0	3.4	2.6	14	
McIntosh	135,544	76.6	11.5	11.0	0.5	1.9	6.2	3.6	44	
Meadowlands	83,159	-	4.8	3.1	1.7	5.1	4.8	A	A	
Medford	258,688	99.5	18.5	15.8	2.7	(0.4)	6.3	3.2	29	
Medicine Lake	803,652	95.8	13.0	12.0	1.0	2.2	6.3	4.9	83	
Melrose	C	C	3.7	9.1	(5.4)	0.3	3.9	3.2	29	
Menahga	272,490	55.2	6.0	5.2	0.8	4.8	5.0	5.3	93	
Mendota Heights	2,342,206	92.4	11.4	11.6	(0.2)	1.1	5.4	2.7	16	
Mentor	92,091	-	7.6	6.7	0.9	1.5	3.3	2.8	18	
Middle River	158,911	-	0.9	0.1	0.8	2.3	2.7	3.5	39	
Miesville	279,655	-	7.2	6.5	0.7	0.5	4.1	2.6	14	
Milaca	747,420	-	8.4	8.8	(0.4)	1.0	4.5	3.5	39	
Milan	197,818	69.0	15.1	12.4	2.7	1.9	6.6	3.5	39	
Millerville	340,059	-	11.4	9.1	2.3	2.3	5.5	3.4	35	
Milroy	159,960	-	10.1	8.4	1.7	6.8	5.5	5.6	96	
Miltona	226,621	-	6.7	7.4	(0.7)	1.5	2.7	3.0	23	
Minneota	286,456	37.8	12.4	10.0	2.4	1.9	6.4	5.2	91	
Minnesota Lake	255,803	-	7.1	8.9	(1.8)	0.5	4.4	3.0	23	
Minnetonka	12,955,692	50.8	11.3	10.3	1.0	2.6	5.7	4.7	78	
Mission	299,517	-	7.9	7.0	0.9	1.8	4.5	4.5	74	
Montevideo	532,183	-	15.6	12.9	2.7	2.0	7.3	6.5	100	
Montgomery	506,168	-	8.0	11.1	(3.1)	1.7	6.1	4.9	83	
Monticello	1,050,695	-	11.2	8.8	2.4	1.3	5.2	4.5	74	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Montrose	534,442	6.4	6.1	6.1	0.0	(1.0)	3.4	2.1	8	
Moose Lake	266,711	-	9.8	9.2	0.6	0.3	3.6	2.2	9	
Mora	586,199	-	4.2	9.7	(5.5)	0.1	4.9	3.2	29	
Morgan	445,863	-	14.0	11.1	2.9	2.3	7.5	6.1	99	
Morris	670,583	10.3	15.8	10.2	5.6	1.9	6.8	4.4	71	
Morristown	582,868	92.3	13.7	13.0	0.7	2.6	7.0	5.0	87	
Morse-Fall Lake	98,488	62.1	9.8	5.1	4.7	A	A	A	A	
Morton	196,235	-	3.2	6.5	(3.3)	1.5	2.7	2.0	7	
Motley	217,417	-	9.5	11.8	(2.3)	(5.1)	3.7	1.1	3	
Mound	4,300,849	-	8.9	12.8	(3.9)	2.2	7.2	4.5	74	
Mountain Iron	258,042	-	8.0	8.7	(0.7)	0.7	3.9	3.7	47	
Mountain Lake	217,175	-	1.6	0.1	1.5	2.2	2.6	3.5	39	
Murdock	178,711	69.0	12.8	12.4	0.4	(0.5)	6.0	2.6	14	
Myrtle	220,263	64.9	8.9	7.4	1.5	2.8	5.6	4.9	83	
Nashwauk	272,231	-	10.3	1.5	8.8	1.1	3.6	3.2	29	
Nassau	179,970	92.7	14.5	13.9	0.6	2.7	2.9	3.5	39	
Nerstrand	47,983	-	0.1	0.1	0.0	4.4	A	A	A	
Nevis	182,173	-	6.6	0.7	5.9	4.2	3.2	2.2	9	
New Auburn	172,563	-	11.4	10.3	1.1	1.8	5.2	4.4	71	
New Brighton	3,026,812	100.0	12.8	11.6	1.2	4.4	7.1	4.8	81	
New Germany	504,952	25.0	7.2	9.8	(2.6)	(0.4)	3.2	3.4	35	
New London	272,900	-	3.6	0.1	3.5	0.2	2.6	1.1	3	
New Munich	123,226	-	3.3	2.5	0.8	1.5	2.7	3.0	23	
New Prague	613,659	-	6.4	11.5	(5.1)	(0.7)	3.8	1.7	5	
New Richland	185,616	-	1.3	0.1	1.2	2.2	2.8	3.6	44	
New Ulm	1,883,262	13.2	12.4	11.2	1.2	3.0	6.5	5.9	98	
New York Mills	142,617	67.2	12.2	8.0	4.2	3.8	5.6	4.9	83	
Newfolden	139,209	-	0.3	0.1	0.2	1.7	1.8	2.7	16	
Newport	902,385	-	11.3	9.0	2.3	(2.0)	2.0	1.6	4	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Nicollet	316,606	94.3	14.2	13.5	0.7	2.2	7.8	4.4	71	
Nisswa	735,546	-	13.5	11.3	2.2	5.5	6.2	4.4	71	
Nodine	184,184	100.0	11.4	12.8	(1.4)	2.7	7.1	5.7	96	
North Branch	482,275	28.1	1.8	9.8	(8.0)	(1.8)	3.8	2.5	13	
North Mankato	1,464,194	-	12.5	10.9	1.6	2.6	6.5	5.3	93	
North Saint Paul	1,167,906	-	10.3	9.4	0.9	3.6	5.7	5.0	87	
Northfield	3,709,373	99.4	14.6	14.2	0.4	3.1	7.4	4.8	81	
Northome	C	C	0.2	0.1	0.1	0.8	3.4	2.2	9	
Northrop	130,029	99.9	14.5	13.8	0.7	2.9	7.3	3.9	53	
Norwood Young America	35,933	-	7.8	7.4	0.4	(1.6)	2.7	2.2	9	
Oak Grove	1,017,343	-	9.3	12.4	(3.1)	1.9	6.6	4.1	60	
Oakdale	2,154,047	-	14.5	11.7	2.8	1.8	6.2	4.0	57	
Odessa	62,841	-	4.6	4.4	0.2	0.1	2.3	(0.8)	0	
Odin	128,608	-	1.9	0.1	1.8	2.8	3.0	3.7	47	
Ogilvie	208,758	-	4.9	6.8	(1.9)	2.7	4.9	2.3	10	
Okabena	169,298	-	3.8	2.5	1.3	3.2	3.1	3.8	50	
Oklee	91,808	-	0.6	0.1	0.5	1.9	2.2	3.0	23	
Olivia	267,119	-	7.2	11.4	(4.2)	(2.1)	2.2	1.0	2	
Onamia	247,136	-	9.7	8.1	1.6	3.2	5.0	0.9	2	
Ormsby	169,110	-	1.3	0.1	1.2	2.8	3.2	3.9	53	
Oronoco	227,427	55.1	6.2	5.7	0.5	2.6	3.7	3.6	44	
Orr	152,223	-	8.6	8.7	(0.1)	0.5	4.4	3.2	29	
Ortonville	371,797	-	11.4	10.3	1.1	0.4	6.7	5.6	96	
Osakis	C	C	13.7	14.3	(0.6)	4.8	7.5	4.9	83	
Osseo	382,531	-	8.1	11.4	(3.3)	1.9	6.5	5.1	89	
Ostrander	66,220	-	0.2	0.1	0.1	1.7	2.2	3.1	26	
Owatonna	2,211,951	99.6	14.8	14.2	0.6	2.2	7.0	4.3	66	
Palisade	139,695	-	8.4	10.3	(1.9)	1.7	4.6	2.8	18	
Park Rapids	1,083,114	-	7.5	9.4	(1.9)	0.8	4.8	3.7	47	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Parkers Prairie	256,734	-	8.6	6.5	2.1	1.7	6.0	3.1	26	
Paynesville	649,727	-	10.5	9.7	0.8	1.2	7.1	5.7	96	
Pelican Rapids	390,023	-	11.8	8.7	3.1	1.5	5.1	3.8	50	
Pemberton	126,330	-	1.8	0.1	1.7	3.0	3.2	3.9	53	
Pequot Lakes	1,169,843	33.2	5.3	4.4	0.9	3.3	4.3	3.1	26	
Perham	651,422	-	14.4	10.6	3.8	1.3	6.9	4.3	66	
Pierz	444,142	-	9.7	10.8	(1.1)	0.4	4.7	3.7	47	
Pillager	590,644	-	11.3	11.3	0.0	1.0	4.7	3.4	35	
Pine City	996,308	-	6.5	5.0	1.5	0.4	5.4	4.1	60	
Pine Island	483,048	80.5	10.5	9.3	1.2	3.6	6.0	4.7	78	
Pine River	718,101	-	12.6	9.2	3.4	4.4	4.5	2.9	20	
Pipestone	549,978	51.8	13.6	10.7	2.9	3.4	6.5	4.3	66	
Plainview	592,937	-	6.1	5.5	0.6	0.7	3.5	3.8	50	
Plato	428,534	-	(1.8)	8.7	(10.5)	(0.1)	5.7	3.4	35	
Plummer	169,395	-	12.6	9.9	2.7	(1.7)	4.8	2.6	14	
Plymouth	7,069,206	-	11.9	11.0	0.9	3.2	6.1	4.6	76	
Porter	346,445	100.0	14.0	13.6	0.4	3.0	6.7	4.5	74	
Preston	303,293	-	11.3	11.0	0.3	2.7	6.4	5.1	89	
Princeton	1,110,305	-	8.7	10.5	(1.8)	1.0	4.0	2.6	14	
Prinsburg	217,076	-	1.6	2.1	(0.5)	1.6	2.7	2.7	16	
Prior Lake	2,647,519	-	13.4	12.7	0.7	1.2	5.8	4.7	78	
Proctor	360,337	-	12.2	9.7	2.5	2.6	4.4	4.7	78	
Ramsey	2,056,804	-	9.0	9.3	(0.3)	0.4	5.1	3.5	39	
Randall	334,941	-	7.3	7.2	0.1	1.9	5.9	3.9	53	
Randolph	552,169	87.8	12.8	12.6	0.2	1.8	5.2	3.7	47	
Raymond	234,974	-	9.5	8.2	1.3	0.5	3.5	2.3	10	
Red Lake Falls	200,172	41.7	5.6	1.8	3.8	3.0	4.2	3.9	53	
Red Wing	1,051,132	-	9.9	10.7	(0.8)	1.3	5.9	5.3	93	
Redwood Falls	760,072	6.3	10.8	9.4	1.4	3.1	5.4	4.4	71	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Remer	458,685	-	3.7	0.1	3.6	3.2	4.5	5.2	91	
Renville	314,816	68.3	8.1	6.9	1.2	3.1	5.0	4.6	76	
Rice	325,024	-	10.5	11.5	(1.0)	1.2	5.1	3.6	44	
Rice Lake	15,706	-	1.9	3.7	(1.8)	3.6	5.8	3.8	50	
Richmond	402,907	-	8.0	9.5	(1.5)	1.9	5.3	4.1	60	
Robbinsdale	1,548,688	96.9	13.5	13.0	0.5	2.4	7.0	4.1	60	
Rockford	453,498	-	7.2	5.3	1.9	(1.1)	4.1	1.7	5	
Rockville	414,663	-	9.9	10.7	(0.8)	(0.1)	5.1	3.1	26	
Rogers	884,509	-	8.3	10.0	(1.7)	1.7	4.1	3.5	39	
Rollingstone	85,296	-	1.4	0.1	1.3	2.8	3.1	1.6	4	
Rose Creek	106,494	46.1	0.5	0.1	0.4	(3.9)	2.1	1.2	3	
Roseau	662,467	0.2	11.4	11.1	0.3	0.9	4.9	4.9	83	
Rosemount	2,517,479	77.5	6.2	5.7	0.5	(1.5)	4.1	2.6	14	
Roseville	8,173,151	99.1	13.0	11.9	1.1	2.7	7.0	5.3	93	
Rothsay	354,369	-	12.4	10.2	2.2	2.4	4.3	4.8	81	
Round Lake	219,716	-	8.9	10.5	(1.6)	0.5	4.2	3.6	44	
Royalton	145,145	-	8.9	8.7	0.2	0.9	4.3	2.9	20	
Rush City	552,133	-	7.1	8.5	(1.4)	(0.6)	4.7	2.9	20	
Rushford	305,270	-	6.8	6.4	0.4	2.8	4.8	3.8	50	
Rushmore	105,858	-	6.4	5.4	1.0	1.7	2.5	A	A	
Russell	129,696	-	1.0	0.1	0.9	2.4	3.0	3.6	44	
Ruthon	218,284	43.9	5.3	4.4	0.9	2.3	3.5	3.7	47	
Sabin-Elmwood	238,726	-	12.8	8.3	4.5	8.8	6.6	6.6	100	
Sacred Heart	120,163	37.0	5.2	4.3	0.9	1.2	2.1	3.1	26	
Saint Anthony	901,525	-	11.6	10.2	1.4	1.3	6.9	4.1	60	
Saint Augusta	60,437	-	16.8	11.8	5.0	A	A	A	A	
Saint Bonifacius	560,740	-	9.8	10.7	(0.9)	(0.2)	4.8	0.8	2	
Saint Charles	580,002	-	15.7	13.5	2.2	3.1	6.6	6.4	99	
Saint Clair	652,443	65.2	9.4	8.6	0.8	2.7	4.6	3.9	53	

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For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Saint Francis	636,923	-	7.8	8.6	(0.8)	0.7	4.9	3.4	35	
Saint Hilaire	123,607	-	3.2	2.0	1.2	2.4	3.2	3.1	26	
Saint James	657,149	-	11.4	6.7	4.7	4.1	5.5	5.1	89	
Saint Joseph	598,851	-	11.9	9.3	2.6	0.6	5.0	3.4	35	
Saint Leo	167,603	-	4.3	4.0	0.3	1.7	3.7	3.5	39	
Saint Martin	430,328	-	11.5	10.6	0.9	2.9	9.5	6.0	99	
Saint Michael	874,585	-	10.4	1.7	8.7	(2.7)	3.1	0.2	1	
Saint Paul Park	591,515	-	12.1	10.8	1.3	1.9	6.0	4.2	64	
Saint Peter	866,404	39.6	9.4	8.6	0.8	2.6	5.0	4.4	71	
Saint Stephen	440,451	-	11.8	7.7	4.1	1.8	6.2	3.2	29	
Sanborn	131,251	-	1.3	0.1	1.2	2.3	2.7	3.3	33	
Sandstone	157,988	4.8	4.0	6.2	(2.2)	(1.2)	2.0	1.6	4	
Sartell	727,379	-	5.4	8.4	(3.0)	3.0	4.9	4.8	81	
Sauk Centre	603,328	-	8.8	9.0	(0.2)	3.3	5.5	4.6	76	
Sauk Rapids	1,401,769	-	12.3	10.7	1.6	1.8	5.7	3.0	23	
Savage	4,254,135	33.0	9.4	12.1	(2.7)	2.7	5.9	3.7	47	
Schroeder	135,380	99.1	16.4	16.2	0.2	4.0	8.2	3.9	53	
Seaforth	83,590	-	1.7	0.1	1.6	2.7	3.2	3.9	53	
Sebeka	437,505	-	5.6	9.1	(3.5)	1.1	5.6	5.7	96	
Sedan	59,633	-	0.1	0.1	0.0	0.4	0.7	A	A	
Shafer	177,520	-	4.5	1.9	2.6	2.6	3.1	3.3	33	
Shakopee	4,634,023	22.7	10.5	10.1	0.4	2.6	5.7	4.7	78	
Shelly	135,244	-	8.1	6.2	1.9	2.0	4.2	2.0	7	
Sherburn	560,340	57.0	7.1	6.3	0.8	3.2	5.0	4.7	78	
Shevlin	C	C	8.4	9.9	(1.5)	3.3	5.2	4.4	71	
Silica	146,370	-	10.5	10.2	0.3	1.0	5.0	5.2	91	
Silver Bay	520,675	91.3	14.9	12.7	2.2	3.7	5.3	4.9	83	
Silver Lake	255,453	-	1.5	0.1	1.4	1.9	2.5	3.3	33	
Slayton	397,475	-	2.6	2.7	(0.1)	2.1	3.3	3.9	53	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank	
			2012		(Below)		5-Yr	10-Yr	15-Yr	15-Yr Return
			2012	Benchmark	Benchmark					
Sleepy Eye	894,008	-	5.4	3.4	2.0	5.4	5.2	5.7	96	
Solway	198,445	98.7	8.8	6.8	2.0	5.2	6.2	5.7	96	
Solway Rural	69,205	25.5	11.7	13.3	(1.6)	(2.6)	4.9	2.9	20	
South Bend	290,720	-	(7.9)	0.1	(8.0)	(8.7)	0.2	(0.2)	0	
South Haven	296,623	-	9.1	13.3	(4.2)	(0.8)	3.6	2.9	20	
Spicer	295,607	-	9.0	10.1	(1.1)	(1.2)	3.8	1.8	6	
Spring Grove	160,556	22.9	7.1	6.7	0.4	2.9	3.2	3.2	29	
Spring Lake Park	11,203,646	9.4	8.3	10.3	(2.0)	2.3	5.9	4.9	83	
Spring Valley	561,424	-	10.0	7.5	2.5	(2.4)	3.1	2.8	18	
Springfield	229,357	-	11.6	9.0	2.6	2.3	5.8	4.7	78	
Squaw Lake	201,972	-	8.2	8.7	(0.5)	1.8	6.2	5.2	91	
Stacy-Lent Area	584,296	-	11.9	11.4	0.5	2.0	5.5	4.6	76	
Staples	312,534	-	8.5	7.6	0.9	0.2	5.1	2.4	11	
Starbuck	199,936	47.8	7.4	7.1	0.3	1.2	4.0	3.0	23	
Stephen	218,014	51.8	8.8	8.0	0.8	3.7	5.7	4.1	60	
Stewart	267,936	49.4	6.9	6.1	0.8	2.7	4.9	4.3	66	
Stewartville	1,163,385	-	10.0	9.2	0.8	2.5	5.6	5.0	87	
Stillwater	2,928,132	-	12.1	10.1	2.0	1.7	5.9	4.8	81	
Storden	172,328	-	12.1	10.2	1.9	2.1	5.9	4.1	60	
Sturgeon Lake	101,510	45.2	7.3	6.3	1.0	1.9	4.4	3.8	50	
Swanville	225,547	-	5.5	5.7	(0.2)	0.8	4.2	3.3	33	
Taconite	100,243	-	3.0	4.5	(1.5)	0.3	4.3	2.4	11	
Taunton	81,293	-	1.5	0.1	1.4	2.6	2.9	3.6	44	
Taylors Falls	314,881	-	8.1	11.5	(3.4)	(1.1)	5.7	3.8	50	
Thief River Falls	864,530	-	7.5	6.8	0.7	3.0	4.8	5.0	87	
Thomson	532,741	-	9.8	6.6	3.2	1.7	5.3	5.2	91	
Tofte	156,339	90.4	14.1	13.7	0.4	3.7	7.8	5.5	94	
Toivola	156,884	-	8.4	9.0	(0.6)	(0.6)	4.5	3.4	35	
Tracy	343,781	-	7.9	9.1	(1.2)	1.6	3.6	3.2	29	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Trimont	346,934	-	2.1	0.1	2.0	3.4	3.5	4.2	64	
Truman	242,230	89.8	11.8	10.9	0.9	3.8	5.9	4.9	83	
Twin Lakes (City)	215,852	-	1.2	1.1	0.1	3.2	3.0	3.5	39	
Twin Lakes (VFD)	46,430	-	10.2	6.6	3.6	(4.0)	1.8	0.1	1	
Two Harbors	607,431	94.3	12.2	10.4	1.8	5.6	7.4	5.8	97	
Tyler	223,534	70.4	9.1	8.3	0.8	3.2	6.3	1.7	5	
Ulen	15	-	C	0.6	C	C	C	C	C	
Underwood	311,149	5.6	8.8	8.0	0.8	2.5	4.6	3.6	44	
Upsala	133,181	-	1.1	0.1	1.0	1.9	2.6	2.5	13	
Vadnais Heights	1,163,489	7.8	9.6	12.5	(2.9)	0.3	5.8	3.0	23	
Vergas	160,908	-	4.8	5.0	(0.2)	1.6	4.7	4.0	57	
Vermilion Lake	225,634	99.3	12.2	10.8	1.4	4.0	7.0	5.5	94	
Verndale	358,047	5.9	10.2	11.4	(1.2)	1.1	6.3	4.8	81	
Vernon Center	125,627	-	6.1	5.2	0.9	0.7	3.5	2.1	8	
Vesta	102,798	-	0.5	0.1	0.4	1.7	3.2	2.8	18	
Victoria	875,552	-	6.1	10.6	(4.5)	1.3	4.3	2.0	7	
Viking	-	-	-	-	0.0	A	A	A	A	
Vining	64,736	-	6.1	7.3	(1.2)	0.4	3.2	3.0	23	
Wabasha	340,505	-	6.5	6.4	0.1	(0.1)	4.5	2.9	20	
Wabasso	158,938	-	4.7	6.3	(1.6)	0.8	3.9	2.6	14	
Waconia	819,747	89.1	15.6	13.7	1.9	2.2	6.8	3.2	29	
Wadena	650,383	-	13.7	10.9	2.8	3.2	6.6	5.0	87	
Waite Park	746,954	-	10.0	9.4	0.6	2.2	5.2	4.2	64	
Waldorf	195,498	-	7.2	7.2	0.0	(0.3)	4.6	2.6	14	
Walker	742,915	-	13.2	9.5	3.7	1.7	5.9	4.5	74	
Walnut Grove	142,562	-	1.3	0.1	1.2	1.3	2.2	2.8	18	
Walters	116,727	-	7.2	6.2	1.0	(1.3)	3.3	1.9	6	
Wanamingo	370,646	-	13.5	11.9	1.6	1.7	6.2	6.7	100	
Wanda	105,092	-	0.8	0.1	0.7	2.2	2.7	3.4	35	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)						Rank (%-ile)	
			2012		(Below)		5-Yr	10-Yr		15-Yr
			2012	Benchmark	Benchmark					
Warren	234,891	-	11.0	11.0	0.0	1.1	6.4	4.7	78	
Warroad	371,078	99.1	9.9	8.6	1.3	3.3	5.8	4.8	81	
Waseca	1,279,232	-	9.6	9.8	(0.2)	3.2	6.3	5.0	87	
Watertown	691,929	-	10.7	11.6	(0.9)	1.8	5.2	2.5	13	
Waterville	381,870	-	9.5	8.3	1.2	3.5	5.2	4.8	81	
Watkins	345,738	-	14.1	11.1	3.0	1.0	6.5	4.3	66	
Watson	187,958	-	16.0	11.2	4.8	3.7	9.1	6.0	99	
Waubun	145,667	-	2.1	0.1	2.0	3.2	3.6	4.2	64	
Waverly	319,470	-	10.8	7.8	3.0	0.9	3.9	4.0	57	
Wayzata	2,244,977	-	10.8	8.9	1.9	3.8	6.0	4.2	64	
Welcome	275,476	-	2.2	0.1	2.1	3.2	3.5	4.1	60	
Wells	462,281	-	8.9	9.2	(0.3)	1.3	4.8	3.4	35	
Wendell	177,243	-	3.0	0.1	2.9	3.4	3.4	4.1	60	
West Concord	307,210	-	1.0	0.1	0.9	2.2	2.8	3.4	35	
West Metro	5,879,723	-	13.8	14.0	(0.2)	1.8	7.3	4.6	76	
Westbrook	156,909	-	4.2	3.4	0.8	2.7	3.2	4.3	66	
Wheaton	420,184	-	8.7	11.3	(2.6)	2.1	6.1	4.3	66	
White Bear Lake	5,579,417	-	9.0	12.2	(3.2)	1.6	6.9	4.9	83	
Williams	196,371	100.0	13.5	12.7	0.8	3.3	7.4	4.4	71	
Willow River	145,707	52.0	8.5	7.8	0.7	3.0	5.1	4.3	66	
Wilmont	205,037	-	11.1	8.9	2.2	2.7	5.0	3.1	26	
Wilson	443,457	-	10.6	9.1	1.5	2.2	6.3	5.7	96	
Windom	888,156	-	13.8	10.1	3.7	2.8	5.9	5.0	87	
Winger	77,890	-	9.7	8.9	0.8	1.3	4.3	2.1	8	
Winnebago	319,947	6.0	9.0	9.5	(0.5)	5.8	5.2	5.9	98	
Winsted	381,673	-	8.5	7.5	1.0	(2.1)	3.8	3.1	26	
Winthrop	332,864	-	8.5	8.8	(0.3)	0.6	4.1	3.1	26	
Wolf Lake	C	C	6.6	7.2	(0.6)	0.9	4.0	3.7	47	
Wood Lake	135,267	-	9.7	8.5	1.2	0.3	3.9	2.3	10	

Table 8
Rates of Return
For the Year Ended December 31, 2012

Relief Association	Market Value	% of Assets at SBI	Rates of Return (%)					Rank (%-ile) 15-Yr Return	
			2012	2012 Benchmark	(Below) Benchmark	5-Yr	10-Yr		15-Yr
Woodbury	7,216,586	100.0	12.2	10.6	1.6	1.3	6.4	4.5	74
Woodstock	142,089	72.5	10.6	9.9	0.7	3.2	5.2	4.1	60
Worthington	1,126,975	-	8.6	12.9	(4.3)	0.8	6.0	4.2	64
Wrenshall	157,704	42.4	13.8	11.8	2.0	2.8	5.8	3.8	50
Wright	123,263	80.0	8.8	7.8	1.0	3.0	6.2	4.3	66
Wykoff	246,816	31.3	11.8	10.7	1.1	1.0	6.6	4.4	71
Wyoming	330,910	72.4	7.8	6.4	1.4	5.1	5.7	5.2	91
Zimmerman	604,227	-	6.3	6.0	0.3	2.9	5.8	4.5	74
Zumbro Falls	263,896	89.1	11.8	11.1	0.7	3.1	6.5	4.8	81
Zumbrota	593,330	-	9.3	9.0	0.3	0.5	5.1	2.4	11
Totals	\$ 456,993,902	23.7 %	10.0^B %			1.8 %	5.5 %	3.8 %	

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, 2013. The assets of these relief associations were transferred to the State Board of Investment at the end of 2012, so there were no market values or asset allocations for these associations.