

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, 2008

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

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

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Financial and Investment Report of Volunteer Fire Relief Associations

For the Year Ended December 31, 2008



March 8, 2010

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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 are governmental entities that receive and manage public and nonpublic money to provide retirement benefits to individuals providing the governmental services of firefighting and emergency first response. Relief associations are required under various state statutes to annually report 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 2008, 716 relief associations were in existence in Minnesota. The Minnesota City Fire Relief Association dissolved during 2008, decreasing the total number of plans from 2007's total of 717. This report includes information on 706 of the 716 relief associations that were in existence during 2008. Ten relief associations are not included in this report because the accuracy of certain data could not be determined in time for inclusion. The report also provides investment information on three salaried police relief associations and one salaried fire relief association.

This report can be used by relief association trustees and municipal officials to compare their associations' rates of return, net assets, funding ratios, and other reporting information to those of relief associations with similar plan types. 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 is provided in Tables 5-A, 5-B, and 5-C, while benefit amounts are provided in Tables 6-A, 6-B, and 6-C. Table 7 provides investment information for each relief association.

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Executive Summary

- Relief associations held more than \$348 million in net assets at the end of 2008, representing accrued benefits for 20,166 firefighters. (Pages 5 and 27)
- Investment losses totaled \$104.8 million in 2008, which negated the \$86.2 million of investment gains earned from 2005 to 2007. (Page 7)
- Fire state aid received by relief associations in 2008 totaled \$18.3 million, a 13.3 percent decrease from the amount received during 2007. (Page 8)
- In 2008, relief associations received \$7.3 million in municipal contributions, which was a 7.4 percent increase over the \$6.8 million received in 2007. Of the \$7.3 million received in municipal contributions, only \$1.5 million was required by statute to be contributed, which was roughly the same amount that was required for 2007. (Page 9)
- In 2008, relief associations had an average rate of return of negative 19.2 percent. Investments declined significantly during the third and fourth quarters of 2008. (Page 12)
- On average, relief associations held 37.0 percent of their assets in domestic stock, 9.0 percent in international stock, 22.1 percent in bonds, 30.5 percent in cash, and 1.4 percent in “other” investments. The relief associations that were invested predominately in cash generally produced the best one-year and ten-year returns due to the extreme market conditions in 2008. (Page 13)
- After the extreme market conditions in 2008, the average rate of return for relief associations over the past 10 years was 1.4 percent, well below the statutory interest rate assumption of five percent. There were 684 relief associations, or 98.7 percent, that over the last 10 years had average rates of return below five percent. About 41 percent of relief associations had higher rates of return than the State Board of Investment’s Income Share Account for the 10-year period. (Pages 15)

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 one asset class. The investment policy should be crafted and maintained with a long-term investment perspective in mind. Relief association trustees must be able to withstand the significant losses that occasionally occur in particular investments, taking 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 do not abdicate their fiduciary duties by hiring professional consultants or investment advisors. Trustees and members should regularly compare the investment performance of their advisors with 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 financial situation 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 must understand the effects that benefit changes have on the financial requirements and long-term health of the plan before approving new benefit levels. Implementing smaller, but more frequent benefit changes may provide more consistency to municipalities that are required to make contributions, and make benefit amounts more consistent over time.

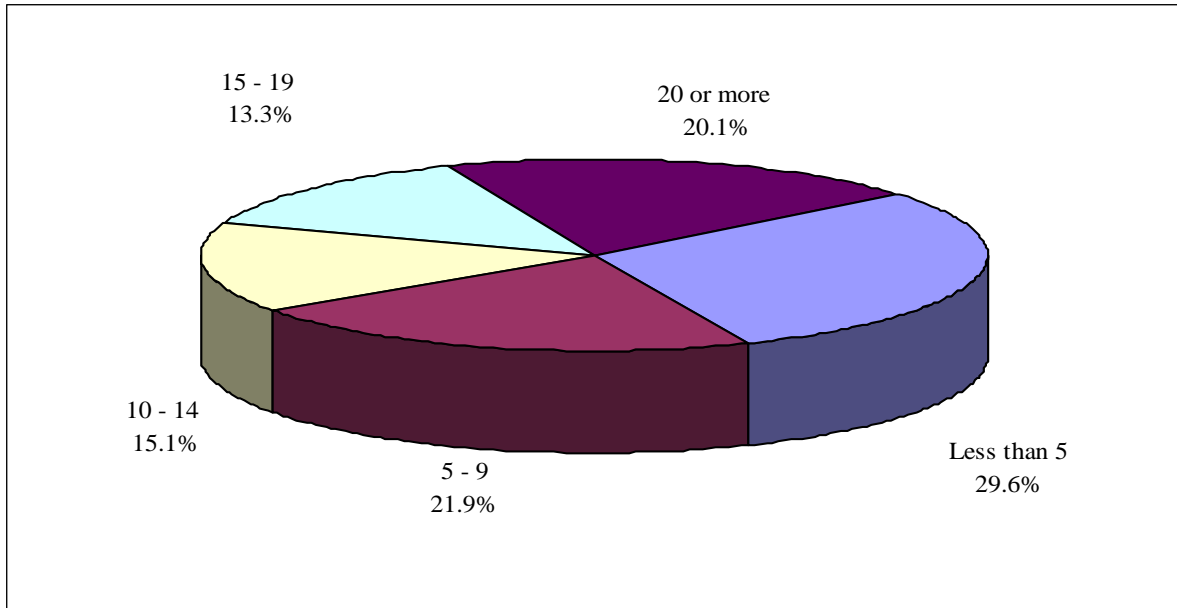
Demographics

During 2008, there were 20,166 members that were active, inactive, or deferred, a 2.5 percent decrease from the total of 20,672 members in 2007. Of the 20,166 total firefighters during 2008, 17,387 were active members. The decrease in total members during 2008 is due in large part to a 12.3 percent membership decline among defined contribution plans. In 2008, there were 1,349 benefit disbursements to members or their beneficiaries, a decrease of 0.7 percent from the 1,359 benefit payments that were made during 2007.

In 2008, the largest segment of active lump sum and defined contribution members, or 29.6 percent, had less than five years of active service.¹ Just over one-half, or 51.5 percent, of the active members had fewer than ten years of active service. Five hundred and eighteen of the lump sum and defined contribution plans 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 are not yet eligible to receive pension benefits upon retirement.

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 – 2008

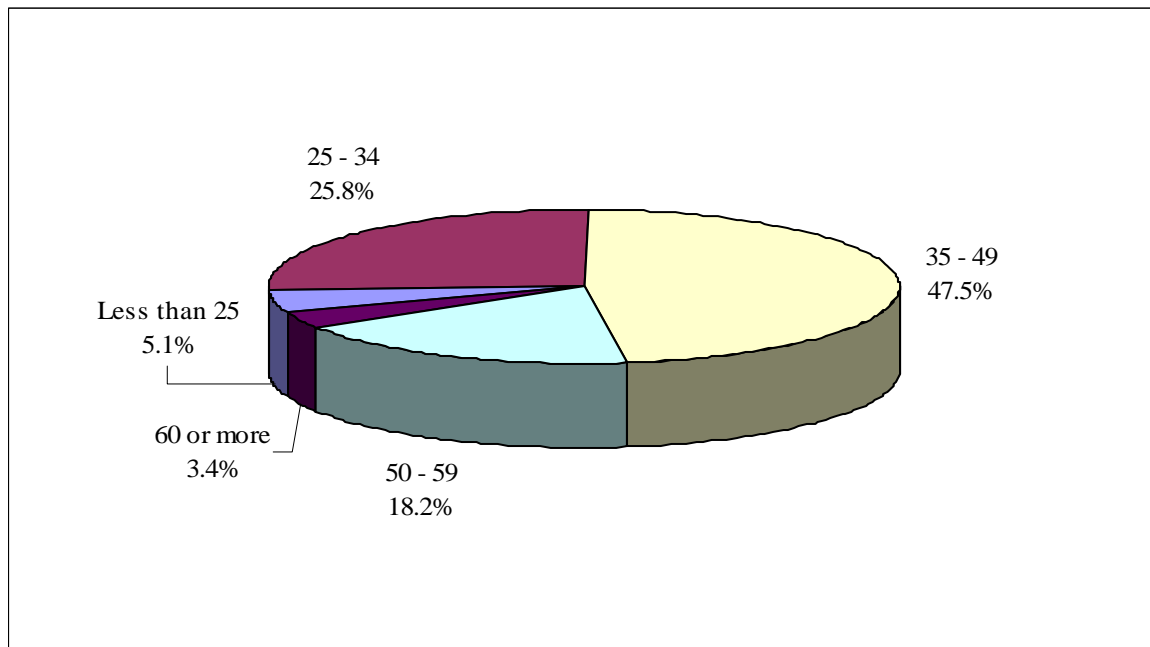


¹ Lump sum and defined contribution plans provide membership information on reporting forms submitted to the Office of the State Auditor. Monthly and monthly/lump sum combination plans are not required to provide the same membership data.

Relief associations should consider the age of their members and how close they are to retirement when setting benefit levels and formulating investment strategies. In 2008, nearly one-half of active members (47.5 percent) were in the 35 to 49 age group, 18.2 percent of active members were between the ages of 50 and 59, and 3.4 percent of active members were age 60 or over. This means that 21.6 percent of active members have already met the minimum statutory age requirement for retirement. As the population continues to age, relief associations could see an increase in the number and frequency of retirements. As such, recruitment and retention becomes an important consideration for relief associations.

Figure 2 below shows ages of the active lump sum and defined contribution plan members.

Figure 2: Age of Active Members – 2008



In 2008, 23.4 percent of lump sum and defined contribution plan deferred members had 20 years or more of service. 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. Deferred members who are partially vested, meaning they have less than 20 years of service, make up 76.6 percent of the deferred members. Partially-vested members receive a reduced benefit upon retirement.

The largest demographic of deferred members falls in the 35-to-49 age bracket, which accounts for 67.1 percent of all deferred members. This group of deferred members represents an ongoing liability for relief associations that will exist at least until the members reach age 50.

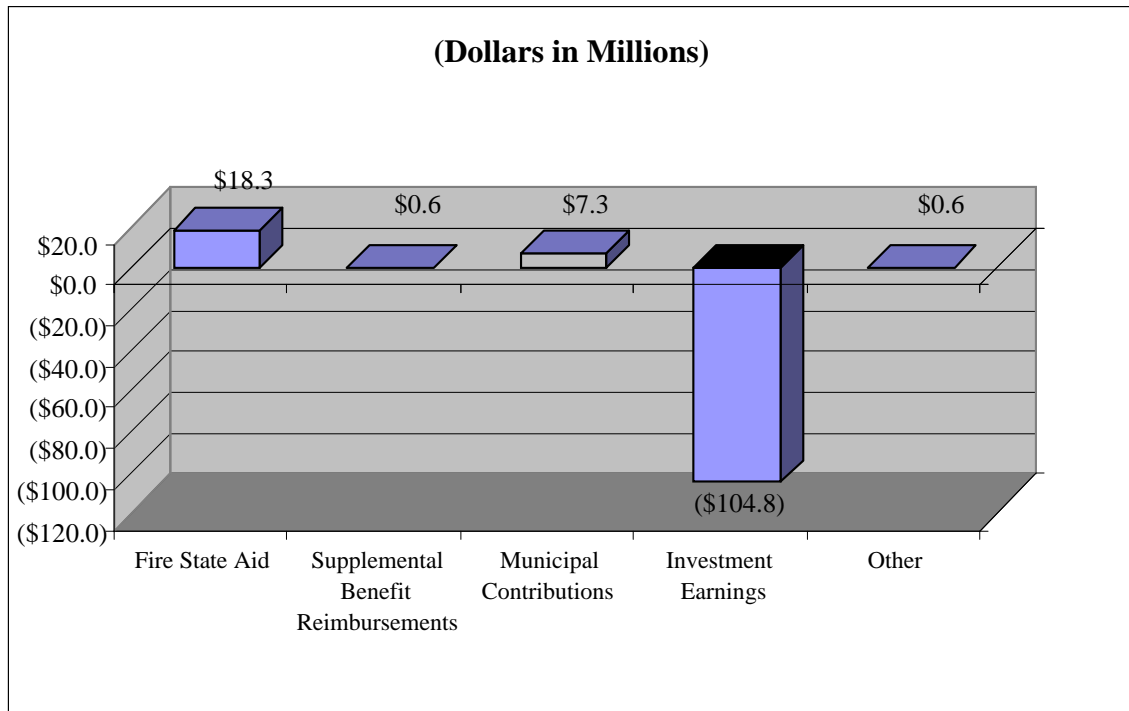
Revenues

Revenue sources for relief associations are summarized in five different categories. The primary sources of revenue for relief associations are fire state aid, municipal contributions, and investment earnings. Relief associations also receive reimbursements for supplemental benefits paid and other income, such as donations and transfers.

Investment earnings continued to have the largest impact on the assets of relief associations. Total revenues for 2008 were negative \$78.1 million as relief association investments lost \$104.8 million. The significant losses in 2008 negated the \$86.2 million of investment gains earned from 2005 to 2007.

Figure 3 below illustrates the revenue sources for relief associations during 2008.

Figure 3: Relief Association Revenue Sources – 2008



Fire state aid had the largest positive impact on relief association revenues in 2008. Relief associations received \$18.3 million in fire state aid during 2008. Municipal contributions for 2008 totaled \$7.3 million. Relief associations also received \$605,612 from supplemental benefit reimbursements and \$576,030 from other sources of income.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the net asset value at the end of 2008 for each relief association and the ranking by net assets relative to other associations of the same benefit type.

Fire State Aid

Fire state aid is derived from a two percent 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. State law requires that fire state aid be used for pension purposes when the firefighters are covered by a pension plan.

Volunteer fire relief associations received \$18.3 million in fire state aid during 2008, a decrease of 13.3 percent from the 2007 aid amount of \$21.1 million. The decrease in fire state aid is due in part to fewer taxes collected on insurance premiums and in part to prior year adjustments. The Minnesota Department of Revenue determined that insurance companies had previously overstated the amount of insurance premiums related to fire insurance that were collected. As a result, adjustments were made to the 2008 fire state aid amounts. Decreases in fire state aid amounts make it more difficult for relief associations to meet increasing pension liabilities. The decreases in fire state aid along with the large investment losses in 2008 make it likely that municipalities will be statutorily required to make a contribution.

On average, relief associations received \$25,907 in fire state aid in 2008, a 13.2 percent decrease from the 2007 average of \$29,834. Only 21.1 percent of relief associations received a state aid amount that was greater than the average. The average amount of fire state aid varied based on plan type. The average fire state aid amount for the 591 lump sum plans included in this report was \$20,358. The \$12.0 million received by lump sum plans made up 65.8 percent of the total fire state aid disbursed to relief associations. The 92 defined contribution plans included in this report received an average of \$35,286 in fire state aid. Defined contribution plans received a total of \$3.2 million in fire state aid during 2008. Monthly and monthly/lump sum combination plans received \$3.0 million in fire state aid while averaging \$130,989 per plan. The monthly and monthly/lump sum combination plans averaged significantly more fire state aid revenue as most of these plans are located 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 Plymouth Fire Relief Association received \$358,197 in fire state aid, the largest amount for 2008. The four other relief associations that received over \$300,000 in fire state aid for 2008 were Eagan, Eden Prairie, Edina, and Spring Lake Park. Ten relief associations received over \$300,000 in fire state aid for 2007. The drop in the number of relief associations receiving over \$300,000 in fire state aid further illustrates the overall decline in this revenue source.

The Edina Fire Relief Association received \$7,373 per member in fire state aid, a significantly larger per member amount than any other relief association. The next closest relief associations were Spring Lake Park and Coon Rapids, which received \$5,903 and \$5,522 per member, respectively. Nearly 80.0 percent of relief associations received less than \$1,000 in fire state aid per active member.

For all plan types, the average amount of fire state aid received per active member was \$1,052. The 591 lump sum plans included in this report received an average fire state aid amount of \$856 per member. Defined contribution plans received an average of \$1,417 per active member, while monthly and monthly/lump sum plans received \$2,894 in fire state aid on average per active member.

Fire state aid amounts varied by region due to variation in property values and the difference in population within the fire districts. The 90 relief associations in the seven-county Metro Area accounted for \$8.8 million, or 48.1 percent, of the total state aid distributed. The average amount received by these relief associations was \$97,744. The 114 relief associations in Greater Minnesota affiliated with municipalities having populations of at least 2,500 received \$4.3 million in fire state aid. These relief associations received an average of \$37,761 in state aid during 2008. Finally, the 502 relief associations in Greater Minnesota affiliated with municipalities having populations of less than 2,500 received a total of \$5.2 million in fire state aid, with an average amount of \$10,337.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the 2008 fire state aid received by each relief association and the ranking by amount of fire state aid relative to other associations of the same benefit type.

Municipal Contributions

Municipal contributions are contributions 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 approved benefit levels. Contributions can be made voluntarily by a local municipality or may be required by law based in part on a relief association's financial situation.

During periods of poor investment earnings such as 2008, the likelihood of a required municipal contribution increases. Relief associations get further away from being fully funded as investment and asset values decline.

Relief associations received \$7.3 million in municipal contributions in 2008, a 7.4 percent increase from the \$6.8 million contributed in 2007. Of the \$7.3 million received, \$1.5 million, or 20.5 percent, was required by statute to be contributed. The \$1.5 million in required contributions is roughly the same amount that was required for 2007.

The Eden Prairie Fire Relief Association received the largest municipal contribution, at \$411,221. The Eagan Fire Relief Association received the next largest municipal contribution at \$346,605. The average municipal contribution for those relief associations that received one was \$15,861. This is a 5.8 percent increase from the 2007 average of \$14,989.

Municipal contributions as a percentage of assets vary significantly across relief associations of different sizes. The Colvill Fire Relief Association's municipal contribution of \$16,193 made up 52.3 percent of its net assets. Colvill is a relatively new relief association with limited assets. The Colvin Fire Relief Association received a municipal contribution that made up 43.8 percent of its net assets. This contribution was required from the municipality to help maintain the relief association's benefit level, which was the highest as a percentage of net assets among all relief associations. The Ellsburg Fire Relief Association, a defined contribution plan, received a voluntary contribution that comprised 21.9 percent of its net assets. The largest municipal contribution, which was received by the Eden Prairie Fire Relief Association, accounted for only 3.5 percent of its net assets.

Lump sum plans received \$4.0 million in municipal contributions in 2008, a 2.4 percent decrease from the \$4.1 million received in 2007. Of the \$4.0 million in contributions made to lump sum plans, 22.0 percent was required to be contributed. This is a slight increase from the 21.7 percent that was required during 2007. Two-thirds of lump sum relief associations received a contribution during 2008. The Shakopee Fire Relief Association received \$187,451, the highest contribution among lump sum plans. The Maplewood and Rosemount Fire Relief Associations also received municipal contributions during 2008 that exceeded \$100,000. The average municipal contribution among lump sum plans that received one was \$10,335.

Required municipal contributions for monthly and monthly/lump sum combination plans are calculated by an actuary retained by the relief association, using a statutory formula that is different than the statutory formula that is used for lump sum plans. Monthly and monthly/lump sum plans received \$2.0 million in municipal contributions during 2008, a 17.6 percent increase from the \$1.7 million received during 2007. Only 28.9 percent of the \$2.0 million in municipal contributions made to monthly and monthly/lump sum plans was required to be contributed. Eighteen of the 23 monthly and monthly/lump sum plans received a municipal contribution during 2008, averaging \$111,054 per contribution. The five relief associations that had the highest overall per-member municipal contributions were either monthly or monthly/lump sum combination plans. The ongoing liabilities of retired members contribute to the high per-member municipal contributions for these plans. Of the monthly and monthly/lump sum plans that received a municipal contribution, 77.8 percent received a contribution that exceeded \$500 per active member.

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 contributions made to a defined contribution plan are made on a voluntary basis by the municipality.

Total contributions made to defined contribution plans during 2008 were \$1.3 million, a 24.0 percent increase from 2007. During 2008, 56.5 percent of defined contribution plans received a municipal contribution, with an average of \$24,359 for those that received one. The overall average municipal contribution was influenced by the larger contributions to Eagan, West Metro, and Maple Grove, which were \$346,605, \$246,502, and \$201,026, respectively. On a per-member basis, West Metro had the highest municipal contribution at \$4,041 per active member.

Relief associations in the seven-county Metro Area received \$4.2 million in municipal contributions in 2008, which made up 57.6 percent of total contributions received for the year. Metro Area relief associations accounted for over one-half of all municipal contributions received even though they make up only 12.7 percent of relief associations included in this report. The average municipal contribution for Metro Area plans that received one was \$65,199.

Relief associations affiliated with Greater Minnesota large municipalities (municipalities with a population of at least 2,500) received \$1.1 million in municipal contributions, accounting for 15.1 percent of all contributions received. The average municipal contribution for these relief associations was \$12,155.

Relief associations affiliated with Greater Minnesota small municipalities (municipalities with a population of less than 2,500) received \$2.0 million in contributions during 2008, which is 27.4 percent of the total municipal contributions received for the year. Of these relief associations, 61.0 percent received a municipal contribution in 2008, with the average contribution being \$6,459.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the 2008 municipal contribution received by each relief association and the ranking by amount of municipal contributions received relative to other associations of the same benefit type.

Investment Earnings

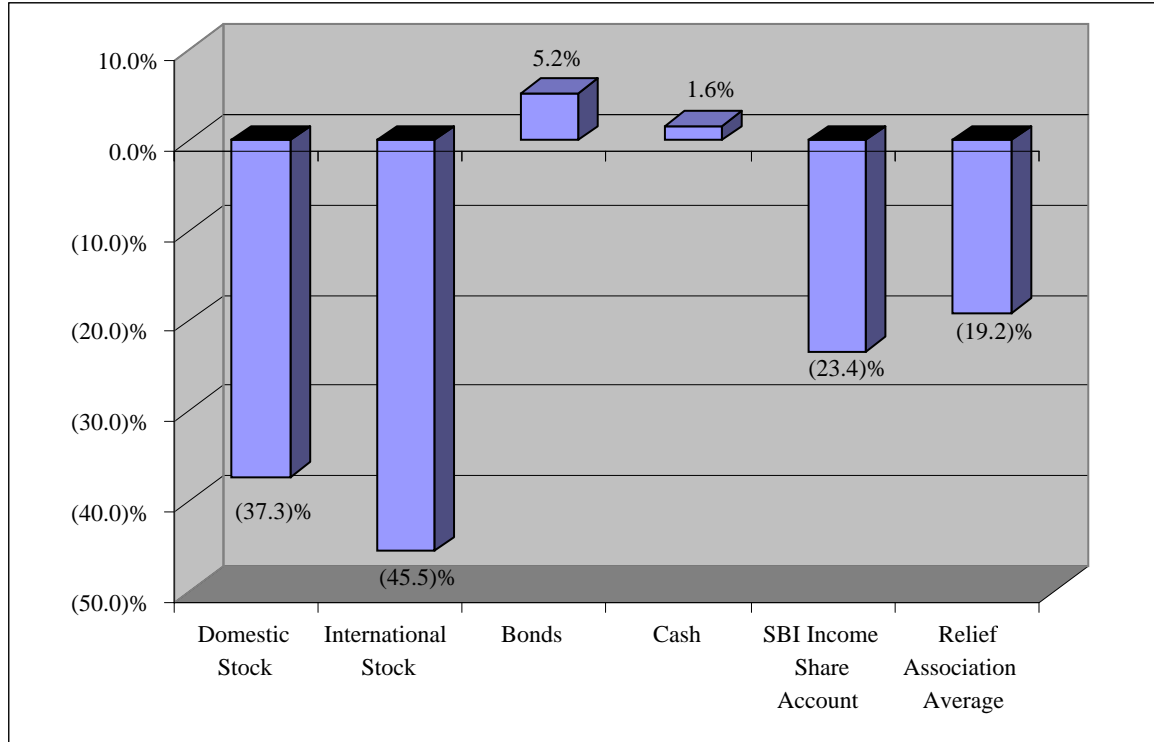
In 2008, investments experienced some of the worst one-year losses in recent memory. Domestic equity markets, measured by the Russell 3000 Index, steadily declined in 2008, reaching an 11-year low in November. The largest losses occurred in the fourth quarter, in the wake of the financial crisis during the fall of 2008.

Domestic equities, as measured by the Russell 3000 Index, returned negative 37.3 percent for the year. International equities were the poorest-performing asset class in 2008. As measured by the Morgan Stanley Capital International (MSCI) All-Country World Index excluding the United States (ACWI ex. U.S.), international equities returned negative

45.5 percent for 2008. Bonds returned 5.2 percent, as measured by the Barclays Capital Aggregate Index. Cash returned 1.6 percent, as measured by the 90-Day U.S. Treasury Bill.

Figure 4 below shows the 2008 rates of return for domestic stock, international stock, bond, and cash markets, as well as the 2008 rate of return for the State Board of Investment (SBI) Income Share Account and the relief association average rate of return.

Figure 4: Rates of Return – 2008



Current Trends

Relief associations averaged a negative 19.2 percent rate of return as equity markets experienced a large decline in 2008. However, the Twin Lakes (City) Fire Relief Association had the highest rate of return for 2008, at 6.8 percent. Twin Lakes held 20.5 percent of its assets in bonds and 79.5 percent in cash, the two highest-performing asset classes for the year. The next highest-performing relief association during 2008 was the Rice Lake Fire Relief Association, returning 5.6 percent. Rice Lake's assets consisted of 79.3 percent bonds, 20.6 percent cash, and 0.1 percent other assets. In addition to the Twin Lakes (City) and Rice Lake Fire Relief Associations, four other relief associations had returns that exceeded five percent. Although few relief association portfolios consisted solely of bonds and cash, the ones that did generally had the highest returns in 2008 due to the extreme market conditions. Normally, diversified portfolios have provided the best returns. Relief associations with the highest returns in 2007, for

example, had diversified portfolios that included domestic and international stock components.

The Brook Park Fire Relief Association had the lowest rate of return for 2008, at negative 48.6 percent. Brook Park had a portfolio consisting of 67.5 percent domestic stock, 16.0 percent international stock, 8.6 percent bonds, 7.5 percent cash, and 0.4 percent other investments. The Scandia Valley Fire Relief Association is an example of a relief association that significantly altered its portfolio during 2008. At the beginning of the year Scandia Valley's portfolio consisted of 39.5 percent domestic stock, 25.8 percent international stock, 23.3 percent bonds, 10.7 percent cash, and 0.7 percent other investments. At the end of 2008, Scandia Valley had 22.9 percent of its assets in bonds and 77.1 percent in cash. It appears that Scandia Valley moved its money out of the equity markets after the large market downturn in the fall of 2008 as the relief association returned negative 35.7 percent for the year. By changing its asset allocation after a market downturn, this relief association may not have been positioned to take advantage of the subsequent recovery in the market.

The average asset allocation for relief associations was 37.0 percent domestic stock, 9.0 percent international stock, 22.1 percent bonds, 30.5 percent cash, and 1.4 percent other investments. Compared to the averages from 2007, bonds increased by 7.5 percent while cash decreased by 7.8 percent. Slightly less than 20.0 percent of relief associations held over one-half of their assets with the SBI (State Board of Investment). The average rate of return for these relief associations was negative 24.2 percent. Just less than 10.0 percent of relief associations were solely invested in cash in 2008 and had an average rate of return of 3.0 percent. Only three relief associations that were fully invested in cash at the end of 2008 had a negative return for the year. These relief associations had exposure to stock investments as the values declined and subsequently shifted to all cash investments. Seventy-three relief associations had a positive rate of return for 2008. Of these relief associations, 64 were solely invested in cash.

Of the \$104.8 million in investment losses, lump sum plans accounted for \$62.2 million, or 59.4 percent. The average investment loss for the lump sum plans was \$105,169. Investment losses for the 92 defined contribution plans totaled \$19.0 million, which made up 18.1 percent of total investment losses. Average losses for defined contribution plans were \$207,028 per relief association. Monthly and monthly/lump sum combination plans lost \$23.6 million in 2008, accounting for 22.5 percent of total investment losses. The average investment losses for these plans were \$1.0 million, far exceeding the average losses of the other plan types.

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 the same asset classes and in the same proportions as the

relief association was invested in at the beginning of 2008. The actual asset allocations at the beginning of 2008 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.

Each relief association has its custom benchmark displayed next to its 2008 rate of return as a comparison in Table 7 of this report. 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 indices used in the Table 7 benchmark and the respective returns are as follows:

Asset Class	Benchmark	2008 Return
Domestic Stock	Russell 3000	(37.3)%
International Stock	MSCI ACWI ex. U.S.	(45.5)%
Bonds	Barclays Capital Aggregate	5.2%
Cash	90-Day U.S. Treasury Bill	1.6%
Other	Russell 3000	(37.3)%

Current Trends

The St. Martin Fire Relief Association exceeded its benchmark by 10.6 percent, the highest margin among all relief associations. The Barnum and Hamburg Fire Relief Associations also exceeded their respective benchmarks by more than 10.0 percent. Rates of return for 213 relief associations, or 30.0 percent, matched or exceeded their calculated custom benchmark rates of return during 2008. This is a decrease from the 35.1 percent that matched or exceeded their benchmark return in 2007. For 2008, 60.3 percent of relief associations missed their benchmark by one or more percent, a significant increase from the 34.3 percent who missed their benchmark by one or more percent in 2007.

Only two of the 90 relief associations in the seven-county Metro Area had positive returns during 2008. These were the Jordan and Lexington Fire Relief Associations, returning 2.6 and 2.7 percent, respectively. Neither of these relief associations had any exposure to stocks during 2008. The Farmington Fire Relief Association returned negative 36.8 percent for the year, which was the lowest return of the Metro Area relief associations.

The Rice Lake Fire Relief Association had the highest rate of return among the 114 relief associations affiliated with Greater Minnesota large municipalities, with a 5.6 percent rate of return. The only other positive return among the Greater Minnesota large plans was 5.3 percent, earned by the Sleepy Eye Fire Relief Association. Both of these relief associations were invested predominately in bonds and cash. The Isanti Fire Relief

Association had the lowest rate of return among the Greater Minnesota large plans, returning negative 39.8 percent for 2008.

Relief associations affiliated with Greater Minnesota small municipalities had the overall highest and lowest rates of return in 2008. The highest overall rate of return, at 6.8 percent, was earned by the Twin Lakes (City) Fire Relief Association. The Brook Park Fire Relief Association had the lowest overall rate of return at negative 48.6 percent.

Long-Term Trends

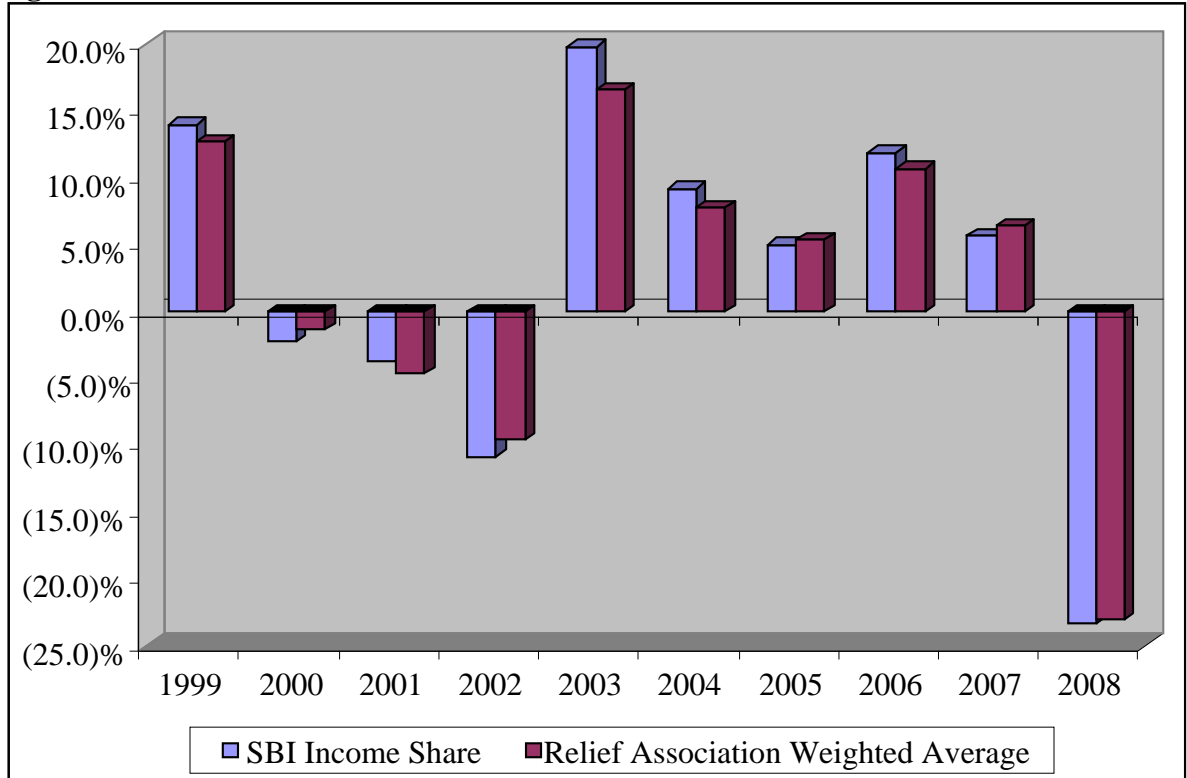
The 10-year period beginning in January 1999 and ending in December 2008 was marked with economic downturns. During this period the average annual relief association return was 1.4 percent, well below the statutory interest rate assumption of five percent. The SBI Income Share Account had an average annual return of 1.8 percent from 1999 to 2008. Only nine of the 693 relief associations in existence for the full period had a 10-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 Sebeka Fire Relief Association was the highest-returning relief association over the 10-year period, with an average annual return of 6.3 percent. Sebeka was able to achieve this 10-year return even after a negative 14.1 percent return in 2008. The Brimson Fire Relief Association was the poorest-performing relief association over the 10-year period, returning an average annual rate of negative 5.3 percent.

The SBI Income Share Account is shown for comparison in Table 7. This account had an average annual return over the 10-year period of 1.8 percent. For the relief associations in existence for the entire 10-year period, 42.7 percent had a rate of return that was equal to or greater than the Income Share Account. This account, which typically is somewhere in the 90th percentile when compared to relief associations, was only in the 59th percentile for the 10-year period ending December 31, 2008. As an illustration of the extreme market fluctuations of 2008, the SBI Income Share Account's 11-year average annual rate of return for the period ending in 2007 was 7.6 percent, which was higher than the rates of return for over 93 percent of relief associations for that period. The relief association 11-year average annual rate of return for the period ending in 2007 was 5.3 percent.

Figure 5 shows relief association weighted average rates of return from 1999 to 2008 and the annual rates of return of the SBI Income Share Account.

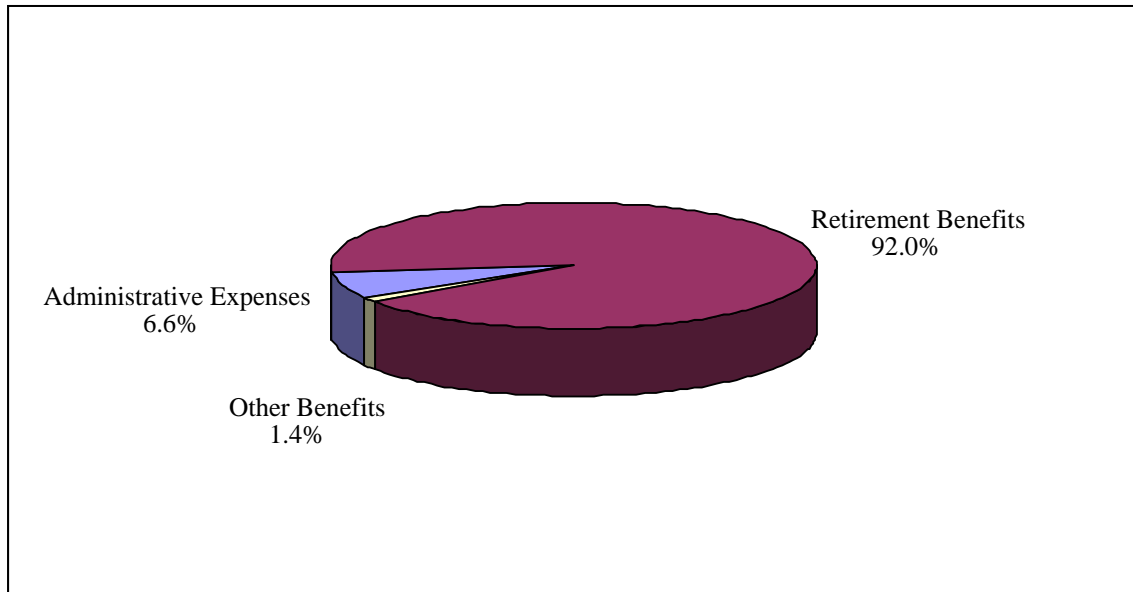
Figure 5: Annual Rates of Return – 1999 to 2008



Expenditures

The primary expenditures for relief associations are administrative expenses, service pension (retirement) benefit payments, and other benefit payments. Total expenditures for relief associations in 2008 were \$30.6 million, which is a 9.3 percent increase from the 2007 total of \$28.0 million. The increase in total expenditures is a result of increases in both administrative expenses and service pension benefits. Other benefits, such as disability and survivor benefit payments, totaled \$430,041 in 2008, a 64.1 percent decrease from the \$1.2 million paid in 2007.

Figure 6: Relief Association Expenditures – 2008



Administrative Expenses

Administrative expenses totaled \$2.0 million in 2008, an 11.1 percent increase from the \$1.8 million of expenses in 2007. A relief association's Special Fund is a restricted fund that receives state 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 administrative expenses. Administrative expenses include audit, actuarial and legal fees, office expenses, fidelity bond expenses, officer salaries, and training fees.

Professional fees, which include audit, actuarial, and legal fees, accounted for the largest portion of administrative expenses. Professional fees totaled \$1.2 million or 60.0 percent of all administrative expenses. The \$1.2 million in professional fees is a 20.0 percent increase from the \$1.0 million paid in 2007. The increase in professional fees comes at a time when auditing standards have increased the amount of work conducted during an audit, and more relief associations are required to be audited.

Relief associations spent \$502,159 on officer salaries in 2008, which was a 0.2 percent increase over the 2007 amount of \$500,951. Two hundred and ninety-five relief associations, or 41.8 percent, paid officer salaries from the Special Fund. Eight relief associations reported total salary disbursements from the Special Fund of more than \$10,000. The average total salary disbursement for the 61 relief associations in the seven-county Metro Area that used Special Fund assets to pay officer salaries was \$4,652. The Apple Valley Fire Relief Association had the largest total salary disbursement of relief associations in the seven-county Metro Area, at \$25,698.

Only 32.7 percent of relief associations affiliated with Greater Minnesota small municipalities used Special Fund assets to pay officer salaries, with an average total disbursement of \$661. The Pierz Fire Relief Association had the largest salary disbursement for relief associations in this category, at \$3,325.

Nearly 62 percent of relief associations affiliated with Greater Minnesota large municipalities paid officer salaries from the Special Fund, with the average total disbursement at \$1,570. The Hutchinson Fire Relief Association had the largest salary disbursement of these relief associations, at \$5,668.

The Edina Fire Relief Association paid the highest amount in administrative expenses during 2008, at \$42,118, or \$1,003 per active member. In 2008, 130 relief associations did not use Special Fund assets to pay administrative expenses.

Tables 4-A, 4-B, and 4-C on pages 81 through 105 show the 2008 administrative expenses for each relief association.

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. 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. Lump sum plans paid a total of \$17.7 million in benefits during 2008.

Defined contribution plans are similar to lump sum plans in that members receive a one-time lump sum payment when they retire. 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 fluctuate from year to year based on the relief association's investment performance, revenues, and expenses. There were 92 defined contribution plans in 2008, paying a total of \$4.1 million in benefits.

Only 23, or 3.3 percent, of relief associations offer monthly benefits to retirees. Of these relief associations, 18 provide their members with a choice at retirement of receiving a monthly benefit or a lump sum benefit. Five relief associations provide 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 plans due to their

complexity and higher administrative costs. The monthly and monthly/lump sum combination plans paid service pensions totaling \$6.4 million during 2008.

A total of \$28.2 million in service pensions was paid out by 415 different relief associations in 2008. The \$28.2 million paid out in 2008 represents a 12.8 percent increase from the \$25.0 million paid in 2007. The Brooklyn Park Fire Relief Association paid \$838,733 in pension benefits to six members during 2008, which was the largest expenditure for pension benefits among all relief associations.

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. A low funding ratio may indicate the need for increased municipal contributions or for a reduction in benefit levels. Conversely, a high funding ratio may suggest that benefit levels can be increased or that contributions can be decreased.

The average funding ratio for lump sum plans in 2008 was 136.5 percent, down significantly from the 2007 average of 211.4 percent. The lump sum average is skewed by a few exceptionally high funding ratios for recently-incorporated relief associations. The median presents a more accurate picture of the funding of lump sum plans. The median funding ratio for 2008 was 85.7 percent. This means that one-half of the lump sum plans had a funding ratio above 85.7 percent, while one-half of the plans were below 85.7 percent. Monthly and monthly/lump sum combination plans had an average funding ratio of 71.7 percent. Defined contribution plans are always 100 percent funded as the liabilities are limited to the total plan assets.

As asset values declined with investment losses in 2008, so too did relief association funding ratios. The effect was a dramatic increase in the number of relief associations that had deficits (funding ratios below 100 percent). At the end of 2008, 448 relief associations, or 63.5 percent, had a deficit. At the end of 2007, only 148 relief associations had a deficit. The number of relief associations with funding ratios below 75 percent increased from eight in 2007 to 156 in 2008. The Robbinsdale Fire Relief Association had the lowest funding ratio at 47.8 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. Since 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.

Fifteen relief associations had funding ratios above 200 percent at the end of 2008. The Hollandale Fire Relief Association had the highest funding ratio, at 19,889.8 percent. This relief association, which incorporated in 2006, had a benefit level of \$1 per year of service. Other plans with exceptionally high funding ratios included the Kerrick and Brownsville Fire Relief Associations, at 2,878.7 percent and 1,232.1 percent, respectively. Both of these relief associations also were recently incorporated.

Funding ratios of less than 100 percent or greater than 200 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 77 show funding ratios for each relief association, along with their ranking relative to other associations of the same benefit type.

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 in 2008 was \$1,364. The 2008 average represents a 4.4 percent increase from the 2007 average of \$1,306. Only 34.2 percent of lump sum plans offered a benefit level higher than the 2008 average of \$1,364.

The maximum lump sum benefit level allowed under state law for the majority of 2008 was \$7,500 per year of service, although the maximum increased to \$8,300 per year of service on December 31, 2008. Both the Northfield and Shakopee Fire Relief Associations offered a \$7,500 benefit level for 2008. A member who retired after serving for 20 years with either of these relief associations would receive a \$150,000 lump sum benefit. The Brainerd and Hopkins Fire Relief Associations also offered benefit levels of at least \$7,000 per year of service. Due to recent legislation, the maximum allowable benefit level is set to incrementally increase until it reaches \$10,000 per year of service on December 31, 2010.

The Hollandale, Kerrick, and Saint Augusta Fire Relief Associations all had benefit levels of \$1 per year of service in 2008. A member who retired after serving for 20 years with one of these relief associations would receive a \$20 lump sum benefit at the current

level. As these plans build their assets, corresponding benefit increases should be considered to ensure equitable retirement benefits to their members. Other relief associations offering a benefit level less than \$100 per year of service include Brownsville, Colvill, Culver, and Northland.

For monthly/lump sum combination plans the average lump sum benefit level was \$4,395, a 6.1 percent increase from the 2007 average of \$4,144. The Brooklyn Center and Plymouth Fire Relief Associations offered the largest lump sum benefits of the combination plans, both at \$7,500 per year of service. The monthly component of these plans had an average benefit of about \$24. The Eden Prairie and Minnetonka Fire Relief Associations offered the highest monthly benefit levels of the combination plans, at \$54 and about \$53 per year of service, respectively. A 20-year retiring member from the Eden Prairie Fire Relief Association that chooses the monthly option would receive \$1,080 every month for the remainder of the member's life.

The average monthly benefit for the five relief associations that offer only monthly benefits was \$22. 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 \$8 per year of service.

During 2008, 31.2 percent of the defined benefit plans that offer a yearly benefit increased their benefit level. Only 25 of the 190 plans that increased their benefit level were fully funded. It is possible that some of the plans increased their benefit level early in 2008 before the financial crisis in the third and fourth quarters. These plans may have been fully funded at the time of the benefit increase.

The Bemidji Fire Relief Association had the largest benefit increase, going from \$4,150 to \$5,000 per year of service in 2008. The Detroit Lakes and Pillager Fire Relief Associations each increased their benefit levels by \$700. All three of these plans were less than 100 percent funded at the end of 2008. Investment losses likely had the largest impact on the funding ratios, but the benefit increases also played a part by increasing the plans' liabilities.

The Geneva Fire Relief Association had the largest percentage benefit increase at 100.0 percent, increasing its benefit level from \$100 to \$200 per year of service. Even with the increase, Geneva was 127.0 percent funded at the end of 2008. The Lancaster and McDavitt Fire Relief Associations each increased their benefit level by two-thirds. Eighty-eight, or 46.3 percent, of the relief associations that increased their benefit level had a percentage increase of ten percent or less.

Six relief associations decreased their benefit levels during 2008. The Braham Fire Relief Association decreased its benefit level from \$1,530 to \$1,050, leaving the plan 92.6 percent funded. Braham decreased its benefit level for the second consecutive year in 2008. The Barnesville Fire Relief Association had the highest percent benefit decrease at 40.0 percent, decreasing its benefit level from \$1,000 to \$600 per year of service. The other plans that decreased their benefit levels in 2008 were the Atwater, Babbitt,

Monticello, and Willmar Fire Relief Associations. Some relief associations were statutorily required to decrease their benefit levels during 2008 to the last municipally-approved benefit level due to the market downturn.

Regional Analysis

Thirteen economic development regions were established by the state legislature to work with and on behalf of local units of government. For the reader's convenience, relief association data is summarized by economic development region and analyzed for regional trends.

Current Trends

The Metro Area region continued to have the highest average lump sum benefit level in 2008, at \$3,722 per year of service. The Metro Area region's average increased by 2.1 percent compared to the 2007 average of \$3,644 per year of service. The Central and North Central regions followed with average benefit levels of \$1,733 and \$1,493 per year of service, respectively. The Northwest region had the lowest average benefit level at \$764 per year of service. The Northwest region's 2008 average of \$764 per year of service was a 0.3 percent increase over the 2007 average of \$762 per year of service. In 2008, the East Central region had an average benefit level of \$1,428 per year of service, which was a 2.9 percent decrease over the 2007 average benefit level of \$1,470 per year of service. The decrease is a result of the addition of the Kerrick Fire Relief Association and its \$1 per year of service benefit level to this region. Because of its recent inception, Kerrick was not included in the 2007 report.

The Southeast region had the highest average funding ratio for defined benefit plans by a large margin in 2008, at 362.9 percent. However, this was a 60.5 percent decrease over the 2007 average funding ratio of 918.9 percent for the Southeast region. The region's funding ratio is affected by the Hollandale Fire Relief Association's extremely high ratio. The East Central region had the next-highest average funding ratio at 177.0 percent. The Upper Southwest region had the lowest average funding ratio for defined benefit plans during 2008, at 81.9 percent. In 2007, all thirteen regions had average funding ratios above 100 percent. In contrast, only five regions had average funding ratios above 100 percent in 2008.

In 2008, all thirteen regions had negative average rates of return. The Northwest region had the highest average rate of return in 2008, at negative 13.9 percent. The Southwest and South Central regions were close behind with average rates of return of negative 14.3 percent and negative 15.6 percent, respectively. The Metro Area region had the lowest

average rate of return at negative 24.3 percent. The Southwest Central and Central regions had the next-lowest average rates of return at negative 23.2 percent and negative 22.0 percent, respectively.

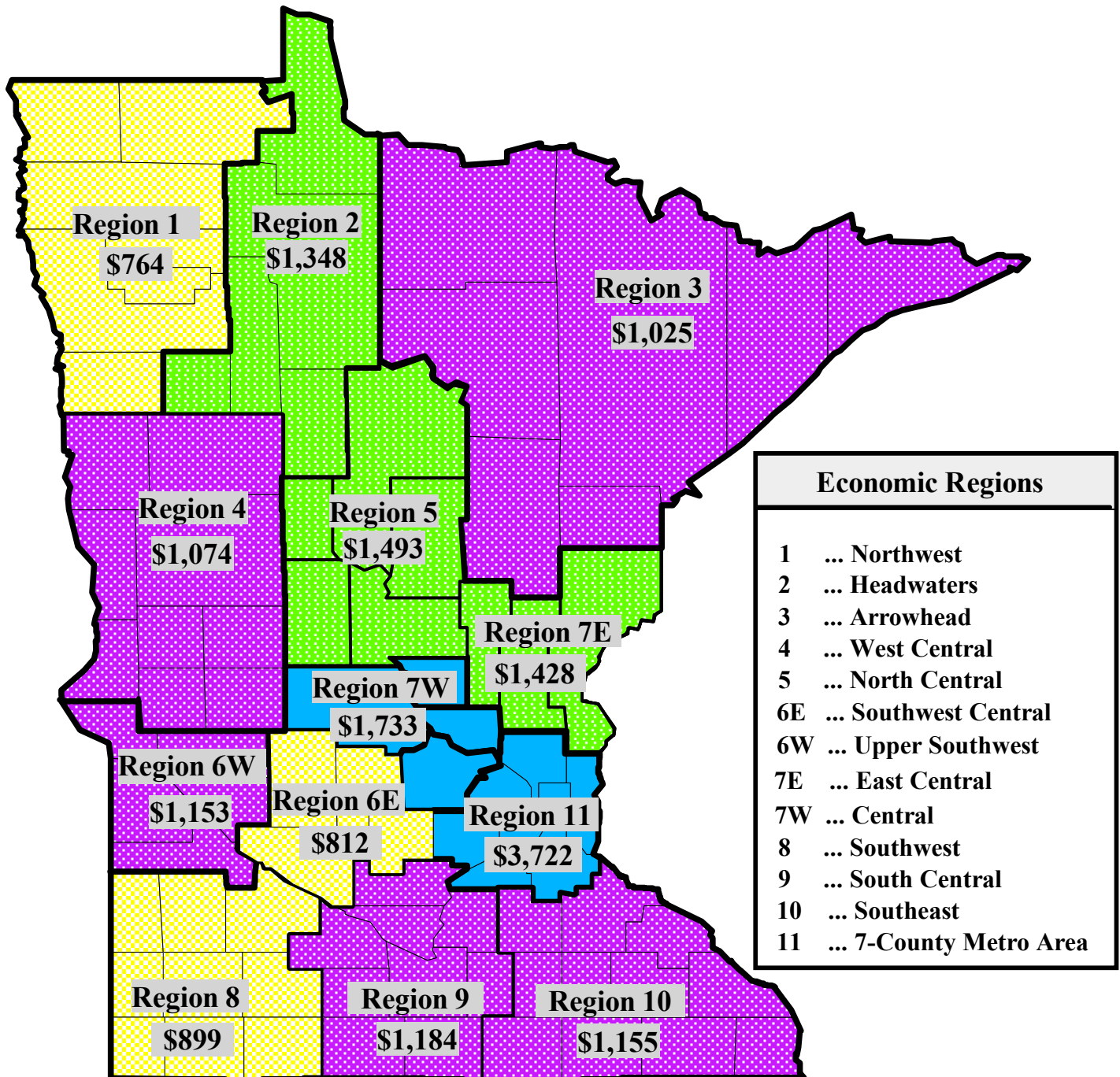
Long-Term Trends

Relief associations in the South Central region had the highest 10-year average rate of return at 2.0 percent. The Northwest and Southwest regions had the next-highest 10-year average rates of return at 1.9 percent.

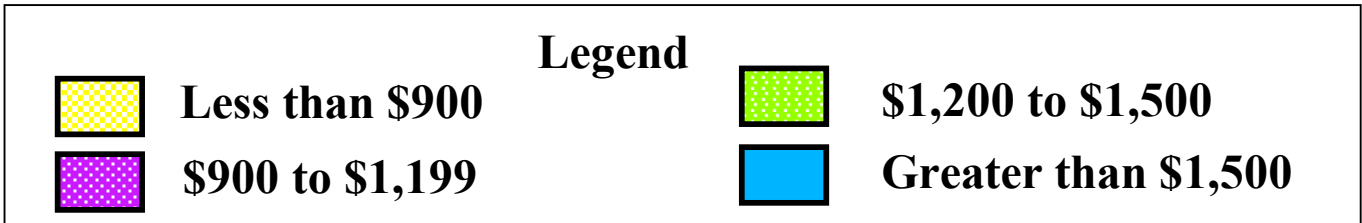
Statutory guidelines assume a rate of five percent growth for relief associations. Therefore, it is important for relief associations to target long-term returns of at least five percent. As of 2008, none of the thirteen regions had 10-year average rates of return above five percent. The Metro region had the lowest average rate of return over the 10-year period at 1.0 percent. The Arrowhead, Central, and East Central regions all had 10-year rates of return of 1.1 percent. To put the market downturn of 2008 into perspective, the 11-year rates of return for the period ending in 2007 ranged from 4.7 percent to 6.0 percent.

The maps on the following three pages show the 2008 lump sum benefit level, average 2008 rates of return, and average 10-year rates of return by economic development region.

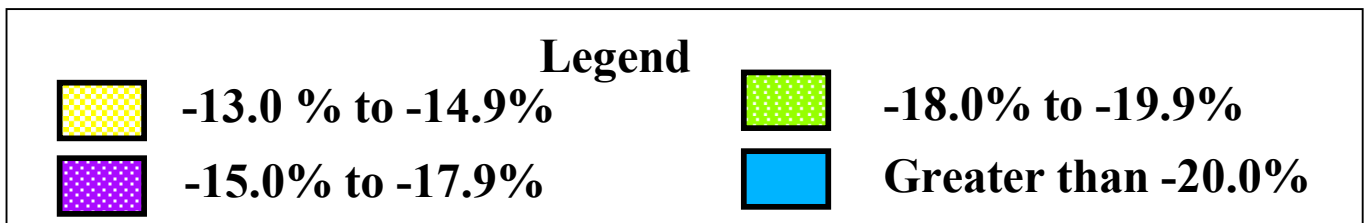
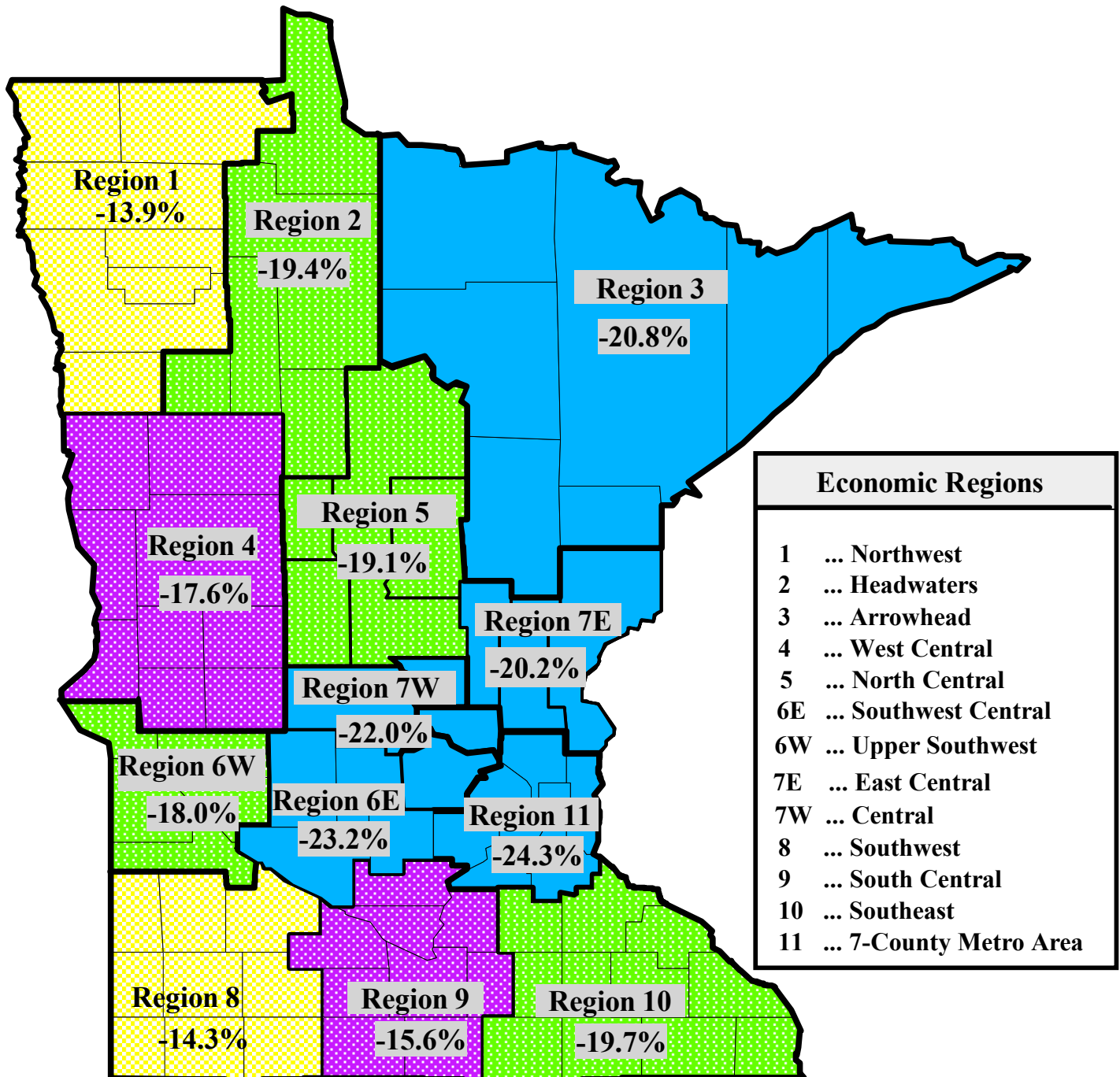
2008 Lump Sum Benefit Level by Economic Development Region



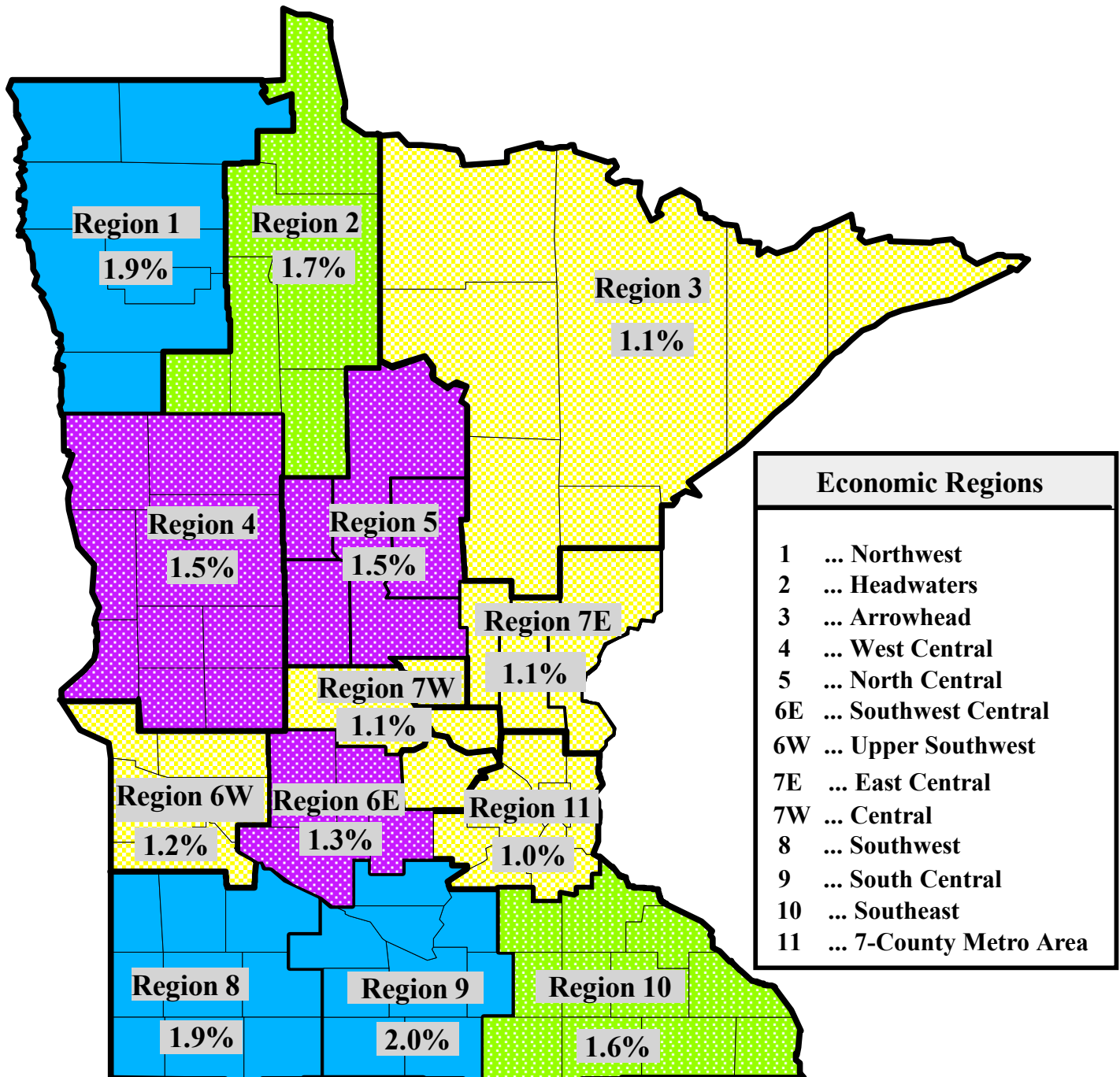
Economic Regions	
1	... Northwest
2	... Headwaters
3	... Arrowhead
4	... West Central
5	... North Central
6E	... Southwest Central
6W	... Upper Southwest
7E	... East Central
7W	... Central
8	... Southwest
9	... South Central
10	... Southeast
11	... 7-County Metro Area



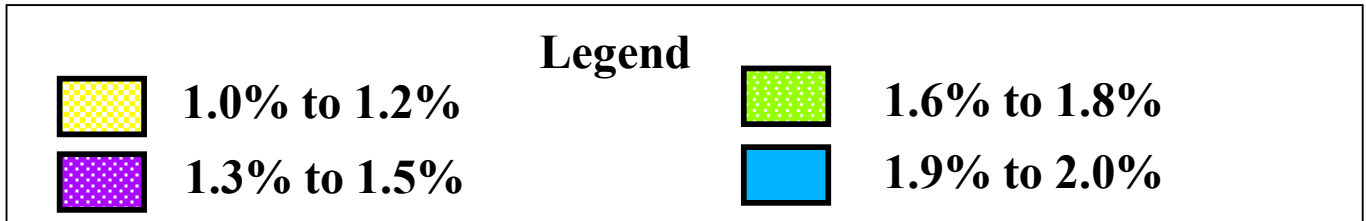
Average 2008 Rates of Return by Economic Development Region



Average 10-Year Rates of Return by Economic Development Region



Economic Regions	
1	... Northwest
2	... Headwaters
3	... Arrowhead
4	... West Central
5	... North Central
6E	... Southwest Central
6W	... Upper Southwest
7E	... East Central
7W	... Central
8	... Southwest
9	... South Central
10	... Southeast
11	... 7-County Metro Area



**Table 1
Financial and Membership Summary
For the Year Ended December 31, 2008**

	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	56,178,110	215,355,660	16,198,872	60,578,401	348,311,043
Accrued Liabilities	79,378,310	263,361,245	21,063,656	60,578,401	424,381,612
Surplus or (Deficit)	(23,200,200)	(48,005,585)	(4,864,784)	-	(76,070,569)
Fire State Aid	2,414,573	12,031,502	598,168	3,246,341	18,290,584
Supplemental Benefit Reimbursements	27,749	502,656	-	75,207	605,612
Municipal Contributions	1,382,615	4,030,479	616,359	1,266,685	7,296,138
Investment Earnings	(19,436,739)	(62,155,163)	(4,196,135)	(19,046,598)	(104,834,635)
Other	25,669	518,727	5,000	26,634	576,030
Total Revenues	(15,586,133)	(45,071,799)	(2,976,608)	(14,431,731)	(78,066,271)
Normal Cost	2,321,993	22,809,822	379,526	-	25,511,341
Deficit Amortization Payment	1,674,732	1,543,941	195,666	-	3,414,339
Estimated Administrative Expenses	307,693	1,270,217	62,625	-	1,640,535
LESS: 10% of Surplus	-	2,703,302	-	-	2,703,302
Total Financial Requirements	4,304,418	22,920,679	637,817	-	27,862,914
Administrative Expenses	265,491	1,401,377	75,606	268,577	2,011,051
Service Pension Benefit Expenditures	5,349,806	17,653,432	1,073,194	4,109,495	28,185,927
Other Benefit Expenditures	75,354	336,312	8,000	10,375	430,041
Total Expenses	5,690,651	19,391,121	1,156,800	4,388,447	30,627,019
Relief Associations Reporting	18	591	5	92	706
Number of Active Members	854	14,055	187	2,291	17,387
Number of Deferred/Inactive Members	177	2,114	24	464	2,779
Total Membership (for 706 reporting)	1,031	16,169	211	2,755	20,166
Number of Benefit Recipients	448	583	214	104	1,349

Table 1
Financial and Membership Summary
For the Year Ended December 31, 2008

	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	18	591	5	92	706
Minimum Retirement Age					
Age 50	17	566	5	88	676
Age 51	-	1	-	-	1
Age 55	1	23	-	3	27
Age 60	-	1	-	1	2
Minimum Years Active Service in Fire Department					
5 Years	2	117	-	28	147
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
10 Years	16	451	2	60	529
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	6	1	-	7
20 Years	-	13	2	2	17
Minimum Years Active Membership in Relief Association					
5 Years	3	125	-	35	163
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	15	456	2	55	528
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	2	1	-	3
19 Years	-	-	1	-	1
20 Years	-	3	1	-	4

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 the end of 2008.

Net Assets – The value of the relief association’s Special Fund assets as of the end of 2008. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2008. 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 2008, or payable for 2008 if not yet received.

Municipal Contributions – The amount of city, town, or independent nonprofit firefighting corporation contributions received during 2008, or payable for 2008 if not yet received.

Pension Amount – For lump sum plans, the amount per year of service in effect at the end of 2008. A retiring firefighter from a lump sum plan would receive a benefit amount 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 2008 for members electing to receive their pension in a lump sum payment.

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

ROR 2008 – The rate of return earned on the relief association’s investments during 2008.

Funding Ratio – The relief association’s December 31, 2008 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, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Ada	28	228,055	53%	10,024	48%	2,061	47%	790	37%	(20.6)	53%	83	43%
Adams	21	199,175	44%	10,116	49%	-	0%	650	29%	3.4	92%	111	81%
Adrian	25	236,383	54%	9,547	41%	11,953	85%	1,000	47%	(21.8)	48%	97	69%
Aitkin	28	438,085	79%	39,503	88%	10,000	79%	2,000	81%	(24.0)	35%	75	25%
Albert Lea Township	14	251,398	57%	5,728	5%	16,965	90%	1,900	80%	(24.6)	32%	73	20%
Albertville	29	345,713	72%	38,420	88%	-	0%	1,700	74%	(26.1)	26%	79	32%
Albion	21	99,616	12%	5,499	4%	4,500	60%	400	6%	(16.3)	69%	106	78%
Alden	22	76,351	5%	8,783	32%	6,100	69%	425	10%	(37.7)	1%	67	11%
Alexandria	30	1,160,110	94%	93,700	96%	1,788	43%	6,190	98%	(36.8)	2%	63	6%
Almelund	29	253,845	57%	7,591	18%	4,000	57%	550	21%	(2.1)	87%	108	79%
Alpha	15	123,823	20%	5,728	5%	-	0%	600	23%	(24.8)	31%	102	74%
Altura	22	98,383	11%	8,019	25%	-	0%	400	6%	3.7	93%	98	70%
Amboy	23	113,785	17%	8,019	25%	-	0%	600	23%	(18.3)	63%	94	65%
Annandale	25	482,348	82%	33,774	86%	6,000	67%	1,200	59%	(16.9)	68%	168	96%
Argyle	25	118,589	18%	9,547	41%	-	0%	600	23%	(31.8)	7%	73	20%
Arlington	28	216,824	50%	15,095	67%	2,987	51%	1,150	58%	(38.3)	1%	64	7%
Arrowhead	14	66,831	3%	5,346	3%	1,293	41%	484	13%	(29.3)	14%	111	81%
Askov	19	181,486	38%	6,874	12%	-	0%	800	38%	(0.9)	88%	106	77%
Atwater	28	191,808	41%	11,244	54%	-	0%	1,000	47%	(29.4)	14%	65	8%
Audubon	21	211,904	49%	13,503	63%	-	0%	1,100	55%	(16.6)	69%	92	63%
Aurora	20	207,941	47%	8,401	27%	920	38%	1,300	63%	(26.9)	23%	63	6%
Avon	23	308,293	67%	21,857	76%	10,500	82%	1,500	68%	(9.9)	80%	97	69%
Babbitt	29	217,462	51%	9,548	45%	10,000	79%	1,000	47%	(21.6)	50%	85	48%
Backus	16	215,765	50%	16,079	68%	16,000	90%	1,400	66%	(37.6)	1%	88	55%
Badger	18	79,147	6%	6,874	12%	-	0%	500	13%	(21.0)	51%	98	70%
Bagley	23	276,659	61%	16,337	69%	35	34%	1,150	58%	(8.5)	83%	92	62%
Balaton	26	133,887	23%	9,929	47%	-	0%	500	13%	(9.8)	81%	99	71%
Baldwin	24	170,245	35%	22,807	78%	15,178	89%	680	32%	(23.9)	36%	383	98%
Balsam	21	200,024	44%	8,990	35%	10,000	79%	1,300	63%	(29.8)	12%	63	6%
Barnesville	23	132,653	23%	15,046	66%	7,225	73%	600	23%	(31.1)	9%	80	36%
Barnum	28	217,417	51%	9,547	41%	10,000	79%	700	33%	(18.9)	60%	105	77%
Barrett	17	91,021	9%	6,110	7%	4,000	57%	425	10%	(20.9)	52%	96	68%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Battle Lake	20	280,748	61%	20,990	75%	-	0%	1,500	68%	(11.3)	79%	101	73%
Baudette	24	367,445	74%	13,798	63%	-	0%	1,150	58%	(22.1)	47%	103	75%
Bayport	20	1,210,738	95%	71,060	94%	-	0%	5,200	97%	(20.1)	56%	96	67%
Beardsley	21	109,371	15%	7,637	18%	327	35%	500	13%	(28.5)	17%	99	71%
Beaver Bay	14	121,171	19%	5,346	3%	-	0%	500	13%	2.1	90%	194	97%
Beaver Creek	17	74,780	5%	6,110	7%	1,521	43%	500	13%	(29.5)	13%	68	12%
Becker	34	696,554	88%	49,474	92%	10,000	79%	2,750	89%	(23.3)	40%	85	46%
Belgrade	26	270,348	60%	9,547	41%	7,950	75%	850	43%	(19.4)	58%	82	40%
Belle Plaine	31	472,130	82%	33,263	85%	-	0%	2,050	83%	(22.7)	44%	71	18%
Bellingham	19	134,508	24%	7,637	18%	500	36%	675	32%	(23.8)	37%	77	29%
Belview	23	184,645	39%	9,165	35%	153	34%	600	23%	3.8	94%	107	78%
Bemidji	40	1,685,738	97%	118,721	98%	-	0%	5,100	97%	(24.5)	33%	78	30%
Bertha	18	97,039	11%	7,637	18%	1,930	44%	800	38%	(18.3)	62%	100	72%
Bethel	12	72,699	4%	4,201	0%	-	0%	120	1%	(24.9)	30%	554	99%
Big Lake	30	737,084	90%	62,612	94%	7,000	72%	2,600	88%	(14.4)	73%	86	49%
Bigelow	19	82,454	6%	7,256	14%	-	0%	100	1%	(30.4)	11%	279	98%
Bigfork	21	183,588	39%	20,717	75%	5,000	62%	2,100	83%	(24.8)	31%	56	1%
Bird Island	23	186,113	40%	9,578	46%	5,000	62%	950	46%	(13.3)	75%	82	42%
Biwabik City	19	282,216	62%	8,401	27%	9,325	78%	1,400	66%	(32.2)	7%	81	38%
Biwabik	18	148,441	30%	8,783	32%	2,000	44%	700	33%	(24.3)	34%	85	49%
Blackduck	22	142,668	27%	14,384	65%	2,000	44%	900	44%	(37.3)	2%	57	2%
Blackhoof	21	69,146	4%	7,637	18%	384	35%	500	13%	(23.0)	42%	76	27%
Blomkest	17	154,997	31%	6,959	14%	5,050	65%	900	44%	(3.4)	86%	82	40%
Blooming Prairie	28	298,733	64%	21,765	76%	4,000	57%	1,225	62%	(23.6)	38%	79	33%
Blue Earth	28	640,066	87%	18,780	72%	12,000	85%	1,550	72%	(25.8)	27%	105	77%
Bluffton	15	107,442	14%	6,110	7%	-	0%	350	5%	(23.8)	37%	135	91%
Bovey	16	170,378	35%	7,637	18%	826	38%	1,100	55%	(17.8)	65%	84	45%
Bowlus	21	87,758	8%	8,019	25%	-	0%	400	6%	(44.5)	0%	73	20%
Boyd	18	122,024	19%	7,256	14%	-	0%	320	4%	(16.9)	68%	119	85%
Braham	24	322,624	69%	22,092	77%	750	37%	1,050	54%	(12.7)	75%	93	63%
Brainerd	37	2,075,683	98%	154,394	99%	54,423	98%	7,400	99%	(27.9)	19%	68	13%
Brandon	27	178,782	37%	9,547	41%	4,500	60%	825	42%	(21.8)	48%	80	36%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Breckenridge	25	304,814	66%	17,720	70%	10,313	82%	1,200	59%	(21.6)	50%	70	16%
Breitung	22	230,603	53%	8,019	25%	16,500	90%	550	21%	(18.3)	62%	143	93%
Brevator	12	96,564	11%	7,637	18%	1,500	41%	600	23%	(27.0)	22%	87	52%
Bricelyn	20	165,157	34%	8,401	27%	-	0%	600	23%	(23.4)	39%	96	68%
Brimson	13	49,892	2%	6,110	7%	-	0%	300	3%	(24.4)	34%	157	95%
Brook Park	19	73,702	4%	6,492	9%	-	0%	400	6%	(48.6)	0%	116	83%
Brooten	23	205,191	46%	8,020	27%	-	0%	700	33%	(26.4)	25%	85	49%
Browerville	19	212,717	49%	11,208	54%	2,600	50%	750	35%	(5.6)	85%	181	96%
Browns Valley	19	163,792	33%	8,019	25%	2,903	51%	750	35%	(16.8)	68%	84	46%
Brownsdale	19	192,450	42%	7,853	24%	-	0%	800	38%	(26.3)	26%	155	95%
Brownsville	15	49,406	1%	7,256	14%	2,000	44%	25	0%	(29.1)	15%	1,232	99%
Brownston	32	238,351	55%	8,401	27%	16,397	90%	1,000	47%	(21.7)	48%	67	10%
Buffalo	34	733,945	89%	75,205	95%	-	0%	4,000	95%	(22.6)	44%	59	2%
Buffalo Lake	22	268,659	60%	9,165	35%	6,000	67%	1,000	47%	(23.3)	40%	82	39%
Buhl	20	110,305	15%	6,874	12%	7,611	74%	1,000	47%	(30.9)	9%	63	6%
Butterfield	19	152,315	31%	9,165	35%	3,500	54%	650	29%	3.5	93%	88	55%
Buyck	12	17,988	0%	4,964	2%	-	0%	200	2%	(22.6)	44%	301	98%
Byron	32	324,303	69%	26,173	82%	7,500	73%	1,100	55%	(28.9)	15%	68	12%
Caledonia	33	308,132	67%	19,681	73%	2,400	47%	1,050	54%	(21.7)	49%	82	42%
Calumet	17	240,288	55%	8,019	25%	4,000	57%	1,425	68%	(27.4)	21%	74	23%
Cambridge	24	408,651	77%	48,920	92%	-	0%	3,485	93%	(33.3)	5%	60	3%
Campbell	22	144,374	28%	9,929	47%	-	0%	500	13%	(24.6)	32%	73	22%
Canby	24	299,692	65%	12,581	60%	3,000	51%	1,050	54%	(29.7)	12%	100	72%
Cannon Falls	30	570,738	86%	36,748	87%	-	0%	1,700	74%	(20.8)	52%	78	31%
Canosia	19	264,068	59%	9,258	40%	15,000	88%	1,000	47%	3.9	95%	105	77%
Canton	20	112,043	16%	7,256	14%	-	0%	400	6%	(1.0)	88%	98	71%
Carlos	25	432,931	79%	10,693	52%	25,600	95%	1,750	77%	(32.9)	5%	83	43%
Carlton	21	182,458	38%	13,259	62%	8,500	77%	1,750	77%	(38.8)	1%	122	87%
Carsonville	15	107,481	14%	7,855	24%	-	0%	500	13%	(14.7)	72%	91	61%
Carver	26	313,311	67%	17,413	70%	1,869	44%	1,900	80%	(21.6)	49%	70	15%
Cass Lake	19	339,107	70%	28,611	82%	10,850	83%	2,500	87%	(22.3)	46%	119	85%
Centennial	32	1,726,554	97%	115,664	97%	12,500	86%	4,000	95%	(27.4)	21%	87	53%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Center City	22	250,035	56%	9,629	46%	7,500	73%	1,250	62%	(13.5)	75%	96	67%
Ceylon	17	146,712	29%	8,019	25%	1,500	41%	500	13%	(25.2)	30%	92	62%
Chandler	16	133,743	23%	6,492	9%	775	37%	650	29%	(9.4)	81%	98	70%
Chatfield	24	341,874	71%	19,453	73%	3,560	56%	1,300	63%	(18.0)	64%	79	33%
Cherry	16	89,558	9%	7,637	18%	-	0%	375	6%	(11.0)	79%	185	96%
Chisago	25	504,991	84%	28,651	83%	14,677	88%	2,450	87%	(26.7)	24%	92	62%
Chisholm	20	394,234	75%	20,673	74%	4,000	57%	2,400	86%	(32.7)	5%	65	9%
Chokio	20	116,754	17%	8,401	27%	-	0%	500	13%	(23.4)	39%	127	90%
Clara City	22	246,484	56%	10,601	51%	2,460	48%	1,000	47%	(27.8)	19%	81	38%
Claremont	19	123,268	20%	7,434	18%	3,500	54%	700	33%	(17.5)	66%	93	64%
Clarissa	20	104,402	13%	9,165	35%	3,990	57%	500	13%	(12.2)	76%	89	56%
Clarkfield	26	178,048	36%	10,692	51%	-	0%	800	38%	(21.5)	50%	82	42%
Clarks Grove	23	145,692	28%	7,961	25%	-	0%	400	6%	(30.8)	10%	101	74%
Clear Lake	19	316,710	68%	21,407	76%	6,000	67%	1,200	59%	(31.1)	8%	89	57%
Clearbrook	14	138,135	25%	10,327	50%	-	0%	1,500	68%	(33.0)	5%	76	26%
Clearwater	31	284,107	63%	18,383	72%	14,722	88%	1,440	68%	(23.4)	38%	75	25%
Clements	21	126,271	21%	8,401	27%	1,943	44%	550	21%	(27.5)	20%	76	27%
Cleveland	25	321,317	69%	11,968	58%	13,600	87%	950	46%	(4.2)	85%	117	84%
Clifton	14	198,635	44%	9,304	40%	6,799	71%	950	46%	(18.8)	61%	118	84%
Climax	23	86,307	8%	6,492	9%	-	0%	150	1%	3.8	94%	291	98%
Clinton [Big Stone]	25	100,324	12%	8,019	25%	3,370	54%	600	23%	(19.6)	57%	69	14%
Cohasset	25	435,127	79%	20,471	74%	218	34%	2,000	81%	(19.6)	57%	93	63%
Cokato	24	360,327	73%	21,497	76%	1,497	41%	1,600	72%	(29.4)	14%	57	1%
Cold Spring	30	738,822	90%	31,090	84%	14,900	88%	2,025	83%	(15.1)	71%	81	38%
Coleraine	20	134,277	24%	7,638	23%	12,743	86%	1,250	62%	(18.2)	63%	70	15%
Colvill	14	30,962	1%	4,964	2%	16,193	90%	75	0%	(7.2)	84%	473	99%
Colvin	11	24,935	0%	5,728	5%	10,926	83%	800	38%	(26.6)	24%	51	0%
Comfrey	24	224,237	52%	8,783	32%	4,000	57%	550	21%	3.5	93%	111	81%
Cook	16	372,055	74%	15,937	68%	1,500	41%	1,500	68%	(14.6)	72%	94	64%
Cosmos	15	126,568	21%	6,682	11%	-	0%	800	38%	(32.5)	6%	132	91%
Cottage Grove	51	1,430,992	96%	134,771	98%	3,551	56%	3,600	94%	(19.6)	57%	94	65%
Cotton	19	136,600	25%	11,456	54%	-	0%	400	6%	(16.3)	69%	128	90%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Cottonwood	23	260,814	58%	10,693	52%	-	0%	600	23%	(20.5)	54%	130	90%
Courland	20	201,047	45%	8,401	27%	4,385	60%	1,200	59%	(14.4)	73%	71	17%
Cromwell	23	274,335	61%	10,311	49%	12,135	85%	1,200	59%	(8.3)	83%	93	64%
Crooked Lake	13	93,513	10%	7,681	24%	-	0%	350	5%	(24.1)	35%	117	84%
Crookston	24	362,091	73%	13,000	61%	7,000	72%	1,700	74%	(23.8)	37%	77	28%
Crosby	29	403,152	76%	18,557	72%	33,000	96%	2,050	83%	(25.0)	30%	62	5%
Culver	14	29,436	1%	2,999	0%	5,200	66%	85	1%	1.5	89%	246	97%
Currie	22	173,347	36%	8,401	27%	2,540	49%	600	23%	4.1	96%	84	45%
Cuyuna	25	145,144	28%	9,165	35%	9,814	79%	800	38%	(22.5)	45%	60	3%
Cyrus	20	108,122	14%	6,874	12%	-	0%	325	4%	(14.9)	71%	157	95%
Dalton	25	214,475	50%	9,165	35%	-	0%	550	21%	4.8	98%	123	88%
Danube	20	159,477	32%	6,874	12%	-	0%	550	21%	(14.1)	74%	103	76%
Danvers	11	80,287	6%	6,110	7%	-	0%	650	29%	3.3	92%	97	69%
Darfur	17	155,829	32%	6,110	7%	750	37%	365	6%	4.6	98%	121	87%
Dassel	30	556,216	85%	26,171	81%	31,582	96%	2,300	85%	(29.2)	15%	80	34%
Dawson	24	341,764	71%	12,030	58%	17,048	91%	1,800	78%	(23.9)	36%	71	17%
Dayton	29	448,517	81%	22,514	77%	18,000	91%	1,500	68%	(14.9)	72%	79	32%
Deer Creek	17	108,350	15%	7,637	18%	-	0%	625	29%	(32.4)	7%	73	21%
Deer River	22	282,222	62%	21,646	76%	5,000	62%	1,750	77%	(31.5)	8%	72	19%
Deerwood	20	258,823	57%	17,853	71%	-	0%	950	46%	(18.4)	62%	101	73%
Delano	27	470,714	82%	35,653	87%	27,500	95%	2,575	88%	(32.8)	5%	56	1%
Delavan	16	161,985	33%	7,256	14%	3,300	53%	750	35%	(20.9)	52%	116	83%
Dent	22	161,568	33%	12,835	61%	-	0%	600	23%	(26.7)	23%	86	52%
Detroit Lakes	30	1,463,614	96%	62,180	93%	13,988	87%	4,400	95%	(15.3)	71%	94	66%
Dexter	21	186,427	40%	6,110	7%	4,600	61%	350	5%	4.4	97%	120	86%
Dodge Center	23	410,009	77%	12,618	60%	17,699	91%	1,700	74%	(26.0)	26%	94	65%
Dover	17	167,313	34%	8,019	25%	2,000	44%	750	35%	(20.9)	52%	96	68%
Dovray	17	24,068	0%	4,964	2%	-	0%	160	2%	(6.9)	84%	73	21%
Dumont	21	116,607	17%	7,637	18%	-	0%	300	3%	4.0	96%	116	83%
Dunnell	15	107,024	14%	5,728	5%	-	0%	450	11%	(10.5)	79%	117	83%
Eagle Bend	20	184,809	39%	9,547	41%	4,045	59%	850	43%	(1.3)	88%	87	53%
Eagle Lake	23	261,189	58%	12,588	60%	7,681	74%	1,700	74%	(15.1)	71%	73	21%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
East Bethel	36	718,747	88%	47,605	91%	7,750	75%	3,400	93%	(30.1)	11%	78	30%
East Grand Forks	28	737,438	90%	36,217	87%	-	0%	2,300	85%	(23.4)	39%	81	37%
Eastern Hubbard	23	207,724	47%	7,665	24%	5,000	62%	1,100	55%	(8.3)	83%	129	90%
Easton	23	118,736	18%	8,783	32%	-	0%	575	23%	(28.6)	16%	62	5%
Echo	20	143,972	27%	8,019	25%	950	38%	600	23%	(17.0)	68%	101	73%
Eden Valley	27	342,038	71%	14,369	65%	3,500	54%	1,000	47%	(22.9)	42%	89	57%
Edgerton	24	217,873	51%	10,259	49%	5,080	65%	850	43%	(25.9)	27%	82	42%
Eitzen	27	95,385	10%	9,547	41%	1,500	41%	450	11%	(6.4)	84%	81	37%
Elbow Tulaby Lakes	13	60,021	2%	4,365	1%	-	0%	450	11%	3.8	94%	112	81%
Elizabeth	22	201,025	45%	8,019	25%	688	37%	675	32%	(30.1)	11%	68	12%
Elk River	40	1,696,356	97%	111,999	97%	30,000	95%	5,091	97%	(28.5)	17%	71	17%
Elko New Market	26	1,010,110	93%	32,241	85%	59,059	98%	3,100	91%	(8.4)	83%	114	81%
Ellendale	20	135,904	24%	8,408	31%	6,000	67%	500	13%	(21.9)	48%	84	46%
Ellsworth	25	208,381	47%	9,547	41%	-	0%	450	11%	3.4	92%	117	84%
Elmer	16	91,877	10%	6,110	7%	-	0%	250	2%	(9.5)	81%	116	82%
Elmore	17	157,685	32%	9,165	35%	250	34%	1,100	55%	(21.0)	51%	83	43%
Elrosa	25	234,589	54%	11,456	54%	8,000	75%	600	23%	(18.3)	62%	86	51%
Ely	30	482,305	82%	41,472	89%	-	0%	1,600	72%	(29.7)	12%	83	44%
Elysian	23	210,229	48%	9,079	35%	17,800	91%	900	44%	(7.8)	83%	77	29%
Emily	17	122,906	20%	9,399	40%	-	0%	750	35%	(19.5)	58%	67	11%
Emmons	22	234,262	54%	8,783	32%	-	0%	600	23%	(22.1)	47%	102	75%
Evansville	27	125,266	21%	11,456	54%	2,500	48%	320	4%	(18.3)	62%	133	91%
Eveleth	19	293,630	64%	11,946	57%	2,000	44%	1,800	78%	(34.9)	4%	74	23%
Excelsior	42	2,862,124	98%	112,132	97%	10,000	79%	6,250	98%	(26.0)	26%	81	37%
Eyota	22	216,220	50%	12,449	60%	3,000	51%	1,200	59%	(12.1)	77%	91	61%
Fairfax	16	409,746	77%	10,900	52%	6,493	70%	1,700	74%	2.8	91%	91	61%
Farmington	52	1,388,320	96%	82,603	95%	70,700	99%	4,200	95%	(36.8)	3%	59	2%
Fayal	17	223,546	52%	8,402	31%	3,409	54%	1,500	68%	(31.7)	8%	86	49%
Federal Dam	19	62,989	3%	4,512	1%	-	0%	100	1%	(24.4)	33%	450	98%
Fergus Falls	39	1,343,757	95%	64,425	94%	2,000	44%	3,900	94%	(23.4)	40%	75	25%
Fertile	25	230,951	53%	10,481	51%	-	0%	800	38%	(24.4)	33%	90	58%
Fifty Lakes	16	100,020	12%	5,269	3%	-	0%	600	23%	(14.2)	73%	115	82%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Finland	21	194,439	42%	11,333	54%	-	0%	600	23%	3.9	95%	103	75%
Finlayson	19	150,197	31%	11,456	54%	-	0%	600	23%	3.8	95%	102	74%
Flensburg	16	89,718	9%	8,401	27%	-	0%	525	20%	(14.7)	72%	96	67%
Floodwood	20	250,773	56%	10,311	49%	10,395	82%	1,000	47%	(23.6)	38%	86	50%
Foley	23	653,685	88%	34,818	86%	7,500	73%	2,100	83%	(18.9)	60%	90	58%
Forada	20	167,085	34%	9,165	35%	10,732	82%	600	23%	(27.2)	22%	119	85%
Forest Lake	33	1,080,778	94%	101,375	96%	17,000	90%	4,500	96%	(36.7)	3%	73	19%
Foreston	20	211,282	49%	8,783	32%	2,000	44%	1,000	47%	(17.0)	67%	76	27%
Franklin	20	283,469	63%	7,637	18%	7,637	74%	1,000	47%	(0.4)	89%	110	80%
Frazee	24	281,879	62%	17,826	70%	3,000	51%	1,200	59%	(23.0)	42%	80	35%
Fredenber	17	141,189	26%	6,412	9%	3,500	54%	700	33%	(28.9)	15%	89	57%
French Township	21	102,418	13%	9,547	41%	453	35%	500	13%	(36.8)	3%	67	10%
Frost	26	184,898	39%	8,401	27%	2,500	48%	500	13%	(6.5)	84%	99	71%
Fulda	23	301,060	65%	12,746	60%	8,106	77%	1,000	47%	3.8	94%	115	82%
Garfield	25	222,683	52%	12,172	59%	4,500	60%	1,000	47%	(21.7)	48%	89	56%
Garrison	17	573,534	86%	25,148	80%	12,000	85%	3,100	91%	(24.7)	31%	75	24%
Garvin	15	85,474	7%	5,728	5%	-	0%	450	11%	(20.6)	53%	85	48%
Gaylord	26	367,314	73%	14,713	65%	23,706	94%	1,350	65%	(6.4)	85%	76	27%
Geneva	24	85,630	7%	7,256	14%	-	0%	200	2%	(23.2)	41%	127	89%
Ghent	19	89,072	8%	6,110	7%	-	0%	525	20%	(23.3)	40%	82	40%
Gilbert	21	197,245	44%	7,637	18%	3,623	56%	1,100	55%	(10.8)	79%	87	53%
Glenwood	29	275,322	61%	22,634	77%	20,866	93%	1,600	72%	(25.2)	29%	59	3%
Glyndon	24	304,902	66%	10,630	51%	-	0%	900	44%	(11.9)	77%	83	44%
Gnesen	21	387,139	75%	9,547	41%	12,800	86%	1,000	47%	5.3	99%	98	69%
Golden Valley	51	3,375,203	99%	118,200	98%	-	0%	6,700	98%	(28.6)	16%	82	41%
Gonvick	20	143,155	27%	7,637	18%	3,758	57%	650	29%	(19.2)	59%	98	70%
Good Thunder	22	282,444	62%	10,379	51%	6,900	71%	1,100	55%	(27.7)	20%	80	35%
Goodland	14	61,125	2%	6,874	12%	-	0%	360	6%	(22.3)	46%	151	94%
Goodview	34	301,277	65%	12,662	60%	-	0%	1,400	66%	(27.2)	22%	77	28%
Graceville	23	167,264	34%	9,547	41%	2,500	48%	550	21%	(11.8)	77%	101	73%
Granada	16	83,469	7%	6,492	9%	-	0%	500	13%	(24.7)	32%	94	64%
Grand Lake	28	265,751	59%	12,166	58%	8,000	75%	1,275	63%	(23.9)	36%	91	60%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Grand Marais	26	341,345	71%	13,346	62%	-	0%	1,200	59%	(14.7)	72%	82	41%
Grand Meadow	24	195,823	43%	13,448	63%	625	36%	1,100	55%	(32.4)	6%	64	7%
Grand Rapids	32	1,459,609	96%	93,425	96%	5,000	62%	5,000	96%	(25.2)	29%	95	66%
Granite Falls	33	268,408	59%	18,260	71%	4,500	60%	1,350	65%	(26.9)	23%	65	8%
Green Isle	22	136,869	25%	9,165	35%	5,100	65%	775	37%	(26.5)	25%	85	48%
Greenbush	34	190,052	41%	11,456	54%	-	0%	500	13%	(24.6)	32%	75	25%
Greenwood	25	294,459	64%	12,081	58%	30,000	95%	1,500	68%	(22.9)	43%	72	19%
Grey Eagle	20	210,525	48%	10,796	52%	5,000	62%	750	35%	(24.9)	30%	81	38%
Grove City	19	147,149	29%	9,469	40%	-	0%	800	38%	(28.6)	17%	89	57%
Grygla	19	96,821	11%	7,637	18%	-	0%	250	2%	(17.3)	66%	130	90%
Hackensack	27	419,222	78%	17,523	70%	38,750	97%	1,800	78%	(5.6)	85%	81	39%
Hallock	28	162,903	33%	10,692	51%	-	0%	500	13%	(15.4)	70%	89	57%
Halstad	24	169,337	35%	9,165	35%	2,000	44%	600	23%	5.1	99%	109	80%
Ham Lake	35	1,088,462	94%	63,881	94%	-	0%	3,200	92%	(18.4)	61%	82	42%
Hamburg	28	348,596	72%	10,311	49%	42,428	97%	1,375	65%	(9.8)	80%	67	11%
Hamel	22	886,653	93%	32,241	85%	31,075	96%	1,900	80%	(14.5)	73%	104	76%
Hancock	23	208,408	47%	8,783	32%	-	0%	500	13%	2.0	89%	122	87%
Hanley Falls	25	136,717	25%	8,783	32%	-	0%	400	6%	(17.0)	67%	94	65%
Hanover	26	445,450	80%	29,128	83%	3,000	51%	1,350	65%	(11.7)	78%	91	60%
Hanska	23	155,069	32%	9,547	41%	1,500	41%	440	11%	(3.6)	86%	132	91%
Harmony	26	221,063	51%	9,547	41%	5,000	62%	750	35%	(9.2)	82%	90	58%
Harris	29	120,060	19%	9,157	35%	4,247	59%	875	44%	(20.5)	54%	85	46%
Hartland	16	142,514	27%	8,019	25%	-	0%	425	10%	(12.3)	76%	168	96%
Hastings	59	2,655,738	98%	124,677	98%	-	0%	4,500	96%	(22.4)	46%	86	50%
Hayfield	23	198,295	44%	13,971	64%	1,727	43%	1,500	68%	(30.2)	11%	62	5%
Hayward	21	169,048	35%	8,401	27%	4,500	60%	800	38%	(37.3)	2%	105	77%
Hector	28	409,826	77%	11,167	53%	3,800	57%	1,350	65%	(23.4)	39%	82	41%
Henderson	20	134,039	23%	9,165	35%	18,923	92%	1,000	47%	(23.4)	40%	59	2%
Hendricks	29	157,256	32%	9,547	41%	4,651	61%	600	23%	(9.1)	82%	79	33%
Hendrum	19	116,963	17%	7,256	14%	-	0%	350	5%	3.6	93%	174	96%
Henning	24	182,593	38%	11,341	54%	5,328	66%	1,000	47%	(25.8)	27%	64	7%
Herman	23	118,132	18%	9,547	41%	-	0%	625	29%	(22.7)	43%	76	27%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Hermantown	27	849,354	92%	24,780	79%	25,000	94%	2,700	89%	(29.5)	13%	89	56%
Heron Lake	17	145,368	28%	7,637	18%	667	36%	600	23%	(12.4)	76%	91	59%
Hewitt	13	87,258	8%	5,346	3%	1,409	41%	400	6%	(2.2)	87%	141	93%
Hibbing	18	270,522	60%	8,698	32%	682	37%	1,200	59%	(27.2)	21%	81	39%
Hill City	22	85,327	7%	8,783	32%	1,077	40%	615	28%	(19.3)	59%	59	3%
Hills	20	68,506	4%	9,929	47%	5,000	62%	750	35%	(31.1)	8%	85	47%
Hinckley	21	352,434	72%	20,944	75%	2,826	50%	1,000	47%	(20.0)	56%	148	94%
Hitterdal	20	112,389	16%	5,728	5%	650	36%	500	13%	(16.9)	68%	85	47%
Hoffman	24	206,061	46%	9,165	35%	917	38%	650	29%	3.8	94%	88	55%
Hokah	25	162,949	33%	11,456	54%	-	0%	475	13%	(10.8)	79%	91	60%
Holdingford	22	210,141	48%	10,213	49%	4,000	57%	900	44%	(23.7)	37%	75	24%
Holland	21	122,381	19%	6,110	7%	-	0%	250	2%	(32.5)	6%	143	93%
Hollandale	22	46,940	1%	7,637	18%	-	0%	1	0%	(23.1)	41%	19,890	100%
Hopkins	37	1,982,694	98%	76,022	95%	32,166	96%	7,000	99%	(27.5)	20%	80	34%
Houston	24	167,140	34%	10,311	49%	6,897	71%	925	45%	(22.1)	47%	77	29%
Hovland Area	14	75,847	5%	1,698	0%	1,000	38%	400	6%	(37.4)	2%	223	97%
Howard Lake	27	272,709	60%	16,172	68%	12,954	86%	1,400	66%	(24.8)	31%	60	4%
Hoyt Lakes	22	260,145	58%	9,547	41%	7,807	75%	1,500	68%	(18.8)	60%	78	31%
Hugo	29	440,464	80%	42,735	90%	-	0%	2,700	89%	(28.7)	16%	75	26%
Ideal	28	339,867	71%	20,718	75%	11,992	85%	2,100	83%	(25.4)	28%	63	5%
Industrial	15	177,033	36%	6,492	9%	5,000	62%	700	33%	(21.5)	50%	83	45%
International Falls	32	521,963	84%	40,213	89%	-	0%	2,750	89%	(22.5)	45%	81	39%
Inver Grove Heights	57	2,863,403	99%	140,506	99%	28,000	95%	5,000	96%	(22.1)	47%	105	77%
Iona	14	70,056	4%	3,437	0%	-	0%	300	3%	(17.0)	67%	103	75%
Isanti	18	763,766	91%	49,406	92%	6,000	67%	3,800	94%	(39.8)	0%	52	0%
Isle	24	262,101	58%	23,652	78%	-	0%	967	47%	(39.4)	0%	77	28%
Jackson	27	413,880	78%	21,273	75%	9,203	78%	1,700	74%	(30.7)	10%	75	24%
Jacobson	24	76,377	5%	6,110	7%	-	0%	400	6%	(23.2)	41%	98	70%
Janesville	25	201,122	45%	14,882	66%	8,010	76%	1,400	66%	(17.2)	67%	68	13%
Jasper	26	172,386	35%	8,401	27%	3,100	53%	650	29%	(20.6)	53%	86	50%
Jeffers	22	99,369	12%	7,637	18%	-	0%	500	13%	(29.6)	13%	66	9%
Jordan	33	771,629	91%	31,210	84%	77,301	99%	1,900	80%	2.6	90%	80	36%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Kandiyohti	17	186,946	40%	8,658	32%	-	0%	1,100	55%	(27.2)	22%	70	15%
Karlstad	26	138,766	26%	11,456	54%	-	0%	350	5%	3.3	92%	137	92%
Kasota	23	317,855	68%	14,965	66%	8,500	77%	1,300	63%	(29.8)	12%	87	53%
Kasson	29	495,920	83%	25,602	81%	-	0%	1,800	78%	(24.1)	35%	81	37%
Keewatin	18	210,897	48%	8,019	25%	15,696	89%	1,600	72%	(31.5)	8%	71	16%
Kelliher	24	134,485	24%	8,783	32%	354	35%	575	23%	(22.5)	45%	63	6%
Kellogg	29	284,497	63%	8,783	32%	4,000	57%	680	32%	(18.5)	61%	87	52%
Kennedy	15	66,266	3%	5,728	5%	-	0%	350	5%	(17.3)	66%	121	87%
Kensington	27	184,343	39%	9,165	35%	301	34%	750	35%	4.5	97%	101	74%
Kerrick	20	6,362	0%	5,346	3%	-	0%	1	0%	(12.5)	76%	2,879	99%
Kettle River	16	99,926	12%	7,256	14%	-	0%	600	23%	(22.7)	44%	87	52%
Kilkenny	23	221,718	52%	8,401	27%	7,000	72%	725	34%	(9.4)	81%	99	71%
Kimball	25	208,513	47%	12,955	61%	5,859	67%	775	37%	(18.9)	59%	94	65%
Kinney	22	160,569	32%	7,256	14%	-	0%	650	29%	(21.5)	50%	104	76%
La Crescent	24	411,648	77%	26,119	81%	3,000	51%	1,600	72%	(20.4)	55%	90	57%
Lafayette	23	254,780	57%	9,738	47%	4,000	57%	1,000	47%	(26.4)	25%	101	72%
Lake Benton	24	189,976	41%	9,692	46%	1,000	38%	575	23%	3.6	93%	130	90%
Lake Bronson	18	66,496	3%	5,346	3%	-	0%	400	6%	(4.0)	85%	146	94%
Lake City	21	415,529	78%	36,752	87%	21,774	94%	3,250	93%	(20.5)	54%	66	9%
Lake Crystal	25	377,431	74%	19,560	73%	7,500	73%	2,000	81%	(28.2)	18%	65	8%
Lake Elmo	22	741,317	90%	39,747	88%	-	0%	3,100	91%	(28.2)	18%	95	66%
Lake Henry	23	109,462	15%	6,874	12%	-	0%	425	10%	(20.2)	56%	88	55%
Lake Kabetogama	14	92,182	10%	7,256	14%	-	0%	1,000	47%	(38.7)	1%	67	10%
Lake Lillian	14	128,295	22%	5,729	6%	1,000	38%	700	33%	2.4	90%	88	54%
Lake Park	22	188,487	40%	14,035	64%	2,400	47%	725	34%	(18.9)	60%	100	72%
Lake Wilson	23	174,065	36%	6,492	9%	-	0%	500	13%	3.2	91%	123	88%
Lakefield	22	292,483	63%	13,956	64%	4,900	61%	1,000	47%	(25.4)	28%	91	61%
Lakeland	17	128,397	22%	6,492	9%	-	0%	800	38%	(20.5)	54%	95	67%
Lakeville	87	4,188,846	99%	224,674	99%	92,071	99%	6,000	98%	(23.8)	36%	86	50%
Lakewood	21	165,335	34%	9,547	41%	-	0%	650	29%	(36.9)	2%	79	32%
Lamberton	20	128,775	22%	7,700	24%	1,000	38%	950	46%	(29.2)	15%	68	12%
Lancaster	26	129,423	22%	7,256	14%	-	0%	500	13%	4.2	96%	110	80%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Lanesboro	21	217,206	51%	9,302	40%	3,500	54%	1,000	47%	(18.8)	60%	86	50%
Lasalle	16	76,915	5%	4,964	2%	-	0%	400	6%	(13.5)	74%	91	59%
Le Roy	25	122,575	20%	9,165	35%	-	0%	450	11%	(10.2)	80%	104	76%
Le Sueur	24	407,923	76%	27,024	82%	18,000	91%	2,600	88%	(26.3)	25%	91	60%
Leaf Valley	19	224,850	53%	7,256	14%	2,000	44%	800	38%	(22.9)	43%	81	39%
Lester Prairie	30	254,390	57%	11,456	54%	13,000	87%	850	43%	(14.7)	72%	83	43%
Lewiston	29	471,154	82%	19,393	73%	6,020	69%	1,250	62%	(26.7)	23%	82	43%
Lewisville	19	194,783	42%	6,875	13%	-	0%	700	33%	4.5	98%	121	87%
Lexington	19	537,791	85%	9,547	41%	9,200	78%	2,300	85%	2.7	90%	106	78%
Lindstrom	25	450,376	81%	26,148	81%	4,250	59%	2,295	85%	(22.2)	46%	80	36%
Linwood	28	409,365	77%	21,107	75%	10,798	83%	2,000	81%	(22.8)	43%	75	25%
Lismore	26	89,905	9%	8,783	32%	-	0%	375	6%	(20.5)	54%	77	28%
Litchfield	30	502,210	83%	42,253	90%	3,120	53%	2,000	81%	(26.6)	24%	68	13%
Little Canada	34	1,252,004	95%	43,845	90%	15,000	88%	3,100	91%	(24.3)	34%	76	26%
Little Falls	33	651,780	88%	58,271	93%	8,000	75%	2,450	87%	(26.3)	25%	87	54%
Littlefork	25	148,205	30%	9,929	47%	5,105	65%	800	38%	(30.2)	11%	87	54%
Long Lake	36	1,270,494	95%	85,866	96%	-	0%	2,889	90%	(25.2)	29%	86	51%
Long Prairie	22	307,587	66%	25,609	81%	6,000	67%	1,750	77%	(13.0)	75%	86	51%
Lonsdale	26	314,502	68%	32,048	85%	10,000	79%	1,900	80%	(28.4)	17%	88	55%
Loretto	29	1,029,357	94%	24,453	79%	60,000	98%	4,200	95%	(25.6)	28%	70	15%
Lower Saint Croix Valley	28	831,057	92%	37,175	88%	-	0%	3,100	91%	(28.3)	17%	82	40%
Lowry	24	263,392	59%	8,783	32%	5,000	62%	800	38%	(17.4)	66%	92	62%
Lucan	24	87,440	8%	8,401	27%	-	0%	450	11%	(11.5)	78%	97	68%
Lutsen	16	179,617	37%	10,021	48%	-	0%	1,400	66%	(20.7)	53%	74	22%
Luverne	37	700,689	88%	23,154	78%	-	0%	2,000	81%	(20.4)	55%	95	66%
Lynd	12	74,571	5%	5,728	5%	-	0%	450	11%	(35.3)	3%	76	26%
Mabel	20	84,222	7%	7,637	18%	2,892	50%	500	13%	(18.2)	63%	82	42%
Madelia	28	259,707	58%	14,811	66%	3,505	56%	1,050	54%	(11.9)	77%	73	20%
Madison	25	210,656	48%	10,900	52%	-	0%	1,000	47%	(18.6)	61%	78	30%
Madison Lake	23	206,978	46%	10,913	53%	6,087	69%	1,100	55%	(33.9)	4%	83	44%
Mahnomen	25	231,368	53%	10,046	48%	800	38%	1,100	55%	(23.7)	37%	90	58%
Mahtomedi	31	900,237	93%	56,891	93%	8,000	75%	4,300	95%	(29.5)	13%	74	22%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Mahtowa	19	92,016	10%	6,110	7%	5,002	65%	500	13%	(20.6)	53%	101	73%
Mantorville	26	210,013	48%	9,528	41%	3,500	54%	800	38%	(24.2)	34%	87	53%
Maple Hill	12	108,359	15%	6,492	9%	6,117	69%	700	33%	(17.0)	67%	134	91%
Maple Lake	31	826,729	92%	35,672	87%	13,000	87%	1,700	74%	(15.5)	70%	86	49%
Maple Plain	26	727,330	89%	20,712	74%	18,000	91%	2,100	83%	(19.7)	57%	79	32%
Mapleton	23	348,752	72%	13,963	64%	5,175	66%	1,800	78%	(21.2)	51%	93	64%
Maplewood	82	3,533,741	99%	170,702	99%	117,600	99%	5,500	98%	(29.5)	14%	68	12%
Marble	18	221,489	52%	7,256	14%	8,000	75%	1,450	68%	(19.4)	58%	95	67%
Marshall	43	1,682,614	96%	61,240	93%	26,685	95%	4,700	96%	(21.7)	49%	74	23%
Mayer	27	324,334	69%	9,165	35%	11,467	84%	1,600	72%	(23.7)	37%	74	22%
Maynard	24	194,520	42%	8,783	32%	-	0%	650	29%	(25.4)	28%	91	61%
Mc Davitt	22	150,034	31%	6,874	12%	3,000	51%	1,000	47%	(21.1)	51%	70	16%
Mc Grath	16	123,576	20%	7,637	18%	-	0%	500	13%	(2.3)	86%	137	92%
Mc Intosh	21	82,805	6%	6,492	9%	-	0%	600	23%	(28.6)	16%	75	24%
Mc Kinley	12	91,375	9%	4,201	0%	-	0%	300	3%	3.3	92%	154	95%
McGregor	22	343,745	71%	25,021	80%	-	0%	1,800	78%	(30.4)	10%	57	2%
Meadowlands	11	44,438	1%	4,964	2%	-	0%	200	2%	(10.1)	80%	139	93%
Medford	20	145,864	28%	9,547	41%	11,000	83%	725	34%	(41.1)	0%	68	14%
Melrose	27	288,479	63%	20,709	74%	2,700	50%	1,250	62%	(23.1)	41%	80	34%
Menahga	22	257,724	57%	9,696	47%	2,000	44%	1,100	55%	(7.1)	84%	86	51%
Middle River	23	142,013	27%	7,256	14%	-	0%	400	6%	4.3	97%	195	97%
Miesville	29	179,826	38%	11,456	54%	1,800	44%	500	13%	(25.3)	29%	78	30%
Milaca	23	630,112	87%	30,499	84%	-	0%	2,400	86%	(18.9)	60%	92	61%
Milan	19	140,052	26%	7,637	18%	-	0%	500	13%	(34.1)	4%	92	62%
Miltona	23	197,024	43%	9,548	45%	6,500	70%	1,000	47%	(10.0)	80%	87	52%
Minnesota	26	206,475	46%	12,312	59%	3,797	57%	1,000	47%	(26.0)	27%	94	65%
Minnesota Lake	27	213,052	49%	9,547	41%	3,339	54%	1,000	47%	(22.9)	42%	79	32%
Mission	16	194,827	43%	16,843	69%	3,170	53%	1,500	68%	(19.2)	59%	73	21%
Montevideo	32	444,486	80%	25,242	80%	3,116	53%	1,700	74%	(33.0)	5%	77	29%
Montgomery	30	352,944	72%	20,454	74%	20,000	92%	1,800	78%	(22.7)	44%	79	33%
Monticello	29	755,841	91%	74,110	95%	15,578	89%	3,500	93%	(29.5)	13%	56	1%
Montrose	25	298,529	64%	11,764	57%	39,766	97%	1,500	68%	(22.8)	43%	75	24%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Moose Lake	23	279,349	61%	22,289	77%	5,000	62%	1,700	74%	(26.9)	23%	60	3%
Mora	27	531,071	84%	41,755	89%	-	0%	1,700	74%	(25.7)	27%	85	47%
Morgan	22	338,847	70%	9,857	47%	2,627	50%	1,600	72%	(26.1)	26%	81	38%
Morris	34	535,348	85%	23,683	79%	21,750	94%	1,500	68%	(31.8)	7%	82	41%
Morristown	24	306,745	66%	15,655	67%	5,000	62%	1,700	74%	(31.5)	8%	71	18%
Morton	20	145,567	28%	7,637	18%	3,420	54%	800	38%	(12.0)	77%	82	40%
Motley	17	141,358	26%	11,955	58%	6,926	72%	1,600	72%	(42.8)	0%	74	22%
Mountain Iron	15	222,681	52%	10,511	51%	10,800	83%	1,700	74%	(19.9)	56%	99	71%
Mountain Lake	24	300,402	65%	13,169	61%	-	0%	1,200	59%	3.1	91%	107	79%
Nashwaug	22	297,572	64%	10,949	53%	6,877	71%	1,300	63%	(18.2)	63%	81	38%
Nevis	17	188,661	40%	16,325	68%	6,250	70%	950	46%	4.9	98%	120	86%
New Auburn	22	148,621	30%	8,401	27%	8,124	77%	1,000	47%	(27.9)	18%	57	1%
New Brighton	37	1,923,307	97%	96,380	96%	46,200	97%	5,300	97%	(23.4)	40%	78	31%
New Germany	23	318,880	68%	10,311	49%	7,000	72%	1,300	63%	(19.6)	58%	82	43%
New London	25	273,866	61%	28,208	82%	5,000	62%	1,525	71%	(12.2)	76%	73	21%
New Prague	29	403,202	76%	50,262	92%	11,755	84%	3,050	91%	(31.0)	9%	52	0%
New Richland	24	306,835	66%	13,650	63%	450	35%	1,000	47%	4.2	97%	117	84%
New York Mills	21	182,720	38%	13,626	63%	1,500	41%	1,150	58%	(16.3)	69%	76	26%
Newfolden	14	117,545	18%	6,238	9%	-	0%	600	23%	3.0	91%	136	92%
Newport	27	618,680	87%	15,401	67%	23,267	94%	3,000	90%	(28.1)	18%	68	13%
Nicollet	25	203,688	46%	16,888	69%	4,940	62%	1,550	72%	(32.0)	7%	64	8%
Nisswa	23	595,206	86%	41,764	89%	10,000	79%	2,400	86%	(2.0)	87%	80	35%
Normanna	16	17,060	0%	4,582	2%	-	0%	100	1%	(10.3)	80%	442	98%
North Branch	24	547,428	85%	46,730	91%	-	0%	3,000	90%	(28.1)	18%	51	0%
North Mankato	31	1,070,194	94%	46,728	91%	12,817	86%	3,000	90%	(20.6)	54%	84	46%
North St. Paul	33	769,454	91%	47,988	91%	7,502	74%	3,400	93%	(18.3)	63%	73	20%
North Star Township	17	50,350	2%	4,201	0%	1,700	43%	500	13%	(27.4)	21%	60	4%
Northfield	32	1,972,063	98%	106,234	97%	48,218	98%	7,500	99%	(30.5)	10%	66	9%
Northland	18	67,491	3%	3,819	0%	-	0%	50	0%	(9.6)	81%	701	99%
Northome	18	119,173	18%	7,637	18%	-	0%	500	13%	2.1	90%	116	83%
Norwood Young America	31	426,752	78%	19,392	72%	38,000	97%	1,575	72%	(18.0)	64%	67	10%
Oak Grove	38	725,536	89%	33,143	85%	19,296	92%	2,300	85%	(23.5)	38%	80	34%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Oakdale	42	1,284,743	95%	117,193	97%	-	0%	4,650	96%	(27.9)	19%	78	30%
Odin	14	98,968	12%	4,964	2%	-	0%	550	21%	3.9	95%	116	82%
Ogilvie	23	200,714	45%	13,483	63%	6,000	67%	1,000	47%	(7.0)	84%	84	45%
Okabena	16	150,069	31%	7,637	18%	-	0%	425	10%	(1.7)	87%	140	93%
Olivia	25	212,406	49%	14,756	66%	2,000	44%	1,100	55%	(23.2)	41%	67	11%
Onamia	19	203,348	46%	15,863	68%	-	0%	1,100	55%	(19.4)	58%	68	14%
Ormsby	20	152,705	31%	5,728	5%	-	0%	525	20%	3.9	95%	120	86%
Oronoco	23	172,719	35%	8,401	27%	2,420	48%	1,200	59%	2.3	90%	124	88%
Orr	16	135,975	25%	6,822	12%	-	0%	650	29%	(22.8)	43%	102	74%
Ortonville	30	309,900	67%	11,074	53%	-	0%	1,000	47%	(31.0)	9%	87	54%
Osakis	20	435,208	79%	18,659	72%	21,376	93%	2,600	88%	(24.8)	31%	64	7%
Osseo	27	403,969	76%	11,562	56%	9,460	78%	1,532	71%	(23.0)	42%	91	60%
Ostrander	10	108,260	15%	5,346	3%	-	0%	435	11%	4.2	96%	107	78%
Ottertail	29	334,304	70%	12,344	59%	8,060	76%	675	32%	(17.5)	65%	97	69%
Owatonna	33	1,335,873	95%	113,026	97%	-	0%	4,450	96%	(32.4)	6%	67	11%
Palisade	20	83,283	6%	7,257	17%	507	36%	600	23%	(17.4)	66%	80	34%
Palo	20	238,363	55%	9,547	41%	6,500	70%	950	46%	(16.8)	68%	91	59%
Park Rapids	26	960,726	93%	60,944	93%	-	0%	3,000	90%	(27.4)	21%	80	35%
Parkers Prairie	30	234,005	54%	9,547	41%	8,925	77%	950	46%	(19.6)	57%	68	11%
Paynesville	22	415,704	78%	26,017	81%	5,000	62%	2,000	81%	(27.2)	22%	71	17%
Pelican Rapids	24	306,161	66%	39,148	88%	-	0%	1,800	78%	(26.6)	24%	78	31%
Pemberton	22	110,468	16%	6,492	9%	1,000	38%	550	21%	4.3	97%	120	86%
Pennock	22	147,696	29%	8,970	35%	3,300	53%	900	44%	(20.2)	56%	69	14%
Pequot Lakes	33	734,308	89%	30,852	84%	56,004	98%	2,500	87%	(1.3)	88%	115	82%
Perham	28	402,896	76%	27,230	82%	-	0%	1,900	80%	(30.4)	10%	64	7%
Pierz	28	239,077	55%	30,717	84%	13,750	87%	1,900	80%	(23.1)	41%	57	1%
Pillager	28	356,187	73%	22,636	78%	21,500	93%	2,200	84%	(29.7)	12%	62	4%
Pine Island	22	328,958	70%	32,428	85%	7,730	74%	2,500	87%	(18.0)	64%	71	18%
Pine River	25	435,047	79%	17,986	71%	23,577	94%	1,500	68%	(16.0)	70%	94	64%
Plato	27	373,292	74%	9,929	47%	6,500	70%	1,060	55%	(20.0)	56%	93	63%
Porter	25	178,356	37%	9,165	35%	5,000	62%	325	4%	(29.1)	15%	125	89%
Preston	24	195,265	43%	11,673	57%	6,422	70%	1,300	63%	(27.9)	18%	66	10%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Princeton	35	969,618	93%	41,891	89%	17,000	90%	2,875	90%	(24.8)	31%	84	46%
Prinsburg	19	192,768	42%	7,637	18%	-	0%	500	13%	(2.3)	86%	138	92%
Prior Lake	41	1,686,933	97%	140,284	98%	20,000	92%	6,500	98%	(32.4)	7%	68	13%
Proctor	19	250,206	56%	16,690	69%	5,000	62%	1,100	55%	(17.2)	67%	120	86%
Randall	23	282,874	62%	10,214	49%	33,750	96%	1,000	47%	(15.4)	70%	123	88%
Randolph	36	439,521	80%	16,997	69%	-	0%	1,000	47%	(24.6)	32%	81	37%
Raymond	22	178,577	37%	8,402	31%	1,500	41%	800	38%	(22.9)	42%	82	41%
Red Wing	20	831,259	92%	78,430	95%	-	0%	1,800	78%	(11.5)	78%	148	94%
Redwood Falls	29	895,667	93%	28,782	83%	21,600	93%	2,975	90%	(15.9)	70%	74	23%
Remer	20	424,888	78%	13,116	61%	9,436	78%	1,350	65%	(0.6)	88%	118	85%
Renville	25	219,639	51%	9,677	46%	11,509	84%	1,200	59%	(16.3)	69%	62	5%
Rice	24	272,678	60%	14,480	65%	4,326	60%	800	38%	(21.0)	51%	102	74%
Rice Lake	28	449,202	81%	15,630	67%	10,250	81%	1,400	66%	5.6	99%	118	85%
Richmond	24	299,757	65%	18,262	72%	11,000	83%	1,175	59%	(22.2)	47%	87	54%
Rockford	31	335,960	70%	24,254	79%	5,192	66%	1,750	77%	(28.8)	16%	73	21%
Rockville	23	320,526	68%	11,626	57%	11,648	84%	1,500	68%	(26.9)	23%	61	4%
Rogers	33	446,013	80%	56,856	93%	9,000	77%	2,600	88%	(19.1)	59%	61	4%
Rollingstone	24	116,894	17%	8,402	31%	-	0%	485	13%	5.2	99%	77	29%
Rose Creek	21	88,138	8%	8,019	25%	-	0%	400	6%	(20.3)	55%	70	16%
Roseau	26	372,845	74%	25,410	80%	3,500	54%	1,600	72%	(28.3)	17%	110	80%
Rosemount	39	1,847,178	97%	85,086	96%	152,000	99%	6,900	99%	(30.7)	10%	71	17%
Rothsay	23	262,409	59%	9,242	39%	-	0%	800	38%	(18.0)	64%	93	63%
Royalton	23	144,144	27%	9,246	40%	2,500	48%	825	42%	(26.3)	25%	60	3%
Rush City	28	361,393	73%	22,248	77%	2,538	49%	1,600	72%	(26.5)	24%	63	5%
Russell	20	148,816	30%	7,637	18%	-	0%	400	6%	4.7	98%	136	92%
Ruthon	17	178,465	37%	6,874	12%	425	35%	750	35%	(8.6)	82%	107	78%
Sabin-Elmwood	21	137,323	25%	8,019	25%	-	0%	800	38%	(9.1)	82%	98	70%
Sacred Heart	25	113,516	17%	9,547	41%	3,500	54%	680	32%	(12.7)	75%	72	18%
Saint Augusta	28	-	0%	13,208	62%	-	0%	1	0%	-	89%	0	0%
Saint Clair	26	498,714	83%	16,124	68%	10,000	79%	1,200	59%	(18.4)	61%	115	82%
Saint Francis	26	551,714	85%	23,191	78%	20,000	92%	2,100	83%	(23.4)	39%	95	66%
Saint James	32	493,361	83%	23,789	79%	-	0%	1,700	74%	(17.7)	65%	79	33%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Saint Joseph	30	548,558	85%	35,454	86%	3,000	51%	1,800	78%	(23.9)	36%	72	19%
Saint Leo	18	126,021	21%	9,165	35%	-	0%	300	3%	(9.1)	82%	157	95%
Saint Michael	28	626,690	87%	42,934	90%	21,467	93%	2,100	83%	(25.4)	28%	85	47%
Saint Paul Park	27	578,340	86%	21,902	77%	20,600	93%	2,200	84%	(24.5)	33%	80	36%
Saint Peter	30	736,659	90%	43,199	90%	-	0%	2,400	86%	(13.5)	74%	76	27%
Saint Stephen	25	314,550	68%	15,791	67%	14,516	88%	1,200	59%	(27.9)	19%	66	10%
Sauborn	18	117,393	18%	7,256	14%	2,000	44%	550	21%	3.4	92%	100	72%
Sandstone	21	134,102	23%	17,592	70%	12,815	86%	1,750	77%	(21.0)	52%	65	8%
Sartell	28	752,148	90%	52,895	92%	7,800	75%	2,435	87%	(8.2)	83%	88	56%
Sauk Centre	29	505,087	84%	30,478	84%	3,500	54%	1,550	72%	(15.1)	71%	74	23%
Sauk Rapids	28	786,747	91%	70,924	94%	12,000	85%	3,400	93%	(22.6)	44%	80	34%
Scandia	29	565,272	86%	25,103	80%	50,000	98%	2,350	86%	(29.4)	14%	64	7%
Scandia Valley	18	258,915	58%	11,645	57%	-	0%	1,200	59%	(35.7)	3%	80	35%
Scanlon	17	112,361	16%	6,492	9%	3,071	52%	800	38%	(20.3)	55%	97	68%
Schroeder	12	83,837	7%	4,201	0%	-	0%	800	38%	(38.0)	1%	108	79%
Sebeka	19	482,875	82%	14,155	65%	2,000	44%	1,500	68%	(14.1)	74%	88	56%
Sedan	15	47,323	1%	4,277	1%	-	0%	150	1%	1.0	89%	259	97%
Shafer	28	189,320	41%	8,401	27%	-	0%	825	42%	(1.9)	87%	105	76%
Shakopee	50	2,943,948	99%	141,345	99%	187,451	100%	7,500	99%	(22.5)	45%	63	6%
Shelly	16	102,134	13%	8,783	32%	-	0%	300	3%	(18.0)	64%	146	94%
Sherburn	25	398,316	76%	9,547	41%	1,000	38%	1,250	62%	(11.6)	78%	89	56%
Shevlin	23	175,963	36%	7,637	18%	-	0%	600	23%	(14.4)	73%	87	54%
Silica	16	146,981	29%	6,110	7%	-	0%	850	43%	(25.1)	30%	74	23%
Silver Bay	22	385,269	75%	12,281	59%	-	0%	1,000	47%	(11.3)	78%	121	87%
Silver Lake	25	244,680	56%	10,311	49%	-	0%	750	35%	3.1	91%	91	60%
Slayton	26	441,336	80%	13,428	62%	10,779	82%	1,400	66%	(1.5)	87%	83	44%
Sleepy Eye	32	681,184	88%	25,092	80%	2,000	44%	1,750	77%	5.3	99%	96	68%
Solway	16	147,882	29%	11,456	54%	3,000	51%	850	43%	(13.9)	74%	138	92%
Solway Rural	16	69,165	4%	7,256	14%	-	0%	500	13%	(28.6)	16%	88	55%
South Haven	26	192,131	41%	13,385	62%	6,922	72%	1,000	47%	(24.3)	34%	77	28%
Spicer	24	133,413	23%	17,645	70%	7,218	73%	1,300	63%	(37.2)	2%	55	0%
Spring Grove	30	195,458	43%	9,634	46%	3,500	54%	700	33%	(12.2)	76%	81	36%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Spring Valley	24	355,312	73%	15,253	67%	4,800	61%	1,410	68%	(35.7)	3%	85	48%
Springfield	25	239,366	55%	14,205	65%	2,449	48%	1,150	58%	(27.8)	20%	57	2%
Squaw Lake	19	130,115	22%	8,401	27%	-	0%	400	6%	(24.6)	32%	172	96%
St. Anthony	24	735,213	89%	38,755	88%	6,000	67%	2,500	87%	(34.3)	4%	85	47%
St. Bonifacius	25	309,705	67%	29,111	83%	35,000	97%	2,375	86%	(31.1)	9%	73	20%
St. Charles	27	465,630	81%	20,386	74%	7,000	72%	1,650	74%	(26.0)	26%	82	40%
St. Martin	29	326,979	69%	9,165	35%	11,200	84%	1,100	55%	(22.1)	47%	79	32%
Stacy-Lent Area	33	378,676	75%	17,951	71%	10,000	79%	950	46%	(23.5)	38%	90	58%
Staples	25	301,136	65%	19,516	73%	5,180	66%	1,400	66%	(17.9)	64%	83	44%
Starbuck	24	112,022	16%	14,146	64%	-	0%	850	43%	(21.2)	51%	66	9%
Stephen	26	181,486	38%	11,074	53%	1,000	38%	500	13%	(13.3)	75%	124	88%
Stewart	16	195,050	43%	9,165	35%	10,000	79%	1,000	47%	(11.9)	77%	104	76%
Stewartville	33	794,614	91%	35,661	87%	15,000	88%	1,400	66%	(20.3)	55%	145	93%
Stillwater	33	2,407,112	98%	118,388	98%	-	0%	5,000	96%	(23.9)	35%	92	62%
Storden	23	107,563	14%	8,401	27%	-	0%	600	23%	(23.9)	36%	72	19%
Sturgeon Lake	17	58,155	2%	5,346	3%	-	0%	525	20%	(18.3)	63%	106	78%
Sunburg	24	107,598	14%	7,256	14%	-	0%	450	11%	2.7	91%	87	53%
Taconite	15	111,883	16%	5,346	3%	706	37%	750	35%	(14.5)	73%	90	58%
Taunton	15	64,202	3%	5,346	3%	255	34%	260	3%	3.9	96%	110	80%
Taylor Falls	26	349,979	72%	9,547	41%	-	0%	1,400	66%	(32.5)	6%	73	22%
Thief River Falls	25	869,445	92%	42,127	90%	-	0%	3,000	90%	(17.7)	65%	95	66%
Thomson	22	334,565	70%	17,889	71%	8,000	75%	1,600	72%	(29.9)	12%	68	12%
Tofte	14	102,386	13%	4,202	1%	6,000	67%	1,015	54%	(21.7)	49%	65	8%
Tower	17	103,453	13%	7,256	14%	2,390	47%	550	21%	(24.0)	35%	123	88%
Tracy	24	234,652	54%	14,858	66%	2,500	48%	1,300	63%	(22.5)	45%	79	33%
Trimont	25	371,841	74%	8,402	31%	2,500	48%	1,000	47%	4.9	98%	110	81%
Truman	25	226,664	53%	9,548	45%	-	0%	800	38%	(20.7)	52%	78	31%
Twin Lakes (City)	18	208,259	47%	7,256	14%	2,400	47%	400	6%	6.8	100%	186	97%
Twin Valley	19	178,900	37%	9,929	47%	-	0%	650	29%	(27.4)	20%	109	80%
Two Harbors	21	530,283	84%	33,271	86%	-	0%	2,900	90%	(19.8)	57%	80	35%
Tyler	27	141,755	26%	9,165	35%	-	0%	500	13%	(22.5)	45%	85	47%
Upsala	20	135,931	24%	7,119	14%	1,500	41%	400	6%	4.1	96%	154	94%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Vadnais Heights	35	817,759	92%	62,242	94%	-	0%	3,600	94%	(27.4)	21%	71	17%
Vergas	22	200,141	45%	13,207	62%	-	0%	820	42%	(15.4)	70%	85	48%
Verndale	22	292,701	63%	9,165	35%	1,200	40%	1,300	63%	(29.2)	14%	91	59%
Vernon Center	20	96,616	11%	7,637	18%	-	0%	500	13%	(18.5)	61%	87	52%
Vesta	19	95,178	10%	6,492	9%	-	0%	500	13%	(9.3)	82%	96	67%
Victoria	27	596,703	86%	34,261	86%	-	0%	2,000	81%	(24.1)	35%	68	13%
Villard	26	202,326	45%	9,165	35%	-	0%	500	13%	(3.4)	86%	117	84%
Vining	13	52,925	2%	5,728	5%	-	0%	400	6%	(22.4)	46%	86	51%
Wabasha	25	459,818	81%	17,932	71%	1,213	40%	1,400	66%	(27.8)	19%	69	14%
Waconia	34	628,574	87%	49,977	92%	10,000	79%	2,300	85%	(33.9)	4%	70	15%
Wadena	20	389,970	75%	21,351	76%	2,950	51%	1,970	81%	(23.5)	38%	86	51%
Waite Park	30	528,324	84%	29,414	83%	5,000	62%	2,000	81%	(19.5)	58%	78	31%
Waldorf	24	124,351	20%	8,783	32%	1,548	43%	500	13%	(21.6)	49%	119	86%
Walker	22	489,117	83%	34,101	86%	10,611	82%	2,500	87%	(25.4)	28%	93	63%
Walnut Grove	22	160,981	33%	7,637	18%	1,000	38%	550	21%	(1.1)	88%	108	79%
Warba	18	124,880	21%	7,256	14%	10,000	79%	600	23%	(9.5)	81%	119	85%
Warren	27	192,864	42%	12,414	59%	-	0%	765	37%	(25.6)	27%	82	41%
Warroad	26	245,892	56%	19,521	73%	-	0%	800	38%	(17.4)	66%	103	75%
Waseca	32	1,098,133	94%	48,439	91%	5,987	67%	3,100	91%	(17.7)	65%	71	18%
Watertown	30	502,896	83%	29,130	83%	15,000	88%	2,000	81%	(24.5)	33%	69	14%
Waterville	19	241,231	55%	12,157	58%	-	0%	1,300	63%	(15.3)	71%	83	44%
Watkins	23	188,989	41%	9,548	45%	6,500	70%	930	45%	(34.5)	4%	70	15%
Watson	12	148,984	30%	7,637	18%	1,200	40%	1,025	54%	(25.4)	29%	78	30%
Waubun	15	134,273	24%	7,637	18%	-	0%	600	23%	4.3	97%	133	91%
Waverly	16	176,924	36%	11,663	57%	10,000	79%	1,400	66%	(21.8)	48%	86	50%
Welcome	26	216,311	50%	9,547	41%	6,000	67%	800	38%	3.9	95%	107	79%
Wendell	25	127,651	21%	7,637	18%	1,687	43%	600	23%	3.8	94%	83	45%
West Concord	22	283,328	62%	11,617	56%	-	0%	900	44%	3.5	93%	158	95%
Westbrook	24	141,709	26%	7,651	24%	1,250	41%	650	29%	(4.6)	85%	125	89%
Wheaton	22	382,181	75%	12,891	61%	11,546	84%	1,800	78%	(24.4)	34%	102	75%
Willmar	43	1,459,325	96%	71,124	95%	10,000	79%	3,700	94%	(32.6)	6%	70	16%
Willow River	18	128,346	22%	6,110	7%	2,315	47%	600	23%	(14.1)	74%	85	48%
Wilmont	21	149,975	30%	9,165	35%	-	0%	450	11%	(18.3)	62%	101	72%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Wilson	17	295,872	64%	11,456	54%	6,186	70%	600	23%	(21.4)	50%	126	89%
Windom	29	605,264	87%	26,625	82%	5,000	62%	2,600	88%	(25.2)	30%	75	24%
Winnebago	24	271,708	60%	11,231	54%	4,000	57%	725	34%	(2.6)	86%	116	83%
Winsted	29	312,093	67%	13,852	64%	13,700	87%	1,500	68%	(26.6)	24%	72	18%
Wolf Lake	17	187,452	40%	8,483	32%	-	0%	800	38%	(20.6)	53%	77	28%
Wood Lake	17	96,146	11%	7,637	18%	610	36%	400	6%	(24.5)	33%	127	89%
Woodbury	83	4,482,257	100%	258,251	100%	-	0%	6,720	99%	(27.2)	22%	81	37%
Woodstock	11	101,653	13%	5,728	5%	-	0%	625	29%	(17.6)	65%	101	73%
Wrenshall	25	122,249	19%	7,257	17%	-	0%	500	13%	(29.5)	13%	76	26%
Wright	14	79,477	6%	6,874	12%	6,000	67%	625	29%	(20.3)	55%	91	59%
Wykoff	19	214,385	50%	7,637	18%	2,700	50%	1,000	47%	(30.2)	11%	83	45%
Wyoming	22	199,408	44%	22,695	78%	5,200	66%	1,150	58%	(11.3)	78%	75	25%
Zimmerman	24	458,758	81%	43,939	91%	30,000	95%	3,900	94%	(22.4)	46%	62	4%
Zumbro Falls	20	231,659	54%	11,103	53%	4,480	60%	1,200	59%	(27.8)	20%	70	16%

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Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2008 (%-ile)	Rank (%-ile)	Funding Ratio
Alaska	14	89,474	21%	5,728	9%	-	0%	Bal	(12.4)	75%	100
Albany	25	290,810	67%	14,530	68%	28,775	93%	Bal	(24.4)	40%	100
Andover	46	1,977,819	91%	121,813	91%	50,000	96%	Bal	(28.4)	21%	100
Anoka-Champlin	48	2,782,592	92%	173,221	93%	10,600	81%	Bal	(25.6)	35%	100
Ashby	23	202,181	56%	9,165	46%	2,084	57%	Bal	(4.9)	87%	100
Austin	20	561,884	82%	41,500	85%	-	0%	Bal	(23.7)	46%	100
Brewster	23	206,006	57%	9,318	50%	-	0%	Bal	(11.5)	78%	100
Brooklyn Park	72	5,119,287	97%	299,640	97%	28,014	92%	Bal	(31.5)	10%	100
Callaway	13	156,971	45%	7,072	25%	-	0%	Bal	4.3	98%	100
Cologne	26	236,126	62%	13,803	65%	8,200	79%	Bal	(34.5)	5%	100
Columbia Heights	19	1,040,343	86%	76,333	87%	-	0%	Bal	(28.3)	23%	100
Coon Rapids	47	4,654,475	95%	259,554	95%	-	0%	Bal	(19.1)	60%	100
Crane Lake	9	75,259	15%	4,582	4%	-	0%	Bal	(33.5)	6%	100
Crosslake	26	682,159	84%	30,538	82%	16,303	87%	Bal	(26.5)	30%	100
Dakota	14	58,321	7%	6,110	13%	1,050	50%	Bal	(22.0)	52%	100
Dalbo	16	229,933	60%	10,441	61%	3,219	64%	Bal	(24.4)	39%	100
Dilworth	26	469,012	80%	21,640	78%	7,000	75%	Bal	(27.4)	25%	100
Donnelly	22	113,393	31%	10,311	56%	-	0%	Bal	(27.3)	26%	100
Eagan	111	6,308,666	98%	309,703	100%	346,605	100%	Bal	(27.6)	24%	100
Edina	42	4,830,804	96%	309,666	98%	-	0%	Bal	(21.9)	53%	100
Elbow Lake	27	184,040	52%	10,311	56%	8,000	78%	Bal	(21.4)	54%	100
Elgin	24	272,198	65%	13,804	67%	-	0%	Bal	(5.7)	86%	100
Ellsburg	6	45,754	3%	3,819	2%	10,000	80%	Bal	(37.0)	3%	100
Embarrass	14	144,890	40%	7,256	26%	-	0%	Bal	(6.5)	85%	100
Erskine	21	110,300	28%	7,256	26%	2,625	61%	Bal	(27.3)	27%	100
Falcon Heights	18	997,178	85%	39,881	84%	-	0%	Bal	(24.6)	38%	100
Fisher	21	120,426	32%	9,929	53%	-	0%	Bal	(18.4)	61%	100
Fosston	24	346,013	75%	13,504	64%	2,000	56%	Bal	3.5	93%	100

Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2008	Rank (%-ile)	Funding Ratio
Fountain	19	111,786	30%	7,637	34%	500	47%	Bal	(0.6)	90%	100
Freeport	21	261,138	64%	10,052	54%	1,826	54%	Bal	(15.3)	70%	100
Fridley	37	2,970,257	93%	121,925	92%	-	0%	Bal	(14.5)	71%	100
Gary	19	88,831	20%	6,110	13%	-	0%	Bal	3.3	92%	100
Gibbon	27	260,657	63%	11,158	63%	2,500	60%	Bal	(7.1)	83%	100
Glennville	24	103,063	26%	10,311	56%	-	0%	Bal	(28.4)	20%	100
Goodhue	21	574,091	83%	25,266	80%	-	0%	Bal	(26.3)	31%	100
Gunflint Trail	22	163,949	47%	30,727	83%	15,000	85%	Bal	(20.5)	57%	100
Hardwick	17	75,733	16%	6,874	21%	-	0%	Bal	(13.8)	73%	100
Hawley	20	319,497	72%	15,325	72%	7,700	76%	Bal	(38.4)	2%	100
Ivanhoe	29	231,253	61%	10,311	56%	4,000	65%	Bal	(17.3)	62%	100
Kelsey	17	15,885	0%	6,110	13%	497	46%	Bal	(24.1)	41%	100
Kenyon	30	373,529	76%	19,160	76%	4,000	65%	Bal	(16.5)	67%	100
Kerkhoven	26	167,577	48%	8,401	41%	1,378	53%	Bal	(25.7)	34%	100
Kiester	19	168,123	49%	8,019	38%	-	0%	Bal	(9.0)	81%	100
Lake George	10	104,525	27%	6,492	18%	-	0%	Bal	(22.5)	51%	100
Lakeport	13	154,948	43%	10,610	62%	6,692	74%	Bal	(25.2)	37%	100
Le Center	25	294,830	68%	16,069	73%	6,250	71%	Bal	(11.4)	79%	100
London	17	46,756	5%	5,346	6%	-	0%	Bal	(26.0)	32%	100
Longville	22	509,299	81%	26,424	81%	25,000	91%	Bal	(15.8)	68%	100
Lyle	22	69,231	12%	6,874	21%	-	0%	Bal	(21.3)	56%	100
Magnolia	14	60,834	8%	3,207	0%	500	47%	Bal	3.7	94%	100
Maple Grove	103	7,025,007	100%	288,472	96%	201,026	97%	Bal	(26.7)	29%	100
Marietta	18	43,239	2%	7,256	26%	-	0%	Bal	(30.0)	14%	100
Marine-On-St Croix	32	299,561	69%	9,366	51%	12,000	82%	Bal	(24.0)	42%	100
Mazeppa	25	176,299	50%	9,165	46%	24	43%	Bal	(26.9)	28%	100
Medicine Lake	21	424,192	78%	7,256	26%	15,000	85%	Bal	(30.8)	12%	100
Mendota Heights	38	1,574,187	90%	77,559	89%	41,591	94%	Bal	(30.4)	13%	100

Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2008 (%-ile)	Rank (%-ile)	Funding Ratio
Mentor	19	69,290	13%	4,202	3%	-	0%	Bal	(17.1)	63%	100
Millerville	26	229,907	59%	6,492	18%	13,400	84%	Bal	(22.5)	50%	100
Milroy	23	129,249	38%	5,728	9%	-	0%	Bal	0.8	91%	100
Murdock	21	101,850	25%	6,110	13%	2,200	58%	Bal	(41.7)	0%	100
Myrtle	20	130,356	39%	9,547	52%	-	0%	Bal	(16.8)	64%	100
Nassau	13	88,402	19%	7,637	34%	-	0%	Bal	(29.7)	15%	100
Nodine	13	122,854	34%	6,492	18%	550	49%	Bal	(23.8)	45%	100
Northrop	15	60,995	9%	5,728	9%	1,200	51%	Bal	(31.6)	9%	100
Odessa	15	49,136	6%	4,964	5%	-	0%	Bal	(13.9)	72%	100
Oklee	14	62,605	10%	6,874	21%	-	0%	Bal	3.8	95%	100
Perch Lake	8	19,194	1%	3,723	1%	-	0%	Bal	(23.3)	48%	100
Plainview	22	461,751	79%	22,105	79%	6,600	73%	Bal	(15.6)	69%	100
Plummer	23	84,612	18%	9,165	46%	-	0%	Bal	(40.0)	1%	100
Ramsey	49	1,193,021	87%	106,223	90%	12,000	82%	Bal	(28.7)	18%	100
Red Lake Falls	21	147,801	41%	9,291	49%	3,000	62%	Bal	(7.3)	82%	100
Round Lake	19	162,030	46%	7,256	26%	5,000	69%	Bal	(28.4)	19%	100
Rushford	28	311,441	71%	18,148	74%	2,250	59%	Bal	(11.5)	76%	100
Rushmore	17	77,453	17%	8,019	38%	-	0%	Bal	(7.0)	84%	100
Saint Hilaire	19	124,510	36%	7,256	26%	-	0%	Bal	(2.1)	89%	100
Seaforth	12	71,666	14%	5,346	6%	-	0%	Bal	4.3	97%	100
South Bend	20	304,178	70%	7,256	26%	16,677	89%	Bal	(19.2)	59%	100
Swanville	21	180,905	51%	8,075	40%	4,000	65%	Bal	(16.8)	65%	100
Toivola	17	97,501	23%	8,783	45%	-	0%	Bal	(35.5)	4%	100
Ulen	22	128,858	37%	8,401	41%	300	45%	Bal	4.0	96%	100
Underwood	20	226,037	58%	15,189	70%	3,000	62%	Bal	(19.3)	58%	100
Vermilion Lake	11	123,455	35%	6,110	13%	1,300	52%	Bal	(23.4)	47%	100
Wabasso	21	148,621	42%	8,401	41%	-	0%	Bal	(12.8)	74%	100
Wanamingo	27	201,734	54%	15,109	69%	-	0%	Bal	(33.1)	7%	100

Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2008	Rank (%-ile)	Funding Ratio
Wanda	21	101,447	24%	7,637	34%	-	0%	Bal	4.4	100%	100
Wayzata	29	1,416,950	89%	51,992	86%	45,000	95%	Bal	(10.2)	80%	100
Wells	22	332,002	74%	15,225	71%	6,250	71%	Bal	(23.1)	49%	100
West Metro	61	3,962,175	94%	179,891	94%	246,502	98%	Bal	(31.8)	8%	100
Williams	24	111,447	29%	7,637	34%	-	0%	Bal	(28.9)	17%	100
Winger	17	46,270	4%	5,346	6%	-	0%	Bal	(25.3)	36%	100
Winthrop	27	193,949	53%	10,379	60%	5,810	70%	Bal	(24.0)	43%	100
Zumbrota	29	330,158	73%	18,694	75%	21,687	90%	Bal	(29.0)	16%	100

**Table 2-C
Financial and Investment Data for Other Plan Types
For the Year Ended December 31, 2008**

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 2008	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Apple Valley	59	3,265,634	72%	212,542	77%	258,000	90%	6,000	80%	40	90%	(20.7)	86%	58	9%
Appleton	22	289,787	0%	17,809	0%	-	0%	1,300	28%	4	4%	(26.1)	36%	82	77%
Benson	30	354,563	4%	22,128	9%	6,917	22%	1,000	23%	4	4%	(14.1)	100%	70	54%
Brooklyn Center	33	2,656,190	50%	115,983	63%	-	0%	7,500	95%	27	61%	(27.4)	22%	81	72%
Chanhassen	43	1,885,691	45%	115,928	59%	12,500	27%	5,050	66%	21	38%	(27.6)	13%	66	36%
Chaska	40	3,248,276	68%	93,732	50%	187,021	86%	-	0%	24	47%	(15.0)	95%	66	40%
Eden Prairie	102	11,749,341	100%	335,779	95%	411,221	100%	5,400	71%	54	100%	(27.0)	27%	65	31%
Fairmont	37	1,566,957	36%	54,327	27%	24,737	45%	3,800	57%	25	57%	(28.7)	9%	64	27%
Glencoe	39	679,019	13%	29,095	13%	58,342	59%	2,000	33%	13	23%	(23.3)	68%	62	18%
Hutchinson	27	1,297,742	31%	72,598	40%	13,290	31%	-	0%	15	28%	(23.4)	63%	58	4%
Lake Johanna	60	3,128,175	59%	216,315	81%	76,253	63%	5,600	76%	34	85%	(23.6)	59%	78	68%
Minnetonka	69	9,105,706	95%	290,975	86%	-	0%	6,909	90%	53	95%	(24.5)	50%	77	63%
Mound	42	3,132,205	63%	86,739	45%	140,086	77%	-	0%	29	66%	(22.5)	72%	71	59%
New Ulm	45	1,834,893	40%	62,675	36%	51,212	54%	3,600	52%	24	42%	(20.2)	90%	87	86%
Pine City	27	790,058	18%	44,011	22%	16,000	40%	-	0%	8	14%	(22.0)	77%	92	100%
Pipestone	30	358,356	9%	21,376	4%	35,924	50%	2,000	33%	3	0%	(25.0)	40%	61	13%
Plymouth	72	4,783,514	81%	358,197	100%	-	0%	7,500	95%	24	52%	(24.8)	45%	90	90%
Robbinsdale	29	1,003,873	27%	61,468	31%	120,000	68%	6,500	85%	13	19%	(30.4)	0%	48	0%
Roseville	66	5,749,103	86%	171,025	68%	128,975	72%	3,000	47%	30	71%	(29.4)	4%	66	45%
Savage	39	2,726,140	54%	104,592	54%	184,514	81%	4,827	61%	32	76%	(23.6)	54%	64	22%
Spring Lake Park	51	7,730,591	90%	301,088	90%	259,962	95%	-	0%	34	80%	(21.8)	81%	90	95%
White Bear Lake	50	4,115,878	77%	183,779	72%	-	0%	*	-	*	*	(26.5)	31%	84	81%
Worthington	29	925,290	22%	40,580	18%	14,020	36%	2,725	42%	17	33%	(27.5)	18%	70	50%

* 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 2008. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2008. 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 2008. 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 has in excess of its assets, as of December 31, 2008. 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 2008. Over 100 percent means the relief association has more assets than liabilities, while less than 100 percent means the association has more projected liabilities than assets.

Deficit Amortization Payment – Relief associations that showed a deficit on their 2008 Schedule 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 2008 to 2009. 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, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Ada	228,055	276,059	(48,004)	83%	-	21,899	-
Adams	199,175	179,718	19,457	111%	-	13,293	-
Adrian	236,383	243,975	(7,592)	97%	-	25,538	-
Aitkin	438,085	582,816	(144,731)	75%	-	56,160	-
Albert Lea Township	251,398	345,053	(93,655)	73%	1,943	27,823	9,765
Albertville	345,713	438,302	(92,589)	79%	-	42,840	-
Alborn	99,616	94,224	5,392	106%	-	7,624	-
Alden	76,351	113,361	(37,010)	67%	-	8,637	-
Alexandria	1,160,110	1,829,231	(669,121)	63%	530	184,035	-
Almelund	253,845	234,800	19,045	108%	-	16,961	-
Alpha	123,823	121,228	2,595	102%	-	8,964	-
Altura	98,383	100,320	(1,937)	98%	1,198	7,840	-
Amboy	113,785	120,960	(7,175)	94%	-	12,372	-
Annandale	482,348	287,304	195,044	168%	-	24,240	-
Argyle	118,589	162,823	(44,234)	73%	1,121	15,192	-
Arlington	216,824	338,022	(121,198)	64%	897	34,751	2,717
Arrowhead	66,831	60,112	6,719	111%	-	8,576	-
Askov	181,486	171,964	9,522	106%	-	13,424	-
Atwater	191,808	296,560	(104,752)	65%	-	23,480	-
Audubon	211,904	229,160	(17,256)	92%	-	21,842	-
Aurora	207,941	330,490	(122,549)	63%	1,982	28,514	6,056
Avon	308,293	317,690	(9,397)	97%	-	32,730	-
Babbitt	217,462	255,110	(37,648)	85%	-	25,960	199
Backus	215,765	246,287	(30,522)	88%	3,051	23,948	1,632
Badger	79,147	80,710	(1,563)	98%	-	7,110	1,280
Bagley	276,659	299,529	(22,870)	92%	-	30,368	-
Balaton	133,887	135,624	(1,737)	99%	-	12,360	-
Baldwin	170,245	44,430	125,815	383%	-	12,136	-
Balsam	200,024	318,500	(118,476)	63%	2,550	28,106	5,618
Barnesville	132,653	165,317	(32,664)	80%	-	14,847	-
Barnum	217,417	207,192	10,225	105%	-	17,458	-
Barrett	91,021	94,526	(3,505)	96%	-	7,161	-
Battle Lake	280,748	277,920	2,828	101%	-	31,230	-
Baudette	367,445	358,331	9,114	103%	-	25,806	-
Bayport	1,210,738	1,266,501	(55,763)	96%	-	112,543	-
Beardsley	109,371	110,588	(1,217)	99%	122	9,630	-
Beaver Bay	121,171	62,530	58,641	194%	-	5,740	-
Beaver Creek	74,780	110,450	(35,670)	68%	7,079	7,840	4,626
Becker	696,554	824,052	(127,498)	85%	-	86,515	-
Belgrade	270,348	330,318	(59,970)	82%	-	20,706	-
Belle Plaine	472,130	663,269	(191,139)	71%	6,645	66,097	7,372
Bellingham	134,508	173,829	(39,321)	77%	-	12,537	-
Belview	184,645	172,120	12,525	107%	-	13,524	-
Bemidji	1,685,738	2,168,660	(482,922)	78%	-	199,410	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Bertha	97,039	96,988	51	100%	-	12,688	-
Bethel	72,699	13,121	59,578	554%	-	1,425	-
Big Lake	737,084	861,083	(123,999)	86%	312	83,148	-
Bigelow	82,454	29,605	52,849	279%	-	1,920	-
Bigfork	183,588	329,868	(146,280)	56%	9,884	33,558	8,115
Bird Island	186,113	226,143	(40,030)	82%	2,059	23,344	2,642
Biwabik City	282,216	347,793	(65,577)	81%	-	23,296	-
Biwabik	148,441	173,978	(25,537)	85%	-	11,746	-
Blackduck	142,668	248,607	(105,939)	57%	5,233	21,937	1,372
Blackhoof	69,146	90,729	(21,583)	76%	1,159	9,716	-
Blomkest	154,997	188,874	(33,877)	82%	2,999	14,184	2,429
Blooming Prairie	298,733	378,456	(79,723)	79%	-	33,519	-
Blue Earth	640,066	607,626	32,440	105%	-	46,476	-
Bluffton	107,442	79,527	27,915	135%	-	4,921	-
Bovey	170,378	203,130	(32,752)	84%	2,141	17,568	4,141
Bowlus	87,758	120,416	(32,658)	73%	3,266	8,264	-
Boyd	122,024	102,496	19,528	119%	-	6,083	-
Braham	322,624	348,571	(25,947)	93%	-	31,696	-
Brainerd	2,075,683	3,048,735	(973,052)	68%	14,153	287,864	-
Brandon	178,782	222,839	(44,057)	80%	-	21,895	-
Breckenridge	304,814	433,536	(128,722)	70%	3,898	31,848	-
Breitung	230,603	161,392	69,211	143%	-	13,585	-
Brevator	96,564	111,192	(14,628)	87%	-	9,024	-
Bricelyn	165,157	171,416	(6,259)	96%	-	11,616	-
Brimson	49,892	31,708	18,184	157%	-	4,272	-
Brook Park	73,702	63,304	10,398	116%	-	6,144	-
Brooten	205,191	240,348	(35,157)	85%	-	15,222	-
Browerville	212,717	117,780	94,937	181%	-	14,085	-
Browns Valley	163,792	195,075	(31,283)	84%	327	14,805	561
Brownsdale	192,450	123,970	68,480	155%	-	14,582	-
Brownsville	49,406	4,010	45,396	1232%	-	505	-
Brownnton	238,351	358,124	(119,773)	67%	7,975	29,400	17,153
Buffalo	733,945	1,248,464	(514,519)	59%	32,040	134,171	36,995
Buffalo Lake	268,659	329,228	(60,569)	82%	-	26,606	-
Buhl	110,305	174,240	(63,935)	63%	2,239	19,860	6,357
Butterfield	152,315	173,497	(21,182)	88%	4,110	12,883	-
Buyck	17,988	5,984	12,004	301%	-	1,732	-
Byron	324,303	476,745	(152,442)	68%	-	41,666	-
Caledonia	308,132	374,094	(65,962)	82%	-	33,327	-
Calumet	240,288	323,291	(83,003)	74%	-	28,985	833
Cambridge	408,651	683,894	(275,243)	60%	4,764	87,825	-
Campbell	144,374	196,515	(52,141)	73%	7,431	10,240	-
Canby	299,692	298,468	1,224	100%	-	23,963	-
Cannon Falls	570,738	727,818	(157,080)	78%	-	50,354	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Canosia	264,068	250,832	13,236	105%	-	17,760	-
Canton	112,043	113,784	(1,741)	98%	-	7,168	-
Carlos	432,931	523,227	(90,296)	83%	-	40,795	-
Carlton	182,458	149,052	33,406	122%	-	29,610	-
Carsonville	107,481	117,504	(10,023)	91%	1,002	7,360	-
Carver	313,311	447,124	(133,813)	70%	-	46,930	12,957
Cass Lake	339,107	284,586	54,521	119%	-	39,844	-
Centennial	1,726,554	1,987,318	(260,764)	87%	-	168,779	-
Center City	250,035	261,525	(11,490)	96%	-	26,600	-
Ceylon	146,712	159,630	(12,918)	92%	-	9,400	-
Chandler	133,743	136,340	(2,597)	98%	-	9,984	-
Chatfield	341,874	433,300	(91,426)	79%	-	31,772	-
Cherry	89,558	48,340	41,218	185%	-	5,108	-
Chisago	504,991	547,008	(42,017)	92%	3,894	57,575	6,674
Chisholm	394,234	602,007	(207,773)	65%	22,796	52,413	37,485
Chokio	116,754	91,720	25,034	127%	-	9,690	-
Clara City	246,484	303,750	(57,266)	81%	-	21,120	-
Claremont	123,268	131,934	(8,666)	93%	-	12,993	-
Clarissa	104,402	117,640	(13,238)	89%	-	8,900	-
Clarkfield	178,048	216,300	(38,252)	82%	-	21,551	-
Clarks Grove	145,692	143,664	2,028	101%	-	9,800	-
Clear Lake	316,710	353,992	(37,282)	89%	-	28,872	-
Clearbrook	138,135	182,310	(44,175)	76%	-	21,690	-
Clearwater	284,107	379,922	(95,815)	75%	-	41,069	1,789
Clements	126,271	165,645	(39,374)	76%	-	11,703	-
Cleveland	321,317	274,674	46,643	117%	-	26,429	-
Clifton	198,635	168,491	30,144	118%	-	12,369	-
Climax	86,307	29,673	56,634	291%	-	3,033	-
Clinton [Big Stone]	100,324	146,340	(46,016)	69%	3,116	14,424	3,444
Cohasset	435,127	467,920	(32,793)	93%	-	48,440	-
Cokato	360,327	629,504	(269,177)	57%	32,182	38,304	27,390
Cold Spring	738,822	912,576	(173,754)	81%	-	73,173	-
Coleraine	134,277	191,525	(57,248)	70%	4,775	23,574	11,812
Colvill	30,962	6,546	24,416	473%	-	960	-
Colvin	24,935	48,958	(24,023)	51%	5,976	7,748	8,768
Comfrey	224,237	202,082	22,155	111%	-	12,221	-
Cook	372,055	396,570	(24,515)	94%	-	25,140	-
Cosmos	126,568	95,993	30,575	132%	-	10,480	-
Cottage Grove	1,430,992	1,520,207	(89,215)	94%	-	167,544	-
Cotton	136,600	106,376	30,224	128%	-	8,320	-
Cottonwood	260,814	200,790	60,024	130%	-	13,164	-
Courtland	201,047	284,112	(83,065)	71%	3,683	22,368	4,511
Cromwell	274,335	293,784	(19,449)	93%	-	25,488	-
Crooked Lake	93,513	79,604	13,909	117%	-	4,242	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Crookston	362,091	472,252	(110,161)	77%	-	38,420	-
Crosby	403,152	648,882	(245,730)	62%	14,570	57,810	24,505
Culver	29,436	11,949	17,487	246%	-	1,190	-
Currie	173,347	206,544	(33,197)	84%	5,743	13,188	2,142
Cuyuna	145,144	242,700	(97,556)	60%	6,566	19,920	9,665
Cyrus	108,122	69,046	39,076	157%	-	6,424	-
Dalton	214,475	174,932	39,543	123%	-	15,763	-
Danube	159,477	154,301	5,176	103%	-	10,395	-
Danvers	80,287	82,676	(2,389)	97%	897	7,903	-
Darfur	155,829	128,939	26,890	121%	-	6,150	-
Dassel	556,216	697,684	(141,468)	80%	-	61,456	-
Dawson	341,764	482,389	(140,625)	71%	7,910	46,544	20,293
Dayton	448,517	569,070	(120,553)	79%	10,453	38,190	-
Deer Creek	108,350	147,575	(39,225)	73%	-	10,837	-
Deer River	282,222	392,231	(110,009)	72%	-	40,285	-
Deerwood	258,823	256,837	1,986	101%	-	18,126	-
Delano	470,714	838,724	(368,010)	56%	24,960	69,578	19,736
Delavan	161,985	139,290	22,695	116%	-	11,790	-
Dent	161,568	186,794	(25,226)	86%	-	13,368	-
Detroit Lakes	1,463,614	1,551,359	(87,745)	94%	-	125,664	-
Dexter	186,427	155,649	30,778	120%	-	7,963	-
Dodge Center	410,009	436,445	(26,436)	94%	-	36,652	-
Dover	167,313	173,685	(6,372)	96%	-	13,365	-
Dovray	24,068	32,792	(8,724)	73%	1,669	2,381	-
Dumont	116,607	100,278	16,329	116%	-	6,372	-
Dunnell	107,024	91,809	15,215	117%	-	6,210	-
Eagle Bend	184,809	212,117	(27,308)	87%	3,026	16,932	-
Eagle Lake	261,189	357,786	(96,597)	73%	4,119	40,334	16,506
East Bethel	718,747	924,416	(205,669)	78%	-	103,292	-
East Grand Forks	737,438	914,342	(176,904)	81%	-	74,152	-
Eastern Hubbard	207,724	160,544	47,180	129%	-	22,556	282
Easton	118,736	190,102	(71,366)	62%	1,692	12,064	-
Echo	143,972	142,822	1,150	101%	-	11,268	-
Eden Valley	342,038	384,032	(41,994)	89%	-	27,449	-
Edgerton	217,873	264,490	(46,617)	82%	-	20,529	-
Eitzen	95,385	117,963	(22,578)	81%	2,415	10,764	-
Elbow Tulaby Lakes	60,021	53,631	6,390	112%	-	5,472	-
Elizabeth	201,025	296,092	(95,067)	68%	3,721	17,186	613
Elk River	1,696,356	2,392,353	(695,997)	71%	-	197,866	-
Elko New Market	1,010,110	883,438	126,672	114%	-	85,374	-
Ellendale	135,904	161,925	(26,021)	84%	-	8,800	-
Ellsworth	208,381	178,031	30,350	117%	-	10,521	-
Elmer	91,877	79,516	12,361	116%	-	4,170	-
Elmore	157,685	191,026	(33,341)	83%	-	18,260	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Elrosa	234,589	272,238	(37,649)	86%	-	14,400	-
Ely	482,305	582,496	(100,191)	83%	-	49,696	-
Elysian	210,229	272,034	(61,805)	77%	9,624	20,736	11,975
Emily	122,906	182,250	(59,344)	67%	2,085	12,945	-
Emmons	234,262	228,567	5,695	102%	-	14,016	-
Evansville	125,266	94,101	31,165	133%	-	7,976	-
Eveleth	293,630	395,334	(101,704)	74%	-	32,220	-
Excelsior	2,862,124	3,541,452	(679,328)	81%	-	272,017	-
Eyota	216,220	236,784	(20,564)	91%	-	22,968	-
Fairfax	409,746	447,973	(38,227)	91%	5,036	30,494	4,752
Farmington	1,388,320	2,370,815	(982,495)	59%	6,238	208,000	-
Fayal	223,546	261,090	(37,544)	86%	-	24,810	-
Federal Dam	62,989	14,012	48,977	450%	-	1,630	-
Fergus Falls	1,343,757	1,786,563	(442,806)	75%	2	137,358	-
Fertile	230,951	255,367	(24,416)	90%	-	20,640	-
Fifty Lakes	100,020	87,084	12,936	115%	-	8,758	-
Finland	194,439	188,664	5,775	103%	1,453	11,472	-
Finlayson	150,197	147,492	2,705	102%	-	10,344	-
Flensburg	89,718	93,433	(3,715)	96%	-	8,450	-
Floodwood	250,773	292,244	(41,471)	86%	-	20,140	-
Foley	653,685	728,694	(75,009)	90%	-	44,478	-
Forada	167,085	140,432	26,653	119%	-	12,456	-
Forest Lake	1,080,778	1,485,237	(404,459)	73%	-	136,530	-
Foreston	211,282	277,874	(66,592)	76%	838	21,812	1,440
Franklin	283,469	258,429	25,040	110%	-	21,209	-
Frazee	281,879	352,733	(70,854)	80%	-	28,521	-
Fredenberg	141,189	157,962	(16,773)	89%	1,677	11,438	203
French Township	102,418	152,970	(50,552)	67%	-	11,960	-
Frost	184,898	187,104	(2,206)	99%	-	12,870	-
Fulda	301,060	261,093	39,967	115%	-	22,478	-
Garfield	222,683	250,724	(28,041)	89%	-	25,684	-
Garrison	573,534	768,952	(195,418)	75%	10,024	64,542	11,856
Garvin	85,474	100,283	(14,809)	85%	-	6,728	-
Gaylord	367,314	483,338	(116,024)	76%	19,202	33,237	19,447
Geneva	85,630	67,410	18,220	127%	-	5,215	-
Ghent	89,072	108,742	(19,670)	82%	-	10,280	-
Gilbert	197,245	226,160	(28,915)	87%	-	21,516	3,878
Glenwood	275,322	465,203	(189,881)	59%	16,820	45,483	25,913
Glyndon	304,902	366,648	(61,746)	83%	1,879	21,384	-
Gnesen	387,139	395,927	(8,788)	98%	2,704	23,553	-
Golden Valley	3,375,203	4,109,828	(734,625)	82%	-	377,201	-
Gonvick	143,155	145,405	(2,250)	98%	-	14,710	-
Good Thunder	282,444	353,473	(71,029)	80%	-	22,440	-
Goodland	61,125	40,383	20,742	151%	-	4,364	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Goodview	301,277	393,661	(92,384)	77%	-	40,964	-
Graceville	167,264	165,187	2,077	101%	-	13,651	-
Granada	83,469	89,046	(5,577)	94%	-	8,010	-
Grand Lake	265,751	291,572	(25,821)	91%	-	33,279	4,806
Grand Marais	341,345	415,734	(74,389)	82%	-	31,776	-
Grand Meadow	195,823	307,260	(111,437)	64%	-	28,504	-
Grand Rapids	1,459,609	1,544,227	(84,618)	95%	-	147,241	-
Granite Falls	268,408	412,365	(143,957)	65%	2,578	40,920	10,689
Green Isle	136,869	160,458	(23,589)	85%	-	15,659	-
Greenbush	190,052	253,389	(63,337)	75%	-	17,732	-
Greenwood	294,459	406,860	(112,401)	72%	2,891	35,010	6,881
Grey Eagle	210,525	259,627	(49,102)	81%	-	16,200	-
Grove City	147,149	164,551	(17,402)	89%	-	16,409	-
Grygla	96,821	74,550	22,271	130%	-	4,695	-
Hackensack	419,222	514,440	(95,218)	81%	9,524	47,412	21,641
Hallock	162,903	182,164	(19,261)	89%	-	14,324	-
Halstad	169,337	155,849	13,488	109%	-	12,684	-
Ham Lake	1,088,462	1,322,344	(233,882)	82%	-	111,104	-
Hamburg	348,596	519,843	(171,247)	67%	23,109	41,116	37,533
Hamel	886,653	854,801	31,852	104%	-	44,923	-
Hancock	208,408	171,325	37,083	122%	-	13,230	-
Hanley Falls	136,717	145,610	(8,893)	94%	-	9,904	-
Hanover	445,450	488,453	(43,003)	91%	-	36,979	-
Hanska	155,069	117,769	37,300	132%	-	9,680	-
Harmony	221,063	246,406	(25,343)	90%	-	19,195	-
Harris	120,060	141,862	(21,802)	85%	-	20,562	617
Hartland	142,514	84,875	57,639	168%	-	8,358	-
Hastings	2,655,738	3,099,595	(443,857)	86%	-	251,786	-
Hayfield	198,295	318,119	(119,824)	62%	3,250	36,560	5,889
Hayward	169,048	160,440	8,608	105%	-	14,912	-
Hector	409,826	499,321	(89,495)	82%	-	36,801	-
Henderson	134,039	227,472	(93,433)	59%	7,260	19,248	12,246
Hendricks	157,256	199,224	(41,968)	79%	4,923	17,232	5,238
Hendrum	116,963	67,124	49,839	174%	-	6,156	-
Henning	182,593	284,773	(102,180)	64%	4,348	26,915	3,646
Herman	118,132	154,468	(36,336)	76%	119	14,873	-
Hermantown	849,354	953,982	(104,628)	89%	-	71,172	-
Heron Lake	145,368	160,452	(15,084)	91%	-	11,004	-
Hewitt	87,258	61,684	25,574	141%	-	4,376	-
Hibbing	270,522	332,706	(62,184)	81%	-	22,835	1,206
Hill City	85,327	143,946	(58,619)	59%	4,939	13,025	6,335
Hills	68,506	80,550	(12,044)	85%	-	11,820	-
Hinckley	352,434	237,516	114,918	148%	-	20,220	-
Hitterdal	112,389	132,528	(20,139)	85%	-	11,500	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Hoffman	206,061	234,242	(28,181)	88%	5,530	14,833	986
Hokah	162,949	179,004	(16,055)	91%	-	14,187	-
Holdingford	210,141	281,220	(71,079)	75%	-	17,784	-
Holland	122,381	85,455	36,926	143%	-	5,740	-
Hollandale	46,940	236	46,704	19890%	-	21	-
Hopkins	1,982,694	2,486,860	(504,166)	80%	30,758	248,557	104,409
Houston	167,140	216,077	(48,937)	77%	-	22,201	208
Hovland Area	75,847	33,944	41,903	223%	-	4,792	-
Howard Lake	272,709	450,852	(178,143)	60%	16,556	37,912	21,618
Hoyt Lakes	260,145	332,865	(72,720)	78%	-	34,290	4,062
Hugo	440,464	585,543	(145,079)	75%	533	65,585	-
Ideal	339,867	541,735	(201,868)	63%	4,365	53,837	8,945
Industrial	177,033	212,534	(35,501)	83%	-	11,158	-
International Falls	521,963	642,432	(120,469)	81%	-	68,365	-
Inver Grove Heights	2,863,403	2,723,821	139,582	105%	-	261,000	-
Iona	70,056	68,238	1,818	103%	-	4,104	-
Isanti	763,766	1,475,185	(711,419)	52%	12,338	90,624	-
Isle	262,101	341,065	(78,964)	77%	-	24,214	-
Jackson	413,880	555,150	(141,270)	75%	-	42,936	-
Jacobson	76,377	78,052	(1,675)	98%	-	9,968	-
Janesville	201,122	294,700	(93,578)	68%	6,010	33,964	13,046
Jasper	172,386	200,538	(28,152)	86%	-	15,717	-
Jeffers	99,369	150,630	(51,261)	66%	503	10,590	-
Jordan	771,629	960,628	(188,999)	80%	34,400	62,403	23,128
Kandiyohi	186,946	267,940	(80,994)	70%	-	19,804	-
Karlstad	138,766	101,640	37,126	137%	-	9,177	-
Kasota	317,855	364,598	(46,743)	87%	-	28,964	-
Kasson	495,920	613,320	(117,400)	81%	2,725	50,328	-
Keewatin	210,897	298,710	(87,813)	71%	-	22,464	114
Kelliher	134,485	214,093	(79,608)	63%	6,531	13,665	2,298
Kellogg	284,497	328,575	(44,078)	87%	-	21,343	-
Kennedy	66,266	54,943	11,323	121%	-	5,110	-
Kensington	184,343	181,664	2,679	101%	-	19,734	-
Kerrick	6,362	221	6,141	2879%	-	20	-
Kettle River	99,926	115,368	(15,442)	87%	-	9,108	-
Kilkenny	221,718	225,001	(3,283)	99%	-	15,719	-
Kimball	208,513	221,636	(13,123)	94%	-	18,938	-
Kinney	160,569	154,437	6,132	104%	-	10,777	-
La Crescent	411,648	459,840	(48,192)	90%	-	39,936	-
Lafayette	254,780	253,440	1,340	101%	-	23,000	-
Lake Benton	189,976	145,985	43,991	130%	-	12,998	-
Lake Bronson	66,496	45,512	20,984	146%	-	6,352	-
Lake City	415,529	630,457	(214,928)	66%	28,363	63,960	34,811
Lake Crystal	377,431	580,760	(203,329)	65%	2,050	43,160	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Lake Elmo	741,317	780,127	(38,810)	95%	-	71,675	-
Lake Henry	109,462	124,973	(15,511)	88%	-	10,267	-
Lake Kabetogama	92,182	137,958	(45,776)	67%	632	14,232	416
Lake Lillian	128,295	146,568	(18,273)	88%	3,055	10,164	-
Lake Park	188,487	188,883	(396)	100%	-	16,008	-
Lake Wilson	174,065	141,360	32,705	123%	-	10,540	-
Lakefield	292,483	320,100	(27,617)	91%	-	25,840	-
Lakeland	128,397	134,624	(6,227)	95%	-	12,864	-
Lakeville	4,188,846	4,876,743	(687,897)	86%	-	521,616	-
Lakewood	165,335	210,245	(44,910)	79%	2,508	15,821	93
Lamberton	128,775	189,800	(61,025)	68%	-	20,077	-
Lancaster	129,423	117,930	11,493	110%	-	11,890	-
Lanesboro	217,206	252,220	(35,014)	86%	-	20,820	-
Lasalle	76,915	84,968	(8,053)	91%	-	8,776	-
Le Roy	122,575	117,664	4,911	104%	-	9,756	-
Le Sueur	407,923	447,473	(39,550)	91%	-	58,916	-
Leaf Valley	224,850	276,705	(51,855)	81%	-	15,522	-
Lester Prairie	254,390	307,428	(53,038)	83%	-	24,242	-
Lewiston	471,154	571,188	(100,034)	82%	-	36,075	-
Lewisville	194,783	160,504	34,279	121%	-	11,760	-
Lexington	537,791	506,393	31,398	106%	-	44,516	2,318
Lindstrom	450,376	561,122	(110,746)	80%	-	52,602	-
Linwood	409,365	545,160	(135,795)	75%	-	46,440	-
Lismore	89,905	116,954	(27,049)	77%	-	10,086	-
Litchfield	502,210	736,036	(233,826)	68%	10,748	65,197	-
Little Canada	1,252,004	1,648,088	(396,084)	76%	-	110,518	-
Little Falls	651,780	746,460	(94,680)	87%	-	77,275	-
Littlefork	148,205	169,547	(21,342)	87%	-	19,563	-
Long Lake	1,270,494	1,471,143	(200,649)	86%	-	103,948	-
Long Prairie	307,587	356,160	(48,573)	86%	151	38,885	-
Lonsdale	314,502	357,557	(43,055)	88%	-	44,802	-
Loretto	1,029,357	1,477,297	(447,940)	70%	1,657	110,291	9,286
Lower Saint Croix Valley	831,057	1,015,262	(184,205)	82%	-	73,656	-
Lowry	263,392	285,526	(22,134)	92%	-	19,069	-
Lucan	87,440	90,555	(3,115)	97%	-	10,296	-
Lutsen	179,617	244,009	(64,392)	74%	1,737	23,329	4,441
Luverne	700,689	739,072	(38,383)	95%	-	66,880	-
Lynd	74,571	98,676	(24,105)	76%	-	6,120	-
Mabel	84,222	102,206	(17,984)	82%	152	9,140	-
Madelia	259,707	356,490	(96,783)	73%	12,069	28,652	11,942
Madison	210,656	271,420	(60,764)	78%	-	25,838	-
Madison Lake	206,978	248,698	(41,720)	83%	655	23,496	1,992
Mahnomen	231,368	257,894	(26,526)	90%	-	25,828	-
Mahtomedi	900,237	1,222,059	(321,822)	74%	-	117,906	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Mahtowa	92,016	90,930	1,086	101%	-	9,430	-
Mantorville	210,013	241,445	(31,432)	87%	-	19,360	-
Maple Hill	108,359	81,107	27,252	134%	-	7,969	-
Maple Lake	826,729	964,912	(138,183)	86%	12,474	53,312	-
Maple Plain	727,330	923,892	(196,562)	79%	1,166	57,150	-
Mapleton	348,752	373,332	(24,580)	93%	-	39,240	-
Maplewood	3,533,741	5,200,195	(1,666,454)	68%	35,983	475,061	78,811
Marble	221,489	232,048	(10,559)	95%	-	27,406	5,403
Marshall	1,682,614	2,274,278	(591,664)	74%	16,793	220,006	64,018
Mayer	324,334	440,530	(116,196)	74%	2,369	37,632	9,244
Maynard	194,520	212,601	(18,081)	91%	-	15,120	-
Mc Davitt	150,034	213,749	(63,715)	70%	714	18,860	1,320
Mc Grath	123,576	90,468	33,108	137%	-	9,080	-
Mc Intosh	82,805	110,858	(28,053)	75%	-	12,336	-
Mc Kinley	91,375	59,264	32,111	154%	-	3,624	-
McGregor	343,745	598,723	(254,978)	57%	9,679	40,140	-
Meadowlands	44,438	31,860	12,578	139%	-	2,416	-
Medford	145,864	213,296	(67,432)	68%	-	17,700	-
Melrose	288,479	362,483	(74,004)	80%	-	32,925	-
Menahga	257,724	298,288	(40,564)	86%	2,875	22,594	-
Middle River	142,013	72,656	69,357	195%	-	8,360	-
Miesville	179,826	230,340	(50,514)	78%	-	15,641	-
Milaca	630,112	688,360	(58,248)	92%	-	56,352	-
Milan	140,052	151,910	(11,858)	92%	-	9,370	-
Miltona	197,024	226,952	(29,928)	87%	273	23,284	2,599
Minneota	206,475	219,778	(13,303)	94%	-	24,800	-
Minnesota Lake	213,052	270,621	(57,569)	79%	-	27,200	-
Mission	194,827	266,766	(71,939)	73%	3,360	26,282	2,315
Montevideo	444,486	576,313	(131,827)	77%	-	50,728	-
Montgomery	352,944	445,415	(92,471)	79%	-	47,664	-
Monticello	755,841	1,351,835	(595,994)	56%	32,434	102,815	-
Montrose	298,529	399,840	(101,311)	75%	6,627	36,150	19,312
Moose Lake	279,349	468,104	(188,755)	60%	12,760	37,094	5,839
Mora	531,071	627,189	(96,118)	85%	-	54,990	-
Morgan	338,847	418,563	(79,716)	81%	-	34,145	1,513
Morris	535,348	651,517	(116,169)	82%	-	49,950	-
Morristown	306,745	431,324	(124,579)	71%	-	38,250	-
Morton	145,567	178,160	(32,593)	82%	1,302	16,992	3,035
Motley	141,358	191,328	(49,970)	74%	-	25,504	-
Mountain Iron	222,681	224,842	(2,161)	99%	-	22,780	-
Mountain Lake	300,402	279,648	20,754	107%	-	28,032	-
Nashwauk	297,572	367,852	(70,280)	81%	409	30,406	4,636
Nevis	188,661	156,807	31,854	120%	-	15,479	-
New Auburn	148,621	260,047	(111,426)	57%	5,723	20,660	5,245

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
New Brighton	1,923,307	2,456,237	(532,930)	78%	-	163,770	-
New Germany	318,880	386,613	(67,733)	82%	-	31,467	-
New London	273,866	374,423	(100,557)	73%	9,411	32,273	-
New Prague	403,202	773,507	(370,305)	52%	20,361	86,498	16,386
New Richland	306,835	262,060	44,775	117%	-	23,780	-
New York Mills	182,720	240,916	(58,196)	76%	4,148	21,298	336
Newfolden	117,545	86,688	30,857	136%	-	7,824	-
Newport	618,680	908,664	(289,984)	68%	4,069	77,615	27,604
Nicollet	203,688	316,702	(113,014)	64%	-	36,579	-
Nisswa	595,206	744,960	(149,754)	80%	10,603	58,320	-
Normanna	17,060	3,860	13,200	442%	-	1,464	-
North Branch	547,428	1,063,294	(515,866)	51%	33,362	67,440	3,756
North Mankato	1,070,194	1,272,538	(202,344)	84%	-	110,294	-
North St. Paul	769,454	1,056,556	(287,102)	73%	22,335	113,084	31,083
North Star Township	50,350	83,250	(32,900)	60%	1,362	8,150	1,499
Northfield	1,972,063	3,009,320	(1,037,257)	66%	23,090	237,750	-
Northland	67,491	9,631	57,860	701%	-	835	-
Northome	119,173	102,660	16,513	116%	-	8,670	-
Norwood Young America	426,752	637,488	(210,736)	67%	31,089	51,609	39,373
Oak Grove	725,536	911,962	(186,426)	80%	-	82,561	-
Oakdale	1,284,743	1,652,744	(368,001)	78%	-	190,913	-
Odin	98,968	85,668	13,300	116%	-	8,030	-
Ogilvie	200,714	240,368	(39,654)	84%	1,857	24,446	-
Okabena	150,069	107,168	42,901	140%	-	7,071	-
Olivia	212,406	316,522	(104,116)	67%	5,387	29,788	5,042
Onamia	203,348	297,310	(93,962)	68%	5,861	21,714	-
Ormsby	152,705	127,726	24,979	120%	-	10,887	-
Oronoco	172,719	139,200	33,519	124%	-	21,346	1,693
Orr	135,975	133,809	2,166	102%	-	10,933	-
Ortonville	309,900	354,272	(44,372)	87%	-	27,420	-
Osakis	435,208	682,500	(247,292)	64%	10,994	56,784	17,737
Osseo	403,969	444,187	(40,218)	91%	-	34,561	-
Ostrander	108,260	101,496	6,764	107%	-	6,802	-
Ottertail	334,304	343,974	(9,670)	97%	-	21,128	-
Owatonna	1,335,873	1,983,872	(647,999)	67%	3,150	140,798	-
Palisade	83,283	104,592	(21,309)	80%	2,294	10,776	2,403
Palo	238,363	262,808	(24,445)	91%	-	17,613	-
Park Rapids	960,726	1,204,440	(243,714)	80%	-	85,560	-
Parkers Prairie	234,005	346,205	(112,200)	68%	9,691	28,238	13,772
Paynesville	415,704	584,988	(169,284)	71%	-	49,817	-
Pelican Rapids	306,161	392,028	(85,867)	78%	-	38,160	-
Pemberton	110,468	92,356	18,112	120%	-	10,153	-
Pennock	147,696	215,438	(67,742)	69%	9,446	19,602	12,583
Pequot Lakes	734,308	638,304	96,004	115%	-	64,550	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Perham	402,896	629,476	(226,580)	64%	1,672	53,694	-
Pierz	239,077	418,664	(179,587)	57%	15,626	54,335	16,609
Pillager	356,187	577,933	(221,746)	62%	7,815	57,262	17,670
Pine Island	328,958	462,826	(133,868)	71%	8,422	51,012	2,029
Pine River	435,047	464,152	(29,105)	94%	-	28,170	-
Plato	373,292	402,664	(29,372)	93%	-	29,741	-
Porter	178,356	142,668	35,688	125%	-	7,216	-
Preston	195,265	295,776	(100,511)	66%	1,006	30,966	3,219
Princeton	969,618	1,149,316	(179,698)	84%	-	97,557	-
Prinsburg	192,768	139,636	53,132	138%	-	9,150	-
Prior Lake	1,686,933	2,475,078	(788,145)	68%	11,483	270,734	-
Proctor	250,206	207,717	42,489	120%	-	22,984	-
Randall	282,874	229,180	53,694	123%	-	22,040	-
Randolph	439,521	544,755	(105,234)	81%	-	39,734	-
Raymond	178,577	217,312	(38,735)	82%	4,293	17,760	4,817
Red Wing	831,259	562,107	269,152	148%	-	40,186	-
Redwood Falls	895,667	1,207,482	(311,815)	74%	8,626	93,210	10,353
Remer	424,888	359,637	65,251	118%	-	28,107	-
Renville	219,639	353,907	(134,268)	62%	13,086	29,721	19,415
Rice	272,678	267,115	5,563	102%	-	20,355	-
Rice Lake	449,202	380,800	68,402	118%	-	38,864	-
Richmond	299,757	343,174	(43,417)	87%	-	29,186	-
Rockford	335,960	458,945	(122,985)	73%	-	53,995	-
Rockville	320,526	524,328	(203,802)	61%	7,168	28,020	-
Rogers	446,013	729,064	(283,051)	61%	14,975	79,322	748
Rollingstone	116,894	150,867	(33,973)	77%	4,767	11,372	-
Rose Creek	88,138	125,066	(36,928)	70%	2,349	8,974	-
Roseau	372,845	340,016	32,829	110%	-	38,016	-
Rosemount	1,847,178	2,607,156	(759,978)	71%	-	250,159	4,342
Rothsay	262,409	281,200	(18,791)	93%	-	18,208	-
Royalton	144,144	241,961	(97,817)	60%	4,493	18,860	2,752
Rush City	361,393	575,958	(214,565)	63%	12,720	47,563	11,009
Russell	148,816	109,296	39,520	136%	-	8,248	-
Ruthton	178,465	167,070	11,395	107%	-	12,225	-
Sabin-Elmwood	137,323	139,971	(2,648)	98%	140	16,544	1,258
Sacred Heart	113,516	158,342	(44,826)	72%	4,627	16,507	5,233
Saint Augusta	0	32	(32)	0%	-	23	-
Saint Clair	498,714	435,557	63,157	115%	-	30,600	-
Saint Francis	551,714	581,546	(29,832)	95%	-	49,560	-
Saint James	493,361	622,988	(129,627)	79%	1,742	50,048	1,695
Saint Joseph	548,558	761,578	(213,020)	72%	10,260	55,067	-
Saint Leo	126,021	80,220	45,801	157%	-	5,436	-
Saint Michael	626,690	739,674	(112,984)	85%	11,441	68,545	7,840
Saint Paul Park	578,340	720,936	(142,596)	80%	-	59,092	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Saint Peter	736,659	965,047	(228,388)	76%	14,438	74,919	985
Saint Stephen	314,550	476,413	(161,863)	66%	7,115	31,683	-
Sanborn	117,393	116,864	529	100%	-	10,043	-
Sandstone	134,102	207,075	(72,973)	65%	5,443	31,325	9,724
Sartell	752,148	851,746	(99,598)	88%	-	72,660	-
Sauk Centre	505,087	679,954	(174,867)	74%	8,013	48,887	-
Sauk Rapids	786,747	986,404	(199,657)	80%	-	92,140	-
Scandia	565,272	889,099	(323,827)	64%	38,037	69,419	44,546
Scandia Valley	258,915	324,504	(65,589)	80%	-	23,400	-
Scanlon	112,361	116,112	(3,751)	97%	-	12,144	-
Schroeder	83,837	77,754	6,083	108%	-	8,993	-
Sebeka	482,875	547,903	(65,028)	88%	6,503	30,427	115
Sedan	47,323	18,295	29,028	259%	-	2,189	-
Shafer	189,320	180,853	8,467	105%	-	18,565	559
Shakopee	2,943,948	4,649,439	(1,705,491)	63%	186,623	406,191	240,169
Shelly	102,134	69,930	32,204	146%	-	5,850	-
Sherburn	398,316	449,027	(50,711)	89%	-	31,923	-
Shevlin	175,963	201,648	(25,685)	87%	-	15,831	-
Silica	146,981	198,460	(51,479)	74%	-	14,195	-
Silver Bay	385,269	317,160	68,109	121%	-	20,860	-
Silver Lake	244,680	268,965	(24,285)	91%	4,508	20,100	2,020
Slayton	441,336	531,850	(90,514)	83%	8,348	36,288	7,045
Sleepy Eye	681,184	706,668	(25,484)	96%	4,041	55,160	-
Solway	147,882	107,095	40,787	138%	-	11,900	-
Solway Rural	69,165	78,920	(9,755)	88%	-	7,950	-
South Haven	192,131	249,945	(57,814)	77%	-	20,360	-
Spicer	133,413	243,406	(109,993)	55%	7,574	29,094	11,002
Spring Grove	195,458	242,654	(47,196)	81%	3,023	19,306	1,178
Spring Valley	355,312	416,814	(61,502)	85%	-	31,109	-
Springfield	239,366	418,117	(178,751)	57%	9,936	31,591	9,853
Squaw Lake	130,115	75,711	54,404	172%	-	7,542	-
St. Anthony	735,213	866,712	(131,499)	85%	-	50,150	-
St. Bonifacius	309,705	424,494	(114,789)	73%	11,624	49,403	14,473
St. Charles	465,630	569,715	(104,085)	82%	10,409	45,144	14,028
St. Martin	326,979	415,916	(88,937)	79%	-	28,292	-
Stacy-Lent Area	378,676	421,491	(42,815)	90%	-	30,533	-
Staples	301,136	362,460	(61,324)	83%	-	33,572	-
Starbuck	112,022	169,728	(57,706)	66%	6,093	18,785	2,506
Stephen	181,486	146,320	35,166	124%	-	12,640	-
Stewart	195,050	187,211	7,839	104%	-	15,860	-
Stewartville	794,614	547,736	246,878	145%	-	47,040	-
Stillwater	2,407,112	2,620,018	(212,906)	92%	-	163,400	-
Storden	107,563	148,776	(41,213)	72%	-	11,280	-
Sturgeon Lake	58,155	54,730	3,425	106%	-	6,918	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Sunburg	107,598	123,321	(15,723)	87%	1,480	11,018	52
Taconite	111,883	124,242	(12,359)	90%	-	11,855	-
Taunton	64,202	58,406	5,796	110%	-	4,280	-
Taylor's Falls	349,979	476,620	(126,641)	73%	-	35,700	-
Thief River Falls	869,445	912,723	(43,278)	95%	-	92,408	-
Thomson	334,565	492,025	(157,460)	68%	-	35,744	-
Tofte	102,386	158,171	(55,785)	65%	3,000	14,704	6,968
Tower	103,453	84,293	19,160	123%	-	8,481	-
Tracy	234,652	296,976	(62,324)	79%	-	29,250	-
Trimont	371,841	338,252	33,589	110%	-	22,820	-
Truman	226,664	289,536	(62,872)	78%	-	19,568	-
Twin Lakes (City)	208,259	111,856	96,403	186%	-	6,800	-
Twin Valley	178,900	163,860	15,040	109%	-	12,519	-
Two Harbors	530,283	661,240	(130,957)	80%	1,637	67,497	-
Tyler	141,755	167,190	(25,435)	85%	-	13,480	-
Upsala	135,931	88,305	47,626	154%	-	8,678	-
Vadnais Heights	817,759	1,152,740	(334,981)	71%	-	122,559	-
Vergas	200,141	234,973	(34,832)	85%	-	19,220	-
Verndale	292,701	322,226	(29,525)	91%	-	26,624	-
Vernon Center	96,616	111,352	(14,736)	87%	-	11,147	-
Vesta	95,178	98,990	(3,812)	96%	-	8,320	-
Victoria	596,703	875,608	(278,905)	68%	5,629	62,201	-
Villard	202,326	173,314	29,012	117%	-	14,233	-
Vining	52,925	61,305	(8,380)	86%	640	5,848	-
Wabasha	459,818	669,088	(209,270)	69%	12,069	41,020	4,123
Waconia	628,574	901,886	(273,312)	70%	-	75,992	-
Wadena	389,970	451,053	(61,083)	86%	-	37,626	-
Waite Park	528,324	674,120	(145,796)	78%	-	58,640	-
Waldorf	124,351	104,330	20,021	119%	-	11,420	-
Walker	489,117	524,450	(35,333)	93%	3,528	52,550	-
Walnut Grove	160,981	149,602	11,379	108%	-	12,521	-
Warba	124,880	104,844	20,036	119%	-	10,368	-
Warren	192,864	234,761	(41,897)	82%	-	18,408	-
Warroad	245,892	238,219	7,673	103%	-	23,060	-
Waseca	1,098,133	1,541,112	(442,979)	71%	27,362	116,523	10,720
Watertown	502,896	730,248	(227,352)	69%	2,575	59,252	-
Waterville	241,231	290,131	(48,900)	83%	-	22,750	-
Watkins	188,989	270,529	(81,540)	70%	-	22,396	-
Watson	148,984	192,163	(43,179)	78%	-	12,458	-
Waubun	134,273	101,256	33,017	133%	-	8,057	-
Waverly	176,924	206,017	(29,093)	86%	-	19,068	-
Welcome	216,311	201,238	15,073	107%	-	19,920	-
Wendell	127,651	153,028	(25,377)	83%	2,262	14,664	3,219
West Concord	283,328	179,555	103,773	158%	-	18,144	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Westbrook	141,709	113,204	28,505	125%	-	12,207	-
Wheaton	382,181	372,939	9,242	102%	-	45,500	2,763
Willmar	1,459,325	2,081,331	(622,006)	70%	10,304	162,079	-
Willow River	128,346	150,632	(22,286)	85%	615	11,448	-
Wilmont	149,975	149,103	872	101%	-	9,090	-
Wilson	295,872	235,208	60,664	126%	-	11,604	-
Windom	605,264	810,836	(205,572)	75%	-	84,708	-
Winnebago	271,708	234,609	37,099	116%	-	18,658	-
Winsted	312,093	434,260	(122,167)	72%	-	38,430	5,774
Wolf Lake	187,452	243,560	(56,108)	77%	5,718	13,600	1,500
Wood Lake	96,146	75,640	20,506	127%	-	7,122	-
Woodbury	4,482,257	5,545,794	(1,063,537)	81%	-	582,060	-
Woodstock	101,653	100,558	1,095	101%	-	7,486	-
Wrenshall	122,249	161,282	(39,033)	76%	-	13,420	-
Wright	79,477	87,671	(8,194)	91%	-	8,461	-
Wykoff	214,385	257,120	(42,735)	83%	-	18,960	-
Wyoming	199,408	266,769	(67,361)	75%	3,151	25,622	-
Zimmerman	458,758	740,556	(281,798)	62%	11,259	91,572	15,015
Zumbro Falls	231,659	329,208	(97,549)	70%	-	23,712	-
Totals	215,355,660	263,361,245	(48,005,585)	82%	1,543,941	22,809,822	1,662,612

* For lump sum plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2008, as reported by relief associations on their 2007 Schedule.

^ For lump sum plans, the Required Contribution is obtained from the 2008 Schedule and represents amounts to be contributed to the relief association during 2009.

Table 3-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Alaska	89,474	89,474	-	100%	-	-	-
Albany	290,810	290,810	-	100%	-	-	-
Andover	1,977,819	1,977,819	-	100%	-	-	-
Anoka-Champlin	2,782,592	2,782,592	-	100%	-	-	-
Ashby	202,181	202,181	-	100%	-	-	-
Austin	561,884	561,884	-	100%	-	-	-
Brewster	206,006	206,006	-	100%	-	-	-
Brooklyn Park	5,119,287	5,119,287	-	100%	-	-	-
Callaway	156,971	156,971	-	100%	-	-	-
Cologne	236,126	236,126	-	100%	-	-	-
Columbia Heights	1,040,343	1,040,343	-	100%	-	-	-
Coon Rapids	4,654,475	4,654,475	-	100%	-	-	-
Crane Lake	75,259	75,259	-	100%	-	-	-
Crosslake	682,159	682,159	-	100%	-	-	-
Dakota	58,321	58,321	-	100%	-	-	-
Dalbo	229,933	229,933	-	100%	-	-	-
Dilworth	469,012	469,012	-	100%	-	-	-
Donnelly	113,393	113,393	-	100%	-	-	-
Eagan	6,308,666	6,308,666	-	100%	-	-	-
Edina	4,830,804	4,830,804	-	100%	-	-	-
Elbow Lake	184,040	184,040	-	100%	-	-	-
Elgin	272,198	272,198	-	100%	-	-	-
Ellsburg	45,754	45,754	-	100%	-	-	-
Embarrass	144,890	144,890	-	100%	-	-	-
Erskine	110,300	110,300	-	100%	-	-	-
Falcon Heights	997,178	997,178	-	100%	-	-	-
Fisher	120,426	120,426	-	100%	-	-	-
Fosston	346,013	346,013	-	100%	-	-	-
Fountain	111,786	111,786	-	100%	-	-	-
Freeport	261,138	261,138	-	100%	-	-	-
Fridley	2,970,257	2,970,257	-	100%	-	-	-
Gary	88,831	88,831	-	100%	-	-	-
Gibbon	260,657	260,657	-	100%	-	-	-
Glenville	103,063	103,063	-	100%	-	-	-
Goodhue	574,091	574,091	-	100%	-	-	-
Gunflint Trail	163,949	163,949	-	100%	-	-	-
Hardwick	75,733	75,733	-	100%	-	-	-
Hawley	319,497	319,497	-	100%	-	-	-
Ivanhoe	231,253	231,253	-	100%	-	-	-
Kelsey	15,885	15,885	-	100%	-	-	-
Kenyon	373,529	373,529	-	100%	-	-	-
Kerkhoven	167,577	167,577	-	100%	-	-	-
Kiester	168,123	168,123	-	100%	-	-	-
Lake George	104,525	104,525	-	100%	-	-	-

Table 3-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Lakeport	154,948	154,948	-	100%	-	-	-
Le Center	294,830	294,830	-	100%	-	-	-
London	46,756	46,756	-	100%	-	-	-
Longville	509,299	509,299	-	100%	-	-	-
Lyle	69,231	69,231	-	100%	-	-	-
Magnolia	60,834	60,834	-	100%	-	-	-
Maple Grove	7,025,007	7,025,007	-	100%	-	-	-
Marietta	43,239	43,239	-	100%	-	-	-
Marine-On-St Croix	299,561	299,561	-	100%	-	-	-
Mazeppa	176,299	176,299	-	100%	-	-	-
Medicine Lake	424,192	424,192	-	100%	-	-	-
Mendota Heights	1,574,187	1,574,187	-	100%	-	-	-
Mentor	69,290	69,290	-	100%	-	-	-
Millerville	229,907	229,907	-	100%	-	-	-
Milroy	129,249	129,249	-	100%	-	-	-
Murdock	101,850	101,850	-	100%	-	-	-
Myrtle	130,356	130,356	-	100%	-	-	-
Nassau	88,402	88,402	-	100%	-	-	-
Nodine	122,854	122,854	-	100%	-	-	-
Northrop	60,995	60,995	-	100%	-	-	-
Odessa	49,136	49,136	-	100%	-	-	-
Oklee	62,605	62,605	-	100%	-	-	-
Perch Lake	19,194	19,194	-	100%	-	-	-
Plainview	461,751	461,751	-	100%	-	-	-
Plummer	84,612	84,612	-	100%	-	-	-
Ramsey	1,193,021	1,193,021	-	100%	-	-	-
Red Lake Falls	147,801	147,801	-	100%	-	-	-
Round Lake	162,030	162,030	-	100%	-	-	-
Rushford	311,441	311,441	-	100%	-	-	-
Rushmore	77,453	77,453	-	100%	-	-	-
Saint Hilaire	124,510	124,510	-	100%	-	-	-
Seaforth	71,666	71,666	-	100%	-	-	-
South Bend	304,178	304,178	-	100%	-	-	-
Swanville	180,905	180,905	-	100%	-	-	-
Toivola	97,501	97,501	-	100%	-	-	-
Ulen	128,858	128,858	-	100%	-	-	-
Underwood	226,037	226,037	-	100%	-	-	-
Vermilion Lake	123,455	123,455	-	100%	-	-	-
Wabasso	148,621	148,621	-	100%	-	-	-
Wanamingo	201,734	201,734	-	100%	-	-	-
Wanda	101,447	101,447	-	100%	-	-	-
Wayzata	1,416,950	1,416,950	-	100%	-	-	-
Wells	332,002	332,002	-	100%	-	-	-
West Metro	3,962,175	3,962,175	-	100%	-	-	-

Table 3-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Williams	111,447	111,447	-	100%	-	-	-
Winger	46,270	46,270	-	100%	-	-	-
Winthrop	193,949	193,949	-	100%	-	-	-
Zumbrota	330,158	330,158	-	100%	-	-	-
Totals	60,578,401	60,578,401	0	100%	0	0	0

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Table 3-C
Funding Status and Ratios for Other Plan Types
For the Year Ended December 31, 2008

Relief Association	Net Assets	Accrued Liability	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Apple Valley	3,265,634	5,623,235	(2,357,601)	58%	128,261	225,388	151,740
Appleton	289,787	352,765	(62,978)	82%	3,903	9,329	13,381
Benson	354,563	503,617	(149,054)	70%	14,975	9,356	4,664
Brooklyn Center	2,656,190	3,280,839	(624,649)	81%	72,713	101,496	72,693
Chanhasen	1,885,691	2,874,758	(989,067)	66%	96,485	72,478	68,216
Chaska	3,248,276	4,940,384	(1,692,108)	66%	122,907	95,615	107,507
Eden Prairie	11,749,341	18,142,870	(6,393,529)	65%	742,692	590,477	1,073,844
Fairmont	1,566,957	2,439,875	(872,918)	64%	12,827	55,381	-
Glencoe	679,019	1,103,408	(424,389)	62%	19,995	32,870	-
Hutchinson	1,297,742	2,252,046	(954,304)	58%	36,585	33,000	-
Lake Johanna	3,128,175	4,023,275	(895,100)	78%	-	167,626	-
Minnetonka	9,105,706	11,770,217	(2,664,511)	77%	327,365	279,482	348,168
Mound	3,132,205	4,432,939	(1,300,734)	71%	36,174	90,735	36,608
New Ulm	1,834,893	2,118,630	(283,737)	87%	800	70,000	-
Pine City	790,058	854,786	(64,728)	92%	-	13,297	-
Pipestone	358,356	585,056	(226,700)	61%	7,789	28,573	12,438
Plymouth	4,783,514	5,321,691	(538,177)	90%	-	213,767	-
Robbinsdale	1,003,873	2,099,981	(1,096,108)	48%	132,465	103,272	184,795
Roseville	5,749,103	8,659,930	(2,910,827)	66%	21,146	111,346	-
Savage	2,726,140	4,283,647	(1,557,507)	64%	63,317	78,108	43,623
Spring Lake Park	7,730,591	8,583,501	(852,910)	90%	-	146,879	-
White Bear Lake	4,115,878	4,876,680	(760,802)	84%	-	134,148	-
Worthington	925,290	1,317,836	(392,546)	70%	29,999	38,896	52,182
Totals	72,376,982	100,441,966	(28,064,984)	72%	1,870,398	2,701,519	2,169,859

* 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, 2008.

^ For monthly and monthly/lump sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2008 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 2008.

Revenues

State Aid – The amount of fire state aid the relief association received during 2008, or the amount payable for 2008 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 an additional benefit that is 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 during 2008, or payable for 2008 if not yet received.

Investment Earnings – The net interest and realized and unrealized gain (loss) on investments during 2008.

All Other – All other income received by the relief association during 2008, 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. Also includes any other uncategorized expenditures.

Service Pensions – The total of all service pension disbursements during 2008, including lump sum and monthly distributions.

Other Benefits – The total of all non-service pension benefit distributions during 2008, including short and long term disability payments, survivor benefits, and funeral benefits.

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**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Revenues					Expenditures				
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Ada	10,024	-	2,061	(56,841)	-	1,329	-	-	-	-
Adams	10,116	1,000	-	6,264	-	985	-	-	-	-
Adrian	9,547	2,000	11,953	(66,910)	-	1,243	47,000	-	-	-
Aitkin	39,503	1,000	10,000	(154,840)	-	1,577	128,000	-	-	-
Albert Lea Township	5,728	-	16,965	(75,051)	125	1,750	-	-	-	-
Albertville	38,420	2,317	-	(115,150)	-	3	36,416	-	-	-
Alborn	5,499	1,592	4,500	(18,190)	265	360	-	-	-	-
Alden	8,783	1,379	6,100	(35,368)	57	3,007	25,233	-	-	-
Alexandria	93,700	-	1,788	(631,627)	-	3,038	-	-	-	-
Almelund	7,591	-	4,000	(5,062)	3,950	743	-	-	-	-
Alpha	5,728	-	-	(38,958)	71	15	21,400	-	-	-
Altura	8,019	1,000	-	3,311	422	355	25,200	550	-	-
Amboy	8,019	1,800	-	(24,264)	-	-	-	1,800	-	-
Annandale	33,774	-	6,000	(92,021)	-	3,030	27,400	-	-	-
Argyle	9,547	843	-	(51,865)	24	338	-	-	-	-
Arlington	15,095	4,330	2,987	(136,167)	1,486	915	39,494	-	-	-
Arrowhead	5,346	-	1,293	(24,807)	-	640	-	-	-	-
Askov	6,874	-	-	(1,717)	-	250	4,488	-	-	-
Atwater	11,244	-	-	(79,763)	-	2,650	-	-	-	-
Audubon	13,503	-	-	(41,014)	63	2,112	-	-	-	-
Aurora	8,401	3,000	920	(93,830)	875	1,910	83,210	-	-	-
Avon	21,857	3,000	10,500	(33,249)	10,500	4,068	62,500	-	-	-
Babbitt	9,548	447	10,000	(57,281)	300	1,326	4,910	-	-	-
Backus	16,079	-	16,000	(110,815)	-	1,475	-	-	-	-
Badger	6,874	2,000	-	(19,788)	-	1,254	16,000	-	-	-
Bagley	16,337	-	35	(24,232)	1,026	2,510	-	-	-	-
Balaton	9,929	-	-	(14,076)	151	1,266	-	-	-	-
Baldwin	22,807	-	15,178	(46,412)	(152)	2,220	-	-	-	-
Balsam	8,990	1,000	10,000	(87,780)	38	-	29,167	-	-	-
Barnesville	15,046	4,000	7,225	(73,082)	-	5,970	109,832	-	-	-

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Barnum	9,547	-	10,000	(48,182)	-	3,900	-	-		
Barrett	6,110	-	4,000	(22,141)	-	644	330	-		
Battle Lake	20,990	1,000	-	(37,597)	-	4,100	35,500	-		
Baudette	13,798	1,000	-	(104,407)	-	-	34,350	-		
Bayport	71,060	3,000	-	(362,170)	-	9,097	257,400	-		
Beardsley	7,637	-	327	(46,093)	-	350	11,000	-		
Beaver Bay	5,346	152	-	3,518	-	1,800	7,392	-		
Beaver Creek	6,110	1,000	1,521	(28,657)	252	1,040	-	-		
Becker	49,474	1,000	10,000	(210,318)	-	5,329	49,000	-		
Belgrade	9,547	-	7,950	(63,002)	-	3,775	-	-		
Belle Plaine	33,263	-	-	(130,747)	10,000	4,924	-	-		
Bellingham	7,637	-	500	(46,788)	-	275	19,788	-		
Belview	9,165	-	153	6,164	7,500	-	-	-		
Bemidji	118,721	-	-	(526,372)	-	11,321	62,262	-		
Bertha	7,637	-	1,930	(19,601)	-	1,211	-	-		
Bethel	4,201	-	-	(22,348)	-	-	-	-		
Big Lake	62,612	-	7,000	(116,813)	-	6,307	-	-		
Bigelow	7,256	-	-	(32,618)	-	-	-	-		
Bigfork	20,717	2,000	5,000	(57,872)	-	7	59,275	-		
Bird Island	9,578	-	5,000	(25,902)	-	3,122	-	-		
Biwabik City	8,401	-	9,325	(124,665)	-	2,164	-	-		
Biwabik	8,783	-	2,000	(45,802)	200	78	-	-		
Blackduck	14,384	2,352	2,000	(84,281)	7,125	2,655	66,506	-		
Blackhoof	7,637	1,117	384	(19,289)	13	478	7,788	-		
Blomkest	6,959	-	5,050	(5,283)	100	2,683	-	-		
Blooming Prairie	21,765	3,000	4,000	(91,376)	150	302	93,650	-		
Blue Earth	18,780	2,000	12,000	(216,287)	7,807	2,860	104,429	-		
Bluffton	6,110	-	-	(31,662)	-	-	-	-		
Bovey	7,637	1,000	826	(35,835)	-	1,641	25,267	-		
Bowlus	8,019	980	-	(66,114)	-	-	12,900	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Boyd	7,256	-	-	(23,607)	106	1,195	-	-		
Braham	22,092	-	750	(46,192)	-	995	11,771	-		
Brainerd	154,394	1,000	54,423	(806,835)	2,238	16,921	191,975	-		
Brandon	9,547	735	4,500	(46,265)	280	823	-	-		
Breckenridge	17,720	4,049	10,313	(77,468)	-	4,969	8,089	490		
Breitung	8,019	-	16,500	(48,078)	-	4,489	-	-		
Brevator	7,637	-	1,500	(33,756)	-	877	-	-		
Bricelyn	8,401	-	-	(47,434)	1,136	-	-	-		
Brimson	6,110	-	-	(14,556)	-	356	-	-		
Brook Park	6,492	3,660	-	(59,780)	-	-	23,880	-		
Brooten	8,020	1,000	-	(71,045)	1,345	1,345	-	-		
Browerville	11,208	1,900	2,600	(12,042)	110	325	27,750	-		
Browns Valley	8,019	1,000	2,903	(33,897)	124	3,240	25,000	-		
Brownsdale	7,853	1,400	-	(67,467)	9,140	3,384	16,443	-		
Brownsville	7,256	-	2,000	(16,908)	-	116	-	-		
Brownston	8,401	1,000	16,397	(63,450)	275	5,235	13,096	-		
Buffalo	75,205	-	-	(197,785)	10,076	4,153	-	-		
Buffalo Lake	9,165	1,510	6,000	(76,034)	5,000	-	-	-		
Buhl	6,874	1,000	7,611	(49,839)	-	920	66	17,440		
Butterfield	9,165	1,000	3,500	5,409	-	240	22,052	-		
Buyck	4,964	-	-	(4,275)	1,680	90	880	2,200		
Byron	26,173	712	7,500	(126,490)	-	3,725	8,518	-		
Caledonia	19,681	-	2,400	(79,198)	-	1,335	-	350		
Calumet	8,019	-	4,000	(85,621)	-	1,500	-	-		
Cambridge	48,920	1,000	-	(229,702)	18	3,602	102,065	-		
Campbell	9,929	-	-	(40,251)	-	350	-	-		
Canby	12,581	1,630	3,000	(119,278)	-	2,471	31,345	-		
Cannon Falls	36,748	1,000	-	(144,772)	3,000	1,095	51,292	-		
Canosia	9,258	-	15,000	9,242	-	-	-	-		
Canton	7,256	800	-	(1,142)	95	557	11,800	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues					Expenditures				
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Carlos	10,693	1,141	25,600	(199,664)	7,000	25	18,670	-		
Carlton	13,259	3,000	8,500	(142,441)	-	5,000	88,115	-		
Carsonville	7,855	770	-	(18,483)	-	-	8,470	-		
Carver	17,413	3,999	1,869	(105,995)	-	12,084	143,192	-		
Cass Lake	28,611	2,000	10,850	(94,518)	-	2,173	73,671	-		
Centennial	115,664	4,000	12,500	(608,872)	-	6,507	93,000	-		
Center City	9,629	-	7,500	(51,837)	24	568	86,050	-		
Ceylon	8,019	-	1,500	(46,590)	3,575	1,241	-	-		
Chandler	6,492	165	775	(13,358)	52	-	1,815	-		
Chatfield	19,453	-	3,560	(72,149)	24	210	24,100	-		
Cherry	7,637	-	-	(10,210)	1,840	-	4,950	-		
Chisago	28,651	-	14,677	(170,230)	-	1,750	3,075	-		
Chisholm	20,673	4,000	4,000	(245,409)	-	1,000	217,600	-		
Chokio	8,401	616	-	(27,296)	-	905	20,108	-		
Clara City	10,601	1,000	2,460	(95,718)	800	2,481	30,000	-		
Claremont	7,434	-	3,500	(24,879)	510	2,565	-	-		
Clarissa	9,165	-	3,990	(12,845)	38	1,100	-	-		
Clarkfield	10,692	3,000	-	(48,805)	-	3,818	57,461	-		
Clarks Grove	7,961	3,000	-	(70,741)	340	4,220	45,800	-		
Clear Lake	21,407	-	6,000	(137,878)	-	3,417	-	-		
Clearbrook	10,327	2,000	-	(77,828)	158	3,083	92,096	-		
Clearwater	18,383	-	14,722	(81,492)	-	2,370	14,294	-		
Clements	8,401	390	1,943	(45,445)	-	-	4,290	-		
Cleveland	11,968	2,000	13,600	(13,677)	781	14	49,866	-		
Clifton	9,304	-	6,799	(43,845)	-	3,225	-	-		
Climax	6,492	-	-	2,918	233	683	1,346	-		
Clinton [Big Stone]	8,019	-	3,370	(22,100)	165	780	-	-		
Cohasset	20,471	1,000	218	(102,497)	-	1,843	51,000	-		
Cokato	21,497	-	1,497	(141,514)	-	980	-	-		
Cold Spring	31,090	-	14,900	(126,470)	108	5,972	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues					Expenditures				
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Coleraine	7,638	-	12,743	(25,451)	-	302	-	-		
Colvill	4,964	-	16,193	(2,889)	-	625	403	-		
Colvin	5,728	2,000	10,926	(7,844)	1,714	2,150	31,050	-		
Comfrey	8,783	1,000	4,000	7,500	168	1,680	13,650	570		
Cook	15,937	-	1,500	(61,301)	-	2,460	-	10,500		
Cosmos	6,682	-	-	(59,807)	146	-	27,280	-		
Cottage Grove	134,771	3,720	3,551	(354,150)	-	8,826	198,570	-		
Cotton	11,456	-	-	(21,708)	-	-	10,890	-		
Cottonwood	10,693	1,900	-	(65,745)	-	175	-	-		
Courtland	8,401	-	4,385	(30,849)	3,000	-	-	-		
Cromwell	10,311	-	12,135	(22,895)	-	2,081	-	-		
Crooked Lake	7,681	2,001	-	(27,573)	254	300	9,240	-		
Crookston	13,000	5,000	7,000	(130,973)	-	4,455	196,600	-		
Crosby	18,557	1,000	33,000	(120,195)	-	1,957	-	30,132		
Culver	2,999	-	5,200	429	-	450	6,296	-		
Currie	8,401	1,000	2,540	6,463	-	209	20,800	-		
Cuyuna	9,165	1,000	9,814	(37,367)	-	2,782	1,000	-		
Cyrus	6,874	683	-	(17,983)	-	733	7,508	-		
Dalton	9,165	-	-	10,183	-	2,890	13,650	-		
Danube	6,874	-	-	(25,845)	-	500	14,278	-		
Danvers	6,110	-	-	2,406	-	325	-	-		
Darfur	6,110	-	750	6,634	-	261	-	-		
Dassel	26,171	915	31,582	(220,536)	20	4,791	10,067	-		
Dawson	12,030	-	17,048	(99,696)	-	2,931	-	-		
Dayton	22,514	-	18,000	(71,046)	35,652	40,767	7,489	-		
Deer Creek	7,637	-	-	(49,369)	-	1,450	-	-		
Deer River	21,646	1,000	5,000	(131,518)	-	1,850	36,650	-		
Deerwood	17,853	-	-	(55,419)	-	1,983	-	-		
Delano	35,653	2,000	27,500	(207,472)	205	2,375	72,000	-		
Delavan	7,256	-	3,300	(40,510)	1,996	1,175	-	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Revenues					Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits	
Dent	12,835	414	-	(55,176)	-	550	4,554	-	-
Detroit Lakes	62,180	-	13,988	(264,250)	10,500	-	202,200	-	-
Dexter	6,110	-	4,600	7,569	2,000	3,111	10,395	-	-
Dodge Center	12,618	-	17,699	(137,412)	-	3,100	-	-	-
Dover	8,019	-	2,000	(47,849)	-	2,735	24,000	-	-
Dovray	4,964	-	-	(1,441)	76	386	-	-	-
Dumont	7,637	1,117	-	4,145	40	300	-	-	-
Dunnell	5,728	-	-	(12,942)	-	709	17,350	-	-
Eagle Bend	9,547	-	4,045	(2,301)	75	145	-	-	-
Eagle Lake	12,588	-	7,681	(45,066)	-	3,333	60,120	-	-
East Bethel	47,605	1,000	7,750	(342,190)	-	3,200	154,000	-	-
East Grand Forks	36,217	1,000	-	(214,922)	-	3,365	17,703	-	-
Eastern Hubbard	7,665	-	5,000	(16,038)	2,335	-	-	-	-
Easton	8,783	2,000	-	(46,877)	2,500	1,563	26,300	-	-
Echo	8,019	1,000	950	(28,497)	115	-	13,000	-	-
Eden Valley	14,369	2,016	3,500	(98,819)	-	850	-	-	-
Edgerton	10,259	-	5,080	(73,566)	-	145	-	-	-
Eitzen	9,547	2,000	1,500	(6,952)	1,500	625	-	24,950	-
Elbow Tulaby Lakes	4,365	1,325	-	2,113	1,735	349	14,578	-	-
Elizabeth	8,019	578	688	(83,779)	120	2,393	-	6,353	-
Elk River	111,999	2,000	30,000	(680,911)	-	6,302	181,172	-	-
Elko New Market	32,241	-	59,059	(87,897)	15,000	-	-	-	-
Ellendale	8,408	2,000	6,000	(46,828)	33,263	35,871	30,459	-	-
Ellsworth	9,547	-	-	6,539	-	-	-	-	-
Elmer	6,110	83	-	(9,344)	31	394	911	-	-
Elmore	9,165	845	250	(39,918)	-	-	3,475	-	-
Elrosa	11,456	1,000	8,000	(53,537)	1,910	3,410	14,500	-	-
Ely	41,472	3,000	-	(208,954)	-	10,775	92,700	420	-
Elysian	9,079	-	17,800	(16,539)	-	350	-	-	-
Emily	9,399	1,000	-	(28,741)	630	4,913	11,710	-	-

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Emmons	8,783	1,100	-	(66,004)	11,454	-	14,700	-		
Evansville	11,456	950	2,500	(25,744)	42	1,294	10,450	-		
Eveleth	11,946	1,000	2,000	(154,884)	13	2,663	37,150	-		
Excelsior	112,132	-	10,000	(991,666)	-	7,722	-	-		
Eyota	12,449	-	3,000	(28,551)	21	1,695	-	-		
Fairfax	10,900	-	6,493	10,890	32	2,894	-	-		
Farmington	82,603	2,000	70,700	(794,437)	190	410	89,876	-		
Fayal	8,402	2,000	3,409	(98,112)	-	1,285	-	-		
Federal Dam	4,512	-	-	(19,023)	-	-	-	-		
Fergus Falls	64,425	1,000	2,000	(401,892)	-	4,308	19,450	-		
Fertile	10,481	-	-	(72,020)	-	2,701	-	-		
Fifty Lakes	5,269	720	-	(15,587)	-	2,164	7,920	-		
Finland	11,333	435	-	6,443	23,025	1,860	-	-		
Finlayson	11,456	-	-	5,235	-	-	19,000	-		
Flensburg	8,401	1,000	-	(14,250)	85	-	-	-		
Floodwood	10,311	-	10,395	(75,158)	-	3,405	-	-		
Foley	34,818	-	7,500	(146,853)	-	-	-	-		
Forada	9,165	-	10,732	(61,696)	-	945	13,100	-		
Forest Lake	101,375	-	17,000	(570,721)	-	3,566	-	-		
Foreston	8,783	-	2,000	(41,651)	205	3,021	-	-		
Franklin	7,637	-	7,637	(1,206)	-	2,838	-	-		
Frazee	17,826	2,000	3,000	(79,401)	978	2,882	59,700	-		
Fredenberg	6,412	-	3,500	(54,911)	-	550	-	-		
French Township	9,547	1,000	453	(55,944)	124	-	11,000	-		
Frost	8,401	1,000	2,500	(12,750)	-	689	11,000	-		
Fulda	12,746	4,000	8,106	11,216	175	1,245	99,834	-		
Garfield	12,172	-	4,500	(57,888)	4,687	268	-	-		
Garrison	25,148	2,000	12,000	(226,692)	-	-	184,900	-		
Garvin	5,728	983	-	(21,419)	-	759	10,808	-		
Gaylord	14,713	-	23,706	(24,057)	-	6,050	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Geneva	7,256	-	-	(23,467)	456	70	-	-		
Ghent	6,110	-	-	(25,831)	-	250	-	-		
Gilbert	7,637	1,000	3,623	(23,169)	-	3,475	28,500	-		
Glenwood	22,634	2,000	20,866	(76,728)	-	3,647	37,800	-		
Glyndon	10,630	-	-	(39,850)	-	2,250	2,831	-		
Gnesen	9,547	1,783	12,800	19,722	401	-	33,617	-		
Golden Valley	118,200	4,000	-	(1,303,646)	-	17,051	211,664	-		
Gonvick	7,637	1,000	3,758	(34,708)	-	-	14,917	-		
Good Thunder	10,379	-	6,900	(103,522)	-	2,680	-	100		
Goodland	6,874	-	-	(15,994)	35	-	-	-		
Goodview	12,662	2,000	-	(111,920)	-	3,619	47,733	-		
Graceville	9,547	-	2,500	(21,427)	41	334	-	-		
Granada	6,492	4,000	-	(31,277)	-	550	41,655	-		
Grand Lake	12,166	-	8,000	(80,284)	-	2,446	-	-		
Grand Marais	13,346	1,000	-	(58,097)	-	2,340	27,400	-		
Grand Meadow	13,448	1,437	625	(95,336)	-	2,122	20,849	-		
Grand Rapids	93,425	-	5,000	(476,747)	-	9,353	-	-		
Granite Falls	18,260	4,000	4,500	(98,867)	9,176	5,600	126,850	-		
Green Isle	9,165	-	5,100	(43,806)	1,582	2,485	-	-		
Greenbush	11,456	735	-	(58,202)	390	1,336	8,085	-		
Greenwood	12,081	467	30,000	(80,948)	-	1,725	3,582	-		
Grey Eagle	10,796	-	5,000	(66,264)	5	2,150	-	-		
Grove City	9,469	2,838	-	(56,444)	-	920	-	-		
Grylla	7,637	-	-	(19,051)	-	1,300	8,642	-		
Hackensack	17,523	1,000	38,750	(25,647)	-	2,932	46,000	-		
Hallock	10,692	748	-	(29,493)	-	-	8,228	-		
Halstad	9,165	1,000	2,000	7,933	-	-	4,840	-		
Ham Lake	63,881	-	-	(238,954)	-	6,151	-	-		
Hamburg	10,311	-	42,428	(34,732)	28	5,303	42,250	-		
Hamel	32,241	4,000	31,075	(140,520)	-	4,410	185,130	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Hancock	8,783	1,036	-	3,928	-	-	6,930	-		
Hanley Falls	8,783	525	-	(27,127)	-	-	-	-		
Hanover	29,128	-	3,000	(54,661)	-	-	-	-		
Hanska	9,547	3,890	1,500	(5,586)	-	2,234	-	-		
Harmony	9,547	-	5,000	(21,446)	-	-	-	-		
Harris	9,157	-	4,247	(28,861)	230	-	-	-		
Hartland	8,019	1,935	-	(19,721)	-	1,570	24,196	-		
Hastings	124,677	1,000	-	(751,560)	271	5,263	93,115	-		
Hayfield	13,971	2,563	1,727	(84,065)	250	850	-	-		
Hayward	8,401	-	4,500	(93,819)	-	2,695	-	-		
Hector	11,167	1,000	3,800	(120,414)	1,080	-	-	-		
Henderson	9,165	1,000	18,923	(35,739)	1,950	7,186	26,368	-		
Hendricks	9,547	-	4,651	(14,893)	-	2,145	-	-		
Hendrum	7,256	-	-	3,886	139	570	-	-		
Henning	11,341	-	5,328	(64,039)	175	190	28,075	-		
Herman	9,547	-	-	(32,491)	-	-	-	-		
Hermantown	24,780	1,480	25,000	(343,899)	-	6,816	28,744	-		
Heron Lake	7,637	1,000	667	(21,303)	-	442	19,000	-		
Hewitt	5,346	-	1,409	(1,735)	-	1,015	-	-		
Hibbing	8,698	-	682	(98,746)	-	2,633	39,600	-		
Hill City	8,783	1,665	1,077	(17,555)	25	3,135	22,996	-		
Hills	9,929	1,334	5,000	(25,784)	-	1,253	-	210		
Hinckley	20,944	-	2,826	(85,223)	140	1,511	12,856	-		
Hitterdal	5,728	-	650	(21,783)	-	-	-	-		
Hoffman	9,165	1,042	917	7,931	2,042	2,419	22,288	-		
Hokah	11,456	-	-	(18,777)	-	1,039	-	-		
Holdingsford	10,213	-	4,000	(61,335)	1,945	1,945	4,453	-		
Holland	6,110	-	-	(55,637)	-	-	-	-		
Hollandale	7,637	-	-	(12,068)	210	26	-	-		
Hopkins	76,022	-	32,166	(835,345)	-	8,800	499,280	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues					Expenditures				
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Houston	10,311	2,285	6,897	(65,051)	60	2,700	71,703	-		
Hovland Area	1,698	-	1,000	(43,473)	462	760	-	-		
Howard Lake	16,172	480	12,954	(87,833)	-	4,050	5,280	-		
Hoyt Lakes	9,547	1,000	7,807	(61,212)	72	3,465	37,000	-		
Hugo	42,735	1,000	-	(173,492)	-	6,356	85,604	-		
Ideal	20,718	-	11,992	(125,544)	4,265	1,198	64,000	56,600		
Industrial	6,492	-	5,000	(47,956)	-	2,925	19,900	-		
International Falls	40,213	1,000	-	(149,997)	212	5,082	69,750	-		
Inver Grove Heights	140,506	3,000	28,000	(788,689)	-	12,002	124,577	-		
Iona	3,437	-	-	(13,784)	-	300	-	-		
Isanti	49,406	-	6,000	(485,117)	-	7,827	-	-		
Isle	23,652	1,000	-	(155,917)	125	2,468	20,340	-		
Jackson	21,273	806	9,203	(178,166)	2,351	1,115	43,500	-		
Jacobson	6,110	-	-	(23,612)	-	1,389	6,900	-		
Janesville	14,882	1,136	8,010	(39,450)	-	4,225	16,330	-		
Jasper	8,401	-	3,100	(42,292)	682	100	2,202	-		
Jeffers	7,637	-	-	(38,823)	-	570	-	-		
Jordan	31,210	-	77,301	18,954	-	3,527	91,300	-		
Kandiyohi	8,658	1,000	-	(68,688)	-	1,960	25,649	-		
Karlstad	11,456	525	-	4,508	28	395	34,934	-		
Kasota	14,965	-	8,500	(126,282)	-	2,192	-	-		
Kasson	25,602	-	-	(149,368)	3,000	5,221	-	-		
Keewatin	8,019	-	15,696	(91,151)	180	2,140	-	-		
Kelliher	8,783	-	354	(37,731)	-	271	6,730	-		
Kellogg	8,783	1,000	4,000	(67,429)	-	1,455	24,800	-		
Kennedy	5,728	735	-	(13,685)	155	768	8,085	-		
Kensington	9,165	-	301	7,652	-	350	21,250	-		
Kerrick	5,346	-	-	1	1,050	35	-	-		
Kettle River	7,256	-	-	(24,606)	-	2,782	-	-		
Kilkenny	8,401	1,000	7,000	(21,709)	-	4,045	22,750	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Revenues					Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits	
Kimball	12,955	-	5,859	(46,031)	203	2,863	-	-	-
Kinney	7,256	-	-	(42,730)	31	312	-	-	-
La Crescent	26,119	2,000	3,000	(117,622)	-	2,375	82,000	-	-
Lafayette	9,738	570	4,000	(88,988)	5,819	-	6,270	-	-
Lake Benton	9,692	-	1,000	6,568	-	350	-	12,075	-
Lake Bronson	5,346	-	-	(2,630)	-	626	-	-	-
Lake City	36,752	-	21,774	(103,385)	272	15	78,316	-	-
Lake Crystal	19,560	-	7,500	(139,777)	-	1,200	-	-	-
Lake Elmo	39,747	1,000	-	(305,637)	-	11,366	76,175	-	-
Lake Henry	6,874	224	-	(26,469)	2,050	325	-	-	-
Lake Kabetogama	7,256	1,334	-	(53,147)	40	400	-	-	-
Lake Lillian	5,729	346	1,000	2,639	-	-	110	-	-
Lake Park	14,035	1,714	2,400	(43,422)	-	2,284	7,854	5,250	-
Lake Wilson	6,492	-	-	5,159	-	551	-	-	-
Lakefield	13,956	1,000	4,900	(100,981)	515	2,421	22,000	-	-
Lakeland	6,492	-	-	(31,815)	-	853	-	-	-
Lakeville	224,674	1,000	92,071	(1,264,827)	47	9,557	46,288	-	-
Lakewood	9,547	-	-	(91,626)	-	600	-	-	-
Lamberton	7,700	-	1,000	(64,560)	-	-	36,668	-	-
Lancaster	7,256	-	-	5,165	500	575	10,560	-	-
Lanesboro	9,302	-	3,500	(48,289)	5,000	760	-	-	-
Lasalle	4,964	-	-	(11,459)	80	-	-	-	-
Le Roy	9,165	1,783	-	(12,770)	644	980	12,588	-	-
Le Sueur	27,024	1,000	18,000	(140,140)	117	-	48,705	-	-
Leaf Valley	7,256	-	2,000	(65,829)	-	646	39,752	-	-
Lester Prairie	11,456	1,000	13,000	(45,583)	-	5,858	19,700	-	-
Lewiston	19,393	3,000	6,020	(173,977)	240	3,045	121,750	-	-
Lewisville	6,875	-	-	8,226	-	957	-	-	-
Lexington	9,547	-	9,200	13,419	-	25	-	-	-
Lindstrom	26,148	3,000	4,250	(135,851)	895	8,085	143,681	-	-

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Linwood	21,107	1,000	10,798	(114,266)	235	4,675	20,157	-		
Lismore	8,783	1,310	-	(25,097)	-	1,126	17,536	-		
Litchfield	42,253	-	3,120	(169,523)	30	4,871	-	-		
Little Canada	43,845	-	15,000	(380,849)	-	3,900	-	-		
Little Falls	58,271	1,000	8,000	(220,535)	4,281	5,265	25,273	-		
Littlefork	9,929	399	5,105	(57,541)	-	1,096	4,388	-		
Long Lake	85,866	2,000	-	(411,102)	-	4,348	-	77,595		
Long Prairie	25,609	-	6,000	(44,108)	-	1,226	75,062	-		
Lonsdale	32,048	-	10,000	(109,414)	5,460	8,961	-	-		
Loretto	24,453	-	60,000	(347,669)	-	1,862	47,709	-		
Lower Saint Croix Valley	37,175	-	-	(314,327)	100	5,553	-	-		
Lowry	8,783	2,904	5,000	(53,421)	2,054	752	-	-		
Lucan	8,401	-	-	(10,745)	152	784	-	-		
Lutsen	10,021	704	-	(45,463)	-	2,378	9,260	-		
Luverne	23,154	4,000	-	(182,868)	-	4,932	99,688	-		
Lynd	5,728	-	-	(37,344)	-	-	-	-		
Mabel	7,637	334	2,892	(17,751)	-	676	12,500	-		
Madelia	14,811	-	3,505	(33,774)	-	2,480	31,098	-		
Madison	10,900	2,000	-	(46,762)	-	1,909	44,330	-		
Madison Lake	10,913	-	6,087	(101,496)	105	3,786	-	-		
Mahnomen	10,046	840	800	(69,130)	307	-	-	-		
Mahtomedi	56,891	-	8,000	(411,258)	(100)	-	-	-		
Mahtowa	6,110	-	5,002	(21,829)	-	445	-	-		
Mantorville	9,528	-	3,500	(65,736)	230	-	3,073	-		
Maple Hill	6,492	-	6,117	(23,505)	-	525	20,600	-		
Maple Lake	35,672	-	13,000	(145,327)	155	3,440	-	-		
Maple Plain	20,712	-	18,000	(181,321)	-	2,390	41,983	-		
Mapleton	13,963	2,000	5,175	(91,952)	-	-	61,160	-		
Maplewood	170,702	7,000	117,600	(1,490,673)	-	25,210	554,349	-		
Marble	7,256	-	8,000	(50,836)	-	4,186	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues					Expenditures				
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Marshall	61,240	1,000	26,685	(459,055)	-	5,091	112,246	-		
Mayer	9,165	-	11,467	(99,261)	12	7,158	15,328	-		
Maynard	8,783	-	-	(63,447)	21,961	-	-	-		
Mc Davitt	6,874	2,924	3,000	(41,804)	-	12	52,176	-		
Mc Grath	7,637	252	-	(2,730)	-	-	2,772	-		
Mc Intosh	6,492	4,750	-	(31,082)	2,244	601	100	-		
Mc Kinley	4,201	680	-	2,799	42	-	7,480	-		
McGregor	25,021	1,000	-	(152,945)	-	815	65,800	-		
Meadowlands	4,964	-	-	(4,587)	16	736	-	5,150		
Medford	9,547	1,017	11,000	(95,822)	-	4,620	15,391	-		
Melrose	20,709	-	2,700	(82,287)	-	1,716	-	-		
Menahga	9,696	1,000	2,000	(19,752)	-	-	14,680	-		
Middle River	7,256	1,000	-	5,779	-	190	13,000	-		
Miesville	11,456	1,720	1,800	(58,328)	-	2,176	25,000	-		
Milaca	30,499	-	-	(141,708)	-	3,625	-	-		
Milan	7,637	1,000	-	(75,710)	-	-	17,000	-		
Miltona	9,548	1,612	6,500	(20,104)	-	573	-	-		
Minneota	12,312	1,000	3,797	(70,217)	12	38	25,593	-		
Minnesota Lake	9,547	1,000	3,339	(69,608)	-	4,352	33,000	-		
Mission	16,843	-	3,170	(43,125)	-	5,670	-	-		
Montevideo	25,242	-	3,116	(210,247)	-	-	-	-		
Montgomery	20,454	-	20,000	(98,861)	-	1,700	-	-		
Monticello	74,110	1,000	15,578	(333,042)	40	2,342	133,325	-		
Montrose	11,764	-	39,766	(73,672)	22	7,092	-	-		
Moose Lake	22,289	3,000	5,000	(95,000)	-	2,750	46,591	-		
Mora	41,755	-	-	(179,346)	-	3,307	34,000	-		
Morgan	9,857	1,465	2,627	(123,738)	3,305	3,970	22,040	-		
Morris	23,683	2,000	21,750	(252,462)	(21,623)	3,460	74,250	-		
Morristown	15,655	-	5,000	(132,651)	-	2,900	-	-		
Morton	7,637	-	3,420	(18,062)	-	1,354	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Motley	11,955	2,550	6,926	(121,875)	-	2,191	59,654	-		
Mountain Iron	10,511	2,000	10,800	(54,135)	446	2,308	68,000	-		
Mountain Lake	13,169	3,000	-	9,193	-	3,700	73,128	-		
Nashwauk	10,949	2,000	6,877	(64,422)	-	3,708	55,284	-		
Nevis	16,325	-	6,250	7,723	-	1,131	-	-		
New Auburn	8,401	-	8,124	(53,913)	-	5,350	-	2,746		
New Brighton	96,380	2,000	46,200	(604,186)	-	5,431	166,972	-		
New Germany	10,311	-	7,000	(73,837)	5,342	-	-	-		
New London	28,208	2,000	5,000	(38,325)	1,097	1,922	33,025	-		
New Prague	50,262	2,000	11,755	(169,611)	-	20	133,150	-		
New Richland	13,650	-	450	11,797	-	481	-	-		
New York Mills	13,626	2,390	1,500	(33,550)	-	756	-	-		
Newfolden	6,238	1,000	-	3,141	-	100	-	-		
Newport	15,401	840	23,267	(234,820)	-	12,040	17,597	-		
Nicollet	16,888	2,264	4,940	(99,203)	5,250	-	86,088	-		
Nisswa	41,764	2,000	10,000	(11,817)	307	-	58,088	-		
Normanna	4,582	-	-	(1,516)	-	-	-	-		
North Branch	46,730	2,672	-	(261,433)	-	3,882	141,692	-		
North Mankato	46,728	1,343	12,817	(269,670)	-	5,951	47,939	-		
North St. Paul	47,988	2,000	7,502	(169,398)	-	8,450	97,483	-		
North Star Township	4,201	-	1,700	(17,681)	-	235	-	-		
Northfield	106,234	1,000	48,218	(843,101)	5,800	4,310	151,000	-		
Northland	3,819	-	-	(6,746)	-	-	-	-		
Northome	7,637	-	-	2,402	60	1,188	32,000	-		
Norwood Young America	19,392	2,240	38,000	(82,268)	176	1,000	66,467	-		
Oak Grove	33,143	2,000	19,296	(218,962)	-	-	96,438	-		
Oakdale	117,193	-	-	(558,430)	-	12,219	431,824	-		
Odin	4,964	1,000	-	3,574	-	926	20,800	-		
Ogilvie	13,483	-	6,000	(14,236)	110	1,975	35,000	-		
Okabena	7,637	-	-	(2,890)	-	-	24,950	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues					Expenditures				
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Olivia	14,756	-	2,000	(62,855)	-	1,438	-	-		
Onamia	15,863	1,000	-	(46,406)	-	5,225	19,900	-		
Ormsby	5,728	-	-	5,499	-	768	-	-		
Oronoco	8,401	1,000	2,420	3,544	5,022	-	-	3,600		
Orr	6,822	-	-	(38,409)	65	9,157	-	-		
Ortonville	11,074	1,000	-	(135,897)	-	6	21,000	-		
Osakis	18,659	-	21,376	(134,867)	20	3,546	-	-		
Osseo	11,562	1,000	9,460	(114,673)	32,576	5,574	-	-		
Ostrander	5,346	-	-	4,604	-	-	21,346	-		
Ottertail	12,344	1,000	8,060	(68,644)	-	1,425	-	-		
Owatonna	113,026	1,000	-	(598,676)	-	4,806	-	-		
Palisade	7,257	2,295	507	(15,877)	-	120	28,003	-		
Palo	9,547	-	6,500	(45,400)	-	2,630	-	-		
Park Rapids	60,944	-	-	(332,034)	27,297	15	-	-		
Parkers Prairie	9,547	-	8,925	(53,189)	-	625	-	-		
Paynesville	26,017	-	5,000	(150,158)	135	2,389	61,000	-		
Pelican Rapids	39,148	1,000	-	(107,979)	-	995	53,200	-		
Pemberton	6,492	372	1,000	4,448	301	1,445	4,096	-		
Pennock	8,970	-	3,300	(34,106)	1,510	1,746	7,181	-		
Pequot Lakes	30,852	3,000	56,004	(9,651)	-	5,550	88,120	-		
Perham	27,230	4,941	-	(178,654)	-	2,625	41,150	-		
Pierz	30,717	3,000	13,750	(85,239)	-	5,593	155,000	-		
Pillager	22,636	-	21,500	(141,398)	135	4,103	-	-		
Pine Island	32,428	2,390	7,730	(68,310)	26	1,505	97,651	-		
Pine River	17,986	-	23,577	(77,496)	41	1,992	6,125	-		
Plato	9,929	2,000	6,500	(99,633)	2,629	3,491	46,558	-		
Porter	9,165	-	5,000	(67,087)	-	-	-	-		
Preston	11,673	2,000	6,422	(69,513)	24	-	-	-		
Princeton	41,891	1,000	17,000	(307,568)	3,357	7,617	60,861	-		
Prinsburg	7,637	1,800	-	(3,386)	100	2,450	28,300	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Prior Lake	140,284	1,000	20,000	(763,032)	-	3,200	43,097	-		
Proctor	16,690	-	5,000	(49,411)	-	-	-	-		
Randall	10,214	3,000	33,750	(47,832)	1,515	1,690	66,000	-		
Randolph	16,997	-	-	(124,033)	-	1,425	-	-		
Raymond	8,402	601	1,500	(51,246)	115	-	17,000	-		
Red Wing	78,430	600	-	(101,603)	210	5,031	9,303	-		
Redwood Falls	28,782	1,780	21,600	(167,586)	-	-	67,080	-		
Remer	13,116	-	9,436	(2,275)	-	1,020	-	-		
Renville	9,677	-	11,509	(40,686)	-	1,781	-	-		
Rice	14,480	1,695	4,326	(68,379)	18,494	22,455	-	-		
Rice Lake	15,630	1,000	10,250	22,564	-	4,250	-	-		
Richmond	18,262	-	11,000	(81,319)	-	874	-	-		
Rockford	24,254	-	5,192	(127,942)	-	-	-	-		
Rockville	11,626	963	11,648	(113,786)	-	-	10,596	-		
Rogers	56,856	1,000	9,000	(96,455)	581	32	113,017	-		
Rollingstone	8,402	1,966	-	5,707	-	144	16,640	-		
Rose Creek	8,019	2,000	-	(21,853)	21	510	34,330	-		
Roseau	25,410	1,000	3,500	(146,634)	-	-	78,800	-		
Rosemount	85,086	2,000	152,000	(813,318)	322	7,700	179,019	-		
Rothsay	9,242	1,673	-	(60,926)	-	2,125	28,405	-		
Royalton	9,246	-	2,500	(47,167)	-	898	-	-		
Rush City	22,248	5,348	2,538	(121,353)	-	1,455	-	-		
Russell	7,637	-	-	6,420	-	-	-	-		
Ruthon	6,874	-	425	(16,331)	-	160	-	-		
Sabin-Elmwood	8,019	-	-	(12,767)	105	729	-	-		
Sacred Heart	9,547	5,000	3,500	(11,771)	-	1,573	96,346	-		
Saint Augusta	13,208	-	-	-	-	13,208	-	-		
Saint Clair	16,124	1,914	10,000	(109,706)	-	3,726	49,453	-		
Saint Francis	23,191	2,000	20,000	(173,472)	5	5,149	117,500	-		
Saint James	23,789	-	-	(110,185)	-	8,077	33,000	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Saint Joseph	35,454	3,000	3,000	(174,216)	-	3,386	114,655	-		
Saint Leo	9,165	-	-	(11,787)	-	724	-	-		
Saint Michael	42,934	187	21,467	(199,510)	-	4,710	2,059	-		
Saint Paul Park	21,902	1,000	20,600	(186,364)	-	6,933	24,408	-		
Saint Peter	43,199	-	-	(111,212)	-	4,386	-	-		
Saint Stephen	15,791	1,000	14,516	(113,851)	107	250	44,596	-		
Sanborn	7,256	-	2,000	3,962	60	1,060	9,900	-		
Sandstone	17,592	2,150	12,815	(27,749)	238	3,825	-	-		
Sartell	52,895	-	7,800	(70,489)	-	1,445	124,068	41,786		
Sauk Centre	30,478	1,000	3,500	(87,570)	-	3,078	36,650	-		
Sauk Rapids	70,924	-	12,000	(232,855)	-	-	86,000	-		
Scandia	25,103	-	50,000	(214,519)	3,000	-	-	-		
Scandia Valley	11,645	-	-	(134,793)	135	1,900	-	-		
Scanlon	6,492	1,180	3,071	(29,664)	-	2,400	18,980	-		
Schroeder	4,201	-	-	(49,370)	115	1,000	-	-		
Sebeka	14,155	-	2,000	(76,970)	2,252	1,695	-	-		
Sedan	4,277	-	-	370	200	859	-	-		
Shafer	8,401	1,000	-	(3,378)	136	830	-	-		
Shakopee	141,345	1,000	187,451	(837,161)	-	8,355	161,447	-		
Shelly	8,783	690	-	(20,510)	-	1,047	7,590	-		
Sherburn	9,547	1,000	1,000	(54,711)	6,767	1,497	32,725	-		
Shevlin	7,637	-	-	(27,956)	-	-	-	-		
Silica	6,110	-	-	(47,005)	-	-	-	-		
Silver Bay	12,281	-	-	(47,852)	15	498	-	-		
Silver Lake	10,311	867	9,164	7,867	-	852	21,471	-		
Slayton	13,428	1,000	10,779	(6,513)	-	1,599	29,000	-		
Sleepy Eye	25,092	-	2,000	33,463	-	1,631	-	-		
Solway	11,456	2,662	3,000	(22,031)	-	1,017	26,926	-		
Solway Rural	7,256	-	-	(25,528)	-	1,103	-	-		
South Haven	13,385	1,000	6,922	(59,052)	115	4,230	18,867	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Supplemental Revenues					Expenditures				
	State Aid	Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Spicer	17,645	-	7,218	(70,512)	-	5,877	-	-	-	-
Spring Grove	9,634	-	3,500	(25,489)	-	1,550	-	-	-	-
Spring Valley	15,253	1,000	4,800	(188,706)	-	3,440	-	-	-	-
Springfield	14,205	3,000	2,449	(102,970)	-	5,850	86,979	-	-	-
Squaw Lake	8,401	-	-	(40,099)	-	1,795	-	-	-	-
St. Anthony	38,755	1,422	6,000	(377,019)	-	6,122	-	-	-	-
St. Bonifacius	29,111	3,000	35,000	(157,319)	375	4,445	157,375	-	-	-
St. Charles	20,386	1,000	7,000	(159,667)	-	2,150	23,985	-	-	-
St. Martin	9,165	-	11,200	(88,800)	27	1,450	14,289	-	-	-
Stacy-Lent Area	17,951	-	10,000	(110,759)	290	6,040	-	-	-	-
Staples	19,516	-	5,180	(61,590)	2,000	3,458	-	-	-	-
Starbuck	14,146	-	-	(28,090)	-	700	-	-	-	-
Stephen	11,074	3,540	1,000	(31,113)	-	263	41,215	-	-	-
Stewart	9,165	-	10,000	(27,810)	-	2,894	26,000	-	-	-
Stewartville	35,661	2,261	15,000	(195,903)	12,424	1,229	12,424	-	-	-
Stillwater	118,388	-	-	(723,633)	-	6,795	19,560	-	-	-
Storden	8,401	-	-	(35,170)	-	216	58,400	-	-	-
Sturgeon Lake	5,346	1,000	-	(10,929)	5,000	-	14,125	-	-	-
Sunburg	7,256	926	-	3,054	23	825	10,188	6,337	-	-
Taconite	5,346	-	706	(18,161)	105	1,105	-	-	-	-
Taunton	5,346	500	255	2,345	-	-	-	-	-	-
Taylor Falls	9,547	2,000	-	(206,354)	210	5,146	90,200	-	-	-
Thief River Falls	42,127	2,000	-	(197,509)	-	3,221	126,000	-	-	-
Thomson	17,889	1,924	8,000	(137,993)	-	890	37,014	-	-	-
Tofte	4,202	-	6,000	(25,946)	80	645	-	-	-	-
Tower	7,256	-	2,390	(30,813)	-	3,604	-	-	-	-
Tracy	14,858	-	2,500	(64,825)	169	2,509	-	-	-	-
Trimont	8,402	1,000	2,500	17,781	-	-	23,000	-	-	-
Truman	9,548	1,000	-	(58,799)	125	15	24,200	-	-	-
Twin Lakes (City)	7,256	1,658	2,400	12,977	-	-	3,112	-	-	-

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	State Aid	Revenues				Investment Earnings	All* Other	Expenditures		
		Supplemental Reimbursements	Municipal Contributions	Benefit	Administration			Service Pensions	Other Benefits	
Twin Valley	9,929	-	-	-	(65,941)	320	2,957	-	-	-
Two Harbors	33,271	1,000	-	-	(133,780)	17	4,000	64,031	-	-
Tyler	9,165	-	-	-	(34,657)	69	350	-	-	-
Upsala	7,119	-	1,500	-	5,045	180	710	-	-	-
Vadnais Heights	62,242	2,000	-	-	(312,242)	671	8,531	134,273	-	-
Vergas	13,207	-	-	-	(38,986)	24	915	23,960	-	-
Verndale	9,165	1,000	1,200	-	(118,744)	8,411	-	34,600	-	-
Vernon Center	7,637	-	-	-	(20,611)	570	1,225	-	-	-
Vesta	6,492	-	-	-	(9,051)	-	212	-	-	-
Victoria	34,261	-	-	-	(182,789)	-	4,522	-	-	-
Villard	9,165	-	-	-	(6,774)	-	600	-	-	-
Vining	5,728	-	-	-	(14,152)	-	430	15,800	-	-
Wabasha	17,932	-	1,213	-	(170,101)	-	3,181	-	-	-
Waconia	49,977	1,000	10,000	-	(279,950)	-	4,345	58,691	-	-
Wadena	21,351	1,000	2,950	-	(128,969)	2,600	5,295	176,740	-	-
Waite Park	29,414	1,000	5,000	-	(129,487)	-	-	42,400	-	-
Waldorf	8,783	-	1,548	-	(32,137)	-	-	1,584	-	-
Walker	34,101	-	10,611	-	(165,058)	-	-	50,000	-	-
Walnut Grove	7,637	-	1,000	-	(1,819)	-	-	-	-	-
Warba	7,256	426	10,000	-	(12,314)	-	156	4,682	-	-
Warren	12,414	-	-	-	(63,879)	18	1,483	-	-	-
Warroad	19,521	-	-	-	(46,319)	-	1,000	-	-	-
Waseca	48,439	2,000	5,987	-	(244,209)	-	-	128,040	-	-
Watertown	29,130	2,000	15,000	-	(177,899)	5,200	-	138,000	-	-
Waterville	12,157	492	-	-	(41,833)	5,408	-	5,412	-	-
Watkins	9,548	-	6,500	-	(94,998)	2,675	2,600	-	-	-
Watson	7,637	1,000	1,200	-	(49,813)	-	1,809	31,412	-	-
Waubun	7,637	-	-	-	5,244	-	232	-	-	-
Waverly	11,663	1,324	10,000	-	(51,799)	-	-	38,164	-	-
Welcome	9,547	1,000	6,000	-	7,912	3,373	1,479	19,384	-	-

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Wendell	7,637	-	1,687	6,085	-	646	45,540	-		
West Concord	11,617	-	-	9,264	-	1,788	-	-		
Westbrook	7,651	2,000	1,250	(6,555)	-	6	14,650	-		
Wheaton	12,891	2,000	11,546	(135,443)	6,000	-	77,600	-		
Willmar	71,124	2,000	10,000	(697,638)	1,168	7,741	102,592	-		
Willow River	6,110	-	2,315	(19,768)	-	-	-	-		
Wilmont	9,165	1,000	-	(33,003)	22	331	15,850	-		
Wilson	11,456	1,000	6,186	(76,732)	6,507	3,487	16,600	-		
Windom	26,625	2,000	5,000	(223,295)	241	2,366	125,933	-		
Winnebago	11,231	1,000	4,000	(7,250)	-	-	19,125	-		
Winsted	13,852	2,000	13,700	(110,062)	-	5,611	36,232	-		
Wolf Lake	8,483	-	-	(47,891)	750	1,488	22,600	-		
Wood Lake	7,637	1,102	610	(29,072)	-	300	-	-		
Woodbury	258,251	2,000	-	(1,637,861)	-	14,026	187,154	-		
Woodstock	5,728	-	-	(20,416)	-	-	-	-		
Wrenshall	7,257	1,000	-	(51,686)	-	2,176	17,500	-		
Wright	6,874	2,000	6,000	(18,902)	-	811	28,875	-		
Wykoff	7,637	-	2,700	(89,600)	-	630	18,030	-		
Wyoming	22,695	3,810	5,200	(32,065)	-	4,312	114,543	-		
Zimmerman	43,939	4,000	30,000	(146,663)	-	8,800	331,444	-		
Zumbro Falls	11,103	-	4,480	(83,844)	-	1,703	-	-		
Totals	12,031,502	502,656	4,030,479	(62,155,163)	518,727	1,401,377	17,653,432	336,312		

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

**Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2008**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Alaska	5,728	-	-	(12,190)	-	350	-	-		
Albany	14,530	-	28,775	(83,801)	-	4,525	-	-		
Andover	121,813	2,000	50,000	(777,288)	-	5,036	259,387	-		
Anoka-Champlin	173,221	3,000	10,600	(967,285)	-	15,285	447,806	-		
Ashby	9,165	409	2,084	(10,371)	-	326	-	-		
Austin	41,500	-	-	(163,422)	-	6,389	-	5,469		
Brewster	9,318	1,000	-	(26,082)	-	1,620	13,086	-		
Brooklyn Park	299,640	5,000	28,014	(2,310,603)	-	16,300	838,733	-		
Callaway	7,072	2,000	-	6,620	1,500	114	35,663	-		
Cologne	13,803	-	8,200	(116,393)	-	1,920	-	-		
Columbia Heights	76,333	1,000	-	(457,204)	-	8,877	162,077	-		
Coon Rapids	259,554	1,000	-	(1,070,659)	-	30,699	89,050	-		
Crane Lake	4,582	-	-	(35,182)	-	45	-	-		
Crosslake	30,538	1,000	16,303	(242,157)	-	5,307	85,000	-		
Dakota	6,110	-	1,050	(12,300)	-	350	-	-		
Dalbo	10,441	-	3,219	(71,203)	487	-	-	-		
Dilworth	21,640	3,000	7,000	(188,155)	120	-	81,907	-		
Donnelly	10,311	1,522	-	(41,915)	500	3,800	16,736	-		
Eagan	309,703	5,712	346,605	(2,288,102)	-	28,155	585,095	-		
Edina	309,666	1,000	-	(1,299,783)	-	42,118	216,712	-		
Elbow Lake	10,311	1,000	8,000	(46,680)	-	24	16,211	-		
Elgin	13,804	397	-	(16,240)	-	3,473	4,373	-		
Ellsburg	3,819	-	10,000	(25,080)	-	720	4,159	-		
Embarrass	7,256	-	-	(8,697)	-	800	-	-		
Erskine	7,256	-	2,625	(38,385)	-	-	-	-		
Falcon Heights	39,881	2,000	-	(320,497)	-	6,292	114,793	-		
Fisher	9,929	-	-	(25,995)	-	2,147	-	-		
Fosston	13,504	-	2,000	11,056	-	1,368	-	-		
Fountain	7,637	-	500	(781)	-	-	-	-		
Freeport	10,052	-	1,826	(45,860)	-	-	-	-		

Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Fridley	121,925	1,000	-	(493,377)	-	10,765	49,192	-
Gary	6,110	-	-	2,776	168	165	-	-
Gibbon	11,158	2,635	2,500	(19,022)	-	610	59,080	-
Glenville	10,311	816	-	(38,247)	2	346	8,981	-
Goodhue	25,266	1,000	-	(202,335)	8,731	8,731	31,300	-
Gunflint Trail	30,727	1,000	15,000	(35,849)	239	414	13,564	-
Hardwick	6,874	719	-	(11,550)	-	1,052	7,909	-
Hawley	15,325	-	7,700	(187,522)	-	15	-	-
Ivanhoe	10,311	1,000	4,000	(45,283)	-	574	15,055	-
Kelsey	6,110	-	497	(3,205)	300	542	-	-
Kenyon	19,160	-	4,000	(70,657)	-	722	-	-
Kerkhoven	8,401	-	1,378	(55,279)	104	182	-	-
Kiester	8,019	2,000	-	(16,682)	-	2,963	40,260	-
Lake George	6,492	-	-	(29,861)	4,000	-	12,295	-
Lakeport	10,610	-	6,692	(49,053)	-	-	-	-
Le Center	16,069	1,000	6,250	(38,574)	-	2,907	23,516	-
London	5,346	466	-	(15,213)	20	1,320	5,121	-
Longville	26,424	1,214	25,000	(93,224)	-	2,139	53,632	-
Lyle	6,874	2,154	-	(17,833)	-	2,236	24,674	-
Magnolia	3,207	-	500	2,058	-	984	-	-
Maple Grove	288,472	-	201,026	(2,429,894)	-	11,846	-	-
Marietta	7,256	-	-	(15,760)	-	-	-	-
Marine-On-St Croix	9,366	2,047	12,000	(96,296)	185	480	47,531	513
Mazeppa	9,165	-	24	(62,456)	-	-	-	-
Medicine Lake	7,256	-	15,000	(183,661)	-	2,926	-	-
Mendota Heights	77,559	1,000	41,591	(658,069)	-	2,825	103,906	-
Mentor	4,202	-	-	(13,766)	-	-	-	-
Millerville	6,492	-	13,400	(60,830)	30	2,560	-	-
Milroy	5,728	-	-	925	132	1,398	-	-
Murdock	6,110	557	2,200	(69,141)	8	-	6,124	-

Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Myrtle	9,547	-	-	(24,412)	-	-	-	-		
Nassau	7,637	-	-	(34,147)	-	167	-	-		
Nodine	6,492	-	550	(35,889)	-	-	-	-		
Northrop	5,728	-	1,200	(25,357)	-	6	4,887	-		
Odessa	4,964	-	-	(6,708)	-	403	140	-		
Oklee	6,874	-	-	2,349	-	1,691	7,088	-		
Perch Lake	3,723	-	-	(4,500)	-	-	-	-		
Plainview	22,105	-	6,600	(81,251)	-	-	-	-		
Plummer	9,165	624	-	(49,776)	-	512	6,866	-		
Ramsey	106,223	-	12,000	(452,093)	-	-	24,650	-		
Red Lake Falls	9,291	3,000	3,000	(13,206)	-	400	54,384	-		
Round Lake	7,256	-	5,000	(59,529)	-	-	-	-		
Rushford	18,148	-	2,250	(39,150)	5,800	2,415	15,321	-		
Rushmore	8,019	-	-	(5,430)	-	-	-	-		
Saint Hilaire	7,256	-	-	(2,523)	-	663	-	-		
Seaforth	5,346	-	-	2,809	-	-	-	-		
South Bend	7,256	1,000	16,677	(69,083)	-	-	26,830	-		
Swanville	8,075	-	4,000	(34,627)	-	700	-	-		
Toivola	8,783	1,934	-	(46,566)	-	787	1,934	-		
Ulen	8,401	1,000	300	5,656	-	-	21,204	-		
Underwood	15,189	-	3,000	(50,418)	-	-	-	-		
Vermilion Lake	6,110	-	1,300	(36,436)	-	660	-	4,393		
Wabasso	8,401	800	-	(21,988)	-	908	8,798	-		
Wanamingo	15,109	4,195	-	(116,588)	-	-	62,895	-		
Wanda	7,637	3,256	-	5,175	-	-	37,683	-		
Wayzata	51,992	4,750	45,000	(152,901)	274	-	68,608	-		
Wells	15,225	1,000	6,250	(99,117)	2,688	-	28,192	-		
West Metro	179,891	3,000	246,502	(1,671,023)	811	9,018	239,207	-		
Williams	7,637	-	-	(42,193)	-	-	-	-		
Winger	5,346	-	-	(13,431)	-	-	-	-		

Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2008

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Winthrop	10,379	-	5,810	(55,363)	332	2,869	1,922	-
Zumbrota	18,694	1,000	21,687	(127,368)	203	2,636	25,958	-
Totals	3,246,341	75,207	1,266,685	(19,046,598)	26,634	268,577	4,109,495	10,375

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

Table 4-C
Revenues and Expenditures for Other Plan Types
For the Year Ended December 31, 2008

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Apple Valley	212,542	4,000	258,000	(798,089)	430	34,104	546,846	-			
Appleton	17,809	749	-	(99,098)	95	165	40,484	-			
Benson	22,128	2,000	6,917	(56,592)	211	3,040	41,895	-			
Brooklyn Center	115,983	2,000	-	(981,850)	-	15,910	380,118	-			
Chanhassen	115,928	1,000	12,500	(694,315)	-	6,195	42,230	1,000			
Chaska	93,732	-	187,021	(562,086)	-	2,570	225,671	-			
Eden Prairie	335,779	-	411,221	(4,415,147)	346	20,183	705,648	-			
Fairmont	54,327	1,000	24,737	(639,877)	15,800	13,157	184,090	-			
Glencoe	29,095	-	58,342	(205,806)	-	5,600	131,028	-			
Hutchinson	72,598	-	13,290	(397,939)	-	19,903	149,026	5,000			
Lake Johanna	216,315	3,000	76,253	(950,246)	-	20,703	445,469	-			
Minnetonka	290,975	3,000	-	(2,937,391)	6,405	28,077	718,189	2,500			
Mound	86,739	-	140,086	(903,635)	-	10,335	226,395	-			
New Ulm	62,675	2,000	51,212	(467,995)	-	12,973	124,126	58,275			
Pine City	44,011	-	16,000	(213,556)	-	4,446	46,500	3,000			
Pipestone	21,376	3,000	35,924	(123,478)	40	5,228	126,912	1,579			
Plymouth	358,197	4,000	-	(1,584,789)	2,228	32,588	426,024	-			
Robbinsdale	61,468	1,000	120,000	(415,260)	-	12,248	315,457	-			
Roseville	171,025	1,000	128,975	(2,379,118)	-	20,849	480,250	-			
Savage	104,592	-	184,514	(829,499)	-	11,781	254,084	10,000			
Spring Lake Park	301,088	-	259,962	(2,118,919)	5,000	38,352	425,602	-			
White Bear Lake	183,779	-	-	(1,499,639)	114	22,690	212,094	2,000			
Worthington	40,580	-	14,020	(358,550)	-	-	174,862	-			
Totals	3,012,741	27,749	1,998,974	(23,632,874)	30,669	341,097	6,423,000	83,354			

* 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 2008.

Active Members – Active members in the relief association as of the end of 2008.

Lump Sum – Retirees who received a lump sum pension during 2008.

Survivor – Survivor benefits paid during 2008.

Disability – Disability benefits paid during 2008.

Monthly – Retirees or beneficiaries receiving a monthly pension during 2008 (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, up to \$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, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Ada	28	-	-	1	50	10	10	250,000	-
Adams	21	-	-	3	50	10	10	250,000	-
Adrian	25	2	-	2	50	10	10	150,000	-
Aitkin	28	2	-	1	50	10	10	200,000	200,000
Albert Lea Township	14	-	-	6	50	10	10	30,000	-
Albertville	29	2	-	6	50	10	10	60,000	-
Alborn	21	-	-	-	50	10	10	15,000	-
Alden	22	2	-	3	50	10	10	15,000	-
Alexandria	30	-	-	3	50	10	10	200,000	-
Almelund	29	-	-	4	50	10	10	30,000	-
Alpha	15	1	-	2	50	10	10	25,000	-
Altura	22	2	-	1	50	10	10	100,000	-
Amboy	23	-	1	1	50	10	10	50,000	-
Annandale	25	1	-	19	50	5	5	20,000	-
Argyle	25	-	-	5	50	10	10	17,000	-
Arlington	28	3	-	5	50	10	10	45,000	-
Arrowhead	14	-	-	-	50	5	5	10,000	-
Askov	19	1	-	5	55	10	10	250,000	250,000
Atwater	28	-	-	3	50	10	10	30,000	-
Audubon	21	-	-	10	50	5	5	50,000	50,000
Aurora	20	3	-	5	50	10	10	500,000	-
Avon	23	2	-	3	50	10	10	40,000	-
Babbitt	29	1	-	7	50	5	5	250,000	250,000
Backus	16	-	-	4	50	10	10	50,000	-
Badger	18	1	-	-	50	10	10	93,000	-
Bagley	23	-	-	7	50	10	10	30,000	-
Balaton	26	-	-	2	50	10	10	15,000	-
Baldwin	24	-	-	-	50	5	5	100,000	-
Balsam	21	1	-	-	50	10	10	50,000	-
Barnesville	23	4	-	3	50	10	10	40,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Barnum	28	-	-	2	50	10	10	250,000	250,000
Barrett	17	-	-	7	55	10	10	10,500	-
Battle Lake	20	1	-	1	50	10	10	40,000	2,000
Baudette	24	1	-	6	50	5	5	250,000	-
Bayport	20	3	-	3	50	10	10	200,000	-
Beardsley	21	1	-	5	50	10	10	20,000	-
Beaver Bay	14	1	-	5	50	5	5	500,000	500,000
Beaver Creek	17	-	-	-	50	10	10	200,000	-
Becker	34	1	-	7	50	10	10	100,000	-
Belgrade	26	-	-	3	50	10	10	50,000	-
Belle Plaine	31	-	-	5	50	10	10	50,000	-
Bellingham	19	-	-	2	50	10	10	50,000	50,000
Belview	23	-	-	5	50	10	10	50,000	-
Bemidji	40	1	-	1	50	10	10	250,000	-
Bertha	18	-	-	1	50	10	10	15,000	-
Bethel	12	-	-	1	50	10	10	10,000	-
Big Lake	30	-	-	8	50	5	5	100,000	-
Bigelow	19	-	-	3	50	5	5	10,000	10,000
Bigfork	21	1	-	1	50	10	10	50,000	50,000
Bird Island	23	-	-	6	50	10	10	30,000	-
Biwabik City	19	-	-	6	50	5	5	50,000	-
Biwabik	18	-	-	1	50	5	5	50,000	-
Blackduck	22	3	-	6	50	10	10	40,000	-
Blackhoof	21	2	-	2	50	10	10	10,000	10,000
Blomkest	17	-	-	1	50	10	10	20,000	-
Blooming Prairie	28	3	-	2	50	10	10	100,000	-
Blue Earth	28	2	-	6	50	5	5	100,000	-
Bluffton	15	-	-	1	50	20	10	15,000	-
Bovey	16	1	-	6	50	10	10	25,000	-
Bowlus	21	-	-	-	50	20	20	200,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond		
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Boyd	18	-	-	4	50	10	10	15,000	-
Braham	24	1	-	12	50	5	5	35,000	-
Brainerd	37	2	-	4	50	10	10	500,000	-
Brandon	27	-	-	4	50	5	5	25,000	-
Breckenridge	25	1	-	3	50	10	10	50,000	-
Breitung	22	-	-	-	50	10	10	30,000	-
Brevator	12	-	-	4	50	5	5	15,000	15,000
Bricelyn	20	-	-	4	55	10	10	25,000	-
Brimson	13	-	-	2	50	5	5	15,000	15,000
Brook Park	19	2	-	4	50	5	5	20,000	-
Brooten	23	-	-	2	50	10	10	30,000	-
Browerville	19	2	-	-	50	10	10	30,000	-
Browns Valley	19	1	-	-	50	20	10	25,000	-
Brownsdale	19	1	-	4	50	10	10	30,000	-
Brownsville	15	-	-	1	55	5	5	20,000	-
Brownston	32	1	-	1	50	10	10	30,000	-
Buffalo	34	-	-	4	50	10	10	500,000	-
Buffalo Lake	22	-	-	8	50	5	5	40,000	-
Buhl	20	-	1	-	50	10	10	20,000	-
Butterfield	19	2	-	5	50	5	5	20,000	-
Buyck	12	-	-	-	50	5	5	5,000	-
Byron	32	1	-	14	50	10	10	125,000	125,000
Caledonia	33	-	1	3	50	10	10	200,000	-
Calumet	17	-	-	5	50	10	10	50,000	-
Cambridge	24	1	-	5	50	10	10	80,000	-
Campbell	22	-	-	3	50	20	10	25,000	-
Canby	24	2	-	4	50	10	10	50,000	50,000
Cannon Falls	30	1	-	2	50	10	10	100,000	-
Canosia	19	-	-	3	50	10	10	25,000	-
Canton	20	1	-	-	50	15	10	20,000	20,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond			
	Active Members	Lump Sum	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
			Survivor	Disability						Deferred Members
Carlos	25	1	-	-	2	50	10	10	70,000	-
Carlton	21	3	-	-	2	50	10	10	200,000	200,000
Carsonville	15	1	-	-	3	50	10	10	15,000	-
Carver	26	2	1	-	8	50	5	5	60,000	60,000
Cass Lake	19	2	-	-	1	50	10	10	50,000	-
Centennial	32	1	-	-	22	50	10	10	300,000	-
Center City	22	3	-	-	2	50	10	10	40,000	-
Ceylon	17	-	-	-	2	50	10	10	20,000	-
Chandler	16	1	-	-	2	50	10	10	30,000	30,000
Chatfield	24	1	-	-	2	50	5	5	42,000	-
Cherry	16	1	-	-	4	50	5	5	100,000	-
Chisago	25	4	-	-	8	50	5	5	65,000	-
Chisholm	20	4	-	-	5	50	10	10	250,000	-
Chokio	20	2	-	-	-	50	10	10	20,000	-
Clara City	22	1	-	-	1	50	5	5	40,000	-
Claremont	19	-	-	-	2	50	10	10	50,000	-
Clarissa	20	-	-	-	1	50	10	10	20,000	-
Clarkfield	26	3	-	-	6	50	10	10	30,000	-
Clarks Grove	23	3	-	-	3	50	10	10	30,000	-
Clear Lake	19	-	-	-	7	50	10	10	165,000	165,000
Clearbrook	14	3	-	-	3	50	10	10	40,000	-
Clearwater	31	1	-	-	6	50	10	10	35,000	35,000
Clements	21	1	-	-	3	50	10	10	100,000	-
Cleveland	25	2	-	-	2	50	10	5	50,000	-
Clifton	14	-	-	-	10	50	5	5	30,000	30,000
Climax	23	1	-	-	1	50	10	10	100,000	-
Clinton [Big Stone]	25	-	-	-	-	50	10	10	12,000	-
Cohasset	25	1	-	-	-	50	10	10	500,000	-
Cokato	24	-	-	-	5	50	5	5	50,000	50,000
Cold Spring	30	-	-	-	5	50	5	5	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond		
	Active Members	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump Sum	Survivor						Disability
Coleraine	20	-	-	-	6	50	5	20,000	20,000
Colvill	14	-	-	-	-	50	5	10,000	-
Colvin	11	2	-	-	1	50	5	10,000	-
Comfrey	24	1	-	4	3	50	5	200,000	-
Cook	16	-	1	-	-	50	20	40,000	-
Cosmos	15	-	-	-	8	50	5	25,000	-
Cottage Grove	51	4	-	-	22	50	5	200,000	-
Cotton	19	1	-	-	-	50	5	16,000	-
Cottonwood	23	-	-	-	7	55	10	30,000	-
Courtland	20	-	-	-	4	50	10	30,000	-
Cromwell	23	-	-	-	-	50	20	50,000	-
Crooked Lake	13	1	-	-	2	50	5	20,000	-
Crookston	24	5	-	-	5	55	10	75,000	-
Crosby	29	-	-	1	6	50	5	50,000	50,000
Culver	14	3	-	-	-	50	10	5,000	-
Currie	22	1	-	-	-	50	10	18,000	-
Cuyuna	25	-	-	-	1	50	10	20,000	-
Cyrus	20	1	-	-	3	50	10	15,000	-
Dalton	25	1	-	-	2	50	10	25,000	-
Danube	20	-	-	-	6	50	10	30,000	-
Danvers	11	-	-	-	1	50	10	7,500	7,500
Darfur	17	-	-	-	2	50	10	20,000	-
Dassel	30	1	-	-	10	50	5	90,000	90,000
Dawson	24	-	-	-	7	50	10	50,000	-
Dayton	29	1	-	-	1	50	5	500,000	-
Deer Creek	17	-	-	-	2	50	10	20,000	-
Deer River	22	1	-	-	3	50	10	50,000	-
Deerwood	20	-	-	-	1	50	10	100,000	-
Delano	27	1	-	-	5	50	10	1,000,000	-
Delavan	16	-	-	-	2	50	5	30,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump Sum	Survivor							Disability
Dent	22	1	-	-	3	50	10	10	100,000	-
Detroit Lakes	30	2	-	-	8	50	5	5	300,000	-
Dexter	21	1	-	-	2	50	10	10	20,000	-
Dodge Center	23	-	-	-	3	50	10	10	500,000	500,000
Dover	17	1	-	-	-	50	10	10	25,000	-
Dovray	17	-	-	-	4	50	5	5	5,000	-
Dumont	21	-	-	-	1	50	10	10	13,000	-
Dunnell	15	1	-	-	1	50	10	10	100,000	-
Eagle Bend	20	-	-	-	3	50	10	10	30,000	-
Eagle Lake	23	-	-	-	5	50	10	10	40,000	40,000
East Bethel	36	1	-	-	2	50	10	10	250,000	-
East Grand Forks	28	1	-	-	-	50	10	10	100,000	100,000
Eastern Hubbard	23	-	-	-	3	55	10	10	25,000	-
Easton	23	2	-	-	3	50	10	10	20,000	-
Echo	20	1	-	-	3	50	10	10	20,000	-
Eden Valley	27	-	-	-	3	50	10	10	100,000	-
Edgerton	24	-	-	-	2	50	10	10	30,000	-
Eitzen	27	-	1	-	3	50	10	10	20,000	-
Elbow Tulaby Lakes	13	2	-	-	-	50	10	10	10,000	10,000
Elizabeth	22	-	-	1	2	50	10	10	30,000	-
Elk River	40	2	-	-	4	50	5	5	500,000	500,000
Elko New Market	26	-	-	-	1	50	10	10	200,000	-
Ellendale	20	2	-	-	-	50	5	5	20,000	-
Ellsworth	25	-	-	-	2	55	10	10	100,000	15,000
Elmer	16	1	-	-	1	60	5	5	14,000	-
Elmore	17	1	-	-	1	50	10	10	60,000	-
Elrosa	25	1	-	-	7	55	5	5	30,000	-
Ely	30	2	-	3	1	50	10	10	500,000	-
Elysian	23	-	-	-	1	50	10	10	25,000	-
Emily	17	1	-	-	1	50	10	10	20,000	-

**Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008**

Relief Association	Number of Members				Minimum Years			Performance Bond		
	Active Members	Lump Sum	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
			Survivor	Disability						Deferred Members
Emmons	22	2	-	-	2	50	10	10	50,000	-
Evansville	27	2	-	-	3	50	10	10	15,000	-
Eveleth	19	1	-	-	6	50	5	5	50,000	-
Excelsior	42	-	-	-	10	50	10	10	300,000	-
Eyota	22	-	-	-	-	50	15	10	25,000	-
Fairfax	16	-	-	-	9	50	5	5	400,000	-
Farmington	52	2	1	-	2	50	10	10	1,000,000	-
Fayal	17	-	-	-	1	50	10	10	40,000	-
Federal Dam	19	-	-	-	-	50	20	10	10,000	10,000
Fergus Falls	39	1	-	-	11	50	10	10	250,000	250,000
Fertile	25	-	-	-	5	50	10	10	35,000	-
Fifty Lakes	16	1	-	-	1	50	5	5	250,000	-
Finland	21	-	-	-	-	50	10	10	50,000	-
Finlayson	19	1	-	-	8	50	10	10	20,000	-
Flensburg	16	-	-	-	-	50	10	10	40,000	-
Floodwood	20	-	-	-	1	50	5	5	125,000	125,000
Foley	23	-	-	-	2	50	10	10	100,000	-
Forada	20	1	-	-	5	50	10	10	25,000	25,000
Forest Lake	33	-	-	-	5	50	10	10	150,000	-
Foreston	20	-	-	-	5	50	5	5	30,000	-
Franklin	20	-	-	-	6	50	10	10	30,000	-
Frazee	24	2	-	-	-	50	5	5	40,000	-
Fredenber	17	-	-	-	5	50	10	10	40,000	40,000
French Township	21	1	-	-	3	50	10	10	15,000	15,000
Frost	26	1	-	-	1	50	10	10	20,000	-
Fulda	23	4	-	-	2	50	10	10	50,000	-
Garfield	25	-	-	-	8	50	5	5	27,500	27,500
Garrison	17	2	-	-	5	50	10	10	500,000	-
Garvin	15	1	-	-	2	50	5	5	25,000	-
Gaylord	26	-	-	-	3	50	10	10	100,000	100,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Lump Sum	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability					
Geneva	24	-	-	-	55	10	5	11,000	-
Ghent	19	-	-	-	50	10	10	20,000	-
Gilbert	21	1	-	-	50	5	5	35,000	-
Glenwood	29	1	-	-	50	10	10	44,000	-
Glyndon	24	1	-	-	50	10	10	35,000	-
Gnesen	21	2	-	-	50	10	10	50,000	-
Golden Valley	51	3	-	-	50	10	10	500,000	500,000
Gonvick	20	2	-	-	50	10	10	25,000	-
Good Thunder	22	-	-	1	50	5	5	40,000	-
Goodland	14	-	-	-	50	5	5	10,000	-
Goodview	34	2	-	-	50	8	8	50,000	-
Graceville	23	-	-	-	50	10	10	20,000	-
Granada	16	5	-	-	50	10	10	35,000	-
Grand Lake	28	-	-	-	50	10	10	30,000	-
Grand Marais	26	1	-	-	50	10	10	300,000	-
Grand Meadow	24	2	-	-	50	10	10	30,000	-
Grand Rapids	32	-	-	-	50	10	10	200,000	-
Granite Falls	33	4	-	-	50	10	10	160,000	-
Green Isle	22	-	-	-	50	10	10	100,000	-
Greenbush	34	1	-	-	50	10	5	30,000	-
Greenwood	25	1	-	-	50	5	5	35,000	-
Grey Eagle	20	-	-	-	50	5	5	30,000	-
Grove City	19	-	-	-	50	10	10	25,000	-
Grygla	19	2	-	-	50	10	10	20,000	-
Hackensack	27	1	-	-	50	10	10	50,000	-
Hallock	28	1	-	-	50	10	10	100,000	-
Halstad	24	1	-	-	55	10	10	25,000	-
Ham Lake	35	-	-	-	50	5	5	150,000	150,000
Hamburg	28	1	-	-	50	10	10	40,000	-
Hamel	22	3	-	-	50	10	10	120,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond			
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump Sum	Survivor							Disability
Hancock	23	1	-	-	3	50	10	10	100,000	-
Hanley Falls	25	-	-	-	3	50	10	10	25,000	-
Hanover	26	-	-	-	3	50	10	10	200,000	-
Hanska	23	-	-	-	1	50	10	10	20,000	-
Harmony	26	-	-	-	4	50	10	10	30,000	30,000
Harris	29	-	-	-	2	50	10	10	50,000	-
Hartland	16	2	-	-	6	50	10	10	25,000	-
Hastings	59	1	-	-	8	50	5	5	500,000	-
Hayfield	23	-	-	-	2	50	10	10	50,000	-
Hayward	21	-	-	-	1	50	10	10	30,000	-
Hector	28	-	-	-	3	50	10	10	60,000	-
Henderson	20	1	-	-	4	50	10	10	200,000	-
Hendricks	29	-	-	-	3	50	5	5	20,000	-
Hendrum	19	-	-	-	2	50	10	10	25,000	25,000
Henning	24	2	-	-	3	50	5	5	30,000	-
Herman	23	-	-	-	-	50	10	10	15,000	-
Hermantown	27	2	-	-	6	50	10	10	150,000	150,000
Heron Lake	17	1	-	-	1	55	10	10	20,000	-
Hewitt	13	-	-	-	3	50	10	10	25,000	25,000
Hibbing	18	1	-	-	8	50	5	5	50,000	-
Hill City	22	2	-	-	6	50	5	5	100,000	-
Hills	20	-	-	-	1	50	10	10	15,000	-
Hinckley	21	1	-	-	2	50	10	10	100,000	-
Hitterdal	20	-	-	-	3	50	10	10	75,000	-
Hoffman	24	1	1	-	1	50	10	10	25,000	-
Hokah	25	-	-	-	2	50	10	10	150,000	150,000
Holdingsford	22	1	-	-	6	50	10	10	50,000	-
Holland	21	-	-	-	-	50	10	10	20,000	-
Hollandale	22	-	-	-	-	50	10	10	50,000	-
Hopkins	37	2	-	-	22	50	5	5	300,000	300,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Houston	24	4	-	3	50	10	10	30,000	-
Hovland Area	14	-	-	-	50	10	10	15,000	15,000
Howard Lake	27	1	-	3	50	10	10	100,000	-
Hoyt Lakes	22	1	-	3	50	5	5	500,000	-
Hugo	29	2	-	5	50	10	10	75,000	-
Ideal	28	1	1	3	50	10	10	60,000	-
Industrial	15	1	-	3	50	5	5	30,000	-
International Falls	32	1	-	8	50	5	5	745,000	-
Inver Grove Heights	57	4	-	16	50	10	10	300,000	300,000
Iona	14	-	-	-	50	20	10	10,000	-
Isanti	18	-	-	9	50	10	10	1,500,000	-
Isle	24	1	-	1	50	10	10	50,000	-
Jackson	27	1	-	14	50	10	10	100,000	-
Jacobson	24	1	-	1	50	5	5	25,000	25,000
Janesville	25	4	-	-	50	10	10	25,000	-
Jasper	26	1	-	-	50	10	10	50,000	-
Jeffers	22	-	-	-	50	15	10	20,000	-
Jordan	33	2	-	1	50	10	10	100,000	-
Kandiyohi	17	2	-	4	50	5	5	30,000	-
Karlstad	26	5	-	1	50	10	10	20,000	20,000
Kasota	23	-	-	2	50	10	10	50,000	-
Kasson	29	-	-	3	50	10	10	75,000	-
Keewatin	18	-	-	4	50	10	10	40,000	-
Kelliher	24	1	-	2	50	10	10	50,000	50,000
Kellogg	29	1	-	5	50	10	10	40,000	-
Kennedy	15	1	-	1	50	10	10	100,000	-
Kensington	27	1	-	4	50	10	10	100,000	-
Kerrick	20	-	-	-	55	10	10	125,000	125,000
Kettle River	16	-	-	3	50	5	5	30,000	30,000
Kilkenny	23	-	-	1	50	10	10	60,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members					Minimum Years		Performance Bond		
	Active Members	Retired			Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump Sum	Survivor	Disability						Deferred Members
Kimball	25	-	-	-	1	50	10	10	25,000	-
Kinney	22	-	-	-	1	50	10	10	25,000	-
La Crescent	24	2	-	-	1	50	5	5	100,000	-
Lafayette	23	1	-	-	-	50	10	10	40,000	-
Lake Benton	24	-	1	-	2	50	10	10	20,000	-
Lake Bronson	18	-	-	-	-	50	10	10	8,000	-
Lake City	21	2	-	-	3	50	10	10	250,000	-
Lake Crystal	25	-	-	-	2	50	10	10	50,000	-
Lake Elmo	22	1	-	-	6	50	10	10	250,000	250,000
Lake Henry	23	-	-	-	2	50	10	10	150,000	150,000
Lake Kabetogama	14	-	-	-	4	50	5	5	20,000	-
Lake Lillian	14	1	-	-	2	50	10	10	50,000	-
Lake Park	22	1	1	-	1	50	10	10	50,000	-
Lake Wilson	23	-	-	-	-	50	10	10	20,000	-
Lakefield	22	1	-	-	3	50	10	10	100,000	50,000
Lakeland	17	-	-	-	-	50	20	10	20,000	-
Lakeville	87	1	-	-	14	50	7	7	500,000	500,000
Lakewood	21	-	-	-	1	50	20	20	50,000	-
Lamberton	20	2	-	-	1	50	10	10	25,000	-
Lancaster	26	1	-	-	9	55	10	10	20,000	-
Lanesboro	21	-	-	-	4	50	10	10	30,000	-
Lasalle	16	-	-	-	1	50	10	10	50,000	-
Le Roy	25	1	-	-	4	50	10	10	15,000	-
Le Sueur	24	1	-	-	1	50	10	10	100,000	-
Leaf Valley	19	2	-	-	2	50	5	5	30,000	-
Lester Prairie	30	1	-	-	-	50	15	15	35,000	-
Lewiston	29	3	-	-	2	50	5	5	80,000	80,000
Lewisville	19	-	-	-	3	50	10	10	50,000	-
Lexington	19	-	-	-	6	50	10	10	500,000	-
Lindstrom	25	3	-	-	9	50	5	5	80,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Linwood	28	1	-	-	50	10	10	50,000	50,000
Lismore	26	2	-	2	50	10	10	30,000	-
Litchfield	30	-	-	3	50	10	10	70,000	-
Little Canada	34	-	-	2	50	10	10	160,000	-
Little Falls	33	1	-	1	50	10	10	650,000	-
Littlefork	25	1	-	7	50	7	7	20,000	20,000
Long Lake	36	-	1	8	50	10	10	500,000	500,000
Long Prairie	22	2	-	-	50	5	5	50,000	50,000
Lonsdale	26	-	-	1	50	10	10	50,000	-
Loretto	29	-	-	9	50	10	10	200,000	200,000
Lower Saint Croix Valley	28	-	-	7	50	10	5	250,000	250,000
Lowry	24	-	-	1	50	10	10	40,000	-
Lucan	24	-	-	2	50	10	10	10,000	-
Lutsen	16	1	-	2	50	10	10	25,000	-
Luverne	37	3	-	2	50	10	10	125,000	-
Lynd	12	-	-	-	50	10	5	50,000	-
Mabel	20	1	-	3	50	10	10	15,000	-
Madelia	28	2	-	1	50	10	10	250,000	250,000
Madison	25	2	-	2	50	10	10	35,000	35,000
Madison Lake	23	-	-	4	50	5	5	35,000	-
Mahnomen	25	-	-	1	50	10	10	350,000	-
Mahtomedi	31	-	-	10	50	10	10	150,000	150,000
Mahtowa	19	-	-	1	50	5	5	12,500	-
Mantorville	26	-	-	4	50	10	10	30,000	-
Maple Hill	12	1	-	2	50	5	5	20,000	-
Maple Lake	31	-	-	1	50	10	10	150,000	150,000
Maple Plain	26	1	-	4	50	10	10	250,000	-
Mapleton	23	2	-	2	50	10	10	60,000	-
Maplewood	82	6	1	35	50	10	10	500,000	500,000
Marble	18	-	-	4	50	10	10	30,000	30,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond		
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Marshall	43	1	-	-	10	50	5	300,000	300,000
Mayer	27	-	1	-	2	50	10	45,000	-
Maynard	24	-	-	-	4	50	10	75,000	75,000
Mc Davitt	22	6	-	-	4	50	10	75,000	75,000
Mc Grath	16	1	-	-	3	50	5	25,000	-
Mc Intosh	21	1	-	-	4	50	10	20,000	-
Mc Kinley	12	1	-	-	-	50	10	10,000	-
McGregor	22	1	-	-	4	50	10	50,000	-
Meadowlands	11	-	1	-	-	50	5	50,000	-
Medford	20	2	-	-	5	50	10	30,000	-
Melrose	27	-	-	-	9	50	10	300,000	300,000
Menahga	22	1	-	-	6	55	10	100,000	-
Middle River	23	1	-	-	1	50	10	19,000	-
Miesville	29	1	-	-	5	50	10	250,000	-
Milaca	23	-	-	-	6	50	5	75,000	-
Milan	19	1	-	-	3	55	10	30,000	-
Miltona	23	-	-	-	2	50	10	100,000	-
Minneota	26	3	-	-	1	50	10	35,000	-
Minnesota Lake	27	1	-	-	2	50	5	50,000	-
Mission	16	-	-	-	8	50	5	25,000	25,000
Montevideo	32	-	-	-	2	50	10	500,000	500,000
Montgomery	30	-	-	-	7	50	10	50,000	-
Monticello	29	1	-	-	3	50	10	90,000	-
Montrose	25	-	-	-	2	55	10	40,000	-
Moose Lake	23	2	-	-	8	50	10	50,000	50,000
Mora	27	1	-	-	8	55	10	100,000	-
Morgan	22	2	-	-	2	50	10	250,000	-
Morris	34	2	-	-	2	50	15	250,000	-
Morristown	24	-	-	-	1	50	10	50,000	-
Morton	20	-	-	-	1	50	10	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Motley	17	3	-	4	50	10	10	35,000	-
Mountain Iron	15	2	-	-	50	10	10	45,000	-
Mountain Lake	24	3	-	1	50	10	10	100,000	-
Nashwauk	22	2	-	2	50	10	10	50,000	-
Nevis	17	-	-	3	50	10	10	40,000	5,000
New Auburn	22	-	1	2	50	5	5	100,000	-
New Brighton	37	2	-	9	50	10	10	500,000	500,000
New Germany	23	-	-	4	50	10	10	85,000	-
New London	25	1	-	1	50	10	10	35,000	-
New Prague	29	2	-	1	50	10	10	70,000	70,000
New Richland	24	-	-	2	50	10	10	250,000	-
New York Mills	21	-	-	1	50	10	10	20,000	-
Newfolden	14	-	-	2	50	10	10	20,000	-
Newport	27	1	-	10	50	10	10	250,000	-
Nicollet	25	2	-	2	50	5	5	30,000	-
Nisswa	23	2	-	-	50	10	10	100,000	-
Normanna	16	-	-	-	50	20	20	10,000	-
North Branch	24	3	-	11	50	10	10	100,000	-
North Mankato	31	2	-	17	50	5	5	200,000	-
North St. Paul	33	2	-	3	50	10	10	150,000	-
North Star Township	17	-	-	2	50	5	5	7,000	7,000
Northfield	32	1	-	2	50	5	5	300,000	-
Northland	18	-	-	2	50	10	10	10,000	-
Northome	18	2	-	-	50	10	10	20,000	-
Norwood Young America	31	3	-	7	50	10	10	50,000	-
Oak Grove	38	-	-	12	50	5	5	300,000	-
Oakdale	42	5	-	9	50	10	10	250,000	250,000
Odin	14	1	-	2	50	10	10	15,000	-
Ogilvie	23	1	-	1	50	10	10	30,000	-
Okabena	16	2	-	1	55	5	5	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Retirement Age	Minimum Years		Performance Bond		
	Active Members	Lump Sum	Retired			Active Service	Active Membership	Treasurer	Secretary	
			Survivor	Disability						Deferred Members
Olivia	25	-	-	-	1	50	10	10	200,000	-
Onamia	19	1	-	-	2	50	10	10	100,000	-
Ormsby	20	-	-	-	-	50	10	10	50,000	50,000
Oronoco	23	-	1	-	1	50	5	5	200,000	-
Orr	16	-	-	-	1	50	10	10	140,000	-
Ortonville	30	1	-	-	2	50	10	10	100,000	-
Osakis	20	-	-	-	1	50	10	10	55,000	-
Osseo	27	-	1	-	2	50	10	10	50,000	-
Ostrander	10	2	-	-	3	50	10	10	15,000	-
Ottertail	29	-	-	-	5	50	10	10	50,000	-
Owatonna	33	-	-	-	5	50	10	10	500,000	-
Palisade	20	3	-	-	-	50	10	10	100,000	-
Palo	20	-	-	-	-	50	10	10	30,000	-
Park Rapids	26	-	-	-	1	50	10	10	1,200,000	-
Parkers Prairie	30	-	-	-	2	50	10	10	300,000	-
Paynesville	22	1	-	-	3	50	5	5	500,000	-
Pelican Rapids	24	1	-	-	2	50	10	10	50,000	-
Pemberton	22	1	-	-	3	50	10	10	15,000	-
Pennock	22	1	-	-	3	50	10	10	20,000	-
Pequot Lakes	33	3	-	-	6	50	10	10	75,000	-
Perham	28	2	-	-	6	50	10	10	65,000	-
Pierz	28	3	-	-	2	50	12	12	100,000	-
Pillager	28	-	-	-	4	50	10	10	50,000	50,000
Pine Island	22	3	-	-	5	50	10	10	1,000,000	-
Pine River	25	2	-	-	6	50	10	10	50,000	-
Plato	27	-	-	-	6	50	5	5	50,000	-
Porter	25	-	-	-	4	55	10	10	25,000	-
Preston	24	-	-	-	-	50	10	10	300,000	-
Princeton	35	2	-	-	5	50	10	10	125,000	-
Prinsburg	19	2	-	-	1	50	10	10	25,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Prior Lake	41	1	-	7	50	10	10	250,000	250,000
Proctor	19	-	-	1	50	20	10	30,000	30,000
Randall	23	3	-	4	50	10	10	40,000	-
Randolph	36	-	-	13	50	10	10	70,000	-
Raymond	22	1	-	-	50	10	10	300,000	-
Red Wing	20	1	-	8	51	10	10	500,000	500,000
Redwood Falls	29	2	-	7	50	10	10	150,000	-
Remer	20	-	-	3	50	10	10	100,000	100,000
Renville	25	-	-	1	50	10	10	25,000	-
Rice	24	-	-	3	50	5	5	40,000	-
Rice Lake	28	-	-	-	50	10	10	50,000	-
Richmond	24	-	-	4	50	10	10	500,000	500,000
Rockford	31	-	-	14	50	5	5	500,000	-
Rockville	23	1	-	9	50	10	10	100,000	100,000
Rogers	33	1	-	3	50	10	10	75,000	-
Rollingstone	24	1	-	2	50	10	10	15,000	-
Rose Creek	21	2	-	2	50	10	10	75,000	-
Roseau	26	2	-	2	50	10	10	100,000	-
Rosemount	39	2	-	5	50	10	10	300,000	-
Rothsay	23	2	-	1	50	10	10	35,000	-
Royalton	23	-	-	2	50	10	10	20,000	-
Rush City	28	-	-	4	50	10	10	50,000	50,000
Russell	20	-	-	5	50	10	10	20,000	-
Ruthon	17	-	-	-	50	10	10	20,000	-
Sabin-Elmwood	21	-	-	2	50	10	10	20,000	10,000
Sacred Heart	25	5	-	1	50	10	10	50,000	-
Saint Augusta	28	-	-	-	50	5	5	25,000	-
Saint Clair	26	2	-	2	50	10	10	75,000	-
Saint Francis	26	2	-	5	50	10	10	500,000	-
Saint James	32	1	-	6	50	10	10	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond			
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump Sum	Survivor							Disability
Saint Joseph	30	3	-	-	3	50	10	10	80,000	-
Saint Leo	18	-	-	-	3	50	10	10	15,000	-
Saint Michael	28	1	-	-	14	50	5	5	250,000	-
Saint Paul Park	27	1	-	-	6	50	10	10	80,000	-
Saint Peter	30	-	-	-	4	50	5	5	100,000	100,000
Saint Stephen	25	1	-	-	6	50	10	10	50,000	-
Sanborn	18	-	-	-	1	50	20	10	50,000	-
Sandstone	21	-	-	-	3	50	10	10	200,000	-
Sartell	28	3	-	1	2	50	10	10	100,000	100,000
Sauk Centre	29	1	-	-	-	50	10	10	75,000	-
Sauk Rapids	28	1	-	-	1	50	10	10	150,000	-
Scandia	29	-	-	-	-	50	10	10	70,000	-
Scandia Valley	18	-	-	-	2	50	10	10	40,000	-
Scanlon	17	2	-	-	5	50	10	10	23,500	-
Schroeder	12	-	-	-	1	50	10	10	15,000	15,000
Sebeka	19	-	-	-	1	50	10	10	60,000	-
Sedan	15	-	-	-	1	50	5	5	30,000	-
Shafer	28	-	-	-	6	50	10	10	250,000	-
Shakopee	50	1	-	-	13	50	5	5	375,000	375,000
Shelly	16	1	-	-	2	50	10	10	12,000	-
Sherburn	25	1	-	-	2	50	10	10	300,000	-
Shevlin	23	-	-	-	4	50	10	10	25,000	-
Silica	16	-	-	-	1	50	10	10	20,000	-
Silver Bay	22	-	-	-	3	50	10	10	75,000	-
Silver Lake	25	2	-	-	1	50	10	10	50,000	-
Slayton	26	1	-	-	4	50	5	5	50,000	-
Sleepy Eye	32	-	-	-	4	55	10	10	700,000	700,000
Solway	16	2	-	-	4	50	10	10	22,000	-
Solway Rural	16	-	-	-	-	50	10	10	10,000	-
South Haven	26	1	-	-	3	50	5	5	30,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Retirement Age	Minimum Years		Performance Bond		
	Active Members	Lump Sum	Retired			Active Service	Active Membership	Treasurer	Secretary	
			Survivor	Disability						Deferred Members
Spicer	24	-	-	-	3	50	10	10	40,000	-
Spring Grove	30	-	-	-	3	50	10	10	250,000	-
Spring Valley	24	-	-	-	5	50	5	5	60,000	-
Springfield	25	3	-	-	1	50	10	10	100,000	-
Squaw Lake	19	-	-	-	6	50	10	10	17,000	-
St. Anthony	24	-	-	-	5	50	10	10	120,000	120,000
St. Bonifacius	25	3	-	-	3	50	10	10	60,000	-
St. Charles	27	1	-	-	1	50	10	10	65,000	-
St. Martin	29	2	-	-	2	50	10	10	350,000	-
Stacy-Lent Area	33	-	-	-	8	50	10	5	50,000	-
Staples	25	-	-	-	3	50	10	10	40,000	-
Starbuck	24	-	-	-	-	50	10	10	20,000	-
Stephen	26	3	-	-	-	50	10	10	300,000	-
Stewart	16	1	-	-	5	50	10	10	34,000	-
Stewartville	33	1	-	-	-	50	10	10	100,000	-
Stillwater	33	1	-	-	9	50	10	10	300,000	-
Storden	23	3	-	-	3	50	10	10	20,000	-
Sturgeon Lake	17	1	-	-	1	50	10	10	100,000	-
Sunburg	24	1	1	-	1	50	10	10	100,000	-
Taconite	15	-	-	-	3	50	10	10	15,000	-
Taunton	15	-	-	-	-	55	10	10	25,000	-
Taylor's Falls	26	2	-	-	2	50	10	10	100,000	-
Thief River Falls	25	2	-	-	7	50	10	10	125,000	-
Thomson	22	3	-	-	5	50	10	10	60,000	-
Tofte	14	-	-	-	2	50	5	5	15,000	15,000
Tower	17	-	-	-	-	50	10	10	100,000	-
Tracy	24	-	-	-	5	50	5	5	50,000	50,000
Trimont	25	1	-	-	3	50	10	10	75,000	-
Truman	25	1	-	-	2	50	10	10	105,000	-
Twin Lakes (City)	18	2	-	-	-	50	5	5	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond	
	Active Members	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor					
Twin Valley	19	-	-	-	10	10	50,000	-
Two Harbors	21	1	-	6	5	5	70,000	70,000
Tyler	27	-	-	3	10	10	25,000	-
Upsala	20	-	-	1	10	10	25,000	-
Vadnais Heights	35	2	-	13	5	5	100,000	5,000
Vergas	22	1	-	5	10	10	35,000	-
Verndale	22	1	-	4	10	10	50,000	50,000
Vernon Center	20	-	-	4	10	10	15,000	-
Vesta	19	-	-	-	10	10	15,000	15,000
Victoria	27	-	-	13	5	5	500,000	500,000
Villard	26	-	-	6	10	10	100,000	-
Vining	13	1	-	2	10	10	10,000	-
Wabasha	25	-	-	4	10	10	75,000	-
Waconia	34	1	-	6	10	10	150,000	-
Wadena	20	4	-	1	10	10	70,000	-
Waite Park	30	-	-	1	10	10	72,000	-
Waldorf	24	1	-	1	10	10	50,000	50,000
Walker	22	1	-	1	10	10	75,000	-
Walnut Grove	22	-	-	1	10	10	100,000	-
Warba	18	1	-	2	15	5	20,000	-
Warren	27	-	-	7	10	10	50,000	50,000
Warroad	26	-	-	5	10	5	100,000	-
Waseca	32	2	-	4	10	10	150,000	150,000
Watertown	30	2	-	5	10	10	85,000	-
Waterville	19	1	-	2	10	10	30,000	30,000
Watkins	23	-	-	1	10	10	30,000	-
Watson	12	1	-	2	10	10	20,000	20,000
Waubun	15	-	-	4	10	10	15,000	-
Waverly	16	2	-	4	10	10	50,000	50,000
Welcome	26	1	-	1	10	10	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond			
	Active Members	Lump Sum	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
			Survivor	Disability						Deferred Members
Wendell	25	3	-	-	1	50	10	10	15,000	-
West Concord	22	-	-	-	10	50	5	5	40,000	40,000
Westbrook	24	1	-	-	1	50	10	10	20,000	-
Wheaton	22	-	-	-	2	50	10	10	100,000	-
Willmar	43	2	-	-	4	50	10	10	250,000	-
Willow River	18	-	-	-	1	50	10	10	100,000	-
Wilmont	21	1	-	-	6	50	10	10	150,000	150,000
Wilson	17	1	-	-	6	50	10	10	50,000	50,000
Windom	29	2	-	-	-	50	10	10	100,000	-
Winnabago	24	1	-	-	7	50	5	5	30,000	-
Winsted	29	2	-	-	5	50	10	10	50,000	-
Wolf Lake	17	1	-	-	10	50	10	10	30,000	-
Wood Lake	17	-	-	-	3	50	10	10	20,000	-
Woodbury	83	4	-	-	34	50	5	5	500,000	500,000
Woodstock	11	-	-	-	3	50	10	10	15,000	-
Wrenshall	25	1	-	-	2	50	10	10	30,000	-
Wright	14	2	-	-	6	50	10	10	15,000	-
Wykoff	19	2	-	-	2	50	10	10	35,000	-
Wyoming	22	4	-	-	6	50	10	10	50,000	50,000
Zimmerman	24	4	-	-	3	50	10	10	100,000	-
Zumbro Falls	20	-	-	-	1	50	10	10	30,000	-

Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members					Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary	
		Lump Sum	Survivor							Disability
Alaska	14	-	-	4	50	10	5	10,000	-	
Albany	25	-	-	1	50	5	5	35,000	-	
Andover	46	2	-	26	50	5	5	200,000	10,000	
Anoka-Champlin	48	8	-	6	50	10	10	500,000	500,000	
Ashby	23	-	-	4	50	5	5	25,000	-	
Austin	20	-	1	5	50	7	7	100,000	-	
Brewster	23	1	-	8	50	10	10	25,000	-	
Brooklyn Park	72	6	-	28	50	5	5	500,000	-	
Callaway	13	2	-	6	50	10	10	70,000	-	
Cologne	26	-	-	1	50	10	10	50,000	10,000	
Columbia Heights	19	2	-	3	50	5	5	200,000	-	
Coon Rapids	47	1	-	17	50	5	5	500,000	-	
Crane Lake	9	-	-	2	50	10	10	15,000	10,000	
Crosslake	26	1	-	2	50	10	10	400,000	-	
Dakota	14	-	-	4	50	5	5	10,000	-	
Dalbo	16	-	-	6	50	10	10	50,000	-	
Dilworth	26	3	-	4	50	10	10	70,000	-	
Donnelly	22	3	-	3	50	10	5	150,000	-	
Eagan	111	6	-	41	50	5	5	500,000	500,000	
Edina	42	3	-	7	50	5	5	500,000	500,000	
Elbow Lake	27	1	-	5	50	10	10	30,000	-	
Elgin	24	1	-	6	50	10	5	30,000	-	
Ellsburg	6	1	-	1	55	5	5	25,000	-	
Embarrass	14	-	-	5	50	10	10	15,000	-	
Erskine	21	-	-	-	50	10	10	20,000	-	
Falcon Heights	18	2	-	16	50	5	5	120,000	120,000	
Fisher	21	-	-	3	50	20	5	12,043	-	
Fosston	24	-	-	2	50	10	10	35,000	-	
Fountain	19	-	-	2	50	10	10	75,000	75,000	
Freeport	21	-	-	8	50	10	10	30,000	-	

Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Years		Performance Bond		
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor						
Fridley	37	1	-	-	9	5	5	300,000	-
Gary	19	-	-	-	4	10	10	20,000	-
Gibbon	27	3	-	-	-	13	13	40,000	-
Glenville	24	1	-	-	12	5	5	20,000	-
Goodhue	21	1	-	-	6	5	5	70,000	-
Gunflint Trail	22	1	-	-	3	5	5	20,000	-
Hardwick	17	1	-	-	2	10	10	45,000	-
Hawley	20	-	-	-	2	10	10	55,000	-
Ivanhoe	29	1	-	-	1	10	10	100,000	-
Kelsey	17	-	-	-	-	5	5	2,500	-
Kenyon	30	-	-	-	2	10	10	50,000	50,000
Kerkhoven	26	-	-	-	2	10	10	100,000	20,000
Kiester	19	2	-	-	5	10	10	125,000	-
Lake George	10	1	-	-	3	10	10	20,000	-
Lakeport	13	-	-	-	5	10	10	20,000	-
Le Center	25	2	-	-	2	10	10	35,000	-
London	17	1	-	-	3	5	5	50,000	-
Longville	22	1	-	-	6	5	5	75,000	-
Lyle	22	3	-	-	4	10	10	15,000	15,000
Magnolia	14	-	-	-	1	10	10	10,000	-
Maple Grove	103	-	-	-	41	5	5	1,000,000	1,000,000
Marietta	18	-	-	-	-	10	10	10,000	-
Marine-On-St Croix	32	3	1	-	14	5	5	125,000	-
Mazeppa	25	-	-	-	1	10	10	25,000	-
Medicine Lake	21	-	-	-	3	5	5	75,000	75,000
Mendota Heights	38	1	-	-	6	10	10	220,000	220,000
Mentor	19	-	-	-	-	10	10	10,000	-
Millerville	26	-	-	-	-	10	10	30,000	-
Milroy	23	-	-	-	1	10	10	15,000	-
Murdock	21	1	-	-	2	10	5	30,000	-

Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2008

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						
Myrtle	20	-	-	-	10	50	5	5	15,000	-
Nassau	13	-	-	-	-	55	20	10	100,000	-
Nodine	13	-	-	-	1	50	10	10	20,000	-
Northrop	15	1	-	-	1	50	5	5	100,000	-
Odessa	15	1	-	-	1	50	10	5	10,000	-
Oklee	14	1	-	-	2	50	10	10	15,000	-
Perch Lake	8	-	-	-	1	50	5	5	25,000	-
Plainview	22	-	-	-	1	50	10	10	60,000	20,000
Plummer	23	1	-	-	3	50	10	10	20,000	-
Ramsey	49	1	-	-	6	50	10	10	500,000	-
Red Lake Falls	21	3	-	-	1	50	10	10	210,000	-
Round Lake	19	-	-	-	1	50	10	5	20,000	-
Rushford	28	1	-	-	2	50	10	10	50,000	-
Rushmore	17	-	-	-	1	50	5	5	100,000	-
Saint Hilaire	19	-	-	-	1	50	10	10	20,000	-
Seaforth	12	-	-	-	1	50	10	10	50,000	-
South Bend	20	1	-	-	1	50	10	10	40,000	-
Swanville	21	-	-	-	-	50	10	10	25,000	-
Toivola	17	3	-	-	11	50	5	5	20,000	20,000
Ulen	22	1	-	-	-	50	10	10	125,000	-
Underwood	20	-	-	-	5	50	10	10	30,000	-
Vermilion Lake	11	-	1	-	2	50	10	10	20,000	-
Wabasso	21	1	-	-	-	50	10	10	25,000	-
Wanamingo	27	5	-	-	1	50	10	10	50,000	-
Wanda	21	4	-	-	-	50	10	10	15,000	-
Wayzata	29	3	-	-	5	50	10	10	200,000	-
Wells	22	1	-	-	6	50	5	5	100,000	-
West Metro	61	3	-	-	29	50	5	5	400,000	400,000
Williams	24	-	-	-	2	50	10	10	24,000	-
Winger	17	-	-	-	-	50	10	10	50,000	-

Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Number of Members				Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump Sum	Retired			Active Service	Active Membership		
			Survivor	Disability					Deferred Members
Winthrop	27	2	-	-	3	50	10	10	250,000
Zumbrota	29	1	-	-	-	50	10	10	75,000

**Table 5-C
Membership and Bylaw Provisions for Other Plan Types
For the Year Ended December 31, 2008**

Relief Association	Number of Members						Minimum Years			Performance Bond	
	Active Members	Lump Sum	Retired			Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
			Survivor	Disability	Monthly						
Apple Valley	59	4	-	-	16	18	50	5	5	500,000	-
Appleton	22	2	-	-	8	1	55	10	10	250,000	250,000
Benson	30	2	-	-	15	-	50	10	10	45,000	-
Brooklyn Center	33	1	-	-	27	9	50	10	10	500,000	500,000
Chanhassen	43	-	-	-	9	17	50	5	5	275,000	-
Chaska	40	-	-	-	44	2	50	10	10	1,000,000	1,000,000
Eden Prairie	102	-	-	-	64	15	50	10	10	500,000	500,000
Fairmont	37	1	-	-	16	2	50	10	10	300,000	300,000
Glencoe	39	2	-	-	13	6	50	10	5	100,000	-
Hutchinson	27	-	-	-	49	10	50	15	15	200,000	-
Lake Johanna	60	3	-	-	20	9	50	10	10	500,000	500,000
Minnetonka	69	3	-	-	52	17	50	10	10	1,000,000	1,000,000
Mound	42	-	-	-	34	4	50	20	20	500,000	-
New Ulm	45	1	-	5	13	18	50	10	10	260,000	260,000
Pine City	27	-	-	-	24	-	50	20	19	100,000	10,000
Pipestone	30	-	-	-	8	2	50	10	10	75,000	-
Plymouth	72	4	-	-	8	22	50	10	10	500,000	280,000
Robbinsdale	29	2	-	-	11	3	50	10	10	150,000	-
Roseville	66	2	-	-	53	15	50	10	10	500,000	500,000
Savage	39	-	1	-	25	9	50	10	10	500,000	-
Spring Lake Park	51	-	-	-	63	8	50	10	10	500,000	-
White Bear Lake	50	-	-	-	40	10	50	10	10	500,000	500,000
Worthington	29	-	-	-	17	4	50	10	10	200,000	-

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How to Read Tables 6-A Through 6-C

Tables 6-A, 6-B, and 6-C provide information regarding the benefits offered by each relief association during 2008.

Annual – 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 that 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 that are temporarily unable to serve because of a short-term disability.

Funeral Benefit – The amount and type of benefit intended to offset the funeral expenses of a deceased member. Most are paid as a single lump sum payment. Funeral benefits may no longer be paid from the Special Fund as of January 1, 2009. Minn. Stat. § 424A.05, subd. 3.

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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Ada	790	-	-	-	-	-	-	790	Y/S
Adams	650	650	Y/S	-	-	-	-	650	Y/S
Adrian	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Aitkin	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Albert Lea Township	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Albertville	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Alborn	400	400	Y/S	-	-	-	-	400	Y/S
Alden	425	425	Y/S	-	-	-	-	425	Y/S
Alexandria	6,190	6,190	Y/S	-	-	-	-	6,190	Y/S
Almelund	550	550	Y/S	-	-	-	-	550	Y/S
Alpha	600	-	-	-	-	-	-	-	-
Altura	400	-	-	200	Week	-	-	400	Y/S
Amboy	600	600	Y/S	-	-	-	-	600	Y/S
Annandale	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Argyle	600	-	-	-	-	-	-	600	Y/S
Arlington	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Arrowhead	484	484	Y/S	-	-	-	-	484	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	1,500	-	-	-	-	-	-	1,500	Y/S
Babbitt	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Backus	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Badger	500	500	Y/S	-	-	-	-	500	Y/S
Bagley	1,150	575	Y/S	-	-	-	-	1,150	Y/S
Balaton	500	500	Y/S	10	Day	-	-	500	Y/S
Baldwin	680	-	-	-	-	-	-	-	-
Balsam	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Barnesville	600	600	Y/S	-	-	-	-	600	Y/S
Barnum	700	700	Y/S	-	-	-	-	700	Y/S
Barrett	425	-	-	-	-	-	-	425	Y/S
Battle Lake	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Baudette	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Bayport	5,200	5,200	Y/S	-	-	-	-	5,200	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	2,750	2,750	Y/S	-	-	-	-	2,750	Y/S
Belgrade	850	850	Y/S	-	-	-	-	850	Y/S
Belle Plaine	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
Bellingham	675	675	Y/S	-	-	-	-	675	Y/S
Belview	600	600	Y/S	-	-	-	-	600	Y/S
Bemidji	5,100	5,100	Y/S	-	-	-	-	5,100	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Bertha	800	800	Y/S	-	-	-	-	800	Y/S
Bethel	120	120	Y/S	-	-	-	-	120	Y/S
Big Lake	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
Bigelow	100	100	Y/S	-	-	-	-	100	Y/S
Bigfork	2,100	1,100	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
Biwabik	700	700	Y/S	-	-	-	-	700	Y/S
Blackduck	900	900	Y/S	-	-	-	-	900	Y/S
Blackhoof	500	500	Y/S	-	-	-	-	500	Y/S
Blomkest	900	-	-	-	-	-	-	900	Y/S
Blooming Prairie	1,225	1,225	Y/S	-	-	-	-	1,225	Y/S
Blue Earth	1,550	1,550	Y/S	-	-	-	-	1,550	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	320	320	Y/S	-	-	-	-	320	Y/S
Braham	1,050	1,530	Y/S	-	-	-	-	1,530	Y/S
Brainerd	7,400	7,400	Y/S	-	-	-	-	7,400	Y/S
Brandon	825	825	Y/S	-	-	-	-	825	Y/S
Breckenridge	1,200	1,200	Y/S	5	Day	-	-	1,200	Y/S
Breitung	550	550	Y/S	-	-	-	-	550	Y/S
Brevator	600	600	Y/S	-	-	-	-	600	Y/S
Bricelyn	600	600	Y/S	-	-	-	-	600	Y/S
Brimson	300	300	Y/S	-	-	-	-	300	Y/S
Brook Park	400	400	Y/S	-	-	-	-	400	Y/S
Brooten	700	700	Y/S	-	-	-	-	700	Y/S
Browerville	750	400	Y/S	-	-	-	-	400	Y/S
Browns Valley	750	750	Y/S	-	-	-	-	750	Y/S
Brownsdale	800	800	Y/S	-	-	-	-	800	Y/S
Brownsville	25	25	Y/S	-	-	-	-	25	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	650	650	Y/S	5	Day	-	-	650	Y/S
Buyck	200	-	-	-	-	-	-	200	Y/S
Byron	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Caledonia	1,050	1,050	Y/S	5	Day	-	-	1,050	Y/S
Calumet	1,425	-	-	-	-	-	-	-	-
Cambridge	3,485	3,485	Y/S	-	-	-	-	3,485	Y/S
Campbell	500	-	-	-	-	-	-	175	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

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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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
Carsonville	500	500	Y/S	-	-	-	-	500	Y/S
Carver	1,900	-	-	10	Day	-	-	1,900	Y/S
Cass Lake	2,500	2,500	Y/S	-	-	-	-	-	-
Centennial	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
Center City	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Ceylon	500	-	-	50	Week	-	-	500	Y/S
Chandler	650	650	Y/S	-	-	-	-	650	Y/S
Chatfield	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Cherry	375	375	Y/S	25	Week	-	-	375	Y/S
Chisago	2,450	2,450	Y/S	-	-	-	-	2,450	Y/S
Chisholm	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
Chokio	500	300	Y/S	-	-	-	-	500	Y/S
Clara City	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Claremont	700	700	Y/S	-	-	-	-	700	Y/S
Clarissa	500	500	Y/S	-	-	-	-	500	Y/S
Clarkfield	800	800	Y/S	-	-	-	-	800	Y/S
Clarks Grove	400	400	Y/S	-	-	-	-	400	Y/S
Clear Lake	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Clearbrook	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Clearwater	1,440	1,440	Y/S	-	-	-	-	1,440	Y/S
Clements	550	550	Y/S	-	-	-	-	550	Y/S
Cleveland	950	950	Y/S	-	-	-	-	950	Y/S
Clifton	950	950	Y/S	-	-	-	-	950	Y/S
Climax	150	-	-	-	-	-	-	-	-
Clinton [Big Stone]	600	600	Y/S	-	-	-	-	600	Y/S
Cohasset	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Cokato	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Cold Spring	2,025	-	-	-	-	1,000	Lump	2,025	Y/S
Coleraine	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Colvill	75	75	Y/S	-	-	-	-	75	Y/S
Colvin	800	800	Y/S	-	-	-	-	800	Y/S
Comfrey	550	550	Y/S	15	Day	-	-	550	Y/S
Cook	1,500	-	-	-	-	-	-	1,500	Y/S
Cosmos	800	800	Y/S	-	-	-	-	800	Y/S
Cottage Grove	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
Cotton	400	400	Y/S	-	-	-	-	400	Y/S
Cottonwood	600	600	Y/S	-	-	-	-	600	Y/S
Courtland	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Cromwell	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Crooked Lake	350	-	-	-	-	-	-	350	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	800	800	Y/S	-	-	-	-	800	Y/S
Cyrus	325	-	-	-	-	-	-	325	Y/S
Dalton	550	550	Y/S	-	-	-	-	550	Y/S
Danube	550	550	Y/S	-	-	-	-	550	Y/S
Danvers	650	650	Y/S	-	-	-	-	650	Y/S
Darfur	365	365	Y/S	20	Day	-	-	365	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	950	-	-	-	-	-	-	950	Y/S
Delano	2,575	2,575	Y/S	-	-	-	-	2,575	Y/S
Delavan	750	750	Y/S	-	-	-	-	750	Y/S
Dent	600	600	Y/S	-	-	-	-	600	Y/S
Detroit Lakes	4,400	-	-	-	-	-	-	4,400	Y/S
Dexter	350	350	Y/S	-	-	-	-	350	Y/S
Dodge Center	1,700	-	-	-	-	-	-	1,700	Y/S
Dover	750	750	Y/S	-	-	-	-	750	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	850	850	Y/S	-	-	-	-	850	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	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Eastern Hubbard	1,100	-	-	-	-	-	-	1,100	Y/S
Easton	575	575	Y/S	-	-	-	-	575	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
Elbow Tulaby Lakes	450	450	Y/S	-	-	-	-	450	Y/S
Elizabeth	675	675	Y/S	-	-	-	-	675	Y/S
Elk River	5,091	5,091	Y/S	-	-	-	-	5,091	Y/S
Elko New Market	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S
Ellendale	500	500	Y/S	-	-	-	-	500	Y/S
Ellsworth	450	-	-	-	-	-	-	450	Y/S
Elmer	250	-	-	-	-	-	-	250	Y/S
Elmore	1,100	1,100	Y/S	-	-	-	-	1,100	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Elrosa	600	600	Y/S	-	-	-	-	600	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
Emmons	600	600	Y/S	-	-	-	-	600	Y/S
Evansville	320	320	Y/S	-	-	-	-	320	Y/S
Eveleth	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Excelsior	6,250	6,250	Y/S	-	-	-	-	6,250	Y/S
Eyota	1,200	250	Y/S	35	Week	-	-	1,200	Y/S
Fairfax	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Farmington	4,200	4,200	Y/S	-	-	-	-	4,200	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	600	-	-	-	-	-	-	600	Y/S
Finlayson	600	600	Y/S	-	-	-	-	600	Y/S
Flensburg	525	525	Y/S	-	-	-	-	525	Y/S
Floodwood	1,000	1,000	Y/S	75	Week	-	-	1,000	Y/S
Foley	2,100	-	-	-	-	-	-	2,100	Y/S
Forada	600	600	Y/S	-	-	-	-	600	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	700	700	Y/S	-	-	-	-	700	Y/S
French Township	500	500	Y/S	-	-	-	-	500	Y/S
Frost	500	450	Y/S	5	Day	-	-	500	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	100	Y/S	-	-	-	-	100	Y/S
Ghent	525	-	-	25	Day	-	-	525	Y/S
Gilbert	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Glenwood	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Glyndon	900	-	-	-	-	-	-	900	Y/S
Gnesen	1,000	600	Y/S	-	-	-	-	600	Y/S
Golden Valley	6,700	6,700	Y/S	-	-	-	-	-	-
Gonvick	650	650	Y/S	50	Week	-	-	650	Y/S
Good Thunder	1,100	-	-	300	Week	-	-	1,100	Y/S
Goodland	360	360	Y/S	-	-	-	-	360	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
Grand Marais	1,200	1,200	Y/S	-	-	-	-	1,200	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	775	775	Y/S	-	-	-	-	775	Y/S
Greenbush	500	-	-	-	-	-	-	500	Y/S
Greenwood	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Grey Eagle	750	100	Y/S	-	-	-	-	750	Y/S
Grove City	800	800	Y/S	-	-	-	-	800	Y/S
Grygla	250	250	Y/S	-	-	-	-	250	Y/S
Hackensack	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Hallock	500	20	Y/S	-	-	-	-	500	Y/S
Halstad	600	600	Y/S	-	-	-	-	600	Y/S
Ham Lake	3,200	3,200	Y/S	-	-	-	-	3,200	Y/S
Hamburg	1,375	1,375	Y/S	-	-	-	-	1,375	Y/S
Hamel	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Hancock	500	-	-	-	-	-	-	500	Y/S
Hanley Falls	400	-	-	-	-	-	-	400	Y/S
Hanover	1,350	-	-	20	Day	-	-	1,350	Y/S
Hanska	440	440	Y/S	-	-	-	-	440	Y/S
Harmony	750	750	Y/S	-	-	-	-	750	Y/S
Harris	875	875	Y/S	-	-	-	-	875	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	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
Henderson	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Hendricks	600	600	Y/S	-	-	-	-	600	Y/S
Hendrum	350	350	Y/S	-	-	-	-	350	Y/S
Henning	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Herman	625	625	Y/S	-	-	-	-	625	Y/S
Hermantown	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
Heron Lake	600	600	Y/S	-	-	-	-	600	Y/S
Hewitt	400	400	Y/S	-	-	-	-	400	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	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Hitterdal	500	500	Y/S	-	-	-	-	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	7,000	7,000	Y/S	-	-	-	-	7,000	Y/S
Houston	925	925	Y/S	-	-	-	-	925	Y/S
Hovland Area	400	250	Y/S	-	-	-	-	400	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	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
Ideal	2,100	-	-	-	-	-	-	2,100	Y/S
Industrial	700	700	Y/S	-	-	-	-	700	Y/S
International Falls	2,750	2,750	Y/S	-	-	-	-	2,750	Y/S
Inver Grove Heights	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
Iona	300	300	Y/S	-	-	-	-	300	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	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Jasper	650	650	Y/S	-	-	-	-	650	Y/S
Jeffers	500	-	-	-	-	-	-	500	Y/S
Jordan	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Kandiyohi	1,100	-	-	-	-	-	-	1,100	Y/S
Karlstad	350	350	Y/S	-	-	-	-	350	Y/S
Kasota	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Kasson	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Keewatin	1,600	1,600	Y/S	10	Day	-	-	1,600	Y/S
Kelliher	575	575	Y/S	-	-	-	-	575	Y/S
Kellogg	680	680	Y/S	-	-	-	-	680	Y/S
Kennedy	350	350	Y/S	-	-	-	-	350	Y/S
Kensington	750	-	-	-	-	-	-	750	Y/S
Kerrick	1	-	-	-	-	-	-	1	Y/S
Kettle River	600	600	Y/S	-	-	-	-	600	Y/S
Kilkenny	725	725	Y/S	-	-	-	-	725	Y/S
Kimball	775	775	Y/S	-	-	-	-	775	Y/S
Kinney	650	650	Y/S	2	Day	-	-	650	Y/S
La Crescent	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Lafayette	1,000	-	-	-	-	-	-	1,000	Y/S
Lake Benton	575	575	Y/S	-	-	-	-	575	Y/S
Lake Bronson	400	150	Y/S	-	-	-	-	150	Y/S
Lake City	3,250	3,250	Y/S	-	-	-	-	3,250	Y/S
Lake Crystal	2,000	1,600	Y/S	-	-	-	-	1,600	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	700	700	Y/S	-	-	-	-	700	Y/S
Lake Park	725	725	Y/S	-	-	-	-	725	Y/S
Lake Wilson	500	500	Y/S	-	-	-	-	500	Y/S
Lakefield	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Lakeland	800	800	Y/S	-	-	-	-	800	Y/S
Lakeville	6,000	6,000	Y/S	-	-	-	-	6,000	Y/S
Lakewood	650	650	Y/S	-	-	-	-	650	Y/S
Lamberton	950	950	Y/S	-	-	-	-	950	Y/S
Lancaster	500	50	Y/S	-	-	-	-	50	Y/S
Lanesboro	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Lasalle	400	400	Y/S	-	-	-	-	400	Y/S
Le Roy	450	450	Y/S	-	-	-	-	450	Y/S
Le Sueur	2,600	-	-	-	-	-	-	2,600	Y/S
Leaf Valley	800	800	Y/S	-	-	-	-	800	Y/S
Lester Prairie	850	850	Y/S	-	-	-	-	850	Y/S
Lewiston	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Lewisville	700	700	Y/S	100	Week	-	-	700	Y/S
Lexington	2,300	2,300	Y/S	-	-	-	-	2,300	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	375	375	Y/S	100	Week	200	Lump	375	Y/S
Litchfield	2,000	2,000	Y/S	8	Day	-	-	2,000	Y/S
Little Canada	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S
Little Falls	2,450	2,450	Y/S	-	-	-	-	2,450	Y/S
Littlefork	800	800	Y/S	-	-	-	-	800	Y/S
Long Lake	2,889	2,889	Y/S	-	-	-	-	2,889	Y/S
Long Prairie	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
Lonsdale	1,900	1,900	Y/S	-	-	-	-	1,900	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	800	800	Y/S	-	-	-	-	800	Y/S
Lucan	450	-	-	-	-	-	-	450	Y/S
Lutsen	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Luverne	2,000	-	-	-	-	-	-	2,000	Y/S
Lynd	450	450	Y/S	-	-	-	-	450	Y/S
Mabel	500	250	Y/S	-	-	-	-	125	Y/S
Madelia	1,050	600	Y/S	-	-	-	-	1,000	Y/S
Madison	1,000	1,000	Y/S	10	Day	-	-	-	-
Madison Lake	1,100	-	-	-	-	-	-	1,100	Y/S
Mahnomen	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Mahtomedi	4,300	4,300	Y/S	-	-	-	-	4,300	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Mahtowa	500	500	Y/S	-	-	-	-	500	Y/S
Mantorville	800	800	Y/S	-	-	-	-	800	Y/S
Maple Hill	700	700	Y/S	-	-	-	-	700	Y/S
Maple Lake	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Maple Plain	2,100	2,100	Y/S	50	Week	-	-	2,100	Y/S
Mapleton	1,800	1,800	Y/S	-	-	-	-	1,800	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	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Maynard	650	650	Y/S	-	-	-	-	150	Y/S
Mc Davitt	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Mc Grath	500	500	Y/S	-	-	-	-	500	Y/S
Mc Intosh	600	600	Y/S	-	-	-	-	600	Y/S
Mc Kinley	300	300	Y/S	-	-	-	-	300	Y/S
McGregor	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Meadowlands	200	200	Y/S	-	-	-	-	200	Y/S
Medford	725	725	Y/S	-	-	-	-	725	Y/S
Melrose	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Menahga	1,100	1,100	Y/S	6	Day	-	-	1,100	Y/S
Middle River	400	400	Y/S	100	Week	-	-	400	Y/S
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	1,000	1,000	Y/S	-	-	-	-	1,000	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	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Monticello	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
Montrose	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Moose Lake	1,700	1,700	Y/S	-	-	-	-	1,700	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	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Morristown	1,700	-	-	-	-	-	-	1,700	Y/S
Morton	800	800	Y/S	-	-	-	-	800	Y/S
Motley	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Mountain Iron	1,700	1,700	Y/S	-	-	-	-	1,700	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
Nevis	950	950	Y/S	-	-	-	-	950	Y/S
New Auburn	1,000	1,000	Y/S	-	-	-	-	1,000	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
New Brighton	5,300	5,300	Y/S	-	-	-	-	5,300	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 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	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Newfolden	600	600	Y/S	300	Week	-	-	600	Y/S
Newport	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
Nicollet	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Nisswa	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
Normanna	100	100	Y/S	-	-	-	-	100	Y/S
North Branch	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
North Mankato	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
North St. Paul	3,400	3,400	Y/S	-	-	-	-	3,400	Y/S
North Star Township	500	-	-	-	-	-	-	500	Y/S
Northfield	7,500	7,500	Y/S	-	-	-	-	7,500	Y/S
Northland	50	50	Y/S	-	-	-	-	50	Y/S
Northome	500	500	Y/S	-	-	-	-	500	Y/S
Norwood Young America	1,575	1,575	Y/S	-	-	-	-	1,575	Y/S
Oak Grove	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Oakdale	4,650	-	-	-	-	-	-	4,650	Y/S
Odin	550	-	-	15	Week	-	-	550	Y/S
Ogilvie	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Okabena	425	425	Y/S	-	-	-	-	425	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	525	-	-	10	Week	-	-	525	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	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
Ostrander	435	435	Y/S	-	-	-	-	435	Y/S
Ottertail	675	675	Y/S	-	-	-	-	675	Y/S
Owatonna	4,450	4,450	Y/S	-	-	-	-	4,450	Y/S
Palisade	600	600	Y/S	-	-	-	-	600	Y/S
Palo	950	950	Y/S	-	-	-	-	950	Y/S
Park Rapids	3,000	-	-	-	-	-	-	3,000	Y/S
Parkers Prairie	950	950	Y/S	-	-	-	-	950	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	550	-	-	-	-	-	-	550	Y/S
Pennock	900	900	Y/S	-	-	-	-	900	Y/S
Pequot Lakes	2,500	-	-	-	-	-	-	2,500	Y/S

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Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Perham	1,900	-	-	-	-	-	-	1,900	Y/S
Pierz	1,900	1,900	Y/S	-	-	-	-	1,900	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	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Plato	1,060	1,060	Y/S	-	-	-	-	1,060	Y/S
Porter	325	325	Y/S	-	-	-	-	325	Y/S
Preston	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Princeton	2,875	1,438	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	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Randolph	1,000	-	-	-	-	-	-	1,000	Y/S
Raymond	800	800	Y/S	-	-	-	-	800	Y/S
Red Wing	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Redwood Falls	2,975	2,975	Y/S	-	-	-	-	2,975	Y/S
Remer	1,350	-	-	-	-	-	-	1,350	Y/S
Renville	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Rice	800	800	Y/S	-	-	-	-	800	Y/S
Rice Lake	1,400	-	-	-	-	-	-	1,400	Y/S
Richmond	1,175	1,175	Y/S	-	-	-	-	1,175	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	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
Rollingstone	485	485	Y/S	-	-	-	-	485	Y/S
Rose Creek	400	400	Y/S	-	-	-	-	400	Y/S
Roseau	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Rosemount	6,900	6,900	Y/S	-	-	-	-	6,900	Y/S
Rothsay	800	800	Y/S	-	-	-	-	800	Y/S
Royalton	825	825	Y/S	-	-	-	-	825	Y/S
Rush City	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Russell	400	400	Y/S	-	-	-	-	400	Y/S
Ruthton	750	-	-	-	-	-	-	750	Y/S
Sabin-Elmwood	800	800	Y/S	-	-	-	-	800	Y/S
Sacred Heart	680	-	-	-	-	-	-	680	Y/S
Saint Augusta	1	1	Y/S	-	-	-	-	1	Y/S
Saint Clair	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Saint Francis	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
Saint James	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Saint Joseph	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Saint Leo	300	300	Y/S	-	-	-	-	300	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

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Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	2,435	2,435	Y/S	-	-	-	-	2,435	Y/S
Sauk Centre	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Sauk Rapids	3,400	3,400	Y/S	-	-	-	-	3,400	Y/S
Scandia	2,350	2,350	Y/S	-	-	-	-	2,350	Y/S
Scandia Valley	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Scanlon	800	-	-	-	-	-	-	800	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	300	300	Y/S	-	-	-	-	300	Y/S
Sherburn	1,250	1,250	Y/S	75	Week	-	-	1,250	Y/S
Shevlin	600	600	Y/S	-	-	-	-	600	Y/S
Silica	850	-	-	-	-	-	-	850	Y/S
Silver Bay	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Silver Lake	750	750	Y/S	-	-	-	-	750	Y/S
Slayton	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Sleepy Eye	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
Solway	850	850	Y/S	-	-	-	-	850	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	1,150	1,150	Y/S	15	Day	-	-	1,150	Y/S
Squaw Lake	400	200	Y/S	-	-	-	-	250	Y/S
St. Anthony	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
St. Bonifacius	2,375	2,375	Y/S	-	-	-	-	2,375	Y/S
St. Charles	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
St. Martin	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Stacy-Lent Area	950	950	Y/S	-	-	-	-	950	Y/S
Staples	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Starbuck	850	850	Y/S	-	-	-	-	850	Y/S
Stephen	500	-	-	-	-	-	-	500	Y/S
Stewart	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Stewartville	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Stillwater	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
Storden	600	600	Y/S	-	-	-	-	600	Y/S
Sturgeon Lake	525	525	Y/S	-	-	-	-	525	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Sunburg	450	450	Y/S	-	-	-	-	450	Y/S
Taconite	750	-	-	5	Day	-	-	750	Y/S
Taunton	260	-	-	10	Week	-	-	260	Y/S
Taylor's Falls	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Thief River Falls	3,000	-	-	-	-	-	-	-	-
Thomson	1,600	-	-	-	-	-	-	1,600	Y/S
Tofte	1,015	1,015	Y/S	-	-	-	-	1,015	Y/S
Tower	550	550	Y/S	-	-	-	-	550	Y/S
Tracy	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Trimont	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Truman	800	800	Y/S	-	-	-	-	800	Y/S
Twin Lakes (City)	400	400	Y/S	-	-	-	-	400	Y/S
Twin Valley	650	650	Y/S	-	-	-	-	650	Y/S
Two Harbors	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
Tyler	500	500	Y/S	-	-	-	-	500	Y/S
Upsala	400	400	Y/S	-	-	-	-	400	Y/S
Vadnais Heights	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
Vergas	820	-	-	-	-	-	-	820	Y/S
Verndale	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Vernon Center	500	500	Y/S	-	-	-	-	500	Y/S
Vesta	500	500	Y/S	-	-	-	-	500	Y/S
Victoria	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Villard	500	500	Y/S	-	-	-	-	500	Y/S
Vining	400	400	Y/S	-	-	-	-	400	Y/S
Wabasha	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Waconia	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Wadena	1,970	1,970	Y/S	-	-	-	-	1,970	Y/S
Waite Park	2,000	2,000	Y/S	-	-	-	-	2,000	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
Warba	600	-	-	-	-	-	-	600	Y/S
Warren	765	765	Y/S	-	-	-	-	765	Y/S
Warroad	800	800	Y/S	-	-	-	-	800	Y/S
Waseca	3,100	3,100	Y/S	35	Day	1,500	Lump	3,100	Y/S
Watertown	2,000	2,000	Y/S	-	-	-	-	2,000	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	800	800	Y/S	-	-	-	-	800	Y/S
Wendell	600	600	Y/S	-	-	-	-	600	Y/S
West Concord	900	900	Y/S	-	-	-	-	900	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Westbrook	650	650	Y/S	-	-	-	-	650	Y/S
Wheaton	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Willmar	3,700	3,700	Y/S	-	-	-	-	3,700	Y/S
Willow River	600	600	Y/S	-	-	-	-	600	Y/S
Wilmont	450	450	Y/S	-	-	-	-	450	Y/S
Wilson	600	600	Y/S	-	-	-	-	600	Y/S
Windom	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
Winnebago	725	725	Y/S	-	-	-	-	725	Y/S
Winsted	1,500	100	Y/S	-	-	-	-	1,500	Y/S
Wolf Lake	800	-	-	-	-	-	-	800	Y/S
Wood Lake	400	400	Y/S	-	-	-	-	400	Y/S
Woodbury	6,720	6,720	Y/S	-	-	-	-	6,720	Y/S
Woodstock	625	625	Y/S	-	-	-	-	625	Y/S
Wrenshall	500	450	Y/S	20	Day	-	-	450	Y/S
Wright	625	-	-	-	-	-	-	625	Y/S
Wykoff	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Wyoming	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Zimmerman	3,900	1,500	Y/S	-	-	-	-	1,500	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.

^ Funeral Benefits may no longer be paid from the Special Fund as of January 1, 2009. Minn. Stat. § 424A.05, subd. 3.

Table 6-B
Benefit Amounts for Defined Contribution Plans
For the Year Ended December 31, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Alaska	Bal	-	Bal	-	-	-	-	-	Bal
Albany	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
Cologne	Bal	-	-	-	-	-	-	-	Bal
Columbia Heights	Bal	-	Bal	-	-	-	-	-	Bal
Coon Rapids	Bal	-	Bal	-	-	-	-	-	Bal
Crane Lake	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
Ellsburg	Bal	-	Bal	-	-	-	-	-	Bal
Embarrass	Bal	-	Bal	-	-	-	-	-	Bal
Erskine	Bal	-	Bal	-	-	-	-	-	Bal
Falcon Heights	Bal	-	Bal	-	-	-	-	-	Bal
Fisher	Bal	-	Bal	-	-	-	-	-	Bal
Fosston	Bal	-	Bal	-	-	-	-	-	Bal
Fountain	Bal	-	Bal	-	-	-	-	-	Bal
Freeport	Bal	-	Bal	-	-	-	-	-	Bal
Fridley	Bal	-	-	-	-	-	-	-	Bal
Gary	Bal	-	-	-	-	-	-	-	-
Gibbon	Bal	-	-	-	-	-	-	-	Bal
Glenville	Bal	-	Bal	-	-	-	-	-	Bal
Goodhue	Bal	-	Bal	-	-	-	-	-	Bal
Gunflint Trail	Bal	-	Bal	-	-	-	-	-	Bal
Hardwick	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

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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Lakeport	Bal	-	Bal	-	-	-	-	-	Bal
Le Center	Bal	-	Bal	-	-	-	-	-	Bal
London	Bal	-	Bal	100	week	-	-	-	Bal
Longville	Bal	-	-	-	-	-	-	-	Bal
Lyle	Bal	-	Bal	-	-	-	-	-	Bal
Magnolia	Bal	-	Bal	-	-	-	-	-	-
Maple Grove	Bal	-	Bal	-	-	-	-	-	Bal
Marietta	Bal	-	-	-	-	-	-	-	Bal
Marine-On-St 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
Perch Lake	Bal	-	Bal	-	-	-	-	-	Bal
Plainview	Bal	-	-	-	-	-	-	-	Bal
Plummer	Bal	-	Bal	-	-	-	-	-	Bal
Ramsey	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
Wabasso	Bal	-	Bal	-	-	-	-	-	Bal
Wanamingo	Bal	-	Bal	-	-	-	-	-	Bal
Wanda	Bal	-	Bal	-	-	-	-	-	Bal
Wayzata	Bal	-	Bal	-	-	-	-	-	Bal
Wells	Bal	-	-	-	-	-	-	-	Bal
West Metro	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, 2008

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Williams	Bal	-	-	-	-	-	-	-	Bal
Winger	Bal	-	-	-	-	-	-	-	-
Winthrop	Bal	-	Bal	-	-	-	-	-	Bal
Zumbrota	Bal	-	Bal	-	-	-	-	-	Bal

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

^ Funeral Benefits may no longer be paid from the Special Fund as of January 1, 2009. Minn. Stat. § 424A.05, subd. 3.

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Table 6-C
Benefit Amounts for Other Plan Types
For the Year Ended December 31, 2008

Relief Association	Benefit		Long-Term Disability		Short-Term Disability		Funeral Benefit ^		Survivor Benefit	
	Annual	Monthly	Amount	Type	Amount	Type	Amount	Type	Amount	Type
Apple Valley	6,000	40	-	-	-	-	-	-	6,000	Y/S
Appleton	1,300	4	1,300	Y/S	-	-	-	-	1,300	Y/S
Benson	1,000	4	1,000	Y/S	-	-	-	-	1,000	Y/S
Brooklyn Center	7,500	27	-	-	-	-	-	-	7,500	Y/S
Chanhassen	5,050	21	5,050	Y/S	5	Day	25,000	Lump	5,050	Y/S
Chaska	-	24	24	M/S	-	-	4,250	Lump	24	M/S
Eden Prairie	5,400	54	54	M/S	-	-	-	-	54	M/S
Fairmont	3,800	25	3,800	Y/S	-	-	-	-	3,800	Y/S
Glencoe	2,000	13	2,000	Y/S	-	-	-	-	2,000	Y/S
Hutchinson	-	15	-	-	-	-	-	-	15	M/S
Lake Johanna	5,600	34	-	-	-	-	-	-	5,600	Y/S
Minnetonka	6,909	53	53	M/S	5	Day	*	*	53	M/S
Mound	-	29	-	-	-	-	3,000	Lump	29	M/S
New Ulm	3,600	24	3,600	Y/S	*	*	-	*	3,600	Y/S
Pine City	-	8	-	-	-	-	1,500	Lump	*	*
Pipestone	2,000	3	-	-	35	Day	1,000	Lump	-	-
Plymouth	7,500	24	7,500	Y/S	170	Mo	-	-	7,500	Y/S
Robbinsdale	6,500	13	6,500	Y/S	-	-	2,500	Lump	6,500	Y/S
Roseville	3,000	30	3,000	Y/S	20	Day	5,800	Lump	3,000	Y/S
Savage	4,827	32	4,827	Y/S	25	Week	5,000	Lump	4,827	Y/S
Spring Lake Park	-	34	34	M/S	25	Day	4,000	Lump	34	M/S
White Bear Lake	*	*	*	*	-	-	2,000	Lump	*	*
Worthington	2,725	17	-	-	-	-	*	*	*	*

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

^ Funeral Benefits may no longer be paid from the Special Fund as of January 1, 2009. Minn. Stat. § 424A.05, subd. 3.

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, 2008.

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

Allocations as of 12/31/08 – 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.

Rates of Return

2008 – The return on the relief association’s investments for calendar year 2008.

2008 Benchmark – The return on a hypothetical portfolio, explained in detail below.

Above (Below) Benchmark – The 2008 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 2004-2008.

10-Yr – The relief association’s average annual return from 1999-2008.

Rank (%-ile) 10-Yr Return – The relief association’s ranking by its 10-year return. The highest 10-year average annual return is ranked at 100 percent, while the lowest 10-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 does not reflect the changes.

Benchmark Calculation Example

Ada Fire Relief Association

January 1, 2008 Asset Allocation	Benchmark	Return	(a) x (b)
(a)		(b)	(c)
U.S. Stocks	Russell 3000	-37.3%	-18.2%
International Stocks	MSCI ACWI ex. U.S.	-45.5%	-5.0%
Bonds	Barclays Capital	5.2%	0.5%
Cash	90-Day U.S. T-Bill	1.6%	0.5%
Other	Russell 3000	-37.3%	-0.1%
Benchmark Return		Sum (c) =	-22.5%

Common Benchmark Indices

Russell 3000 Index – A measure of the overall U.S. stock market. This index includes the 3000 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 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08					Rates of Return (%)					Rank (%-ile)
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008		5-Yr		10-Yr Return	
								Benchmark	Above Benchmark	Benchmark	Above Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Ada	228,055	-	34.0	8.5	12.1	44.9	0.5	(20.6)	(22.5)	1.9	(0.3)	0.6	29%
Adams	199,175	-	-	-	-	100.0	-	3.4	1.6	1.8	3.2	3.8	92%
Adrian	234,383	-	42.1	21.1	24.7	10.2	1.9	(21.8)	(24.2)	2.4	2.6	2.0	64%
Aitkin	475,085	-	40.2	10.9	1.6	44.6	2.7	(24.0)	(24.2)	0.2	0.6	2.6	75%
Alaska	89,474	35.9	27.7	1.8	5.6	64.9	-	(12.4)	(11.0)	(1.4)	2.3	2.7	77%
Albany	290,810	-	28.4	16.9	4.6	49.3	0.8	(24.4)	(18.2)	(6.2)	0.6	0.8	33%
Albert Lea Township	251,398	-	28.0	16.1	4.2	48.9	2.8	(24.6)	(22.4)	(2.2)	1.4	1.0	40%
Albertville	343,713	13.8	24.7	11.4	31.8	31.4	0.7	(26.1)	(19.4)	(6.7)	(0.7)	0.2	22%
Albourn	99,616	45.6	34.5	-	9.7	55.8	-	(16.3)	(16.4)	0.1	0.7	1.7	57%
Alden	76,481	95.9	95.9	-	-	4.1	-	(37.7)	(25.0)	(12.7)	(4.4)	(3.2)	1%
Alexandria	1,156,216	-	32.3	25.4	6.7	35.6	-	(36.8)	(28.0)	(8.8)	0.0	(0.6)	12%
Amelund	253,845	99.9	6.0	-	3.5	90.5	-	(2.1)	(6.6)	4.5	7.1	3.2	84%
Alpha	123,823	-	47.2	13.5	18.7	17.8	2.8	(24.8)	(19.7)	(5.1)	(0.3)	(0.7)	10%
Altura	97,983	-	-	-	-	100.0	-	3.7	1.6	2.1	3.4	4.0	95%
Amboy	111,985	56.0	37.2	-	18.8	44.0	-	(18.3)	(17.6)	(0.7)	0.8	1.7	56%
Andover	1,975,066	-	59.6	-	33.7	6.7	-	(28.4)	(26.6)	(1.8)	(1.1)	0.1	20%
Annandale	482,348	-	18.5	9.2	15.2	56.3	0.8	(16.9)	(14.5)	(2.4)	1.2	1.2	43%
Anoka-Champain	2,830,219	-	-	-	18.2	81.6	0.2	(25.6)	(22.6)	(3.0)	0.5	1.4	48%
Apple Valley	3,261,634	-	28.9	10.9	40.3	19.0	0.9	(20.7)	(21.7)	1.0	1.1	1.1	42%
Appleton	273,364	-	26.7	20.1	12.5	39.6	1.1	(26.1)	(21.6)	(4.5)	0.8	2.2	66%
Argyle	118,589	32.5	43.2	20.6	19.5	15.7	1.0	(31.8)	(34.1)	2.3	(2.1)	(0.4)	13%
Arlington	214,494	-	52.8	24.4	13.3	7.8	1.7	(38.3)	(29.4)	(8.9)	(2.7)	0.1	19%
Arrowhead	61,485	99.3	67.5	-	30.3	2.2	-	(29.3)	(26.7)	(2.6)	(0.6)	A	A
Ashby	202,181	-	3.5	4.8	-	68.8	22.9	(4.9)	(14.4)	9.5	2.9	2.6	73%
Askov	174,612	-	-	-	-	100.0	-	(0.9)	(8.8)	7.9	3.8	3.7	90%
Atwater	190,808	-	43.6	12.8	9.3	33.4	0.9	(29.4)	(23.3)	(6.1)	(0.9)	(0.4)	14%
Audubon	212,154	86.1	35.8	-	47.3	16.9	-	(16.6)	(12.6)	(4.0)	2.2	2.2	67%
Aurora	204,941	-	48.2	5.6	6.6	39.1	0.5	(26.9)	(21.6)	(5.3)	(1.2)	(2.5)	2%
Austin	524,074	56.8	55.3	1.5	11.9	27.8	3.5	(23.7)	(25.3)	1.6	0.8	(0.6)	12%
Avon	305,293	8.2	8.2	-	65.2	26.6	-	(9.9)	(1.9)	(8.0)	0.7	2.4	71%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)										
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark	Above Benchmark		5-Yr	10-Yr	Return							
SBI Income Share			60.0	-	35.0	5.0	-														
Babbitt	217,015	95.3	40.7	4.3	48.1	6.9	-				(23.4)	(20.5)	(17.1)	(4.5)	0.5	1.8	0.8	2.9	0.8	59%	
Backus	197,686	22.3	48.5	27.9	8.6	13.8	-				(21.6)	(17.1)	(17.1)	(4.5)	0.5	(0.4)	0.5	(4.5)	0.5	13%	
Badger	79,647	-	8.4	21.4	41.8	24.8	3.6				(37.6)	(30.7)	(30.7)	(6.9)	(4.7)	(0.7)	(4.7)	(6.9)	(4.7)	11%	
Bagley	259,322	48.6	22.3	-	23.9	53.8	-				(21.0)	(13.3)	(13.3)	(7.7)	0.5	(1.6)	0.5	(7.7)	0.5	4%	
Balaton	133,887	-	7.3	1.7	13.7	77.3	-				(8.5)	(7.1)	(7.1)	(1.4)	2.8	3.7	2.8	(1.4)	2.8	3.7	90%
Baldwin	170,245	-	26.4	15.4	3.9	50.8	3.5				(9.8)	(3.2)	(3.2)	(6.6)	0.9	2.0	0.9	(6.6)	0.9	2.0	65%
Balsam	199,024	99.8	74.5	-	22.1	3.4	-				(29.8)	(24.0)	(24.0)	0.1	0.4	A	0.4	0.1	0.4	A	25%
Barnesville	128,653	-	63.1	15.1	-	21.4	0.4				(31.1)	(25.1)	(25.1)	(6.0)	(1.7)	(0.7)	(1.7)	(6.0)	(1.7)	(0.7)	10%
Barnum	217,417	75.0	27.4	-	47.3	25.3	-				(18.9)	(29.1)	(29.1)	10.2	3.3	1.4	3.3	10.2	3.3	1.4	49%
Barrett	91,021	-	27.0	12.1	12.4	48.1	0.4				(20.9)	(15.8)	(15.8)	(5.1)	(3.0)	0.8	(3.0)	(5.1)	(3.0)	0.8	34%
Battle Lake	279,748	-	10.2	2.0	74.8	12.9	0.1				(11.3)	(2.9)	(2.9)	(8.4)	0.3	3.5	0.3	(8.4)	0.3	3.5	87%
Baudette	352,647	-	34.1	13.9	29.8	21.5	0.7				(22.1)	(18.8)	(18.8)	(3.3)	1.1	2.2	1.1	(3.3)	1.1	2.2	67%
Bayport	1,205,738	-	48.9	2.4	33.1	15.4	0.2				(20.1)	(24.5)	(24.5)	4.4	0.3	0.2	0.3	4.4	0.3	0.2	23%
Beardsley	109,371	100.0	44.9	15.7	41.9	(2.5)	-				(28.5)	(26.0)	(26.0)	(2.5)	(0.2)	0.8	(0.2)	(2.5)	(0.2)	0.8	34%
Beaver Bay	110,904	-	-	-	-	100.0	-				2.1	1.6	1.6	0.5	2.8	4.0	2.8	0.5	2.8	4.0	94%
Beaver Creek	74,780	34.5	27.7	23.8	33.1	14.8	0.6				(29.5)	(22.0)	(22.0)	(7.5)	(1.2)	(1.5)	(1.2)	(7.5)	(1.2)	(1.5)	5%
Becker	695,554	-	34.3	10.7	37.6	16.2	1.2				(23.3)	(17.3)	(17.3)	(6.0)	(0.0)	0.7	(0.0)	(6.0)	(0.0)	0.7	32%
Belgrade	270,348	-	23.0	9.2	3.4	64.2	0.2				(19.4)	(16.7)	(16.7)	(2.7)	1.5	3.0	1.5	(2.7)	1.5	3.0	82%
Belle Plaine	470,130	-	29.9	12.7	2.6	53.0	1.8				(22.7)	(22.7)	(22.7)	0.0	1.7	2.4	1.7	0.0	1.7	2.4	71%
Bellingham	134,508	-	29.0	21.8	5.2	43.9	0.1				(23.8)	(22.8)	(22.8)	(1.0)	2.2	2.9	2.2	(1.0)	2.2	2.9	79%
Belview	183,645	-	-	-	-	100.0	-				3.8	1.6	1.6	2.2	3.7	4.4	3.7	2.2	3.7	4.4	98%
Bemidji	1,686,312	-	34.6	15.2	7.1	40.7	2.4				(24.5)	(23.7)	(23.7)	(0.8)	1.3	1.6	1.3	(0.8)	1.3	1.6	53%
Benson	354,563	46.4	29.8	-	22.4	47.8	-				(14.1)	(12.5)	(12.5)	(1.6)	1.7	3.0	1.7	(1.6)	1.7	3.0	80%
Bertha	97,039	51.2	38.2	-	11.4	50.4	-				(18.3)	(18.0)	(18.0)	(0.3)	0.5	1.1	0.5	(0.3)	0.5	1.1	42%
Bethel	68,498	-	56.6	3.6	30.1	7.2	2.5				(24.9)	(22.1)	(22.1)	(2.8)	(1.3)	0.3	(1.3)	(2.8)	(1.3)	0.3	23%
Big Lake	737,084	-	17.8	2.8	8.2	71.2	-				(14.4)	(13.1)	(13.1)	(1.3)	1.9	2.6	1.9	(1.3)	1.9	2.6	74%
Bigelow	82,454	-	21.1	19.5	8.8	50.3	0.3				(30.4)	(22.4)	(22.4)	(8.0)	(1.6)	(0.5)	(1.6)	(8.0)	(1.6)	(0.5)	12%
Bigfork	183,588	54.5	46.5	5.8	1.9	45.8	-				(24.8)	(21.0)	(21.0)	(3.8)	(0.5)	2.5	(0.5)	(3.8)	(0.5)	2.5	28%
Bird Island	171,535	37.8	29.1	-	7.6	63.3	-				(13.3)	(13.9)	(13.9)	0.6	1.1	2.2	1.1	0.6	1.1	2.2	67%
Biwabik City	271,815	-	31.3	28.2	17.9	21.9	0.7				(32.2)	(29.7)	(29.7)	(2.5)	0.7	(0.0)	0.7	(2.5)	0.7	(0.0)	18%

Table 7
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			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark	Above Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Biwabik	148,441	35.1	54.7	1.1	14.2	30.0	-	(24.3)	(25.4)	1.1	0.5	1.4	48%
Blackduck	142,668	21.4	50.8	30.6	2.7	15.9	-	(37.3)	(29.4)	(7.9)	(3.9)	(2.6)	1%
Blackhoof	69,146	-	25.3	13.7	34.2	24.1	2.7	(23.0)	(18.7)	(4.3)	0.4	(0.7)	11%
Blomkest	154,997	-	5.8	0.3	4.6	89.2	0.1	(3.4)	(2.6)	(0.8)	1.7	2.5	72%
Blooming Prairie	295,733	40.3	40.6	1.4	41.0	16.8	0.2	(23.6)	(19.2)	(4.4)	(0.5)	1.2	45%
Blue Earth	638,066	-	43.2	10.0	4.1	41.0	1.7	(25.8)	(23.0)	(2.8)	0.5	1.3	47%
Bluffton	107,442	-	33.8	13.9	38.3	12.3	1.7	(23.8)	(22.7)	(1.1)	0.8	1.5	50%
Bovey	169,378	-	30.6	0.8	6.4	61.7	0.5	(17.8)	(11.5)	(6.3)	(0.1)	(0.4)	14%
Bowlus	87,758	-	46.2	8.7	30.8	10.5	3.8	(44.5)	4.9	(49.4)	(7.7)	(3.6)	0%
Boyd	122,024	14.1	29.6	2.3	2.9	65.2	-	(16.9)	(16.2)	(0.7)	0.9	1.1	41%
Braham	322,624	-	24.8	1.5	27.8	44.3	1.6	(12.7)	(15.7)	3.0	(0.4)	1.0	40%
Brainerd	2,075,039	-	32.2	13.8	45.1	7.9	1.0	(27.9)	(20.6)	(7.3)	(0.0)	0.8	32%
Brandon	178,782	-	30.7	10.8	1.8	51.1	5.6	(21.8)	(24.5)	2.7	(0.2)	(0.2)	16%
Breckenridge	290,452	-	24.9	13.6	19.5	39.8	2.2	(21.6)	(19.3)	(2.3)	(0.1)	(0.6)	12%
Bretting	222,554	-	29.3	8.9	11.5	47.7	2.6	(18.3)	(15.7)	(2.6)	1.8	1.6	54%
Brevator	96,564	-	18.1	25.4	38.6	15.2	2.7	(27.0)	(21.1)	(5.9)	(2.2)	(0.4)	14%
Brewster	205,019	-	18.4	2.6	6.7	62.4	9.9	(11.5)	(14.6)	3.1	1.8	1.4	49%
Briceclyn	165,157	94.2	56.5	-	33.0	10.5	-	(23.4)	(20.5)	(2.9)	0.8	1.7	55%
Brimson	49,892	98.1	40.1	15.0	38.6	6.3	-	(24.4)	(21.9)	(2.5)	0.3	(5.3)	0%
Brook Park	73,702	-	67.5	16.0	8.6	7.5	0.4	(48.6)	(35.8)	(12.8)	(7.7)	(2.9)	1%
Brooklyn Center	2,655,657	-	32.5	15.2	6.7	43.8	1.8	(27.4)	(24.0)	(3.4)	1.3	3.0	81%
Brooklyn Park	5,088,073	100.0	77.2	3.6	16.8	2.4	-	(31.5)	(30.3)	(1.2)	(0.8)	0.6	29%
Brooten	205,191	61.1	61.1	-	-	38.9	-	(26.4)	(27.4)	1.0	0.9	1.0	38%
Browerville	212,717	-	6.4	3.0	1.9	88.4	0.3	(5.6)	(5.1)	(0.5)	1.7	2.7	76%
Browns Valley	162,792	-	25.7	3.8	-	70.4	0.1	(16.8)	(17.5)	0.7	1.6	1.8	59%
Brownsdale	192,450	-	21.2	31.9	2.2	44.1	0.6	(26.3)	(27.1)	0.8	2.0	4.7	98%
Brownsville	49,406	81.2	50.7	4.5	23.1	21.7	-	(29.1)	(27.6)	(1.5)	(2.2)	A	A
Brownnton	239,345	-	42.2	3.6	12.2	41.9	0.1	(21.7)	(21.5)	(0.2)	0.2	1.6	54%
Buffalo	737,995	-	33.4	7.4	1.1	55.7	2.4	(22.6)	(21.2)	(1.4)	(0.3)	(1.9)	3%
Buffalo Lake	268,659	61.2	49.5	-	10.3	40.2	-	(23.3)	(22.2)	(1.1)	0.3	0.8	32%

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	Above Benchmark						
								2008	2008 Benchmark	5-Yr	10-Yr	Return		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%	
Buhl	102,694	-	63.1	-	-	36.9	-	(30.9)	(27.6)	(3.3)	(2.9)	(1.8)	3%	
Butterfield	152,315	-	-	-	-	100.0	-	3.5	1.6	1.9	3.0	3.6	88%	
Buyck	17,988	74.6	27.6	9.5	19.9	43.0	-	(22.6)	(25.2)	2.6	A	A	A	
Byron	316,591	-	39.4	17.3	2.4	40.6	0.3	(28.9)	(27.6)	(1.3)	(1.4)	(0.8)	9%	
Caledonia	307,532	50.3	28.3	10.7	17.8	43.2	-	(21.7)	(18.8)	(2.9)	0.1	1.8	59%	
Callaway	154,971	-	-	-	-	100.0	-	4.3	1.6	2.7	4.2	5.0	99%	
Calumet	230,776	-	33.7	18.8	0.5	46.9	0.1	(27.4)	(27.0)	(0.4)	1.2	2.6	74%	
Cambridge	407,651	-	45.5	8.0	15.4	30.7	0.4	(33.3)	(28.3)	(5.0)	(2.0)	(0.8)	9%	
Campbell	134,445	-	28.8	15.5	21.6	31.6	2.5	(24.6)	(21.8)	(2.8)	0.4	(0.7)	10%	
Canby	297,658	94.4	69.8	8.6	13.3	8.3	-	(29.7)	(9.7)	(20.0)	(1.9)	(1.5)	5%	
Cannon Falls	569,738	-	33.3	6.0	32.7	17.7	10.3	(20.8)	(21.1)	0.3	1.2	1.3	46%	
Canosia	264,068	-	-	-	-	100.0	-	3.9	1.6	2.3	3.2	3.4	86%	
Canton	111,901	-	6.4	0.5	-	93.1	-	(1.0)	(2.9)	1.9	2.8	2.2	68%	
Carlos	432,931	-	59.7	5.2	6.8	7.0	21.3	(32.9)	(31.6)	(1.3)	0.3	0.8	32%	
Carlton	180,323	-	44.3	25.2	19.8	9.2	1.5	(38.8)	(31.8)	(7.0)	(2.9)	0.9	36%	
Carsonville	106,711	-	9.5	13.3	22.0	53.0	2.2	(14.7)	(11.7)	(3.0)	1.0	0.2	22%	
Carver	289,648	-	50.5	7.1	25.9	15.0	1.5	(21.6)	(16.8)	(4.8)	0.1	1.0	40%	
Cass Lake	337,107	-	25.4	12.4	8.3	48.8	5.1	(22.3)	(22.9)	0.6	1.4	1.7	56%	
Centennial	1,614,053	36.2	41.5	9.2	25.9	22.9	0.5	(27.4)	(25.5)	(1.9)	(0.8)	0.4	26%	
Center City	250,035	53.0	33.0	3.8	14.7	48.5	-	(13.5)	(14.9)	1.4	1.5	1.8	58%	
Ceylon	146,211	66.9	56.2	-	9.3	34.5	-	(25.2)	(23.0)	(2.2)	(0.6)	0.3	24%	
Chandler	133,578	-	22.2	2.1	16.3	59.4	-	(9.4)	(9.1)	(0.3)	2.2	3.5	86%	
Chanhassen	1,884,691	-	49.5	9.2	7.1	33.3	0.9	(27.6)	(24.7)	(2.9)	0.3	1.9	62%	
Chaska	3,249,096	-	23.5	9.9	2.0	64.6	-	(15.0)	(16.9)	1.9	1.3	2.1	65%	
Chatfield	341,874	49.4	32.2	9.7	6.5	51.6	-	(18.0)	(16.4)	(1.6)	1.0	2.6	75%	
Cherry	81,921	35.1	25.3	-	33.4	41.3	-	(11.0)	(10.8)	(0.2)	2.1	2.4	70%	
Chicago	501,916	91.2	43.4	12.5	32.6	11.5	-	(26.7)	(24.3)	(2.4)	(0.2)	1.6	53%	
Chisholm	386,234	-	48.2	18.3	20.6	12.9	-	(32.7)	(28.9)	(3.8)	(2.0)	(1.3)	5%	
Chokio	107,589	83.9	50.4	-	29.3	20.3	-	(23.4)	(16.1)	(7.3)	(0.3)	1.1	42%	
Clara City	251,484	-	42.0	9.1	5.6	42.9	0.4	(27.8)	(22.5)	(5.3)	1.4	2.6	75%	

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	Above Benchmark					
								2008	2008 Benchmark	5-Yr	10-Yr		Return
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Claremont	123,470	-	-	-	25.7	74.3	-	(17.5)	(19.1)	1.6	0.4	0.3	24%
Clarissa	104,402	43.9	-	-	23.5	56.2	-	(12.2)	(10.3)	(1.9)	1.5	(0.1)	17%
Clarkfield	175,048	92.8	-	-	41.9	10.4	-	(21.5)	(20.7)	(0.8)	0.8	1.4	49%
Clarks Grove	142,692	-	43.5	20.5	-	35.6	0.4	(30.8)	(22.0)	(8.8)	(1.2)	(0.7)	10%
Clear Lake	309,710	94.9	77.5	-	15.2	7.3	-	(31.1)	(28.1)	(3.0)	(1.2)	(0.1)	18%
Clearbrook	138,082	-	42.1	7.8	14.4	34.5	1.2	(33.0)	(19.6)	(13.4)	(2.0)	0.2	21%
Clearwater	283,893	-	25.6	14.8	10.7	44.4	4.5	(23.4)	(24.0)	0.6	1.2	1.6	54%
Clements	125,881	-	28.5	15.7	14.1	40.6	1.1	(27.5)	(22.7)	(4.8)	(0.8)	1.8	60%
Cleveland	299,263	51.6	11.6	-	5.1	83.3	-	(4.2)	(4.3)	0.1	2.0	3.2	84%
Clifton	199,035	-	18.0	14.5	43.2	21.7	2.6	(18.8)	(11.5)	(7.3)	0.6	1.6	54%
Climax	79,582	-	-	-	-	100.0	-	3.8	1.6	2.2	2.7	3.3	84%
Clinton [Big Stone]	100,324	-	16.7	18.2	6.7	58.0	0.4	(19.6)	(19.3)	(0.3)	0.9	0.4	26%
Cohasset	415,188	8.1	51.6	8.7	3.4	17.0	19.3	(19.6)	(23.9)	4.3	2.1	2.5	73%
Cokato	360,476	-	58.6	13.6	13.9	13.9	-	(29.4)	(27.3)	(2.1)	(2.8)	(1.6)	4%
Cold Spring	738,822	-	26.3	16.1	16.6	40.7	0.3	(15.1)	(19.6)	4.5	3.7	2.1	66%
Coleraine	133,643	-	25.6	9.0	9.3	55.7	0.4	(18.2)	(15.4)	(2.8)	0.3	0.3	25%
Cologne	236,126	-	55.0	7.3	4.0	33.6	0.1	(34.5)	(31.5)	(3.0)	(1.4)	(0.1)	18%
Columbia Heights	1,145,228	94.1	66.4	-	27.7	5.9	-	(28.3)	(27.6)	(0.7)	(0.2)	0.1	21%
Colvill	30,918	90.4	26.0	6.3	15.2	52.5	-	(7.2)	1.6	(8.8)	A	A	A
Colvin	19,221	-	57.8	8.4	1.7	31.8	0.3	(26.6)	(22.4)	(4.2)	(1.9)	1.8	60%
Comfrey	223,237	-	-	-	-	100.0	-	3.5	1.6	1.9	2.8	3.4	86%
Cook	372,055	-	18.8	1.4	20.3	59.2	0.3	(14.6)	(17.4)	2.8	1.0	1.5	50%
Coon Rapids	4,661,809	39.8	47.2	3.2	44.8	4.0	0.8	(19.1)	(18.4)	(0.7)	1.7	3.1	83%
Cosmos	126,568	-	43.0	22.0	14.5	19.4	1.1	(32.5)	(17.9)	(14.6)	(2.6)	0.0	19%
Cottage Grove	1,427,021	-	25.6	7.2	40.4	26.6	0.2	(19.6)	(18.7)	(0.9)	1.6	(0.2)	16%
Cotton	135,610	-	29.8	3.7	14.2	52.2	0.1	(16.3)	(19.2)	2.9	(0.3)	(0.6)	11%
Cottonwood	260,814	-	35.7	2.5	42.6	18.6	0.6	(20.5)	(14.1)	(6.4)	0.3	3.1	83%
Courtland	196,662	-	23.7	4.6	8.4	62.7	0.6	(14.4)	(13.4)	(1.0)	2.1	3.6	88%
Crane Lake	75,259	99.5	72.3	8.4	11.1	8.2	-	(33.5)	(25.2)	(8.3)	(1.5)	(0.5)	13%
Cromwell	260,608	-	14.8	2.6	18.3	64.3	-	(8.3)	(8.3)	0.0	1.2	3.0	80%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark		5-Yr		
SBI Income Share			60.0	-	35.0	5.0	-						
Crooked Lake	93,513	-	19.0	3.2	61.2	15.1	1.5	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Crookston	358,091	-	40.2	16.7	34.5	7.8	0.8	(24.1)	(9.2)	(14.9)	(0.3)	(2.1)	2%
Crosby	369,152	-	33.2	14.4	12.5	36.2	3.7	(23.8)	(18.4)	(5.4)	0.7	1.9	62%
Crosslake	661,856	-	42.5	13.2	5.4	35.6	3.3	(25.0)	(19.9)	(5.1)	0.1	0.4	26%
Culver	27,696	-	-	-	-	100.0	-	(26.5)	(23.3)	(3.2)	0.8	2.9	79%
Currie	161,406	-	-	-	-	100.0	-	1.5	1.6	(0.1)	1.0	A	A
Cuyuna	144,144	-	29.9	9.9	30.0	29.9	0.3	4.1	1.6	2.5	3.6	3.5	87%
Cyrus	107,439	44.1	18.8	6.8	18.4	56.0	-	(22.5)	(19.9)	(2.6)	0.9	0.8	33%
Dakota	58,321	87.5	36.6	-	49.1	14.3	-	(14.9)	(12.8)	(2.1)	0.5	2.0	64%
Dalbo	226,714	-	38.0	14.5	26.2	15.4	5.9	(22.0)	(18.2)	(3.8)	(0.3)	A	A
Dalton	217,205	-	-	-	-	100.0	-	(24.4)	(26.9)	2.5	2.0	4.0	94%
Danube	159,477	-	18.6	6.8	27.1	47.2	0.3	4.8	1.6	3.2	3.8	4.3	97%
Dauvers	80,287	-	-	-	-	100.0	-	(14.1)	(13.0)	(1.1)	1.8	1.8	58%
Darfur	155,829	-	-	-	-	100.0	-	3.3	1.6	1.7	3.0	4.2	96%
Dassel	560,536	-	37.9	19.7	10.1	29.3	3.0	4.6	1.6	3.0	3.2	3.8	91%
Dawson	325,001	77.4	55.8	-	18.9	25.3	-	(29.2)	(23.0)	(6.2)	(1.9)	(0.8)	9%
Dayton	396,244	-	33.0	-	9.0	58.0	-	(23.9)	(22.2)	(1.7)	0.2	0.2	22%
Deer Creek	108,350	92.2	76.7	-	13.5	9.8	-	(14.9)	(14.7)	(0.2)	1.3	1.1	41%
Deer River	281,352	-	61.9	1.5	0.1	36.5	-	(32.4)	(30.9)	(1.5)	(1.6)	0.1	20%
Deerwood	257,823	-	22.7	7.2	17.3	51.1	1.7	(31.5)	(29.0)	(2.5)	(2.0)	0.1	21%
Delano	470,714	13.5	43.9	23.4	8.6	23.8	0.3	(18.4)	(15.5)	(2.9)	1.1	(1.1)	6%
Delavan	161,985	-	25.5	9.5	6.7	57.6	0.7	(32.8)	(29.4)	(3.4)	(2.1)	(0.7)	10%
Dent	161,154	-	28.1	20.1	1.0	50.3	0.5	(20.9)	(18.9)	(2.0)	0.2	1.1	42%
Detroit Lakes	1,463,614	-	20.5	7.2	58.5	13.5	0.3	(26.7)	(25.3)	(1.4)	0.5	0.2	23%
Dexter	186,427	-	-	-	-	100.0	-	(15.3)	(9.9)	(5.4)	2.4	4.1	95%
Dilworth	466,012	-	47.4	14.4	6.3	31.0	0.9	4.4	1.6	2.8	3.5	4.3	97%
Dodge Center	408,509	-	31.0	6.1	26.8	35.7	0.4	(27.4)	(25.6)	(1.8)	(0.1)	0.0	19%
Donnelly	111,871	-	45.3	12.2	30.2	12.0	0.3	(26.0)	(16.2)	(9.8)	(1.6)	(0.6)	11%
Dover	167,313	99.7	37.1	11.3	32.5	19.1	-	(27.3)	(23.3)	(4.0)	0.4	0.2	23%
Dovray	19,372	-	19.2	0.1	-	80.7	-	(20.9)	(17.9)	(3.0)	0.6	2.3	69%
								(6.9)	(9.0)	2.1	A	A	A

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008 Benchmark	2008 Above Benchmark	5-Yr Benchmark		10-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Dumont	107,813	-	-	-	-	100.0	-	4.0	1.6	2.4	3.1	3.6	89%
Dunnell	110,494	-	13.7	1.3	2.4	82.1	0.5	(10.5)	(8.6)	(1.9)	(0.0)	2.5	73%
Eagan	6,107,413	-	47.4	15.1	32.5	4.9	0.1	(27.6)	(23.9)	(3.7)	0.4	(0.8)	9%
Eagle Bend	184,809	-	2.7	3.3	6.4	87.1	0.5	(1.3)	(2.0)	0.7	1.8	2.8	77%
Eagle Lake	248,601	-	26.6	6.6	22.2	43.6	1.0	(15.1)	1.6	(16.7)	(1.7)	1.4	48%
East Bethel	717,747	-	50.4	20.7	20.0	8.5	0.4	(30.1)	(25.7)	(4.4)	(0.3)	0.6	29%
East Grand Forks	737,438	95.2	57.1	-	33.3	9.6	-	(23.4)	(20.4)	(3.0)	0.8	1.8	58%
Eastern Hubbard	190,391	-	11.4	6.1	2.3	80.0	0.2	(8.3)	(9.7)	1.4	1.1	1.2	45%
Easton	116,836	-	37.9	15.7	6.0	40.1	0.3	(28.6)	(22.3)	(6.3)	(0.7)	(0.3)	15%
Echo	142,972	-	31.1	2.7	-	66.2	-	(17.0)	(15.9)	(1.1)	1.7	1.8	61%
Eden Prairie	11,749,341	-	28.5	26.8	27.6	8.4	8.7	(27.0)	(27.1)	0.1	(0.6)	1.8	59%
Eden Valley	342,688	-	50.3	4.5	1.2	43.2	0.8	(22.9)	(21.6)	(1.3)	0.3	1.4	49%
Edgerton	217,873	85.1	62.3	-	19.9	17.8	-	(25.9)	(25.1)	(0.8)	(0.1)	1.1	42%
Edina	4,829,657	98.9	39.2	9.2	6.4	45.2	-	(21.9)	(22.3)	0.4	2.2	2.2	67%
Eitzen	93,385	-	0.1	-	35.1	64.8	-	(6.4)	2.2	(8.6)	1.4	2.8	77%
Elbow Lake	182,574	63.9	46.9	-	14.9	38.2	-	(21.4)	(21.5)	0.1	0.6	(0.1)	17%
Elbow Tullyby Lakes	57,110	-	-	-	-	100.0	-	3.8	1.6	2.2	3.2	3.7	91%
Elgin	271,801	-	11.9	2.3	3.6	65.1	17.1	(5.7)	(12.6)	6.9	2.7	2.3	70%
Elizabeth	199,759	-	38.2	15.4	30.8	15.1	0.5	(30.1)	(20.2)	(9.9)	(0.8)	0.7	31%
Elk River	1,694,356	46.9	38.6	25.1	14.0	22.0	0.3	(28.5)	(25.2)	(3.3)	(0.3)	1.2	46%
Elko New Market	1,010,110	-	17.4	2.2	8.7	71.5	0.2	(8.4)	(11.0)	2.6	0.8	1.6	54%
Ellendale	173,173	-	15.4	2.0	56.4	16.0	10.2	(21.9)	(21.0)	(0.9)	(1.6)	(0.9)	7%
Ellsburg	45,754	98.3	98.3	-	-	1.7	-	(37.0)	(36.4)	(0.6)	(3.6)	(0.6)	12%
Ellsworth	208,381	-	-	-	-	100.0	-	3.4	1.6	1.8	2.9	3.7	90%
Elmer	91,794	-	25.5	2.7	6.1	65.7	-	(9.5)	(6.2)	(3.3)	1.8	2.3	69%
Elmore	157,685	20.4	20.4	-	-	79.6	-	(21.0)	(26.3)	5.3	1.2	0.8	32%
Elorea	235,499	-	24.1	4.4	50.8	19.4	1.3	(18.3)	(11.1)	(7.2)	0.3	1.4	49%
Ely	478,305	-	39.2	11.8	10.2	38.4	0.4	(29.7)	(23.7)	(6.0)	(0.6)	0.2	23%
Elysian	210,229	-	12.5	2.4	7.2	77.4	0.5	(7.8)	(7.0)	(0.8)	2.2	2.9	79%
Embarrass	124,823	-	7.1	4.6	0.3	88.0	-	(6.5)	(5.9)	(0.6)	1.3	2.2	68%

Table 7
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For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)			Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	2008	2008 Benchmark	Above Benchmark			
SBI Income Share			60.0	-	35.0	5.0	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Emily	120,276	-	33.5	13.7	39.0	13.3	(19.5)	(20.5)	1.0	0.7	0.2	22%
Emmons	232,697	61.3	37.8	9.8	7.1	45.3	(22.1)	(23.2)	1.1	1.4	1.8	57%
Erskine	110,300	-	24.8	17.8	8.9	46.3	(27.3)	(23.8)	(3.5)	(0.5)	3.1	83%
Evansville	121,866	-	22.0	6.4	10.0	61.5	(18.3)	(18.7)	0.4	0.7	(0.5)	13%
Eveleth	292,630	-	75.0	-	-	25.0	(34.9)	(31.4)	(3.5)	(1.1)	1.4	50%
Excelsior	2,862,124	77.8	60.5	2.1	13.3	24.1	(26.0)	(24.9)	(1.1)	(0.2)	0.6	30%
Eyota	216,220	92.0	24.1	-	33.8	42.1	(12.1)	(9.7)	(2.4)	2.2	3.0	81%
Fairfax	409,746	-	-	-	-	100.0	2.8	1.6	1.2	2.7	3.6	89%
Fairmont	1,565,957	-	41.2	10.7	28.6	15.2	(28.7)	(22.5)	(6.2)	(0.4)	1.1	41%
Fairmont Police	6,179,967	-	28.7	4.7	55.1	10.5	(14.3)	(15.3)	1.0	2.5	3.7	91%
Falcon Heights	995,178	-	29.1	16.1	2.2	51.2	(24.6)	(20.1)	(4.5)	2.5	4.3	97%
Farmington	1,351,220	15.5	54.8	20.3	14.2	10.4	(36.8)	(31.9)	(4.9)	(1.6)	(0.6)	11%
Fayal	218,106	8.2	61.8	13.8	2.8	21.6	(31.7)	(22.9)	(8.8)	(0.6)	0.8	35%
Federal Dam	62,989	-	16.9	21.0	3.4	56.1	(24.4)	(22.3)	(2.1)	1.2	5.7	100%
Fergus Falls	1,343,907	86.4	43.4	2.6	41.6	12.4	(23.4)	(20.3)	(3.1)	0.5	2.0	63%
Fertile	230,951	-	32.5	10.8	9.0	47.2	(24.4)	(18.1)	(6.3)	1.2	1.6	52%
Fifty Lakes	92,406	-	17.8	10.7	4.4	66.7	(14.2)	(13.7)	(0.5)	0.4	1.9	62%
Finland	196,114	-	-	-	-	100.0	3.9	1.6	2.3	3.4	3.7	91%
Finlayson	127,284	-	-	-	-	100.0	3.8	1.6	2.2	6.0	5.7	100%
Fisher	119,714	-	33.1	9.0	19.7	37.6	(18.4)	(14.1)	(4.3)	0.9	0.3	25%
Flensburg	89,718	-	22.5	10.8	3.0	61.8	(14.7)	(14.4)	(0.3)	1.6	3.5	88%
Floodwood	250,773	-	39.4	-	21.4	39.2	(23.6)	(16.3)	(7.3)	(1.8)	(2.0)	3%
Foley	653,685	-	21.4	9.4	34.5	34.5	(18.9)	(14.5)	(4.4)	0.0	0.9	35%
Forada	167,085	-	41.2	7.1	-	51.6	(27.2)	(24.3)	(2.9)	0.1	1.2	44%
Forest Lake	1,080,778	17.7	44.0	19.7	11.1	16.4	(36.7)	(33.0)	(3.7)	(1.7)	(0.8)	10%
Foreston	210,077	-	23.0	8.3	9.6	57.5	(17.0)	(20.9)	3.9	(0.1)	1.6	53%
Fosston	345,013	-	-	-	-	100.0	3.5	1.6	1.9	2.8	3.7	89%
Fountain	111,416	-	5.0	2.9	9.2	82.9	(0.6)	(2.3)	1.7	2.1	3.8	91%
Franklin	283,361	13.3	13.3	-	-	86.7	(0.4)	(2.7)	2.3	2.7	3.9	93%
Frazee	256,053	99.3	52.8	-	44.1	3.1	(23.0)	(18.0)	(5.0)	(0.4)	0.8	32%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Other			Rates of Return (%)			Rank (%-ile)
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	2008	2008 Benchmark	Above Benchmark	5-Yr	10-Yr	Return	
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Fredenber	141,189	79.8	52.4	13.2	18.0	16.4	-	(28.9)	(28.9)	0.0	0.7	3.1	82%
Freeport	261,138	-	24.7	7.8	18.7	47.4	1.4	(15.3)	(12.3)	(3.0)	1.3	2.5	72%
French Township	100,012	-	47.1	24.1	12.0	16.8	-	(36.8)	(34.2)	(2.6)	(1.9)	(1.3)	5%
Fridley	2,968,970	-	37.5	-	53.9	8.6	-	(14.5)	(11.8)	(2.7)	2.3	2.7	75%
Frost	183,298	20.1	17.0	-	2.7	80.3	-	(6.5)	(7.7)	1.2	2.6	3.3	85%
Fulda	292,983	-	1.5	-	3.4	95.1	-	3.8	0.4	3.4	4.3	5.0	99%
Garfield	222,683	-	28.5	8.0	9.9	53.3	0.3	(21.7)	(17.8)	(3.9)	(0.8)	0.5	28%
Garrison	546,386	-	36.1	15.9	41.4	6.1	0.5	(24.7)	(23.7)	(1.0)	0.5	2.3	69%
Garvin	85,453	-	33.0	6.4	8.1	52.2	0.3	(20.6)	(18.0)	(2.6)	0.9	1.6	53%
Gary	88,831	-	-	-	-	100.0	-	3.3	1.6	1.7	2.6	3.1	83%
Gaylord	366,314	-	12.3	0.6	-	87.1	-	(6.4)	(7.1)	0.7	2.1	(1.2)	6%
Geneva	77,918	-	26.7	13.6	9.0	48.4	2.3	(23.2)	(16.3)	(6.9)	(1.0)	2.7	76%
Ghent	89,072	16.8	26.3	11.6	35.1	26.4	0.6	(23.3)	(17.1)	(6.2)	(1.4)	1.0	39%
Gibbon	258,022	-	9.0	5.5	1.4	83.9	0.2	(7.1)	(6.5)	(0.6)	2.5	3.7	90%
Gilbert	196,245	-	8.5	9.8	16.9	62.5	2.3	(10.8)	(15.3)	4.5	1.3	1.8	60%
Glencoe	679,019	11.3	38.8	8.6	12.4	40.1	0.1	(23.3)	(21.4)	(1.9)	0.6	0.6	29%
Glenville	101,329	88.6	41.4	16.3	28.1	14.2	-	(28.4)	(23.8)	(4.6)	(0.7)	(2.2)	2%
Glenwood	231,978	98.0	55.3	-	41.1	3.6	-	(25.2)	(18.9)	(6.3)	0.2	1.1	43%
Glyndon	303,524	-	10.6	2.6	79.1	7.6	0.1	(11.9)	(20.4)	8.5	0.2	2.9	80%
Gnesen	382,922	-	-	-	-	100.0	-	5.3	1.6	3.7	3.4	3.6	88%
Golden Valley	3,372,203	96.1	52.5	10.0	31.5	6.0	-	(28.6)	(25.2)	(3.4)	0.9	1.3	46%
Gonvick	141,155	37.3	39.5	3.7	8.5	48.1	0.2	(19.2)	(18.9)	(0.3)	0.6	1.2	44%
Good Thunder	282,474	63.5	61.4	1.7	11.1	25.8	-	(27.7)	(26.6)	(1.1)	(0.5)	0.3	24%
Goodhue	581,822	-	25.0	21.6	21.4	31.0	1.0	(26.3)	(25.3)	(1.0)	2.2	3.8	92%
Goodland	54,251	-	15.4	30.6	18.7	34.5	0.8	(22.3)	(22.8)	0.5	2.1	1.2	43%
Goodview	299,277	-	38.3	18.9	32.6	10.1	0.1	(27.2)	(22.1)	(5.1)	(1.0)	0.6	30%
Graceville	156,717	-	19.6	1.2	31.6	45.9	1.7	(11.8)	(9.3)	(2.5)	1.4	2.5	73%
Granada	72,197	-	43.5	6.3	-	50.2	-	(24.7)	(22.0)	(2.7)	1.4	1.7	55%
Grand Lake	265,751	-	27.4	18.5	19.9	33.2	1.0	(23.9)	(21.2)	(2.7)	0.4	1.3	47%
Grand Marais	340,345	95.5	21.4	4.8	41.2	32.6	-	(14.7)	(11.6)	(3.1)	0.9	2.6	74%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)		
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008		5-Yr			
								Benchmark	Above Benchmark	Benchmark		Above Benchmark	
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Grand Meadow	194,386	50.8	72.5	5.2	8.6	13.2	0.5	(32.4)	(30.2)	(2.2)	(1.2)	0.5	27%
Grand Rapids	1,459,609	-	47.0	6.2	1.7	42.2	2.9	(25.2)	(23.8)	(1.4)	1.7	2.6	75%
Granite Falls	267,158	-	26.4	9.3	0.2	63.9	0.2	(26.9)	(19.7)	(7.2)	0.0	1.7	55%
Green Isle	136,869	-	24.1	22.7	8.3	44.1	0.8	(26.5)	(22.4)	(4.1)	(0.7)	(0.0)	18%
Greenbush	186,925	-	41.8	6.3	4.9	46.8	0.2	(24.6)	(21.5)	(3.1)	(0.3)	1.9	61%
Greenwood	293,992	69.6	45.6	-	22.7	31.7	-	(22.9)	(21.2)	(1.7)	0.4	0.6	29%
Grey Eagle	210,525	58.6	37.2	13.1	22.2	26.8	0.7	(24.9)	(22.6)	(2.3)	0.5	0.6	29%
Grove City	147,149	-	30.8	12.8	33.3	21.6	1.5	(28.6)	(22.4)	(6.2)	(0.6)	0.0	19%
Grygla	89,184	-	21.8	10.3	14.1	53.6	0.2	(17.3)	(12.5)	(4.8)	4.1	2.7	77%
Gunflint Trail	162,949	-	31.6	9.7	0.1	58.5	0.1	(20.5)	(21.6)	1.1	1.6	1.9	63%
Hackensack	418,222	19.9	7.5	7.3	4.4	80.8	-	(5.6)	(4.4)	(1.2)	2.4	3.5	87%
Hallock	162,155	-	17.8	5.2	7.6	69.1	0.3	(15.4)	(12.3)	(3.1)	0.5	(0.0)	18%
Halstad	169,337	-	-	-	-	100.0	-	5.1	1.6	3.5	2.9	3.6	88%
Ham Lake	1,087,782	-	28.4	10.9	7.2	9.7	43.8	(18.4)	(18.7)	0.3	2.5	1.8	60%
Hamburg	348,596	-	2.6	0.3	33.1	62.0	2.0	(9.8)	(20.0)	10.2	2.9	2.7	76%
Hamel	819,337	-	34.1	8.9	44.0	12.6	0.4	(14.5)	(13.1)	(1.4)	0.9	2.6	74%
Hancock	208,408	-	-	-	24.8	74.7	0.5	2.0	2.3	(0.3)	2.3	3.5	87%
Hanley Falls	136,717	-	24.8	8.9	8.3	55.5	2.5	(17.0)	(16.8)	(0.2)	0.9	1.5	51%
Hanover	441,890	-	21.3	2.8	50.4	25.5	-	(11.7)	(9.9)	(1.8)	2.2	2.2	67%
Hanska	155,069	9.1	5.3	3.8	-	90.9	-	(3.6)	(5.4)	1.8	2.4	3.0	81%
Hardwick	75,014	-	21.4	3.6	3.1	71.0	0.9	(13.8)	(12.7)	(1.1)	0.2	1.2	43%
Harmony	221,063	18.4	9.2	9.1	-	81.7	-	(9.2)	(11.6)	2.4	2.8	3.0	82%
Harris	117,762	-	34.8	1.9	-	63.3	-	(20.5)	(20.3)	(0.2)	(0.2)	(0.2)	16%
Hartland	132,560	-	15.9	13.0	2.0	68.4	0.7	(12.3)	(13.7)	1.4	2.5	2.8	78%
Hastings	2,654,738	-	33.8	12.6	33.5	8.6	11.5	(22.4)	(20.8)	(1.6)	2.1	3.1	84%
Hawley	319,497	12.4	70.0	10.7	8.3	10.1	0.9	(38.4)	(28.8)	(9.6)	(2.7)	0.9	38%
Hayfield	196,568	-	40.0	14.2	3.8	36.6	5.4	(30.2)	(26.3)	(3.9)	2.8	0.6	30%
Hayward	158,415	97.6	97.6	-	-	2.4	-	(37.3)	(35.7)	(1.6)	(2.1)	(1.4)	5%
Hector	394,859	99.9	59.9	-	35.0	5.1	-	(23.4)	(20.4)	(3.0)	0.8	1.8	58%
Henderson	130,834	-	20.3	10.2	14.7	54.2	0.6	(23.4)	(18.0)	(5.4)	(0.5)	(0.4)	14%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)		
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark	Above Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Hendricks	157,256	-	11.3	2.8	-	85.9	-	(9.1)	(8.4)	(0.7)	1.3	2.3	69%
Hendrum	116,963	-	-	-	-	100.0	-	3.6	1.6	2.0	3.7	4.1	95%
Henning	165,924	66.4	33.8	8.6	23.0	15.5	19.1	(25.8)	(23.0)	(2.8)	1.1	1.2	43%
Herman	117,115	69.0	29.4	10.7	28.9	31.0	-	(22.7)	(20.6)	(2.1)	0.1	(1.3)	5%
Hermantown	846,569	-	66.7	-	-	33.3	-	(29.5)	(21.5)	(8.0)	(0.3)	1.7	55%
Heron Lake	134,731	-	18.4	6.0	3.2	71.8	0.6	(12.4)	(11.6)	(0.8)	(0.2)	0.4	25%
Hewitt	87,258	8.1	8.1	-	-	91.9	-	(2.2)	(4.4)	2.2	2.1	3.5	87%
Hibbing	270,362	-	33.1	11.2	12.8	42.1	0.8	(27.2)	(22.8)	(4.4)	(0.6)	0.9	38%
Hill City	74,879	-	16.4	12.6	32.6	31.9	6.5	(19.3)	(15.3)	(4.0)	(0.2)	1.2	44%
Hills	68,506	14.9	37.6	13.9	2.4	27.3	18.8	(31.1)	(33.4)	2.3	(2.8)	0.1	20%
Hinckley	352,434	-	21.3	12.3	3.2	59.5	3.7	(20.0)	(20.0)	0.0	2.0	3.6	88%
Hitterdal	112,389	-	18.0	4.2	57.1	20.6	0.1	(16.9)	(10.9)	(6.0)	(1.3)	1.1	43%
Hoffman	204,976	-	-	-	-	100.0	-	3.8	1.6	2.2	3.1	3.8	91%
Hokah	162,908	-	11.5	5.2	9.7	73.4	0.2	(10.8)	(10.5)	(0.3)	1.6	1.2	45%
Holdingsford	210,335	9.4	22.4	14.7	23.4	37.3	2.2	(23.7)	(15.3)	(8.4)	0.5	0.9	36%
Holland	115,738	99.0	28.8	36.7	32.8	1.7	-	(32.5)	(30.3)	(2.2)	0.9	2.1	65%
Hollandale	46,940	-	24.5	14.3	4.9	53.2	3.1	(23.1)	(16.0)	(7.1)	A	A	A
Hopkins	2,175,694	-	36.9	17.7	11.4	31.0	3.0	(27.5)	(25.3)	(2.2)	0.5	2.4	71%
Houston	167,140	17.6	50.5	8.3	26.8	13.9	0.5	(22.1)	(19.2)	(2.9)	0.9	2.8	77%
Hovland Area	75,847	34.0	46.3	7.8	31.0	12.3	2.6	(37.4)	(22.9)	(14.5)	(4.4)	(0.3)	15%
Howard Lake	272,709	-	30.3	12.4	7.3	49.7	0.3	(24.8)	(21.1)	(3.7)	(1.8)	(0.9)	8%
Hoyt Lakes	259,145	-	15.8	19.0	34.4	28.6	2.2	(18.8)	(15.6)	(3.2)	0.5	(0.8)	8%
Hugo	440,464	-	40.0	10.7	6.7	42.3	0.3	(28.7)	(19.7)	(9.0)	(1.1)	0.5	28%
Hutchinson	1,300,066	-	27.3	11.6	24.2	27.6	9.3	(23.4)	(23.4)	0.0	3.5	4.2	96%
Ideal	339,867	-	31.4	13.2	40.3	14.8	0.3	(25.4)	(20.5)	(4.9)	0.7	1.4	49%
Industrial	170,541	38.4	34.5	12.1	38.9	5.5	9.0	(21.5)	(23.9)	2.4	1.9	1.1	42%
International Falls	521,963	-	38.7	6.7	39.9	14.7	-	(22.5)	(20.1)	(2.4)	1.0	1.5	52%
Inver Grove Heights	2,857,403	-	44.5	-	40.2	15.3	-	(22.1)	(20.8)	(1.3)	1.4	2.7	75%
Iona	70,056	-	23.7	3.5	-	72.8	-	(17.0)	(16.4)	(0.6)	0.0	(1.7)	4%
Isanti	763,766	99.3	64.7	34.6	-	0.7	-	(39.8)	(40.2)	0.4	0.7	(0.6)	11%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark		Above Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Isle	260,101	-	46.9	20.2	9.8	22.5	0.6	(39.4)	(25.8)	(13.6)	(2.8)	(0.9)	7%
Ivanhoe	216,014	-	29.3	3.7	0.3	66.7	-	(17.3)	(16.5)	(0.8)	1.6	2.6	74%
Jackson	413,880	-	36.5	5.4	22.9	32.7	2.5	(30.7)	(26.1)	(4.6)	(2.8)	(2.0)	2%
Jacobson	76,377	68.1	39.1	10.3	8.6	42.0	-	(23.2)	(23.8)	0.6	1.2	1.1	41%
Janesville	201,929	-	26.1	9.6	4.5	59.6	0.2	(17.2)	(18.4)	1.2	1.4	1.7	57%
Jasper	174,288	-	27.5	9.9	2.4	59.9	0.3	(20.6)	(18.9)	(1.7)	2.4	0.8	35%
Jeffers	97,369	-	39.3	6.1	15.0	37.9	1.7	(29.6)	(22.4)	(7.2)	(2.2)	(0.9)	7%
Jordan	771,629	-	-	-	-	100.0	-	2.6	1.6	1.0	3.2	(3.2)	1%
Kandyoyhi	186,946	68.4	55.5	3.4	33.5	7.3	0.3	(27.2)	(24.1)	(3.1)	(0.4)	1.0	39%
Karlstad	138,766	-	-	-	-	100.0	-	3.3	1.6	1.7	3.1	3.7	90%
Kasota	317,855	-	35.8	17.7	18.0	26.9	1.6	(29.8)	(24.1)	(5.7)	0.8	2.0	63%
Kasson	495,920	-	34.6	13.1	7.8	43.7	0.8	(24.1)	(25.3)	1.2	0.9	3.3	85%
Keewatin	208,652	-	59.3	7.8	6.8	26.1	-	(31.5)	(32.0)	0.5	(2.1)	1.0	40%
Kelliher	134,485	56.6	50.4	-	5.4	44.2	-	(22.5)	(22.3)	(0.2)	0.9	1.4	47%
Kellogg	283,588	-	23.5	10.2	3.7	62.4	0.2	(18.5)	(25.1)	(17.7)	1.9	1.5	51%
Kelsey	15,885	56.6	16.6	15.1	24.8	43.5	-	(24.1)	(12.0)	(5.3)	(0.0)	(0.7)	10%
Kennedy	65,531	-	18.7	5.4	8.0	67.6	0.3	(17.3)	(20.0)	(2.7)	3.6	4.4	97%
Kensington	184,343	-	-	-	-	100.0	-	4.5	1.6	2.9	3.6	1.2	45%
Kenyon	373,529	-	9.0	9.8	9.8	71.2	0.2	(16.5)	(13.3)	(3.2)	3.6	1.2	45%
Kerkhoven	166,577	99.2	57.7	-	40.2	2.1	-	(25.7)	(22.5)	(3.2)	(0.4)	1.0	40%
Kerrick	6,362	-	-	-	-	100.0	-	(12.5)	-	-	A	A	A
Kettle River	87,532	63.1	50.5	-	11.0	38.5	-	(22.7)	(20.2)	(2.5)	0.6	(0.0)	18%
Kiester	166,123	18.9	11.5	7.5	81.0	-	-	(9.0)	(8.8)	(0.2)	2.3	3.0	80%
Kilkenny	218,718	47.5	27.6	-	4.2	68.2	-	(9.4)	1.6	(11.0)	2.6	3.8	92%
Kimball	208,513	50.6	41.4	-	8.0	50.6	-	(18.9)	(17.9)	(1.0)	0.6	1.6	54%
Kinney	160,569	-	22.2	1.8	15.5	60.5	-	(21.5)	(9.4)	(12.1)	(0.3)	1.0	38%
La Crescent	421,148	72.2	48.4	-	22.7	28.9	-	(20.4)	(19.5)	(0.9)	0.2	1.5	52%
Lafayette	254,210	95.3	55.3	4.3	33.7	6.7	-	(26.4)	(22.2)	(4.2)	(0.4)	0.9	37%
Lake Benton	189,976	-	-	-	-	100.0	-	3.6	1.6	2.0	2.6	3.4	85%
Lake Bronson	66,496	-	9.5	1.1	-	89.4	-	(4.0)	(5.2)	1.2	1.5	1.7	56%

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Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)									
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark	Above Benchmark		5-Yr	10-Yr	Return						
SBI Income Share			60.0	-	35.0	5.0	-													
Lake City	410,080	92.3	55.3	-	32.3	12.4	-				(20.5)	(16.4)	(4.1)	0.8	1.7	56%				
Lake Crystal	377,431	-	43.9	9.0	25.6	21.0	0.5				(28.2)	(20.2)	(8.0)	(0.3)	0.3	25%				
Lake Elmo	739,627	-	56.5	6.9	0.6	35.8	0.2				(28.2)	(25.6)	(2.6)	(0.7)	(0.9)	8%				
Lake George	98,033	-	17.0	20.1	3.2	54.6	5.1				(22.5)	(21.2)	(1.3)	2.1	3.8	91%				
Lake Henry	109,462	-	22.0	10.9	11.4	54.6	1.1				(20.2)	(12.3)	(7.9)	(0.3)	0.9	38%				
Lake Johanna	3,125,900	-	35.1	13.4	32.2	18.9	0.4				(23.6)	(21.2)	(2.4)	0.7	2.4	72%				
Lake Kabetogama	92,182	99.5	99.5	-	-	0.5	-				(38.7)	(37.2)	(1.5)	(2.7)	(1.9)	3%				
Lake Lillian	127,014	-	-	-	33.0	67.0	-				2.4	2.8	(0.4)	3.6	2.8	78%				
Lake Park	189,344	-	19.0	10.3	24.3	35.2	11.2				(18.9)	(15.7)	(3.2)	0.9	0.9	36%				
Lake Wilson	174,065	-	-	-	-	100.0	-				3.2	1.6	1.6	3.0	3.5	87%				
Lakefield	291,483	-	29.4	6.6	9.8	50.4	3.8				(25.4)	(22.5)	(2.9)	0.9	0.9	36%				
Lakeland	127,397	-	32.8	2.9	22.9	41.3	0.1				(20.5)	(16.5)	(4.0)	(1.0)	(1.1)	6%				
Lakeport	154,948	-	39.3	17.1	4.8	38.1	0.7				(25.2)	(24.4)	(0.8)	(0.8)	0.7	30%				
Lakeville	4,184,533	-	34.8	4.5	5.4	52.8	2.5				(23.8)	(21.0)	(2.8)	0.2	1.5	52%				
Lakewood	165,335	-	61.8	4.9	18.6	13.3	1.4				(36.9)	(20.2)	(16.7)	(1.9)	1.9	63%				
Lamberton	140,975	-	33.3	14.4	15.0	37.2	0.1				(29.2)	(21.0)	(8.2)	(1.0)	1.6	52%				
Lancaster	129,423	-	-	-	-	100.0	-				4.2	1.6	2.6	4.1	2.5	72%				
Lanesboro	216,206	-	23.6	6.6	-	69.7	0.1				(18.8)	(17.4)	(1.4)	1.0	0.9	38%				
Lasalle	76,915	34.5	29.4	-	4.5	66.1	-				(13.5)	(15.5)	2.0	2.0	3.5	88%				
Le Center	293,830	-	27.6	2.7	6.2	63.1	0.4				(11.4)	(14.2)	2.8	1.9	1.8	58%				
Le Roy	111,627	52.7	23.8	-	26.9	49.3	-				(10.2)	(7.3)	(2.9)	2.0	3.3	85%				
Le Sueur	406,806	-	36.1	11.5	30.6	21.5	0.3				(26.3)	(23.7)	(2.6)	0.4	1.5	51%				
Leaf Valley	224,850	-	25.4	12.1	4.6	44.7	13.2				(22.9)	(21.2)	(1.7)	0.3	0.9	36%				
Lester Prairie	253,390	-	-	-	25.5	74.5	-				(14.7)	(14.7)	0.0	1.5	1.3	47%				
Lewiston	468,154	24.1	38.5	13.5	29.5	17.9	0.6				(26.7)	(22.1)	(4.6)	0.7	2.0	64%				
Lewisville	194,783	-	-	-	-	100.0	-				4.5	1.6	2.9	4.2	4.7	98%				
Lexington	537,791	94.9	-	-	3.6	96.3	0.1				2.7	1.7	1.0	3.6	4.3	96%				
Lindstrom	447,376	-	53.4	11.8	28.7	5.8	0.3				(22.2)	(31.5)	9.3	1.2	0.9	36%				
Linwood	408,365	92.2	55.3	-	32.3	12.4	-				(22.8)	(19.2)	(3.6)	0.9	1.8	60%				
Lismore	103,402	-	22.7	14.4	10.3	51.9	0.7				(20.5)	(18.1)	(2.4)	2.6	0.6	30%				

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08					Rates of Return (%)					Rank (%-ile)
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008		5-Yr		10-Yr Return	
								Benchmark	Above Benchmark	Benchmark	Above Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Litchfield	503,224	-	46.8	3.0	22.3	27.9	-	(26.6)	(23.1)	(3.5)	(1.6)	(0.9)	8%
Little Canada	1,252,004	-	34.4	4.0	11.2	46.2	4.2	(24.3)	(22.6)	(1.7)	(0.4)	1.0	39%
Little Falls	655,061	24.1	51.7	9.2	2.8	34.8	1.5	(26.3)	(21.2)	(5.1)	(0.8)	1.0	39%
Littlefork	147,806	94.2	73.2	-	18.4	8.4	-	(30.2)	(28.5)	(1.7)	(0.5)	0.5	27%
London	40,944	-	85.0	-	-	15.0	-	(26.0)	(27.1)	1.1	(5.2)	(4.2)	0%
Long Lake	1,177,956	-	37.6	10.9	10.1	38.5	2.9	(25.2)	(24.8)	(0.4)	(0.1)	0.8	33%
Long Prairie	307,587	-	9.6	11.3	0.5	78.3	0.3	(13.0)	(6.5)	(6.5)	0.4	2.0	65%
Longville	508,085	-	17.8	11.8	3.8	66.1	0.5	(15.8)	(15.3)	(0.5)	0.7	1.8	58%
Lonsdale	286,773	-	35.4	0.3	21.3	43.0	-	(28.4)	(17.1)	(11.3)	(1.6)	1.7	57%
Loretto	1,013,995	-	42.8	16.4	1.9	37.6	1.3	(25.6)	(23.5)	(2.1)	1.4	2.4	71%
Lower Saint Croix Valley	793,882	-	32.6	15.0	45.0	7.2	0.2	(28.3)	(26.6)	(1.7)	0.1	(0.2)	16%
Lowry	263,392	14.1	25.9	6.2	1.2	66.4	0.3	(17.4)	(18.1)	0.7	1.6	2.2	67%
Lucan	87,440	-	12.0	7.4	-	80.6	-	(11.5)	(12.3)	0.8	1.3	1.9	62%
Lutsen	178,913	11.3	42.3	1.4	25.0	31.2	0.1	(20.7)	(20.1)	(0.6)	0.9	1.5	50%
Luverne	697,689	-	44.8	8.6	16.5	30.1	-	(20.4)	(23.4)	3.0	(0.2)	(1.7)	4%
Lyle	67,077	83.1	65.2	-	15.7	19.1	-	(21.3)	1.6	(22.9)	(2.8)	0.8	35%
Lynd	68,843	-	53.7	15.3	19.1	11.0	0.9	(35.3)	(24.1)	(11.2)	(2.9)	0.5	28%
Mabel	84,222	-	26.6	3.4	7.8	61.6	0.6	(18.2)	(14.2)	(4.0)	0.1	(0.6)	11%
Madelia	259,707	-	13.7	4.6	21.0	60.4	0.3	(11.9)	(10.4)	(1.5)	1.8	1.1	43%
Madison	208,656	47.8	40.1	-	6.8	53.1	-	(18.6)	(19.5)	0.9	1.4	1.7	57%
Madison Lake	206,603	23.4	58.5	15.0	8.0	18.2	0.3	(33.9)	(32.3)	(1.6)	(0.7)	0.8	34%
Magnolia	60,181	-	-	-	-	100.0	-	3.7	1.6	2.1	2.9	3.9	92%
Mahnomen	231,368	-	17.3	18.7	15.3	44.4	4.3	(23.7)	(21.7)	(2.0)	1.3	2.3	70%
Mahtomedi	1,020,637	62.0	56.5	10.7	21.3	11.3	0.2	(29.5)	(36.8)	7.3	(0.7)	1.5	51%
Mahtowa	91,776	-	41.4	-	10.4	48.2	-	(20.6)	(20.5)	(0.1)	(1.5)	1.7	57%
Mantorville	210,013	-	41.1	9.4	2.0	47.1	0.4	(24.2)	(22.9)	(1.3)	1.3	0.3	24%
Maple Grove	7,018,048	-	39.2	11.6	34.6	14.3	0.3	(26.7)	(26.0)	(0.7)	1.0	1.3	47%
Maple Hill	108,359	86.3	40.9	-	42.0	17.1	-	(17.0)	(12.1)	(4.9)	(0.4)	1.6	53%
Maple Lake	826,729	-	-	-	9.8	90.2	-	(15.5)	(12.2)	(3.3)	0.2	3.0	81%
Maple Plain	728,469	-	34.1	5.3	55.2	4.6	0.8	(19.7)	(27.6)	7.9	1.1	0.2	23%

Table 7
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For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Cash %	Other %	Rates of Return (%)			Rank (%-ile)	
			U.S. Stock %	Int'l Stock %	Bond %	2008 %			2008 Benchmark	Above Benchmark	5-Yr		10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Mapleton	346,752	30.7	29.5	2.6	16.1	51.6	0.2	(21.2)	(26.1)	4.9	1.6	0.2	22%
Maplewood	3,588,348	92.6	56.4	8.0	28.2	7.4	-	(29.5)	(27.1)	(2.4)	(0.5)	0.4	26%
Marble	220,489	-	26.0	12.7	3.6	55.5	2.2	(19.4)	(20.0)	0.6	1.6	2.1	66%
Marietta	43,239	100.0	76.2	-	20.8	3.0	-	(30.0)	(28.1)	(1.9)	(0.5)	A	A
Marine-On-St Croix	288,148	82.6	43.7	9.6	12.8	33.9	-	(24.0)	(22.7)	(1.3)	0.5	0.8	35%
Marshall	1,681,614	-	33.0	11.1	49.2	6.0	0.7	(21.7)	(22.1)	0.4	1.3	2.0	63%
Mayer	318,235	91.5	54.8	0.1	22.2	22.9	-	(23.7)	(21.7)	(2.0)	0.7	1.5	50%
Maynard	194,520	28.7	29.6	21.7	18.8	29.4	0.5	(25.4)	(21.4)	(4.0)	(0.9)	0.8	32%
Mazeppa	176,299	-	38.7	15.1	19.3	26.5	0.4	(26.9)	(25.1)	(1.8)	(2.0)	0.1	20%
Mc Davitt	147,110	69.6	44.1	5.0	18.4	32.5	-	(21.1)	(19.1)	(2.0)	1.1	1.8	61%
Mc Grath	123,324	17.5	8.3	-	8.9	82.8	-	(2.3)	(2.8)	0.5	2.8	3.3	85%
Mc Intosh	82,805	72.9	64.4	-	7.4	28.2	-	(28.6)	(29.9)	1.3	(0.7)	(0.2)	16%
Mc Kinley	90,695	-	-	-	-	100.0	-	3.3	1.6	1.7	3.1	3.9	93%
McGregor	342,745	-	34.4	15.9	13.6	33.4	2.7	(30.4)	(23.2)	(7.2)	(2.7)	(0.3)	15%
Meadowlands	44,438	-	2.7	0.4	63.1	33.1	0.7	(10.1)	4.2	(14.3)	0.8	2.0	63%
Medford	144,891	85.1	33.2	50.7	1.1	15.0	-	(41.1)	(37.9)	(3.2)	(2.3)	(0.8)	9%
Medicine Lake	424,192	93.7	43.5	22.5	27.7	6.3	-	(30.8)	(25.2)	(5.6)	(0.6)	0.8	34%
Melrose	288,479	-	19.9	6.6	39.2	34.0	0.3	(23.1)	(19.8)	(3.3)	0.2	0.7	31%
Menahga	256,724	56.8	14.5	-	71.2	14.3	-	(7.1)	(2.3)	(4.8)	2.3	3.9	93%
Mendota Heights	1,573,187	46.3	58.2	7.4	23.5	10.9	-	(30.4)	(28.8)	(1.6)	(1.3)	(1.1)	6%
Mentor	69,290	-	29.4	0.6	8.1	61.6	0.3	(17.1)	(15.1)	(2.0)	(0.8)	0.3	24%
Middle River	142,013	-	-	-	-	100.0	-	4.3	1.6	2.7	3.6	4.0	95%
Miesville	179,826	-	21.8	12.9	21.4	41.6	2.3	(25.3)	(23.1)	(2.2)	(0.6)	(0.1)	17%
Milaca	630,112	-	20.0	11.8	8.8	58.1	1.3	(18.9)	(18.1)	(0.8)	1.4	1.9	61%
Milan	138,052	58.0	77.5	4.1	13.9	4.2	0.3	(34.1)	(32.6)	(1.5)	(1.3)	(0.9)	8%
Millerville	229,907	-	27.2	11.1	11.1	50.3	0.3	(22.5)	(20.1)	(2.4)	0.2	0.3	24%
Miroy	129,149	-	-	-	-	100.0	-	0.8	1.6	(0.8)	4.0	4.2	96%
Miltona	197,024	-	10.1	8.8	19.7	58.5	2.9	(10.0)	(2.8)	(7.2)	0.6	2.1	66%
Minnesota	205,475	32.9	35.4	16.8	14.7	32.8	0.3	(26.0)	(23.2)	(2.8)	1.2	2.7	76%
Minnesota Lake	243,052	-	20.6	10.5	10.6	55.7	2.6	(22.9)	(20.7)	(2.2)	(0.1)	0.2	23%

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			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	Above Benchmark						
								2008	2008 Benchmark	5-Yr	10-Yr	Return		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%	
Minnetonka	9,102,256	56.2	48.8	6.3	34.5	10.1	0.3	(24.5)	(20.4)	(4.1)	(0.1)	1.3	46%	
Mission	198,177	-	24.3	6.9	44.4	23.9	0.5	(19.2)	(12.5)	(6.7)	0.4	3.0	82%	
Montevideo	444,486	-	42.1	17.4	15.6	24.4	0.5	(33.0)	(26.5)	(6.5)	0.2	2.8	78%	
Montgomery	352,944	-	36.3	12.0	3.4	44.7	3.6	(22.7)	(22.1)	(0.6)	2.1	2.8	78%	
Monticello	739,263	-	45.4	17.4	25.6	9.5	2.1	(29.5)	(25.3)	(4.2)	(0.2)	1.6	52%	
Montrose	298,529	6.7	29.5	5.1	8.8	56.1	0.5	(22.8)	(20.5)	(2.3)	(0.1)	(0.4)	13%	
Moose Lake	251,610	-	37.5	22.7	27.8	11.3	0.7	(26.9)	(21.7)	(5.2)	(1.6)	(0.8)	9%	
Mora	531,071	-	45.0	8.6	-	46.4	-	(25.7)	(27.8)	2.1	0.3	0.2	22%	
Morgan	337,542	-	25.2	20.6	23.1	29.4	1.7	(26.1)	(19.9)	(6.2)	1.7	3.7	90%	
Morris	533,348	28.8	56.8	14.8	19.3	8.7	0.4	(31.8)	(28.5)	(3.3)	(0.2)	0.1	21%	
Morristown	306,745	94.1	74.6	1.8	15.5	8.1	-	(31.5)	(28.3)	(3.2)	(0.8)	0.5	28%	
Morton	143,567	-	14.3	7.8	3.0	74.7	0.2	(12.0)	(9.7)	(2.3)	1.1	(0.3)	15%	
Motley	138,704	-	85.3	-	-	14.7	-	(42.8)	(34.6)	(8.2)	(2.6)	(1.8)	4%	
Mound	3,121,405	-	45.1	7.2	17.2	29.6	0.9	(22.5)	(22.4)	(0.1)	2.1	2.2	68%	
Mountain Iron	217,981	-	14.7	18.7	3.1	61.1	2.4	(19.9)	(15.9)	(4.0)	0.5	2.2	68%	
Mountain Lake	297,402	-	-	-	-	100.0	-	3.1	1.6	1.5	3.1	3.8	92%	
Murdock	100,891	72.6	73.1	16.8	8.0	2.1	-	(41.7)	(33.8)	(7.9)	(3.0)	(1.9)	3%	
Myrtle	130,356	61.2	28.2	4.5	17.0	49.7	0.6	(16.8)	(14.4)	(2.4)	1.8	3.5	86%	
Nashwauk	295,572	-	25.1	0.8	9.6	63.9	0.6	(18.2)	(12.7)	(5.5)	(0.1)	1.4	48%	
Nashwauk Police	7,720	-	-	-	-	100.0	-	-	1.6	(1.6)	(0.0)	2.1	65%	
Nassau	80,765	98.5	63.7	16.9	17.3	2.1	-	(29.7)	1.6	(31.3)	(4.7)	(0.1)	17%	
Nevis	188,661	-	-	-	14.8	85.0	0.2	4.9	2.2	2.7	2.8	1.2	44%	
New Auburn	148,971	-	40.6	6.7	2.6	50.0	0.1	(27.9)	(21.1)	(6.8)	(1.4)	(0.2)	17%	
New Brighton	1,975,095	99.3	46.9	-	52.4	0.3	0.4	(23.4)	(19.3)	(4.1)	0.4	0.8	34%	
New Germany	318,880	14.5	8.7	-	32.7	58.6	-	(19.6)	(19.8)	0.2	(0.1)	1.3	47%	
New London	273,866	-	22.0	-	-	78.0	-	(12.2)	(16.4)	4.2	0.9	0.1	21%	
New Prague	401,202	-	42.1	14.8	14.6	22.0	6.5	(31.0)	(26.3)	(4.7)	(2.6)	(1.8)	4%	
New Richland	304,342	-	-	-	-	100.0	-	4.2	1.6	2.6	3.6	4.1	95%	
New Ulm	1,832,893	7.7	32.7	11.2	6.8	48.7	0.6	(20.2)	(20.3)	0.1	1.6	3.4	86%	
New York Mills	182,720	62.5	37.5	-	21.9	40.6	-	(16.3)	(14.9)	(1.4)	1.3	2.4	70%	

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	2008	2008 Benchmark	Above Benchmark			
SBI Income Share			60.0	-	35.0	5.0	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Newfolden	111,307	-	-	-	-	100.0	3.0	1.6	1.4	2.3	2.9	79%
Newport	617,840	-	0.2	-	24.3	75.5	(28.1)	(13.1)	(15.0)	(3.1)	(0.9)	8%
Nicollet	200,424	90.1	60.3	13.2	14.5	12.0	(32.0)	(30.4)	(1.6)	0.6	1.0	39%
Nisswa	592,206	-	17.9	4.9	25.2	51.8	(2.0)	1.6	(3.6)	5.3	2.5	72%
Nodine	122,854	99.8	29.0	12.4	47.0	11.6	(23.8)	(20.1)	(3.7)	2.1	2.8	78%
Normanna	17,060	-	8.2	0.7	10.1	80.2	(10.3)	(4.7)	(5.6)	A	A	A
North Branch	543,426	48.2	42.5	23.0	18.8	15.5	(28.1)	(24.5)	(3.6)	(0.6)	(0.2)	16%
North Mankato	1,068,851	-	32.7	13.0	8.5	45.5	(20.6)	(19.3)	(1.3)	1.9	2.3	68%
North St. Paul	709,964	-	36.4	7.4	50.8	5.0	(18.3)	(14.6)	(3.7)	0.6	2.4	71%
North Star Township	50,351	61.6	61.6	-	-	38.4	(27.4)	(29.1)	1.7	(2.5)	(1.0)	6%
Northfield	1,946,954	99.3	82.3	-	14.9	2.8	(30.5)	(28.8)	(1.7)	(0.7)	0.1	20%
Northland	67,311	-	28.8	1.9	1.1	68.2	(9.6)	(13.9)	4.3	7.2	5.2	99%
Northome	119,173	-	-	-	-	100.0	2.1	1.6	0.5	4.3	2.0	64%
Northrop	60,995	88.5	70.1	-	16.1	13.8	(31.6)	(29.4)	(2.2)	(1.0)	(0.3)	16%
Norwood Young America	424,512	95.4	32.0	-	36.4	31.6	(18.0)	(13.9)	(4.1)	0.9	0.8	33%
Oak Grove	669,093	-	44.2	11.8	23.5	16.9	(23.5)	(22.2)	(1.3)	2.0	0.5	27%
Oakdale	1,284,993	-	49.6	15.0	28.7	6.4	(27.9)	(25.5)	(2.4)	0.3	0.7	31%
Odessa	48,116	-	18.9	1.3	-	79.8	(13.9)	(12.4)	(1.5)	(0.1)	(2.9)	1%
Odin	97,968	-	-	-	-	100.0	3.9	1.6	2.3	3.3	4.0	94%
Ogilvie	200,714	-	10.2	4.2	45.2	39.3	(7.0)	(2.0)	(5.0)	1.6	0.1	21%
Okabena	149,069	-	-	0.1	27.0	72.9	(1.7)	2.6	(4.3)	1.7	3.3	85%
Oklee	62,605	-	-	-	-	100.0	3.8	1.6	2.2	2.8	3.4	86%
Olivia	212,406	-	-	-	31.9	68.1	(23.2)	(20.5)	(2.7)	(1.3)	(1.5)	5%
Onamia	204,687	-	26.3	8.4	2.8	62.3	(19.4)	(17.8)	(1.6)	(0.8)	(3.0)	1%
Ormsby	152,705	-	-	-	-	100.0	3.9	1.6	2.3	3.6	4.3	96%
Oronoco	161,898	-	-	-	-	100.0	2.3	1.6	0.7	4.1	3.9	93%
Orr	129,946	-	34.9	3.1	-	62.0	(22.8)	(19.4)	(3.4)	0.2	0.9	37%
Ortonville	305,896	-	36.0	32.8	11.1	19.5	(31.0)	(23.5)	(7.5)	1.2	3.1	83%
Osakis	428,708	74.9	43.3	5.2	26.4	25.1	(24.8)	(23.0)	(1.8)	0.5	1.0	39%
Osseo	382,947	-	31.8	16.5	2.6	47.3	(23.0)	(22.0)	(1.0)	2.3	3.0	82%

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008		Above Benchmark		5-Yr	10-Yr		Return
								Benchmark	Benchmark	Benchmark	Benchmark				
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%		
Ostrander	102,914	-	-	-	-	100.0	-	4.2	1.6	2.6	3.0	3.7	89%		
Ottertail	334,304	69.6	-	24.4	33.8	-	-	(17.5)	(15.9)	(1.6)	1.0	1.8	59%		
Owatonna	1,335,873	99.5	6.0	11.4	8.0	-	-	(32.4)	(31.5)	(0.9)	(1.0)	(0.4)	15%		
Palisade	76,075	-	52.9	7.2	30.2	2.4	2.4	(17.4)	(14.8)	(2.6)	0.8	0.5	28%		
Palo	238,363	-	21.3	8.2	32.5	33.4	4.6	(16.8)	(15.3)	(1.5)	1.3	1.2	45%		
Park Rapids	899,782	-	18.2	25.1	38.6	15.6	2.5	(27.4)	(23.7)	(3.7)	(0.7)	0.9	35%		
Parkers Prairie	234,005	-	20.6	7.4	7.6	64.1	0.3	(19.6)	(16.4)	(3.2)	1.7	0.6	28%		
Paynesville	415,704	-	21.2	21.2	16.2	39.6	1.8	(27.2)	(26.1)	(1.1)	4.2	4.0	95%		
Pelican Rapids	266,013	-	38.6	10.7	0.2	50.4	0.1	(26.6)	(30.4)	3.8	(0.7)	1.2	45%		
Pemberton	107,765	-	-	-	-	100.0	-	4.3	1.6	2.7	3.6	4.3	96%		
Pennock	147,696	90.0	51.8	-	30.2	18.0	-	(20.2)	(3.6)	(16.6)	(0.7)	(2.4)	2%		
Pequot Lakes	731,308	22.4	13.4	-	8.0	78.6	-	(1.3)	1.6	(2.9)	2.8	1.9	61%		
Perch Lake	19,194	52.2	40.6	-	10.2	49.2	-	(23.3)	(28.8)	5.5	A	A	A		
Perham	402,896	-	41.3	20.8	21.6	15.7	0.6	(30.4)	(26.0)	(4.4)	0.5	1.1	40%		
Pierz	236,077	-	40.2	12.4	39.4	7.7	0.3	(23.1)	(17.7)	(5.4)	0.6	1.7	55%		
Pillager	356,187	-	36.0	9.7	27.4	14.9	12.0	(29.7)	(25.0)	(4.7)	(2.0)	(0.5)	13%		
Pine City	790,058	-	22.9	13.4	8.1	55.2	0.4	(22.0)	(21.6)	(0.4)	1.8	2.1	65%		
Pine Island	326,568	54.8	40.1	-	12.9	47.0	-	(18.0)	(14.3)	(3.7)	1.2	2.1	65%		
Pine River	435,047	-	18.4	14.2	33.7	27.6	6.1	(16.0)	(21.7)	5.7	0.3	(0.3)	15%		
Pipestone	355,356	56.6	55.6	4.7	30.8	8.1	0.8	(25.0)	(21.4)	(3.6)	(0.2)	0.9	37%		
Plainview	461,751	-	23.3	4.8	11.2	49.7	11.0	(15.6)	(16.7)	1.1	1.1	2.8	78%		
Plato	369,646	-	31.2	18.9	2.9	47.0	-	(20.0)	(19.8)	(0.2)	1.6	2.4	72%		
Plummer	83,988	-	44.3	4.6	20.3	28.8	2.0	(40.0)	(28.0)	(12.0)	(2.5)	(1.0)	7%		
Plymouth	4,780,386	-	39.8	9.4	47.4	2.7	0.7	(24.8)	(21.1)	(3.7)	0.1	1.0	38%		
Porter	178,346	100.0	71.3	-	19.2	9.5	-	(29.1)	(27.7)	(1.4)	(0.6)	0.9	36%		
Preston	195,265	-	40.5	12.6	6.4	40.0	0.5	(27.9)	(24.7)	(3.2)	0.2	1.9	62%		
Princeton	951,618	-	32.9	9.5	46.2	11.3	0.1	(24.8)	(20.4)	(4.4)	(1.3)	(0.4)	14%		
Prinsburg	190,968	-	8.8	1.0	-	90.2	-	(2.3)	(3.5)	1.2	2.5	2.5	73%		
Prior Lake	1,685,933	5.5	42.4	26.9	13.7	15.6	1.4	(32.4)	(30.8)	(1.6)	(0.3)	1.5	51%		
Proctor	250,206	-	18.8	7.8	24.3	48.4	0.7	(17.2)	(15.4)	(1.8)	1.0	3.0	80%		

Table 7
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For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08						Rates of Return (%)					Rank (%-ile)
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	Above Benchmark						
								2008	2008 Benchmark	5-Yr	10-Yr	Return		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%	
Ramsey	1,192,021	-	36.4	12.1	24.4	24.2	2.9	(28.7)	(22.8)	(5.9)	(0.3)	0.8	33%	
Randall	279,874	-	16.1	16.6	39.8	26.7	0.8	(15.4)	(13.1)	(2.3)	2.0	1.1	41%	
Randolph	379,499	73.9	58.0	0.7	13.3	28.0	-	(24.6)	(23.4)	(1.2)	(1.0)	(0.2)	17%	
Raymond	177,077	-	13.5	16.9	16.0	52.7	0.9	(22.9)	(14.9)	(8.0)	0.7	(0.6)	12%	
Red Lake Falls	144,801	36.0	21.6	-	12.6	65.8	-	(7.3)	(5.9)	(1.4)	2.5	3.1	82%	
Red Wing	830,659	-	18.0	6.2	5.0	57.9	12.9	(11.5)	(15.3)	3.8	4.3	5.4	99%	
Redwood Falls	893,887	3.7	24.8	3.6	34.2	36.7	0.7	(15.9)	(11.9)	(4.0)	2.1	2.2	67%	
Remer	424,888	7.7	4.8	2.1	0.8	92.3	-	(0.6)	(2.4)	1.8	4.2	5.4	99%	
Renville	219,639	61.0	33.5	-	26.5	40.0	-	(16.3)	(12.7)	(3.6)	1.2	2.3	69%	
Rice	272,678	-	34.8	9.1	39.9	16.0	0.2	(21.0)	(15.8)	(5.2)	1.1	1.5	51%	
Rice Lake	433,572	-	-	-	79.3	20.6	0.1	5.6	4.5	1.1	5.0	2.8	77%	
Richmond	299,757	-	25.2	20.0	20.9	33.6	0.3	(22.2)	(25.9)	3.7	0.8	1.8	61%	
Robbinsdale	1,003,828	99.6	63.8	9.6	16.8	9.8	-	(30.4)	(28.7)	(1.7)	(0.0)	1.4	49%	
Rockford	330,768	-	33.6	18.7	6.8	39.8	1.1	(28.8)	(27.2)	(1.6)	(0.7)	(1.8)	3%	
Rockville	319,563	-	40.0	11.7	31.5	16.4	0.4	(26.9)	(22.2)	(4.7)	0.4	0.8	34%	
Rogers	445,013	-	37.3	8.5	1.8	51.3	1.1	(19.1)	(21.1)	2.0	0.7	1.6	54%	
Rollingstone	116,894	-	-	-	-	100.0	-	5.2	1.6	3.6	3.8	0.9	37%	
Rose Creek	86,138	56.5	-	-	-	100.0	-	(20.3)	(18.0)	(2.3)	0.5	1.1	41%	
Roseau	374,845	0.2	30.7	10.7	39.0	15.8	3.8	(28.3)	(20.9)	(7.4)	(0.8)	2.6	74%	
Rosemount	1,859,235	63.1	73.5	-	11.2	15.3	-	(30.7)	(29.7)	(1.0)	(1.5)	(0.4)	14%	
Roseville	5,749,103	98.3	50.9	10.1	37.3	1.7	-	(29.4)	(26.5)	(2.9)	0.1	1.3	46%	
Rothsay	260,736	-	37.3	6.3	7.6	48.2	0.6	(18.0)	(14.4)	(3.6)	0.1	3.3	85%	
Round Lake	157,030	-	34.2	11.2	35.3	18.4	0.9	(28.4)	(24.5)	(3.9)	(0.6)	1.2	44%	
Royalton	132,398	-	33.9	8.6	26.0	27.6	3.9	(26.3)	(19.7)	(6.6)	(1.6)	0.3	24%	
Rush City	361,393	80.9	60.8	-	17.6	21.6	-	(26.5)	(25.2)	(1.3)	(0.3)	0.0	19%	
Rushford	311,441	-	12.8	5.8	2.0	79.1	0.3	(11.5)	(13.0)	1.5	1.6	1.7	55%	
Rushmore	77,453	-	8.5	2.8	8.0	80.5	0.2	(7.0)	(5.5)	(1.5)	0.9	A	A	
Russell	148,816	-	-	-	-	100.0	-	4.7	1.6	3.1	3.8	4.2	96%	
Ruthton	178,465	36.5	20.4	-	3.2	76.4	-	(8.6)	(9.8)	1.2	1.6	2.3	69%	
Sabin-Elmwood	136,613	-	39.1	-	50.6	10.3	-	(9.1)	(12.0)	2.9	0.7	3.7	90%	

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For the Year Ended December 31, 2008

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008		5-Yr			
								Benchmark	Above Benchmark	Benchmark		Above Benchmark	
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Sacred Heart	108,516	23.1	23.1	-	-	76.9	-	(12.7)	(6.2)	(6.5)	(0.3)	2.1	66%
Saint Augusta	0	-	-	-	-	-	-	-	-	-	A	A	66%
Saint Clair	496,800	49.6	40.7	-	7.9	51.4	-	(18.4)	(17.2)	(1.2)	0.6	1.7	56%
Saint Francis	506,523	-	45.0	10.6	25.7	13.6	5.1	(23.4)	(25.0)	1.6	0.8	1.1	42%
Saint Hilaire	124,510	-	5.9	2.1	3.3	88.4	0.3	(2.1)	(4.0)	1.9	2.4	2.7	75%
Saint James	493,361	-	14.0	7.5	30.0	48.2	0.3	(17.7)	(10.9)	(6.8)	1.1	2.4	70%
Saint Joseph	548,558	-	33.0	16.9	34.4	15.3	0.4	(23.9)	(20.1)	(3.8)	1.1	0.7	30%
Saint Leo	125,211	-	17.4	2.0	0.2	80.1	0.3	(9.1)	(11.9)	2.8	2.2	2.9	79%
Saint Michael	625,083	8.5	5.4	3.1	11.4	80.1	-	(25.4)	(22.1)	(3.3)	(0.3)	(2.5)	2%
Saint Paul Park	577,340	-	67.3	10.8	13.8	7.8	0.3	(24.5)	(26.4)	1.9	0.8	1.4	48%
Saint Peter	736,659	27.3	18.2	8.0	19.5	54.3	-	(13.5)	(14.3)	0.8	2.3	3.0	82%
Saint Stephen	315,550	-	35.5	12.1	20.7	31.1	0.6	(27.9)	(23.3)	(4.6)	0.7	(0.8)	9%
Sanborn	117,393	-	-	-	-	100.0	-	3.4	1.6	1.8	2.9	3.7	89%
Sandstone	101,695	4.7	2.8	-	1.6	77.9	17.7	(21.0)	(24.3)	3.3	(1.0)	(0.9)	7%
Sarrell	776,816	-	14.7	6.3	36.0	42.5	0.5	(8.2)	(7.5)	(0.7)	2.5	4.0	94%
Sauk Centre	500,587	-	32.5	1.2	17.3	47.7	1.3	(15.1)	(14.2)	(0.9)	1.4	2.5	73%
Sauk Rapids	786,747	-	32.4	15.0	14.1	37.4	1.1	(22.6)	(20.9)	(1.7)	1.3	0.1	20%
Savage	2,730,724	30.8	53.3	4.8	17.5	23.6	0.8	(23.6)	(22.3)	(1.3)	1.2	0.7	31%
Scandia	565,272	66.2	42.3	16.4	6.6	34.7	-	(29.4)	(29.8)	0.4	(2.3)	(1.0)	7%
Scandia Valley	243,270	-	-	-	22.9	77.1	-	(35.7)	(25.3)	(10.4)	(2.9)	(0.0)	18%
Scanlon	107,264	-	33.4	10.9	35.8	19.8	0.1	(20.3)	(21.9)	1.6	0.7	(0.6)	12%
Schroeder	83,837	94.6	94.6	-	-	5.4	-	(38.0)	(35.4)	(2.6)	(2.9)	(2.3)	2%
Seaforth	71,666	-	-	-	-	100.0	-	4.3	1.6	2.7	3.3	4.4	97%
Sebaka	482,875	-	29.0	6.9	19.5	43.4	1.2	(14.1)	(19.9)	5.8	3.4	6.3	100%
Sedan	43,186	-	-	-	-	100.0	-	1.0	1.6	(0.6)	1.0	A	A
Shafer	180,919	-	7.8	0.2	2.1	89.9	-	(1.9)	(3.5)	1.6	2.2	2.9	79%
Shakopee	2,944,948	39.9	35.5	4.3	6.1	53.4	0.7	(22.5)	(19.2)	(3.3)	0.5	1.6	53%
Shelly	93,645	-	25.0	0.9	37.3	36.0	0.8	(18.0)	(11.7)	(6.3)	(0.2)	(0.4)	14%
Sherburn	397,316	50.2	30.1	-	17.6	52.3	-	(11.6)	(10.7)	(0.9)	2.0	3.0	81%
Shevlin	175,963	40.3	18.4	2.4	35.5	43.6	0.1	(14.4)	(8.5)	(5.9)	1.3	2.7	76%

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	Above Benchmark						
								2008	2008 Benchmark	5-Yr	10-Yr	Return		
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%	
Silica	140,631	-	33.4	18.2	37.6	10.1	0.7	(25.1)	(19.3)	(5.8)	0.9	3.7	89%	
Silver Bay	387,369	30.3	21.2	3.1	19.5	56.2	-	(11.3)	(11.2)	(0.1)	2.3	3.2	84%	
Silver Lake	244,680	-	-	-	-	100.0	-	3.1	1.6	1.5	3.0	3.8	92%	
Slayton	440,336	-	6.1	1.1	6.5	86.3	-	(1.5)	(2.6)	1.1	3.3	3.7	89%	
Sleepy Eye	681,184	-	-	-	14.8	85.2	-	5.3	5.1	0.2	5.6	5.7	100%	
Solway	148,082	90.1	23.9	-	64.2	11.9	-	(13.9)	(7.9)	(6.0)	1.9	3.5	86%	
Solway Rural	69,165	18.8	25.3	0.3	2.6	71.8	-	(28.6)	(31.8)	3.2	(0.2)	1.9	61%	
South Bend	301,708	-	47.6	2.0	37.0	13.4	-	(19.2)	(23.2)	4.0	1.9	0.5	27%	
South Haven	190,189	-	42.1	10.8	13.5	33.6	-	(24.3)	(22.4)	(1.9)	(0.7)	(0.3)	15%	
Spicer	125,300	-	47.5	16.8	16.1	17.1	2.5	(37.2)	(29.1)	(8.1)	(4.5)	(3.1)	1%	
Spring Grove	186,199	12.2	15.1	3.3	8.4	72.8	0.4	(12.2)	(10.0)	(2.2)	(0.3)	1.6	53%	
Spring Lake Park	7,666,649	8.5	43.1	4.4	19.7	31.9	0.9	(21.8)	(21.4)	(0.4)	1.3	2.1	66%	
Spring Valley	355,312	-	21.5	21.1	14.4	42.0	1.0	(35.7)	(23.5)	(12.2)	(3.4)	0.5	27%	
Springfield	233,917	-	53.0	13.9	29.3	3.6	0.2	(27.8)	(22.4)	(5.4)	(1.0)	1.7	55%	
Squaw Lake	123,509	-	48.5	-	-	51.5	-	(24.6)	(23.8)	(0.8)	(0.7)	3.2	84%	
St. Anthony	735,213	-	41.3	12.9	26.1	19.2	0.5	(34.3)	(25.8)	(8.5)	(0.5)	0.4	26%	
St. Bonifacius	307,160	-	33.6	16.7	26.4	20.0	3.3	(31.1)	(20.5)	(10.6)	(0.6)	(3.5)	0%	
St. Charles	464,630	-	47.0	17.6	19.9	13.9	1.6	(26.0)	(23.9)	(2.1)	0.2	2.8	77%	
St. Martin	326,979	-	29.7	19.3	16.2	33.2	1.6	(22.1)	(32.7)	10.6	7.1	4.6	98%	
Stacy-Lent Area	378,676	-	35.4	9.3	49.9	5.2	0.2	(23.5)	(19.5)	(4.0)	0.7	2.2	68%	
Staples	301,136	-	-	-	21.7	78.2	0.1	(17.9)	(25.3)	7.4	2.1	0.7	31%	
Starbuck	112,022	50.4	38.4	4.4	6.7	50.5	-	(21.2)	(21.9)	0.7	(0.2)	0.9	37%	
Stephen	178,484	36.8	32.0	-	4.2	63.8	-	(13.3)	(14.7)	1.4	2.0	1.7	56%	
Stewart	195,126	41.1	29.6	-	10.1	60.3	-	(11.9)	(11.8)	(0.1)	1.9	2.5	73%	
Stewartville	794,614	58.3	39.2	8.0	51.0	1.8	-	(20.3)	(19.3)	(1.0)	1.5	2.9	79%	
Stillwater	2,407,112	30.3	42.5	11.1	23.6	22.5	0.3	(23.9)	(21.5)	(2.4)	0.8	2.0	64%	
Storden	107,563	-	30.1	17.6	46.8	4.6	0.9	(23.9)	(26.0)	2.1	0.7	1.3	46%	
Sturgeon Lake	56,155	44.0	33.9	-	10.1	56.0	-	(18.3)	(14.9)	(3.4)	0.5	1.4	48%	
Sunburg	106,672	-	-	-	-	100.0	-	2.7	1.6	1.1	1.9	2.9	78%	
Swanville	180,905	-	20.9	9.7	1.5	67.8	0.1	(16.8)	(16.0)	(0.8)	1.4	1.8	59%	

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008		5-Yr			
								Benchmark	Above Benchmark	Benchmark		Return	
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Taconite	111,883	-	17.5	2.9	9.7	69.7	0.2	(14.5)	(13.0)	(1.5)	2.3	2.4	71%
Taunton	64,202	-	-	-	-	100.0	-	3.9	1.6	2.3	3.2	4.0	94%
Taylor's Falls	393,779	-	37.9	26.9	11.8	23.1	0.3	(32.5)	(33.6)	1.1	(0.3)	1.6	52%
Thief River Falls	865,445	-	20.7	5.3	61.7	12.2	0.1	(17.7)	(7.6)	(10.1)	0.4	2.3	70%
Thief River Falls Police	141,883	-	-	-	-	100.0	-	4.6	1.6	3.0	4.4	4.8	99%
Thomson	327,539	-	24.1	25.3	33.7	14.5	2.4	(29.9)	(23.2)	(6.7)	(1.0)	0.7	31%
Tofte	102,386	89.5	70.9	-	16.3	12.8	-	(21.7)	(26.7)	5.0	2.0	2.0	63%
Toivola	87,423	-	36.2	13.4	19.1	30.0	1.3	(35.5)	(16.4)	(19.1)	(2.8)	0.1	20%
Tower	103,453	-	24.9	17.7	7.2	49.4	0.8	(24.0)	(22.2)	(1.8)	(0.8)	0.3	25%
Tracy	234,539	-	32.1	12.8	2.0	52.9	0.2	(22.5)	(14.3)	(8.2)	(0.7)	0.5	27%
Trimont	370,841	-	-	-	-	100.0	-	4.9	1.6	3.3	3.7	4.5	98%
Truman	225,664	67.8	45.3	-	21.4	33.3	-	(20.7)	(18.1)	(2.6)	0.5	1.9	62%
Twin Lakes (City)	207,976	-	-	-	20.5	79.5	-	6.8	2.2	4.6	3.7	4.0	94%
Twin Valley	178,900	-	33.8	18.9	1.8	44.9	0.6	(27.4)	(27.0)	(0.4)	0.8	3.5	87%
Two Harbors	529,283	68.5	25.1	14.0	52.0	8.9	-	(19.8)	(18.1)	(1.7)	2.0	2.7	76%
Tyler	119,727	95.2	57.1	-	33.3	9.6	-	(22.5)	(27.5)	5.0	0.7	(2.0)	3%
Ulen	125,858	-	-	-	8.5	91.5	-	4.0	1.8	2.2	4.1	4.7	98%
Underwood	226,037	4.5	30.3	6.3	11.5	51.7	0.2	(19.3)	(19.3)	0.0	0.1	0.7	30%
Upsala	135,931	-	-	-	-	100.0	-	4.1	1.6	2.5	3.0	2.9	80%
Vadnais Heights	815,088	6.9	44.3	12.1	9.8	26.9	6.9	(27.4)	(25.9)	(1.5)	1.2	1.1	41%
Vergas	224,077	61.1	36.6	-	21.4	42.0	-	(15.4)	(14.2)	(1.2)	1.6	2.1	66%
Vermilion Lake	123,455	96.7	58.0	-	33.8	8.2	-	(23.4)	(19.3)	(4.1)	0.8	1.8	58%
Verndale	292,331	4.1	54.7	6.9	7.0	17.8	13.6	(29.2)	(30.3)	1.1	0.2	1.0	39%
Vernon Center	96,568	-	21.2	7.4	7.1	64.1	0.2	(18.5)	(18.7)	0.2	0.1	0.4	26%
Vesta	88,686	-	13.7	1.3	5.8	79.2	-	(9.3)	(8.1)	(1.2)	1.6	1.8	59%
Victoria	594,960	-	30.1	15.4	10.1	43.6	0.8	(24.1)	(18.5)	(5.6)	(0.7)	(1.2)	6%
Villard	193,161	-	-	-	24.3	57.9	17.8	(3.4)	(4.6)	1.2	1.3	3.0	81%
Vining	52,925	-	22.1	13.5	6.4	57.5	0.5	(22.4)	(15.8)	(6.6)	(0.0)	0.6	29%
Virginia Fire	2,252,236	-	27.9	-	63.1	9.0	-	(8.7)	(11.6)	2.9	2.1	3.2	84%
Wabasha	459,818	-	41.6	15.9	7.0	35.0	0.5	(27.8)	(23.3)	(4.5)	(0.9)	0.2	22%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)		
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008	2008 Benchmark	Above Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Wabasso	147,597	-	17.3	3.4	6.8	55.3	17.2	(12.8)	(16.0)	3.2	1.7	1.2	45%
Waconia	623,214	83.7	63.3	9.4	9.6	17.7	-	(33.9)	(31.8)	(2.1)	(1.6)	(1.0)	7%
Wadena	389,345	-	39.0	11.0	46.0	3.6	0.4	(23.5)	(17.4)	(6.1)	0.8	2.0	64%
Waite Park	527,324	-	26.8	13.1	17.6	39.5	3.0	(19.5)	(18.8)	(0.7)	1.2	1.7	57%
Waldorf	124,351	-	20.7	8.4	11.0	58.5	1.4	(21.6)	(18.9)	(2.7)	0.4	0.8	33%
Walker	454,016	-	43.9	13.1	8.8	33.5	0.7	(25.4)	(25.5)	0.1	0.6	1.3	46%
Walnut Grove	160,981	-	4.3	-	-	95.7	-	(1.1)	(1.5)	0.4	1.6	3.0	80%
Wanamingo	186,707	-	40.2	24.9	25.4	9.0	0.5	(33.1)	(27.0)	(6.1)	(1.9)	3.9	93%
Wanda	99,186	-	-	-	-	100.0	-	4.4	1.6	2.8	3.4	3.9	93%
Warba	124,454	29.4	17.6	-	23.7	58.7	-	(9.5)	(7.6)	(1.9)	1.8	2.2	68%
Warren	192,864	-	35.5	19.2	5.0	39.8	0.5	(25.6)	(24.2)	(1.4)	1.7	1.8	59%
Warroad	218,563	70.1	42.1	-	24.5	33.4	-	(17.4)	(15.0)	(2.4)	1.1	2.0	64%
Waseca	1,096,133	-	29.8	7.5	14.8	41.5	6.4	(17.7)	(14.7)	(3.0)	2.0	2.5	72%
Watertown	483,196	-	29.6	21.7	16.7	29.0	3.0	(24.5)	(22.0)	(2.5)	0.9	(0.8)	8%
Waterville	241,231	-	16.2	4.9	31.8	43.6	3.5	(15.3)	(8.8)	(6.5)	1.3	2.6	74%
Watkins	188,989	-	38.2	21.1	18.6	21.2	0.9	(34.5)	(27.1)	(7.4)	(1.3)	0.8	33%
Watson	147,984	-	20.5	21.9	19.6	37.5	0.5	(25.4)	(25.3)	(0.1)	3.4	3.1	83%
Waubun	126,636	-	-	-	-	100.0	-	4.3	1.6	2.7	4.0	4.6	98%
Waverly	163,937	-	26.1	11.1	9.4	52.9	0.5	(21.8)	(15.0)	(6.8)	(0.3)	2.4	71%
Wayzata	1,416,676	-	36.5	4.8	52.2	6.2	0.3	(10.2)	(15.0)	4.8	3.3	2.7	76%
Welcome	215,903	-	-	-	-	100.0	-	3.9	1.6	2.3	3.6	4.4	97%
Wells	331,002	-	21.4	14.7	7.6	55.5	0.8	(23.1)	(23.3)	0.2	0.2	0.8	35%
Wendell	127,651	-	-	-	-	100.0	-	3.8	1.6	2.2	3.5	4.3	97%
West Concord	283,328	-	-	-	-	100.0	-	3.5	1.6	1.9	3.6	3.9	93%
West Metro	3,708,673	-	45.6	16.5	17.4	20.2	0.3	(31.8)	(27.4)	(4.4)	(0.1)	0.4	26%
Westbrook	141,709	-	8.8	4.7	11.5	74.8	0.2	(4.6)	(5.1)	0.5	2.0	3.8	92%
Wheaton	411,661	-	42.6	11.4	2.4	41.2	2.4	(24.4)	(24.1)	(0.3)	1.2	1.4	50%
White Bear Lake	4,115,878	-	44.3	10.8	7.1	36.6	1.2	(26.5)	(24.8)	(1.7)	1.3	2.4	70%
Williams	111,447	93.1	68.3	-	21.7	10.0	-	(28.9)	(26.9)	(2.0)	(0.2)	0.3	25%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2008

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/08				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2008 Benchmark	Above Benchmark	Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	(23.4)	(20.5)	(2.9)	0.8	1.8	59%
Willmar	1,457,325	-	56.9	3.0	29.3	10.8	-	(32.6)	(24.7)	(7.9)	(1.2)	0.9	37%
Willow River	128,196	44.7	27.0	-	17.7	55.3	-	(14.1)	(13.5)	(0.6)	1.6	1.8	60%
Wilmont	148,975	-	33.3	11.8	11.5	42.2	1.2	(18.3)	(19.4)	1.1	0.4	0.8	34%
Wilson	277,230	-	24.5	15.4	18.4	41.0	0.7	(21.4)	(20.1)	(1.3)	2.0	4.1	95%
Windom	603,264	-	34.9	9.6	36.4	17.6	1.5	(25.2)	(20.2)	(5.0)	(0.3)	1.8	60%
Winger	40,924	-	27.7	15.5	6.3	49.5	1.0	(25.3)	(24.4)	(0.9)	(1.1)	(0.5)	13%
Winnabago	258,317	4.7	20.5	4.8	64.6	6.0	4.1	(2.6)	1.8	(4.4)	2.7	4.8	99%
Winsted	309,661	-	-	-	39.9	60.1	-	(26.6)	(27.1)	0.5	(0.5)	1.2	44%
Winthrop	193,949	-	25.3	17.0	10.1	46.9	0.7	(24.0)	(22.8)	(1.2)	(0.4)	(0.1)	17%
Wolf Lake	187,452	-	20.8	7.9	35.5	32.5	3.3	(20.6)	(12.9)	(7.7)	0.5	1.4	48%
Wood Lake	96,146	-	28.8	15.0	8.7	46.8	0.7	(24.5)	(23.3)	(1.2)	(1.0)	0.1	19%
Woodbury	4,480,743	99.8	46.4	13.3	-	40.3	-	(27.2)	(24.1)	(3.1)	0.8	1.0	40%
Woodstock	95,925	53.2	39.5	-	12.6	47.9	-	(17.6)	(15.5)	(2.1)	0.7	1.5	51%
Worthington	925,490	-	15.8	7.6	39.8	35.5	1.3	(27.5)	(24.9)	(2.6)	0.4	1.4	50%
Wrenshall	121,249	39.1	55.0	8.4	28.6	5.4	2.6	(29.5)	(23.4)	(6.1)	(0.3)	0.1	21%
Wright	70,603	87.2	52.4	-	30.5	17.1	-	(20.3)	(16.1)	(4.2)	1.0	1.9	62%
Wykoff	203,048	23.8	43.2	23.5	24.9	7.3	1.1	(30.2)	(23.9)	(6.3)	0.5	0.5	27%
Wyoming	195,598	95.5	28.7	-	64.4	6.9	-	(11.3)	(5.7)	(5.6)	1.7	3.1	83%
Zimmerman	454,758	-	35.1	2.0	-	62.9	-	(22.4)	(12.9)	(9.5)	(0.6)	1.3	47%
Zumbro Falls	231,659	93.4	57.8	5.4	27.2	9.6	-	(27.8)	(24.9)	(2.9)	(0.4)	0.9	37%
Zumbrotia	326,158	-	34.4	11.7	4.3	48.9	0.7	(29.0)	(24.5)	(4.5)	(1.0)	(1.5)	4%
Totals	354,665,603	21.9	37.0	9.0	22.1	30.5	1.4	(23.1)^B			0.6	1.4	

Legend

A = These relief associations did not exist for either the full five-year or 10-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 for relief associations that appear in this report.