

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, 2007

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 160 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, 2007



April 1, 2009

Pension Division Office of the State Auditor State of Minnesota

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Introduction

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 service 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 2007, 717 relief associations were in existence in Minnesota. This report includes information on 708 of the 717 relief associations, which is an increase of eight associations from the 2006 report. Nine relief associations are not included in this report because either the relief association had just recently incorporated and had no financial or investment data to report, or 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. A new feature this year is that stock asset allocations have been further categorized into domestic and international holdings. This greater level of detail will be helpful when comparing relief associations' rates of return.

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Executive Summary

- Relief associations held more than \$456 million in net assets at the end of 2007, representing accrued benefits for 20,672 firefighters. (Pages 5 and 27.)
- Total revenues for relief associations in 2007 were \$56.3 million, a 21.5 percent decrease from 2006 revenues. (Page 7.)
- Fire state aid received by relief associations in 2007 totaled \$21.1 million, an 11.0 percent decrease from the amount received during 2006. (Page 8.)
- In 2007, relief associations received \$6.8 million in municipal contributions, which was a 3.0 percent increase over the \$6.6 million received in 2006. Of the \$6.8 million received in municipal contributions, only \$1.5 million was statutorily required to be contributed, which was roughly the same amount that was required for 2006. (Page 9.)
- While investment earnings continued to be the largest source of relief association revenue, total earnings in 2007 decreased by 31.9 percent from the prior year. (Page 7.)
- In 2007, relief associations had an average rate of return of 5.8 percent. This was a decrease from the 2006 average rate of return of 9.3 percent. Investments for 2007 produced fairly stable returns prior to the decline of the financial markets in the last quarter. (Page 12.)
- On average, relief associations held 36.3 percent of their assets in domestic stock, 10.0 percent in international stock, 14.6 percent in bonds, 38.3 percent in cash, and 0.8 percent in “other” investments. During 2007, 74 relief associations, or 10.4 percent, were invested solely in cash. (Page 13.)
- The average rate of return for relief associations over the past 11 years was 5.3 percent, which just exceeded the statutory interest rate assumption of five percent. There were 298 relief associations, or 43.3 percent, that over the last 11 years had average rates of return below five percent. Over 93 percent of relief associations would have had higher rates of return had they invested in the State Board of Investment’s Income Share Account for the 11-year period. (Pages 14 and 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 that 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. 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.

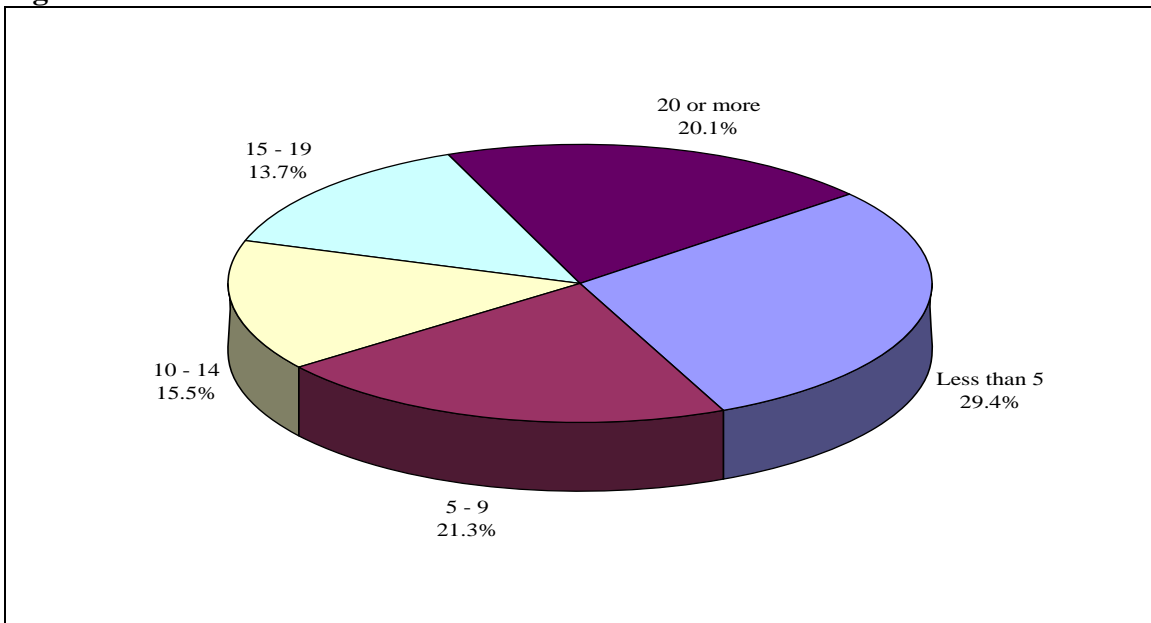
Demographics

During 2007, there were 20,672 members that were active, inactive, or deferred, which is a 1.6 percent increase over the total of 20,338 members in 2006. Of the 20,672 total members in 2007, 17,397 were active firefighters serving their respective communities. The increase in total members during 2007 is partially attributable to the increase in relief associations included in this report. In 2007, there were 1,359 benefit disbursements to members or their beneficiaries, an increase of 8.0 percent over the 1,258 benefit payments that were made during 2006.

In 2007, 29.4 percent of the active lump sum and defined contribution plan members had less than five years of active service.¹ Just over one-half of the active members had fewer than ten years of active service. Five hundred and thirty-three 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 – 2007

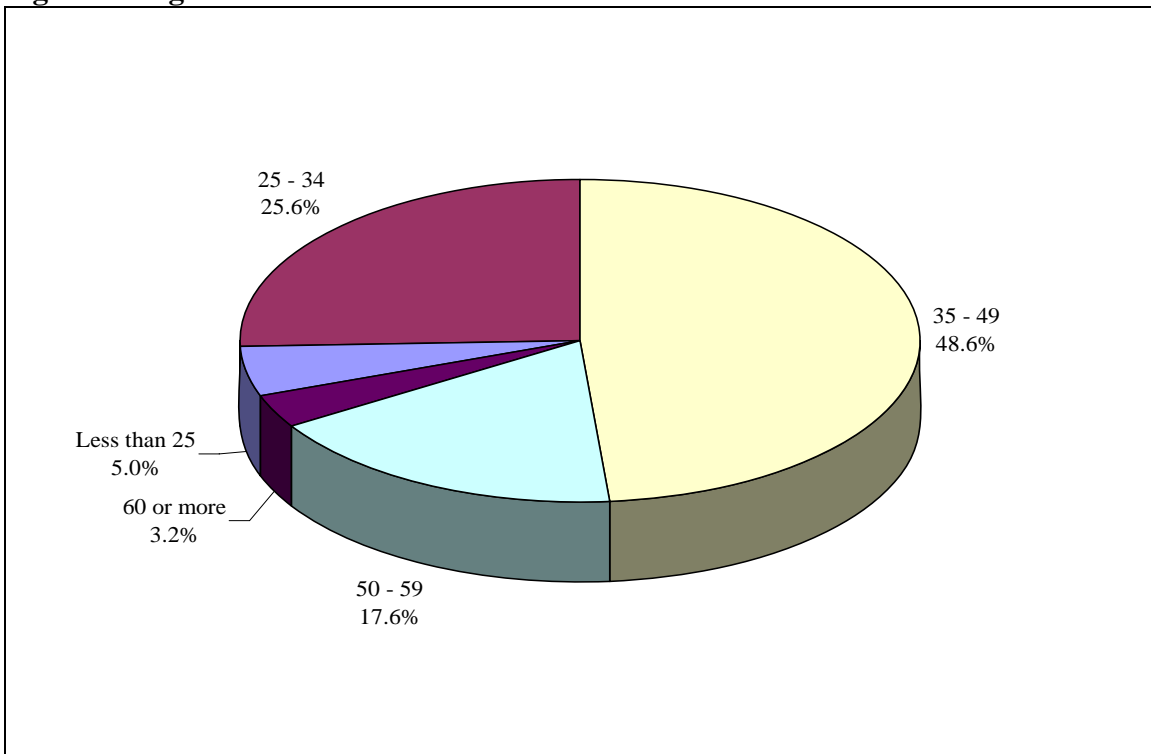


¹ Lump sum and defined contribution plans provide membership information on reporting forms that were submitted to the Office of the State Auditor. Monthly and monthly/lump sum combination plans are not required to provide the same membership data.

When setting benefit levels and determining investment strategies, relief associations need to take into account the age of their members and how close they are to retirement. In 2007, nearly one-half of active members were in the 35 to 49 age group, 17.6 percent of active members were between the ages of 50 and 59, and 3.2 percent of active members were over 60 years of age. This means that 20.8 percent of active members have already met the minimum statutory age requirement for retirement. In the near future, relief associations could see an increase in the number and frequency of retirements.

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

Figure 2: Age of Active Members – 2007



In 2007, 21.4 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 78.6 percent of the deferred members. Partially vested members receive a reduced benefit upon retirement.

Deferred members in the 35 to 49 age bracket accounted for 77.3 percent of deferred members, an increase of 10.3 percent over the 2006 amount. In 2007, 19.6 percent of deferred members were at least 50 years of age.

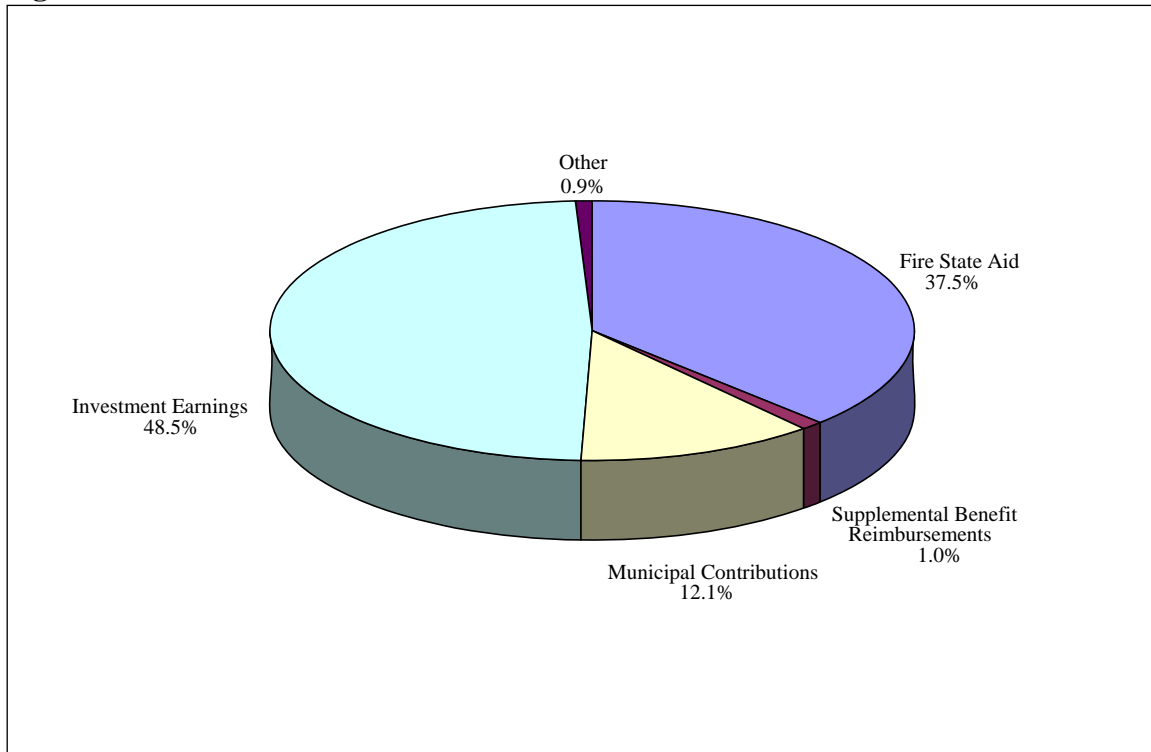
Revenues

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.

Total relief association revenues for 2007 were \$56.3 million, a 21.5 percent decrease from the 2006 revenues of \$71.7 million. While investment earnings continued to be the largest source of relief association revenue, total earnings in 2007 decreased by 31.9 percent from the prior year.²

Figure 3 below illustrates the revenue sources for relief associations during 2007.

Figure 3: Relief Association Revenue Sources – 2007



Next to investment earnings, fire state aid made up the largest percentage of relief association revenues. Relief associations received \$21.1 million in fire state aid during

² Much of this decrease occurred during the fourth quarter of 2007, when the Dow Jones Industrial Average fell by 5.8 percent.

2007. Municipal contributions for 2007 totaled \$6.8 million. The remaining sources of revenue, supplemental benefit reimbursements and other income, provided \$575,461 and \$531,705, respectively.

Tables 2-A, 2-B, and 2-C show the net asset value at the end of 2007 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 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 if the firefighters are covered by a pension plan.

Volunteer fire relief associations received \$21.1 million in fire state aid during 2007, a decrease of 11.0 percent from the 2006 aid amount of \$23.7 million. The decrease in fire state aid is due in part to less 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 2007 fire state aid amounts. Due to this decrease in fire state aid amounts, relief associations may need to increase revenues in other areas. The most likely sources for additional revenue would be through increased investment earnings and municipal contributions.

The average amount of fire state aid for 2007 was \$29,834, an 11.8 percent decrease from the 2006 average of \$33,826. A total of 560 relief associations, or 79.1 percent, received a state aid amount that was lower than the average. The average amount of state aid varied based on the plan type. The 593 lump sum plans that were included in this report received an average of \$23,293 in fire state aid, and accounted for \$13.8 million, or 65.4 percent, of the total fire state aid disbursed. The 91 defined contribution plans received \$3.7 million in fire state aid with an average amount of \$41,061. Monthly and monthly/lump sum combination plans received \$3.6 million and averaged \$148,876 in fire state aid. The large difference between the monthly and monthly/lump sum plans and the lump sum and defined contribution plans is due to the fact that most monthly and monthly/lump sum plans are located in the seven-county Metro Area. Most of these communities have relatively large populations and relatively high property values, on which the aid is based.

The Plymouth Fire Relief Association received the largest amount of fire state aid, at \$419,827. Plymouth was the only relief association that received over \$400,000 in fire state aid. The only relief associations besides Plymouth that received over \$350,000 in fire state aid were Brooklyn Park, Eagan, Eden Prairie, Edina, and Spring Lake Park.

The average amount of fire state aid received per active member for all plan types was \$1,214. Lump sum plans received \$984 on average in fire state aid per active member. Defined contribution plans received an average of \$1,625 per active member, while monthly and monthly/lump sum plans received \$3,355 on average per active member in fire state aid.

The Edina Fire Relief Association received the largest amount of fire state aid on a per member basis, at \$8,532 per active member. The Spring Lake Park Fire Relief Association was the only other relief association to receive a fire state aid amount over \$7,000 per active member. Just over three-quarters of relief associations received less than \$1,000 in fire state aid per active member.

Fire state aid amounts varied by region due to variation in property values and the population within the fire districts. The 89 relief associations in the seven-county Metro Area accounted for \$10.3 million, or 48.8 percent, of the total state aid distributed. The average amount received by these relief associations was \$115,828. The 113 relief associations in Greater Minnesota affiliated with municipalities having populations of at least 2,500 received \$5.0 million in fire state aid. These relief associations received an average of \$44,391 in state aid during 2007. Finally, the 506 relief associations in Greater Minnesota affiliated with municipalities having populations of less than 2,500 received a total of \$5.8 million in fire state aid, with an average amount of \$11,457.

Tables 2-A, 2-B, and 2-C show the 2007 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 include contributions from cities, towns, and independent nonprofit firefighting corporations. 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. Municipal contributions help relief associations become fully funded or maintain a fully funded status.

Required municipal contributions and investment earnings have an inverse relationship. The better a relief association's investments perform, the less likely it is that the municipality or independent nonprofit firefighting corporation will be required to make a contribution. During a year of poor investment performance, a required contribution is more likely since the investment earnings may not be sufficient to fully fund the plan.

Municipal contributions for 2007 totaled \$6.8 million, an increase from the 2006 total of \$6.6 million. Of the \$6.8 million received in municipal contributions, \$1.5 million was statutorily required to be contributed, which was roughly the same amount that was required for 2006.

The Eden Prairie Fire Relief Association received a \$350,887 municipal contribution in 2007, which was the largest among all relief associations. Apple Valley, Eagan, and Shakopee each received municipal contributions that exceeded \$200,000. Of the relief associations that received a municipal contribution during 2007, the average amount was \$14,989. This is a 1.2 percent increase from the 2006 average of \$14,805.

On a per member basis, the Savage Fire Relief Association had the largest municipal contribution, at \$5,272 per active member. Chaska, Shakopee, and Spring Lake Park received contributions equal to or greater than \$4,000 per active member. During 2007, 72.7 percent of relief associations that received a municipal contribution received an amount less than \$500 per active member.

Municipal contributions as a percentage of assets present an interesting comparison among relief associations. The Nerstrand Fire Relief Association received a contribution that was equal to 67.3 percent of its net assets. This large percentage is due to the fact that Nerstrand recently incorporated and has just begun to build its assets. The Baldwin and Colvin Fire Relief Associations also had contributions that made up a relatively large percentage of their assets, at 19.7 percent and 23.1 percent, respectively. Relief associations that received a contribution exceeding 10.0 percent of assets include Ellsburg, Hamburg, Henderson, and Jordan. The largest municipal contribution, which was received by the Eden Prairie Fire Relief Association, accounted for only 2.2 percent of its assets.

Lump sum plans received \$4.1 million in municipal contributions during 2007. This is a slight increase from the 2006 amount of \$4.0 million for lump sum plans. During 2007, 65.3 percent of lump sum plans received a municipal contribution. The average contribution for lump sum plans that received one was \$10,500. Of the \$4.1 million in contributions made to lump sum plans, 21.7 percent was required. The Shakopee Fire Relief Association received the largest municipal contribution for lump sum plans, at \$210,276, of which 89.1 percent was required to be contributed.

Required municipal contributions for monthly and monthly/lump sum combination plans are calculated by an actuary using a statutory formula that is slightly different than that used for lump sum plans. Monthly and monthly/lump sum plans received \$1.7 million in municipal contributions during 2007, which was roughly the same amount received by these plan types in 2006. Seventeen of the 24 monthly and monthly/lump sum plans received a municipal contribution during 2007, averaging \$99,581 per contribution. Only 34.2 percent of the \$1.7 million in municipal contributions made to monthly and monthly/lump sum plans was required. Three of the four relief associations that had a per-member contribution of at least \$4,000 per active member were either monthly or monthly/lump sum plans. Over 82 percent of the monthly and monthly/lump sum plans that received a municipal contribution received a contribution that matched or 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. 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 2007 were \$1.0 million. This represents a 24.9 percent increase from 2006. During 2007, 54.9 percent of defined contribution plans received a municipal contribution, with an average of \$20,972 for those that received one. The overall average municipal contribution was influenced by the larger contributions to Eagan, Maple Grove, and West Metro, however, which were \$233,904, \$183,450, and \$163,032, respectively. On a per member basis, West Metro had the highest contribution at \$2,964 per active member.

Relief associations in the seven-county Metro Area received \$3.8 million in municipal contributions in 2007, which made up 55.5 percent of total contributions received for 2007. Only 12.6 percent of relief associations included in this report are located in the Metro Area, but they account for over one-half of all contributions received. The average municipal contribution for Metro Area plans that received one was \$55,563.

Relief associations affiliated with Greater Minnesota large municipalities received \$1.1 million in municipal contributions, accounting for 15.8 percent of all contributions received. The average contribution for these relief associations was \$12,661.

Relief associations affiliated with Greater Minnesota small municipalities received \$1.9 million in contributions in 2007, which is 28.7 percent of the total municipal contributions received for the year. These 506 relief associations made up 71.5 percent of all relief associations included in this report. Of these relief associations, 59.5 percent received a municipal contribution in 2007, with the average contribution being \$6,479.

Tables 2-A, 2-B, and 2-C show the 2007 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.

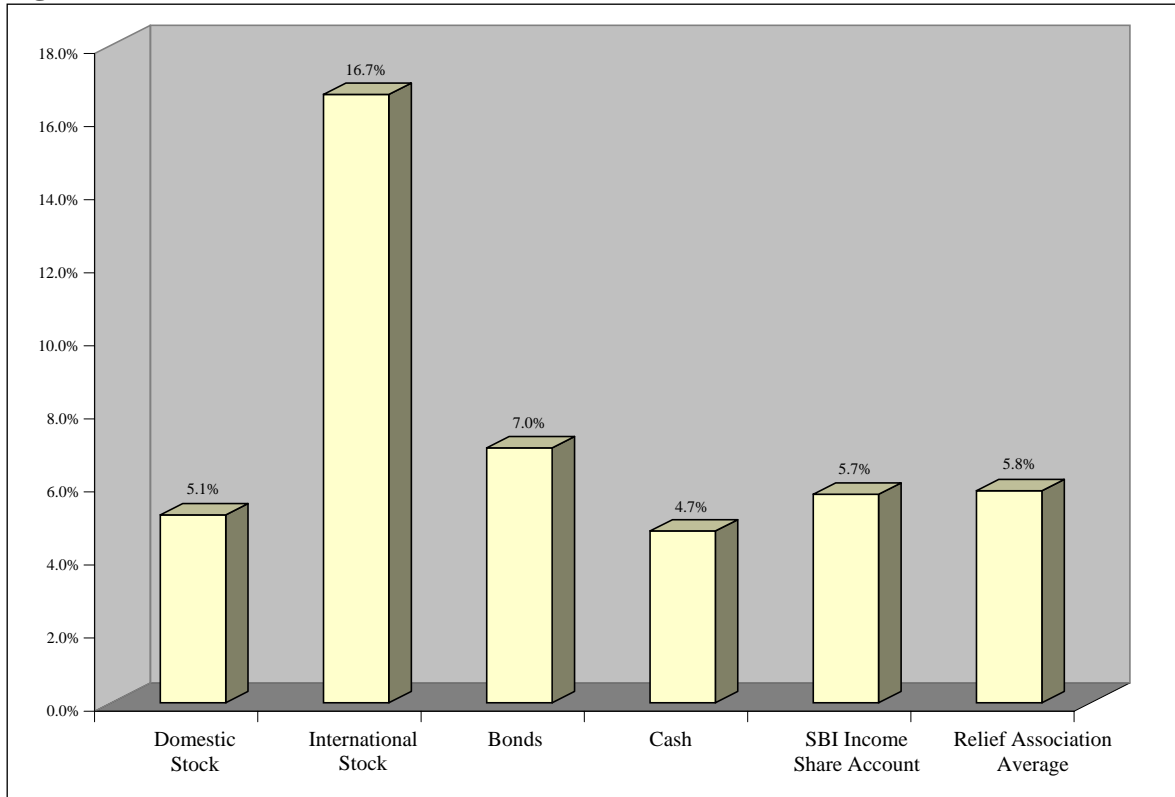
Investment Earnings

Investments for 2007 produced fairly stable returns prior to the decline of the financial markets in the last quarter. The broad U.S. stock market, as measured by the Dow Jones Industrial Average, reached its peak in October 2007.

In 2007, U.S. stocks, measured by the Russell 3000 Index, returned 5.1 percent. International stocks performed significantly better, returning 16.7 percent for the year, as measured by the Morgan Stanley Capital International (MSCI) All-Country World Index excluding the United States (ACWI ex. U.S.). Bonds returned 7.0 percent, as measured by the Lehman Brothers Aggregate Bond Index. Cash returned 4.7 percent, as measured by the 90-Day U.S. Treasury Bill.

Figure 4 below shows the 2007 rates of return for domestic stock, international stock, bond, and cash markets, as well as the 2007 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 – 2007



Current Trends

The average return on relief association investments in 2007 was 5.8 percent. This was a decrease from the 2006 average of 9.3 percent. The St. Martin Fire Relief Association had the highest rate of return for all relief associations during 2007, at 19.5 percent. St. Martin held 80.8 percent of its assets in domestic and international stock, while the rest was invested in cash and other investments. The relief association was highly diversified, holding 11 mutual funds, some of which invested in specific industries such as health care, technology, natural resources, utilities, and real estate. The Buhl Fire Relief Association had the next highest rate of return, at 19.4 percent. Buhl invested 75.1 percent of its assets in domestic stock and the rest in cash. In 2006, Buhl had the lowest rate of return among all relief associations, returning negative 2.3 percent. The domestic stock that performed so poorly in 2006 must have had a dramatic turnaround in 2007, assuming the equity holdings remained relatively unchanged. In addition to St. Martin and Buhl, four other relief associations posted returns greater than 15.0 percent for 2007.

The London Fire Relief Association had the lowest rate of return, at negative 6.1 percent. London invested 73.7 percent of its assets in domestic stock, which performed poorly in

2007, and the remainder in cash. While the overall stock market posted positive returns for the year, the particular equity holdings for London underperformed the broad indices. In total, 11 relief associations had negative rates of return for 2007.

On average, relief associations held 36.3 percent of their assets in domestic stock, 10.0 percent in international stock, 14.6 percent in bonds, 38.3 percent in cash, and 0.8 percent in other investments. Compared to the average 2006 holdings, the asset allocations for relief associations remained relatively the same in 2007. One hundred forty-three, or 20.1 percent of relief associations, held over one-half of their assets with the SBI. The average 2007 rate of return for these relief associations was 5.5 percent. During 2007, 74 relief associations, or 10.4 percent, were invested solely in cash. Of these relief associations, 81.1 percent failed to meet or exceed the 90-Day U.S. Treasury Bill benchmark return of 4.7 percent.

Of the \$27.3 million in total investment earnings, lump sum plans accounted for \$16.1 million, or 59.0 percent. The average amount of investment earnings for lump sum plans was \$27,163 per relief association in 2007. Eight lump sum plans had investment losses during 2007. Investments for defined contribution plans earned \$4.7 million, accounting for 17.2 percent of total investment earnings. Average earnings for defined contribution plans were \$51,529 per relief association. Monthly and monthly/lump sum combination plans earned \$6.5 million in 2007, accounting for 23.8 percent of total investment earnings. The average amount of investment earnings for these plans was \$270,936.

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 2007. The actual asset allocations at the beginning of 2007 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 2007 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	2007 Return
Domestic Stock	Russell 3000	5.1%
International Stock	MSCI ACWI ex. U.S.	16.7%
Bonds	Lehman Bros. Aggregate	7.0%
Cash	90-Day U.S. Treasury Bill	4.7%
Other	Russell 3000	5.1%

Rates of return for 250 relief associations, or 35.1 percent, matched or exceeded their calculated custom benchmark rates of return during 2007. This is an increase from the 25.0 percent that matched or exceeded their benchmark return in 2006. For 2007, 34.3 percent of relief associations missed their benchmark by one or more percent, while only 17.8 percent exceeded their benchmark return by one or more percent. The Buhl Fire Relief Association exceeded its benchmark by 14.4 percent, while French Township and St. Martin each exceeded their respective benchmarks by 11.6 percent. The Squaw Lake Fire Relief Association missed its benchmark by 11.3 percent while London and Braham missed their benchmarks by 11.1 percent and 10.7 percent, respectively.

The top rate of return earned by plans in the seven-county Metro Area for 2007 was 14.1 percent, by the Belle Plaine Fire Relief Association. The second highest return in the Metro Area was 12.4 percent, earned by the Forest Lake Fire Relief Association. Both of these plans had at least one-quarter of their assets invested in international equity, the top performing asset class for 2007. The Lower St. Croix Valley Fire Relief Association returned 2.6 percent for the year, which was the lowest return of the 89 Metro-Area relief associations.

The Alexandria Fire Relief Association had the highest rate of return for relief associations affiliated with Greater Minnesota large municipalities, with a 15.4 percent rate of return. Hutchinson and Eveleth posted returns over 12.0 percent, at 13.8 percent and 12.3 percent, respectively. Saint James and Roseau both posted negative returns in 2007, at negative 1.1 percent and negative 0.2 percent, respectively. These were the lowest rates of return for relief associations affiliated with Greater Minnesota large municipalities.

The highest rates of return overall for 2007 were from relief associations affiliated with small municipalities in Greater Minnesota. St. Martin posted a 19.5 percent return while Buhl returned 19.4 percent. The overall poorest performers in 2007 were also relief associations affiliated with small municipalities in Greater Minnesota. London returned negative 6.1 percent while Squaw Lake had a return of negative 5.7 percent.

Long-Term Trends

The 11-year period from the beginning of 1997 to the end of 2007 has been marked with large fluctuations in the financial markets.³ During this period the average annual relief association return was 5.3 percent. This is just above the statutory interest rate assumption of five percent. Of the relief associations that have been in existence for the full period, 298 associations, or 43.3 percent, had an 11-year average annual rate of return below the five percent interest rate assumption. 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.

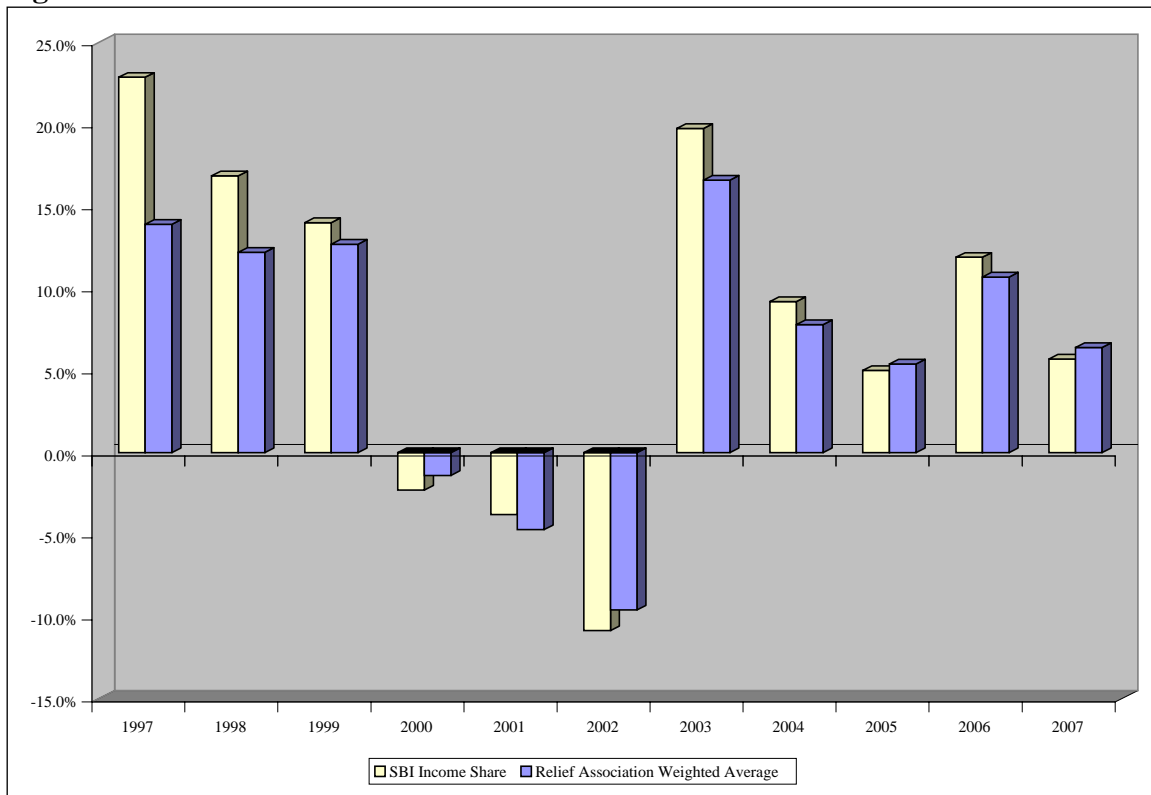
³ The Office of the State Auditor began calculating rates of return for all relief associations in 1997, thus the 11-year period for which investment return data is available.

The highest returning relief association over the 11-year period was Federal Dam, with a 12.2 percent rate of return, followed by Wanamingo at 10.0 percent. Falcon Heights, Montevideo, and Paynesville posted 11-year returns of at least 9.0 percent. Odessa and Jordan both had negative 11-year rates of return, at negative 0.9 percent and negative 0.5 percent, respectively. This means that on average, over the last 11 years, the investments of these two relief associations have lost value each year. It is likely that their investments underperformed in the good years of the market and could not make up for the losses in the bad years.

The SBI Income Share Account is shown for comparison in Table 7. This account had an average annual return of 7.6 percent from 1997 to 2007. Forty-six of the 688 relief associations that were in existence for the entire 11-year period had a rate of return that was equal to or greater than the Income Share Account. Over 93 percent of the relief associations would have had higher rates of return had they invested in the SBI's Income Share Account for the 11-year period.

Figure 5 shows the relief association weighted average rates of return from 1997 to 2007 and the annual rates of return of the SBI Income Share Account.

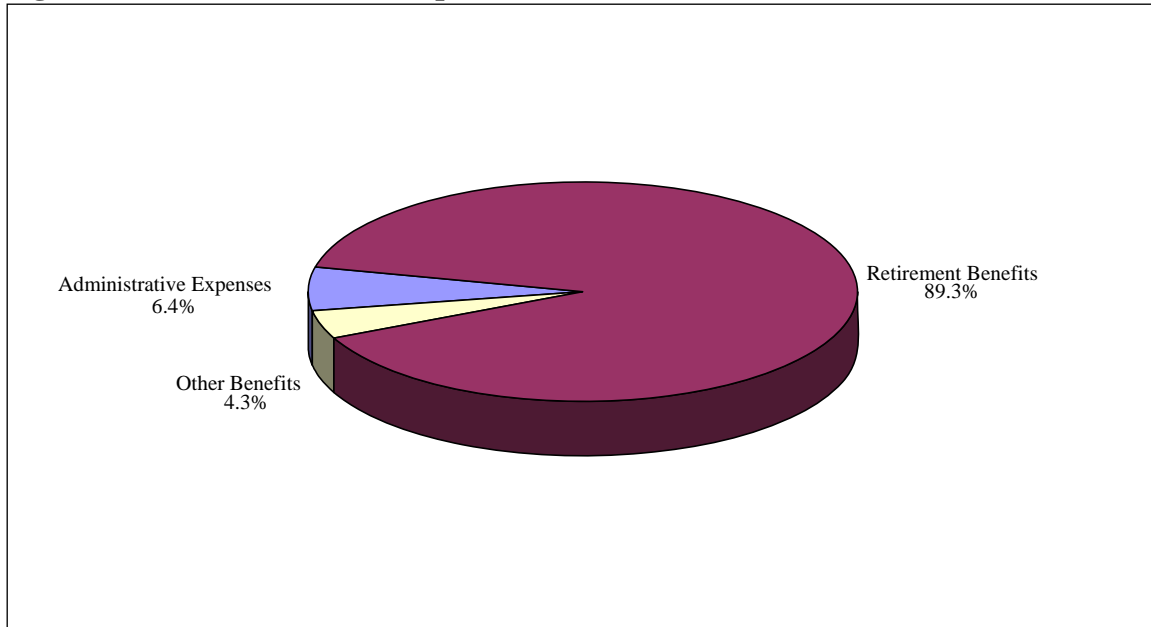
Figure 5: Annual Rates of Return – 1997 to 2007



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 2007 were \$28.0 million, which is a 9.4 percent increase from the total expenditures reported in 2006 of \$25.6 million. An increase in service pension benefit payments was the primary cause of the increase in total expenditures. In 2007, service pension benefit payments increased to \$25.0 million, which represented an increase of 7.3 percent over the 2006 amount of \$23.3 million.

Figure 6: Relief Association Expenditures – 2007



Administrative Expenses

During 2007, relief associations spent \$1.8 million on administrative expenses, which is a 5.9 percent increase over the 2006 administrative expense amount of \$1.7 million. The Special Fund is a restricted fund that receives state and municipal contributions and is used to pay for pensions and other benefits. Disbursements from the Special Fund may only be made for purposes expressly authorized under state law. Relief associations are authorized to use Special Fund assets to pay administrative expenses that include audit, actuarial and legal fees, office expenses, fidelity bond expenses, officer salaries, and training fees.

In 2007, 55.8 percent of the total administrative expenses disbursed were for professional services that included audit, actuarial, and legal fees. Professional fees totaled \$1.0 million, which is a 4.1 percent increase over the 2006 amount of \$960,810. There were 461 relief associations in 2007 that were required by state law to have an audit performed, which is 7.7 percent more than the 428 relief associations that had audits performed during 2006. The increase in the number of audits performed was partially responsible for the increase in total professional fee expenditures in 2007. New auditing standards also may have contributed to increased costs.

Relief associations spent \$500,951 on officer salaries in 2007, which was an 8.3 percent increase over the 2006 amount of \$462,590. Two hundred and ninety-seven relief associations, or 41.9 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 59 relief associations in the seven-county Metro Area that used Special Fund assets to pay officer salaries was \$4,811. The Apple Valley Fire Relief Association had the largest total salary disbursement of relief associations in the seven-county Metro Area, at \$25,580.

Only 33.2 percent of relief associations affiliated with Greater Minnesota small municipalities used Special Fund assets to pay officer salaries, with an average total disbursement of \$665. 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 \$1,505. The New Ulm Fire Relief Association had the largest salary disbursement of these relief associations, at \$5,200.

The Edina Fire Relief Association paid the highest amount in administrative expenses during 2007, at \$42,438, or \$987 per active member. Apple Valley, Coon Rapids, Minnetonka, and Plymouth each paid over \$30,000 in administrative expenses. In 2007, 136 relief associations did not use Special Fund assets to pay administrative expenses.

Tables 4-A, 4-B, and 4-C show the 2007 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 \$14.9 million in benefits during 2007.

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 91 defined contribution plans in 2007, paying a total of \$3.2 million in benefits.

Only 24, or 3.4 percent, of relief associations offer monthly benefits to retirees. Of these relief associations, 19 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 due to their complexity and higher administrative costs. The monthly and monthly/lump sum combination plans paid service pensions totaling \$6.8 million during 2007.

During 2007, 408 relief associations paid \$25.0 million in service pensions to their members, which was a 7.3 percent increase over the \$23.3 million disbursed in 2006. The largest total outlay for pension benefits was made by the Anoka-Champlin Fire Relief Association and consisted of defined contribution payments to eight members, totaling \$941,069.

Health of the Plan

Funding Ratios

Funding ratios are a key element in determining 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 was 211.4 percent during 2007, while monthly and monthly/lump sum combination plans had an average of 100.5 percent. Defined contribution plans are always 100 percent funded based on the nature of the plans. It is important to note that the lump sum average is skewed by a few exceptionally

high funding ratios for recently incorporated relief associations. A better measure for the lump sum plans is the median funding ratio, which was 113.3 percent. This means that one-half of the lump sum plans had a funding ratio above 113.3 percent, while one-half of the plans were below 113.3 percent.

The number of relief associations facing deficits during 2007 remained relatively consistent to the figures for 2006. At the end of 2007, 148 relief associations, or 20.9 percent, had funding ratios below 100 percent. In 2006, 140 relief associations, or 20.0 percent, were under 100 percent funded. The number of relief associations with very low funding ratios decreased from 2006 to 2007. Eight relief associations had ratios below 75 percent in 2007, which was an improvement compared to 2006 when 14 relief associations were under the 75 percent mark. The Colvin Fire Relief Association had the lowest funding ratio in 2007 at 63.9 percent. The Sandstone and Dovray Fire Relief Associations also faced considerable deficits during the year as they were 67.2 percent and 67.5 percent funded, respectively.

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 are often shortchanging current retiring members. High funding ratios signal that a relief association's assets are much 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 markedly low compared to the relief association's assets.

At the end of 2007, 21 relief associations had funding ratios exceeding 200 percent. Some of these relief associations are relatively new and are working to build up their assets before increasing the benefit level. However, others appear to have had sufficient assets for many years which would have allowed them to increase their benefit levels. The Hollandale and Minnesota City Fire Relief Associations had the highest funding ratios at 23,807.9 percent and 25,766.4 percent, respectively.⁴ Other plans with exceptionally high funding ratios included Brownsville at 1,602.9 percent, Nassau at 1,264.3 percent, and Northland at 1,153.6 percent.

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

⁴ The Minnesota City Fire Relief Association dissolved during the fall of 2008.

Benefit Levels

A wide variance exists in benefit levels among relief associations in Minnesota. The average benefit level for lump sum plans in 2007 was \$1,306 per year of service. The 2007 average was \$90 higher than the 2006 average of \$1,216 per year of service, an increase of 7.4 percent. Only 197 relief associations, or 33.2 percent of the lump sum plans, offered a benefit level higher than the \$1,306 per year of service average. The median lump sum benefit level for 2007 was \$950 per year of service, exceeding the \$900 per year of service median in 2006.

The maximum lump sum benefit amount allowed under state law for 2007 was \$7,500 per year of service. The Northfield and Shakopee Fire Relief Associations both offered the maximum benefit level in 2007. A member retiring from either of these relief associations would receive a lump sum benefit of \$150,000 after completing 20 years of service. Relief associations offering benefit levels greater than \$6,000 per year of service were Alexandria, Brainerd, Excelsior, Golden Valley, Hopkins, Rosemount, and Woodbury.

The Hollandale and Minnesota City Fire Relief Associations had the lowest benefit levels, at \$1 per year of service. Both newly incorporated relief associations were still working to build up their assets before establishing a new benefit level. A member retiring from either of these relief associations would receive a lump sum benefit of \$20 after completing 20 years of service if the benefit levels were to remain unchanged. Relief associations offering benefit levels less than \$100 per year of service were Brownsville, Colvill, Culver, Nassau, Nerstrand, and Northland.

The average lump sum benefit level for monthly/lump sum combination plans was \$4,144. The Brooklyn Center and Plymouth Fire Relief Associations offered the largest lump sum benefits of the combination plans, both at the maximum benefit level of \$7,500 per year of service. The average monthly benefit level for monthly/lump sum combination plans was about \$24. The Eden Prairie and Minnetonka Fire Relief Associations offered the highest monthly benefit levels of the combination plans, at \$52 and about \$51 per year of service, respectively. A 20-year retiring member from the Eden Prairie Fire Relief Association that chooses the monthly option would receive payments of \$1,040 every month for the rest of the member's life.

The average monthly benefit for relief associations that offer only monthly benefits was \$21. The Spring Lake Park Fire Relief Association offered the highest monthly benefit at \$32 per year of service. The Pine City Fire Relief Association offered the lowest monthly benefit of the plans at about \$8 per year of service.

During 2007, 260 relief associations, or 42.1 percent of the defined benefit plans, increased their benefit level. Of the 260 relief associations that increased their benefit level, 77 had funding ratios of less than 100 percent at the end of the year. In 2006, 234 relief associations instituted benefit increases.

The largest benefit increase during 2007 was the Buffalo Fire Relief Association's increase from \$2,500 to \$4,000 per year of service. This benefit increase left the relief association 76.1 percent funded, a year after being 104.5 percent funded. The Excelsior and Ham Lake Fire Relief Associations increased their benefit levels by \$1,250 and \$1,100 per year of service, respectively. Even with the benefit increases, both relief associations remained above 100 percent funded at the end of 2007.

The Normanna Fire Relief Association had the highest percentage benefit increase at 900.0 percent, increasing its benefit level from \$10 to \$100. The next highest percentage benefit increase was made by the Tofte Fire Relief Association, with an 82.5 percent increase in benefits from \$400 to \$730 per year of service. The Lynd Fire Relief Association also had a considerable rise in its benefit level, going from \$250 to \$450 per year, an 80.0 percent increase.

The Braham Fire Relief Association was the only plan that decreased its benefit level during 2007. The plan dropped its benefit level slightly from \$1,600 to \$1,530 per year of service, a 4.4 percent decrease. The relief association ended 2007 with a funding ratio of 88.4 percent.

It is important to note that large benefit changes may cause members with similar service time to have drastically different benefits upon retirement. Forty-eight relief associations instituted benefit increases of at least 25.0 percent. Members who retired before the substantial benefit increases became effective would receive a much smaller benefit than a member with the same years of service who retired after the benefit increase was effective. The same concept holds true when considering benefit decreases; large benefit decreases would cause upcoming retirees to receive substantially less than previous benefit recipients. Smaller, more frequent benefit changes make benefit amounts more consistent over time.

To ensure the long-term health of the 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.

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 region continued to have the highest average lump sum benefit level in 2007, at \$3,644 per year of service. The Metro region's average increased by 8.9 percent compared to the 2006 average of \$3,345 per year of service. The Central and East Central regions followed with average benefit levels of \$1,693 and \$1,470 per year of service, respectively. The lowest average lump sum benefit level was held by relief associations in the Northwest region. The Northwest region's 2007 average of \$762 per year of service provided a 5.2 percent increase over the 2006 average of \$724 per year of service. The Arrowhead, Southwest, and Southwest Central regions had average benefit levels below \$1,000 per year of service.

The Southeast region had the highest average funding ratio for defined benefit plans by a wide margin in 2007, at 918.9 percent. However, the regional average is skewed as the three highest funded relief associations in Minnesota are all located in this region. The median funding ratio for the Southeast region was only 113.5 percent. The Southwest Central and Arrowhead regions had the next highest average funding ratios at 168.4 percent and 143.2 percent, respectively. The Upper Southwest region had the lowest average funding ratio for defined benefit plans during 2007, at 104.6 percent. The East Central, Metro, and South Central regions had average funding ratios of less than 115.0 percent.

The highest average rate of return in 2007 belonged to the Metro region, at 6.7 percent. The Central and Southwest Central regions were close behind as both regions had returns of 6.6 percent during the year. The East Central and Northwest regions tied for the lowest 2007 average rate of return at 5.0 percent. The Upper Southwest region provided a 5.1 percent average return, while the Southeast and Southwest regions returned an average of 5.4 percent.

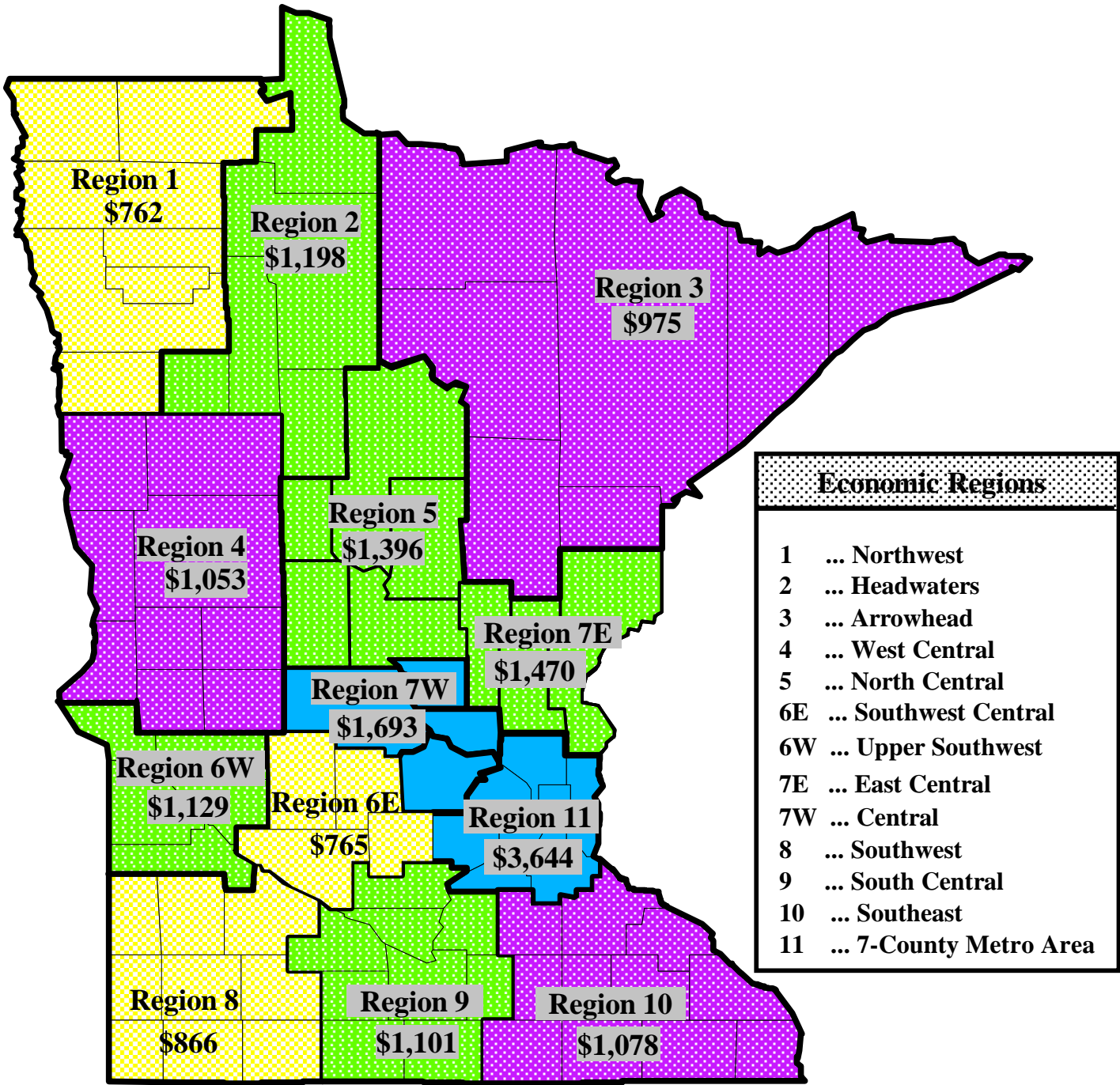
Long-Term Trends

Relief associations in the Metro region had the highest 11-year average rate of return at 6.0 percent. The East Central region had the next highest return, with an 11-year average of 5.6 percent. The Central, North Central, Southeast, and Southwest Central regions had average returns of 5.4 percent.

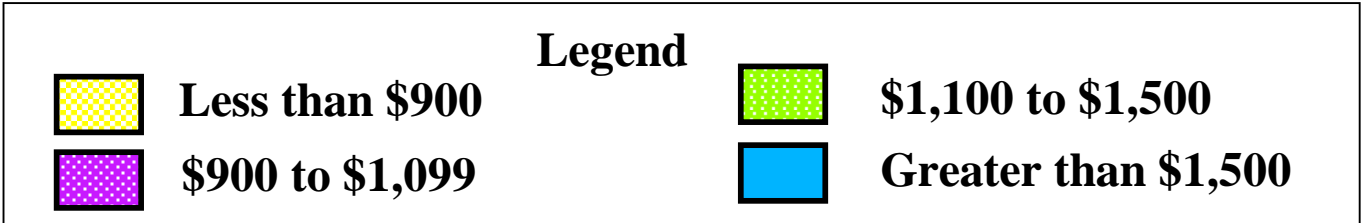
Statutory guidelines assume a rate of five percent growth for relief associations. Therefore, it is important for relief associations to target long-term returns of at least the five percent mark. The Southwest region had the lowest average rate of return over the 11-year period, at 4.7 percent. The Northwest and Upper Southwest regions were under 5.0 percent, with average 11-year returns of 4.8 percent and 4.9 percent, respectively.

The maps on the following three pages show the 2007 lump sum benefit level, average 2007 rates of return, and average 11-year rates of return by economic development region.

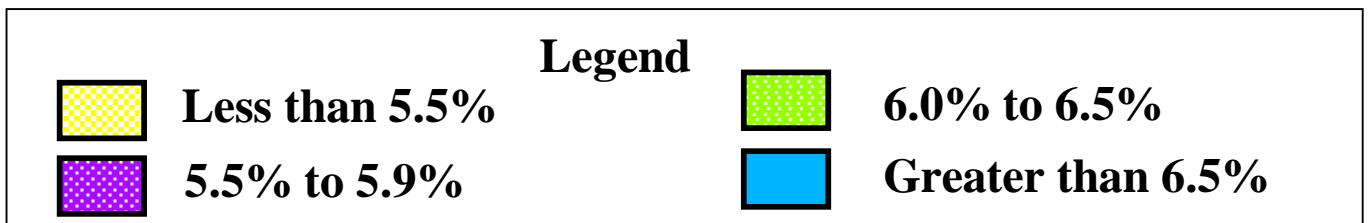
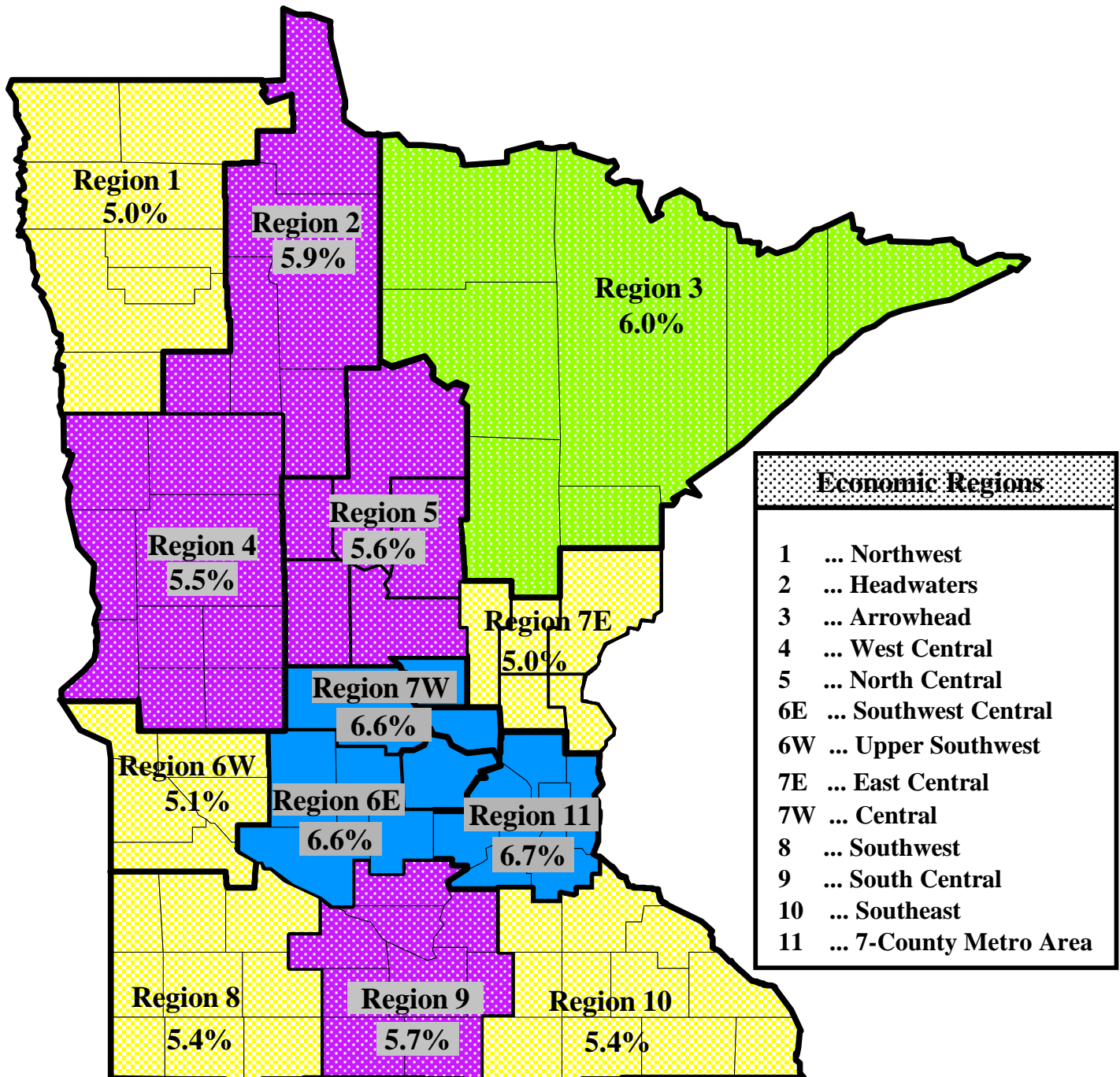
2007 Lump Sum Benefit Level by Economic Development Region



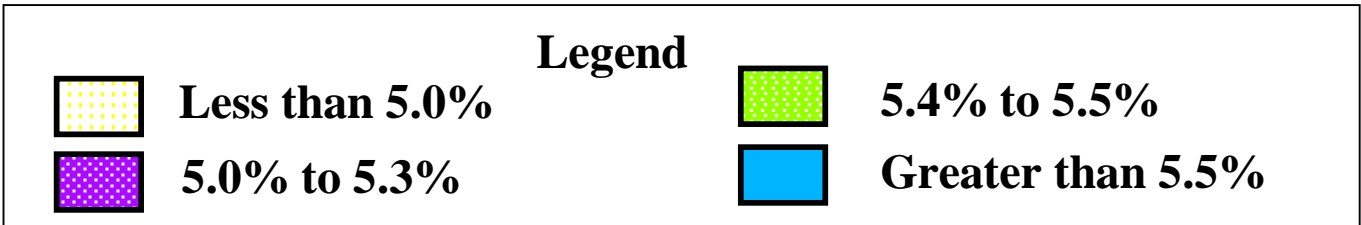
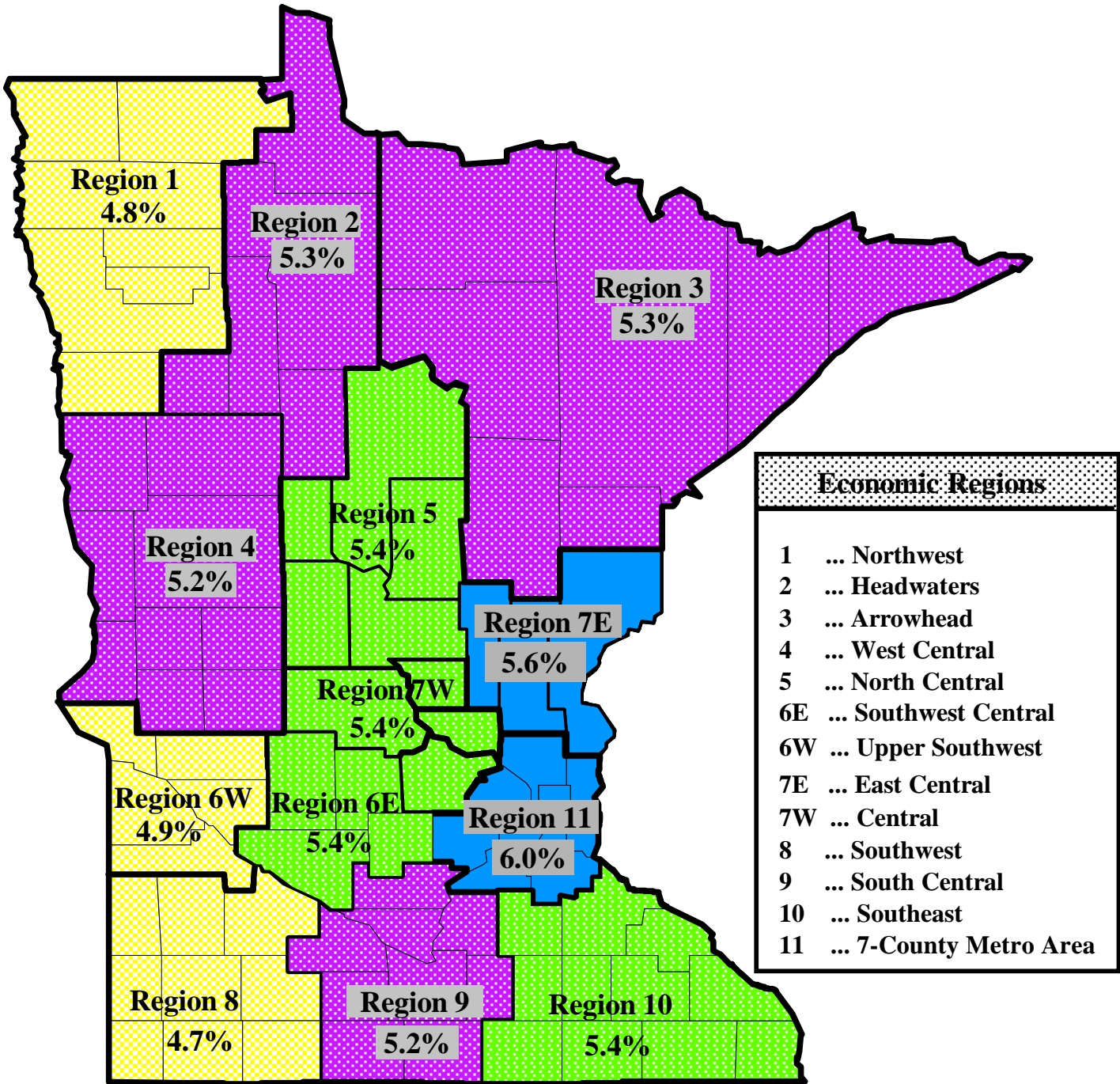
Economic Regions	
1	... Northwest
2	... Headwaters
3	... Arrowhead
4	... West Central
5	... North Central
6E	... Southwest Central
6W	... Upper Southwest
7E	... East Central
7W	... Central
8	... Southwest
9	... South Central
10	... Southeast
11	... 7-County Metro Area



Average 2007 Rates of Return by Economic Development Region



Average 11-Year Rates of Return by Economic Development Region



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**Table 1
Financial and Membership Summary
For the Year Ended December 31, 2007**

	Monthly/Lump Sum Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
Net Assets	78,416,917	278,475,236	20,332,280	79,281,167	456,505,600
Accrued Liabilities	77,431,237	251,981,586	20,339,123	79,281,167	429,033,113
Surplus or (Deficit)	985,680	26,493,650	(6,843)	-	27,472,487
Fire State Aid	2,872,382	13,812,683	700,644	3,736,552	21,122,261
Supplemental Benefit Reimbursements	43,900	459,586	-	71,975	575,461
Municipal Contributions	1,190,737	4,063,363	502,135	1,048,592	6,804,827
Investment Earnings	5,134,051	16,107,592	1,368,419	4,689,175	27,299,237
Other	22,802	478,590	549	29,764	531,705
Total Revenues	9,263,872	34,921,814	2,571,747	9,576,058	56,333,491
Normal Cost	2,280,932	21,807,598	369,740	-	24,458,270
Deficit Amortization Payment	356,863	1,201,297	173,627	-	1,731,787
Estimated Administrative Expenses	284,108	1,185,037	54,258	-	1,523,403
LESS: 10% of Surplus	222,222	3,383,912	101,509	-	3,707,643
Total Financial Requirements	2,699,681	20,810,020	496,116	-	24,005,817
Administrative Expenses	279,512	1,236,595	58,171	231,859	1,806,137
Service Pension Benefit Expenditures	5,859,894	14,898,247	980,899	3,237,605	24,976,645
Other Benefit Expenditures	67,300	941,203	47,838	142,093	1,198,434
Total Expenses	6,206,706	17,076,045	1,086,908	3,611,557	27,981,216
Relief Associations Reporting	19	593	5	91	708
Number of Active Members	883	14,032	182	2,300	17,397
Number of Deferred/Inactive Members	206	2,201	27	841	3,275
Total Membership (for 708 reporting)	1,089	16,233	209	3,141	20,672
Number of Benefit Recipients	468	583	215	93	1,359

**Table 1
Financial and Membership Summary
For the Year Ended December 31, 2007**

	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	19	593	5	91	708
Minimum Retirement Age					
Age 50	18	567	5	88	678
Age 52	-	1	-	-	1
Age 55	1	24	-	2	27
Age 60	-	1	-	1	2
Minimum Years Active Service in Fire Department					
5 Years	2	119	-	28	149
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
10 Years	17	451	2	60	530
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	6	1	-	7
20 Years	-	13	2	1	16
Minimum Years Active Membership in Relief Association					
5 Years	3	131	-	36	170
7 Years	-	2	-	1	3
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	16	453	2	53	524
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	1	1	-	2
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 2007.

Net Assets – The value of the relief association’s Special Fund assets as of the end of 2007. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2007. 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 2007, or payable for 2007 if not yet received.

Municipal Contributions – The amount of city, town or independent nonprofit firefighting corporation contributions received during 2007, or payable for 2007 if not yet received.

Pension Amount – For lump sum plans, the amount per year of service in effect at the end of 2007. 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 2007 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 2007 – The rate of return earned on the relief association’s investments during 2007.

Funding Ratio – The relief association’s December 31, 2007 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, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Ada	27	274,140	51%	11,693	51%	2,366	47%	790	40%	5.1%	46%	108%	36%
Adams	19	182,780	31%	11,514	50%	-	0%	520	22%	4.4%	28%	132%	78%
Adrian	23	328,036	59%	10,427	40%	11,073	83%	1,000	50%	9.2%	90%	124%	69%
Aitkin	29	671,999	83%	42,725	87%	10,000	78%	2,000	83%	7.5%	78%	102%	27%
Albert Lea Township	14	305,381	56%	6,256	5%	19,584	91%	1,500	71%	8.4%	86%	108%	39%
Albertville	31	456,545	73%	44,321	88%	-	0%	1,600	74%	7.9%	83%	106%	33%
Albion	16	106,310	9%	7,508	13%	-	0%	350	5%	4.3%	26%	139%	83%
Alden	22	123,640	15%	9,593	32%	5,900	67%	425	11%	4.5%	31%	97%	18%
Alexandria	30	1,699,287	95%	109,114	96%	23,300	93%	6,010	98%	15.4%	99%	105%	31%
Almelund	30	244,109	44%	11,756	51%	3,500	54%	550	23%	7.5%	77%	112%	45%
Alpha	15	178,397	29%	6,256	5%	-	0%	600	26%	9.4%	92%	133%	78%
Altura	23	111,736	10%	8,759	25%	-	0%	400	8%	4.5%	32%	96%	18%
Amboy	20	130,030	17%	8,759	25%	-	0%	600	26%	5.1%	44%	120%	64%
Annandale	24	565,025	79%	38,992	86%	-	0%	1,200	60%	6.3%	66%	184%	95%
Argyle	26	160,378	26%	10,427	40%	-	0%	600	26%	5.3%	50%	108%	38%
Arlington	28	369,502	64%	17,528	67%	-	0%	1,150	59%	9.3%	92%	107%	36%
Arrowhead	13	85,639	5%	5,839	4%	2,800	50%	484	16%	5.2%	46%	166%	91%
Askov	19	181,067	31%	7,508	13%	-	0%	600	26%	4.6%	34%	127%	74%
Atwater	25	262,977	48%	12,893	57%	-	0%	1,100	56%	5.6%	58%	89%	10%
Audubon	21	241,464	44%	15,004	61%	-	0%	1,100	56%	8.3%	85%	113%	50%
Aurora	22	373,695	65%	9,176	29%	22,358	93%	1,300	65%	4.5%	32%	96%	17%
Avon	25	362,253	63%	25,279	77%	10,500	81%	1,500	71%	3.1%	9%	101%	25%
Babbitt	29	260,684	48%	10,592	45%	10,000	78%	1,100	56%	5.3%	51%	107%	35%
Backus	19	295,976	55%	17,286	66%	15,750	89%	1,400	68%	-1.2%	0%	124%	70%
Badger	15	107,315	9%	7,508	13%	-	0%	500	16%	7.3%	75%	121%	65%
Bagley	24	286,003	53%	18,894	69%	191	36%	1,150	59%	4.9%	41%	101%	26%
Balaton	26	139,149	19%	10,845	46%	-	0%	500	16%	3.7%	15%	111%	44%
Baldwin	23	181,044	31%	26,831	78%	35,625	97%	680	34%	12.3%	97%	508%	98%
Balsam	23	296,943	55%	10,182	40%	10,000	78%	1,200	60%	5.2%	48%	100%	24%
Barnesville	26	295,266	55%	17,488	67%	7,225	72%	1,000	50%	8.4%	86%	88%	9%
Barnum	27	249,952	46%	10,427	40%	10,000	78%	700	34%	5.7%	60%	131%	77%
Barrett	17	104,026	8%	6,674	7%	-	0%	425	11%	1.2%	3%	120%	63%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Battle Lake	20	335,955	60%	23,330	74%	-	0%	1,500	71%	0.6%	2%	118%	60%
Baudette	24	491,404	75%	16,052	64%	-	0%	1,150	59%	8.0%	83%	133%	78%
Bayport	25	1,765,345	95%	82,720	94%	-	0%	5,200	97%	4.6%	35%	117%	57%
Beardsley	24	158,850	25%	8,342	20%	331	36%	500	16%	4.4%	30%	142%	84%
Beaver Bay	14	121,347	14%	5,839	4%	-	0%	500	16%	3.6%	14%	189%	96%
Beaver Creek	15	95,594	6%	6,674	7%	1,955	44%	500	16%	9.2%	90%	92%	13%
Becker	29	900,727	89%	56,118	91%	10,000	78%	2,400	87%	7.4%	77%	119%	60%
Belgrade	26	319,628	58%	10,427	40%	5,000	60%	725	36%	7.7%	80%	120%	64%
Belle Plaine	30	564,538	79%	38,428	85%	11,318	83%	1,900	82%	14.1%	98%	97%	19%
Bellingham	20	193,222	34%	8,342	20%	500	37%	625	31%	11.7%	96%	116%	55%
Belview	24	161,663	26%	10,010	35%	810	38%	600	26%	5.1%	44%	102%	26%
Bemidji	37	2,166,972	96%	138,377	97%	-	0%	4,150	95%	8.5%	87%	125%	72%
Bertha	16	108,284	9%	8,342	20%	2,398	47%	700	34%	4.7%	36%	144%	86%
Bethel	13	90,846	6%	4,588	0%	-	0%	120	2%	7.9%	82%	680%	99%
Big Lake	34	790,592	87%	72,859	94%	6,600	70%	2,400	87%	5.9%	61%	108%	39%
Bigelow	20	107,816	9%	7,925	16%	-	0%	100	1%	9.1%	89%	384%	98%
Bigfork	15	273,025	51%	23,245	74%	5,000	60%	2,100	84%	5.1%	45%	71%	0%
Bird Island	22	200,559	36%	11,276	49%	12,000	84%	950	49%	4.8%	40%	99%	21%
Biwabik City	18	391,319	66%	9,176	29%	8,458	76%	1,400	68%	9.3%	91%	119%	61%
Biwabik	17	183,338	31%	9,593	32%	1,500	42%	700	34%	7.3%	75%	112%	46%
Blackduck	21	270,249	50%	16,540	65%	2,000	44%	900	47%	6.7%	70%	91%	12%
Blackhoof	24	87,550	5%	8,342	20%	1	34%	500	16%	7.9%	82%	95%	17%
Blomkest	17	150,854	22%	8,016	19%	4,421	58%	900	47%	1.0%	2%	84%	6%
Blooming Prairie	31	455,146	73%	25,102	77%	4,000	56%	1,225	64%	4.5%	31%	105%	32%
Blue Earth	26	923,055	89%	22,153	73%	24,000	93%	1,550	74%	3.5%	12%	139%	82%
Bluffton	13	132,994	18%	6,674	7%	-	0%	350	5%	7.9%	82%	178%	94%
Bovey	16	223,658	40%	8,342	20%	10,444	81%	1,100	56%	3.4%	12%	105%	32%
Bowlus	21	157,773	25%	8,759	25%	-	0%	400	8%	2.2%	6%	124%	70%
Boyd	18	139,464	19%	6,736	10%	-	0%	320	5%	6.2%	64%	142%	85%
Braham	26	358,740	62%	25,468	77%	3,176	53%	1,530	73%	-5.0%	0%	88%	9%
Brainerd	39	2,879,359	98%	178,438	99%	47,865	98%	7,400	99%	6.1%	64%	98%	20%
Brandon	26	210,808	38%	10,427	40%	4,500	58%	825	45%	5.3%	49%	103%	28%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Breckenridge	30	363,748	63%	20,526	71%	8,002	75%	1,200	60%	3.9%	18%	87%	8%
Breitung	23	258,651	47%	8,759	25%	14,000	86%	550	23%	7.5%	77%	174%	93%
Brevator	15	122,060	14%	8,342	20%	1,000	39%	600	26%	1.4%	3%	117%	57%
Bricelyn	22	203,054	36%	9,176	29%	-	0%	600	26%	5.7%	58%	122%	67%
Brimson	12	58,694	2%	6,674	7%	-	0%	300	4%	7.4%	76%	206%	96%
Brook Park	21	147,210	21%	7,091	10%	-	0%	400	8%	1.6%	3%	183%	95%
Brooten	21	267,216	49%	8,986	28%	1,200	41%	640	32%	4.9%	42%	129%	76%
Browerville	19	237,016	43%	12,660	57%	2,600	50%	750	38%	3.0%	9%	176%	94%
Browns Valley	18	213,883	38%	8,759	25%	2,713	50%	750	38%	5.7%	59%	104%	30%
Brownsdale	18	261,351	48%	9,021	28%	-	0%	800	40%	5.9%	62%	207%	96%
Brownsville	15	57,174	2%	7,925	16%	-	0%	25	0%	4.7%	37%	1603%	99%
Brownston	32	294,059	54%	9,176	29%	16,375	90%	1,000	50%	2.9%	8%	85%	6%
Buffalo	34	850,602	88%	88,131	95%	-	0%	4,000	95%	3.5%	12%	76%	1%
Buffalo Lake	23	323,018	58%	10,010	35%	6,000	67%	1,000	50%	5.1%	45%	104%	30%
Buhl	20	163,085	26%	7,508	13%	-	0%	1,000	50%	19.4%	99%	96%	17%
Butterfield	23	155,533	24%	10,010	35%	3,500	54%	600	26%	4.1%	21%	92%	13%
Buyck	11	18,789	0%	5,422	3%	-	0%	200	2%	4.3%	26%	308%	97%
Byron	32	428,651	70%	30,463	81%	15,000	87%	1,050	55%	5.7%	60%	99%	22%
Caledonia	33	366,934	64%	22,663	73%	2,400	47%	1,050	55%	4.9%	41%	106%	34%
Calumet	17	315,390	58%	8,759	25%	4,000	56%	1,400	68%	11.9%	97%	110%	41%
Cambridge	24	694,082	84%	69,581	93%	-	0%	3,485	93%	6.7%	69%	99%	21%
Canby	22	435,575	71%	14,478	60%	3,000	51%	1,050	55%	4.1%	21%	143%	85%
Cannon Falls	30	727,149	85%	42,768	88%	-	0%	1,700	77%	5.6%	56%	99%	22%
Canosia	19	230,568	41%	10,724	45%	6,900	70%	1,000	50%	3.7%	14%	96%	18%
Canton	20	117,391	12%	7,925	16%	-	0%	400	8%	4.5%	30%	100%	23%
Carlos	20	606,856	80%	12,198	53%	21,600	92%	1,750	79%	15.3%	99%	121%	66%
Carlton	17	393,255	66%	15,560	63%	15,719	89%	1,750	79%	10.1%	94%	175%	93%
Carsonville	15	125,809	15%	8,855	28%	-	0%	400	8%	2.9%	8%	119%	63%
Carver	28	551,301	78%	19,940	70%	17,070	90%	1,700	77%	5.6%	56%	109%	40%
Cass Lake	17	468,008	74%	33,390	83%	10,850	82%	2,500	88%	11.3%	96%	148%	87%
Cataract	48	2,117,550	96%	96,588	96%	67,500	99%	3,750	94%	7.2%	74%	103%	27%
Centennial	36	2,302,769	97%	137,100	97%	24,500	94%	4,000	95%	3.8%	16%	120%	64%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Center City	22	371,337	64%	11,142	48%	7,500	72%	1,250	64%	5.0%	43%	116%	54%
Ceylon	24	181,449	31%	5,693	4%	1,500	42%	500	16%	4.8%	39%	114%	52%
Chandler	14	141,432	20%	7,091	10%	775	38%	550	23%	4.7%	36%	128%	75%
Chatfield	24	415,296	68%	22,641	73%	3,631	55%	1,100	56%	5.2%	47%	112%	46%
Cherry	19	95,241	6%	8,342	20%	-	0%	375	7%	4.7%	37%	193%	96%
Chisago	22	636,718	82%	33,212	82%	14,677	87%	2,450	88%	7.5%	77%	129%	76%
Chisholm	25	829,570	88%	24,197	75%	-	0%	2,200	85%	7.9%	83%	113%	50%
Chokio	22	156,046	24%	9,176	29%	-	0%	500	16%	5.7%	59%	154%	89%
Clara City	21	359,822	63%	12,144	53%	3,181	54%	1,000	50%	11.2%	96%	115%	54%
Claremont	18	139,268	19%	7,250	12%	3,500	54%	700	34%	3.5%	13%	117%	56%
Clarissa	22	105,154	8%	10,010	35%	3,867	56%	450	13%	4.5%	33%	102%	26%
Clarkfield	26	274,440	51%	11,679	50%	-	0%	800	40%	5.5%	55%	108%	38%
Clarks Grove	25	255,152	47%	9,310	32%	-	0%	400	8%	6.8%	71%	144%	85%
Clear Lake	29	430,598	71%	24,844	76%	6,000	67%	1,200	60%	3.8%	16%	130%	76%
Clearbrook	16	298,657	55%	11,632	50%	-	0%	1,300	65%	4.1%	22%	134%	79%
Clearwater	31	349,158	61%	21,411	72%	31,312	96%	1,250	64%	7.3%	76%	121%	65%
Clements	22	165,272	27%	9,176	29%	1,943	44%	475	15%	7.6%	79%	117%	58%
Cleveland	26	356,525	62%	13,674	59%	19,200	91%	950	49%	4.4%	30%	119%	60%
Clifton	17	229,602	41%	10,739	45%	6,594	70%	950	49%	7.3%	75%	137%	81%
Climax	24	78,693	4%	7,091	10%	-	0%	150	2%	4.0%	19%	296%	97%
Clinton [Big Stone]	24	111,650	10%	8,759	25%	3,000	51%	600	26%	8.4%	86%	84%	6%
Clinton [St Louis]	25	178,740	30%	5,256	2%	-	0%	600	26%	7.9%	82%	137%	81%
Cohasset	24	568,778	79%	23,813	75%	-	0%	2,000	83%	5.9%	62%	117%	57%
Cokato	23	479,827	75%	25,127	77%	14,452	86%	1,600	74%	3.2%	10%	81%	3%
Cold Spring	29	825,166	87%	36,033	84%	14,250	86%	2,025	84%	8.7%	88%	98%	19%
Coleraine	20	139,649	19%	8,710	25%	9,398	77%	1,200	60%	7.3%	75%	84%	5%
Colvill	13	13,722	0%	5,422	3%	307	36%	75	1%	5.3%	49%	244%	97%
Colvin	14	45,611	1%	6,256	5%	10,533	81%	800	40%	-0.4%	1%	64%	0%
Comfrey	24	218,686	39%	9,593	32%	4,000	56%	550	23%	4.2%	25%	108%	38%
Cook	17	428,879	70%	17,926	67%	1,500	42%	1,500	71%	4.2%	23%	110%	41%
Cosmos	16	206,827	37%	7,697	15%	-	0%	750	38%	6.8%	71%	197%	96%
Cottage Grove	57	1,850,496	96%	159,369	98%	3,100	53%	3,600	94%	5.2%	47%	113%	49%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Cotton	19	157,423	24%	12,513	54%	-	0%	300	4%	0.0%	1%	189%	95%
Cottonwood	22	314,141	58%	12,122	53%	-	0%	600	26%	6.1%	63%	167%	91%
Courland	22	216,110	39%	9,176	29%	15,501	89%	900	47%	4.1%	22%	106%	34%
Cromwell	23	276,865	52%	11,262	48%	9,804	78%	1,200	60%	2.1%	5%	103%	28%
Crooked Lake	13	120,690	14%	8,281	20%	1,200	41%	350	5%	3.7%	15%	144%	86%
Crookston	25	669,119	83%	14,916	61%	7,000	71%	1,700	77%	8.5%	87%	104%	31%
Crosby	30	502,879	76%	21,425	72%	33,000	97%	1,900	82%	3.7%	14%	86%	7%
Culver	15	27,554	0%	3,491	0%	-	0%	85	1%	2.0%	4%	159%	90%
Currie	21	175,952	28%	9,176	29%	1,000	39%	600	26%	4.3%	27%	82%	4%
Cuyuna	25	166,314	27%	10,010	35%	2,352	47%	800	40%	8.9%	88%	75%	1%
Cyrus	20	126,789	16%	7,508	13%	-	0%	325	5%	3.1%	9%	176%	94%
Dalton	24	211,667	38%	10,010	35%	2,256	46%	550	23%	4.5%	31%	119%	62%
Danube	17	193,226	34%	7,508	13%	-	0%	550	23%	4.4%	29%	123%	68%
Danvers	14	72,096	3%	6,674	7%	-	0%	650	32%	4.2%	23%	91%	12%
Darfur	17	142,596	20%	6,674	7%	-	0%	365	7%	4.4%	29%	112%	48%
Dassel	27	732,922	85%	29,677	80%	26,489	94%	2,200	85%	4.0%	19%	116%	56%
Dawson	24	415,313	68%	13,837	59%	17,759	91%	1,800	80%	5.2%	46%	95%	16%
Dayton	26	491,653	75%	26,208	78%	15,000	87%	1,500	71%	4.2%	23%	91%	12%
Deer Creek	17	151,532	22%	8,342	20%	-	0%	625	31%	5.1%	45%	110%	42%
Deer River	20	424,594	69%	24,926	76%	5,000	60%	1,650	77%	3.8%	16%	114%	51%
Deerwood	20	298,372	55%	20,026	70%	-	0%	950	49%	6.2%	64%	125%	71%
Delano	27	687,203	83%	41,068	86%	27,500	95%	2,500	88%	6.5%	67%	83%	4%
Delavan	17	191,118	33%	7,925	16%	1,600	43%	625	31%	6.2%	65%	170%	92%
Dent	23	208,599	37%	14,288	60%	-	0%	600	26%	10.2%	94%	117%	56%
Detroit Lakes	28	1,843,396	95%	70,626	93%	10,820	82%	3,700	94%	8.5%	87%	133%	78%
Dexter	24	179,654	30%	6,674	7%	7,000	71%	350	5%	4.3%	27%	114%	51%
Dodge Center	20	520,204	77%	14,543	61%	16,502	90%	1,500	71%	5.4%	52%	145%	86%
Dover	19	231,878	42%	8,759	25%	10,038	80%	750	38%	6.3%	66%	124%	71%
Dovray	15	20,855	0%	5,422	3%	-	0%	160	2%	1.7%	4%	68%	0%
Dumont	20	103,968	8%	8,342	20%	-	0%	300	4%	3.9%	18%	110%	44%
Dunnell	13	132,297	17%	6,256	5%	-	0%	450	13%	3.7%	15%	126%	73%
Eagle Bend	22	173,588	28%	10,427	40%	4,903	60%	800	40%	3.3%	11%	94%	15%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Eagle Lake	23	357,120	62%	14,695	61%	15,362	88%	1,600	74%	0.5%	2%	98%	20%
East Bethel	38	1,161,782	92%	55,206	91%	7,750	74%	3,400	93%	4.9%	42%	118%	59%
East Grand Forks	31	936,211	90%	41,664	87%	6	34%	2,300	86%	5.7%	58%	108%	39%
Eastern Hubbard	22	208,762	37%	8,498	25%	5,000	60%	1,100	56%	-3.5%	0%	140%	83%
Easton	23	180,193	30%	9,593	32%	-	0%	450	13%	6.6%	68%	107%	35%
Echo	21	175,385	28%	8,759	25%	1,900	43%	600	26%	4.5%	32%	119%	62%
Eden Valley	24	421,822	69%	16,450	65%	3,500	54%	1,000	50%	5.7%	58%	116%	55%
Edgerton	24	276,245	51%	11,775	51%	5,888	66%	850	45%	5.5%	54%	113%	49%
Eitzen	28	113,365	11%	10,427	40%	7,320	72%	450	13%	2.7%	7%	87%	8%
Elbow/Tulaby Lakes	16	65,410	3%	5,046	2%	-	0%	450	13%	3.9%	18%	104%	31%
Elizabeth	24	284,145	53%	8,759	25%	2,500	47%	600	26%	4.0%	19%	109%	40%
Elk River	39	2,420,742	97%	129,223	97%	29,800	96%	4,450	96%	8.3%	85%	115%	53%
Elko New Market	26	991,707	91%	36,640	85%	18,000	91%	3,100	92%	4.1%	22%	123%	68%
Ellendale	22	199,391	35%	9,680	35%	3,000	51%	500	16%	2.4%	6%	110%	43%
Ellsworth	25	192,295	34%	10,427	40%	-	0%	450	13%	3.5%	12%	112%	48%
Elmer	17	96,302	7%	6,674	7%	-	0%	250	3%	6.0%	62%	126%	73%
Elmore	17	190,818	33%	10,010	35%	750	38%	900	47%	6.2%	64%	126%	73%
Elrosa	22	283,670	53%	12,513	54%	4,800	60%	550	23%	7.8%	81%	113%	48%
Ely	33	750,682	86%	47,888	89%	-	0%	1,300	65%	4.4%	28%	157%	90%
Elysian	23	200,239	36%	7,099	12%	13,397	85%	900	47%	4.5%	32%	78%	2%
Emily	18	157,241	24%	11,429	50%	-	0%	750	38%	6.0%	63%	88%	9%
Emmons	23	293,629	54%	9,593	32%	-	0%	600	26%	6.5%	68%	128%	75%
Evansville	25	147,806	21%	12,513	54%	2,500	47%	320	5%	6.1%	63%	154%	89%
Eveleth	22	473,368	74%	14,021	60%	7,747	73%	1,800	80%	12.3%	97%	118%	58%
Excelsior	36	3,739,380	99%	157,916	98%	15,000	87%	6,250	98%	4.8%	38%	112%	47%
Eyota	19	230,996	41%	14,505	60%	2,700	50%	1,200	60%	5.5%	55%	106%	34%
Fairfax	17	384,325	65%	12,564	56%	6,282	69%	1,600	74%	4.0%	20%	94%	15%
Fayal	17	309,132	57%	9,215	32%	-	0%	1,500	71%	7.4%	76%	130%	76%
Federal Dam	17	77,500	4%	5,313	2%	-	0%	100	1%	8.6%	88%	623%	98%
Fergus Falls	39	1,701,982	95%	75,037	94%	1,900	43%	3,900	95%	5.7%	59%	102%	27%
Fertile	25	295,191	54%	11,905	52%	-	0%	800	40%	9.3%	91%	126%	72%
Fifty Lakes	18	119,702	13%	5,665	4%	-	0%	600	26%	6.5%	68%	133%	79%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Finland	20	155,063	23%	13,400	58%	-	0%	500	16%	4.8%	40%	105%	32%
Finlayson	23	152,506	22%	12,513	54%	-	0%	600	26%	3.3%	11%	95%	16%
Flensburg	13	94,482	6%	9,176	29%	-	0%	525	22%	0.0%	1%	113%	49%
Floodwood	21	308,630	57%	11,262	48%	8,700	76%	1,000	50%	3.8%	16%	110%	43%
Foley	23	758,220	86%	42,507	87%	6,000	67%	1,850	82%	5.6%	56%	117%	58%
Forada	22	222,929	39%	10,010	35%	11,018	83%	600	26%	8.1%	84%	152%	89%
Forest Lake	30	1,536,690	94%	118,125	96%	17,000	90%	4,500	96%	12.4%	98%	113%	50%
Foreston	21	244,966	45%	9,593	32%	-	0%	1,000	50%	-3.1%	0%	95%	15%
Franklin	20	272,239	50%	8,342	20%	8,342	76%	1,000	50%	4.3%	26%	113%	48%
Frazee	26	400,058	67%	20,220	70%	3,000	51%	1,000	50%	1.7%	4%	119%	61%
Fredenberg	17	186,738	32%	7,308	13%	3,000	51%	700	34%	5.3%	50%	126%	73%
French Township	29	158,238	25%	10,427	40%	794	38%	500	16%	18.3%	99%	100%	24%
Frost	27	197,436	35%	9,176	29%	2,500	47%	500	16%	5.1%	44%	107%	36%
Garfield	24	259,480	47%	13,954	59%	4,500	58%	850	45%	4.1%	21%	121%	65%
Garrison	21	945,978	90%	28,285	80%	-	0%	3,100	92%	7.7%	81%	107%	35%
Garvin	15	111,749	10%	6,256	5%	-	0%	450	13%	9.1%	90%	108%	37%
Gaylord	26	359,002	62%	17,442	67%	27,405	95%	1,350	66%	4.3%	28%	80%	2%
Geneva	17	101,455	7%	7,925	16%	-	0%	100	1%	6.4%	67%	323%	98%
Ghent	21	109,043	10%	6,674	7%	-	0%	525	22%	4.5%	31%	107%	35%
Gilbert	23	240,129	44%	8,342	20%	4,415	58%	1,100	56%	5.4%	51%	103%	29%
Glenwood	28	347,997	61%	20,656	71%	21,321	92%	1,600	74%	5.5%	54%	74%	0%
Glyndon	23	339,203	60%	12,426	54%	-	0%	900	47%	-0.1%	1%	97%	18%
Gnesen	24	376,503	65%	10,427	40%	-	0%	1,000	50%	4.9%	41%	93%	14%
Golden Valley	49	4,785,364	99%	139,572	97%	-	0%	6,450	99%	7.4%	76%	123%	69%
Gonvick	20	180,385	30%	8,342	20%	3,687	55%	650	32%	4.4%	29%	124%	70%
Good Thunder	23	371,467	64%	12,103	52%	-	0%	1,100	56%	4.7%	38%	111%	45%
Goodland	12	70,210	3%	7,508	13%	-	0%	360	7%	9.9%	93%	169%	92%
Goodview	29	449,887	72%	14,928	61%	-	0%	1,400	68%	7.6%	79%	110%	41%
Graceville	25	175,954	29%	10,427	40%	2,500	47%	550	23%	3.4%	12%	116%	54%
Granada	16	146,459	21%	5,318	2%	-	0%	500	16%	8.2%	85%	118%	59%
Grand Lake	29	328,315	59%	14,282	60%	7,750	74%	1,275	65%	8.2%	85%	115%	53%
Grand Marais	25	414,836	68%	15,365	62%	-	0%	1,200	60%	5.3%	48%	101%	25%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Grand Meadow	24	298,620	55%	15,337	62%	625	37%	1,100	56%	4.1%	20%	99%	21%
Grand Rapids	29	1,847,284	96%	108,101	96%	5,000	60%	5,000	97%	9.4%	92%	129%	76%
Granite Falls	35	463,789	73%	21,481	72%	4,500	58%	1,350	66%	7.5%	78%	97%	19%
Green Isle	22	167,313	27%	10,010	35%	6,000	67%	725	36%	10.6%	95%	121%	65%
Greenbush	32	245,094	45%	12,513	54%	-	0%	350	5%	4.0%	19%	136%	80%
Greenwood	25	338,166	60%	13,009	58%	25,000	94%	1,400	68%	4.0%	20%	94%	15%
Grey Eagle	20	263,138	49%	12,156	53%	5,000	60%	750	38%	7.4%	76%	108%	39%
Grove City	19	192,206	34%	10,816	46%	-	0%	720	36%	7.0%	73%	135%	80%
Grygla	19	118,177	13%	7,508	13%	-	0%	250	3%	5.8%	60%	157%	90%
Hackensack	28	436,528	71%	19,409	70%	7,500	72%	1,500	71%	5.4%	52%	100%	23%
Hallock	28	189,184	33%	11,679	50%	-	0%	500	16%	5.1%	44%	108%	37%
Halstad	24	154,079	23%	10,010	35%	2,000	44%	500	16%	4.9%	41%	116%	55%
Ham Lake	37	1,269,686	93%	74,617	94%	-	0%	3,200	93%	5.6%	57%	103%	29%
Hamburg	28	378,114	65%	11,262	48%	38,854	98%	1,350	66%	4.8%	39%	75%	1%
Hamel	20	1,149,397	92%	36,624	85%	31,500	96%	1,900	82%	4.4%	30%	115%	54%
Hancock	25	201,591	36%	9,593	32%	-	0%	500	16%	3.6%	13%	123%	68%
Hanley Falls	22	154,536	23%	9,593	32%	-	0%	400	8%	4.4%	29%	112%	48%
Hanover	30	467,983	73%	33,523	83%	3,000	51%	1,000	50%	5.5%	53%	133%	79%
Hanska	23	147,952	21%	10,427	40%	-	0%	425	11%	4.8%	39%	141%	84%
Harmony	26	227,962	41%	10,515	45%	5,000	60%	550	23%	6.9%	72%	131%	77%
Harris	21	135,287	18%	10,607	45%	2,800	50%	875	46%	1.4%	3%	110%	43%
Hartland	18	178,047	29%	8,759	25%	-	0%	425	11%	6.1%	64%	175%	93%
Hastings	57	3,379,728	98%	147,241	98%	-	0%	4,500	96%	6.5%	67%	114%	51%
Hayfield	24	264,699	49%	18,788	69%	5,229	65%	1,400	68%	16.3%	99%	99%	22%
Hayward	20	252,661	46%	9,176	29%	4,500	58%	800	40%	5.0%	42%	166%	91%
Hector	27	513,193	76%	12,985	57%	3,800	56%	1,350	66%	5.7%	58%	110%	43%
Henderson	23	172,294	28%	10,010	35%	19,697	92%	900	47%	5.3%	49%	77%	1%
Hendricks	30	160,096	26%	10,427	40%	3,064	53%	600	26%	2.4%	7%	88%	8%
Hendrum	19	106,252	9%	7,925	16%	-	0%	350	5%	4.5%	33%	171%	92%
Henning	25	258,053	47%	12,799	57%	8,151	76%	1,000	50%	6.9%	71%	90%	11%
Herman	24	141,076	20%	10,427	40%	-	0%	525	22%	4.6%	34%	120%	64%
Hermantown	27	1,177,553	93%	38,492	85%	25,000	94%	2,600	89%	4.0%	20%	128%	75%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Heron Lake	20	176,809	29%	8,342	20%	916	39%	600	26%	2.1%	5%	105%	33%
Hewitt	14	83,253	5%	5,839	4%	1,318	41%	400	8%	4.1%	21%	141%	84%
Hibbing	17	402,121	67%	10,174	39%	5,887	66%	1,200	60%	6.5%	67%	116%	54%
Hill City	24	117,463	12%	9,593	32%	6,367	69%	515	22%	1.7%	4%	88%	8%
Hills	15	79,490	4%	10,845	46%	5,000	60%	475	15%	4.6%	34%	173%	93%
Hinckley	20	428,113	70%	24,320	76%	1,445	42%	1,000	50%	9.3%	91%	186%	95%
Hitterdal	23	127,794	16%	6,256	5%	1,191	40%	500	16%	2.6%	7%	102%	27%
Hoffman	23	209,671	38%	10,010	35%	1,001	40%	600	26%	3.2%	10%	94%	15%
Hokah	25	171,309	28%	12,513	54%	-	0%	350	5%	3.9%	17%	139%	82%
Holdingford	26	261,716	48%	11,824	51%	4,000	56%	900	47%	6.7%	70%	95%	17%
Holland	21	171,908	28%	5,005	1%	-	0%	250	3%	10.4%	95%	214%	96%
Hollandale	22	51,187	1%	8,342	20%	-	0%	1	0%	7.0%	72%	23808%	99%
Hopkins	37	3,217,931	98%	89,803	95%	32,166	97%	7,000	99%	6.7%	69%	116%	55%
Houston	25	287,041	53%	11,863	52%	4,677	59%	850	45%	6.3%	66%	117%	57%
Hovland Area	10	117,040	12%	7,091	10%	2,000	44%	400	8%	1.9%	4%	398%	98%
Howard Lake	27	340,266	60%	18,900	69%	12,971	85%	1,400	68%	0.4%	2%	80%	3%
Hoyt Lakes	24	343,396	61%	10,427	40%	14,237	86%	1,500	71%	8.9%	88%	101%	25%
Hugo	28	662,181	83%	48,535	89%	-	0%	2,500	88%	9.5%	92%	116%	55%
Ideal	30	550,234	78%	22,758	73%	13,296	85%	1,800	80%	7.1%	74%	102%	26%
Industrial	18	236,322	42%	7,091	10%	5,000	60%	700	34%	9.5%	93%	108%	37%
International Falls	25	705,367	84%	46,455	89%	-	0%	2,750	90%	9.0%	89%	106%	33%
Inver Grove Heights	54	3,617,165	98%	166,995	99%	30,000	96%	4,400	96%	8.9%	88%	149%	87%
Iona	14	80,703	4%	3,191	0%	-	0%	250	3%	7.9%	82%	144%	86%
Ironton	17	150,041	22%	10,427	40%	57	35%	500	16%	3.7%	15%	144%	86%
Isanti	20	1,201,304	93%	57,250	92%	6,000	67%	3,500	94%	9.3%	91%	92%	13%
Isle	26	416,049	68%	26,643	78%	-	0%	967	50%	9.2%	90%	123%	69%
Jackson	27	603,028	80%	24,863	76%	6,333	69%	1,700	77%	5.6%	56%	107%	34%
Jacobson	24	102,168	7%	6,674	7%	-	0%	400	8%	5.9%	61%	135%	80%
Janesville	26	237,099	43%	17,400	66%	8,010	75%	1,200	60%	5.6%	58%	99%	21%
Jasper	24	204,797	37%	9,176	29%	3,000	51%	650	32%	7.4%	77%	110%	44%
Jeffers	21	131,125	17%	8,342	20%	-	0%	500	16%	-1.0%	1%	93%	14%
Jordan	35	738,991	85%	35,880	84%	77,301	99%	1,750	79%	5.0%	42%	81%	3%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Kandiyohti	16	273,585	51%	10,007	35%	6,716	70%	1,000	50%	5.1%	44%	110%	43%
Karlstad	29	157,578	25%	12,513	54%	-	0%	350	5%	4.5%	32%	122%	67%
Kasota	23	422,864	69%	17,199	66%	8,500	76%	1,100	56%	10.6%	95%	147%	87%
Kasson	29	621,907	81%	29,265	80%	-	0%	1,600	74%	8.0%	84%	123%	68%
Keewatin	16	280,293	52%	8,759	25%	16,079	89%	1,600	74%	14.2%	98%	97%	18%
Kelliher	23	170,080	27%	9,593	32%	-	0%	575	25%	5.1%	45%	81%	3%
Kellogg	30	364,398	63%	9,593	32%	4,000	56%	680	34%	4.8%	39%	110%	42%
Kennedy	16	82,186	4%	6,256	5%	-	0%	350	5%	4.5%	31%	141%	83%
Kensington	30	188,825	33%	10,010	35%	2,662	50%	750	38%	4.3%	27%	100%	24%
Kettle River	18	120,058	14%	7,925	16%	-	0%	600	26%	4.4%	28%	112%	47%
Kilkenny	22	253,820	47%	9,176	29%	7,000	71%	725	36%	4.4%	29%	110%	43%
Kimball	29	238,390	43%	15,820	64%	5,000	60%	750	38%	4.3%	27%	121%	66%
Kinney	18	196,324	35%	7,925	16%	-	0%	650	32%	14.8%	98%	134%	79%
La Crescent	28	582,526	79%	30,772	82%	2,000	44%	1,600	74%	4.5%	33%	114%	52%
Lafayette	25	329,911	59%	11,531	50%	3,000	51%	925	48%	5.5%	55%	150%	88%
Lake Benton	23	185,141	32%	11,124	48%	1,000	39%	575	25%	3.4%	11%	127%	74%
Lake Bronson	17	64,406	2%	5,839	4%	-	0%	400	8%	7.1%	73%	163%	91%
Lake City	20	538,447	77%	42,387	87%	17,113	90%	3,250	93%	5.7%	59%	83%	4%
Lake Crystal	25	491,348	75%	22,924	74%	7,500	72%	1,600	74%	11.5%	96%	109%	40%
Lake Elmo	24	1,093,748	92%	48,005	89%	-	0%	3,100	92%	7.6%	78%	138%	81%
Lake Henry	24	127,108	16%	7,508	13%	3,000	51%	400	8%	4.6%	35%	117%	56%
Lake Kabetogama	14	137,099	18%	7,925	16%	-	0%	900	47%	4.7%	37%	115%	53%
Lake Lillian	17	118,691	13%	6,624	7%	1,000	39%	600	26%	2.9%	8%	98%	20%
Lake Park	22	229,148	41%	15,604	63%	2,400	47%	725	36%	8.0%	84%	122%	67%
Lake Wilson	22	162,965	26%	7,091	10%	-	0%	500	16%	4.2%	24%	126%	72%
Lakefield	25	397,514	66%	16,201	65%	5,000	60%	1,000	50%	9.4%	92%	126%	72%
Lakeland	15	154,573	23%	7,091	10%	-	0%	800	40%	4.7%	38%	124%	70%
Lakeville	75	5,191,726	99%	264,923	99%	85,933	99%	5,820	98%	8.1%	84%	124%	70%
Lakewood	24	248,014	45%	10,427	40%	-	0%	650	32%	14.8%	98%	126%	73%
Lamberton	19	221,303	39%	8,874	28%	1,000	39%	750	38%	7.6%	79%	129%	75%
Lancaster	21	127,637	16%	7,925	16%	-	0%	300	4%	4.2%	25%	145%	87%
Lanesboro	23	248,453	45%	10,853	47%	3,500	54%	1,000	50%	6.0%	62%	107%	35%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Lasalle	18	83,330	5%	5,422	3%	-	0%	350	5%	4.8%	39%	123%	69%
Le Roy	24	137,321	18%	10,010	35%	-	0%	450	13%	5.2%	47%	114%	51%
Le Sueur	23	550,627	78%	31,173	82%	16,000	89%	2,600	89%	6.5%	68%	123%	69%
Leaf Valley	21	321,821	58%	7,925	16%	5,890	66%	800	40%	5.1%	46%	106%	34%
Lester Prairie	28	300,075	56%	12,513	54%	10,500	81%	850	45%	4.1%	22%	99%	22%
Lewiston	31	741,273	85%	22,589	73%	2,000	44%	1,250	64%	6.1%	63%	113%	48%
Lewisville	17	180,639	30%	7,793	15%	-	0%	700	34%	4.3%	26%	120%	64%
Lexington	16	505,650	76%	10,427	40%	9,200	77%	2,300	86%	4.8%	40%	106%	33%
Lindstrom	27	703,700	84%	30,560	81%	4,250	57%	2,228	85%	5.2%	48%	107%	36%
Linwood	25	515,323	76%	24,442	76%	8,900	76%	1,900	82%	5.6%	56%	105%	32%
Lismore	25	123,571	15%	9,593	32%	-	0%	375	7%	4.1%	22%	100%	23%
Litchfield	29	631,201	82%	48,759	89%	1,527	43%	2,000	83%	5.3%	50%	91%	12%
Little Canada	33	1,577,908	94%	51,860	91%	15,000	87%	3,100	92%	7.1%	73%	102%	27%
Little Falls	30	831,301	88%	68,693	93%	8,000	74%	2,450	88%	4.9%	41%	118%	60%
Littlefork	25	195,797	35%	10,845	46%	4,862	60%	800	40%	5.4%	51%	127%	73%
Long Lake	37	1,675,673	95%	68,649	93%	-	0%	2,805	90%	6.9%	72%	119%	61%
Long Prairie	22	396,374	66%	29,640	80%	6,000	67%	1,750	79%	3.0%	9%	98%	20%
Lonsdale	25	385,369	66%	36,151	84%	10,000	78%	1,900	82%	4.1%	21%	122%	68%
Loretto	25	1,342,144	94%	28,051	79%	60,000	98%	3,800	94%	7.7%	79%	100%	25%
Lower Saint Croix Valley	24	1,113,662	92%	43,895	88%	60	35%	3,100	92%	2.6%	7%	117%	56%
Lowry	25	298,824	56%	9,593	32%	5,000	60%	800	40%	5.6%	57%	112%	45%
Lucan	24	90,416	6%	9,176	29%	-	0%	400	8%	5.8%	61%	125%	72%
Lutsen	17	225,993	40%	11,314	49%	5,000	60%	1,200	60%	10.3%	94%	108%	38%
Lynd	14	106,187	8%	6,256	5%	25	35%	450	13%	6.9%	72%	114%	52%
Mabel	20	104,286	8%	8,342	20%	3,904	56%	475	15%	5.5%	54%	104%	30%
Madelia	26	308,743	57%	17,262	66%	10,552	81%	1,050	55%	6.1%	64%	87%	7%
Madison	23	290,757	54%	12,541	56%	1,610	43%	1,000	50%	5.3%	50%	100%	23%
Madison Lake	24	295,155	54%	12,568	56%	4,432	58%	1,100	56%	7.7%	80%	127%	74%
Mahnomen	20	288,505	54%	11,758	51%	800	38%	1,100	56%	10.7%	95%	124%	71%
Mahtomedi	32	1,246,704	93%	68,019	93%	8,000	74%	4,300	96%	5.8%	60%	110%	44%
Mahtowa	19	103,178	7%	6,674	7%	4,988	60%	500	16%	6.6%	69%	124%	71%
Makinen	10	69,802	3%	7,508	13%	-	0%	500	16%	4.7%	35%	85%	6%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Mantorville	26	265,564	49%	11,010	47%	3,500	54%	800	40%	8.5%	87%	118%	58%
Maple Hill	13	140,380	19%	3,545	0%	7,500	72%	700	34%	5.4%	53%	149%	88%
Maple Lake	31	926,669	90%	41,385	87%	13,000	85%	1,700	77%	2.5%	7%	102%	27%
Maple Plain	25	914,312	89%	24,084	75%	18,000	91%	2,100	84%	6.3%	66%	99%	22%
Mapleton	23	480,726	75%	16,287	65%	5,175	65%	1,500	71%	6.3%	66%	140%	83%
Maplewood	80	5,308,671	99%	203,238	99%	113,400	99%	5,500	98%	6.6%	69%	98%	20%
Marble	19	261,255	48%	7,925	16%	8,000	74%	1,425	70%	3.8%	17%	129%	76%
Marshall	44	2,170,081	96%	72,507	94%	7,625	73%	4,600	97%	8.5%	87%	100%	24%
Mayer	25	425,437	70%	10,010	35%	11,467	84%	1,600	74%	5.2%	47%	103%	28%
Maynard	21	227,223	40%	9,593	32%	-	0%	650	32%	6.7%	71%	115%	53%
Mc Davitt	24	231,228	41%	7,508	13%	2,000	44%	600	26%	6.0%	63%	139%	82%
Mc Grath	16	121,189	14%	8,342	20%	-	0%	500	16%	5.1%	45%	140%	83%
Mc Intosh	20	101,102	7%	7,091	10%	547	37%	600	26%	5.5%	54%	101%	26%
Mc Kinley	14	91,133	6%	4,129	0%	-	0%	300	4%	3.6%	14%	144%	86%
McGregor	24	537,284	77%	27,948	79%	10,000	78%	1,800	80%	7.7%	79%	85%	6%
Meadowlands	12	49,931	1%	5,422	3%	-	0%	200	2%	2.1%	5%	142%	84%
Medford	20	240,133	44%	10,427	40%	11,000	83%	725	36%	8.7%	88%	114%	52%
Melrose	29	349,073	61%	24,042	75%	2,700	50%	1,250	64%	7.4%	76%	105%	32%
Menahga	23	279,460	52%	11,103	47%	2,000	44%	1,100	56%	5.4%	53%	96%	17%
Middle River	24	141,168	20%	7,925	16%	-	0%	400	8%	4.5%	30%	178%	94%
Miesville	27	250,354	46%	12,513	54%	1,800	43%	500	16%	6.2%	65%	109%	39%
Milaca	23	744,946	85%	35,090	84%	-	0%	2,300	86%	5.7%	60%	118%	60%
Milan	20	224,125	40%	8,342	20%	-	0%	500	16%	8.3%	86%	141%	84%
Miltona	23	200,041	36%	10,478	44%	6,000	67%	1,000	50%	3.8%	16%	97%	19%
Minnesota	26	285,202	53%	14,117	60%	3,783	56%	1,000	50%	7.9%	83%	128%	75%
Minnesota City	14	32,981	1%	6,674	7%	-	0%	1	0%	2.2%	6%	25766%	100%
Minnesota Lake	24	306,126	57%	10,427	40%	2,000	44%	1,000	50%	9.0%	89%	111%	45%
Mission	16	223,031	40%	18,405	69%	-	0%	1,500	71%	7.7%	80%	89%	10%
Montevideo	28	626,375	81%	29,297	80%	2,998	51%	1,700	77%	9.6%	93%	118%	60%
Montgomery	30	413,051	68%	23,678	75%	15,000	87%	1,500	71%	10.1%	94%	118%	59%
Monticello	28	1,133,822	92%	86,740	95%	-	0%	3,950	95%	8.3%	86%	74%	0%
Montrose	25	327,741	59%	13,566	58%	26,800	95%	1,500	71%	3.4%	11%	90%	11%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Moose Lake	22	393,401	66%	25,767	77%	4,650	59%	1,700	77%	3.3%	11%	83%	4%
Mora	27	705,969	84%	48,539	89%	-	0%	1,700	77%	6.7%	70%	115%	53%
Morgan	20	471,341	74%	11,386	50%	2,559	49%	1,300	65%	10.8%	95%	138%	81%
Morris	29	839,710	88%	27,498	79%	21,750	93%	1,350	66%	9.2%	90%	137%	80%
Morristown	24	421,641	69%	18,079	67%	5,000	60%	1,700	77%	5.4%	51%	107%	35%
Morton	20	153,926	23%	8,342	20%	5,486	66%	800	40%	2.9%	8%	95%	16%
Motley	19	303,647	56%	13,537	58%	5,427	65%	1,600	74%	11.4%	96%	132%	77%
Mountain Iron	19	323,367	59%	12,181	53%	10,800	82%	1,600	74%	6.7%	70%	121%	64%
Mountain Lake	23	351,868	61%	15,456	63%	-	0%	1,200	60%	4.4%	28%	107%	36%
Nashwauck	19	401,160	67%	12,383	53%	9,754	78%	1,300	65%	2.0%	4%	101%	25%
Nassau	15	115,079	11%	8,342	20%	-	0%	25	0%	4.8%	38%	1264%	99%
Nerstrand	15	23,602	0%	5,397	2%	15,886	89%	50	0%	1.4%	3%	292%	97%
Nevis	20	159,494	25%	18,152	68%	6,261	68%	950	49%	5.2%	46%	110%	41%
New Auburn	22	194,105	34%	9,176	29%	7,364	72%	1,000	50%	7.7%	80%	80%	2%
New Brighton	35	2,555,316	97%	114,183	96%	44,900	98%	5,100	97%	5.3%	49%	107%	36%
New Germany	23	370,064	64%	11,262	48%	6,500	69%	1,300	65%	3.6%	13%	104%	31%
New London	23	310,833	57%	32,133	82%	5,000	60%	1,500	71%	0.3%	2%	84%	6%
New Prague	29	641,966	82%	57,731	92%	12,000	84%	2,750	90%	4.7%	36%	86%	7%
New Richland	22	281,419	52%	15,913	64%	450	37%	800	40%	3.8%	17%	137%	80%
New York Mills	22	199,510	35%	15,534	63%	3,000	51%	1,150	59%	5.0%	43%	88%	9%
Newfolden	14	107,266	9%	7,802	15%	-	0%	600	26%	3.6%	13%	134%	79%
Newport	28	843,629	88%	18,280	68%	23,267	93%	3,000	91%	3.4%	11%	96%	17%
Nicollet	24	359,637	63%	19,980	70%	5,057	65%	1,480	70%	7.7%	79%	103%	28%
Nisswa	24	611,040	80%	46,213	88%	10,000	78%	1,800	80%	4.3%	26%	106%	33%
Normanna	15	13,994	0%	5,005	1%	-	0%	100	1%	4.2%	25%	564%	98%
North Branch	26	905,033	89%	55,010	91%	-	0%	2,600	89%	6.9%	72%	88%	9%
North Mankato	36	1,332,866	94%	54,835	91%	12,577	85%	2,900	91%	7.9%	83%	110%	42%
North St. Paul	35	987,295	91%	57,244	92%	25,102	94%	3,400	93%	6.3%	66%	93%	14%
North Star Township	17	62,365	2%	4,588	0%	1,800	43%	500	16%	3.3%	10%	82%	4%
Northfield	27	2,809,222	98%	123,420	97%	47,000	98%	7,500	99%	4.7%	38%	95%	16%
Northland	6	70,418	3%	4,171	0%	-	0%	50	0%	10.0%	94%	1154%	99%
Northme	19	142,262	20%	8,342	20%	-	0%	500	16%	4.8%	40%	113%	50%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Norwood Young America	32	516,679	77%	22,787	74%	35,000	97%	1,475	70%	5.7%	59%	82%	3%
Oak Grove	38	986,497	91%	38,592	86%	28,395	95%	2,300	86%	9.2%	91%	105%	32%
Oakdale	38	2,170,023	96%	140,017	98%	-	0%	4,400	96%	3.8%	17%	114%	51%
Odin	13	111,156	10%	5,422	3%	-	0%	550	23%	3.6%	14%	112%	46%
Ogilvie	24	232,332	42%	15,537	63%	6,000	67%	1,000	50%	4.5%	33%	93%	14%
Okabena	19	170,272	27%	7,508	13%	-	0%	425	11%	2.2%	6%	138%	82%
Olivia	25	259,943	48%	17,291	66%	2,000	44%	1,100	56%	3.9%	17%	90%	11%
Onamia	21	258,016	47%	18,308	68%	-	0%	1,100	56%	3.2%	10%	84%	5%
Ormsby	18	142,246	20%	6,256	5%	-	0%	525	22%	3.8%	17%	122%	66%
Oronoco	24	155,932	24%	9,176	29%	-	0%	1,200	60%	4.5%	31%	126%	72%
Orr	18	176,654	29%	7,896	16%	3,307	54%	650	32%	5.6%	57%	138%	81%
Ortonville	30	454,729	72%	12,096	52%	-	0%	800	40%	9.7%	93%	159%	90%
Osakis	20	533,566	77%	21,309	72%	19,020	91%	2,600	89%	6.0%	63%	85%	7%
Osseo	25	498,726	76%	6,995	10%	7,000	71%	1,532	74%	11.2%	96%	113%	49%
Ostrander	17	119,656	13%	5,839	4%	-	0%	435	13%	3.6%	13%	104%	31%
Ottertail	28	382,969	65%	13,663	59%	6,960	70%	675	34%	5.4%	53%	119%	62%
Owatonna	36	1,825,329	95%	132,715	97%	-	0%	4,250	96%	5.6%	57%	103%	29%
Palisade	23	117,224	12%	7,925	16%	-	0%	600	26%	5.5%	53%	98%	19%
Palo	19	270,346	50%	10,427	40%	6,500	69%	850	45%	4.5%	32%	122%	67%
Park Rapids	26	1,204,534	93%	68,264	93%	-	0%	3,000	91%	8.0%	84%	108%	38%
Parkers Prairie	27	269,347	50%	10,427	40%	10,879	83%	950	49%	5.6%	55%	84%	5%
Paynesville	24	598,099	80%	29,870	81%	5,000	60%	1,700	77%	14.7%	98%	116%	55%
Pelican Rapids	24	428,187	70%	43,827	88%	-	0%	1,800	80%	4.2%	24%	105%	31%
Pemberton	21	103,396	8%	7,091	10%	1,000	39%	550	23%	4.2%	25%	118%	59%
Penock	21	176,949	29%	10,427	40%	5,516	66%	900	47%	2.3%	6%	88%	9%
Pequaywan	13	57,408	2%	5,839	4%	-	0%	475	15%	4.2%	24%	84%	5%
Pequot Lakes	29	747,773	85%	34,649	83%	36,147	97%	2,500	88%	5.2%	48%	113%	49%
Perham	30	593,154	80%	31,019	82%	-	0%	1,700	77%	9.3%	91%	103%	28%
Pierz	30	437,442	71%	34,931	84%	10,800	82%	1,900	82%	6.6%	69%	84%	5%
Pike-Sandy-Britt	22	226,293	40%	12,513	54%	-	0%	700	34%	7.2%	74%	132%	78%
Pillager	24	457,417	73%	25,254	77%	21,500	92%	1,500	71%	4.6%	35%	124%	71%
Pine Island	24	453,850	72%	37,525	85%	7,730	73%	2,500	88%	4.9%	42%	84%	5%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Pine River	23	479,056	74%	21,627	72%	15,417	88%	1,450	70%	7.9%	82%	109%	40%
Plato	26	501,916	76%	10,845	46%	5,000	60%	990	50%	12.3%	97%	127%	74%
Porter	25	231,278	42%	10,010	35%	5,000	60%	325	5%	5.2%	47%	169%	92%
Preston	24	244,659	45%	13,628	58%	4,500	58%	1,300	65%	7.8%	81%	92%	13%
Princeton	35	1,282,416	94%	50,420	90%	17,000	90%	2,875	91%	4.0%	19%	113%	50%
Prinsburg	19	217,367	39%	8,342	20%	-	0%	500	16%	4.2%	25%	136%	80%
Prior Lake	40	2,334,978	97%	161,759	98%	20,000	92%	5,900	98%	10.1%	94%	110%	42%
Proctor	23	277,927	52%	19,401	69%	5,000	60%	1,100	56%	6.6%	68%	149%	88%
Randall	23	349,917	61%	11,847	52%	27,500	95%	1,000	50%	4.0%	20%	129%	75%
Raymond	21	236,205	42%	9,666	35%	1,500	42%	800	40%	7.7%	80%	109%	40%
Red Wing	23	867,956	89%	93,539	95%	-	0%	1,500	71%	6.2%	65%	176%	94%
Redwood Falls	29	1,078,171	91%	33,769	83%	21,600	92%	2,875	91%	5.4%	52%	94%	15%
Remer	21	405,631	67%	15,092	62%	9,023	77%	1,350	66%	5.7%	59%	122%	66%
Renville	25	240,920	44%	11,260	48%	10,822	82%	1,100	56%	5.4%	52%	80%	2%
Rice	25	324,517	59%	16,604	65%	2,517	49%	800	40%	6.9%	72%	131%	77%
Rice Lake	28	404,008	67%	18,133	68%	9,000	77%	1,400	68%	6.6%	69%	117%	58%
Richmond	24	352,688	62%	20,931	71%	11,700	84%	1,100	56%	6.4%	67%	119%	61%
Rockford	29	434,456	71%	28,159	79%	-	0%	1,750	79%	5.5%	54%	100%	23%
Rockville	21	420,671	69%	18,118	68%	-	0%	1,500	71%	7.7%	81%	80%	2%
Rogers	33	588,080	79%	65,069	92%	9,000	77%	2,600	89%	7.2%	75%	75%	1%
Rollingstone	23	117,603	13%	9,618	35%	-	0%	460	15%	4.9%	42%	79%	2%
Rose Creek	21	134,791	18%	8,759	25%	182	35%	400	8%	3.9%	18%	90%	11%
Roseau	24	568,369	79%	29,857	81%	3,500	54%	1,600	74%	-0.2%	1%	151%	88%
Rosemount	40	2,607,807	97%	99,047	96%	147,600	99%	6,900	99%	4.1%	23%	100%	24%
Rothsay	23	342,950	60%	10,467	44%	-	0%	800	40%	5.4%	51%	118%	59%
Royalton	24	180,463	30%	10,824	46%	2,500	47%	725	36%	5.3%	51%	91%	12%
Rush City	29	454,067	72%	25,897	78%	8,054	75%	1,600	74%	4.5%	33%	87%	8%
Russell	20	134,759	18%	8,342	20%	-	0%	400	8%	4.6%	34%	133%	78%
Ruthon	17	187,657	32%	7,508	13%	425	37%	750	38%	4.5%	33%	119%	61%
Sabin-Elmwood	21	142,695	21%	8,759	25%	155	35%	800	40%	0.7%	2%	114%	52%
Sacred Heart	25	205,159	37%	10,427	40%	2,529	49%	680	34%	4.0%	19%	89%	10%
Saint Clair	27	633,561	82%	18,930	69%	5,000	60%	1,200	60%	5.1%	43%	139%	82%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Saint Francis	24	802,639	87%	27,398	79%	29,705	96%	2,100	84%	5.6%	55%	122%	67%
Saint James	33	620,834	81%	27,778	79%	7,774	74%	1,650	77%	-1.1%	0%	104%	30%
Saint Joseph	29	799,361	87%	40,667	86%	7,121	71%	1,800	80%	9.1%	89%	97%	18%
Saint Leo	18	129,367	17%	10,010	35%	-	0%	300	4%	5.0%	43%	173%	93%
Saint Michael	30	768,381	86%	50,141	90%	25,070	94%	1,800	80%	7.7%	81%	119%	61%
Saint Paul Park	27	752,543	86%	25,866	78%	20,000	92%	2,200	85%	4.6%	34%	109%	40%
Saint Peter	30	809,058	87%	51,085	90%	-	0%	2,350	87%	6.7%	70%	93%	14%
Saint Stephen	25	441,833	72%	18,306	68%	13,716	86%	1,200	60%	9.2%	90%	90%	10%
Sauborn	19	115,075	11%	7,925	16%	2,000	44%	450	13%	3.1%	9%	117%	57%
Sandstone	23	132,881	17%	20,242	70%	12,583	85%	1,750	79%	5.5%	55%	67%	0%
Sartell	29	929,241	90%	61,219	92%	7,800	74%	2,325	87%	4.6%	35%	104%	30%
Sauk Centre	30	597,407	80%	35,169	84%	3,500	54%	1,550	74%	4.5%	30%	90%	11%
Sauk Rapids	27	1,022,678	91%	83,110	95%	10,000	78%	3,400	93%	7.3%	75%	103%	29%
Scandia	27	701,688	84%	29,533	80%	48,873	98%	2,350	87%	7.5%	78%	82%	4%
Scandia Valley	22	383,828	65%	12,650	56%	-	0%	1,200	60%	7.0%	73%	121%	66%
Scanlon	19	152,662	22%	7,091	10%	866	38%	800	40%	2.5%	7%	118%	58%
Schroeder	11	129,891	17%	4,588	0%	-	0%	800	40%	4.6%	35%	187%	95%
Sebeka	19	543,133	78%	16,003	64%	3,000	51%	1,400	68%	5.8%	61%	112%	46%
Sedan	15	43,335	1%	4,671	1%	-	0%	150	2%	1.1%	3%	258%	97%
Shakopee	49	3,621,115	99%	162,163	99%	210,276	100%	7,500	99%	5.5%	53%	81%	3%
Sherburn	25	468,935	74%	10,427	40%	-	0%	1,175	60%	4.8%	40%	110%	42%
Shevlin	22	196,282	35%	8,342	20%	5,000	60%	600	26%	5.6%	57%	104%	29%
Silica	15	187,876	33%	6,674	7%	2,500	47%	700	34%	7.4%	77%	123%	68%
Silver Bay	22	421,323	69%	12,651	56%	-	0%	1,000	50%	5.4%	52%	142%	85%
Silver Lake	28	238,794	43%	11,263	49%	9,901	78%	750	38%	3.6%	13%	87%	8%
Slayton	28	453,241	72%	15,458	63%	14,462	87%	1,400	68%	5.2%	47%	86%	7%
Sleepy Eye	33	622,260	81%	29,802	81%	2,000	44%	1,750	79%	8.1%	84%	95%	16%
Solway	16	180,738	31%	12,513	54%	6,000	67%	850	45%	5.9%	62%	150%	88%
Solway Rural	17	88,540	5%	7,925	16%	-	0%	500	16%	8.3%	85%	111%	45%
South Haven	22	252,858	46%	15,190	62%	10,335	81%	800	40%	3.7%	15%	120%	63%
Spicer	23	184,939	32%	20,293	71%	6,592	70%	1,300	65%	7.8%	81%	86%	7%
Spring Grove	28	209,363	38%	11,089	47%	7,000	71%	700	34%	3.9%	18%	92%	13%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Spring Valley	24	526,405	77%	17,951	67%	4,800	60%	1,350	66%	2.2%	5%	142%	84%
Springfield	26	415,511	68%	16,788	65%	3,139	53%	1,100	56%	5.2%	48%	92%	13%
Squaw Lake	22	163,608	26%	9,176	29%	-	0%	400	8%	-5.7%	0%	228%	97%
St. Anthony	21	1,072,177	91%	45,604	88%	6,000	67%	2,300	86%	7.0%	73%	138%	81%
St. Bonifacius	26	561,358	78%	30,423	81%	35,000	97%	2,300	86%	9.6%	93%	104%	30%
St. Charles	25	623,046	81%	23,754	75%	7,700	73%	1,650	77%	5.6%	56%	113%	50%
St. Martin	24	411,126	67%	10,010	35%	12,000	84%	1,000	50%	19.5%	100%	112%	47%
Stacy-Lent Area	31	467,234	73%	20,995	72%	10,000	78%	950	49%	6.2%	65%	119%	62%
Staples	25	339,488	60%	22,500	73%	5,180	65%	1,400	68%	8.3%	85%	103%	28%
Starbuck	23	126,666	16%	16,159	64%	-	0%	750	38%	3.0%	9%	95%	16%
Stephen	28	238,463	43%	12,096	52%	1,000	39%	450	13%	4.4%	28%	152%	89%
Stewart	17	232,589	42%	10,010	35%	10,000	78%	1,000	50%	4.9%	41%	118%	59%
Stewartville	34	938,824	90%	49,611	90%	15,000	87%	1,400	68%	7.5%	78%	180%	94%
Stillwater	32	3,038,712	98%	140,546	98%	-	0%	4,500	96%	3.8%	16%	135%	79%
Storden	22	192,948	34%	9,176	29%	-	0%	600	26%	2.8%	8%	99%	22%
Sturgeon Lake	15	71,863	3%	5,839	4%	-	0%	525	22%	4.2%	24%	110%	42%
Sunburg	23	113,689	11%	7,925	16%	-	0%	350	5%	2.7%	8%	114%	51%
Taconite	15	124,992	15%	5,839	4%	4,042	57%	750	38%	9.7%	93%	111%	44%
Taunton	17	55,756	2%	5,839	4%	270	36%	230	3%	4.1%	23%	117%	57%
Taylor Falls	25	639,922	82%	10,427	40%	-	0%	1,200	60%	6.7%	70%	140%	83%
Thief River Falls	24	1,152,048	92%	48,968	90%	-	0%	3,000	91%	4.6%	34%	121%	65%
Thomson	25	482,649	75%	20,869	71%	8,000	74%	1,100	56%	5.8%	61%	130%	77%
Tofte	15	118,695	13%	4,894	1%	5,000	60%	730	38%	5.4%	52%	123%	69%
Tower	18	128,224	16%	7,925	16%	4,790	59%	550	23%	2.2%	5%	168%	92%
Tracy	24	284,459	53%	17,085	66%	2,500	47%	1,300	65%	5.1%	45%	102%	26%
Trimont	25	365,158	63%	9,242	32%	2,500	47%	1,000	50%	4.7%	36%	108%	37%
Truman	25	299,005	56%	10,531	45%	-	0%	800	40%	5.0%	43%	101%	25%
Twin Lakes (City)	18	187,080	32%	7,925	16%	-	0%	400	8%	4.1%	22%	173%	93%
Twin Lakes (VFD)	7	51,974	1%	4,963	1%	241	36%	450	13%	7.2%	74%	74%	1%
Twin Valley	22	237,549	43%	10,845	46%	-	0%	650	32%	6.3%	67%	154%	89%
Two Harbors	23	697,806	84%	38,470	85%	2,100	46%	2,700	90%	8.0%	83%	112%	47%
Tyler	28	167,528	27%	10,010	35%	-	0%	500	16%	3.2%	10%	117%	56%

**Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Upsala	20	122,797	15%	8,241	19%	1,500	42%	400	8%	3.3%	10%	155%	90%
Vadnais Heights	31	1,207,892	93%	74,289	94%	-	0%	3,000	91%	11.8%	97%	116%	54%
Vergas	24	250,771	46%	14,520	61%	-	0%	800	40%	5.0%	43%	106%	34%
Verndale	22	426,269	70%	10,010	35%	1,200	41%	1,200	60%	4.4%	29%	139%	82%
Vernon Center	19	110,245	10%	8,342	20%	-	0%	500	16%	4.7%	37%	110%	44%
Vesta	19	97,949	7%	7,091	10%	183	35%	425	11%	4.1%	21%	127%	74%
Victoria	28	749,753	86%	39,283	86%	29,000	95%	1,950	83%	6.2%	65%	93%	14%
Villard	27	200,535	36%	10,010	35%	-	0%	500	16%	4.7%	37%	124%	71%
Vining	15	77,579	4%	6,256	5%	-	0%	400	8%	7.1%	74%	110%	41%
Wabasha	28	613,955	81%	20,537	71%	9,349	77%	1,400	68%	7.0%	73%	98%	20%
Waconia	35	927,272	90%	57,584	92%	10,000	78%	2,200	85%	5.5%	54%	108%	37%
Wadena	22	673,073	83%	24,676	76%	2,950	51%	1,970	83%	4.8%	39%	115%	53%
Waite Park	23	664,797	83%	34,605	83%	5,000	60%	1,800	80%	6.9%	71%	112%	46%
Waldorf	24	147,741	21%	9,593	32%	-	0%	500	16%	7.5%	78%	147%	87%
Walker	23	659,463	82%	39,556	86%	11,594	84%	2,000	83%	6.2%	65%	158%	90%
Walnut Grove	23	154,163	23%	8,342	20%	1,000	39%	550	23%	3.7%	14%	112%	46%
Walters	20	83,874	5%	7,091	10%	-	0%	200	2%	5.3%	50%	166%	91%
Warba	18	124,350	15%	7,925	16%	-	0%	600	26%	4.3%	27%	124%	70%
Warren	21	245,794	45%	13,821	59%	-	0%	765	40%	9.1%	89%	111%	45%
Warroad	26	273,690	51%	22,900	74%	-	0%	800	40%	4.2%	23%	122%	66%
Waseca	36	1,413,956	94%	57,032	91%	2,500	47%	2,800	90%	6.6%	68%	98%	19%
Watertown	30	767,465	86%	34,030	83%	15,000	87%	1,700	77%	9.1%	89%	110%	41%
Waterville	20	270,419	50%	13,974	59%	-	0%	1,100	56%	4.3%	27%	114%	52%
Watkins	24	267,864	50%	10,992	47%	6,500	69%	930	48%	4.3%	26%	108%	38%
Watson	12	222,181	39%	8,342	20%	1,200	41%	875	46%	11.7%	97%	122%	67%
Waubun	13	121,624	14%	8,342	20%	-	0%	400	8%	4.2%	25%	180%	95%
Waverly	14	243,900	44%	11,268	49%	10,000	78%	1,400	68%	5.2%	46%	109%	39%
Welcome	26	209,342	38%	10,427	40%	5,000	60%	750	38%	3.7%	15%	106%	33%
Wendell	23	158,428	25%	8,342	20%	-	0%	600	26%	3.9%	18%	89%	10%
West Concord	19	264,235	49%	13,228	58%	-	0%	850	45%	4.8%	40%	166%	91%
Westbrook	26	152,019	22%	8,837	28%	1,250	41%	650	32%	4.1%	20%	132%	77%
Wheaton	24	562,787	78%	15,080	62%	10,842	82%	1,700	77%	6.8%	71%	143%	85%
Willmar	44	2,183,004	97%	83,076	95%	10,000	78%	4,000	95%	10.9%	95%	100%	23%

Table 2-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Willow River	17	139,689	19%	6,674	7%	2,205	46%	500	16%	4.7%	36%	120%	63%
Wilmont	22	188,972	33%	10,010	35%	-	0%	450	13%	4.7%	38%	120%	63%
Wilson	20	367,542	64%	12,513	54%	7,690	73%	600	26%	8.3%	86%	152%	89%
Windom	31	922,992	89%	31,524	82%	5,000	60%	2,500	88%	2.2%	5%	112%	47%
Winnebago	22	281,852	52%	13,008	57%	4,000	56%	725	36%	5.7%	60%	121%	65%
Winsted	30	434,446	71%	16,040	64%	13,700	86%	1,300	65%	4.2%	24%	112%	47%
Wolf Lake	20	250,198	46%	9,475	32%	-	0%	800	40%	5.8%	61%	99%	21%
Wood Lake	18	116,169	11%	8,342	20%	363	36%	400	8%	5.2%	48%	168%	92%
Woodbury	83	6,061,047	100%	304,014	100%	-	0%	6,400	98%	7.7%	80%	119%	63%
Woodstock	10	116,341	12%	6,256	5%	-	0%	525	22%	4.7%	36%	144%	85%
Wrenshall	26	185,354	32%	8,276	19%	-	0%	450	13%	2.3%	6%	119%	62%
Wright	16	113,191	11%	7,508	13%	2,000	44%	625	31%	5.3%	50%	104%	29%
Wykoff	21	312,308	57%	8,342	20%	10,864	83%	800	40%	9.4%	92%	151%	88%
Wyoming	26	318,623	58%	26,866	78%	5,800	66%	1,150	59%	5.3%	49%	90%	11%
Zimmerman	26	867,726	88%	51,315	90%	30,000	96%	3,750	94%	5.1%	44%	88%	10%
Zumbro Falls	20	301,623	56%	12,765	57%	4,460	58%	1,200	60%	5.6%	57%	99%	21%

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Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2007	Rank (%-ile)	Funding Ratio
Alaska	16	96,286	17%	6,256	11%	-	0%	Bal	4.7%	27%	100%
Albany	25	335,831	66%	16,856	70%	20,250	91%	Bal	9.4%	90%	100%
Andover	52	2,845,717	91%	143,666	91%	50,000	96%	Bal	3.8%	16%	100%
Anoka-Champlin	47	4,026,147	93%	204,471	93%	10,300	81%	Bal	7.5%	74%	100%
Ashby	23	201,220	46%	10,010	46%	3,083	63%	Bal	6.9%	67%	100%
Austin	22	695,664	81%	42,167	84%	-	0%	Bal	5.4%	46%	100%
Brewster	24	236,476	54%	10,669	51%	-	0%	Bal	5.8%	51%	100%
Brooklyn Park	80	7,952,269	97%	350,571	97%	29,634	93%	Bal	5.3%	44%	100%
Callaway	14	175,556	43%	7,984	34%	-	0%	Bal	4.2%	22%	100%
Cologne	26	332,436	65%	15,786	67%	7,200	75%	Bal	11.5%	96%	100%
Columbia Heights	23	1,591,168	88%	89,645	87%	-	0%	Bal	5.1%	35%	100%
Coon Rapids	47	5,584,329	95%	307,712	95%	-	0%	Bal	7.2%	70%	100%
Crane Lake	13	103,058	18%	5,005	3%	-	0%	Bal	5.2%	40%	100%
Crosslake	26	966,782	84%	33,183	83%	16,520	88%	Bal	9.2%	86%	100%
Dakota	14	63,811	11%	6,674	14%	1,050	50%	Bal	5.6%	47%	100%
Dalbo	21	286,989	61%	11,927	62%	-	0%	Bal	7.5%	75%	100%
Dilworth	28	707,314	82%	25,190	78%	7,000	74%	Bal	5.9%	53%	100%
Donnelly	24	163,511	38%	11,262	55%	-	0%	Bal	9.8%	91%	100%
Eagan	98	8,547,998	98%	369,253	100%	233,904	100%	Bal	4.8%	31%	100%
Edina	43	6,078,751	96%	366,878	98%	-	0%	Bal	7.8%	77%	100%
Elbow Lake	27	227,644	52%	11,262	55%	8,000	76%	Bal	5.0%	34%	100%
Elgin	25	282,083	60%	16,042	68%	-	0%	Bal	6.4%	57%	100%
Ellsburg	7	61,894	6%	4,171	0%	10,000	78%	Bal	7.2%	71%	100%
Embarrass	13	147,131	35%	7,925	27%	5,227	68%	Bal	3.8%	17%	100%
Erskine	21	138,804	31%	7,925	27%	2,500	60%	Bal	3.4%	10%	100%
Falcon Heights	16	1,396,879	85%	47,687	85%	-	0%	Bal	10.4%	93%	100%
Fisher	21	138,639	30%	10,845	52%	-	0%	Bal	8.5%	84%	100%
Fosston	25	320,821	63%	15,445	66%	2,000	55%	Bal	3.8%	18%	100%

Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2007	Rank (%-ile)	Funding Ratio
Fountain	19	104,430	20%	8,342	35%	500	47%	Bal	4.1%	21%	100%
Freeport	19	295,120	62%	11,570	60%	1,791	54%	Bal	4.5%	26%	100%
Fridley	40	3,400,666	92%	144,649	92%	-	0%	Bal	8.6%	85%	100%
Gary	21	79,942	14%	6,674	14%	-	0%	Bal	3.5%	13%	100%
Gibbon	24	323,076	64%	13,286	64%	2,500	60%	Bal	6.2%	55%	100%
Glennville	25	139,508	32%	11,262	55%	-	0%	Bal	7.5%	73%	100%
Goodhue	22	781,460	83%	29,370	81%	-	0%	Bal	10.0%	92%	100%
Gunflint Trail	16	166,998	40%	4,588	1%	12,000	82%	Bal	7.9%	80%	100%
Hardwick	15	88,651	16%	7,508	24%	-	0%	Bal	3.4%	11%	100%
Hawley	22	484,009	76%	15,054	65%	6,600	72%	Bal	6.6%	65%	100%
Ivanhoe	30	276,855	58%	11,262	55%	4,000	64%	Bal	9.3%	88%	100%
Kelsey	20	12,725	0%	6,674	14%	-	0%	Bal	3.4%	12%	100%
Kenyon	29	421,748	73%	22,243	77%	4,000	64%	Bal	7.8%	78%	100%
Kerkhoven	26	213,155	50%	9,176	41%	1,300	52%	Bal	5.3%	42%	100%
Kiester	21	218,009	51%	8,759	38%	-	0%	Bal	5.3%	41%	100%
Lake George	13	136,189	28%	7,091	21%	-	0%	Bal	11.7%	100%	100%
Lakeport	14	186,699	44%	11,869	61%	16,136	87%	Bal	2.9%	5%	100%
Le Center	25	336,508	67%	18,577	74%	6,250	70%	Bal	4.9%	32%	100%
London	18	62,578	8%	5,255	5%	-	0%	Bal	-6.1%	0%	100%
Longville	20	605,656	80%	29,566	82%	18,750	90%	Bal	7.6%	76%	100%
Lyle	20	104,946	21%	7,508	24%	-	0%	Bal	2.5%	3%	100%
Magnolia	13	56,053	5%	5,005	3%	-	0%	Bal	3.2%	8%	100%
Maple Grove	104	8,977,249	100%	334,319	96%	183,450	98%	Bal	4.3%	24%	100%
Marietta	18	51,743	3%	7,925	27%	-	0%	Bal	5.3%	43%	100%
Marine-On-St Croix	31	420,783	72%	11,154	54%	9,000	77%	Bal	5.8%	52%	100%
Mazeppa	23	229,566	53%	10,010	46%	2,000	55%	Bal	3.1%	6%	100%
Medicine Lake	20	588,523	78%	6,736	20%	14,000	84%	Bal	8.3%	83%	100%
Mendota Heights	34	2,218,837	90%	90,928	88%	41,563	94%	Bal	6.5%	62%	100%

Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2007	Rank (%-ile)	Funding Ratio
Mentor	24	78,854	13%	4,652	2%	-	0%	Bal	1.1%	1%	100%
Millerville	28	273,375	57%	7,091	21%	14,900	86%	Bal	6.5%	64%	100%
Milroy	22	123,862	24%	6,256	11%	-	0%	Bal	6.4%	61%	100%
Murdock	23	168,240	41%	6,674	14%	2,300	58%	Bal	11.6%	97%	100%
Myrtle	23	145,221	33%	10,427	50%	-	0%	Bal	4.7%	30%	100%
Nodine	12	151,701	36%	7,091	21%	600	48%	Bal	8.3%	82%	100%
Northrop	16	84,318	15%	6,256	11%	1,200	51%	Bal	5.1%	37%	100%
Odessa	17	51,423	2%	5,422	6%	-	0%	Bal	4.2%	23%	100%
Oklee	17	62,161	7%	7,508	24%	-	0%	Bal	3.6%	15%	100%
Perch Lake	6	19,971	1%	5,422	6%	-	0%	Bal	3.2%	7%	100%
Plainview	22	514,297	77%	25,604	80%	6,600	72%	Bal	6.3%	56%	100%
Plummer	23	131,977	25%	10,010	46%	-	0%	Bal	8.1%	81%	100%
Ramsey	48	1,551,541	87%	124,979	90%	12,000	82%	Bal	6.7%	66%	100%
Red Lake Falls	25	200,500	45%	10,884	53%	3,000	62%	Bal	5.1%	36%	100%
Round Lake	19	209,625	48%	7,925	27%	5,000	67%	Bal	11.6%	98%	100%
Rushford	29	342,129	68%	20,966	75%	2,250	57%	Bal	5.0%	33%	100%
Rushmore	19	74,864	12%	8,759	38%	-	0%	Bal	3.6%	14%	100%
Saint Hilaire	20	120,440	22%	7,925	27%	-	0%	Bal	2.5%	4%	100%
Seaforth	11	63,511	10%	5,839	8%	-	0%	Bal	4.0%	20%	100%
South Bend	19	375,158	71%	7,925	27%	14,888	85%	Bal	9.2%	87%	100%
Swanville	20	204,157	47%	9,302	44%	4,000	64%	Bal	6.4%	60%	100%
Toivola	17	136,071	27%	9,593	45%	-	0%	Bal	11.1%	94%	100%
Ulen	20	134,706	26%	9,176	41%	300	46%	Bal	5.7%	50%	100%
Underwood	20	258,266	56%	17,095	71%	-	0%	Bal	5.9%	54%	100%
Vermilion Lake	14	157,534	37%	6,674	14%	1,300	52%	Bal	5.7%	48%	100%
Wabasso	22	171,114	42%	9,176	41%	117	45%	Bal	5.2%	38%	100%
Wanamingo	28	361,913	70%	17,461	72%	-	0%	Bal	4.7%	28%	100%
Wanda	21	123,062	23%	8,342	35%	-	0%	Bal	4.3%	25%	100%

Table 2-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2007	Rank (%-ile)	Funding Ratio
Wayzata	26	1,536,443	86%	59,719	86%	45,000	95%	Bal	7.3%	72%	100%
Wells	24	434,148	74%	17,921	73%	6,250	70%	Bal	7.0%	68%	100%
West Metro	55	5,451,219	94%	213,562	94%	163,032	97%	Bal	11.4%	95%	100%
Williams	24	146,003	34%	8,342	35%	-	0%	Bal	5.4%	45%	100%
Winger	13	54,355	4%	5,839	8%	-	0%	Bal	6.5%	63%	100%
Winthrop	22	237,582	55%	12,221	63%	10,250	80%	Bal	6.4%	58%	100%
Zumbrota	28	444,536	75%	21,687	76%	25,097	92%	Bal	2.1%	2%	100%

**Table 2-C
Financial and Investment Data for Other Plan Types
For the Year Ended December 31, 2007**

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 2007	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Apple Valley	68	4,169,701	69%	254,153	78%	238,000	95%	5,600	81%	37	90%	8.4%	82%	76%	4%
Appleton	19	410,881	0%	20,668	0%	-	0%	1,300	27%	4	4%	8.9%	91%	117%	82%
Benson	34	424,834	4%	25,220	8%	-	0%	1,000	22%	4	4%	4.8%	8%	84%	13%
Brooklyn Center	35	3,916,085	60%	137,441	65%	-	0%	7,500	95%	27	61%	9.3%	95%	116%	78%
Chanhassen	46	2,500,003	47%	135,949	60%	12,500	34%	4,700	68%	21	38%	6.8%	39%	90%	30%
Chaska	37	3,757,850	56%	109,993	52%	178,321	86%	-	0%	24	47%	4.1%	4%	78%	8%
Eden Prairie	94	16,142,973	100%	396,113	95%	350,887	100%	5,200	72%	52	100%	5.7%	21%	101%	52%
Fairmont	34	2,308,217	39%	62,866	30%	16,546	43%	3,800	59%	25	57%	4.8%	13%	95%	43%
Glencoe	39	934,016	13%	34,129	17%	58,342	65%	1,800	31%	12	19%	5.9%	26%	91%	34%
Hutchinson	31	1,783,722	34%	84,882	43%	12,290	30%	-	0%	13	28%	13.8%	100%	84%	17%
Lake Johanna	66	4,249,025	73%	256,971	82%	75,469	69%	5,432	77%	33	85%	7.3%	56%	107%	60%
Luverne	36	961,023	17%	27,098	13%	-	0%	2,000	36%	*		5.4%	17%	144%	100%
Minnetonka	69	12,491,483	95%	343,543	86%	-	0%	6,644	90%	51	95%	6.5%	30%	107%	65%
Mound	43	4,045,745	65%	102,730	47%	125,524	78%	-	0%	29	71%	8.4%	78%	93%	39%
New Ulm	43	2,382,375	43%	73,463	39%	47,086	60%	3,300	54%	22	42%	7.3%	60%	112%	69%
Pine City	28	997,549	21%	50,729	26%	14,000	39%	-	0%	8	14%	8.0%	73%	118%	86%
Pipestone	32	555,213	8%	24,657	4%	32,643	47%	2,000	36%	3	0%	3.3%	0%	86%	26%
Plymouth	66	6,462,490	82%	419,827	100%	-	0%	7,500	95%	24	52%	6.8%	43%	113%	73%
Robbinsdale	27	1,564,370	30%	72,440	34%	100,000	73%	6,500	86%	13	23%	6.6%	34%	71%	0%
Roseville	54	8,328,320	86%	200,220	69%	41,573	56%	2,900	50%	29	66%	7.0%	47%	101%	47%
Savage	35	3,542,398	52%	122,191	56%	184,514	91%	4,686	63%	31	76%	7.6%	65%	86%	21%
Spring Lake Park	43	9,747,414	91%	352,310	91%	172,000	82%	-	0%	32	80%	7.1%	52%	119%	91%
White Bear Lake	52	5,669,408	78%	217,912	73%	-	0%	*		*		8.9%	86%	120%	95%
Worthington	34	1,404,102	26%	47,521	21%	33,177	52%	2,725	45%	17	33%	7.9%	69%	103%	56%

* 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 2007. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2007. 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 2007. 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, 2007. A relief association that has a deficit is “underfunded,” 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 2007. 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 2007 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 2007 to 2008. 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, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Ada	274,140	254,951	19,189	108%	-	22,246	-
Adams	182,780	138,062	44,718	132%	-	11,241	-
Adrian	328,036	265,575	62,461	124%	-	22,608	-
Aitkin	671,999	660,376	11,623	102%	-	58,240	-
Albert Lea Township	305,381	281,521	23,860	108%	-	26,585	2,546
Albertville	456,545	431,881	24,664	106%	-	43,776	-
Alborn	106,310	76,223	30,087	139%	-	5,432	-
Alden	123,640	127,525	(3,885)	97%	-	8,718	-
Alexandria	1,699,287	1,621,664	77,623	105%	43,317	157,801	736
Almelund	244,109	218,779	25,330	112%	-	16,773	-
Alpha	178,397	134,260	44,137	133%	-	8,412	-
Altura	111,736	115,936	(4,200)	96%	1,198	8,144	-
Amboy	130,030	108,456	21,574	120%	-	11,712	-
Annandale	565,025	307,800	257,225	184%	-	24,744	-
Argyle	160,378	148,913	11,465	108%	-	14,376	-
Arlington	369,502	343,780	25,722	107%	-	35,232	-
Arrowhead	85,639	51,670	33,969	166%	-	8,442	-
Askov	181,067	142,776	38,291	127%	-	12,612	-
Atwater	262,977	294,036	(31,059)	89%	-	23,672	-
Audubon	241,464	212,985	28,479	113%	-	23,776	-
Aurora	373,695	389,954	(16,259)	96%	-	34,786	920
Avon	362,253	360,030	2,223	101%	-	31,530	-
Babbitt	260,684	244,155	16,529	107%	-	30,118	2,155
Backus	295,976	239,199	56,777	124%	-	26,301	-
Badger	107,315	88,860	18,455	121%	-	7,350	-
Bagley	286,003	282,640	3,363	101%	-	28,757	-
Balaton	139,149	125,684	13,465	111%	-	12,240	-
Baldwin	181,044	35,656	145,388	508%	-	11,154	-
Balsam	296,943	296,448	495	100%	-	26,352	-
Barnesville	295,266	334,842	(39,576)	88%	5,905	27,263	4,451
Barnum	249,952	190,310	59,642	131%	-	15,092	-
Barrett	104,026	86,873	17,153	120%	-	6,038	-
Battle Lake	335,955	284,100	51,855	118%	-	29,820	-
Baudette	491,404	370,843	120,561	133%	-	26,473	-
Bayport	1,765,345	1,509,776	255,569	117%	-	135,306	-
Beardsley	158,850	112,028	46,822	142%	-	11,520	-
Beaver Bay	121,347	64,040	57,307	189%	-	5,450	-
Beaver Creek	95,594	103,440	(7,846)	92%	4,159	7,010	643
Becker	900,727	759,619	141,108	119%	-	65,088	-
Belgrade	319,628	266,070	53,558	120%	-	17,240	-
Belle Plaine	564,538	580,616	(16,078)	97%	3,671	59,689	-
Bellingham	193,222	166,478	26,744	116%	-	12,251	-
Belview	161,663	159,076	2,587	102%	-	12,324	-
Bemidji	2,166,972	1,734,873	432,099	125%	-	153,791	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Bertha	108,284	75,180	33,104	144%	-	9,702	-
Bethel	90,846	13,350	77,496	680%	-	1,519	-
Big Lake	790,592	732,619	57,973	108%	-	71,040	-
Bigelow	107,816	28,084	79,732	384%	-	1,964	-
Bigfork	273,025	383,292	(110,267)	71%	12,265	36,540	1,831
Bird Island	200,559	203,106	(2,547)	99%	2,059	22,268	2,098
Biwabik City	391,319	328,809	62,510	119%	-	25,368	-
Biwabik	183,338	163,856	19,482	112%	-	11,060	-
Blackduck	270,249	297,413	(27,164)	91%	4,988	22,941	-
Blackhoof	87,550	91,687	(4,137)	95%	1,159	10,906	384
Blomkest	150,854	179,190	(28,336)	84%	2,364	14,616	1,894
Blooming Prairie	455,146	432,966	22,180	105%	-	37,040	-
Blue Earth	923,055	665,072	257,983	139%	-	47,709	-
Bluffton	132,994	74,739	58,255	178%	-	4,718	-
Bovey	223,658	212,456	11,202	105%	-	21,181	826
Bowlus	157,773	127,176	30,597	124%	-	8,440	-
Boyd	139,464	98,172	41,292	142%	-	6,157	-
Braham	358,740	406,005	(47,265)	88%	1,729	38,360	-
Brainerd	2,879,359	2,923,559	(44,200)	98%	-	283,136	-
Brandon	210,808	204,984	5,824	103%	-	21,873	-
Breckenridge	363,748	418,736	(54,988)	87%	11,170	37,680	10,313
Breitung	258,651	148,720	109,931	174%	-	13,354	-
Brevator	122,060	104,484	17,576	117%	-	9,204	-
Bricelyn	203,054	166,136	36,918	122%	-	12,120	-
Brimson	58,694	28,444	30,250	206%	-	3,918	-
Brook Park	147,210	80,232	66,978	183%	-	7,024	-
Brooten	267,216	207,360	59,856	129%	-	14,003	-
Browerville	237,016	134,933	102,083	176%	-	14,417	-
Browns Valley	213,883	205,830	8,053	104%	-	15,720	-
Brownsdale	261,351	126,109	135,242	207%	-	14,252	-
Brownsville	57,174	3,567	53,607	1603%	-	352	-
Brownnton	294,059	345,380	(51,321)	85%	7,671	28,940	16,396
Buffalo	850,602	1,118,171	(267,569)	76%	22,720	115,733	-
Buffalo Lake	323,018	309,789	13,229	104%	-	27,255	-
Buhl	163,085	170,240	(7,155)	96%	2,239	19,000	7,611
Butterfield	155,533	169,904	(14,371)	92%	3,273	13,908	173
Buyck	18,789	6,100	12,689	308%	-	1,768	-
Byron	428,651	431,263	(2,612)	99%	653	35,908	-
Caledonia	366,934	344,778	22,156	106%	-	33,201	-
Calumet	315,390	287,503	27,887	110%	-	25,496	-
Cambridge	694,082	702,019	(7,937)	99%	1,574	82,521	-
Canby	435,575	304,201	131,374	143%	-	25,573	-
Cannon Falls	727,149	733,190	(6,041)	99%	434	49,980	-
Canosia	230,568	239,312	(8,744)	96%	3,463	16,980	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Canton	117,391	117,632	(241)	100%	-	7,112	-
Carlos	606,856	499,678	107,178	121%	-	37,064	-
Carlton	393,255	224,628	168,627	175%	-	29,309	-
Carsonville	125,809	105,356	20,453	119%	-	5,616	-
Carver	551,301	505,544	45,757	109%	-	47,860	1,869
Cass Lake	468,008	317,071	150,937	148%	-	37,186	-
Cataract	2,117,550	2,063,121	54,429	103%	-	184,490	-
Centennial	2,302,769	1,914,430	388,339	120%	-	168,156	-
Center City	371,337	321,025	50,312	116%	-	28,800	-
Ceylon	181,449	158,530	22,919	114%	-	12,010	-
Chandler	141,432	110,402	31,030	128%	-	8,030	-
Chatfield	415,296	371,250	44,046	112%	-	27,368	-
Cherry	95,241	49,329	45,912	193%	-	5,859	-
Chisago	636,718	492,275	144,443	129%	-	50,323	-
Chisholm	829,570	732,452	97,118	113%	-	59,263	-
Chokio	156,046	101,440	54,606	154%	-	10,260	-
Clara City	359,822	312,263	47,559	115%	-	21,400	-
Claremont	139,268	119,530	19,738	117%	-	12,072	-
Clarissa	105,154	103,491	1,663	102%	1,085	8,793	-
Clarkfield	274,440	253,931	20,509	108%	-	21,635	-
Clarks Grove	255,152	177,264	77,888	144%	-	10,400	-
Clear Lake	430,598	331,624	98,974	130%	-	28,152	-
Clearbrook	298,657	222,904	75,753	134%	-	21,970	-
Clearwater	349,158	289,177	59,981	121%	663	34,385	-
Clements	165,272	141,060	24,212	117%	-	10,411	-
Cleveland	356,525	300,495	56,030	119%	-	26,752	-
Clifton	229,602	167,212	62,390	137%	-	16,758	-
Climax	78,693	26,607	52,086	296%	-	3,015	-
Clinton [Big Stone]	111,650	132,516	(20,866)	84%	2,862	13,464	3,370
Clinton [St Louis]	178,740	130,461	48,279	137%	-	12,931	-
Cohasset	568,778	485,680	83,098	117%	-	47,040	-
Cokato	479,827	594,496	(114,669)	81%	15,867	39,328	1,497
Cold Spring	825,166	842,410	(17,244)	98%	4,686	68,951	-
Coleraine	139,649	166,655	(27,006)	84%	4,465	21,725	9,398
Colvill	13,722	5,634	8,088	244%	-	867	-
Colvin	45,611	71,361	(25,750)	64%	5,976	10,845	10,500
Comfrey	218,686	202,566	16,120	108%	-	12,276	-
Cook	428,879	391,020	37,859	110%	-	26,160	-
Cosmos	206,827	105,119	101,708	197%	-	10,125	-
Cottage Grove	1,850,496	1,634,201	216,295	113%	-	166,248	-
Cotton	157,423	83,490	73,933	189%	-	6,612	-
Cottonwood	314,141	187,638	126,503	167%	-	12,180	-
Courtland	216,110	203,250	12,860	106%	-	18,270	-
Cromwell	276,865	269,184	7,681	103%	-	24,600	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Crooked Lake	120,690	83,636	37,054	144%	-	4,368	-
Crookston	669,119	640,984	28,135	104%	-	41,412	-
Crosby	502,879	583,835	(80,956)	86%	10,602	52,896	13,715
Culver	27,554	17,332	10,222	159%	-	1,488	-
Currie	175,952	214,812	(38,860)	82%	5,743	13,056	2,540
Cuyuna	166,314	223,084	(56,770)	75%	5,807	19,616	9,814
Cyrus	126,789	72,168	54,621	176%	-	6,466	-
Dalton	211,667	177,564	34,103	119%	-	14,773	-
Danube	193,226	157,711	35,515	123%	-	10,637	-
Danvers	72,096	79,543	(7,447)	91%	897	7,844	-
Darfur	142,596	126,824	15,772	112%	-	5,936	-
Dassel	732,922	629,320	103,602	116%	-	55,748	-
Dawson	415,313	436,911	(21,598)	95%	6,449	45,478	17,048
Dayton	491,653	542,081	(50,428)	91%	8,856	38,072	-
Deer Creek	151,532	137,762	13,770	110%	-	10,426	-
Deer River	424,594	373,526	51,068	114%	-	36,135	-
Deerwood	298,372	239,281	59,091	125%	-	18,126	-
Delano	687,203	824,090	(136,887)	83%	20,842	67,100	7,821
Delavan	191,118	112,628	78,490	170%	-	10,575	-
Dent	208,599	178,742	29,857	117%	-	13,692	-
Detroit Lakes	1,843,396	1,390,385	453,011	133%	-	100,788	-
Dexter	179,654	157,746	21,908	114%	-	8,375	-
Dodge Center	520,204	359,859	160,345	145%	-	31,050	-
Dover	231,878	186,570	45,308	124%	-	13,335	-
Dovray	20,855	30,882	(10,027)	68%	1,669	2,210	-
Dumont	103,968	94,134	9,834	110%	-	5,964	-
Dunnell	132,297	104,958	27,339	126%	-	6,228	-
Eagle Bend	173,588	183,704	(10,116)	94%	2,971	16,304	1,254
Eagle Lake	357,120	363,492	(6,372)	98%	2,025	35,559	5,483
East Bethel	1,161,782	985,140	176,642	118%	-	107,032	-
East Grand Forks	936,211	864,298	71,913	108%	-	80,296	-
Eastern Hubbard	208,762	149,594	59,168	140%	-	21,500	-
Easton	180,193	168,769	11,424	107%	-	9,432	-
Echo	175,385	146,938	28,447	119%	-	12,648	-
Eden Valley	421,822	364,022	57,800	116%	-	25,656	-
Edgerton	276,245	244,167	32,078	113%	-	20,382	-
Eitzen	113,365	130,113	(16,748)	87%	3,448	10,980	-
Elbow Tulaby Lakes	65,410	62,622	2,788	104%	-	6,237	-
Elizabeth	284,145	259,568	24,577	109%	-	15,732	-
Elk River	2,420,742	2,110,264	310,478	115%	-	169,524	-
Elko New Market	991,707	805,814	185,893	123%	-	81,654	-
Ellendale	199,391	181,010	18,381	110%	-	10,380	-
Ellsworth	192,295	171,056	21,239	112%	-	11,223	-
Elmer	96,302	76,284	20,018	126%	-	4,060	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Elmore	190,818	151,398	39,420	126%	-	15,876	-
Elrosa	283,670	251,896	31,774	113%	-	12,331	-
Ely	750,682	478,686	271,996	157%	-	42,172	-
Elysian	200,239	256,482	(56,243)	78%	9,216	20,736	11,498
Emily	157,241	177,875	(20,634)	88%	1,701	13,425	-
Emmons	293,629	229,207	64,422	128%	-	13,200	-
Evansville	147,806	95,773	52,033	154%	-	8,163	-
Eveleth	473,368	402,222	71,146	118%	-	35,712	-
Excelsior	3,739,380	3,331,838	407,542	112%	-	249,102	-
Eyota	230,996	217,512	13,484	106%	-	21,552	-
Fairfax	384,325	410,138	(25,813)	94%	4,174	34,671	5,437
Fayal	309,132	238,320	70,812	130%	-	24,360	-
Federal Dam	77,500	12,446	65,054	623%	-	1,510	-
Fergus Falls	1,701,982	1,663,656	38,326	102%	-	145,626	-
Fertile	295,191	234,711	60,480	126%	-	20,656	-
Fifty Lakes	119,702	89,772	29,930	133%	-	8,952	-
Finland	155,063	147,320	7,743	105%	-	9,780	-
Finlayson	152,506	161,016	(8,510)	95%	1,875	12,240	-
Flensburg	94,482	83,435	11,047	113%	-	7,100	-
Floodwood	308,630	279,764	28,866	110%	-	19,920	-
Foley	758,220	647,293	110,927	117%	-	42,809	-
Forada	222,929	147,024	75,905	152%	-	13,224	-
Forest Lake	1,536,690	1,354,557	182,133	113%	-	119,880	-
Foreston	244,966	258,705	(13,739)	95%	-	23,125	620
Franklin	272,239	240,930	31,309	113%	-	21,467	658
Frazee	400,058	336,905	63,153	119%	-	28,820	-
Fredenberg	186,738	147,868	38,870	126%	-	11,088	-
French Township	158,238	158,150	88	100%	3,364	13,850	-
Frost	197,436	184,474	12,962	107%	-	11,590	-
Garfield	259,480	214,197	45,283	121%	-	22,233	-
Garrison	945,978	887,744	58,234	107%	-	70,308	-
Garvin	111,749	103,772	7,977	108%	-	6,997	-
Gaylord	359,002	449,096	(90,094)	80%	18,826	34,722	18,506
Geneva	101,455	31,408	70,047	323%	-	2,102	-
Ghent	109,043	102,042	7,001	107%	-	10,144	-
Gilbert	240,129	232,892	7,237	103%	-	21,868	3,623
Glenwood	347,997	469,599	(121,602)	74%	16,170	49,931	20,866
Glyndon	339,203	350,106	(10,903)	97%	-	20,286	-
Gnesen	376,503	405,806	(29,303)	93%	2,007	23,324	-
Golden Valley	4,785,364	3,877,988	907,376	123%	-	355,588	-
Gonvick	180,385	145,496	34,889	124%	-	14,685	-
Good Thunder	371,467	333,959	37,508	111%	-	22,374	-
Goodland	70,210	41,464	28,746	169%	-	4,002	-
Goodview	449,887	409,866	40,021	110%	-	40,460	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Graceville	175,954	152,251	23,703	116%	-	13,376	-
Granada	146,459	123,939	22,520	118%	-	9,470	-
Grand Lake	328,315	285,903	42,412	115%	-	33,876	-
Grand Marais	414,836	412,590	2,246	101%	-	32,040	-
Grand Meadow	298,620	301,594	(2,974)	99%	-	29,690	-
Grand Rapids	1,847,284	1,426,769	420,515	129%	-	150,758	-
Granite Falls	463,789	475,686	(11,897)	97%	1,051	42,492	-
Green Isle	167,313	138,311	29,002	121%	-	12,627	-
Greenbush	245,094	179,697	65,397	136%	-	12,634	-
Greenwood	338,166	359,928	(21,762)	94%	1,903	32,620	3,565
Grey Eagle	263,138	242,752	20,386	108%	-	16,875	-
Grove City	192,206	142,264	49,942	135%	-	14,758	-
Grygla	118,177	75,500	42,677	157%	-	4,860	-
Hackensack	436,528	437,820	(1,292)	100%	-	40,920	-
Hallock	189,184	175,866	13,318	108%	-	14,327	-
Halstad	154,079	132,925	21,154	116%	-	11,440	-
Ham Lake	1,269,686	1,230,206	39,480	103%	1,659	110,208	-
Hamburg	378,114	502,730	(124,616)	75%	21,959	38,718	35,787
Hamel	1,149,397	996,370	153,027	115%	-	47,823	-
Hancock	201,591	164,365	37,226	123%	-	13,260	-
Hanley Falls	154,536	137,550	16,986	112%	-	8,840	-
Hanover	467,983	351,460	116,523	133%	-	31,540	-
Hanska	147,952	104,793	43,159	141%	-	8,421	-
Harmony	227,962	174,141	53,821	131%	-	14,014	-
Harris	135,287	122,681	12,606	110%	-	15,541	4,247
Hartland	178,047	101,475	76,572	175%	-	9,964	-
Hastings	3,379,728	2,975,119	404,609	114%	-	259,566	-
Hayfield	264,699	266,743	(2,044)	99%	3,250	32,674	1,727
Hayward	252,661	151,944	100,717	166%	-	14,624	-
Hector	513,193	465,922	47,271	110%	-	34,776	-
Henderson	172,294	225,126	(52,832)	77%	10,541	20,834	18,947
Hendricks	160,096	182,628	(22,532)	88%	4,480	16,596	4,651
Hendrum	106,252	62,202	44,050	171%	-	5,961	-
Henning	258,053	285,995	(27,942)	90%	7,537	25,778	5,328
Herman	141,076	117,129	23,947	120%	-	12,625	-
Hermantown	1,177,553	918,082	259,471	128%	-	71,396	-
Heron Lake	176,809	167,772	9,037	105%	-	9,960	-
Hewitt	83,253	59,140	24,113	141%	-	4,808	-
Hibbing	402,121	347,721	54,400	116%	-	21,970	118
Hill City	117,463	134,148	(16,685)	88%	2,470	11,650	-
Hills	79,490	45,964	33,526	173%	-	5,729	-
Hinckley	428,113	230,152	197,961	186%	-	20,060	-
Hitterdal	127,794	125,310	2,484	102%	-	11,898	-
Hoffman	209,671	222,744	(13,073)	94%	3,738	13,296	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Hokah	171,309	123,598	47,711	139%	-	9,464	-
Holdingsford	261,716	274,720	(13,004)	95%	1,144	18,918	-
Holland	171,908	80,410	91,498	214%	-	5,670	-
Hollandale	51,187	215	50,972	23808%	-	20	-
Hopkins	3,217,931	2,779,560	438,371	116%	-	252,181	-
Houston	287,041	245,157	41,884	117%	-	21,369	-
Hovland Area	117,040	29,392	87,648	398%	-	3,592	-
Howard Lake	340,266	422,892	(82,626)	80%	12,617	36,400	12,954
Hoyt Lakes	343,396	341,490	1,906	101%	-	34,710	7,807
Hugo	662,181	570,646	91,535	116%	-	57,917	-
Ideal	550,234	540,914	9,320	102%	-	50,021	-
Industrial	236,322	219,506	16,816	108%	-	12,390	-
International Falls	705,367	664,679	40,688	106%	-	63,965	-
Inver Grove Heights	3,617,165	2,430,726	1,186,439	149%	-	234,168	-
Iona	80,703	55,910	24,793	144%	-	3,755	-
Ironton	150,041	103,898	46,143	144%	-	10,523	-
Isanti	1,201,304	1,305,599	(104,295)	92%	2,881	81,514	-
Isle	416,049	337,562	78,487	123%	-	25,992	-
Jackson	603,028	566,098	36,930	107%	-	48,716	-
Jacobson	102,168	75,528	26,640	135%	-	9,424	-
Janesville	237,099	240,362	(3,263)	99%	2,040	32,075	3,657
Jasper	204,797	185,393	19,404	110%	917	14,755	-
Jeffers	131,125	140,400	(9,275)	93%	-	9,930	-
Jordan	738,991	910,218	(171,227)	81%	31,468	60,486	16,559
Kandiyohi	273,585	248,026	25,559	110%	-	18,105	-
Karlstad	157,578	128,887	28,691	122%	-	10,493	-
Kasota	422,864	287,830	135,034	147%	-	24,134	-
Kasson	621,907	505,672	116,235	123%	-	42,912	-
Keewatin	280,293	288,598	(8,305)	97%	9,268	25,824	15,696
Kelliher	170,080	209,399	(39,319)	81%	4,646	14,741	354
Kellogg	364,398	331,141	33,257	110%	-	20,649	-
Kennedy	82,186	58,401	23,785	141%	-	4,942	-
Kensington	188,825	188,674	151	100%	234	20,881	2,648
Kettle River	120,058	107,052	13,006	112%	-	10,056	-
Kilkenny	253,820	229,829	23,991	110%	-	15,037	-
Kimball	238,390	196,626	41,764	121%	-	18,045	-
Kinney	196,324	146,299	50,025	134%	-	11,388	-
La Crescent	582,526	510,210	72,316	114%	-	40,288	-
Lafayette	329,911	219,656	110,255	150%	-	21,258	-
Lake Benton	185,141	145,533	39,608	127%	-	12,182	-
Lake Bronson	64,406	39,416	24,990	163%	-	5,856	-
Lake City	538,447	648,160	(109,713)	83%	24,317	65,455	20,561
Lake Crystal	491,348	451,512	39,836	109%	-	38,496	-
Lake Elmo	1,093,748	793,630	300,118	138%	-	74,900	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Lake Henry	127,108	108,943	18,165	117%	-	9,254	-
Lake Kabetogama	137,099	119,439	17,660	115%	-	13,538	-
Lake Lillian	118,691	121,116	(2,425)	98%	1,306	9,600	-
Lake Park	229,148	187,551	41,597	122%	-	15,615	-
Lake Wilson	162,965	129,540	33,425	126%	-	9,770	-
Lakefield	397,514	316,620	80,894	126%	-	25,480	-
Lakeland	154,573	124,736	29,837	124%	-	12,032	-
Lakeville	5,191,726	4,195,748	995,978	124%	-	450,537	-
Lakewood	248,014	196,248	51,766	126%	-	16,666	-
Lamberton	221,303	171,826	49,477	129%	-	15,354	-
Lancaster	127,637	87,884	39,753	145%	-	5,832	-
Lanesboro	248,453	232,180	16,273	107%	-	20,100	-
Lasalle	83,330	67,529	15,801	123%	-	7,028	-
Le Roy	137,321	120,946	16,375	114%	-	9,774	-
Le Sueur	550,627	446,387	104,240	123%	-	58,864	-
Leaf Valley	321,821	302,866	18,955	106%	-	14,834	-
Lester Prairie	300,075	302,345	(2,270)	99%	-	23,613	-
Lewiston	741,273	656,225	85,048	113%	-	38,500	-
Lewisville	180,639	150,078	30,561	120%	-	10,626	-
Lexington	505,650	476,263	29,387	106%	-	45,696	6,671
Lindstrom	703,700	655,586	48,114	107%	-	57,040	-
Linwood	515,323	490,272	25,051	105%	-	42,750	-
Lismore	123,571	123,676	(105)	100%	-	9,204	-
Litchfield	631,201	692,196	(60,995)	91%	7,437	60,618	-
Little Canada	1,577,908	1,544,694	33,214	102%	-	107,292	-
Little Falls	831,301	703,150	128,151	118%	-	71,961	-
Littlefork	195,797	154,636	41,161	127%	-	18,596	-
Long Lake	1,675,673	1,409,649	266,024	119%	-	96,574	-
Long Prairie	396,374	403,235	(6,861)	98%	151	40,075	-
Lonsdale	385,369	314,769	70,600	122%	-	42,788	-
Loretto	1,342,144	1,336,131	6,013	100%	-	106,373	1,045
Lower Saint Croix Valley	1,113,662	954,564	159,098	117%	-	71,672	-
Lowry	298,824	267,520	31,304	112%	-	19,745	-
Lucan	90,416	72,080	18,336	125%	-	8,850	-
Lutsen	225,993	209,407	16,586	108%	-	20,782	-
Lynd	106,187	92,754	13,433	114%	-	5,922	-
Mabel	104,286	100,168	4,118	104%	-	8,672	-
Madelia	308,743	356,722	(47,979)	87%	10,282	27,917	3,505
Madison	290,757	291,968	(1,211)	100%	-	24,714	-
Madison Lake	295,155	231,962	63,193	127%	-	24,860	-
Mahnomen	288,505	231,978	56,527	124%	-	25,960	-
Mahtomedi	1,246,704	1,128,487	118,217	110%	-	113,692	-
Mahtowa	103,178	82,880	20,298	124%	-	9,870	-
Makinen	69,802	82,600	(12,798)	85%	4,340	5,030	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Mantorville	265,564	225,727	39,837	118%	-	19,104	-
Maple Hill	140,380	94,014	46,366	149%	-	7,678	-
Maple Lake	926,669	910,172	16,497	102%	-	54,740	-
Maple Plain	914,312	922,657	(8,345)	99%	5,892	59,695	-
Mapleton	480,726	343,080	137,646	140%	-	32,220	-
Maplewood	5,308,671	5,402,585	(93,914)	98%	-	493,906	-
Marble	261,255	202,211	59,044	129%	-	28,525	1,047
Marshall	2,170,081	2,165,504	4,577	100%	-	218,800	26,443
Mayer	425,437	413,618	11,819	103%	-	39,871	10,453
Maynard	227,223	197,587	29,636	115%	-	13,923	-
Mc Davitt	231,228	166,125	65,103	139%	-	11,316	-
Mc Grath	121,189	86,298	34,891	140%	-	9,650	-
Mc Intosh	101,102	100,190	912	101%	-	12,156	-
Mc Kinley	91,133	63,112	28,021	144%	-	3,894	-
McGregor	537,284	631,807	(94,523)	85%	10,370	42,084	-
Meadowlands	49,931	35,276	14,655	142%	-	2,560	-
Medford	240,133	210,686	29,447	114%	-	18,086	-
Melrose	349,073	332,708	16,365	105%	-	31,750	-
Menahga	279,460	291,046	(11,586)	96%	2,690	23,012	-
Middle River	141,168	79,104	62,064	178%	-	9,408	-
Miesville	250,354	230,506	19,848	109%	-	15,251	-
Milaca	744,946	629,746	115,200	118%	-	56,994	-
Milan	224,125	158,500	65,625	141%	-	9,110	-
Miltona	200,041	205,873	(5,832)	97%	273	22,343	312
Minneota	285,202	222,517	62,685	128%	-	25,582	-
Minnesota City	32,981	128	32,853	25766%	-	14	-
Minnesota Lake	306,126	276,461	29,665	111%	-	26,000	699
Mission	223,031	250,056	(27,025)	89%	4,226	25,442	-
Montevideo	626,375	528,781	97,594	118%	-	45,662	-
Montgomery	413,051	349,487	63,564	118%	-	38,940	-
Monticello	1,133,822	1,527,616	(393,794)	74%	53,967	117,263	15,578
Montrose	327,741	363,900	(36,159)	90%	6,627	34,800	17,266
Moose Lake	393,401	471,946	(78,545)	83%	10,641	36,414	-
Mora	705,969	612,690	93,279	115%	-	58,142	-
Morgan	471,341	342,544	128,797	138%	-	27,248	-
Morris	839,710	613,692	226,018	137%	-	41,059	-
Morristown	421,641	394,196	27,445	107%	-	38,828	-
Morton	153,926	162,288	(8,362)	95%	644	15,872	1,420
Motley	303,647	230,128	73,519	132%	-	24,576	-
Mountain Iron	323,367	268,256	55,111	121%	-	25,568	-
Mountain Lake	351,868	327,600	24,268	107%	-	28,128	-
Nashwauk	401,160	398,026	3,134	101%	-	28,568	-
Nassau	115,079	9,102	105,977	1264%	-	429	-
Nerstrand	23,602	8,091	15,511	292%	-	707	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Nevis	159,494	145,647	13,847	110%	-	16,813	-
New Auburn	194,105	242,376	(48,271)	80%	4,963	21,340	8,124
New Brighton	2,555,316	2,387,832	167,484	107%	-	133,357	-
New Germany	370,064	354,166	15,898	104%	-	32,648	2,551
New London	310,833	369,015	(58,182)	84%	5,403	35,400	-
New Prague	641,966	743,510	(101,544)	86%	12,712	76,725	-
New Richland	281,419	206,048	75,371	137%	-	18,176	-
New York Mills	199,510	227,438	(27,928)	88%	3,676	23,897	-
Newfolden	107,266	80,226	27,040	134%	-	7,254	-
Newport	843,629	875,857	(32,228)	96%	2,989	76,809	23,267
Nicollet	359,637	349,218	10,419	103%	-	33,271	-
Nisswa	611,040	576,252	34,788	106%	-	45,180	-
Normanna	13,994	2,480	11,514	564%	-	1,380	-
North Branch	905,033	1,027,765	(122,732)	88%	23,140	61,204	-
North Mankato	1,332,866	1,211,564	121,302	110%	-	116,058	-
North St. Paul	987,295	1,066,348	(79,053)	93%	18,913	104,244	7,502
North Star Township	62,365	75,750	(13,385)	82%	1,200	8,120	1,227
Northfield	2,809,222	2,955,620	(146,398)	95%	27,615	211,200	-
Northland	70,418	6,104	64,314	1154%	-	359	-
Northome	142,262	125,430	16,832	113%	-	8,530	-
Norwood Young America	516,679	632,677	(115,998)	82%	24,831	51,388	24,359
Oak Grove	986,497	937,813	48,684	105%	3,174	88,505	-
Oakdale	2,170,023	1,906,638	263,385	114%	-	198,710	-
Odin	111,156	99,462	11,694	112%	-	8,679	-
Ogilvie	232,332	251,040	(18,708)	93%	1,857	23,728	-
Okabena	170,272	123,504	46,768	138%	-	8,042	-
Olivia	259,943	288,076	(28,133)	90%	2,051	29,150	-
Onamia	258,016	308,466	(50,450)	84%	5,861	22,396	-
Ormsby	142,246	117,025	25,221	122%	-	10,071	-
Oronoco	155,932	123,936	31,996	126%	-	21,552	2,420
Orr	176,654	128,388	48,266	138%	-	12,298	-
Ortonville	454,729	286,096	168,633	159%	-	22,672	-
Osakis	533,566	626,548	(92,982)	85%	9,995	55,952	17,376
Osseo	498,726	441,093	57,633	113%	-	37,411	3,895
Ostrander	119,656	114,546	5,110	104%	-	7,551	-
Ottertail	382,969	321,737	61,232	119%	-	20,476	-
Owatonna	1,825,329	1,767,822	57,507	103%	669	138,465	-
Palisade	117,224	119,952	(2,728)	98%	273	12,348	507
Palo	270,346	220,830	49,516	122%	-	15,419	-
Park Rapids	1,204,534	1,118,460	86,074	108%	-	85,980	-
Parkers Prairie	269,347	321,087	(51,740)	84%	6,971	26,898	8,925
Paynesville	598,099	515,741	82,358	116%	-	42,221	-
Pelican Rapids	428,187	409,344	18,843	105%	-	38,628	-
Pemberton	103,396	87,500	15,896	118%	-	9,339	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Pennock	176,949	200,264	(23,315)	88%	4,412	17,802	2,153
Pequaywan	57,408	68,300	(10,892)	84%	787	5,661	-
Pequot Lakes	747,773	661,774	85,999	113%	-	61,650	-
Perham	593,154	576,856	16,298	103%	-	44,370	-
Pierz	437,442	522,643	(85,201)	84%	14,879	53,721	10,126
Pike-Sandy-Britt	226,293	170,917	55,376	132%	-	13,916	-
Pillager	457,417	368,642	88,775	124%	-	34,229	-
Pine Island	453,850	543,138	(89,288)	84%	9,491	57,023	732
Pine River	479,056	438,853	40,203	109%	-	29,696	-
Plato	501,916	395,244	106,672	127%	-	26,475	-
Porter	231,278	137,104	94,174	169%	-	7,163	-
Preston	244,659	266,318	(21,659)	92%	903	29,458	784
Princeton	1,282,416	1,130,664	151,752	113%	-	98,491	-
Prinsburg	217,367	159,306	58,061	136%	-	11,150	-
Prior Lake	2,334,978	2,122,529	212,449	110%	-	236,068	-
Proctor	277,927	186,429	91,498	149%	-	22,111	-
Randall	349,917	271,980	77,937	129%	-	21,380	-
Raymond	236,205	216,432	19,773	109%	-	17,776	-
Red Wing	867,956	494,446	373,510	176%	-	36,360	-
Redwood Falls	1,078,171	1,151,541	(73,370)	94%	7,860	91,516	4,536
Remer	405,631	333,474	72,157	122%	-	29,403	-
Renville	240,920	302,491	(61,571)	80%	9,478	26,287	11,509
Rice	324,517	248,181	76,336	131%	-	19,096	-
Rice Lake	404,008	344,512	59,496	117%	-	38,080	-
Richmond	352,688	297,156	55,532	119%	-	26,425	-
Rockford	434,456	435,236	(780)	100%	886	50,965	5,192
Rockville	420,671	525,612	(104,941)	80%	13,331	37,440	7,521
Rogers	588,080	782,118	(194,038)	75%	16,857	79,671	-
Rollingstone	117,603	149,323	(31,720)	79%	3,914	11,318	-
Rose Creek	134,791	149,578	(14,787)	90%	2,138	10,033	-
Roseau	568,369	375,568	192,801	151%	-	37,408	-
Rosemount	2,607,807	2,601,785	6,022	100%	-	256,004	13,855
Rothsay	342,950	290,876	52,074	118%	-	18,192	-
Royalton	180,463	198,590	(18,127)	91%	1,864	16,415	-
Rush City	454,067	521,297	(67,230)	87%	11,575	47,517	2,538
Russell	134,759	101,408	33,351	133%	-	7,888	-
Ruthton	187,657	158,100	29,557	119%	-	12,000	-
Sabin-Elmwood	142,695	124,785	17,910	114%	-	15,791	-
Sacred Heart	205,159	230,940	(25,781)	89%	3,078	17,162	1,110
Saint Clair	633,561	455,928	177,633	139%	-	32,328	-
Saint Francis	802,639	657,440	145,199	122%	-	49,980	-
Saint James	620,834	597,210	23,624	104%	-	53,757	-
Saint Joseph	799,361	828,014	(28,653)	97%	10,260	58,527	-
Saint Leo	129,367	74,976	54,391	173%	-	5,244	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Saint Michael	768,381	647,034	121,347	119%	-	60,261	-
Saint Paul Park	752,543	688,244	64,299	109%	-	58,916	-
Saint Peter	809,058	873,944	(64,886)	93%	9,052	72,120	-
Saint Stephen	441,833	492,744	(50,911)	90%	12,289	30,986	2,232
Sanborn	115,075	98,478	16,597	117%	-	8,541	-
Sandstone	132,881	197,835	(64,954)	67%	8,956	32,935	12,815
Sartell	929,241	893,507	35,734	104%	-	70,962	-
Sauk Centre	597,407	663,431	(66,024)	90%	5,149	52,173	-
Sauk Rapids	1,022,678	991,300	31,378	103%	-	93,500	-
Scandia	701,688	856,763	(155,075)	82%	25,916	79,336	37,649
Scandia Valley	383,828	316,056	67,772	121%	-	24,768	-
Scanlon	152,662	129,528	23,134	118%	-	17,824	3,071
Schroeder	129,891	69,439	60,452	187%	-	8,162	-
Sebeka	543,133	485,720	57,413	112%	-	27,707	-
Sedan	43,335	16,828	26,507	258%	-	2,114	-
Shakopee	3,621,115	4,445,673	(824,558)	81%	172,519	371,435	187,451
Sherburn	468,935	427,040	41,895	110%	-	28,810	-
Shevlin	196,282	189,180	7,102	104%	746	16,148	-
Silica	187,876	152,886	34,990	123%	-	10,444	-
Silver Bay	421,323	296,820	124,503	142%	-	20,340	-
Silver Lake	238,794	273,585	(34,791)	87%	4,508	20,925	2,819
Slayton	453,241	524,122	(70,881)	86%	10,949	38,528	10,779
Sleepy Eye	622,260	654,903	(32,643)	95%	4,041	55,300	-
Solway	180,738	120,100	60,638	150%	-	11,645	-
Solway Rural	88,540	79,890	8,650	111%	-	8,060	-
South Haven	252,858	211,176	41,682	120%	-	16,192	-
Spicer	184,939	215,742	(30,803)	86%	7,574	26,104	7,218
Spring Grove	209,363	227,758	(18,395)	92%	3,023	18,508	1,202
Spring Valley	526,405	371,548	154,857	142%	-	28,863	-
Springfield	415,511	453,255	(37,744)	92%	7,632	29,936	2,449
Squaw Lake	163,608	71,756	91,852	228%	-	7,760	-
St. Anthony	1,072,177	778,682	293,495	138%	-	50,278	-
St. Bonifacius	561,358	540,017	21,341	104%	10,444	56,264	9,695
St. Charles	623,046	549,503	73,543	113%	-	43,197	-
St. Martin	411,126	367,100	44,026	112%	215	24,680	-
Stacy-Lent Area	467,234	391,946	75,288	119%	-	29,374	-
Staples	339,488	330,512	8,976	103%	2,019	31,948	-
Starbuck	126,666	133,350	(6,684)	95%	3,242	16,680	-
Stephen	238,463	156,924	81,539	152%	-	11,412	-
Stewart	232,589	197,051	35,538	118%	-	16,160	-
Stewartville	938,824	522,888	415,936	180%	-	47,628	-
Stillwater	3,038,712	2,252,888	785,824	135%	-	143,100	-
Storden	192,948	194,076	(1,128)	99%	-	11,796	-
Sturgeon Lake	71,863	65,250	6,613	110%	-	7,215	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Sunburg	113,689	99,877	13,812	114%	-	8,175	-
Taconite	124,992	112,950	12,042	111%	-	11,340	706
Taunton	55,756	47,743	8,013	117%	-	3,924	-
Taylor's Falls	639,922	457,848	182,074	140%	-	31,248	-
Thief River Falls	1,152,048	951,421	200,627	121%	-	93,026	-
Thomson	482,649	370,126	112,523	130%	-	26,224	-
Tofte	118,695	96,408	22,287	123%	-	8,963	-
Tower	128,224	76,450	51,774	168%	-	8,525	-
Tracy	284,459	279,638	4,821	102%	-	31,746	-
Trimont	365,158	339,212	25,946	108%	-	23,040	-
Truman	299,005	296,784	2,221	101%	-	21,056	-
Twin Lakes (City)	187,080	108,096	78,984	173%	-	6,592	-
Twin Lakes (VFD)	51,974	70,011	(18,037)	74%	2,707	3,294	-
Twin Valley	237,549	153,967	83,582	154%	-	12,688	-
Two Harbors	697,806	621,297	76,509	112%	-	62,742	-
Tyler	167,528	143,700	23,828	117%	-	12,990	-
Upsala	122,797	79,169	43,628	155%	-	7,841	-
Vadnais Heights	1,207,892	1,043,377	164,515	116%	-	97,076	-
Vergas	250,771	235,796	14,975	106%	-	18,080	-
Verndale	426,269	307,756	118,513	139%	-	24,576	-
Vernon Center	110,245	99,794	10,451	110%	-	10,218	-
Vesta	97,949	77,090	20,859	127%	-	6,543	-
Victoria	749,753	803,554	(53,801)	93%	14,923	57,986	-
Villard	200,535	161,630	38,905	124%	-	14,144	-
Vining	77,579	70,752	6,827	110%	-	5,920	-
Wabasha	613,955	624,400	(10,445)	98%	11,184	41,384	1,213
Waconia	927,272	861,989	65,283	108%	-	71,060	-
Wadena	673,073	587,124	85,949	115%	-	41,922	-
Waite Park	664,797	593,920	70,877	112%	-	44,496	-
Waldorf	147,741	100,800	46,941	147%	-	11,840	-
Walker	659,463	416,780	242,683	158%	-	44,520	-
Walnut Grove	154,163	137,951	16,212	112%	-	12,732	-
Walters	83,874	50,612	33,262	166%	-	4,056	-
Warba	124,350	100,412	23,938	124%	-	10,344	-
Warren	245,794	221,317	24,477	111%	-	17,366	-
Warroad	273,690	224,603	49,087	122%	-	22,606	-
Waseca	1,413,956	1,445,697	(31,741)	98%	17,679	110,041	-
Watertown	767,465	699,546	67,919	110%	-	50,489	-
Waterville	270,419	236,617	33,802	114%	-	19,360	-
Watkins	267,864	248,413	19,451	108%	-	23,046	-
Watson	222,181	181,993	40,188	122%	-	11,272	-
Waubun	121,624	67,385	54,239	180%	-	5,156	-
Waverly	243,900	224,685	19,215	109%	-	20,552	-
Welcome	209,342	198,048	11,294	106%	-	19,692	-

Table 3-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Wendell	158,428	177,088	(18,660)	89%	2,110	14,184	1,687
West Concord	264,235	159,064	105,171	166%	-	14,926	-
Westbrook	152,019	115,388	36,631	132%	-	14,963	-
Wheaton	562,787	392,848	169,939	143%	-	48,977	-
Willmar	2,183,004	2,191,580	(8,576)	100%	12,484	178,995	-
Willow River	139,689	116,796	22,893	120%	-	8,350	-
Wilmont	188,972	157,896	31,076	120%	-	9,837	-
Wilson	367,542	241,288	126,254	152%	-	12,384	-
Windom	922,992	821,900	101,092	112%	-	77,750	-
Winnebago	281,852	233,646	48,206	121%	-	18,841	-
Winsted	434,446	386,858	47,588	112%	-	34,112	-
Wolf Lake	250,198	253,434	(3,236)	99%	324	17,552	-
Wood Lake	116,169	69,280	46,889	168%	-	6,842	-
Woodbury	6,061,047	5,075,966	985,081	119%	-	514,759	-
Woodstock	116,341	80,813	35,528	144%	-	5,830	-
Wrenshall	185,354	155,421	29,933	119%	-	12,231	-
Wright	113,191	109,173	4,018	104%	-	9,374	-
Wykoff	312,308	206,652	105,656	151%	-	15,136	-
Wyoming	318,623	353,341	(34,718)	90%	8,217	27,761	-
Zimmerman	867,726	981,525	(113,799)	88%	9,762	90,900	1,827
Zumbro Falls	301,623	305,664	(4,041)	99%	404	23,544	-
Totals	278,475,236	251,981,586	26,493,650	111%	1,201,297	21,807,598	880,561

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

^ For lump sum plans, the Required Contribution is obtained from the 2007 Schedule and represents amounts to be contributed to the relief association during 2008.

Table 3-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Alaska	96,286	96,286	-	100%	-	-	-
Albany	335,831	335,831	-	100%	-	-	-
Andover	2,845,717	2,845,717	-	100%	-	-	-
Anoka-Champlin	4,026,147	4,026,147	-	100%	-	-	-
Ashby	201,220	201,220	-	100%	-	-	-
Austin	695,664	695,664	-	100%	-	-	-
Brewster	236,476	236,476	-	100%	-	-	-
Brooklyn Park	7,952,269	7,952,269	-	100%	-	-	-
Callaway	175,556	175,556	-	100%	-	-	-
Cologne	332,436	332,436	-	100%	-	-	-
Columbia Heights	1,591,168	1,591,168	-	100%	-	-	-
Coon Rapids	5,584,329	5,584,329	-	100%	-	-	-
Crane Lake	103,058	103,058	-	100%	-	-	-
Crosslake	966,782	966,782	-	100%	-	-	-
Dakota	63,811	63,811	-	100%	-	-	-
Dalbo	286,989	286,989	-	100%	-	-	-
Dilworth	707,314	707,314	-	100%	-	-	-
Donnelly	163,511	163,511	-	100%	-	-	-
Eagan	8,547,998	8,547,998	-	100%	-	-	-
Edina	6,078,751	6,078,751	-	100%	-	-	-
Elbow Lake	227,644	227,644	-	100%	-	-	-
Elgin	282,083	282,083	-	100%	-	-	-
Ellsburg	61,894	61,894	-	100%	-	-	-
Embarrass	147,131	147,131	-	100%	-	-	-
Erskine	138,804	138,804	-	100%	-	-	-
Falcon Heights	1,396,879	1,396,879	-	100%	-	-	-
Fisher	138,639	138,639	-	100%	-	-	-
Fosston	320,821	320,821	-	100%	-	-	-
Fountain	104,430	104,430	-	100%	-	-	-
Freeport	295,120	295,120	-	100%	-	-	-
Fridley	3,400,666	3,400,666	-	100%	-	-	-
Gary	79,942	79,942	-	100%	-	-	-
Gibbon	323,076	323,076	-	100%	-	-	-
Glenville	139,508	139,508	-	100%	-	-	-
Goodhue	781,460	781,460	-	100%	-	-	-
Gunflint Trail	166,998	166,998	-	100%	-	-	-
Hardwick	88,651	88,651	-	100%	-	-	-
Hawley	484,009	484,009	-	100%	-	-	-
Ivanhoe	276,855	276,855	-	100%	-	-	-
Kelsey	12,725	12,725	-	100%	-	-	-
Kenyon	421,748	421,748	-	100%	-	-	-
Kerkhoven	213,155	213,155	-	100%	-	-	-
Kiester	218,009	218,009	-	100%	-	-	-
Lake George	136,189	136,189	-	100%	-	-	-

Table 3-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Lakeport	186,699	186,699	-	100%	-	-	-
Le Center	336,508	336,508	-	100%	-	-	-
London	62,578	62,578	-	100%	-	-	-
Longville	605,656	605,656	-	100%	-	-	-
Lyle	104,946	104,946	-	100%	-	-	-
Magnolia	56,053	56,053	-	100%	-	-	-
Maple Grove	8,977,249	8,977,249	-	100%	-	-	-
Marietta	51,743	51,743	-	100%	-	-	-
Marine-On-St Croix	420,783	420,783	-	100%	-	-	-
Mazeppa	229,566	229,566	-	100%	-	-	-
Medicine Lake	588,523	588,523	-	100%	-	-	-
Mendota Heights	2,218,837	2,218,837	-	100%	-	-	-
Mentor	78,854	78,854	-	100%	-	-	-
Millerville	273,375	273,375	-	100%	-	-	-
Milroy	123,862	123,862	-	100%	-	-	-
Murdock	168,240	168,240	-	100%	-	-	-
Myrtle	145,221	145,221	-	100%	-	-	-
Nodine	151,701	151,701	-	100%	-	-	-
Northrop	84,318	84,318	-	100%	-	-	-
Odessa	51,423	51,423	-	100%	-	-	-
Oklee	62,161	62,161	-	100%	-	-	-
Perch Lake	19,971	19,971	-	100%	-	-	-
Plainview	514,297	514,297	-	100%	-	-	-
Plummer	131,977	131,977	-	100%	-	-	-
Ramsey	1,551,541	1,551,541	-	100%	-	-	-
Red Lake Falls	200,500	200,500	-	100%	-	-	-
Round Lake	209,625	209,625	-	100%	-	-	-
Rushford	342,129	342,129	-	100%	-	-	-
Rushmore	74,864	74,864	-	100%	-	-	-
Saint Hilaire	120,440	120,440	-	100%	-	-	-
Seaforth	63,511	63,511	-	100%	-	-	-
South Bend	375,158	375,158	-	100%	-	-	-
Swanville	204,157	204,157	-	100%	-	-	-
Toivola	136,071	136,071	-	100%	-	-	-
Ulen	134,706	134,706	-	100%	-	-	-
Underwood	258,266	258,266	-	100%	-	-	-
Vermilion Lake	157,534	157,534	-	100%	-	-	-
Wabasso	171,114	171,114	-	100%	-	-	-
Wanamingo	361,913	361,913	-	100%	-	-	-
Wanda	123,062	123,062	-	100%	-	-	-
Wayzata	1,536,443	1,536,443	-	100%	-	-	-
Wells	434,148	434,148	-	100%	-	-	-
West Metro	5,451,219	5,451,219	-	100%	-	-	-
Williams	146,003	146,003	-	100%	-	-	-

Table 3-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2007

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Winger	54,355	54,355	-	100%	-	-	-
Winthrop	237,582	237,582	-	100%	-	-	-
Zumbrota	444,536	444,536	-	100%	-	-	-
Totals	79,281,167	79,281,167	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, 2007

Relief Association	Net Assets	Accrued Liability	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Apple Valley	4,169,701	5,454,602	(1,284,901)	76%	128,377	240,990	121,116
Appleton	410,881	351,139	59,742	117%	-	9,589	-
Benson	424,834	506,704	(81,870)	84%	8,525	13,170	-
Brooklyn Center	3,916,085	3,389,976	526,109	116%	-	100,667	-
Chanhassen	2,500,003	2,771,588	(271,585)	90%	33,350	73,601	-
Chaska	3,757,850	4,829,810	(1,071,960)	78%	122,907	95,615	107,507
Eden Prairie	16,142,973	16,009,037	133,936	101%	-	516,748	158,648
Fairmont	2,308,217	2,432,691	(124,474)	95%	12,671	55,298	-
Glencoe	934,016	1,028,433	(94,417)	91%	11,561	29,583	15,167
Hutchinson	1,783,722	2,120,381	(336,659)	84%	14,546	28,524	-
Lake Johanna	4,249,025	3,986,970	262,055	107%	-	162,597	-
Luverne	961,023	667,843	293,180	144%	-	24,791	-
Minnetonka	12,491,483	11,670,210	821,273	107%	-	282,879	-
Mound	4,045,745	4,352,116	(306,371)	93%	36,174	90,735	36,608
New Ulm	2,382,375	2,128,155	254,220	112%	-	64,425	-
Pine City	997,549	845,505	152,044	118%	-	13,297	-
Pipestone	555,213	643,431	(88,218)	86%	13,408	27,348	24,995
Plymouth	6,462,490	5,710,568	751,922	113%	13,207	222,384	-
Robbinsdale	1,564,370	2,216,933	(652,563)	71%	60,255	86,661	70,610
Roseville	8,328,320	8,279,814	48,506	101%	649	107,635	-
Savage	3,542,398	4,108,627	(566,229)	86%	71,619	80,584	31,031
Spring Lake Park	9,747,414	8,191,311	1,556,103	119%	-	141,569	-
White Bear Lake	5,669,408	4,710,548	958,860	120%	-	134,148	-
Worthington	1,404,102	1,363,968	40,134	103%	3,241	47,834	13,020
Totals	98,749,197	97,770,360	978,837	101%	530,490	2,650,672	578,702

* 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, 2007.

^ For monthly and monthly/lump sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2007 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 2007.

Revenues

State Aid – The amount of fire state aid the relief association received during 2007, or the amount payable for 2007 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 2007, or payable for 2007 if not yet received.

Investment Earnings – The net interest and realized and unrealized gain (loss) on investments during 2007.

All Other – All other income received by the relief association during 2007, 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 2007, including lump sum and monthly distributions.

Other Benefits – The total of all non-service pension benefit distributions during 2007, 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, 2007

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Ada	11,693	-	2,366	13,490	-	1,224	-	-			
Adams	11,514	-	-	8,094	-	900	17,640	-			
Adrian	10,427	2,700	11,073	30,009	-	1,570	55,000	7,700			
Aitkin	42,725	2,000	10,000	48,584	-	2,526	96,583	-			
Albert Lea Township	6,256	1,000	19,584	22,199	-	2,450	4,728	12,000			
Albertville	44,321	-	-	30,560	100	-	3,485	-			
Albion	7,508	-	-	4,145	194	769	17,518	-			
Alden	9,593	1,000	5,900	4,595	-	983	13,452	938			
Alexandria	109,114	3,000	23,300	260,488	-	2,638	372,120	-			
Almelund	11,756	482	3,500	10,849	3,575	1,450	-	-			
Alpha	6,256	-	-	14,866	-	15	-	-			
Altura	8,759	1,000	-	4,660	47	468	16,600	-			
Amboy	8,759	-	-	6,279	-	-	-	9,000			
Annandale	38,992	-	-	31,391	-	2,789	-	-			
Argyle	10,427	1,781	-	7,701	25	197	9,276	-			
Arlington	17,528	-	2,800	33,278	1,435	1,850	49,300	-			
Arrowhead	5,839	-	1,062	3,835	15	1,018	-	-			
Askov	7,508	-	-	7,661	-	510	-	-			
Atwater	12,893	1,000	-	15,068	-	435	34,000	-			
Audubon	15,004	720	-	17,414	-	2,850	-	-			
Aurora	9,176	2,000	22,358	21,767	625	3,010	83,900	-			
Avon	25,279	1,000	10,500	10,942	-	3,591	31,000	-			
Babbitt	10,592	-	10,000	12,576	290	1,300	-	-			
Backus	17,286	-	15,750	(3,483)	-	1,450	-	-			
Badger	7,508	1,000	-	8,091	-	7,434	24,000	-			
Bagley	18,894	-	191	12,096	-	2,587	-	-			
Balaton	10,845	1,375	-	4,809	665	2,106	17,874	-			
Baldwin	26,831	-	35,625	15,022	120	3,020	-	-			
Balsam	10,182	1,000	10,000	13,829	-	145	24,100	-			
Barnesville	17,488	2,000	7,225	23,864	-	6,081	52,833	-			

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Barnum	10,427	3,000	10,000	14,153	-	3,465	47,100	-		
Barrett	6,674	-	-	1,257	-	814	9,350	-		
Battle Lake	23,330	-	-	1,556	-	3,767	-	-		
Baudette	16,052	-	-	34,786	-	-	-	-		
Bayport	82,720	2,000	-	81,126	-	10,311	173,333	-		
Beardsley	8,342	-	331	6,142	-	305	-	-		
Beaver Bay	5,839	-	-	3,694	-	1,700	-	-		
Beaver Creek	6,674	1,000	1,955	7,482	210	108	18,500	-		
Becker	56,118	1,000	10,000	61,311	-	5,100	48,235	-		
Belgrade	10,427	2,000	5,000	21,824	-	832	46,100	-		
Belle Plaine	38,428	1,000	11,318	42,766	-	4,920	17,045	-		
Bellingham	8,342	-	500	19,289	-	275	-	-		
Belview	10,010	1,000	810	7,365	-	-	19,522	-		
Bemidji	138,377	1,000	-	162,744	-	12,015	130,274	-		
Bertha	8,342	1,000	2,398	4,561	-	1,065	12,887	-		
Bethel	4,588	-	-	5,769	-	-	-	-		
Big Lake	72,859	2,900	6,600	39,848	-	5,743	42,872	-		
Bigelow	7,925	-	-	7,778	-	-	-	-		
Bigfork	23,245	1,000	5,000	14,950	-	1,300	56,438	-		
Bird Island	11,276	-	12,000	8,354	-	88	-	-		
Biwabik City	9,176	-	8,458	31,600	-	1,951	-	-		
Biwabik	9,593	-	1,500	11,518	2,325	259	-	-		
Blackduck	16,540	1,000	2,000	18,946	5,000	7,399	53,108	-		
Blackhoof	8,342	-	1	5,868	-	454	13,004	-		
Blomkest	8,016	1,000	4,421	1,693	50	1,393	23,500	-		
Blooming Prairie	25,102	1,000	4,000	19,442	165	260	34,075	-		
Blue Earth	22,153	3,000	24,000	92,607	6,756	2,730	111,017	-		
Bluffton	6,674	945	-	9,881	-	-	10,395	-		
Bovey	8,342	1,000	10,444	7,381	-	1,797	23,000	-		
Bowlus	8,759	780	-	3,440	-	-	10,780	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Boyd	6,736	-	-	7,724	-	1,365	-	-		
Braham	25,468	-	3,176	(18,942)	-	5,391	36,320	-		
Brainerd	178,438	3,000	47,865	165,753	109	11,811	263,649	17,334		
Brandon	10,427	2,000	4,500	10,513	270	948	13,320	-		
Breckenridge	20,526	-	8,002	28,395	-	4,602	88,050	-		
Breitung	8,759	30	14,000	16,547	-	4,153	330	-		
Brevator	8,342	-	1,000	1,560	-	557	-	-		
Bricelyn	9,176	2,000	-	10,378	3,300	-	18,050	-		
Brimson	6,674	-	-	3,549	-	3	-	-		
Brook Park	7,091	-	-	2,279	-	-	400	-		
Brooten	8,986	-	1,200	12,083	3,295	1,296	15,720	-		
Browerville	12,660	1,000	2,600	7,583	222	869	42,000	-		
Browns Valley	8,759	2,000	2,713	13,121	3,971	2,937	40,450	-		
Brownsdale	9,021	1,000	-	15,975	9,140	3,589	29,533	-		
Brownsville	7,925	-	-	2,159	-	635	-	-		
Brownnton	9,176	1,000	16,375	9,945	-	4,610	19,000	-		
Buffalo	88,131	-	-	35,620	4,467	8,216	74,500	-		
Buffalo Lake	10,010	-	6,000	15,054	5,023	-	27,689	-		
Buhl	7,508	-	-	25,333	-	994	-	-		
Butterfield	10,010	-	3,500	5,674	-	290	-	-		
Buyck	5,422	-	-	417	202	90	-	-		
Byron	30,463	-	15,000	21,282	-	4,720	2,362	-		
Caledonia	22,663	1,000	2,400	16,703	-	1,335	18,250	-		
Calumet	8,759	345	4,000	31,458	195	500	5,413	-		
Cambridge	69,581	3,000	-	48,216	91	749	198,391	-		
Canby	14,478	1,000	3,000	17,518	50	2,228	29,350	-		
Cannon Falls	42,768	-	-	35,670	3,000	1,292	-	-		
Canosia	10,724	1,000	6,900	7,725	-	-	-	-		
Canton	7,925	-	-	4,957	95	656	8,800	-		
Carlos	12,198	-	21,600	77,668	5,000	25	31,989	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Carlton	15,560	1,970	15,719	36,024	-	3,000	46,670	-			
Carsonville	8,855	-	-	3,186	-	-	-	-			
Carver	19,940	1,000	17,070	28,138	-	10,977	38,680	-			
Cass Lake	33,390	630	10,850	44,163	-	2,093	-	6,930			
Cataract	96,588	3,000	67,500	144,295	225	-	254,080	-			
Centennial	137,100	-	24,500	97,829	-	7,483	310,964	-			
Center City	11,142	-	7,500	16,720	182	321	-	-			
Ceylon	5,693	-	1,500	7,688	859	1,098	-	-			
Chandler	7,091	1,753	775	6,499	-	12	20,279	-			
Chatfield	22,641	-	3,631	19,060	24	200	-	-			
Cherry	8,342	-	-	3,636	-	-	-	-			
Chisago	33,212	3,075	14,677	41,220	-	2,255	64,555	-			
Chisholm	24,197	2,000	-	63,779	-	1,595	76,639	-			
Chokio	9,176	1,850	-	7,144	-	700	5,993	-			
Clara City	12,144	-	3,181	34,882	-	2,530	-	-			
Claremont	7,250	230	3,500	4,312	-	3,396	2,534	-			
Clarissa	10,010	1,000	3,867	4,415	44	1,050	14,950	-			
Clarkfield	11,679	-	-	13,844	-	3,060	-	-			
Clarks Grove	9,310	-	-	15,833	310	3,883	-	-			
Clear Lake	24,844	2,000	6,000	20,090	500	3,467	34,600	22,600			
Clearbrook	11,632	1,000	-	11,887	130	2,598	44,273	-			
Clearwater	21,411	1,000	31,312	19,866	-	2,135	-	-			
Clements	9,176	-	1,943	10,978	-	-	-	-			
Cleveland	13,674	-	19,200	13,845	-	-	9,044	-			
Clifton	10,739	1,311	6,594	15,231	-	3,100	17,387	-			
Climax	7,091	-	-	2,786	-	450	3,300	-			
Clinton [Big Stone]	8,759	3,360	3,000	8,136	179	779	23,500	-			
Clinton [St Louis]	5,256	-	-	14,343	-	144	22,600	-			
Cohasset	23,813	4,000	-	35,210	-	2,315	212,000	-			
Cokato	25,127	1,000	14,452	14,004	-	980	17,128	-			

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Cold Spring	36,033	1,000	14,250	65,053	-	6,225	41,500	-		
Coleraine	8,710	634	9,398	8,552	-	291	6,970	-		
Colvill	5,422	44	307	400	-	100	484	-		
Colvin	6,256	3,269	10,533	126	-	3,023	18,741	17,200		
Comfrey	9,593	1,000	4,000	8,957	550	1,297	16,400	270		
Cook	17,926	-	1,500	16,487	-	2,260	-	-		
Cosmos	7,697	-	-	12,171	935	-	-	-		
Cottage Grove	159,369	2,000	3,100	90,698	-	9,620	114,302	-		
Cotton	12,513	-	-	147	-	-	3,511	-		
Cottonwood	12,122	1,900	-	18,156	32	148	22,900	-		
Courtland	9,176	3,000	15,501	7,925	50	-	19,000	24,500		
Cromwell	11,262	1,000	9,804	5,708	-	1,550	25,600	-		
Crooked Lake	8,281	875	1,200	4,328	1,457	195	22,007	-		
Crookston	14,916	845	7,000	50,810	-	4,222	9,293	-		
Crosby	21,425	2,472	33,000	16,940	5	1,800	56,158	5,191		
Culver	3,491	-	-	467	-	278	-	-		
Currie	9,176	1,000	1,000	7,069	12	1,079	12,000	-		
Cuyuna	10,010	-	2,352	13,152	-	2,819	10,000	-		
Cyrus	7,508	-	-	3,402	-	650	-	-		
Dalton	10,010	-	2,256	8,621	-	329	-	4,505		
Danube	7,508	-	-	7,763	22	200	-	-		
Danvers	6,674	-	-	2,663	-	225	-	-		
Darfur	6,674	-	-	5,829	750	245	-	-		
Dassel	29,677	1,000	26,489	28,266	-	7,183	45,100	-		
Dawson	13,837	1,000	17,759	18,745	-	2,834	6,283	-		
Dayton	26,208	-	15,000	16,895	-	4,377	-	-		
Deer Creek	8,342	-	-	6,699	-	1,130	-	-		
Deer River	24,926	1,870	5,000	15,521	130	1,811	51,950	-		
Deerwood	20,026	1,000	-	16,539	-	-	15,212	-		
Delano	41,068	-	27,500	37,253	189	2,648	-	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Delavan	7,925	-	1,600	10,470	2,285	1,463	-	-		
Dent	14,288	150	-	18,058	-	102	1,650	-		
Detroit Lakes	70,626	2,000	10,820	139,840	29,117	111	9,295	-		
Dexter	6,674	1,000	7,000	6,946	1,000	3,048	-	-		
Dodge Center	14,543	-	16,502	25,173	-	3,000	-	-		
Dover	8,759	-	10,038	12,819	58	1,086	-	-		
Dovray	5,422	-	-	246	-	321	-	-		
Dumont	8,342	-	-	3,685	40	243	1,287	-		
Dunnell	6,256	990	-	4,737	-	454	-	-		
Eagle Bend	10,427	1,000	4,903	5,057	10,000	145	-	-		
Eagle Lake	14,695	1,000	15,362	4,797	-	3,081	-	-		
East Bethel	55,206	1,420	7,750	51,073	-	4,695	17,554	-		
East Grand Forks	41,664	3,000	6	48,453	-	3,179	17,192	-		
Eastern Hubbard	8,498	861	5,000	11,108	2,034	-	861	-		
Easton	9,593	-	-	10,537	100	1,259	-	-		
Echo	8,759	1,000	1,900	7,077	265	-	16,600	-		
Eden Valley	16,450	-	3,500	22,395	-	900	47,667	-		
Edgerton	11,775	-	5,888	13,304	-	1,408	-	-		
Eitzen	10,427	2,000	7,320	2,906	1,330	599	29,000	-		
Elbow Tulaby Lakes	5,046	-	-	2,187	1,801	200	-	-		
Elizabeth	8,759	-	2,500	10,381	124	2,164	-	-		
Elk River	129,223	-	29,800	172,783	-	3,415	-	-		
Elko New Market	36,640	-	18,000	35,338	37,500	-	-	-		
Ellendale	9,680	-	3,000	4,354	110	554	-	-		
Ellsworth	10,427	1,044	-	6,192	-	-	-	-		
Elmer	6,674	-	-	5,129	-	369	-	-		
Elmore	10,010	-	750	10,545	250	-	21,545	-		
Elrosa	12,513	1,910	4,800	21,130	-	1,450	25,310	-		
Ely	47,888	1,000	-	29,392	-	4,069	14,832	-		
Elysian	7,099	-	13,397	6,992	-	383	-	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Emily	11,429	1,000	-	9,902	-	4,098	23,500	-		
Emmons	9,593	1,000	-	16,980	8,830	-	12,550	-		
Evansville	12,513	1,344	2,500	7,658	-	1,279	15,190	-		
Eveleth	14,021	1,000	7,747	53,278	115	2,517	31,619	-		
Excelsior	157,916	1,000	15,000	162,727	-	10,889	79,321	-		
Eyota	14,505	1,000	2,700	12,360	21	1,960	21,064	-		
Fairfax	12,564	2,000	6,282	15,686	32	2,873	45,136	-		
Fayal	9,215	6,000	-	28,796	1,500	1,500	65,000	-		
Federal Dam	5,313	-	-	5,710	-	-	-	-		
Fergus Falls	75,037	1,000	1,900	92,221	-	5,152	94,600	-		
Fertile	11,905	-	-	24,278	-	2,415	-	-		
Fifty Lakes	5,665	1,628	-	6,869	645	1,959	-	-		
Finland	13,400	894	-	6,372	120	460	4,785	-		
Finlayson	12,513	-	-	4,908	-	-	22,480	-		
Flensburg	9,176	-	-	163	85	-	17,800	-		
Floodwood	11,262	-	8,700	11,600	-	-	-	600		
Foley	42,507	1,000	6,000	37,463	-	3,350	46,746	-		
Forada	10,010	-	11,018	16,310	-	1,524	13,000	-		
Forest Lake	118,125	1,000	17,000	159,523	700	3,517	71,259	-		
Foreston	9,593	2,000	-	(8,025)	-	2,120	33,254	-		
Franklin	8,342	1,308	8,342	10,734	3,000	2,759	20,713	-		
Frazee	20,220	3,000	3,000	19,048	-	2,628	85,354	-		
Fredenber	7,308	-	3,000	8,758	-	540	-	-		
French Township	10,427	1,406	794	22,891	-	-	15,470	-		
Frost	9,176	600	2,500	8,988	1,024	-	6,600	-		
Garfield	13,954	93	4,500	9,314	900	18	1,023	-		
Garrison	28,285	-	-	65,175	8,998	-	-	-		
Garvin	6,256	-	-	8,848	-	781	-	-		
Gaylord	17,442	1,000	27,405	15,462	-	5,285	44,200	-		
Geneva	7,925	-	-	5,564	456	-	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Ghent	6,674	-	-	4,348	-	250	-	-		
Gilbert	8,342	1,000	4,415	12,514	-	3,275	28,500	-		
Glenwood	20,656	2,000	21,321	16,073	-	3,030	67,600	-		
Glyndon	12,426	-	-	(798)	-	1,980	-	-		
Gnesen	10,427	1,000	-	16,987	-	-	15,280	-		
Golden Valley	139,572	1,000	-	324,644	-	21,431	36,363	103,672		
Gonvick	8,342	1,000	3,687	8,118	-	-	19,292	-		
Good Thunder	12,103	2,000	-	16,183	-	2,580	-	300		
Goodland	7,508	-	-	5,370	85	-	-	-		
Goodview	14,928	682	-	30,833	-	3,125	-	-		
Graceville	10,427	1,000	2,500	5,483	-	875	12,000	-		
Granada	5,318	-	-	11,584	780	1,390	13,000	-		
Grand Lake	14,282	-	7,750	23,780	-	2,325	-	-		
Grand Marais	15,365	-	-	20,034	-	2,125	-	-		
Grand Meadow	15,337	-	625	10,973	-	2,175	-	-		
Grand Rapids	108,101	1,000	5,000	158,816	-	6,691	106,000	-		
Granite Falls	21,481	1,419	4,500	32,055	11,625	7,782	33,158	-		
Green Isle	10,010	2,000	6,000	14,333	2,004	3,090	34,350	-		
Greenbush	12,513	-	-	8,908	490	1,326	-	-		
Greenwood	13,009	1,000	25,000	12,351	140	1,550	1,553	-		
Grey Eagle	12,156	-	5,000	18,393	200	2,277	22,000	-		
Grove City	10,816	-	-	12,009	-	900	700	-		
Grygla	7,508	-	-	6,108	-	1,312	-	-		
Hackensack	19,409	-	7,500	21,238	-	3,080	-	-		
Hallock	11,679	-	-	9,532	-	-	-	14,000		
Halstad	10,010	1,660	2,000	7,296	-	-	17,000	-		
Ham Lake	74,617	1,000	-	66,198	-	5,140	56,691	-		
Hamburg	11,262	2,000	38,854	15,034	27	5,134	-	-		
Hamel	36,624	-	31,500	45,931	-	4,494	-	-		
Hancock	9,593	-	-	6,671	549	-	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Hanley Falls	9,593	788	-	6,398	-	-	-	5,775	-		
Hanover	33,523	1,000	3,000	22,249	-	-	-	23,000	-		
Hanska	10,427	-	-	7,487	-	1,610	-	43,941	-		
Harmony	10,515	2,487	5,000	13,166	-	-	-	-	-		
Harris	10,607	1,298	2,800	1,575	1,866	-	-	14,274	-		
Hartland	8,759	-	-	9,721	-	1,358	-	-	-		
Hastings	147,241	1,384	-	199,831	-	5,201	-	136,000	4,225		
Hayfield	18,788	2,576	5,229	35,614	2,500	863	-	40,872	-		
Hayward	9,176	2,232	4,500	11,594	5,000	2,465	-	30,557	-		
Hector	12,985	1,000	3,800	26,479	-	10	-	40,717	-		
Henderson	10,010	1,000	19,697	7,139	-	5,750	-	19,000	-		
Hendricks	10,427	-	3,064	3,435	-	2,221	-	-	-		
Hendrum	7,925	509	-	4,301	-	612	-	-	-		
Henning	12,799	1,000	8,151	16,878	203	356	-	21,925	-		
Herman	10,427	-	-	5,657	950	15	-	-	-		
Hermantown	38,492	2,000	25,000	47,780	-	6,404	-	126,164	-		
Heron Lake	8,342	1,000	916	3,079	-	405	-	16,600	-		
Hewitt	5,839	1,000	1,318	3,246	-	875	-	13,800	-		
Hibbing	10,174	2,160	5,887	24,160	-	12,212	-	3,328	-		
Hill City	9,593	-	6,367	1,533	-	3,140	-	-	-		
Hills	10,845	3,504	5,000	2,825	-	750	-	16,553	-		
Hinckley	24,320	2,000	1,445	34,231	1,040	1,472	-	-	-		
Hitterdal	6,256	-	1,191	2,933	-	-	-	-	-		
Hoffman	10,010	1,524	1,001	6,130	-	2,237	-	17,226	-		
Hokah	12,513	-	-	5,979	-	1,069	-	-	-		
Holdingsford	11,824	-	4,000	15,353	1,845	1,845	-	-	-		
Holland	5,005	533	-	16,018	-	-	-	5,865	-		
Hollandale	8,342	-	-	2,822	320	800	-	-	-		
Hopkins	89,803	-	32,166	194,070	-	9,739	-	-	-		
Houston	11,863	1,000	4,677	14,642	-	3,974	-	42,322	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues										Expenditures			
	State Aid	Supplemental			Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits				
		Benefit Reimbursements												
Hovland Area	7,091	1,000		2,000	2,156	-	525	6,376	-	-	-	-		
Howard Lake	18,900	-		12,971	1,466	-	3,902	-	-	-	-	-		
Hoyt Lakes	10,427	-		14,237	26,028	25	2,425	-	-	-	-	-		
Hugo	48,535	1,000		-	54,442	-	8,329	63,500	-	-	-	-		
Ideal	22,758	-		13,296	33,694	-	1,198	-	-	-	-	-		
Industrial	7,091	1,678		5,000	19,517	180	2,677	13,684	-	-	-	-		
International Falls	46,455	2,000		-	55,839	144	691	48,000	-	-	-	-		
Inver Grove Heights	166,995	1,000		30,000	278,422	-	8,857	21,916	-	-	-	-		
Iona	3,191	-		-	5,389	4,316	1,747	-	-	-	-	-		
Ironton	10,427	2,670		57	6,319	-	1,224	30,949	-	-	-	-		
Isanti	57,250	-		6,000	97,075	-	7,900	-	-	-	-	-		
Isle	26,643	-		-	32,577	130	1,688	-	-	-	-	-		
Jackson	24,863	4,000		6,333	30,326	4,767	969	8,870	-	-	-	-		
Jacobson	6,674	-		-	5,273	-	667	-	-	-	-	-		
Janesville	17,400	2,000		8,010	14,270	-	3,604	41,030	-	-	-	-		
Jasper	9,176	399		3,000	13,162	11,309	146	4,389	-	-	-	-		
Jeffers	8,342	2,000		-	(1,043)	1,145	418	30,000	-	-	-	-		
Jordan	35,880	-		77,301	30,714	-	2,914	6,777	-	-	-	-		
Kandiyohi	10,007	2,000		6,716	12,561	-	1,960	20,125	-	-	-	-		
Karlstad	12,513	-		-	6,423	-	342	5,775	-	-	-	-		
Kasota	17,199	-		8,500	37,915	48	811	-	-	-	-	-		
Kasson	29,265	-		-	44,086	4,850	5,033	-	-	-	-	-		
Keewatin	8,759	960		16,079	33,356	152	2,333	10,560	-	-	-	-		
Kelliher	9,593	-		-	7,646	-	292	-	-	-	-	-		
Kellogg	9,593	1,000		4,000	17,134	-	2,115	20,720	-	-	-	-		
Kennedy	6,256	-		-	3,266	240	948	-	-	-	-	-		
Kensington	10,010	-		2,662	7,398	-	350	-	-	-	-	-		
Kettle River	7,925	-		-	4,550	-	1,523	-	-	-	-	-		
Kilkenny	9,176	2,000		7,000	9,984	-	2,347	46,950	-	-	-	-		
Kimball	15,820	1,000		5,000	8,885	219	2,524	-	-	-	-	-		

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Kinney	7,925	-	-	23,682	14,083	123	-	-		
La Crescent	30,772	-	2,000	24,312	5,000	2,230	33,000	-		
Lafayette	11,531	3,000	3,000	17,826	400	36	77,175	-		
Lake Benton	11,124	-	1,000	5,777	250	425	4,488	-		
Lake Bronson	5,839	-	-	3,932	3,125	3,808	-	-		
Lake City	42,387	1,000	17,113	25,744	-	15	80,626	-		
Lake Crystal	22,924	1,780	7,500	49,992	200	1,240	35,580	-		
Lake Elmo	48,005	690	-	75,500	312	7,664	13,081	-		
Lake Henry	7,508	-	3,000	5,241	1,546	501	2,468	-		
Lake Kabetogama	7,925	1,322	-	5,946	-	412	9,088	560		
Lake Lillian	6,624	281	1,000	3,313	-	-	4,059	-		
Lake Park	15,604	2,000	2,400	16,691	80	1,935	11,500	-		
Lake Wilson	7,091	726	-	6,384	-	507	7,986	-		
Lakefield	16,201	-	5,000	32,383	811	2,080	-	-		
Lakeland	7,091	1,000	-	6,577	9	1,012	1,000	-		
Lakeville	264,923	3,000	85,933	375,096	-	9,527	425,817	-		
Lakewood	10,427	-	-	33,485	-	550	20,067	-		
Lamberton	8,874	-	1,000	15,347	1,138	-	23,985	-		
Lancaster	7,925	150	-	5,015	500	566	-	-		
Lanesboro	10,853	1,000	3,500	13,805	-	779	27,917	-		
Lasalle	5,422	-	-	3,569	95	-	-	-		
Le Roy	10,010	1,080	-	6,571	-	694	8,615	-		
Le Sueur	31,173	2,000	16,000	38,197	-	-	123,150	-		
Leaf Valley	7,925	1,000	5,890	15,088	6,052	645	-	-		
Lester Prairie	12,513	1,000	10,500	12,097	-	5,200	17,800	-		
Lewiston	22,589	2,558	2,000	43,966	165	1,117	65,644	-		
Lewisville	7,793	-	-	8,415	-	956	31,800	200		
Lexington	10,427	-	9,200	22,507	-	150	-	-		
Lindstrom	30,560	1,000	4,250	34,701	572	9,307	43,000	-		
Linwood	24,442	-	8,900	25,355	2,030	3,123	-	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits					
Lismore	9,593	900	-	5,391	-	938	9,900	-					
Litchfield	48,759	1,000	1,527	31,490	30	1,464	49,664	1,000					
Little Canada	51,860	2,000	15,000	100,526	-	4,765	144,829	-					
Little Falls	68,693	2,000	8,000	39,711	4,866	5,894	70,600	30,400					
Littlefork	10,845	1,393	4,862	19,217	-	1,567	35,727	-					
Long Lake	68,649	2,000	-	109,508	-	4,258	47,983	68,320					
Long Prairie	29,640	-	6,000	10,366	-	1,410	31,000	-					
Lonsdale	36,151	2,000	10,000	2,480	6,985	8,827	110,142	500					
Loretto	28,051	-	60,000	92,954	-	1,791	48,124	-					
Lower Saint Croix Valley	43,895	-	60	27,445	-	4,470	-	-					
Lowry	9,593	-	5,000	15,866	1,143	-	26,969	-					
Lucan	9,176	880	-	4,526	100	890	9,680	-					
Lutsen	11,314	1,600	5,000	19,879	-	2,335	15,400	-					
Lynd	6,256	50	25	6,512	-	-	275	-					
Mabel	8,342	2,000	3,904	5,046	-	552	3,678	-					
Madelia	17,262	-	10,552	16,858	-	3,050	-	-					
Madison	12,541	2,000	1,610	14,866	-	1,664	46,940	300					
Madison Lake	12,568	520	4,432	20,215	515	3,318	5,712	-					
Mahnomen	11,758	2,412	800	27,225	498	5	9,240	-					
Mahtomedi	68,019	1,000	8,000	66,204	20	20	121,400	-					
Mahtowa	6,674	540	4,988	6,036	-	-	5,940	-					
Makinen	7,508	-	-	2,453	-	100	-	-					
Mantorville	11,010	1,436	3,500	19,859	20	-	-	-					
Maple Hill	3,545	-	7,500	6,679	-	525	-	-					
Maple Lake	41,385	-	13,000	26,183	155	3,715	-	-					
Maple Plain	24,084	-	18,000	51,648	-	2,040	4,711	-					
Mapleton	16,287	1,068	5,175	27,663	-	225	11,748	-					
Maplewood	203,238	3,000	113,400	320,991	-	24,671	167,952	-					
Marble	7,925	2,000	8,000	12,932	-	4,709	68,975	-					
Marshall	72,507	-	7,625	163,531	-	4,872	2,829	-					

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues										Expenditures			
	State Aid	Supplemental			Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits				
		Benefit Reimbursements												
Mayer	10,010	-	-	11,467	21,987	5,000	430	47,068	-	-	-	-		
Maynard	9,593	-	-	-	13,374	-	-	-	-	-	-	-		
Mc Davitt	7,508	-	-	2,000	12,526	-	-	-	-	-	-	-		
Mc Grath	8,342	132	-	-	5,502	172	-	1,452	-	-	-	-		
Mc Intosh	7,091	1,000	-	547	7,459	-	576	75,000	-	-	-	-		
Mc Kinley	4,129	-	-	-	3,065	108	-	-	-	-	-	-		
McGregor	27,948	-	-	10,000	33,327	-	1,390	551	-	-	-	-		
Meadowlands	5,422	-	-	-	912	-	601	-	-	-	-	-		
Medford	10,427	-	-	11,000	17,813	-	3,837	-	-	-	-	-		
Melrose	24,042	-	-	2,700	21,789	-	1,709	-	-	-	-	-		
Menahga	11,103	-	-	2,000	13,795	-	-	-	-	-	-	-		
Middle River	7,925	-	-	-	6,274	-	369	13,400	-	-	-	-		
Miesville	12,513	-	-	1,800	13,826	-	2,378	9,165	-	-	-	-		
Milaca	35,090	-	-	-	38,672	-	2,615	-	-	-	-	-		
Milan	8,342	1,000	-	-	17,739	-	-	18,500	-	-	-	-		
Miltona	10,478	1,000	-	6,000	7,057	-	1,088	13,532	-	-	-	-		
Minneota	14,117	3,000	-	3,783	20,429	-	55	55,714	100	-	-	-		
Minnesota City	6,674	-	-	-	579	14	385	-	-	-	-	-		
Minnesota Lake	10,427	2,000	-	2,000	27,008	-	2,508	34,640	-	-	-	-		
Mission	18,405	422	-	-	15,421	-	3,250	-	-	-	-	-		
Montevideo	29,297	1,000	-	2,998	55,350	63	50	42,650	-	-	-	-		
Montgomery	23,678	-	-	15,000	34,580	-	1,685	-	-	-	-	-		
Monticello	86,740	1,000	-	-	82,580	-	2,352	101,979	-	-	-	-		
Montrose	13,566	1,000	-	26,800	11,194	24	8,176	32,500	-	-	-	-		
Moose Lake	25,767	417	-	4,650	12,781	813	2,213	37,556	-	-	-	-		
Mora	48,539	1,000	-	-	44,917	-	2,511	62,319	-	-	-	-		
Morgan	11,386	-	-	2,559	44,883	-	3,465	-	-	-	-	-		
Morris	27,498	3,776	-	21,750	66,696	7,830	3,685	28,000	10,664	-	-	-		
Morristown	18,079	-	-	5,000	20,258	-	1,750	-	-	-	-	-		
Morton	8,342	1,000	-	5,486	4,262	-	1,740	11,752	-	-	-	-		

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Motley	13,537	-	5,427	29,629	45	2,015	-	-			
Mountain Iron	12,181	1,000	10,800	21,094	265	2,175	33,000	-			
Mountain Lake	15,456	-	-	14,320	-	3,035	-	-			
Nashwauk	12,383	293	9,754	7,498	-	4,243	-	-			
Nassau	8,342	-	-	3,986	-	75	-	-			
Nerstrand	5,397	-	15,886	295	2,024	-	-	-			
Nevis	18,152	-	6,261	6,839	-	1,005	-	-			
New Auburn	9,176	-	7,364	12,952	-	560	21,700	-			
New Brighton	114,183	1,000	44,900	129,151	-	5,290	164,200	-			
New Germany	11,262	1,000	6,500	11,980	7,886	-	317	-			
New London	32,133	2,000	5,000	2,261	240	1,907	51,404	-			
New Prague	57,731	2,780	12,000	29,290	-	-	85,780	-			
New Richland	15,913	2,000	450	10,581	-	454	40,400	-			
New York Mills	15,534	-	3,000	10,119	50	1,428	54,840	-			
Newfolden	7,802	-	-	3,436	-	600	-	-			
Newport	18,280	1,000	23,267	27,127	-	8,978	64,000	-			
Nicollet	19,980	1,000	5,057	24,742	3,000	-	43,696	-			
Nisswa	46,213	3,510	10,000	32,325	597	-	5,610	82,200			
Normanna	5,005	-	-	416	-	-	-	-			
North Branch	55,010	-	-	55,280	-	5,366	-	-			
North Mankato	54,835	520	12,577	93,270	-	5,888	8,990	-			
North St. Paul	57,244	2,000	25,102	64,841	-	8,250	197,217	-			
North Star Township	4,588	-	1,800	1,690	476	285	-	-			
Northfield	123,420	2,000	47,000	141,647	15,800	3,630	370,125	-			
Northland	4,171	-	-	5,496	1,150	-	-	-			
Northome	8,342	-	-	6,359	17	1,204	3,296	-			
Norwood Young America	22,787	2,000	35,000	24,762	-	1,000	68,502	-			
Oak Grove	38,592	1,000	28,395	82,322	422	-	57,580	-			
Oakdale	140,017	-	-	73,078	-	14,007	-	-			
Odin	5,422	2,000	-	3,809	-	877	25,100	-			

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues										Expenditures			
	State Aid	Supplemental			Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits				
		Benefit Reimbursements												
Ogilvie	15,537	-	-	6,000	9,511	110	625	-	-	-	-	-	-	
Okabena	7,508	2,735	-	-	3,593	-	-	-	-	-	-	-	-	
Olivia	17,291	-	2,000	-	8,885	-	1,371	-	-	-	-	-	-	
Onamia	18,308	-	-	-	7,465	-	2,159	-	-	-	-	-	-	
Ormsby	6,256	-	-	-	5,037	-	740	-	-	-	-	-	-	
Oronoco	9,176	2,000	-	-	7,354	21	-	39,400	-	-	-	-	-	
Orr	7,896	-	3,307	-	8,185	-	790	-	-	-	-	-	-	
Ortonville	12,096	1,000	-	-	39,734	-	1,638	21,000	-	-	-	-	-	
Osakis	21,309	1,000	19,020	-	29,985	1	1,611	68,600	-	-	-	-	-	
Osseo	6,995	1,000	7,000	-	51,992	-	4,027	31,640	-	-	-	-	-	
Ostrander	5,839	-	-	-	3,979	865	-	-	-	-	-	-	-	
Ottertail	13,663	-	6,960	-	18,960	-	2,215	19,225	-	-	-	-	-	
Owatonna	132,715	-	-	-	88,515	-	4,250	115,750	-	-	-	-	-	
Palisade	7,925	-	-	-	4,810	-	1,576	-	-	-	-	-	-	
Palo	10,427	-	6,500	-	11,001	747	2,435	-	-	-	-	-	-	
Park Rapids	68,264	-	-	-	84,299	-	15	-	-	-	-	-	-	
Parkers Prairie	10,427	-	10,879	-	13,197	-	657	-	-	-	-	-	-	
Paynesville	29,870	-	5,000	-	72,625	140	2,219	-	-	-	-	-	-	
Pelican Rapids	43,827	1,936	-	-	17,815	-	1,063	52,696	-	-	-	-	-	
Pemberton	7,091	1,397	1,000	-	3,949	447	798	18,820	-	-	-	-	-	
Pennock	10,427	-	5,516	-	3,587	220	-	-	-	-	-	-	-	
Pequaywan	5,839	-	-	-	1,975	66	200	-	-	-	-	-	-	
Pequot Lakes	34,649	1,000	36,147	-	34,722	-	5,480	18,952	-	-	-	-	-	
Perham	31,019	-	-	-	53,174	-	3,775	88,482	-	-	-	-	-	
Pierz	34,931	2,000	10,800	-	30,697	-	5,190	89,400	-	-	-	-	-	
Pike-Sandy-Britt	12,513	-	-	-	14,101	-	850	-	-	-	-	-	-	
Pillager	25,254	-	21,500	-	19,059	110	2,846	-	-	-	-	-	-	
Pine Island	37,525	1,000	7,730	-	19,768	27	1,615	-	-	-	-	-	19,300	
Pine River	21,627	3,000	15,417	-	32,289	8,429	2,885	2,368	-	-	-	-	-	
Plato	10,845	1,781	5,000	-	55,542	2,518	3,507	41,272	-	-	-	-	-	

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Porter	10,010	-	5,000	10,209	-	-	-	-			
Preston	13,628	2,000	4,500	17,067	24	34	46,000	-			
Princeton	50,420	1,000	17,000	46,235	-	4,919	17,874	-			
Prinsburg	8,342	2,339	-	11,591	185	2,150	24,339	-			
Prior Lake	161,759	-	20,000	196,283	-	1,305	-	-			
Proctor	19,401	-	5,000	15,609	-	-	-	-			
Randall	11,847	1,020	27,500	12,722	-	1,660	24,300	-			
Raymond	9,666	-	1,500	16,182	105	-	6,616	-			
Red Wing	93,539	-	-	44,178	220	4,424	-	-			
Redwood Falls	33,769	2,000	21,600	52,885	-	-	32,600	-			
Remer	15,092	-	9,023	20,837	-	995	-	-			
Renville	11,260	-	10,822	11,205	-	1,866	-	-			
Rice	16,604	-	2,517	20,417	10,247	3,425	18,647	-			
Rice Lake	18,133	1,000	9,000	24,920	3,192	3,000	-	20,816			
Richmond	20,931	-	11,700	20,507	69	2,422	-	-			
Rockford	28,159	-	-	20,866	-	-	-	-			
Rockville	18,118	1,000	-	30,014	-	-	17,464	-			
Rogers	65,069	5,000	9,000	49,591	-	1,817	293,304	-			
Rollingstone	9,618	-	-	5,753	-	-	26,340	-			
Rose Creek	8,759	-	182	4,658	-	500	-	-			
Roseau	29,857	1,000	3,500	(1,830)	-	-	35,034	-			
Rosemount	99,047	3,000	147,600	101,862	-	7,971	252,000	39,400			
Rothsay	10,467	270	-	16,914	-	1,886	-	-			
Royalton	10,824	-	2,500	8,450	64	815	-	-			
Rush City	25,897	-	8,054	22,120	-	1,550	67,560	-			
Russell	8,342	-	-	5,573	-	-	-	-			
Ruthon	7,508	-	425	7,789	-	161	-	-			
Sabin-Elmwood	8,759	563	155	811	-	650	6,195	-			
Sacred Heart	10,427	-	2,529	7,476	-	938	-	-			
Saint Clair	18,930	1,000	5,000	29,383	20,720	2,988	11,296	-			

**Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Saint Francis	27,398	-	29,705	39,726	40	11,001	-	-			
Saint James	27,778	-	7,774	(6,728)	-	9,287	43,560	-			
Saint Joseph	40,667	1,563	7,121	68,908	250	3,713	112,792	-			
Saint Leo	10,010	817	-	5,930	-	515	8,991	-			
Saint Michael	50,141	1,420	25,070	50,591	-	1,982	25,420	-			
Saint Paul Park	25,866	2,960	20,000	33,024	-	5,297	72,488	10,560			
Saint Peter	51,085	-	-	47,576	-	3,547	-	-			
Saint Stephen	18,306	-	13,716	34,858	10	1,750	-	-			
Sanborn	7,925	-	2,000	3,922	7,490	8,280	-	-			
Sandstone	20,242	-	12,583	10,063	-	2,500	113,900	-			
Sartell	61,219	-	7,800	38,263	-	1,345	-	-			
Sauk Centre	35,169	-	3,500	23,720	-	2,496	-	-			
Sauk Rapids	83,110	-	10,000	62,235	-	-	-	-			
Scandia	29,533	-	48,873	43,833	3,000	-	-	-			
Scandia Valley	12,650	-	-	24,181	-	20	-	-			
Scanlon	7,091	4,205	866	6,250	118	3,356	77,853	-			
Schroeder	4,588	-	-	5,436	-	542	-	-			
Sebeka	16,003	2,000	3,000	31,931	252	1,677	-	34,200			
Sedan	4,671	-	-	529	3,150	658	1,544	-			
Shakopee	162,163	2,000	210,276	166,626	-	8,313	-	211,000			
Sherburn	10,427	-	-	20,872	6,662	1,347	-	-			
Shevlin	8,342	-	5,000	11,046	-	-	25,297	-			
Silica	6,674	-	2,500	12,387	-	-	-	-			
Silver Bay	12,651	-	-	21,130	-	729	-	-			
Silver Lake	11,263	-	9,901	7,599	-	823	11,842	-			
Slayton	15,458	3,000	14,462	22,722	-	1,448	65,000	21,230			
Sleepy Eye	29,802	1,000	2,000	47,139	-	1,697	38,458	-			
Solway	12,513	-	6,000	10,569	-	1,506	27,941	-			
Solway Rural	7,925	-	-	6,003	65	766	14,000	-			
South Haven	15,190	-	10,335	8,105	160	2,650	-	-			

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Spicer	20,293	2,000	6,592	13,823	-	5,395	57,000	-			
Spring Grove	11,089	1,655	7,000	7,473	-	1,575	-	-			
Spring Valley	17,951	-	4,800	11,725	-	3,481	30,138	-			
Springfield	16,788	-	3,139	19,726	-	5,135	-	-			
Squaw Lake	9,176	-	-	(9,277)	-	1,950	-	-			
St. Anthony	45,604	-	6,000	69,045	-	4,950	20,606	-			
St. Bonifacius	30,423	-	35,000	43,508	-	4,120	-	-			
St. Charles	23,754	-	7,700	31,394	-	2,070	-	-			
St. Martin	10,010	-	12,000	66,370	28	1,615	34,000	-			
Stacy-Lent Area	20,995	-	10,000	25,274	681	5,929	-	-			
Staples	22,500	720	5,180	24,268	3,000	2,650	7,920	-			
Starbuck	16,159	2,000	-	7,276	-	665	38,562	-			
Stephen	12,096	2,027	1,000	9,595	50	386	5,938	-			
Stewart	10,010	-	10,000	9,820	-	2,977	-	-			
Stewartville	49,611	-	15,000	61,786	6,291	1,213	7,864	-			
Stillwater	140,546	2,994	-	102,980	4,125	7,258	-	-			
Storden	9,176	-	-	4,353	3,914	200	-	-			
Sturgeon Lake	5,839	1,000	-	2,999	-	-	12,400	-			
Sunburg	7,925	-	-	2,840	23	250	-	-			
Taconite	5,839	-	4,042	10,144	105	1,095	-	-			
Taunton	5,839	-	270	2,027	-	-	-	-			
Taylor Falls	10,427	-	-	39,857	546	5,397	-	-			
Thief River Falls	48,968	2,000	-	51,613	1,088	3,525	130,573	-			
Thomson	20,869	-	8,000	24,971	-	3,536	-	-			
Tofte	4,894	-	5,000	5,554	80	624	-	-			
Tower	7,925	-	4,790	2,637	-	3,553	-	-			
Tracy	17,085	1,816	2,500	12,879	184	2,768	38,776	-			
Trimont	9,242	-	2,500	15,856	-	-	-	-			
Truman	10,531	-	-	13,712	-	841	-	-			
Twin Lakes (City)	7,925	1,206	-	7,050	-	-	-	-			

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues										Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits						
Twin Lakes (VFD)	4,963	-	241	2,983	72	-	-	-	-	-	-	-	-	-
Twin Valley	10,845	-	-	13,460	281	463	-	-	-	-	-	-	-	-
Two Harbors	38,470	1,000	2,100	52,417	-	4,319	53,549	-	-	-	-	-	-	-
Tyler	10,010	351	-	4,494	1,502	-	5,363	-	-	-	-	-	-	-
Upsala	8,241	-	1,500	3,964	420	126	22,592	-	-	-	-	-	-	-
Vadnais Heights	74,289	-	-	119,786	-	9,524	-	-	-	-	-	-	-	-
Vergas	14,520	-	-	11,284	25	750	-	-	-	-	-	-	-	-
Verndale	10,010	1,070	1,200	18,344	12,911	-	30,876	-	-	-	-	-	-	-
Vernon Center	8,342	399	-	4,597	1,290	1,295	4,389	-	-	-	-	-	-	-
Vesta	7,091	-	183	3,573	-	212	-	-	-	-	-	-	-	-
Victoria	39,283	-	29,000	39,791	-	4,045	-	-	-	-	-	-	-	-
Villard	10,010	-	-	8,526	-	651	-	-	-	-	-	-	-	-
Vining	6,256	1,188	-	4,749	-	430	-	-	-	-	-	-	-	-
Wabasha	20,537	-	9,349	38,314	-	3,643	-	-	-	-	-	-	-	-
Waconia	57,584	2,000	10,000	49,499	3,654	7,108	84,864	-	-	-	-	-	-	-
Wadena	24,676	-	2,950	31,579	2,600	526	43,255	-	-	-	-	-	-	-
Waite Park	34,605	1,000	5,000	42,640	-	-	-	-	-	-	-	-	-	42,400
Waldorf	9,593	-	-	9,375	475	-	-	-	-	-	-	-	-	-
Walker	39,556	1,000	11,594	35,159	-	35	12,700	-	-	-	-	-	-	-
Walnut Grove	8,342	-	1,000	5,266	-	-	-	-	-	-	-	-	-	-
Walters	7,091	-	-	3,484	16	-	-	-	-	-	-	-	-	-
Warba	7,925	74	-	4,460	-	150	-	-	-	-	-	-	-	-
Warren	13,821	2,882	-	18,697	1,000	1,230	29,899	-	-	-	-	-	-	-
Warroad	22,900	3,000	-	11,368	-	-	46,565	-	-	-	-	-	-	-
Waseca	57,032	-	2,500	82,797	-	-	-	-	-	-	-	-	-	-
Watertown	34,030	-	15,000	59,497	6,000	-	-	-	-	-	-	-	-	-
Waterville	13,974	1,000	-	10,580	3,409	4,989	32,992	-	-	-	-	-	-	-
Watkins	10,992	1,000	6,500	11,425	325	3,608	24,250	-	-	-	-	-	-	-
Watson	8,342	-	1,200	22,286	-	1,790	-	-	-	-	-	-	-	-
Waubun	8,342	-	-	4,321	-	728	-	-	-	-	-	-	-	-

Table 4-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Waverly	11,268	3,000	10,000	15,001	-	-	90,310	-			
Welcome	10,427	-	5,000	6,936	5,075	722	-	-			
Wendell	8,342	850	-	5,656	-	695	-	-			
West Concord	13,228	-	-	11,579	6,141	1,392	-	-			
Westbrook	8,837	2,000	1,250	6,598	-	-	29,950	-			
Wheaton	15,080	3,772	10,842	37,190	6,000	-	90,695	-			
Willmar	83,076	4,000	10,000	211,571	700	9,767	275,800	-			
Willow River	6,674	-	2,205	5,820	-	-	-	-			
Wilmont	10,010	-	-	7,951	-	389	-	-			
Wilson	12,513	-	7,690	27,145	21	3,309	-	-			
Windom	31,524	-	5,000	18,432	-	2,008	-	-			
Winnabago	13,008	1,000	4,000	14,688	1,160	558	13,006	-			
Winsted	16,040	600	13,700	16,687	-	5,576	6,600	-			
Wolf Lake	9,475	-	-	12,997	2,000	-	-	-			
Wood Lake	8,342	800	363	5,881	-	300	12,891	-			
Woodbury	304,014	5,000	-	434,705	316	16,685	437,304	97,088			
Woodstock	6,256	983	-	5,171	-	-	10,811	-			
Wrenshall	8,276	700	-	3,776	-	1,977	7,700	-			
Wright	7,508	-	2,000	5,173	-	300	-	-			
Wykoff	8,342	-	10,864	25,213	-	600	-	-			
Wyoming	26,866	3,000	5,800	15,398	346	3,800	84,469	-			
Zimmerman	51,315	-	30,000	38,105	-	4,575	-	-			
Zumbro Falls	12,765	-	4,460	15,043	115	2,198	-	-			
Totals	13,812,683	459,586	4,063,363	16,107,592	478,590	1,236,595	14,898,247	941,203			

* 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, 2007

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Alaska	6,256	-	-	4,042	200	400	-	-		
Albany	16,856	3,000	20,250	30,218	-	711	99,404	-		
Andover	143,666	753	50,000	88,679	-	4,246	8,297	-		
Anoka-Champlin	204,471	5,000	10,300	321,056	-	4,887	941,069	-		
Ashby	10,010	1,856	3,083	12,510	-	286	4,536	-		
Austin	42,167	2,000	-	35,386	1,940	4,420	1,675	39,813		
Brewster	10,669	1,000	-	12,190	-	158	21,948	-		
Brooklyn Park	350,571	3,000	29,634	408,126	-	14,662	503,128	-		
Callaway	7,984	-	-	6,604	2,940	50	-	-		
Cologne	15,786	-	7,200	32,360	-	6,220	-	-		
Columbia Heights	89,645	2,000	-	81,665	-	7,292	166,048	31,663		
Coon Rapids	307,712	-	-	352,394	-	39,631	-	-		
Crane Lake	5,005	-	-	4,791	140	-	-	-		
Crosslake	33,183	1,000	16,520	78,546	-	3,250	24,941	-		
Dakota	6,674	-	1,050	2,946	-	315	-	-		
Dalbo	11,927	2,462	-	19,541	-	87	13,932	8,771		
Dilworth	25,190	-	7,000	37,586	112	-	-	-		
Donnelly	11,262	-	-	13,665	500	986	65	-		
Eagan	369,253	4,770	233,904	364,167	-	19,962	272,886	-		
Edina	366,878	2,000	-	408,763	-	42,438	83,986	-		
Elbow Lake	11,262	1,307	8,000	10,816	-	22	20,594	-		
Elgin	16,042	-	-	16,122	-	3,158	-	-		
Ellsburg	4,171	-	10,000	2,157	40	720	-	-		
Embarrass	7,925	1,000	5,227	5,091	-	-	15,550	-		
Erskine	7,925	880	2,500	4,548	1,000	5	9,681	-		
Falcon Heights	47,687	1,000	-	127,832	126	6,136	21,326	-		
Fisher	10,845	712	-	10,226	-	2,075	7,835	-		
Fosston	15,445	1,000	2,000	11,940	-	1,355	24,467	-		
Fountain	8,342	2,102	500	4,105	-	-	23,119	-		
Freeport	11,570	2,545	1,791	12,515	-	-	34,572	-		

**Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Fridley	144,649	1,000	-	258,735	-	10,875	6,420	-		
Gary	6,674	-	-	2,569	-	165	-	-		
Gibbon	13,286	-	2,500	17,964	-	896	-	-		
Glenville	11,262	950	-	9,376	-	490	10,447	-		
Goodhue	29,370	1,000	-	72,708	-	-	49,187	-		
Gunflint Trail	4,588	-	12,000	11,309	-	984	-	-		
Hardwick	7,508	917	-	2,689	-	985	10,087	-		
Hawley	15,054	-	6,600	28,959	-	15	-	-		
Ivanhoe	11,262	413	4,000	22,252	-	934	4,548	-		
Kelsey	6,674	-	-	212	-	353	-	-		
Kenyon	22,243	-	4,000	28,492	-	181	-	-		
Kerkhoven	9,176	-	1,300	11,981	-	848	-	-		
Kiester	8,759	-	-	10,561	-	2,150	-	-		
Lake George	7,091	-	-	13,241	2,790	-	-	-		
Lakeport	11,869	-	16,136	3,359	-	1,015	-	-		
Le Center	18,577	2,000	6,250	14,790	-	3,981	35,030	-		
London	5,255	-	-	(3,702)	-	819	-	-		
Longville	29,566	-	18,750	40,099	-	1,895	2,142	-		
Lyle	7,508	-	-	2,395	-	1,450	-	-		
Magnolia	5,005	-	-	1,579	194	865	-	-		
Maple Grove	334,319	2,000	183,450	347,345	-	10,056	-	30,839		
Marietta	7,925	-	-	2,173	-	-	-	-		
Marine-On-St Croix	11,154	434	9,000	22,113	-	625	4,774	-		
Mazeppa	10,010	1,000	2,000	6,677	-	-	13,324	-		
Medicine Lake	6,736	1,427	14,000	45,481	-	2,627	29,083	-		
Mendota Heights	90,928	1,000	41,563	128,293	-	2,310	140,847	-		
Mentor	4,652	-	-	777	-	-	-	-		
Millerville	7,091	1,000	14,900	17,701	-	2,612	-	31,007		
Milroy	6,256	956	-	7,667	226	150	10,619	-		
Murdock	6,674	402	2,300	16,749	-	-	4,419	-		

**Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2007**

Relief Association	Revenues							Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
Myrtle	10,427	-	-	6,056	-	-	-	-	-		
Nodine	7,091	-	600	11,003	-	-	-	-	-		
Northrop	6,256	-	1,200	3,703	8	-	-	-	-		
Odessa	5,422	1,020	-	1,952	-	400	11,214	-	-		
Oklee	7,508	-	-	2,342	-	1,446	19,466	-	-		
Perch Lake	5,422	-	-	451	-	-	-	-	-		
Plainview	25,604	-	6,600	29,437	-	-	10,645	-	-		
Plummer	10,010	2,374	-	9,911	-	512	26,113	-	-		
Ramsey	124,979	1,000	12,000	87,557	-	-	-	-	-		
Red Lake Falls	10,884	-	3,000	9,207	-	400	-	-	-		
Round Lake	7,925	-	5,000	20,406	17	-	-	-	-		
Rushford	20,966	1,000	2,250	15,705	43	2,329	15,869	-	-		
Rushmore	8,759	-	-	2,336	-	525	-	-	-		
Saint Hilaire	7,925	-	-	2,709	-	655	-	-	-		
Seaforth	5,839	-	-	2,292	-	-	-	-	-		
South Bend	7,925	1,470	14,888	31,182	951	31	22,055	-	-		
Swanville	9,302	1,000	4,000	12,055	-	-	19,570	-	-		
Toivola	9,593	-	-	11,591	-	750	-	-	-		
Ulen	9,176	1,000	300	6,945	-	-	19,650	-	-		
Underwood	17,095	-	-	13,406	-	-	-	-	-		
Vermilion Lake	6,674	-	1,300	8,000	-	626	-	-	-		
Wabasso	9,176	225	117	8,071	-	620	2,471	-	-		
Wanamingo	17,461	2,000	-	15,807	-	-	28,886	-	-		
Wanda	8,342	-	-	4,847	-	-	-	-	-		
Wayzata	59,719	-	45,000	96,206	15,188	-	-	-	-		
Wells	17,921	-	6,250	26,395	3,188	-	-	-	-		
West Metro	213,562	4,000	163,032	547,951	-	9,056	322,203	-	-		
Williams	8,342	-	-	6,980	-	-	-	-	-		
Winger	5,839	-	-	2,977	-	-	-	-	-		
Winthrop	12,221	-	10,250	16,540	-	1,280	44,959	-	-		

Table 4-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2007

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Relief Association Zumbrota	21,687	3,000	25,097	10,024	161	2,476	74,518	-
Totals	3,736,552	71,975	1,048,592	4,689,175	29,764	231,859	3,237,605	142,093

* 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, 2007

Relief Association	Revenues					Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits	
Apple Valley	254,153	5,000	238,000	297,387	1,017	32,719	289,706	-	
Appleton	20,668	-	-	31,991	195	13,223	15,357	-	
Benson	25,220	1,000	-	20,668	257	4,498	57,400	-	
Brooklyn Center	137,441	3,000	-	361,152	-	19,732	597,189	2,500	
Chanhassen	135,949	-	12,500	151,576	-	8,150	74,310	-	
Chaska	109,993	-	178,321	140,957	-	2,732	181,511	34,688	
Eden Prairie	396,113	1,000	350,887	892,572	-	12,970	661,859	-	
Fairmont	62,866	3,000	16,546	120,218	15,000	10,152	414,090	-	
Glencoe	34,129	-	58,342	48,742	-	8,612	73,972	-	
Hutchinson	84,882	-	12,290	216,812	549	13,159	134,434	10,000	
Lake Johanna	256,971	6,000	75,469	319,212	3,818	14,601	793,818	-	
Luverne	27,098	3,000	-	53,419	-	-	205,114	-	
Minnnetonka	343,543	2,000	-	768,533	-	31,204	517,185	2,500	
Mound	102,730	-	125,524	310,321	-	6,562	234,825	-	
New Ulm	73,463	4,000	47,086	169,679	-	13,865	224,918	59,175	
Pine City	50,729	-	14,000	71,962	-	7,667	49,000	3,000	
Pipestone	24,657	4,000	32,643	35,646	1,700	2,035	210,564	-	
Plymouth	419,827	6,000	-	407,507	132	33,265	492,137	-	
Robbinsdale	72,440	2,000	100,000	95,742	-	14,944	95,910	-	
Roseville	200,220	900	41,573	550,521	-	19,182	461,854	-	
Savage	122,191	-	184,514	239,074	-	15,397	168,459	125	
Spring Lake Park	352,310	-	172,000	628,367	-	28,051	381,129	150	
White Bear Lake	217,912	2,000	-	465,900	683	24,963	383,566	2,000	
Worthington	47,521	1,000	33,177	104,512	-	-	122,486	1,000	
Totals	3,573,026	43,900	1,692,872	6,502,470	23,351	337,683	6,840,793	115,138	

* 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 2007.

Active Members – Active members in the relief association as of the end of 2007.

Lump Sum – Retirees who received a lump sum pension during 2007.

Survivor – Survivor benefits paid during 2007.

Disability – Disability benefits paid during 2007.

Monthly – Retirees or beneficiaries receiving a monthly pension during 2007 (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, 2007

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	27	-	-	1	50	10	10	250,000	-
Adams	19	1	-	3	50	10	10	250,000	-
Adrian	23	2	1	2	50	10	10	150,000	-
Aitkin	29	2	-	1	50	10	10	200,000	200,000
Albert Lea Township	14	-	-	5	50	10	10	30,000	-
Albertville	31	1	-	6	50	10	10	40,000	-
Alborn	16	2	-	-	50	10	10	15,000	-
Alden	22	3	1	3	50	10	10	15,000	-
Alexandria	30	3	-	2	50	10	10	200,000	-
Almelund	30	-	-	4	50	10	10	30,000	-
Alpha	15	-	-	3	50	10	10	25,000	-
Altura	23	1	-	-	50	10	10	100,000	-
Amboy	20	-	1	-	50	10	10	20,000	-
Annandale	24	-	-	19	50	5	5	250,000	-
Argyle	26	1	-	5	50	10	10	15,000	-
Arlington	28	2	-	8	50	10	10	45,000	-
Arrowhead	13	-	-	-	50	5	5	10,000	-
Askov	19	-	-	5	55	10	10	25,000	25,000
Atwater	25	1	-	3	50	10	10	30,000	-
Audubon	21	-	-	9	50	5	5	50,000	50,000
Aurora	22	2	-	4	50	10	10	1,000,000	-
Avon	25	1	-	4	50	10	10	40,000	-
Babbitt	29	-	-	7	50	5	5	250,000	250,000
Backus	19	-	-	3	50	10	10	50,000	-
Badger	15	2	-	-	50	10	10	93,000	-
Bagley	24	-	-	4	50	10	10	30,000	-
Balaton	26	2	-	2	50	10	10	15,000	-
Baldwin	23	-	-	-	50	5	5	25,000	-
Balsam	23	1	-	-	50	10	10	50,000	-
Barnesville	26	2	-	2	50	10	10	40,000	-

**Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007**

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	
Barnum	27	3	-	-	2	50	10	10	250,000	250,000
Barrett	17	1	-	-	7	55	10	10	500,000	500,000
Battle Lake	20	-	-	-	1	50	10	10	40,000	2,000
Baudette	24	-	-	-	4	50	5	5	250,000	-
Bayport	25	2	-	-	4	50	10	10	200,000	200,000
Beardsley	24	-	-	-	4	50	10	10	20,000	-
Beaver Bay	14	-	-	-	6	50	5	5	500,000	500,000
Beaver Creek	15	1	-	-	-	50	10	10	100,000	-
Becker	29	1	-	-	5	50	10	10	100,000	-
Belgrade	26	2	-	-	3	50	10	10	50,000	-
Belle Plaine	30	1	-	-	4	50	10	10	60,000	-
Bellingham	20	-	-	-	2	50	10	10	50,000	50,000
Belview	24	1	-	-	4	50	10	10	50,000	-
Bemidji	37	2	-	-	2	50	10	10	250,000	-
Bertha	16	1	-	-	1	50	10	10	15,000	-
Bethel	13	-	-	-	1	50	10	10	10,000	-
Big Lake	34	3	-	-	5	50	5	5	100,000	-
Bigelow	20	-	-	-	2	50	5	5	100,000	100,000
Bigfork	15	2	-	-	-	50	10	10	50,000	50,000
Bird Island	22	-	-	-	6	50	10	10	20,000	-
Biwabik City	18	-	-	-	3	50	10	10	50,000	-
Biwabik	17	-	-	-	1	50	5	5	50,000	-
Blackduck	21	3	-	-	5	50	10	10	40,000	-
Blackhoof	24	2	-	-	2	50	10	10	10,000	10,000
Blomkest	17	1	-	-	1	50	10	10	20,000	-
Blooming Prairie	31	1	-	-	1	50	10	10	100,000	-
Blue Earth	26	3	-	-	5	50	5	5	100,000	-
Bluffton	13	1	-	-	-	50	20	10	15,000	-
Bovey	16	1	-	-	7	50	10	10	25,000	-
Bowlus	21	2	-	-	1	50	20	20	200,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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	26	2	-	9	50	5	5	40,000	-
Brainerd	39	2	-	4	50	10	10	500,000	-
Brandon	26	1	-	3	50	5	5	25,000	-
Breckenridge	30	2	-	3	50	10	10	50,000	-
Breitung	23	1	-	-	50	10	10	25,000	-
Brevator	15	-	-	3	50	5	5	15,000	15,000
Bricelyn	22	1	-	4	55	10	10	25,000	-
Brimson	12	-	-	2	50	5	5	15,000	15,000
Brook Park	21	-	-	4	50	5	5	20,000	-
Brooten	21	1	-	2	50	10	10	300,000	-
Browerville	19	2	-	2	50	10	10	30,000	-
Browns Valley	18	2	-	-	50	20	10	25,000	-
Brownsdale	18	2	-	4	50	10	10	30,000	-
Brownsville	15	-	-	1	55	5	5	20,000	-
Brownnton	32	1	-	2	50	10	10	30,000	-
Buffalo	34	2	-	4	50	10	10	500,000	-
Buffalo Lake	23	2	-	9	50	5	5	40,000	-
Buhl	20	-	-	-	50	10	10	20,000	-
Butterfield	23	-	-	3	50	5	5	20,000	-
Buyck	11	-	-	-	50	5	5	5,000	-
Byron	32	1	-	15	50	10	10	125,000	40,000
Caledonia	33	1	-	1	50	10	10	200,000	-
Calumet	17	2	-	5	50	10	10	50,000	-
Cambridge	24	3	-	1	50	10	10	80,000	-
Canby	22	1	-	4	50	10	10	50,000	50,000
Cannon Falls	30	-	-	1	50	10	10	100,000	-
Canosia	19	-	-	3	50	10	10	25,000	-
Canton	20	-	-	-	50	15	10	20,000	20,000
Carlos	20	2	-	3	50	10	10	55,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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						
Carlton	17	2	-	-	5	10	10	200,000	200,000
Carsonville	16	-	-	-	4	10	10	15,000	-
Carver	28	1	-	-	9	5	5	50,000	50,000
Cass Lake	17	-	-	1	2	10	10	50,000	-
Cataract	48	3	-	-	2	10	10	1,000,000	-
Centennial	36	6	-	-	24	10	10	300,000	-
Center City	22	-	-	-	2	10	10	40,000	-
Ceylon	24	-	-	-	-	10	10	20,000	-
Chandler	14	2	-	-	3	10	10	30,000	30,000
Chatfield	24	-	-	-	-	5	5	42,000	-
Cherry	19	-	-	-	5	5	5	100,000	-
Chisago	22	4	-	-	8	5	5	65,000	-
Chisholm	25	2	-	-	5	10	10	250,000	-
Chokio	22	2	-	-	-	10	10	20,000	-
Clara City	21	-	-	-	1	5	5	40,000	-
Claremont	18	1	-	-	2	10	10	50,000	-
Clarissa	22	1	-	-	1	10	10	15,000	-
Clarkfield	26	-	-	-	5	10	10	30,000	-
Clarks Grove	25	-	-	-	2	10	10	30,000	-
Clear Lake	29	2	-	-	7	10	10	165,000	165,000
Clearbrook	16	2	-	-	2	10	10	40,000	-
Clearwater	31	-	-	-	7	10	10	35,000	35,000
Clements	22	-	-	-	4	10	10	100,000	-
Cleveland	26	2	-	-	5	10	10	50,000	-
Clifton	17	2	-	-	5	5	5	30,000	30,000
Climax	24	1	-	-	-	10	10	10,000	-
Clinton [Big Stone]	24	2	-	-	-	10	10	12,000	-
Clinton [St Louis]	25	1	-	-	1	5	5	20,000	-
Cohasset	24	4	-	-	-	10	10	75,000	-
Cokato	23	1	-	-	5	5	5	50,000	50,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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						
Cold Spring	29	1	-	-	5	5	5	100,000	-
Coleraine	20	1	-	-	5	5	5	20,000	20,000
Colvill	13	-	-	1	-	5	5	10,000	-
Colvin	14	2	1	-	1	5	5	10,000	-
Comfrey	24	1	-	2	3	5	5	200,000	-
Cook	17	-	-	-	-	20	10	45,000	-
Cosmos	16	-	-	-	7	5	5	25,000	-
Cottage Grove	57	2	-	-	24	5	5	200,000	200,000
Cotton	19	1	-	-	-	5	5	16,000	-
Cottonwood	22	2	-	-	10	10	10	35,000	-
Courtland	22	1	1	-	3	10	10	30,000	-
Cromwell	23	1	-	-	-	20	10	50,000	-
Crooked Lake	13	3	-	-	3	5	5	20,000	-
Crookston	25	1	-	-	8	10	10	75,000	-
Crosby	30	2	1	-	6	5	5	50,000	50,000
Culver	15	-	-	-	-	50	10	2,500	-
Currie	21	1	-	-	-	50	10	18,000	-
Cuyuna	25	1	-	-	1	10	10	20,000	-
Cyrus	20	-	-	-	4	10	10	15,000	-
Dalton	24	-	1	-	3	10	10	20,000	-
Danube	17	-	-	-	8	10	10	30,000	-
Danvers	14	-	-	-	1	10	10	7,500	7,500
Darfur	17	-	-	-	1	10	10	20,000	-
Dassel	27	1	-	-	11	5	5	90,000	90,000
Dawson	24	1	-	-	5	10	10	50,000	-
Dayton	26	-	-	-	1	5	5	500,000	-
Deer Creek	17	-	-	-	2	10	10	15,000	-
Deer River	20	2	-	-	4	10	10	50,000	-
Deerwood	20	1	-	-	1	10	10	100,000	-
Delano	27	-	-	-	5	10	10	1,000,000	1,000,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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						
Delavan	17	-	-	2	50	5	5	20,000	-
Dent	23	1	-	3	50	10	10	200,000	-
Detroit Lakes	28	1	-	8	50	5	5	200,000	-
Dexter	24	-	-	1	50	10	10	20,000	-
Dodge Center	20	-	-	3	50	10	10	300,000	300,000
Dover	19	-	-	-	50	10	10	25,000	-
Dovray	15	-	-	3	50	5	5	5,000	-
Dumont	20	1	-	1	50	10	10	13,000	-
Dunnell	13	-	-	1	50	10	10	100,000	-
Eagle Bend	22	-	-	2	50	10	10	30,000	-
Eagle Lake	23	-	-	6	50	10	10	40,000	40,000
East Bethel	38	2	-	2	50	10	10	250,000	-
East Grand Forks	31	1	-	1	50	10	10	100,000	100,000
Eastern Hubbard	22	1	-	3	55	10	10	25,000	-
Easton	23	-	-	5	50	10	10	20,000	-
Echo	21	1	-	3	50	10	10	20,000	-
Eden Valley	24	3	-	3	50	10	10	100,000	-
Edgerton	24	-	-	2	50	10	10	30,000	-
Eitzen	28	2	-	3	50	10	10	20,000	-
Elbow Tulaby Lakes	16	-	-	-	50	10	10	10,000	10,000
Elizabeth	24	-	-	1	50	10	10	30,000	-
Elk River	39	-	-	4	50	5	5	500,000	500,000
Elko New Market	26	-	-	1	50	10	10	100,000	100,000
Ellendale	22	-	-	2	50	5	5	20,000	-
Ellsworth	25	-	-	2	55	10	10	20,000	15,000
Elmer	17	-	-	2	60	5	5	14,000	-
Elmore	17	3	-	1	50	10	10	60,000	-
Elrosa	22	2	-	7	55	5	5	30,000	-
Ely	33	1	-	-	50	10	10	500,000	-
Elysian	23	-	-	1	50	10	10	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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
Emily	18	1	-	-	1	50	10	10	20,000	-
Emmons	23	1	-	-	3	50	10	10	50,000	-
Evansville	25	2	-	-	4	50	10	10	15,000	-
Eveleth	22	2	-	-	6	50	5	5	50,000	-
Excelsior	36	1	-	-	11	50	10	10	400,000	-
Eyota	19	1	-	-	-	50	15	10	25,000	-
Fairfax	17	2	-	-	9	55	5	5	400,000	-
Fayal	17	2	-	-	-	50	10	10	40,000	-
Federal Dam	17	-	-	-	2	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	18	-	-	-	1	50	5	5	15,000	-
Finland	20	1	-	-	-	50	10	10	50,000	-
Finlayson	23	2	-	-	7	50	10	10	20,000	-
Flensburg	13	1	-	-	-	50	10	10	40,000	-
Floodwood	21	3	-	1	3	50	5	5	125,000	125,000
Foley	23	-	-	-	2	50	10	10	100,000	-
Forada	22	1	-	-	5	50	10	10	25,000	25,000
Forest Lake	30	2	-	-	5	50	10	10	150,000	-
Foreston	21	2	-	-	5	50	5	5	30,000	-
Franklin	20	2	-	-	3	50	10	10	30,000	-
Frazee	26	3	-	-	2	50	5	5	100,000	-
Fredenber	17	-	-	-	5	50	10	10	40,000	40,000
French Township	29	3	-	-	1	50	10	10	15,000	15,000
Frost	27	1	-	-	1	50	10	10	20,000	-
Garfield	24	-	-	-	8	50	10	10	27,500	27,500
Garrison	21	-	-	-	4	50	10	10	75,000	-
Garvin	15	-	-	-	2	50	5	5	25,000	-
Gaylord	26	1	-	-	3	50	10	10	50,000	50,000
Geneva	17	-	-	-	3	55	10	5	10,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Number of Members				Minimum Years		Performance Bond	
	Active Members	Retired		Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor					
Ghent	21	-	-	-	10	10	10,000	-
Gilbert	23	1	-	2	5	5	35,000	-
Glenwood	28	2	-	2	10	10	44,000	-
Glyndon	23	-	-	4	10	10	35,000	-
Gnesen	24	1	-	2	10	10	50,000	-
Golden Valley	49	1	1	14	10	10	500,000	500,000
Gonvick	20	1	-	-	10	10	25,000	-
Good Thunder	23	-	2	10	5	5	40,000	-
Goodland	12	-	-	4	5	5	7,000	-
Goodview	29	-	-	9	8	8	50,000	-
Graceville	25	1	-	1	10	10	20,000	-
Granada	16	1	-	5	10	10	35,000	-
Grand Lake	29	-	-	3	10	10	32,800	32,800
Grand Marais	25	-	-	1	10	10	300,000	300,000
Grand Meadow	24	-	-	6	10	10	30,000	-
Grand Rapids	29	1	-	6	10	10	175,000	-
Granite Falls	35	2	-	2	10	10	60,000	-
Green Isle	22	2	-	5	10	10	100,000	-
Greenbush	32	-	-	4	10	5	30,000	-
Greenwood	25	1	-	3	5	5	35,000	-
Grey Eagle	20	1	-	4	5	5	30,000	-
Grove City	19	-	-	6	10	10	25,000	-
Grygla	19	-	-	1	10	10	20,000	-
Hackensack	28	-	-	-	10	10	40,000	-
Hallock	28	-	1	4	10	10	100,000	-
Halstad	24	1	-	8	10	10	25,000	-
Ham Lake	37	1	-	11	5	5	150,000	150,000
Hamburg	28	-	-	1	10	10	40,000	-
Hamel	20	-	-	14	10	10	120,000	-
Hancock	25	-	-	3	10	10	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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
Hanley Falls	22	1	-	-	3	50	10	10	25,000	-
Hanover	30	2	-	-	1	50	10	10	150,000	-
Hanska	23	5	-	-	1	50	10	10	20,000	-
Harmony	26	-	-	-	4	50	10	10	30,000	-
Harris	21	2	-	-	2	50	10	10	50,000	-
Hartland	18	-	-	-	8	50	10	10	25,000	-
Hastings	57	1	-	1	6	50	5	5	500,000	-
Hayfield	24	3	-	-	2	50	10	10	50,000	-
Hayward	20	3	-	-	1	50	10	10	30,000	-
Hector	27	1	-	-	3	50	10	10	60,000	-
Henderson	23	1	-	-	3	50	10	10	200,000	-
Hendricks	30	-	-	-	3	50	5	5	20,000	-
Hendrum	19	-	-	-	2	50	10	10	25,000	25,000
Henning	25	1	-	-	3	50	5	5	30,000	-
Herman	24	-	-	-	-	50	10	10	15,000	-
Hermantown	27	2	-	-	8	50	10	10	150,000	150,000
Heron Lake	20	1	-	-	1	55	10	10	20,000	-
Hewitt	14	1	-	-	2	50	10	10	25,000	25,000
Hibbing	17	1	-	-	8	50	5	5	50,000	-
Hill City	24	-	-	-	6	50	5	5	10,000	-
Hills	15	2	-	-	1	50	10	10	15,000	-
Hinckley	20	-	-	-	3	50	10	10	100,000	-
Hitterdal	23	-	-	-	3	50	10	10	100,000	-
Hoffman	23	2	1	-	1	50	10	10	25,000	-
Hokah	25	-	-	-	2	50	10	10	150,000	150,000
Holdingsford	26	-	-	-	6	50	10	10	50,000	-
Holland	21	1	-	-	-	50	10	10	20,000	-
Hollandale	22	-	-	-	-	50	10	10	50,000	-
Hopkins	37	-	-	-	21	50	5	5	350,000	350,000
Houston	25	-	-	-	2	50	10	10	30,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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						
Hovland Area	10	1	-	-	50	10	10	25,000	-
Howard Lake	27	-	-	4	50	10	10	100,000	-
Hoyt Lakes	24	-	-	3	50	5	5	1,000,000	-
Hugo	28	1	-	6	50	10	10	75,000	-
Ideal	30	-	-	3	50	10	5	50,000	-
Industrial	18	2	-	3	50	5	5	30,000	-
International Falls	25	1	-	8	50	5	5	75,000	-
Inver Grove Heights	54	1	-	14	50	10	10	400,000	-
Iona	14	-	-	-	50	20	10	10,000	10,000
Ironton	17	3	-	6	50	10	10	30,000	-
Isanti	20	-	-	9	50	10	10	1,500,000	-
Isle	26	-	-	-	50	10	10	40,000	-
Jackson	27	1	-	14	50	10	10	60,000	-
Jacobson	24	-	-	2	50	5	5	25,000	-
Janesville	26	2	-	2	50	10	10	25,000	-
Jasper	24	1	-	-	50	10	10	20,000	-
Jeffers	21	2	-	-	50	15	10	20,000	-
Jordan	35	1	-	1	50	10	10	65,000	-
Kandiyohi	16	1	-	4	50	5	5	30,000	-
Karlstad	29	1	-	2	50	10	10	14,000	20,000
Kasota	23	-	-	2	50	10	10	50,000	-
Kasson	29	-	-	3	50	10	10	75,000	-
Keewatin	16	1	-	4	50	10	10	40,000	-
Kelliher	23	-	-	2	50	10	10	20,000	-
Kellogg	30	1	-	5	50	10	10	40,000	-
Kennedy	16	-	-	1	50	10	10	100,000	-
Kensington	30	-	-	2	50	10	10	200,000	-
Kettle River	18	-	-	2	50	5	5	30,000	30,000
Kilkenny	22	2	-	1	50	10	10	60,000	-
Kimball	29	-	-	1	50	10	10	25,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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
Kinney	18	-	-	1	50	10	10	25,000	-	
La Crescent	28	1	-	1	50	5	5	100,000	-	
Lafayette	25	3	-	1	50	10	10	40,000	-	
Lake Benton	23	1	-	3	50	10	10	20,000	-	
Lake Bronson	17	-	-	-	50	10	10	8,000	-	
Lake City	20	1	-	4	50	10	10	250,000	-	
Lake Crystal	25	2	-	2	50	10	10	50,000	-	
Lake Elmo	24	1	-	4	50	10	10	150,000	-	
Lake Henry	24	1	-	2	50	10	10	150,000	-	
Lake Kabetogama	14	2	-	4	50	5	5	20,000	-	
Lake Lillian	17	1	-	-	50	10	10	50,000	-	
Lake Park	22	1	-	1	50	10	10	50,000	-	
Lake Wilson	22	2	-	-	50	10	10	20,000	-	
Lakefield	25	-	-	-	50	10	10	100,000	50,000	
Lakeland	15	-	-	-	50	20	10	20,000	-	
Lakeville	75	3	-	14	50	7	7	500,000	500,000	
Lakewood	24	1	-	1	50	20	20	50,000	-	
Lamberton	19	2	-	2	50	10	10	25,000	-	
Lancaster	21	-	-	9	55	10	10	20,000	-	
Lanesboro	23	1	-	4	50	10	10	30,000	-	
Lasalle	18	-	-	1	50	10	10	10,000	-	
Le Roy	24	1	-	4	50	10	10	15,000	-	
Le Sueur	23	2	-	1	50	10	10	100,000	-	
Leaf Valley	21	-	-	2	50	5	5	30,000	-	
Lester Prairie	28	1	-	-	50	15	5	35,000	-	
Lewiston	31	3	-	1	50	5	5	80,000	-	
Lewisville	17	1	-	3	50	10	10	50,000	-	
Lexington	16	-	-	7	50	10	10	500,000	-	
Lindstrom	27	1	-	8	50	5	5	80,000	-	
Linwood	25	-	-	1	50	10	10	50,000	50,000	

**Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007**

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						
Lismore	25	1	-	2	50	10	10	30,000	-
Litchfield	29	1	-	2	50	10	10	70,000	-
Little Canada	33	2	-	2	50	10	10	150,000	-
Little Falls	30	2	-	1	50	10	10	650,000	-
Littlefork	25	4	-	7	50	7	7	20,000	20,000
Long Lake	37	1	-	5	50	10	10	500,000	500,000
Long Prairie	22	1	-	-	50	5	5	50,000	50,000
Lonsdale	25	2	1	2	50	10	10	50,000	-
Loretto	25	1	-	11	50	10	10	200,000	200,000
Lower Saint Croix Valley	24	-	-	5	50	10	5	250,000	250,000
Lowry	25	2	-	-	50	10	10	40,000	-
Lucan	24	1	-	2	50	10	10	10,000	-
Lutsen	17	1	-	3	50	10	10	25,000	-
Lynd	14	-	-	-	50	10	5	50,000	-
Mabel	20	1	-	3	50	10	10	15,000	-
Madelia	26	-	-	3	50	10	10	250,000	250,000
Madison	23	2	-	3	50	10	10	35,000	35,000
Madison Lake	24	2	-	4	50	5	5	30,000	-
Mahnomen	20	1	-	2	50	10	10	350,000	-
Mahtomedi	32	1	-	10	50	10	10	150,000	150,000
Mahtowa	19	2	-	1	50	5	5	10,000	-
Makinen	10	-	-	1	50	5	5	30,000	30,000
Mantorville	26	-	-	5	50	10	10	30,000	-
Maple Hill	13	-	-	4	50	5	5	20,000	-
Maple Lake	31	-	-	1	50	10	10	150,000	150,000
Maple Plain	25	1	-	5	50	10	10	250,000	-
Mapleton	23	2	-	3	50	10	10	60,000	-
Maplewood	80	3	-	41	50	10	10	500,000	500,000
Marble	19	2	-	-	50	10	10	30,000	30,000
Marshall	44	-	-	10	50	5	5	300,000	300,000

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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						
Mayer	25	1	-	4	50	10	10	50,000	-
Maynard	21	-	-	4	50	10	10	75,000	75,000
Mc Davitt	24	-	-	8	50	10	10	75,000	75,000
Mc Grath	16	1	-	3	50	5	5	25,000	-
Mc Intosh	20	5	-	4	50	10	10	20,000	-
Mc Kinley	14	-	-	4	50	10	10	10,000	-
McGregor	24	-	-	4	50	10	10	50,000	-
Meadowlands	12	-	-	2	50	5	5	50,000	-
Medford	20	-	-	7	50	10	10	30,000	-
Melrose	29	-	-	7	50	10	10	300,000	300,000
Menahga	23	-	-	7	55	10	10	100,000	-
Middle River	24	1	-	-	50	10	10	19,000	-
Miesville	27	1	-	4	50	10	10	50,000	-
Milaca	23	-	-	6	50	5	5	75,000	-
Milan	20	1	-	3	55	10	10	30,000	-
Miltona	23	-	-	2	50	10	10	100,000	-
Minneota	26	3	1	2	50	10	10	35,000	-
Minnesota City	14	-	-	-	50	10	10	10,000	-
Minnesota Lake	24	2	-	1	50	5	5	50,000	-
Mission	16	-	-	8	50	5	5	20,000	20,000
Montevideo	28	1	-	-	50	10	10	500,000	500,000
Montgomery	30	-	-	7	50	10	10	50,000	-
Monticello	28	1	-	4	50	10	10	125,000	-
Montrose	25	1	-	1	55	10	10	40,000	-
Moose Lake	22	1	-	8	50	10	10	50,000	50,000
Mora	27	2	-	8	55	10	10	100,000	-
Morgan	20	-	-	4	50	10	9	250,000	-
Morris	29	1	1	2	50	15	15	200,000	-
Morristown	24	-	-	1	50	10	10	50,000	50,000
Morton	20	1	-	1	50	10	10	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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	19	-	-	6	50	10	10	35,000	-
Mountain Iron	19	1	-	1	50	10	10	45,000	-
Mountain Lake	23	-	-	3	50	10	10	100,000	-
Nashwauk	19	-	-	5	50	10	10	50,000	-
Nassau	15	-	-	-	55	20	10	100,000	-
Nerstrand	15	-	-	-	50	5	5	2,361	-
Nevis	20	-	-	2	50	10	10	40,000	5,000
New Auburn	22	1	-	3	50	5	5	100,000	-
New Brighton	35	1	-	8	50	10	10	500,000	500,000
New Germany	23	1	-	3	50	10	10	85,000	-
New London	23	2	-	1	50	10	10	35,000	-
New Prague	29	3	-	1	50	10	10	70,000	-
New Richland	22	2	-	2	50	10	10	250,000	-
New York Mills	22	3	-	3	50	10	10	30,000	-
Newfolden	14	-	-	2	50	10	10	20,000	-
Newport	28	1	-	11	50	10	10	85,000	85,000
Nicollet	24	2	-	3	50	5	5	30,000	-
Nisswa	24	1	1	1	50	10	10	100,000	-
Normanna	15	-	-	-	50	20	20	10,000	-
North Branch	26	-	-	11	50	10	10	100,000	-
North Mankato	36	1	-	14	50	5	5	200,000	-
North St. Paul	35	2	-	2	50	10	10	150,000	-
North Star Township	17	-	-	2	50	5	5	7,000	7,000
Northfield	27	2	-	2	50	5	5	300,000	-
Northland	6	-	-	-	50	10	10	5,000	-
Northome	19	1	-	-	50	10	10	20,000	-
Norwood Young America	32	2	-	8	50	10	10	200,000	-
Oak Grove	38	1	-	12	50	5	5	80,000	-
Oakdale	38	-	-	7	50	10	10	250,000	250,000
Odin	13	2	-	-	50	10	10	15,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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
Ogilvie	24	-	-	-	50	10	10	30,000	-	
Okabena	19	-	-	1	55	5	5	20,000	-	
Olivia	25	-	-	1	50	10	10	200,000	-	
Onamia	21	-	-	3	50	10	10	100,000	-	
Ormsby	18	-	-	-	50	10	10	25,000	-	
Oronoco	24	1	-	-	50	5	5	200,000	-	
Orr	18	-	-	-	50	10	10	19,000	19,000	
Ortonville	30	1	-	3	50	10	10	100,000	-	
Osakis	20	1	-	1	50	10	10	55,000	-	
Osseo	25	1	-	2	50	10	10	50,000	-	
Ostrander	17	-	-	3	50	10	10	15,000	-	
Ortetail	28	1	-	5	50	10	10	50,000	-	
Owatonna	36	1	-	5	50	10	10	500,000	-	
Palisade	23	-	-	-	50	10	10	100,000	-	
Palo	19	-	-	-	50	10	10	30,000	-	
Park Rapids	26	-	-	-	50	10	10	100,000	-	
Parkers Prairie	27	-	-	1	50	10	10	100,000	-	
Paynesville	24	-	-	3	50	5	5	500,000	-	
Pelican Rapids	24	2	-	1	50	10	10	50,000	-	
Pemberton	21	2	-	4	50	10	10	15,000	-	
Pennock	21	-	-	3	50	10	10	20,000	-	
Pequaywan	13	-	-	3	50	5	5	7,000	7,000	
Pequot Lakes	29	1	-	9	50	10	10	75,000	-	
Perham	30	4	-	6	50	10	10	65,000	-	
Pierz	30	2	-	3	50	12	12	100,000	-	
Pike-Sandy-Britt	22	-	-	4	50	10	10	25,000	-	
Pillager	24	-	-	3	50	10	10	50,000	50,000	
Pine Island	24	-	1	6	50	10	10	300,000	-	
Pine River	23	2	-	7	50	10	10	50,000	-	
Plato	26	4	-	7	50	5	5	50,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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	
Porter	25	-	-	-	4	55	10	10	25,000	-
Preston	24	2	-	-	1	50	10	10	300,000	-
Princeton	35	1	-	-	6	50	10	10	135,000	-
Prinsburg	19	2	-	-	1	50	10	10	25,000	-
Prior Lake	40	-	-	-	8	50	10	10	250,000	190,000
Proctor	23	-	-	-	1	50	20	10	30,000	30,000
Randall	23	2	-	-	4	50	10	10	40,000	-
Raymond	21	1	-	-	3	50	10	10	300,000	-
Red Wing	23	-	-	-	8	52	10	10	500,000	500,000
Redwood Falls	29	2	-	-	5	50	10	10	150,000	-
Remer	21	-	-	-	2	50	10	10	100,000	-
Renville	25	-	-	-	1	50	10	10	25,000	-
Rice	25	2	-	-	3	50	5	5	40,000	-
Rice Lake	28	-	1	-	-	50	10	10	50,000	-
Richmond	24	-	-	-	2	50	10	10	500,000	500,000
Rockford	29	-	-	-	12	50	5	5	500,000	-
Rockville	21	1	-	-	7	50	10	10	40,000	-
Rogers	33	5	-	-	3	50	10	10	75,000	-
Rollingstone	23	2	-	-	2	50	10	10	15,000	-
Rose Creek	21	-	-	-	3	50	10	10	75,000	-
Roseau	24	1	-	-	2	50	10	10	100,000	-
Rosemount	40	2	-	1	5	50	10	10	300,000	-
Rothsay	23	-	-	-	2	50	10	10	35,000	-
Royalton	24	-	-	-	2	50	10	10	20,000	-
Rush City	29	2	-	-	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	1	-	-	2	50	10	10	20,000	10,000
Sacred Heart	25	-	-	-	1	50	10	10	50,000	-
Saint Clair	27	1	-	-	3	50	10	10	75,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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
Saint Francis	24	-	-	-	7	50	10	10	100,000	-
Saint James	33	2	-	-	5	50	10	10	100,000	-
Saint Joseph	29	3	-	-	5	50	10	10	100,000	100,000
Saint Leo	18	2	-	-	3	50	10	10	15,000	-
Saint Michael	30	2	-	-	13	50	5	5	100,000	-
Saint Paul Park	27	2	1	-	6	50	10	5	80,000	-
Saint Peter	30	-	-	-	4	50	5	5	100,000	100,000
Saint Stephen	25	-	-	-	5	50	10	10	50,000	-
Sanborn	19	-	-	-	1	50	20	10	50,000	-
Sandstone	23	3	-	-	1	50	10	10	200,000	-
Sartell	29	-	-	-	2	50	10	10	100,000	100,000
Sauk Centre	30	-	-	-	-	50	10	10	50,000	-
Sauk Rapids	27	-	-	-	1	50	10	10	100,000	-
Scandia	27	-	-	-	-	50	10	10	70,000	-
Scandia Valley	22	-	-	-	-	50	10	10	35,000	-
Scanlon	19	5	-	-	5	50	10	10	23,500	-
Schroeder	11	-	-	-	1	50	10	10	15,000	15,000
Sebeka	19	-	1	-	1	50	10	10	60,000	-
Sedan	15	1	-	-	-	50	5	5	30,000	-
Shakopee	49	-	1	-	10	50	5	5	350,000	350,000
Sherburn	25	-	-	-	2	50	10	10	300,000	-
Shevlin	22	1	-	-	4	50	10	10	25,000	-
Silica	15	-	-	-	1	50	10	10	20,000	-
Silver Bay	22	-	-	-	3	50	10	10	40,000	-
Silver Lake	28	1	-	-	-	50	10	10	50,000	-
Slayton	28	2	1	-	3	50	5	5	50,000	-
Sleepy Eye	33	1	-	-	3	55	10	10	700,000	700,000
Solway	16	4	-	-	4	50	10	10	22,000	-
Solway Rural	17	1	-	-	-	50	10	10	10,000	-
South Haven	22	-	-	-	4	50	5	5	30,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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
Spicer	23	2	-	-	3	50	10	10	40,000	-
Spring Grove	28	-	-	-	1	50	10	10	250,000	-
Spring Valley	24	1	-	-	5	50	5	5	60,000	-
Springfield	26	-	-	-	1	50	10	10	100,000	-
Squaw Lake	22	-	-	-	2	50	10	10	17,000	-
St. Anthony	21	2	-	-	5	50	10	10	100,000	100,000
St. Bonifacius	26	-	-	-	2	50	10	10	60,000	-
St. Charles	25	-	-	-	2	50	10	10	65,000	-
St. Martin	24	1	-	-	4	50	10	10	400,000	-
Stacy-Lent Area	31	-	-	-	8	50	10	10	50,000	-
Staples	25	1	-	-	3	50	10	10	30,000	-
Starbuck	23	2	-	-	-	50	10	10	20,000	-
Stephen	28	1	-	-	1	50	10	10	25,000	-
Stewart	17	-	-	-	4	50	10	10	34,000	-
Stewartville	34	1	-	-	1	50	10	10	100,000	-
Stillwater	32	-	-	-	9	50	10	5	300,000	-
Storden	22	-	-	-	-	50	10	10	20,000	-
Sturgeon Lake	15	-	-	-	-	50	10	10	100,000	-
Sunburg	23	-	-	-	-	50	10	10	100,000	-
Taconite	15	-	-	-	3	50	10	10	15,000	-
Taunton	17	-	-	-	-	55	10	10	25,000	-
Taylor's Falls	25	-	-	-	1	50	10	10	60,000	-
Thief River Falls	24	2	-	-	7	50	10	10	125,000	-
Thomson	25	-	-	-	6	50	10	10	44,000	-
Tofte	15	-	-	-	1	50	5	5	15,000	15,000
Tower	18	-	-	-	-	50	10	10	100,000	-
Tracy	24	2	-	-	3	50	5	5	50,000	50,000
Trimont	25	-	-	-	3	50	10	10	75,000	-
Truman	25	-	-	-	-	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, 2007

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
Twin Lakes (VFD)	7	-	-	-	2	50	10	10	20,000	-
Twin Valley	22	-	-	-	7	50	10	10	50,000	-
Two Harbors	23	1	-	-	4	50	5	5	70,000	70,000
Tyler	28	1	-	-	2	50	10	10	25,000	-
Upsala	20	2	-	-	1	50	10	10	25,000	-
Vadnais Heights	31	-	-	-	13	50	5	5	135,000	-
Vergas	24	-	-	-	3	50	10	10	25,000	-
Verndale	22	2	-	-	5	50	10	10	50,000	50,000
Vernon Center	19	1	-	-	4	50	10	10	15,000	-
Vesta	19	-	-	-	-	50	10	10	15,000	15,000
Victoria	28	-	-	-	10	50	5	5	500,000	500,000
Villard	27	-	-	-	6	50	10	10	30,000	-
Vining	15	-	-	-	1	55	10	10	7,500	-
Wabasha	28	-	-	-	3	50	10	10	75,000	-
Waconia	35	2	-	-	4	50	10	10	150,000	-
Wadena	22	1	-	-	2	50	10	10	70,000	-
Waite Park	23	-	-	1	2	50	10	10	70,000	1,000
Waldorf	24	-	-	-	-	50	10	10	50,000	50,000
Walker	23	1	-	-	1	50	10	10	75,000	-
Walnut Grove	23	-	-	-	1	50	10	10	100,000	-
Walters	20	-	-	-	-	50	5	5	10,000	-
Warba	18	-	-	-	3	50	15	5	20,000	-
Warren	21	2	-	-	5	50	10	10	50,000	50,000
Warroad	26	2	-	-	5	50	10	5	100,000	-
Waseca	36	-	-	-	5	50	10	10	150,000	150,000
Watertown	30	-	-	-	4	50	10	10	75,000	-
Waterville	20	1	-	-	3	50	10	10	30,000	30,000
Watkins	24	1	-	-	1	50	10	10	30,000	-
Watson	12	-	-	-	2	50	10	10	40,000	40,000
Waubun	13	-	-	-	4	50	10	10	12,000	-

Table 5-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2007

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						
Waverly	14	3	-	5	50	10	10	50,000	50,000
Welcome	26	-	-	2	50	10	10	100,000	-
Wendell	23	-	-	1	50	10	10	15,000	-
West Concord	19	-	-	10	50	5	5	40,000	40,000
Westbrook	26	2	-	1	50	10	10	20,000	-
Wheaton	24	4	-	1	50	10	10	100,000	-
Willmar	44	4	-	5	50	10	10	250,000	-
Willow River	17	-	-	1	50	10	10	100,000	-
Wilmont	22	-	-	5	50	10	10	150,000	150,000
Wilson	20	-	-	6	50	10	10	50,000	50,000
Windom	31	-	-	-	50	10	10	100,000	-
Winnabago	22	1	-	7	50	5	5	30,000	-
Winsted	30	1	-	5	50	10	10	40,000	-
Wolf Lake	20	-	-	5	50	10	10	30,000	-
Wood Lake	18	2	-	3	50	10	10	20,000	-
Woodbury	83	4	1	31	50	5	5	500,000	-
Woodstock	10	1	-	4	50	10	10	15,000	-
Wrenshall	26	1	-	2	50	10	10	30,000	-
Wright	16	-	-	6	50	10	10	15,000	-
Wykoff	21	-	-	3	50	10	10	25,000	-
Wyoming	26	3	-	4	50	10	10	35,000	35,000
Zimmerman	26	-	-	2	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, 2007**

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
Alaska	16	-	-	-	4	50	10	5	10,000	-
Albany	25	3	-	-	1	50	5	5	35,000	-
Andover	52	2	-	-	25	50	5	5	300,000	10,000
Anoka-Champlin	47	8	-	-	7	50	10	10	500,000	-
Ashby	23	1	-	-	3	50	5	5	25,000	-
Austin	22	3	-	1	2	50	7	7	100,000	-
Brewster	24	1	-	-	8	50	10	10	25,000	-
Brooklyn Park	80	4	-	-	28	50	5	5	500,000	-
Callaway	14	-	-	-	7	50	10	10	70,000	-
Cologne	26	-	-	-	1	50	10	10	50,000	10,000
Columbia Heights	23	1	-	1	16	50	5	5	200,000	-
Coon Rapids	47	-	-	-	15	50	5	5	500,000	-
Crane Lake	13	-	-	-	2	50	10	10	15,000	10,000
Crosslake	26	1	-	-	2	50	10	10	400,000	-
Dakota	14	-	-	-	15	50	5	5	10,000	-
Dalbo	21	1	1	-	3	50	10	10	50,000	-
Dilworth	28	-	-	-	5	50	10	10	70,000	-
Donnelly	24	1	-	-	5	50	10	5	15,000	-
Eagan	98	5	-	-	34	50	5	5	500,000	500,000
Edina	43	4	-	-	6	50	5	5	500,000	500,000
Elbow Lake	27	2	-	-	2	50	10	10	30,000	-
Elgin	25	-	-	-	6	50	10	5	30,000	-
Ellsburg	7	-	-	-	10	55	5	5	25,000	-
Embarrass	13	1	-	-	4	50	10	10	15,000	-
Erskine	21	1	-	-	-	50	10	10	20,000	-
Falcon Heights	16	1	-	-	17	50	5	5	150,000	150,000
Fisher	21	-	-	-	3	50	20	5	13,864	-
Fosston	25	1	-	-	1	50	10	10	35,000	-
Fountain	19	3	-	-	2	50	10	10	75,000	75,000
Freeport	19	3	-	-	4	50	10	10	30,000	-

**Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2007**

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					
Fridley	40	-	-	-	7	50	5	350,000	-
Gary	21	-	-	-	1	50	10	20,000	-
Gibbon	24	-	-	-	3	50	13	40,000	-
Glenville	25	1	-	-	12	50	5	20,000	-
Goodhue	22	1	-	-	6	50	5	80,000	-
Gunflint Trail	16	-	-	-	7	50	5	16,000	-
Hardwick	15	1	-	-	2	50	10	45,000	-
Hawley	22	-	-	-	-	50	10	55,000	-
Ivanhoe	30	1	-	-	1	50	10	100,000	-
Kelsey	20	-	-	-	-	50	5	-	-
Kenyon	29	-	-	-	2	50	10	50,000	-
Kerkhoven	26	-	-	-	2	50	10	20,000	20,000
Kiester	21	-	-	-	5	55	10	125,000	-
Lake George	13	-	-	-	3	50	10	20,000	-
Lakeport	14	-	-	-	5	50	10	20,000	-
Le Center	25	2	-	-	3	50	10	35,000	-
London	18	-	-	-	3	50	5	50,000	-
Longville	20	1	-	-	5	50	5	50,000	-
Lyle	20	-	-	-	4	50	10	15,000	-
Magnolia	13	-	-	-	1	50	10	10,000	-
Maple Grove	104	-	1	-	38	50	5	1,000,000	1,000,000
Marietta	18	-	-	-	-	60	10	10,000	-
Marine-On-St Croix	31	2	-	-	17	50	5	41,000	-
Mazeppa	23	1	-	-	1	50	10	25,000	-
Medicine Lake	20	2	-	-	2	50	5	75,000	75,000
Mendota Heights	34	1	-	-	6	50	10	220,000	200,000
Mentor	24	-	-	-	-	50	10	10,000	-
Millerville	28	-	1	-	-	50	10	30,000	-
Milroy	22	1	-	-	-	50	10	15,000	-
Murdock	23	1	-	-	1	50	10	15,000	-

Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2007

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	23	-	-	-	6	50	5	5	15,000	-
Nodine	12	-	-	-	1	50	10	10	20,000	-
Northrop	16	-	-	-	-	50	5	5	100,000	-
Odessa	17	2	-	-	1	50	10	5	10,000	-
Oklee	17	2	-	-	1	50	10	10	15,000	-
Perch Lake	6	-	-	-	1	50	5	5	25,000	-
Plainview	22	1	-	-	1	50	10	10	50,000	20,000
Plummer	23	3	-	-	4	50	10	10	20,000	-
Ramsey	48	-	-	-	4	50	10	10	500,000	-
Red Lake Falls	25	-	-	-	4	50	10	10	21,000	-
Round Lake	19	-	-	-	1	50	10	5	20,000	-
Rushford	29	1	-	-	3	50	10	10	50,000	-
Rushmore	19	-	-	-	1	50	5	5	100,000	100,000
Saint Hilaire	20	-	-	-	1	50	10	10	20,000	-
Seaforth	11	-	-	-	1	50	10	10	50,000	-
South Bend	19	2	-	-	2	50	10	10	40,000	-
Swanville	20	1	-	-	-	50	10	10	25,000	-
Toivola	17	-	-	-	11	50	5	5	15,000	15,000
Ulen	20	1	-	-	-	50	10	10	50,000	-
Underwood	20	-	-	-	5	50	10	10	30,000	-
Vermilion Lake	14	-	-	-	-	50	10	10	20,000	-
Wabasso	22	1	-	-	1	50	10	10	25,000	-
Wanamingo	28	2	-	-	5	50	10	10	50,000	-
Wanda	21	-	-	-	1	50	10	10	15,000	-
Wayzata	26	-	-	-	8	50	10	10	150,000	-
Wells	24	-	-	-	3	50	5	5	100,000	-
West Metro	55	4	-	-	31	50	5	5	500,000	500,000
Williams	24	-	-	-	1	50	10	10	24,000	-
Winger	13	-	-	-	7	50	10	10	50,000	-
Winthrop	22	3	-	-	3	50	10	10	250,000	-

Table 5-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2007

	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond
	Active Members	Lump Sum	Retired		Active Service	Active Membership	
Relief Association	28						
Zumbrota		3	-	50	10	10	Treasurer 75,000 Secretary -

Table 5-C
Membership and Bylaw Provisions for Other Plan Types
For the Year Ended December 31, 2007

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	68	3	-	-	17	19	50	5	5	500,000	-
Appleton	19	1	-	-	8	2	55	10	10	50,000	50,000
Benson	34	2	-	-	15	1	50	10	10	45,000	-
Brooklyn Center	35	2	-	-	27	6	50	10	10	500,000	500,000
Chanhassen	46	1	-	-	10	15	50	5	5	250,000	-
Chaska	37	-	-	-	44	-	50	10	10	1,000,000	1,000,000
Eden Prairie	94	-	-	-	62	14	50	10	10	500,000	500,000
Fairmont	34	3	-	-	16	2	50	10	10	300,000	300,000
Glencoe	39	1	-	-	13	5	50	10	5	100,000	-
Hutchinson	31	-	-	-	50	8	50	15	15	200,000	-
Lake Johanna	66	6	-	-	22	10	50	10	10	500,000	500,000
Luverne	36	3	-	-	7	3	50	10	10	125,000	-
Minnetonka	69	3	-	-	50	19	50	10	10	1,000,000	1,000,000
Mound	43	-	-	-	35	4	50	20	20	400,000	-
New Ulm	43	2	1	5	13	18	50	10	10	260,000	260,000
Pine City	28	-	-	-	25	3	50	20	19	100,000	100,000
Pipestone	32	4	-	-	8	3	50	10	10	75,000	-
Plymouth	66	6	-	-	8	25	50	10	10	500,000	280,000
Robbinsdale	27	2	-	-	13	1	50	10	10	150,000	-
Roseville	54	1	-	-	54	17	50	10	10	500,000	500,000
Savage	35	-	-	-	23	10	50	10	10	500,000	-
Spring Lake Park	43	-	-	-	61	11	50	10	10	500,000	-
White Bear Lake	52	2	-	-	36	10	50	10	10	500,000	500,000
Worthington	34	1	-	-	18	3	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 2007.

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.

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, 2007

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	520	520	Y/S	-	-	-	-	520	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	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Albertville	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Alborn	350	350	Y/S	-	-	-	-	350	Y/S
Alden	425	425	Y/S	-	-	-	-	425	Y/S
Alexandria	6,010	6,010	Y/S	-	-	-	-	6,010	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	600	500	Y/S	-	-	-	-	600	Y/S
Atwater	1,100	1,100	Y/S	-	-	-	-	1,100	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	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Backus	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Badger	500	500	Y/S	-	-	-	-	500	Y/S
Bagley	1,150	575	Y/S	-	-	-	-	1,150	Y/S
Balaton	500	500	Y/S	10	Day	-	-	500	Y/S
Baldwin	680	-	-	-	-	-	-	-	-
Balsam	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Barnesville	1,000	1,000	Y/S	-	-	-	-	1,000	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	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
Belgrade	725	725	Y/S	-	-	-	-	725	Y/S
Belle Plaine	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Bellingham	625	625	Y/S	-	-	-	-	625	Y/S
Belview	600	600	Y/S	-	-	-	-	600	Y/S
Bemidji	4,150	4,150	Y/S	-	-	-	-	4,150	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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Bertha	700	700	Y/S	-	-	-	-	700	Y/S
Bethel	120	120	Y/S	10	Day	-	-	120	Y/S
Big Lake	2,400	2,400	Y/S	-	-	-	-	2,400	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	1,530	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	Lump	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	640	640	Y/S	-	-	-	-	640	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
Brownnton	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	800	Y/S	2	Day	-	-	800	Y/S
Butterfield	600	600	Y/S	5	Day	-	-	10	Y/S
Buyck	200	-	-	-	-	-	-	200	Y/S
Byron	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
Caledonia	1,050	1,050	Y/S	5	Day	-	-	1,050	Y/S
Calumet	1,400	-	-	-	-	-	-	-	-
Cambridge	3,485	3,485	Y/S	25	Day	-	-	3,485	Y/S
Canby	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
Cannon Falls	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Canosia	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	400	400	Y/S	-	-	-	-	400	Y/S
Carver	1,700	-	-	10	Day	-	-	1,700	Y/S
Cass Lake	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Cataract	3,750	3,750	Y/S	-	-	-	-	3,750	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	550	550	Y/S	-	-	-	-	550	Y/S
Chatfield	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Cherry	375	375	Y/S	25	Week	-	-	375	Y/S
Chisago	2,450	2,450	Y/S	-	-	-	-	2,450	Y/S
Chisholm	2,200	2,200	Y/S	-	-	-	-	2,200	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	450	450	Y/S	-	-	-	-	450	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	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Clearwater	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Clements	475	475	Y/S	-	-	-	-	475	Y/S
Cleveland	950	-	-	-	-	-	-	950	Y/S
Clifton	950	950	Y/S	-	-	-	-	950	Y/S
Climax	150	-	-	-	-	-	-	-	-
Clinton [Big Stone]	600	600	Y/S	-	-	-	-	600	Y/S
Clinton [St Louis]	600	600	Y/S	25	Week	-	-	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	1,200	1,200	Y/S	-	-	-	-	1,200	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	750	750	Y/S	-	-	-	-	750	Y/S
Cottage Grove	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
Cotton	300	300	Y/S	-	-	-	-	300	Y/S
Cottonwood	600	600	Y/S	-	-	-	-	600	Y/S
Courtland	900	900	Y/S	-	-	-	-	900	Y/S
Cromwell	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S

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

Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Crooked Lake	350	-	-	-	-	-	-	350	Y/S
Crookston	1,700	-	-	-	-	-	-	-	*
Crosby	1,900	1,900	Y/S	-	-	-	-	1,900	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	2,200	2,200	Y/S	-	-	-	-	2,200	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	-	-	-	-	-	-	-	-
Deer River	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
Deerwood	950	-	-	-	-	-	-	950	Y/S
Delano	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Delavan	625	625	Y/S	-	-	-	-	625	Y/S
Dent	600	-	-	-	-	-	-	600	Y/S
Detroit Lakes	3,700	3,700	Y/S	-	-	-	-	3,700	Y/S
Dexter	350	350	Y/S	-	-	-	-	350	Y/S
Dodge Center	1,500	-	-	-	-	-	-	1,500	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	800	800	Y/S	-	-	-	-	800	Y/S
Eagle Lake	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
East Bethel	3,400	3,400	Y/S	25	Day	-	-	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	450	450	Y/S	-	-	-	-	450	Y/S
Echo	600	600	Y/S	-	-	-	-	600	Y/S
Eden Valley	1,000	1,000	Y/S	-	-	3,000	Lump	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	600	600	Y/S	-	-	-	-	600	Y/S
Elk River	4,450	4,450	Y/S	-	-	-	-	4,450	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

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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Elmore	900	900	Y/S	-	-	-	-	900	Y/S
Elrosa	550	550	Y/S	-	-	-	-	550	Y/S
Ely	1,300	1,300	Y/S	10	Day	-	-	1,300	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	1,600	1,600	Y/S	-	-	-	-	1,600	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	500	-	-	-	-	-	-	500	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	1,850	-	-	-	-	-	-	1,850	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	1,000	1,000	Y/S	-	-	-	-	1,000	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
Garfield	850	850	Y/S	-	-	-	-	850	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	100	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	6,450	6,450	Y/S	-	-	1,500	Lump	-	-
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
Goodview	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S

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

Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	725	725	Y/S	-	-	-	-	725	Y/S
Greenbush	350	-	-	-	-	-	-	350	Y/S
Greenwood	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Grey Eagle	750	100	Y/S	-	-	-	-	750	Y/S
Grove City	720	720	Y/S	-	-	-	-	720	Y/S
Grygla	250	250	Y/S	-	-	-	-	250	Y/S
Hackensack	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Hallock	500	20	Y/S	-	-	-	-	500	Y/S
Halstad	500	500	Y/S	-	-	-	-	500	Y/S
Ham Lake	3,200	3,200	Y/S	-	-	-	-	3,200	Y/S
Hamburg	1,350	1,350	Y/S	-	-	-	-	1,350	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	1,000	-	-	20	Day	-	-	1,000	Y/S
Hanska	425	425	Y/S	-	-	-	-	425	Y/S
Harmony	550	550	Y/S	-	-	-	-	550	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	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Hayward	800	800	Y/S	-	-	-	-	800	Y/S
Hector	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
Henderson	900	900	Y/S	-	-	-	-	900	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	525	525	Y/S	-	-	-	-	525	Y/S
Hermantown	2,600	2,600	Y/S	-	-	-	-	2,600	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	515	515	Y/S	-	-	-	-	515	Y/S
Hills	475	475	Y/S	40	Day	-	-	475	Y/S
Hinckley	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Hitterdal	500	500	Y/S	-	-	-	-	500	Y/S
Hoffman	600	600	Y/S	-	-	-	-	600	Y/S

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

Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Hokah	350	350	Y/S	-	-	-	-	350	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	850	850	Y/S	-	-	-	-	850	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	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Ideal	1,800	-	-	-	-	-	-	1,800	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	4,400	4,400	Y/S	-	-	-	-	4,400	Y/S
Iona	250	250	Y/S	-	-	-	-	250	Y/S
Ironton	500	500	Y/S	-	-	-	-	500	Y/S
Isanti	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
Isle	967	967	Y/S	-	-	-	-	967	Y/S
Jackson	1,700	-	-	42	Week	-	-	1,700	Y/S
Jacobson	400	400	Y/S	-	-	-	-	400	Y/S
Janesville	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Jasper	650	650	Y/S	-	-	-	-	650	Y/S
Jeffers	500	-	-	-	-	-	-	500	Y/S
Jordan	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
Kandiyohi	1,000	-	-	-	-	-	-	1,000	Y/S
Karlstad	350	350	Y/S	-	-	-	-	350	Y/S
Kasota	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Kasson	1,600	1,600	Y/S	-	-	-	-	1,600	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
Kettle River	600	600	Y/S	-	-	-	-	600	Y/S
Kilkenny	725	725	Y/S	-	-	-	-	725	Y/S
Kimball	750	750	Y/S	-	-	-	-	750	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	925	-	-	-	-	-	-	925	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	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Lake Elmo	3,100	3,100	Y/S	-	-	-	-	3,100	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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Lake Henry	400	400	Y/S	-	-	-	-	400	Y/S
Lake Kabetogama	900	900	Y/S	-	-	-	-	900	Y/S
Lake Lillian	600	600	Y/S	-	-	-	-	600	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	5,820	5,820	Y/S	-	-	-	-	5,820	Y/S
Lakewood	650	650	Y/S	-	-	-	-	650	Y/S
Lamberton	750	750	Y/S	-	-	-	-	750	Y/S
Lancaster	300	50	Y/S	-	-	-	-	50	Y/S
Lanesboro	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Lasalle	350	350	Y/S	-	-	-	-	350	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	2,228	2,228	Y/S	-	-	-	-	2,228	Y/S
Linwood	1,900	1,900	Y/S	-	-	-	-	1,900	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	2,805	2,805	Y/S	-	-	-	-	2,805	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	3,800	3,800	Y/S	-	-	-	-	3,800	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	400	-	-	-	-	-	-	400	Y/S
Lutsen	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Lynd	450	450	Y/S	-	-	-	-	450	Y/S
Mabel	475	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
Mahtowa	500	500	Y/S	-	-	-	-	500	Y/S
Makinen	500	50	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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
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	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Maplewood	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
Marble	1,425	1,425	Y/S	10	Week	-	-	1,425	Y/S
Marshall	4,600	4,600	Y/S	50	Day	-	-	4,600	Y/S
Mayer	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Maynard	650	650	Y/S	-	-	-	-	150	Y/S
Mc Davitt	600	600	Y/S	-	-	-	-	600	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	300	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	2,300	2,300	Y/S	-	-	-	-	2,300	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 City	1	1	Y/S	-	-	-	-	1	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	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Monticello	3,950	3,950	Y/S	-	-	-	-	3,950	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	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Morris	1,350	1,350	Y/S	-	-	-	-	1,350	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	1,600	1,600	Y/S	-	-	-	-	1,600	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
Nassau	25	-	-	-	-	-	-	25	Y/S
Nerstrand	50	50	Y/S	-	-	-	-	50	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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Nevis	950	950	Y/S	-	-	-	-	950	Y/S
New Auburn	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
New Brighton	5,100	5,100	Y/S	-	-	-	-	5,100	Y/S
New Germany	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
New London	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
New Prague	2,750	2,750	Y/S	-	-	-	-	2,750	Y/S
New Richland	800	800	Y/S	-	-	-	-	800	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	1,480	1,480	Y/S	-	-	-	-	1,480	Y/S
Nisswa	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Normanna	100	100	Y/S	-	-	-	-	100	Y/S
North Branch	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
North Mankato	2,900	2,900	Y/S	-	-	-	-	2,900	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	1,475	1,475	Y/S	-	-	-	-	1,475	Y/S
Oak Grove	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Oakdale	4,400	4,400	Y/S	-	-	-	-	4,400	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	800	800	Y/S	-	-	-	-	800	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	4,250	4,250	Y/S	-	-	-	-	4,250	Y/S
Palisade	600	600	Y/S	-	-	-	-	600	Y/S
Palo	850	850	Y/S	-	-	-	-	850	Y/S
Park Rapids	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
Parkers Prairie	950	950	Y/S	-	-	-	-	950	Y/S
Paynesville	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Pelican Rapids	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Pemberton	550	-	-	-	-	-	-	550	Y/S

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

Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Pennock	900	900	Y/S	-	-	-	-	900	Y/S
Pequaywan	475	-	-	-	-	-	-	475	Y/S
Pequot Lakes	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Perham	1,700	-	-	-	-	-	-	1,700	Y/S
Pierz	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Pike-Sandy-Britt	700	700	Y/S	-	-	-	-	700	Y/S
Pillager	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Pine Island	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Pine River	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
Plato	990	990	Y/S	-	-	-	-	990	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	5,900	5,900	Y/S	-	-	-	-	5,900	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
Raymond	800	800	Y/S	-	-	-	-	800	Y/S
Red Wing	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Redwood Falls	2,875	2,875	Y/S	-	-	-	-	2,875	Y/S
Remer	1,350	-	-	-	-	-	-	1,350	Y/S
Renville	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Rice	800	800	Y/S	-	-	-	-	800	Y/S
Rice Lake	1,400	-	-	-	-	-	-	1,400	Y/S
Richmond	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Rockford	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
Rockville	1,500	1,500	Y/S	30	Day	-	-	1,500	Y/S
Rogers	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
Rollingstone	460	460	Y/S	-	-	-	-	460	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	725	725	Y/S	-	-	-	-	725	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 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	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
Saint Joseph	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Saint Leo	300	300	Y/S	-	-	-	-	300	Y/S

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Table 6-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Saint Michael	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Saint Paul Park	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
Saint Peter	2,350	2,350	Y/S	-	-	-	-	2,350	Y/S
Saint Stephen	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Sanborn	450	450	Y/S	-	-	-	-	450	Y/S
Sandstone	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
Sartell	2,325	2,325	Y/S	-	-	-	-	2,325	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	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Sedan	150	-	-	-	-	-	-	-	-
Shakopee	7,500	7,500	Y/S	-	-	-	-	7,500	Y/S
Sherburn	1,175	1,175	Y/S	75	Week	-	-	1,175	Y/S
Shevlin	600	600	Y/S	-	-	-	-	600	Y/S
Silica	700	-	-	-	-	-	-	700	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	800	800	Y/S	-	-	-	-	800	Y/S
Spicer	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Spring Grove	700	-	-	20	Day	-	-	700	Y/S
Spring Valley	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
Springfield	1,100	1,100	Y/S	15	Day	-	-	1,100	Y/S
Squaw Lake	400	200	Y/S	-	-	-	-	250	Y/S
St. Anthony	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
St. Bonifacius	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
St. Charles	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
St. Martin	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Stacy-Lent Area	950	950	Y/S	-	-	-	-	950	Y/S
Staples	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Starbuck	750	750	Y/S	-	-	-	-	750	Y/S
Stephen	450	-	-	-	-	-	-	450	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	4,500	4,500	Y/S	-	-	-	-	4,500	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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Sunburg	350	350	Y/S	-	-	-	-	350	Y/S
Taconite	750	-	-	5	Day	-	-	750	Y/S
Taunton	230	-	-	10	Week	-	-	230	Y/S
Taylor's Falls	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Thief River Falls	3,000	-	-	-	-	-	-	-	-
Thomson	1,100	-	-	-	-	-	-	1,100	Y/S
Tofte	730	730	Y/S	-	-	-	-	730	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 Lakes (VFD)	450	-	-	-	-	-	-	450	Y/S
Twin Valley	650	650	Y/S	-	-	-	-	650	Y/S
Two Harbors	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
Tyler	500	500	Y/S	-	-	-	-	500	Y/S
Upsala	400	400	Y/S	-	-	-	-	400	Y/S
Vadnais Heights	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
Vergas	800	-	-	-	-	-	-	800	Y/S
Verndale	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Vernon Center	500	500	Y/S	-	-	-	-	500	Y/S
Vesta	425	425	Y/S	-	-	-	-	425	Y/S
Victoria	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
Villard	500	500	Y/S	-	-	-	-	500	Y/S
Vining	400	-	-	-	-	300	Lump	400	Y/S
Wabasha	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Waconia	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
Wadena	1,970	1,970	Y/S	-	-	-	-	1,970	Y/S
Waite Park	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Waldorf	500	-	-	-	-	-	-	500	Y/S
Walker	2,000	2,000	Y/S	100	Week	-	-	2,000	Y/S
Walnut Grove	550	550	Y/S	-	-	-	-	550	Y/S
Walters	200	-	-	-	-	-	-	200	Y/S
Warba	600	-	-	-	-	-	-	600	Y/S
Warren	765	765	Y/S	-	-	-	-	765	Y/S
Warroad	800	800	Y/S	-	-	-	-	800	Y/S
Waseca	2,800	2,800	Y/S	35	Day	1,500	Lump	2,800	Y/S
Watertown	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Waterville	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Watkins	930	930	Y/S	-	-	-	-	930	Y/S
Watson	875	875	Y/S	-	-	-	-	875	Y/S
Waubun	400	400	Y/S	-	-	-	-	400	Y/S
Waverly	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Welcome	750	750	Y/S	-	-	-	-	750	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, 2007

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Wendell	600	600	Y/S	-	-	-	-	600	Y/S
West Concord	850	850	Y/S	-	-	-	-	850	Y/S
Westbrook	650	650	Y/S	-	-	-	-	650	Y/S
Wheaton	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Willmar	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
Willow River	500	500	Y/S	-	-	-	-	500	Y/S
Wilmont	450	450	Y/S	-	-	-	-	450	Y/S
Wilson	600	600	Y/S	-	-	-	-	600	Y/S
Windom	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Winnebago	725	725	Y/S	-	-	-	-	725	Y/S
Winsted	1,300	100	Y/S	-	-	-	-	1,300	Y/S
Wolf Lake	800	-	-	-	-	-	-	800	Y/S
Wood Lake	400	400	Y/S	-	-	-	-	400	Y/S
Woodbury	6,400	6,400	Y/S	-	-	-	-	6,400	Y/S
Woodstock	525	525	Y/S	-	-	-	-	525	Y/S
Wrenshall	450	450	Y/S	20	Day	500	Lump	450	Y/S
Wright	625	625	Y/S	-	-	-	-	625	Y/S
Wykoff	800	800	Y/S	-	-	-	-	800	Y/S
Wyoming	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Zimmerman	3,750	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.

Table 6-B
Benefit Amounts for Defined Contribution Plans
For the Year Ended December 31, 2007

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	-	-	20,000	Lump	-	Bal
Crane Lake	Bal	-	-	-	-	-	-	-	Bal
Crosslake	Bal	-	Bal	-	-	-	-	-	Bal
Dakota	Bal	-	Bal	-	-	-	-	-	Bal
Dalbo	Bal	-	-	-	-	1,000	Lump	-	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	-	-	-	-	-	-	-	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, 2007

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	-	-	-	-	-	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
Nodine	Bal	-	Bal	-	-	-	-	-	Bal
Northrop	Bal	-	Bal	-	-	-	-	-	Bal
Odessa	Bal	-	Bal	-	-	-	-	-	Bal
Oklee	Bal	-	-	-	-	-	-	-	Bal
Perch Lake	Bal	-	Bal	-	-	-	-	-	Bal
Plainview	Bal	-	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	-	-	-	-	-	-	-	-
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
Williams	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, 2007

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

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

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Table 6-C
Benefit Amounts for Other Plan Types
For the Year Ended December 31, 2007

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	5,600	37	-	-	-	-	11,200	Lump	5,600	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	4,700	21	4,700	Y/S	5	Day	25,000	Lump	4,700	Y/S
Chaska	-	24	24	M/S	-	-	4,250	Lump	24	M/S
Eden Prairie	5,200	52	52	M/S	-	-	-	-	52	M/S
Fairmont	3,800	25	3,800	Y/S	-	-	-	-	3,800	Y/S
Glencoe	1,800	12	1,800	Y/S	-	-	-	-	1,800	Y/S
Hutchinson	-	13	-	-	-	-	5,000	Lump	10	M/S
Lake Johanna	5,432	33	-	-	-	-	-	-	5,432	Y/S
Luverne	2,000	*	-	-	-	-	-	-	2,000	Y/S
Minnetonka	6,644	51	51	M/S	5	Day	-	*	51	M/S
Mound	-	29	-	-	-	-	3,000	Lump	29	M/S
New Ulm	3,300	22	3,300	Y/S	-	*	-	*	3,300	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	2,900	29	2,900	Y/S	19	Day	5,800	Lump	2,900	Y/S
Savage	4,686	31	4,686	Y/S	25	Week	5,000	Lump	4,686	Y/S
Spring Lake Park	-	32	32	M/S	25	Day	4,000	Lump	32	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.

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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, 2007.

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

Allocations as of 12/31/07 – 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

2007 – The return on the relief association’s investments for calendar year 2007.

2007 Benchmark – The return on a hypothetical portfolio, explained in detail below.

Above (Below) Benchmark – The 2007 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 2003-2007.

11-Yr – The relief association’s average annual return from 1997-2007.

Rank (%-ile) 11-Yr Return – The relief association’s ranking by its 11-year return. The highest 11-year average annual return is ranked at 100 percent, while the lowest 11-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, 2007 Asset Allocation	Benchmark	Return	(a) x (b)
(a)		(b)	(c)
U.S. Stocks	Russell 3000	5.1%	2.6%
International Stocks	MSCI ACWI ex. U.S.	16.7%	1.9%
Bonds	Lehman Bros. Aggregate	7.0%	0.7%
Cash	90-Day U.S. T-Bill	4.7%	1.3%
Other	Russell 3000	5.1%	0.0%
Benchmark Return		Sum (c) =	6.5%

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.

Lehman Brothers Aggregate U.S. 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, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007					
								Benchmark	Above Benchmark		5-Yr	11-Yr	Return
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Ada	271,774	-	48.9	11.1	8.6	31.0	0.4	5.1	6.5	(1.4)	6.5	3.4	9%
Adams	182,779	-	-	-	-	100.0	-	4.4	4.7	(0.3)	2.9	4.1	20%
Adrian	325,336	-	39.9	21.1	21.8	14.4	2.8	9.2	7.9	1.3	12.4	6.8	84%
Aitkin	666,469	-	39.0	19.6	4.0	33.5	3.9	7.5	8.3	(0.8)	10.0	6.9	85%
Alaska	96,286	39.0	32.8	-	5.4	61.8	-	4.7	5.0	(0.3)	7.9	4.8	40%
Albany	332,831	-	28.2	18.8	2.6	50.3	0.1	9.4	6.6	2.8	8.4	5.3	51%
Albert Lea Township	285,947	-	20.5	33.4	3.3	41.8	1.0	8.4	7.7	0.7	11.4	5.2	49%
Albertville	456,545	8.9	36.8	14.8	14.6	33.1	0.7	7.9	5.8	2.1	8.0	4.9	41%
Albion	106,310	60.8	47.2	-	11.9	40.9	-	4.3	5.1	(0.8)	6.6	5.3	50%
Alden	123,770	66.9	68.2	0.1	-	31.7	-	4.5	4.9	(0.4)	7.6	2.6	3%
Alexandria	1,696,287	-	36.4	33.0	5.2	25.2	0.2	15.4	9.7	5.7	15.6	5.6	56%
Almelund	244,109	98.5	21.3	-	4.2	74.5	-	7.5	5.3	2.2	11.8	7.1	88%
Alpha	178,397	-	35.4	17.2	24.8	21.9	0.7	9.4	7.4	2.0	10.0	3.3	8%
Altura	111,736	-	-	-	-	100.0	-	4.5	4.7	(0.2)	3.4	4.2	25%
Amboy	130,030	67.8	50.9	-	16.9	32.2	-	5.1	5.3	(0.2)	6.7	5.6	58%
Andover	2,845,212	-	72.4	-	0.4	27.2	-	3.8	5.5	(1.7)	9.6	5.7	60%
Annandale	526,034	-	27.1	12.9	19.5	40.1	0.4	6.3	5.6	0.7	10.6	3.4	8%
Anoka-Champain	4,025,147	-	46.4	13.1	8.0	31.8	0.7	7.5	7.0	0.5	11.0	6.7	81%
Apple Valley	4,166,701	-	41.1	16.8	22.4	19.2	0.5	8.4	7.2	1.2	10.0	5.1	47%
Appleton	410,881	-	28.2	25.9	6.3	39.0	0.6	8.9	8.1	0.8	10.8	7.8	96%
Argyle	160,378	36.0	67.4	20.9	10.7	1.0	-	5.3	5.3	0.0	8.1	4.4	30%
Arlington	369,502	-	39.6	33.1	6.5	20.1	0.7	9.3	8.5	0.8	9.4	5.9	63%
Arrowhead	85,639	93.8	74.3	-	18.2	7.5	-	5.2	5.4	(0.2)	9.3	A	A
Ashby	201,220	-	5.3	10.6	-	61.2	22.9	6.9	6.1	0.8	5.0	3.7	14%
Askov	181,067	47.2	28.3	-	16.5	55.2	-	4.6	5.1	(0.5)	5.8	5.4	53%
Atwater	295,977	-	43.0	19.3	27.0	10.6	0.1	5.6	7.3	(1.7)	10.0	6.0	67%
Audubon	241,464	92.7	41.1	-	48.2	10.7	-	8.3	6.0	2.3	10.7	6.9	86%
Aurora	370,331	-	55.2	4.3	9.3	31.1	0.1	4.5	5.5	(1.0)	9.7	2.6	3%
Austin	652,656	65.4	67.4	-	12.5	17.1	3.0	5.4	5.6	(0.2)	10.6	4.9	41%
Avon	361,253	11.2	11.2	-	24.8	64.0	-	3.1	5.9	(2.8)	3.6	4.1	23%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Babbitt	260,684	95.6	44.2	6.5	42.6	6.7	-	5.3	6.0	(0.7)	8.6	3.5	11%
Backus	293,976	23.8	68.7	12.0	3.5	15.7	0.1	(1.2)	5.1	(6.3)	8.0	4.9	42%
Badger	107,315	-	8.5	27.4	36.2	27.8	0.1	7.3	8.0	(0.7)	8.3	1.3	1%
Bagley	266,109	52.9	24.8	-	25.6	49.6	-	4.9	5.4	(0.5)	6.8	5.6	57%
Balaton	137,774	-	10.8	1.5	20.4	65.7	1.6	3.7	5.1	(1.4)	4.2	3.8	14%
Baldwin	181,044	-	20.8	35.4	3.4	38.0	2.4	12.3	8.2	4.1	A	A	A
Balsam	295,943	99.7	34.4	-	20.0	45.6	-	5.2	5.5	(0.3)	11.3	7.7	95%
Barnesville	292,266	-	51.9	11.2	2.1	31.4	3.4	8.4	6.1	2.3	9.8	4.5	32%
Barnum	246,952	82.4	79.1	-	2.9	18.0	-	5.7	5.1	0.6	13.5	4.8	38%
Barrett	104,026	-	19.0	20.3	3.0	56.3	1.4	1.2	4.7	(3.5)	2.2	4.1	20%
Battle Lake	335,955	-	14.4	2.8	67.9	14.9	-	0.6	6.6	(6.0)	4.1	5.7	59%
Baudette	491,404	-	36.6	15.4	33.8	13.9	0.3	8.0	7.7	0.3	10.1	6.8	84%
Bayport	1,760,345	-	66.7	2.3	26.2	4.7	0.1	4.6	5.8	(1.2)	8.1	5.8	60%
Beardsley	158,850	99.6	49.7	19.8	30.1	0.4	-	4.4	7.1	(2.7)	10.8	4.7	36%
Beaver Bay	103,851	-	-	-	-	100.0	-	3.6	4.7	(1.1)	3.1	4.0	18%
Beaver Creek	94,491	35.3	34.6	22.9	19.9	22.4	0.2	9.2	7.7	1.5	8.1	3.9	17%
Becker	888,503	-	36.3	11.9	35.6	15.0	1.2	7.4	6.8	0.6	9.4	4.9	43%
Belgrade	317,628	-	31.4	15.4	32.4	20.7	0.1	7.7	6.6	1.1	8.6	6.8	83%
Belle Plaine	561,538	-	31.6	25.0	4.1	38.4	0.9	14.1	8.1	6.0	11.2	7.4	91%
Bellingham	193,222	-	29.8	27.1	5.4	37.1	0.6	11.7	8.2	3.5	11.5	7.8	97%
Belview	160,663	-	-	-	-	100.0	-	5.1	4.7	0.4	3.5	4.7	37%
Bemidji	2,167,488	-	39.3	19.2	9.7	28.4	3.4	8.5	7.2	1.3	11.0	6.3	73%
Benson	424,834	53.6	38.0	-	19.7	42.3	-	4.8	5.3	(0.5)	6.6	6.4	75%
Bertha	105,086	67.3	51.7	-	13.7	34.6	-	4.7	5.2	(0.5)	6.7	4.0	19%
Bethel	79,247	-	55.4	6.6	28.2	9.7	0.1	7.9	6.4	1.5	7.1	5.6	58%
Big Lake	788,592	-	25.3	11.1	10.7	52.8	0.1	5.9	6.3	(0.4)	7.0	4.9	42%
Bigelow	99,891	-	31.6	25.5	10.5	32.1	0.3	9.1	8.1	1.0	7.5	4.3	27%
Bigfork	273,025	58.6	49.6	7.1	1.7	41.6	-	5.1	5.6	(0.5)	8.2	5.3	50%
Bird Island	182,283	51.3	40.6	-	9.4	50.0	-	4.8	5.1	(0.3)	6.4	4.6	34%
Biwabik	183,338	40.6	70.1	0.5	13.1	16.3	-	7.3	5.3	2.0	8.8	6.7	82%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Biwabik City	388,644	-	38.2	35.7	13.8	12.0	0.3	9.3	8.4	0.9	13.2	6.0	68%
Blackduck	275,249	20.3	43.9	28.1	1.9	24.3	1.8	6.7	7.3	(0.6)	9.1	3.4	9%
Blackhoof	87,550	-	32.7	17.4	22.4	27.1	0.4	7.9	7.4	0.5	8.1	3.7	13%
Blomkest	149,854	-	10.4	0.5	5.6	83.4	0.1	1.0	4.9	(3.9)	3.4	3.6	11%
Blooming Prairie	455,496	32.9	44.3	2.0	33.7	10.1	9.9	4.5	5.9	(1.4)	8.0	4.6	34%
Blue Earth	920,055	-	41.8	17.9	8.2	31.5	0.6	3.5	7.1	(3.6)	10.6	6.4	74%
Bluffton	132,049	-	37.3	22.4	34.0	5.0	1.3	7.9	7.9	0.0	8.3	4.9	42%
Bovey	222,658	-	34.1	1.4	30.0	33.8	0.7	3.4	6.5	(3.1)	7.0	1.7	1%
Bowlus	157,773	-	-	-	91.4	8.6	-	2.2	6.5	(4.3)	7.1	3.0	6%
Boyd	139,464	17.7	42.3	3.0	3.3	51.4	-	6.2	5.3	0.9	7.3	4.7	37%
Braham	358,740	-	42.2	3.3	25.3	28.7	0.5	(5.0)	5.7	(10.7)	4.7	4.7	38%
Brainerd	2,883,618	-	36.8	17.9	34.6	9.0	1.7	6.1	7.9	(1.8)	11.2	5.8	61%
Brandon	206,308	-	39.4	19.4	2.5	34.2	4.5	5.3	6.7	(1.4)	8.3	4.3	27%
Breckenridge	338,964	-	30.9	20.0	21.5	27.0	0.6	3.9	7.6	(3.7)	8.0	3.5	10%
Breitung	258,621	-	31.5	10.4	14.1	42.3	1.7	7.5	6.8	0.7	8.7	4.1	22%
Brevator	122,060	-	21.3	32.9	37.3	7.9	0.6	1.4	7.5	(6.1)	8.0	5.7	60%
Brewster	235,489	-	28.0	4.4	5.9	52.9	8.8	5.8	5.5	0.3	6.1	3.5	11%
Bricelyn	202,054	100.0	60.0	-	35.0	5.0	-	5.7	5.8	(0.1)	10.2	6.1	69%
Brimson	58,694	99.6	46.7	14.1	34.9	4.3	-	7.4	7.4	0.0	9.9	1.4	1%
Brook Park	140,119	-	70.7	21.0	0.8	7.3	0.2	1.6	8.1	(6.5)	8.4	4.5	32%
Brooklyn Center	3,915,085	-	45.3	16.6	1.5	36.0	0.6	9.3	6.5	2.8	13.5	7.4	92%
Brooklyn Park	7,920,573	100.0	78.0	4.4	15.4	2.2	-	5.3	5.4	(0.1)	11.7	6.5	76%
Broton	267,216	74.5	74.5	-	-	25.5	-	4.9	5.0	(0.1)	10.8	6.7	81%
Browerville	222,856	-	10.8	5.2	0.9	83.1	-	3.0	5.2	(2.2)	3.9	4.1	23%
Browns Valley	207,933	-	35.0	11.4	-	53.5	0.1	5.7	6.1	(0.4)	7.9	5.2	48%
Brownsdale	260,351	-	24.4	39.9	2.6	31.8	1.3	5.9	10.0	(4.1)	12.6	7.4	92%
Brownsville	57,174	99.7	68.5	7.1	21.6	2.8	-	4.7	5.5	(0.8)	7.6	A	A
Brownston	290,709	-	54.5	4.8	15.6	24.6	0.5	2.9	5.9	(3.0)	8.8	5.5	55%
Buffalo	850,602	-	29.5	22.6	0.9	45.3	1.7	3.5	7.1	(3.6)	7.6	3.0	6%
Buffalo Lake	323,018	75.1	62.3	-	11.2	26.5	-	5.1	5.2	(0.1)	9.6	6.6	78%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007			5-Yr		
								Benchmark	Above (Below) Benchmark			11-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Buhl	163,085	-	75.1	-	-	24.9	-	19.4	5.0	14.4	8.1	4.1	22%
Butterfield	155,533	-	-	-	-	100.0	-	4.1	4.7	(0.6)	2.9	3.7	13%
Buyck	13,367	87.6	42.6	23.4	21.6	12.4	-	4.3	7.8	(3.5)	A	A	A
Byron	429,124	-	46.9	23.6	6.9	22.5	0.1	5.7	6.6	(0.9)	9.3	4.8	40%
Caledonia	365,335	63.1	34.2	16.5	20.1	29.2	-	4.9	6.8	(1.9)	7.6	5.2	49%
Callaway	175,556	-	-	-	-	100.0	-	4.2	4.7	(0.5)	4.6	5.3	50%
Calumet	305,138	-	39.0	28.4	0.8	31.7	0.1	11.9	8.3	3.6	10.7	6.7	80%
Cambridge	690,082	-	60.5	14.6	18.1	6.5	0.3	6.7	6.7	0.0	10.6	5.6	57%
Canby	434,171	99.1	29.5	-	6.1	64.4	-	4.1	5.6	(1.5)	9.2	4.6	36%
Cannon Falls	726,149	-	42.0	9.3	25.7	15.4	7.6	5.6	6.4	(0.8)	8.9	5.5	54%
Canosia	230,568	-	-	-	-	100.0	-	3.7	4.7	(1.0)	2.8	3.6	11%
Canton	117,249	-	10.6	0.7	-	88.7	-	4.5	4.8	(0.3)	4.3	3.1	6%
Carlos	606,856	-	57.1	5.0	4.9	10.5	22.5	15.3	5.7	9.6	12.7	7.2	89%
Carlton	389,025	-	45.1	34.4	11.7	8.6	0.2	10.1	9.0	1.1	10.6	7.6	94%
Carsonville	125,809	-	23.5	8.7	-	67.7	0.1	2.9	5.9	(3.0)	7.1	4.4	30%
Carver	525,929	-	39.2	8.0	17.4	35.3	0.1	5.6	6.0	(0.4)	8.1	5.0	45%
Cass Lake	466,378	-	26.7	26.9	8.9	33.1	4.4	11.3	8.0	3.3	10.5	6.2	70%
Catact	2,133,092	14.4	51.2	28.7	10.8	8.1	1.2	7.2	7.7	(0.5)	12.7	6.6	79%
Centennial	2,163,150	32.4	51.3	16.5	18.7	13.3	0.2	3.8	7.0	(3.2)	8.9	6.0	68%
Center City	371,337	60.2	38.1	4.7	15.6	41.6	-	5.0	5.8	(0.8)	5.9	5.4	53%
Ceylon	181,449	74.4	64.0	-	9.1	26.9	-	4.8	5.2	(0.4)	9.2	4.3	27%
Chandler	139,679	-	26.1	2.3	16.8	54.8	-	4.7	5.5	(0.8)	5.8	5.1	48%
Chanhassen	2,500,003	-	55.6	9.9	7.8	25.9	0.8	6.8	6.3	0.5	12.6	7.5	93%
Chaska	3,757,625	-	35.4	10.2	1.7	52.7	-	4.1	6.3	(2.2)	8.4	5.6	55%
Chatfield	415,296	51.3	34.4	10.2	5.8	49.6	-	5.2	5.5	(0.3)	7.0	5.4	54%
Cherry	86,899	46.6	34.8	-	32.2	33.0	-	4.7	5.7	(1.0)	6.9	5.7	60%
Chisago	585,754	99.8	49.1	16.8	30.9	3.2	-	7.5	6.9	0.6	9.7	A	A
Chisholm	827,570	-	74.7	4.4	18.1	2.8	-	7.9	5.4	2.5	11.2	5.8	62%
Chokio	146,376	80.5	48.2	-	28.2	23.6	-	5.7	5.7	0.0	7.9	6.1	69%
Clara City	358,822	-	47.4	12.4	5.9	34.2	0.1	11.2	6.5	4.7	12.7	7.8	96%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)		
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark	
SBI Income Share			60.0	-	35.0	5.0	-	5.9	(0.2)	10.2	7.6	94%
Claremont	138,004	-	54.9	-	19.6	25.5	-	3.5	(1.9)	8.0	4.1	22%
Clarissa	104,154	57.4	32.8	-	24.6	42.6	-	4.5	(0.9)	7.3	2.5	3%
Clarkfield	274,440	94.9	60.2	-	32.0	7.8	-	5.5	(0.2)	9.5	6.9	85%
Clarks Grove	255,152	-	38.1	18.3	0.6	42.5	0.5	6.8	(0.5)	9.5	5.1	46%
Clear Lake	429,918	92.5	77.5	-	13.1	9.4	-	3.8	(1.6)	11.1	7.2	89%
Clearbrook	297,657	-	42.4	10.0	11.0	35.7	0.9	4.1	(2.4)	10.5	6.6	77%
Clearwater	348,944	-	31.5	26.0	7.4	31.6	3.5	7.3	(1.7)	10.4	5.9	63%
Clements	165,272	-	38.9	20.2	12.8	27.8	0.3	7.6	(0.1)	9.7	6.7	82%
Cleveland	355,503	48.5	15.4	-	4.5	80.1	-	4.4	(0.4)	4.0	4.2	26%
Clifton	228,691	-	21.8	11.9	39.1	26.2	1.0	7.3	0.1	8.7	5.9	65%
Climax	78,693	-	-	-	-	100.0	-	4.0	(0.7)	2.3	3.8	15%
Clinton [Big Stone]	110,150	-	23.7	25.1	7.4	43.6	0.2	8.4	0.8	7.9	3.3	8%
Clinton [St. Louis]	178,740	-	28.7	16.0	28.8	26.0	0.5	7.9	0.4	8.7	6.3	72%
Cohasset	564,778	9.1	31.6	17.7	2.7	35.2	12.8	5.9	(0.1)	10.6	5.8	62%
Cokato	478,976	-	65.5	8.3	13.6	12.6	-	3.2	(3.0)	8.7	3.9	15%
Cold Spring	824,166	-	29.8	20.3	8.3	40.7	0.9	8.7	1.3	11.7	5.9	64%
Coleraine	139,015	-	28.3	14.6	27.1	29.7	0.3	7.3	0.0	4.9	3.5	10%
Cologne	331,812	-	72.7	10.3	0.7	16.3	-	11.5	5.3	11.9	6.4	74%
Columbia Heights	1,787,479	94.4	76.8	-	17.6	5.6	-	5.1	(0.3)	9.0	5.2	48%
Colvill	7,993	-	-	-	-	100.0	-	5.3	0.6	A	A	A
Colvin	31,809	-	53.2	7.1	2.3	37.4	-	(0.4)	(6.5)	8.0	7.4	91%
Comfrey	217,686	-	-	-	-	100.0	-	4.2	(0.5)	2.6	3.6	12%
Cook	427,879	-	41.6	6.1	6.0	46.0	0.3	4.2	(1.5)	6.6	4.8	40%
Coon Rapids	5,592,709	36.7	49.6	4.3	37.8	8.3	-	7.2	1.4	10.3	7.0	87%
Cosmos	206,827	-	29.7	16.3	8.9	43.5	1.6	6.8	(0.6)	8.6	6.2	70%
Cottage Grove	1,847,820	-	40.7	11.0	26.6	21.2	0.5	5.2	(1.7)	9.2	4.9	43%
Cotton	144,910	-	46.9	6.3	12.5	34.3	-	0.0	(5.8)	5.3	2.3	2%
Cottonwood	314,141	-	40.7	3.4	49.7	6.0	0.2	6.1	(0.3)	7.8	6.7	80%
Courtland	213,110	-	32.2	6.0	10.4	51.4	-	4.1	(1.6)	8.2	6.6	77%
Crane Lake	103,058	94.6	70.1	-	12.9	17.0	-	5.2	(0.1)	11.7	6.8	84%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	5.9	(0.2)	10.2	7.6	94%	
Cromwell	272,747	-	26.4	0.2	13.3	60.1	-	2.1	5.2	(3.1)	4.2	4.8	41%
Crooked Lake	120,690	-	15.2	14.2	54.0	16.3	0.3	3.7	7.5	(3.8)	2.6	3.7	13%
Crookston	668,274	-	35.3	15.5	33.0	15.9	0.3	8.5	7.7	0.8	9.8	7.2	89%
Crosby	500,407	-	36.0	15.0	15.2	31.3	2.5	3.7	8.6	(4.9)	9.7	5.2	48%
Crosslake	947,262	-	37.6	21.8	6.7	33.2	0.7	9.2	7.4	1.8	12.1	7.7	95%
Culver	27,554	-	-	-	-	100.0	-	2.0	4.7	(2.7)	0.7	A	A
Currie	174,952	-	-	-	-	100.0	-	4.3	4.7	(0.4)	4.2	4.2	24%
Cuyuna	166,314	-	38.6	14.4	28.6	16.4	2.0	8.9	7.2	1.7	8.4	3.9	17%
Cyrus	126,789	52.5	25.6	10.6	16.3	47.5	-	3.1	5.5	(2.4)	4.9	4.2	25%
Dakota	56,087	99.6	54.9	-	42.3	2.8	-	5.6	5.9	(0.3)	8.2	A	A
Dalbo	290,250	-	42.8	26.2	15.5	15.2	0.3	7.5	8.0	(0.5)	12.5	8.7	99%
Dalton	211,667	-	-	-	-	100.0	-	4.5	4.7	(0.2)	3.5	4.5	32%
Danube	193,226	-	24.9	12.1	22.9	40.0	0.1	4.4	6.9	(2.5)	7.1	4.3	28%
Danvers	72,097	-	-	-	-	100.0	-	4.2	4.7	(0.5)	3.2	4.4	31%
Darfur	142,596	-	-	-	-	100.0	-	4.4	4.7	(0.3)	2.7	4.3	28%
Dassel	732,116	-	53.0	10.0	19.1	17.9	-	4.0	6.6	(2.6)	9.4	4.4	29%
Dawson	415,598	84.9	62.9	-	19.3	17.8	-	5.2	5.5	(0.3)	9.4	6.2	71%
Dayton	491,653	-	43.7	-	18.9	37.4	-	4.2	5.4	(1.2)	7.9	4.1	21%
Deer Creek	150,532	99.1	84.6	-	12.7	2.7	-	5.1	5.4	(0.3)	10.7	5.6	56%
Deer River	422,594	-	67.1	9.5	0.1	23.3	-	3.8	6.4	(2.6)	9.2	6.8	84%
Deerwood	297,156	-	29.4	13.1	17.5	39.7	0.3	6.2	6.6	(0.4)	7.6	3.2	7%
Delano	687,553	14.9	41.4	32.2	8.3	17.9	0.2	6.5	8.4	(1.9)	10.1	4.2	25%
Delavan	191,118	-	30.9	17.4	2.6	48.2	0.9	6.2	7.2	(1.0)	7.2	4.2	24%
Dent	208,449	-	34.2	28.8	1.4	35.5	0.1	10.2	7.4	2.8	9.5	5.2	49%
Detroit Lakes	1,843,396	-	16.7	14.6	51.9	16.7	0.1	8.5	7.7	0.8	8.3	7.0	87%
Dexter	179,654	-	-	-	-	100.0	-	4.3	4.7	(0.4)	3.4	4.6	35%
Dilworth	706,314	-	50.3	16.4	5.3	27.7	0.3	5.9	7.2	(1.3)	10.4	6.0	67%
Dodge Center	518,295	-	35.9	8.1	6.4	48.9	0.7	5.4	6.3	(0.9)	7.0	4.1	21%
Donnelly	163,511	-	46.1	16.0	17.1	20.6	0.2	9.8	7.4	2.4	9.7	4.4	30%
Dover	231,878	99.8	41.3	9.8	32.4	16.5	-	6.3	6.4	(0.1)	8.1	6.6	78%

Table 7
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For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2007	2007 Benchmark		Above (Below) Benchmark		
			%	%	%	%	%	2007	Benchmark		5-Yr	11-Yr	11-Yr Return
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Dovray	20,920	-	26.8	0.2	-	73.0	-	1.7	4.8	(3.1)	A	A	A
Dumont	103,968	-	-	-	-	100.0	-	3.9	4.7	(0.8)	2.9	3.8	14%
Dunnell	132,297	-	17.7	7.1	2.7	72.5	-	3.7	5.7	(2.0)	4.6	4.3	27%
Eagan	8,413,420	-	46.7	17.7	28.5	7.0	0.1	4.8	7.5	(2.7)	10.9	4.8	41%
Eagle Bend	173,588	-	3.5	5.1	6.7	84.6	0.1	3.3	4.7	(1.4)	2.4	3.4	9%
Eagle Lake	334,744	-	-	-	-	100.0	-	0.5	4.7	(4.2)	2.2	3.9	16%
East Bethel	1,160,362	-	45.9	21.2	17.2	15.4	0.3	4.9	8.7	(3.8)	11.0	6.0	66%
East Grand Forks	936,211	99.9	59.9	-	35.0	5.1	-	5.7	5.8	(0.1)	10.2	6.0	66%
Eastern Hubbard	191,429	-	17.0	10.1	2.8	70.1	-	(3.5)	5.3	(8.8)	5.4	4.2	25%
Easton	180,193	-	36.8	18.9	4.3	38.0	2.0	6.6	7.6	(1.0)	9.8	4.8	39%
Echo	174,385	-	40.4	3.8	-	55.8	-	4.5	5.4	(0.9)	8.0	4.7	38%
Eden Prairie	16,085,421	-	42.0	21.8	21.5	7.3	7.4	5.7	7.8	(2.1)	11.3	7.8	97%
Eden Valley	422,722	-	52.0	6.3	-	41.7	-	5.7	5.6	0.1	10.0	5.8	62%
Edgerton	276,245	93.8	70.4	-	20.5	9.1	-	5.5	5.5	0.0	9.6	6.7	81%
Edina	6,077,606	93.9	44.3	16.7	33.7	5.3	-	7.8	7.3	0.5	11.6	6.6	79%
Eitzen	111,365	-	-	-	16.7	83.3	-	2.7	5.3	(2.6)	4.1	4.6	33%
Elbow Lake	224,871	81.5	61.0	-	17.9	21.1	-	5.0	5.4	(0.4)	8.2	5.3	50%
Elbow Tullyby Lakes	65,410	-	-	-	-	100.0	-	3.9	4.7	(0.8)	2.9	4.2	24%
Elgin	281,412	-	16.5	3.9	4.6	59.3	15.7	6.4	5.4	1.0	5.6	4.0	18%
Elizabeth	284,145	-	39.8	15.5	32.7	11.5	0.5	4.0	7.2	(3.2)	10.9	6.3	74%
Elk River	2,420,742	60.0	43.5	21.9	14.0	20.5	0.1	8.3	7.9	0.4	10.0	6.1	68%
Elko New Market	991,707	-	26.3	4.8	1.4	67.2	0.3	4.1	4.9	(0.8)	3.9	3.2	7%
Ellendale	199,391	-	43.2	7.8	31.8	8.9	8.3	2.4	6.0	(3.6)	3.8	2.4	2%
Ellsburg	61,894	97.6	97.6	-	-	2.4	-	7.2	5.1	2.1	8.9	A	A
Ellsworth	192,295	-	-	-	-	100.0	-	3.5	4.7	(1.2)	2.8	4.1	22%
Elmer	96,302	-	15.2	4.5	8.6	71.7	-	6.0	5.7	0.3	5.4	3.9	16%
Elmore	190,818	27.3	53.6	14.5	8.0	22.5	1.4	6.2	6.8	(0.6)	10.3	4.7	36%
Elrosa	281,760	-	27.3	8.1	50.8	13.5	0.3	7.8	7.1	0.7	6.9	5.8	62%
Ely	749,682	-	43.0	18.4	15.1	22.4	1.1	4.4	7.7	(3.3)	11.0	5.8	60%
Elysian	200,239	-	17.9	4.2	9.8	68.1	-	4.5	5.6	(1.1)	4.3	4.9	41%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)				
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark			
SBI Income Share			60.0	-	35.0	5.0	-	-	5.7	5.9	(0.2)	10.2	7.6	94%
Embarrass	133,520	-	10.3	7.3	0.6	81.8	-	-	3.8	5.4	(1.6)	3.0	3.6	12%
Emily	144,812	-	41.7	14.7	30.9	12.5	0.2	-	6.0	6.9	(0.9)	9.4	3.8	15%
Emmons	282,621	74.5	46.5	14.8	7.7	31.0	-	-	6.5	6.7	(0.2)	10.3	6.9	86%
Erskine	137,924	-	35.9	23.8	7.7	31.3	1.3	-	3.4	7.9	(4.5)	9.8	7.4	91%
Evansville	143,962	-	39.4	9.8	5.6	43.9	1.3	-	6.1	5.4	0.7	7.9	2.5	3%
Eveleth	472,368	-	84.9	-	-	15.1	-	-	12.3	5.0	7.3	11.6	6.9	86%
Excelsior	3,738,380	84.4	69.2	-	13.3	17.5	-	-	4.8	5.3	(0.5)	8.5	6.7	80%
Eyota	229,996	98.9	32.2	-	35.2	32.6	-	-	5.5	5.8	(0.3)	7.0	5.0	45%
Fairfax	382,293	-	-	-	-	100.0	-	-	4.0	4.7	(0.7)	2.7	4.0	19%
Fairmont	2,305,217	-	46.7	12.1	32.8	4.7	3.7	-	4.8	7.1	(2.3)	10.2	6.2	71%
Fairmont Police	7,451,758	-	39.9	6.3	47.8	5.6	0.4	-	6.7	5.9	0.8	8.0	7.1	88%
Falcon Heights	1,395,879	-	25.4	24.9	2.2	47.2	0.3	-	10.4	8.3	2.1	13.3	9.6	100%
Fayal	304,003	8.4	42.6	18.1	18.7	20.5	0.1	-	7.4	7.4	0.0	10.9	6.7	81%
Federal Dam	77,500	-	20.3	33.3	3.3	42.1	1.0	-	8.6	8.2	0.4	12.9	12.2	100%
Fergus Falls	1,702,132	92.1	54.9	3.8	34.4	6.9	-	-	5.7	5.9	(0.2)	9.4	5.8	61%
Fertile	294,191	-	35.8	13.7	18.0	32.5	-	-	9.3	7.4	1.9	10.2	7.8	96%
Fifty Lakes	112,409	-	23.0	13.8	4.5	58.6	0.1	-	6.5	6.4	0.1	4.5	4.1	23%
Finland	143,338	-	-	-	-	100.0	-	-	4.8	4.7	0.1	2.9	4.1	21%
Finlayson	141,049	-	-	-	-	100.0	-	-	3.3	4.7	(1.4)	6.1	5.9	64%
Fisher	137,927	-	35.4	6.0	26.8	31.6	0.2	-	8.5	6.1	2.4	8.4	3.1	7%
Flensburg	94,482	-	11.9	23.7	2.6	61.0	0.8	-	0.0	6.2	(6.2)	8.7	5.3	52%
Floodwood	308,630	-	48.4	-	24.7	26.9	-	-	3.8	5.6	(1.8)	6.4	3.1	7%
Foley	758,220	-	31.4	10.5	30.3	27.6	0.2	-	5.6	6.9	(1.3)	7.9	4.5	33%
Forada	222,929	-	52.3	11.7	-	35.9	0.1	-	8.1	6.3	1.8	9.8	5.5	55%
Forest Lake	1,548,957	16.8	49.9	27.9	7.8	8.4	6.0	-	12.4	8.0	4.4	12.6	6.8	83%
Fosston	243,966	-	42.7	12.9	10.7	33.2	0.5	-	(3.1)	5.6	(8.7)	6.6	7.0	86%
Fountain	319,821	-	-	-	-	100.0	-	-	3.8	4.7	(0.9)	2.4	3.9	17%
Franklin	101,957	-	6.1	3.9	10.1	79.9	-	-	4.1	5.2	(1.1)	3.1	4.5	33%
Franklin	270,931	11.0	11.0	-	-	89.0	-	-	4.3	4.7	(0.4)	3.7	4.8	40%
Frazee	397,058	90.9	53.7	-	35.0	11.3	-	-	1.7	5.9	(4.2)	8.5	4.8	39%

Table 7
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For the Year Ended December 31, 2007

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark			
SBI Income Share			60.0	-	35.0	5.0	-		5.7	5.9	(0.2)	10.2	7.6	94%
Fredenber	186,738	89.2	57.8	18.3	16.2	7.7	-		5.3	6.6	(1.3)	12.2	8.7	99%
Freeport	292,575	-	26.1	8.9	22.0	42.1	0.9		4.5	6.5	(2.0)	6.8	5.2	49%
French Township	146,405	-	73.3	16.0	8.1	2.6	-		18.3	6.7	11.6	11.1	6.9	85%
Fridley	3,398,953	-	39.3	-	51.5	9.2	-		8.6	6.1	2.5	7.2	5.3	51%
Frost	196,836	27.9	24.2	-	3.3	72.5	-		5.1	4.9	0.2	5.7	5.4	54%
Garfield	259,387	-	39.6	8.8	7.8	43.6	0.2		4.1	5.7	(1.6)	6.3	4.7	37%
Garrison	945,978	-	42.5	20.5	29.8	6.7	0.5		7.7	8.1	(0.4)	10.5	7.4	91%
Garvin	111,749	-	40.1	8.7	6.7	44.2	0.3		9.1	5.5	3.6	8.6	5.5	55%
Gary	79,942	-	-	-	-	100.0	-		3.5	4.7	(1.2)	2.2	3.2	7%
Gaylord	358,002	-	21.1	0.9	-	78.0	-		4.3	4.9	(0.6)	4.6	2.5	3%
Geneva	93,074	-	25.5	14.1	7.7	48.7	4.0		6.4	6.8	(0.4)	6.5	A	A
Ghent	109,043	19.9	34.6	13.6	36.8	14.5	0.5		4.5	5.7	(1.2)	5.0	4.9	43%
Gibbon	323,076	-	10.9	8.3	1.6	79.2	-		6.2	5.8	0.4	4.6	5.1	47%
Gilbert	239,129	-	16.3	22.1	4.7	56.2	0.7		5.4	6.7	(1.3)	5.2	5.0	44%
Glencoe	899,887	13.9	46.4	11.4	18.9	22.6	0.7		5.9	6.6	(0.7)	10.0	5.3	51%
Glenville	138,590	91.1	42.6	20.3	21.0	16.1	-		7.5	7.6	(0.1)	10.1	1.9	2%
Glenwood	348,153	87.3	55.5	-	30.5	14.0	-		5.5	5.8	(0.3)	10.0	4.6	34%
Glyndon	325,400	-	55.5	3.8	38.9	1.8	-		(0.1)	6.7	(6.8)	4.6	5.8	60%
Gnesen	374,069	-	-	-	-	100.0	-		4.9	4.7	0.2	2.4	3.8	14%
Golden Valley	4,786,964	97.4	55.7	12.9	26.8	4.6	-		7.4	7.2	0.2	12.7	8.4	98%
Gonvick	179,385	42.6	46.5	5.7	8.9	38.9	-		4.4	5.7	(1.3)	8.4	5.4	53%
Good Thunder	371,467	70.3	70.0	2.9	11.0	16.1	-		4.7	5.5	(0.8)	10.5	5.9	66%
Goodhue	778,460	-	34.0	30.2	17.9	17.6	0.3		10.0	8.7	1.3	12.8	8.9	99%
Goodland	62,702	-	23.9	33.2	16.8	25.8	0.3		9.9	9.8	0.1	10.1	4.7	37%
Goodview	449,887	-	31.8	25.4	22.9	19.4	0.5		7.6	8.0	(0.4)	9.1	6.0	66%
Graceville	164,527	-	28.6	1.3	32.6	36.6	0.9		3.4	5.4	(2.0)	5.7	5.3	51%
Granada	145,679	-	58.1	2.1	-	39.8	-		8.2	5.6	2.6	13.4	6.7	80%
Grand Lake	328,315	-	30.3	24.3	17.4	27.6	0.4		8.2	7.6	0.6	9.3	5.6	58%
Grand Marais	414,836	98.9	28.8	7.1	38.3	25.8	-		5.3	5.7	(0.4)	5.9	6.0	67%
Grand Meadow	298,427	49.4	75.3	5.8	7.4	11.5	-		4.1	5.9	(1.8)	12.3	7.5	93%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	2007	2007 Benchmark	Above (Below) Benchmark			
			Other %	2007	2007 Benchmark	Above (Below) Benchmark	5-Yr	11-Yr	Return			
SBI Income Share			60.0	-	35.0	5.0	5.7	5.9	(0.2)	10.2	7.6	94%
Grand Rapids	1,844,284	-	45.4	13.8	6.9	30.2	9.4	6.8	2.6	12.2	6.9	86%
Granite Falls	464,774	-	38.7	13.6	8.4	39.0	7.5	6.7	0.8	9.8	5.8	61%
Green Isle	163,743	-	28.0	28.4	8.5	35.0	10.6	7.9	2.7	8.3	5.0	44%
Greenbush	242,702	-	49.3	8.8	5.7	36.2	4.0	6.0	(2.0)	9.4	7.5	93%
Greenwood	338,166	84.5	60.6	-	22.5	16.9	4.0	5.7	(1.7)	10.1	5.7	59%
Grey Eagle	263,138	66.5	41.7	18.6	22.7	16.8	7.4	7.5	(0.1)	10.8	5.0	45%
Grove City	192,206	-	43.4	15.2	3.6	37.7	7.0	6.4	0.6	10.1	6.0	66%
Grygla	111,769	-	22.8	11.9	15.6	49.2	5.8	6.8	(1.0)	12.0	6.6	79%
Gunflint Trail	166,998	-	41.0	16.4	24.2	17.5	7.9	6.5	1.4	11.0	A	A
Hackensack	436,528	21.1	9.4	5.4	5.5	79.7	5.4	4.9	0.5	4.8	5.4	53%
Hallock	189,184	-	25.5	9.0	9.6	55.8	5.1	6.1	(1.0)	5.9	2.5	3%
Halstad	154,079	-	-	-	-	100.0	4.9	4.7	0.2	2.3	3.7	13%
Ham Lake	1,325,377	-	39.3	13.7	40.5	6.4	5.6	7.5	(1.9)	10.4	5.8	63%
Hamburg	378,114	-	40.9	11.9	2.9	43.9	4.8	5.8	(1.0)	7.8	5.0	45%
Hamel	1,117,897	-	32.7	7.7	44.3	15.3	4.4	6.8	(2.4)	5.8	7.3	90%
Hancock	201,591	-	0.1	-	27.1	72.2	3.6	5.4	(1.8)	2.4	3.8	15%
Hanley Falls	154,536	-	27.1	17.2	9.9	45.5	4.4	7.1	(2.7)	6.2	4.0	20%
Hanover	464,423	-	30.4	3.9	59.4	6.3	5.5	6.1	(0.6)	7.0	4.6	35%
Hanska	147,952	16.4	9.0	7.3	-	83.7	4.8	5.4	(0.6)	4.2	4.1	22%
Hardwick	87,734	-	30.8	4.8	3.4	60.6	3.4	5.5	(2.1)	5.4	3.4	9%
Harmony	227,962	30.4	14.2	16.2	-	69.6	6.9	6.7	0.2	6.5	4.9	41%
Harris	132,989	-	52.7	3.0	-	44.3	1.4	5.3	(3.9)	8.4	4.2	26%
Hartland	178,047	-	18.2	16.3	2.0	61.9	6.1	6.8	(0.7)	7.6	4.8	40%
Hastings	3,378,344	-	44.7	13.3	36.4	5.5	6.5	7.2	(0.7)	11.2	7.3	90%
Hawley	484,009	11.8	23.0	12.5	7.8	16.0	6.6	6.6	0.0	12.3	7.6	94%
Hayfield	264,699	-	48.1	18.2	1.7	30.4	16.3	6.6	9.7	14.4	5.5	54%
Hayward	250,429	95.9	95.9	-	-	4.1	5.0	5.1	(0.1)	13.4	6.5	76%
Hector	513,193	99.9	59.9	-	35.0	5.1	5.7	5.7	0.0	10.2	7.7	95%
Henderson	160,539	-	32.1	16.0	18.9	32.3	5.3	6.0	(0.7)	6.1	4.5	31%
Hendricks	160,096	-	20.1	4.6	-	75.3	2.4	5.4	(3.0)	4.8	3.9	17%

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		5-Yr	11-Yr	
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Hendrum	106,252	-	-	-	-	100.0	-	4.5	4.7	(0.2)	3.8	4.2	24%
Henning	258,053	60.1	44.5	16.4	16.7	21.9	0.5	6.9	7.1	(0.2)	11.0	6.6	78%
Herman	140,059	81.1	39.6	16.3	25.2	18.9	-	4.6	6.3	(1.7)	7.8	2.6	4%
Hermantown	1,175,081	-	60.5	-	11.3	28.2	-	4.0	5.7	(1.7)	10.1	6.6	78%
Heron Lake	175,809	-	24.3	8.0	2.3	65.3	0.1	2.1	5.3	(3.2)	4.0	2.6	3%
Hewitt	75,096	15.4	15.4	-	-	84.6	-	4.1	4.8	(0.7)	3.4	4.4	31%
Hibbing	402,627	-	50.4	11.4	22.2	15.5	0.5	6.5	6.2	0.3	11.5	7.8	96%
Hill City	91,533	-	46.3	0.6	39.7	13.2	0.2	1.7	5.9	(4.2)	7.4	5.7	59%
Hills	79,490	15.0	52.9	18.2	2.2	11.6	15.1	4.6	6.9	(2.3)	7.6	4.0	20%
Hinckley	428,113	-	29.5	19.0	1.4	47.1	3.0	9.3	6.8	2.5	9.5	7.1	88%
Hitterdal	127,253	-	28.1	6.4	48.0	16.7	0.8	2.6	6.6	(4.0)	4.3	4.1	23%
Hoffman	206,859	-	-	-	-	100.0	-	3.2	4.7	(1.5)	2.9	4.1	21%
Hokah	158,796	-	18.7	10.7	8.6	61.9	0.1	3.9	6.3	(2.4)	6.9	4.3	29%
Holdingsford	249,892	11.8	29.3	13.3	24.3	32.7	0.4	6.7	7.0	(0.3)	7.8	5.7	59%
Holland	171,375	99.4	29.4	45.3	24.0	1.3	-	10.4	10.7	(0.3)	9.9	7.8	96%
Hollandale	51,187	-	23.7	17.6	1.9	56.5	0.3	7.0	7.5	(0.5)	A	A	A
Hopkins	3,098,962	-	47.4	16.8	9.8	23.6	2.4	6.7	7.2	(0.5)	10.9	8.7	99%
Houston	287,041	16.3	44.9	8.2	18.8	27.7	0.4	6.3	6.1	0.2	9.1	6.5	76%
Hovland Area	115,920	23.6	49.4	11.0	16.9	20.8	1.9	1.9	6.7	(4.8)	7.7	6.4	75%
Howard Lake	337,330	-	40.2	15.4	7.1	37.2	0.1	0.4	5.4	(5.0)	6.5	3.2	7%
Hoyt Lakes	343,396	-	18.5	22.9	29.1	28.8	0.7	8.9	8.3	0.6	8.1	3.4	9%
Hugo	662,181	-	38.8	12.5	21.3	24.5	2.9	9.5	6.8	2.7	9.8	5.1	46%
Hutchinson	1,784,769	-	36.4	19.0	20.0	17.9	6.7	13.8	8.1	5.7	13.5	8.4	98%
Ideal	545,649	-	38.3	17.0	31.3	12.6	0.8	7.1	7.6	(0.5)	10.8	7.2	89%
Industrial	236,322	39.6	33.9	21.1	29.9	6.3	8.8	9.5	6.7	2.8	10.1	6.2	70%
International Falls	705,367	-	44.8	11.6	32.1	11.5	-	9.0	5.7	3.3	10.0	5.0	46%
Inver Grove Heights	3,614,165	-	50.2	8.8	35.0	6.0	-	8.9	5.7	3.2	10.1	6.5	77%
Iona	77,512	-	39.8	5.2	-	55.0	-	7.9	5.5	2.4	6.9	0.7	0%
Ironton	144,535	-	35.7	8.2	47.6	7.8	0.7	3.7	6.8	(3.1)	9.8	6.3	73%
Isanti	1,201,304	99.4	61.2	38.2	-	0.6	-	9.3	9.3	0.0	16.2	6.8	84%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007			11-Yr Return		
								Benchmark	Above Benchmark				
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Isle	415,049	-	36.7	27.2	7.9	26.8	1.4	9.2	8.0	1.2	12.2	5.5	55%
Ivanhoe	259,179	-	38.9	6.3	0.7	54.1	-	9.3	4.9	4.4	7.7	5.3	50%
Jackson	603,028	-	47.9	20.0	19.9	11.3	0.9	5.6	7.3	(1.7)	7.0	3.3	8%
Jacobson	94,504	80.2	47.7	15.2	9.1	28.0	-	5.9	6.7	(0.8)	10.1	4.5	32%
Janesville	220,519	-	37.4	11.8	4.6	46.1	0.1	5.6	6.1	(0.5)	7.6	5.3	52%
Jasper	204,497	-	36.3	13.6	2.7	47.3	0.1	7.4	6.9	0.5	12.0	4.2	24%
Jeffers	128,125	-	54.1	7.8	24.0	13.6	0.5	(1.0)	5.7	(6.7)	8.3	4.0	18%
Jordan	738,991	-	-	-	-	100.0	-	5.0	4.7	0.3	2.4	(0.5)	0%
Kandyoyohi	273,585	63.2	60.7	6.2	23.0	10.1	-	5.1	6.5	(1.4)	9.3	6.4	75%
Karlstad	157,578	-	-	-	-	100.0	-	4.5	4.7	(0.2)	3.0	4.0	19%
Kasota	422,864	-	37.6	23.7	6.1	32.4	0.2	10.6	7.9	2.7	12.8	6.2	71%
Kasson	592,642	-	44.4	20.6	6.2	28.5	0.3	8.0	5.5	2.5	10.1	7.6	94%
Keewatin	278,811	-	57.5	24.1	3.6	14.8	-	14.2	5.2	9.0	12.9	6.8	83%
Kelliher	170,080	68.2	61.8	-	5.6	32.6	-	5.1	5.1	0.0	9.9	5.0	44%
Kellogg	363,489	-	29.9	16.1	-	53.9	0.1	4.8	6.8	(2.0)	10.2	6.4	76%
Kelsey	6,351	97.5	31.9	32.8	32.8	2.5	-	3.4	4.7	(1.3)	A	A	A
Kennedy	82,186	-	24.9	8.8	9.4	56.8	0.1	4.5	6.2	(1.7)	6.4	4.0	18%
Kensington	188,825	-	-	-	-	100.0	-	4.3	4.7	(0.4)	3.4	4.6	34%
Kenyon	421,306	-	8.5	25.5	12.2	53.7	0.1	7.8	10.7	(2.9)	10.4	6.0	68%
Kerkhoven	212,155	99.4	65.0	-	33.1	1.9	-	5.3	5.8	(0.5)	8.4	5.1	47%
Kettle River	116,006	69.3	56.9	-	10.9	32.2	-	4.4	5.2	(0.8)	10.1	3.8	14%
Kiester	218,009	24.4	14.1	10.4	-	75.5	-	5.3	5.9	(0.6)	5.9	4.7	36%
Kilkenny	252,270	-	-	-	-	100.0	-	4.4	6.1	(1.7)	5.9	5.4	52%
Kimball	238,390	60.7	50.9	-	8.6	40.5	-	4.3	5.1	(0.8)	7.7	5.7	59%
Kinney	196,324	-	31.2	-	31.1	37.7	-	14.8	5.6	9.2	7.0	4.6	33%
La Crescent	582,526	75.7	56.0	-	18.6	25.4	-	4.5	5.8	(1.3)	7.9	4.9	42%
Lafayette	325,911	96.1	63.9	-	30.2	5.9	-	5.5	5.7	(0.2)	9.1	5.9	63%
Lake Benton	185,141	-	-	-	-	100.0	-	3.4	4.7	(1.3)	2.0	3.6	11%
Lake Bronson	64,406	-	14.1	2.8	-	83.1	-	7.1	5.1	2.0	3.2	2.9	5%
Lake City	536,447	81.5	48.9	-	28.5	22.6	-	5.7	5.6	0.1	8.5	6.8	84%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	2007	2007 Benchmark	Above (Below) Benchmark		5-Yr	11-Yr
SBI Income Share			60.0	-	35.0	5.0	5.7	5.9	(0.2)	10.2	7.6	94%
Lake Crystal	490,284	-	41.1	12.8	11.4	34.3	11.5	6.1	5.4	10.8	6.9	85%
Lake Elmo	1,092,770	-	58.5	7.8	1.3	30.4	7.6	5.8	1.8	9.9	6.2	70%
Lake George	128,468	-	18.7	29.5	3.2	44.1	11.7	7.5	4.2	10.8	7.6	94%
Lake Henry	127,108	33.4	34.0	2.6	16.3	47.1	4.6	5.6	(1.0)	6.0	4.0	19%
Lake Johanna	4,243,985	-	40.6	17.1	29.4	12.8	7.3	7.3	0.0	8.8	7.2	89%
Lake Kabetogama	137,099	99.7	99.7	-	-	0.3	4.7	5.1	(0.4)	13.2	7.4	92%
Lake Lillian	118,222	-	-	-	34.0	66.0	2.9	5.5	(2.6)	3.2	3.5	11%
Lake Park	229,148	-	30.6	13.6	27.1	28.7	8.0	7.0	1.0	8.4	4.1	22%
Lake Wilson	161,865	-	-	-	-	100.0	4.2	4.7	(0.5)	2.8	3.7	13%
Lakefield	397,514	-	46.0	13.0	0.1	40.8	9.4	6.5	2.9	12.1	4.9	43%
Lakeland	153,773	-	42.8	4.4	23.3	28.9	4.7	6.0	(1.3)	6.7	3.8	14%
Lakeport	186,699	-	39.4	22.4	4.7	32.8	2.9	5.5	(2.6)	8.4	5.6	58%
Lakeville	5,102,711	-	46.7	10.7	19.7	22.7	8.1	6.6	1.5	8.8	7.1	88%
Lakewood	268,081	-	51.9	4.1	19.2	23.8	14.8	5.8	9.0	12.3	8.4	98%
Lamberton	221,303	-	36.5	19.0	15.5	29.0	7.6	7.2	0.4	10.3	7.0	87%
Lancaster	127,637	-	-	-	-	100.0	4.2	5.1	(0.9)	4.8	2.8	5%
Lanesboro	247,453	-	36.0	10.5	-	53.4	0.1	6.0	0.0	7.7	4.4	29%
Lasalle	77,908	50.9	44.3	-	5.8	49.9	4.8	5.0	(0.2)	7.7	5.5	54%
Le Center	334,508	-	36.6	3.4	5.7	53.9	4.9	5.5	(0.6)	6.7	3.9	16%
Le Roy	137,321	53.1	25.3	-	25.7	49.0	5.2	5.4	(0.2)	6.1	5.1	46%
Le Sueur	548,627	-	49.6	13.5	15.5	21.0	6.5	8.0	(1.5)	10.9	6.8	83%
Leaf Valley	321,821	-	31.4	16.0	3.4	41.2	5.1	7.0	(1.9)	8.8	6.6	78%
Lester Prairie	299,075	-	43.4	-	17.0	39.6	4.1	5.3	(1.2)	7.7	5.2	49%
Lewiston	737,715	22.2	42.4	17.4	28.6	11.4	6.1	7.3	(1.2)	11.8	8.0	97%
Lewisville	180,639	-	-	-	-	100.0	4.3	4.7	(0.4)	4.2	4.8	39%
Lexington	505,650	18.3	-	-	4.5	95.4	0.1	4.8	0.0	3.7	4.7	36%
Lindstrom	702,700	-	70.0	13.2	11.4	5.3	5.2	4.0	(1.8)	9.8	5.8	61%
Linwood	513,323	94.1	56.5	-	32.9	10.6	5.6	5.8	(0.2)	A	A	A
Lismore	121,846	-	29.4	18.4	11.3	40.8	4.1	7.9	(3.8)	8.9	3.7	13%
Litchfield	631,622	-	61.0	3.7	21.4	13.9	5.3	5.8	(0.5)	8.7	3.8	15%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)				
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark			
SBI Income Share			60.0	-	35.0	5.0	-		5.7	5.9	(0.2)	10.2	7.6	94%
Little Canada	1,577,908	-	41.5	17.1	6.4	34.5	0.5	7.1	7.1	6.6	0.5	8.0	5.8	61%
Little Falls	821,301	30.5	48.5	8.3	3.0	39.9	0.3	4.9	4.9	6.1	(1.2)	8.0	5.0	44%
Littlefork	195,797	99.5	79.1	-	17.8	3.1	-	5.4	5.4	5.5	(0.1)	11.7	6.7	82%
London	57,323	-	73.7	-	-	26.3	-	(6.1)	(6.1)	5.0	(11.1)	4.0	0.0	0%
Long Lake	1,575,629	-	42.0	19.5	10.6	24.7	3.2	6.9	6.9	7.3	(0.4)	9.5	5.1	46%
Long Prairie	396,374	-	20.7	0.3	3.5	75.4	0.1	3.0	3.0	4.9	(1.9)	4.9	5.0	44%
Longville	606,084	-	23.2	16.8	4.0	55.9	0.1	7.6	7.0	7.0	0.6	7.2	5.9	65%
Lonsdale	340,968	-	48.9	1.4	28.6	21.0	0.1	4.1	4.1	5.9	(1.8)	7.8	6.2	71%
Loretto	1,342,144	-	37.5	20.0	9.6	29.1	3.8	7.7	7.7	7.8	(0.1)	12.7	7.3	90%
Lower Saint Croix Valley	1,113,662	-	50.8	19.6	21.8	7.7	0.1	2.6	2.6	7.4	(4.8)	10.6	5.8	61%
Lowry	289,231	19.7	39.6	9.0	0.4	51.0	-	5.6	5.6	5.8	(0.2)	8.9	6.6	79%
Lucan	89,536	-	20.7	12.3	-	67.0	-	5.8	5.8	6.2	(0.4)	5.7	4.1	23%
Lutsen	224,993	13.4	54.6	2.2	19.3	23.7	0.2	10.3	10.3	5.5	4.8	8.0	6.7	81%
Luverne	934,725	-	59.1	5.5	17.2	18.2	-	5.4	5.4	5.3	0.1	6.8	2.3	2%
Lyle	104,946	-	-	-	-	100.0	-	2.5	2.5	4.7	(2.2)	2.5	4.0	18%
Lynd	99,931	-	51.0	12.8	7.3	28.8	0.1	6.9	6.9	6.5	0.4	10.3	6.8	82%
Mabel	104,286	-	34.1	5.9	8.8	51.0	0.2	5.5	5.5	6.0	(0.5)	6.7	2.3	2%
Madelia	290,560	-	21.8	8.7	17.6	51.8	0.1	6.1	6.1	6.2	(0.1)	5.6	3.7	14%
Madison	292,145	63.7	54.8	-	7.8	37.4	-	5.3	5.3	5.2	0.1	8.9	4.9	42%
Madison Lake	294,635	25.7	64.2	19.2	6.2	10.2	0.2	7.7	7.7	7.0	0.7	12.2	6.4	75%
Magnolia	55,594	-	-	-	-	100.0	-	3.2	3.2	4.7	(1.5)	2.9	4.2	24%
Mahnomen	288,505	-	20.4	29.7	11.0	34.4	4.5	10.7	10.7	8.4	2.3	10.2	7.1	88%
Mahtomedi	1,361,843	53.9	82.2	13.7	2.0	1.9	0.2	5.8	5.8	6.3	(0.5)	10.3	7.7	95%
Mahtowa	102,638	-	57.7	-	10.6	31.7	-	6.6	6.6	5.2	1.4	4.0	4.7	37%
Makinen	55,207	-	-	-	-	100.0	-	4.7	4.7	4.7	0.0	4.1	4.8	39%
Mantorville	265,564	-	45.6	14.4	2.1	37.9	-	8.5	8.5	7.1	1.4	9.8	4.6	35%
Maple Grove	8,968,249	-	51.1	18.4	26.7	3.7	0.1	4.3	4.3	7.6	(3.3)	11.7	6.5	76%
Maple Hill	136,835	86.5	39.3	-	44.0	16.7	-	5.4	5.4	5.6	(0.2)	3.7	4.0	17%
Maple Lake	926,669	-	37.1	-	17.7	45.2	-	2.5	2.5	5.4	(2.9)	6.6	6.4	75%
Maple Plain	915,254	-	76.2	0.1	14.9	8.6	0.2	6.3	6.3	6.9	(0.6)	8.7	4.1	21%

Table 7
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For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark	
SBI Income Share			60.0	-	35.0	5.0	-	5.9	(0.2)	10.2	7.6	94%
Mapleton	479,658	39.3	55.8	14.0	17.0	13.1	0.1	6.3	(0.7)	9.6	4.4	29%
Maplewood	5,192,617	97.2	63.7	10.1	23.4	2.8	-	6.6	1.2	11.1	6.2	71%
Marble	246,330	-	18.0	30.4	3.0	47.7	0.9	3.8	(3.0)	9.9	6.2	70%
Marietta	51,743	100.0	78.1	-	19.2	2.7	-	5.3	(0.2)	11.6	A	A
Marine-On-St Croix	421,304	89.1	48.9	12.0	10.0	29.1	-	5.8	(0.2)	10.5	6.4	75%
Marshall	2,170,081	-	43.1	17.0	32.1	7.5	0.3	7.6	0.9	9.8	7.3	89%
Mayer	425,437	91.2	61.6	0.1	19.4	18.9	-	5.2	(0.3)	10.6	7.3	90%
Maynard	227,223	32.1	31.3	24.3	17.4	27.0	-	6.7	(0.9)	7.1	6.0	68%
Mazeppa	224,886	-	46.6	19.1	16.9	16.8	0.6	3.1	(4.3)	6.9	5.3	52%
Mc Davitt	231,228	70.0	44.6	8.2	15.4	31.8	-	6.0	(0.2)	9.0	6.2	72%
Mc Grath	121,057	22.9	12.1	-	10.2	77.7	-	5.1	0.1	4.6	4.8	39%
Mc Intosh	101,102	90.7	81.7	-	7.9	10.4	-	5.5	0.3	10.6	5.5	54%
Mc Kinley	91,133	-	-	-	-	100.0	-	3.6	(1.1)	3.3	4.2	24%
McGregor	537,284	-	38.6	20.5	8.8	31.0	1.1	7.7	0.0	7.0	4.0	20%
Meadowlands	44,508	-	-	-	79.7	19.6	0.7	2.1	(3.9)	4.5	A	A
Medford	240,177	90.7	31.9	57.7	0.9	9.5	-	8.7	(0.1)	13.4	5.0	45%
Medicine Lake	587,096	97.3	37.2	27.8	20.9	14.1	-	8.3	0.3	10.5	7.7	96%
Melrose	349,073	-	33.2	19.7	38.6	7.0	1.5	7.4	(0.1)	7.5	5.4	52%
Menahga	279,460	55.5	16.0	-	65.2	18.8	-	5.4	(0.9)	5.3	6.1	69%
Mendota Heights	2,217,837	42.4	70.8	7.4	17.2	4.6	-	6.5	0.2	9.8	4.0	18%
Mentor	78,854	-	42.6	0.7	8.8	47.6	0.3	1.1	(4.1)	5.1	4.6	34%
Middle River	141,168	-	-	-	-	100.0	-	4.5	(0.2)	3.2	4.3	27%
Miesville	250,354	-	32.9	23.0	11.3	29.0	3.8	6.2	(1.7)	7.9	4.2	26%
Milaca	744,946	-	26.1	20.0	4.3	49.0	0.6	5.7	(1.7)	8.0	5.1	47%
Milan	214,783	55.6	81.0	6.3	8.6	4.0	0.1	8.3	2.3	11.6	5.4	54%
Millerville	272,375	-	34.9	17.2	6.5	40.7	0.7	6.5	(0.2)	8.8	4.5	32%
Milroy	122,806	-	-	-	-	100.0	-	6.4	1.7	4.2	5.3	51%
Miltona	198,041	-	5.0	7.7	36.5	50.4	0.4	3.8	(2.3)	4.0	3.9	17%
Minneota	284,502	32.6	47.0	14.7	11.5	26.8	-	7.9	0.8	11.0	7.0	86%
Minnesota City	26,293	-	-	-	-	100.0	-	2.2	(2.5)	1.4	A	A

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007					
								Benchmark	Above Benchmark		5-Yr Return		
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Minnesota Lake	338,766	-	37.7	15.4	4.3	41.2	1.4	9.0	6.5	2.5	8.3	5.0	44%
Minnetonka	12,489,033	53.5	49.6	7.8	28.9	13.4	0.3	6.5	5.7	0.8	9.0	6.9	85%
Mission	224,031	-	24.5	11.3	29.9	33.4	0.9	7.7	7.0	0.7	7.3	6.8	82%
Montevideo	625,375	-	47.1	22.0	17.4	13.4	0.1	9.6	8.3	1.3	12.8	9.0	99%
Montgomery	413,051	-	33.3	20.4	3.3	39.8	3.2	10.1	7.6	2.5	10.7	7.0	87%
Monticello	1,132,822	-	47.0	19.8	23.8	8.9	0.5	8.3	7.3	1.0	9.3	6.5	77%
Montrose	326,741	9.3	44.4	10.6	6.9	37.9	0.2	3.4	6.1	(2.7)	7.9	4.9	42%
Moose Lake	393,401	-	48.3	9.5	7.7	33.7	0.8	3.3	6.3	(3.0)	7.0	3.3	8%
Mora	704,969	-	56.2	15.9	-	27.9	-	6.7	7.3	(0.6)	9.9	5.1	47%
Morgan	474,806	-	26.8	25.4	28.4	19.0	0.4	10.8	8.4	2.4	12.9	8.5	98%
Morris	836,934	28.0	54.9	19.5	14.7	10.7	0.2	9.2	7.3	1.9	11.9	6.8	85%
Morristown	421,641	94.2	78.1	-	14.1	7.8	-	5.4	5.4	0.0	11.5	7.7	95%
Morton	153,926	-	21.5	6.3	3.1	69.0	0.1	2.9	5.1	(2.2)	4.0	3.0	6%
Motley	303,647	-	72.4	16.7	-	10.4	0.5	11.4	7.1	4.3	13.2	5.1	46%
Mound	4,045,745	-	48.6	11.4	15.1	24.3	0.6	8.4	6.7	1.7	12.5	6.8	82%
Mountain Iron	322,367	-	14.5	24.7	2.5	57.6	0.7	6.7	5.9	0.8	7.1	5.4	52%
Mountain Lake	351,868	-	-	-	-	100.0	-	4.4	4.7	(0.3)	3.0	4.3	28%
Murdock	167,838	65.1	68.3	19.2	5.8	6.7	-	11.6	7.4	4.2	13.0	4.4	29%
Myrtle	134,794	57.2	35.0	6.5	20.3	38.2	-	4.7	6.1	(1.4)	8.4	5.9	64%
Nashwauk	406,912	-	35.1	1.5	7.0	56.1	0.3	2.0	5.2	(3.2)	6.2	4.8	38%
Nashwauk Police	7,720	-	-	-	-	100.0	-	0.0	4.7	(4.7)	0.5	2.8	4%
Nassau	115,079	-	-	-	-	100.0	-	4.8	4.7	0.1	3.0	3.9	16%
Nerstrand	23,602	-	-	-	-	100.0	-	1.4	4.7	(3.3)	A	A	A
Nevis	140,342	-	-	-	19.4	80.5	0.1	5.2	5.1	0.1	2.2	2.7	4%
New Auburn	216,220	-	47.8	8.9	2.8	40.4	0.1	7.7	5.1	2.6	8.7	5.6	58%
New Brighton	2,553,792	99.7	57.5	-	42.3	0.1	0.1	5.3	5.8	(0.5)	10.0	6.0	67%
New Germany	370,064	14.2	47.4	7.6	16.5	28.5	-	3.6	5.3	(1.7)	6.9	6.3	72%
New London	310,833	-	46.2	-	-	53.8	-	0.3	4.9	(4.6)	5.2	2.1	2%
New Prague	639,186	-	56.3	10.2	12.6	16.8	4.1	4.7	6.4	(1.7)	8.4	3.9	16%
New Richland	278,476	-	-	-	-	100.0	-	3.8	4.7	(0.9)	3.3	4.4	29%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)				
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark			
SBI Income Share			60.0	-	35.0	5.0	-		5.7	5.9	(0.2)	10.2	7.6	94%
New Ulm	2,378,375	9.4	38.5	15.2	6.8	39.4	0.1		7.3	6.8	0.5	10.0	8.2	97%
New York Mills	199,510	74.7	44.8	-	26.2	29.0	-		5.0	5.4	(0.4)	7.5	6.2	72%
Newfolden	99,464	-	-	-	100.0	-	-		3.6	4.7	(1.1)	1.8	3.4	9%
Newport	842,269	-	42.1	-	45.1	12.8	-		3.4	6.1	(2.7)	6.1	4.4	30%
Nicollet	358,637	93.9	58.5	20.6	12.9	8.0	-		7.7	7.9	(0.2)	13.6	5.9	65%
Nisswa	606,530	-	-	-	100.0	-	-		4.3	5.3	(1.0)	6.9	4.2	25%
Nordine	151,701	99.9	37.3	18.3	39.8	4.6	-		8.3	8.3	0.0	11.6	8.1	97%
Normanna	13,994	-	15.7	1.5	17.2	65.3	0.3		4.2	5.7	(1.5)	A	A	A
North Branch	905,563	35.7	46.6	18.3	18.4	16.7	-		6.9	7.5	(0.6)	9.7	5.7	60%
North Mankato	1,332,346	-	34.7	16.7	13.6	34.9	0.1		7.9	7.2	0.7	10.5	8.5	98%
North St. Paul	901,949	-	36.8	7.7	50.5	4.8	0.2		6.3	6.9	(0.6)	7.8	6.6	79%
North Star Township	62,365	78.9	78.9	-	21.1	-	-		3.3	4.9	(1.6)	7.7	2.9	5%
Northfield	2,807,222	93.8	79.3	-	12.7	8.0	-		4.7	5.4	(0.7)	11.8	6.8	84%
Northland	70,238	-	36.3	3.0	1.2	59.5	-		10.0	5.4	4.6	11.3	7.5	93%
Northome	142,446	-	-	-	100.0	-	-		4.8	5.4	(0.6)	6.1	3.6	12%
Northrop	84,318	99.7	81.2	-	16.2	2.6	-		5.1	5.4	(0.3)	11.8	5.3	49%
Norwood Young America	514,679	96.7	43.4	-	38.1	18.5	-		5.7	5.7	0.0	7.1	5.1	47%
Oak Grove	984,493	-	40.8	14.7	5.2	36.2	3.1		9.2	7.5	1.7	11.4	6.5	76%
Oakdale	2,170,023	-	51.3	17.2	26.4	5.0	0.1		3.8	7.3	(3.5)	10.9	5.8	62%
Odessa	45,711	-	32.9	2.4	-	64.6	0.1		4.2	5.1	(0.9)	4.6	(0.9)	0%
Odin	111,156	-	-	-	100.0	-	-		3.6	4.7	(1.1)	3.2	4.2	25%
Ogilvie	232,332	-	6.1	4.0	30.0	58.9	1.0		4.5	6.4	(1.9)	7.1	3.0	5%
Okabena	169,272	-	-	0.1	29.4	70.5	-		2.2	5.3	(3.1)	3.0	4.2	26%
Oklee	62,161	-	-	-	100.0	-	-		3.6	4.7	(1.1)	2.5	3.6	12%
Olivia	259,943	-	56.7	-	43.3	-	-		3.9	6.1	(2.2)	6.8	3.4	8%
Onamia	238,893	-	34.8	12.7	3.4	49.1	-		3.2	5.3	(2.1)	6.8	0.9	1%
Ormsby	142,246	-	-	-	100.0	-	-		3.8	4.7	(0.9)	3.6	4.5	32%
Oronoco	146,756	-	-	-	100.0	-	-		4.5	4.7	(0.2)	4.8	4.3	28%
Orr	168,758	-	48.3	4.6	47.1	-	-		5.6	5.5	0.1	8.5	5.0	45%
Ortonville	450,725	-	33.5	26.1	8.0	32.2	0.2		9.7	7.9	1.8	13.4	8.8	99%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007					
								Benchmark	Above Benchmark		11-Yr Return		
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Osakis	532,566	86.0	56.2	7.6	22.2	14.0	-	6.0	5.8	0.2	10.2	5.9	63%
Osseo	498,726	-	27.7	27.6	10.5	33.6	0.6	11.2	7.3	3.9	11.3	7.2	88%
Ostrander	119,656	-	-	-	100.0	-	-	3.6	4.7	(1.1)	2.7	4.1	21%
Ottertail	382,969	79.4	47.6	-	27.8	24.6	-	5.4	5.4	0.0	7.7	6.2	72%
Owatonna	1,825,329	99.7	77.0	7.4	10.0	5.6	-	5.6	6.0	(0.4)	12.0	5.6	57%
Palisade	107,612	-	34.1	6.2	23.7	33.4	2.6	5.5	5.9	(0.4)	7.6	3.9	16%
Palo	270,346	-	35.2	9.0	31.9	23.5	0.4	4.5	6.7	(2.2)	8.0	4.3	26%
Park Rapids	1,136,270	-	33.7	28.1	32.7	5.2	0.3	8.0	8.8	(0.8)	9.0	5.9	65%
Parkers Prairie	269,347	-	29.7	14.0	7.8	48.1	0.4	5.6	6.7	(1.1)	10.6	4.4	30%
Paynesville	598,099	-	47.6	19.1	2.8	29.8	0.7	14.7	7.2	7.5	13.3	9.3	100%
Pelican Rapids	382,424	-	52.3	17.5	4.0	17.2	9.0	4.2	6.7	(2.5)	8.8	5.6	57%
Pemberton	101,065	-	-	-	-	100.0	-	4.2	4.7	(0.5)	3.4	4.6	33%
Pennoek	166,522	26.1	14.1	-	8.2	77.7	-	2.3	5.8	(3.5)	8.1	1.0	1%
Pequaywan	57,408	88.8	88.8	-	-	11.2	-	4.2	5.0	(0.8)	9.2	2.4	2%
Pequot Lakes	745,773	-	-	-	0.2	99.8	-	5.2	4.7	0.5	5.2	3.4	10%
Perch Lake	14,549	99.8	79.8	-	17.5	2.7	-	3.2	5.1	(1.9)	A	A	A
Perham	593,154	-	42.7	23.8	11.6	21.5	0.4	9.3	7.4	1.9	12.7	6.9	86%
Pierz	435,442	-	36.6	12.9	37.8	11.7	1.0	6.6	7.4	(0.8)	9.1	6.4	74%
Pike-Sandy-Britt	210,608	-	0.3	3.6	29.1	67.0	-	7.2	5.8	1.4	5.7	5.7	59%
Pillager	457,307	-	41.2	16.5	25.4	7.3	9.6	4.6	7.0	(2.4)	8.5	5.6	56%
Pine City	983,549	-	36.9	19.1	8.3	35.4	0.3	8.0	6.9	1.1	10.6	6.9	85%
Pine Island	452,850	55.8	42.0	-	12.1	45.9	-	4.9	5.2	(0.3)	8.5	6.0	67%
Pine River	479,056	-	26.5	19.3	29.9	11.6	12.7	7.9	7.7	0.2	4.7	2.8	5%
Pipestone	550,668	52.2	52.2	6.7	18.0	22.7	0.4	3.3	6.4	(3.1)	9.7	5.3	51%
Plainview	514,297	-	29.4	7.5	13.9	39.3	9.9	6.3	6.0	0.3	6.4	5.9	64%
Plato	500,828	-	19.0	29.4	2.3	48.6	0.7	12.3	8.3	4.0	11.9	6.0	67%
Plummer	128,278	-	50.1	22.3	13.2	14.3	0.1	8.1	7.4	0.7	11.7	4.9	41%
Plymouth	6,474,240	-	46.8	12.4	37.9	2.7	0.2	6.8	7.3	(0.5)	9.1	6.0	68%
Porter	231,278	100.0	76.8	-	16.0	7.2	-	5.2	5.4	(0.2)	10.5	5.9	63%
Preston	244,659	-	48.9	15.8	7.3	27.9	0.1	7.8	6.7	1.1	10.2	7.1	87%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Princeton	1,214,635	-	43.3	13.5	37.4	5.3	0.5	4.0	7.2	(3.2)	7.1	4.1	21%
Prinsburg	215,518	-	11.1	1.6	-	87.3	-	4.2	4.9	(0.7)	3.7	3.5	10%
Prior Lake	2,334,978	6.7	45.6	31.9	12.1	10.2	0.2	10.1	8.8	1.3	10.7	7.3	90%
Proctor	277,927	-	27.3	13.8	13.8	44.2	0.9	6.6	7.2	(0.6)	6.3	6.0	67%
Ramsey	1,550,541	-	43.3	13.8	17.7	20.9	4.3	6.7	7.0	(0.3)	10.1	6.1	69%
Randall	336,167	-	18.2	18.1	30.6	32.7	0.4	4.0	5.0	(1.0)	10.0	6.7	81%
Raymond	236,205	-	14.9	23.7	17.4	43.6	0.4	7.7	7.9	(0.2)	6.6	3.5	10%
Red Lake Falls	200,500	33.9	20.4	-	11.9	67.7	-	5.1	5.1	0.0	5.5	4.5	32%
Red Wing	867,956	-	31.3	10.8	12.7	45.1	0.1	6.2	6.6	(0.4)	10.7	8.2	98%
Redwood Falls	1,074,171	3.2	32.4	4.2	31.4	31.9	0.1	5.4	6.0	(0.6)	7.7	6.4	75%
Remer	405,631	10.4	6.0	3.4	0.8	89.8	-	5.7	5.1	0.6	5.8	6.3	73%
Renville	240,920	63.5	39.0	-	23.5	37.5	-	5.4	5.5	(0.1)	6.9	5.9	63%
Rice	324,517	-	33.6	11.1	34.7	19.8	0.8	6.9	7.4	(0.5)	9.2	5.6	56%
Rice Lake	383,875	-	-	-	79.6	20.4	-	6.6	6.8	(0.2)	8.1	5.3	52%
Richmond	352,688	-	40.4	26.7	23.7	8.9	0.3	6.4	7.7	(1.3)	8.8	6.0	66%
Robbinsdale	1,562,370	98.6	64.7	12.0	15.2	8.1	-	6.6	6.5	0.1	11.8	6.0	66%
Rockford	434,456	-	42.4	26.0	6.6	24.3	0.7	5.5	7.9	(2.4)	9.5	3.3	7%
Rockville	419,671	-	44.9	14.8	29.0	10.2	1.1	7.7	7.5	0.2	10.7	5.6	57%
Rogers	583,080	-	28.6	24.6	7.7	38.5	0.6	7.2	6.9	0.3	6.5	4.5	31%
Rollingstone	117,603	-	-	-	-	100.0	-	4.9	4.7	0.2	3.4	1.5	1%
Rose Creek	134,791	64.4	51.3	-	10.2	38.5	-	3.9	5.2	(1.3)	8.4	4.0	19%
Roseau	568,369	0.2	42.7	14.2	34.2	7.7	1.2	(0.2)	6.4	(6.6)	9.1	7.9	97%
Rosemount	2,604,807	65.6	81.5	-	10.4	8.1	-	4.1	5.3	(1.2)	10.1	5.8	61%
Roseville	8,328,320	99.3	58.1	13.8	27.4	0.7	-	7.0	7.2	(0.2)	11.4	7.4	92%
Rothsay	342,950	-	39.9	2.1	14.2	43.8	-	5.4	5.4	0.0	6.3	6.3	72%
Round Lake	209,303	-	48.8	16.9	25.0	9.1	0.2	11.6	6.1	5.5	8.0	5.4	53%
Royalton	169,575	-	38.5	13.7	17.3	29.3	1.2	5.3	7.0	(1.7)	7.8	4.1	20%
Rush City	454,067	91.4	70.5	-	18.3	11.2	-	4.5	5.4	(0.9)	10.4	6.8	83%
Rushford	320,163	-	35.7	1.4	-	62.9	-	5.0	5.0	0.0	6.8	4.9	43%
Rushmore	74,864	-	11.4	5.9	7.3	75.2	0.2	3.6	5.0	(1.4)	3.3	3.3	A

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)				Rank (%-ile)	
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark	Above (Below) Benchmark		5-Yr
SBI Income Share		60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Russell	134,759	-	-	-	100.0	-	4.6	4.7	(0.1)	3.6	4.4	29%
Ruhton	187,283	45.8	-	4.0	66.3	-	4.5	4.8	(0.3)	4.7	5.0	44%
Sabin-Elmwood	140,872	-	-	52.8	7.3	-	0.7	5.9	(5.2)	4.5	5.8	62%
Sacred Heart	205,159	19.9	-	-	80.1	-	4.0	4.7	(0.7)	3.0	4.3	27%
Saint Clair	632,561	57.7	-	7.6	43.3	-	5.1	5.1	0.0	6.6	4.8	39%
Saint Francis	772,934	-	12.0	16.2	16.5	3.5	5.6	6.9	(1.3)	9.2	5.2	48%
Saint Hilaire	120,440	-	3.9	4.9	81.2	0.3	2.5	5.3	(2.8)	4.1	3.6	12%
Saint James	620,834	-	6.4	20.0	47.5	0.3	(1.1)	6.1	(7.2)	6.9	5.9	65%
Saint Joseph	799,361	-	16.4	28.7	16.3	0.1	9.1	7.3	1.8	9.6	5.9	65%
Saint Leo	117,812	-	29.3	4.5	65.9	-	5.0	5.3	(0.3)	5.6	4.4	30%
Saint Michael	766,961	11.6	40.7	7.1	34.9	-	7.7	6.7	1.0	9.3	3.0	6%
Saint Paul Park	749,583	-	59.0	12.1	18.6	0.1	4.6	6.8	(2.2)	10.3	6.2	71%
Saint Peter	809,058	41.0	26.4	13.3	41.3	-	6.7	7.2	(0.5)	7.4	5.6	57%
Saint Stephen	440,833	-	43.6	18.2	18.5	0.2	9.2	7.5	1.7	10.8	5.9	64%
Sanborn	122,504	-	-	-	100.0	-	3.1	4.7	(1.6)	3.2	4.0	19%
Sandstone	136,841	4.5	50.3	13.6	32.5	-	5.5	4.9	0.6	5.3	4.3	28%
Sartell	929,241	-	18.3	7.9	47.1	26.7	4.6	6.5	(1.9)	6.9	6.2	70%
Sauk Centre	597,212	-	40.2	1.3	17.3	40.8	4.5	5.5	(1.0)	7.7	6.2	72%
Sauk Rapids	1,022,678	-	37.3	17.7	13.1	31.7	7.3	7.5	(0.2)	9.8	4.5	31%
Savage	3,545,058	30.9	50.0	10.5	23.3	0.3	7.6	6.5	1.1	9.2	5.5	55%
Scandia	701,688	84.1	52.1	24.1	6.9	16.9	7.5	7.1	0.4	6.5	4.6	33%
Scandia Valley	367,178	-	39.5	25.8	23.3	10.7	7.0	5.7	1.3	10.0	7.6	93%
Scanlon	170,106	-	55.1	6.2	24.0	14.6	2.5	7.3	(4.8)	9.1	3.0	6%
Schroeder	129,891	95.2	95.2	-	4.8	-	4.6	5.1	(0.5)	12.5	4.7	37%
Seaforth	63,517	-	-	-	100.0	-	4.0	4.7	(0.7)	3.6	4.3	28%
Sebeka	541,133	-	37.5	15.3	14.1	0.4	5.8	6.6	(0.8)	10.3	8.6	98%
Sedan	38,553	-	-	-	100.0	-	1.1	4.7	(3.6)	1.0	A	A
Shakopee	3,621,115	52.9	46.5	6.4	37.7	-	5.5	6.2	(0.7)	9.0	6.6	79%
Sherburn	468,935	55.6	33.3	-	47.2	-	4.8	5.3	(0.5)	6.8	6.3	73%
Shevlin	185,440	43.8	25.8	3.9	18.7	0.3	5.6	6.3	(0.7)	7.1	5.3	49%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2007

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/07				Rates of Return (%)			Rank (%-ile)			
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007			5-Yr		
								Benchmark	Above Benchmark			11-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
Silica	187,636	-	34.1	19.0	36.1	10.7	0.1	7.4	7.9	(0.5)	9.1	7.3	90%
Silver Bay	423,423	41.3	29.0	5.2	25.6	40.2	-	5.4	6.0	(0.6)	7.0	6.3	73%
Silver Lake	238,794	-	-	-	100.0	-	-	3.6	4.7	(1.1)	3.1	4.0	20%
Slayton	450,241	-	8.7	2.2	6.4	82.7	-	5.2	5.1	0.1	4.6	5.0	45%
Sleepy Eye	621,260	-	-	-	97.4	2.6	-	8.1	6.6	1.5	5.0	5.9	64%
Solway	181,706	99.3	30.7	-	66.0	3.3	-	5.9	6.3	(0.4)	7.3	6.3	73%
Solway Rural	91,340	18.9	75.2	8.4	2.2	13.6	0.6	8.3	6.0	2.3	13.1	5.6	59%
South Bend	373,688	-	57.2	7.6	27.7	7.5	-	9.2	6.3	2.9	9.8	4.4	31%
South Haven	252,858	-	62.1	-	4.8	33.1	-	3.7	5.2	(1.5)	8.1	5.5	55%
Spicer	220,194	-	55.4	15.4	7.9	15.6	5.7	7.8	6.8	1.0	9.1	4.2	26%
Spring Grove	198,649	17.1	24.0	5.7	12.2	58.1	-	3.9	5.3	(1.4)	3.6	3.5	11%
Spring Lake Park	9,745,403	10.1	51.9	6.1	14.4	26.5	1.1	7.1	5.8	1.3	9.7	7.4	92%
Spring Valley	526,405	-	35.0	24.4	8.7	31.2	0.7	2.2	7.7	(5.5)	8.8	6.6	80%
Springfield	415,511	-	47.3	13.8	25.7	13.2	-	5.2	6.9	(1.7)	9.5	6.5	76%
Squaw Lake	154,432	-	62.7	2.2	-	35.1	-	(5.7)	5.6	(11.3)	10.7	7.6	94%
St. Anthony	1,072,177	-	47.0	19.6	13.2	19.2	1.0	7.0	7.3	(0.3)	12.7	6.2	71%
St. Bonifacius	562,087	-	34.0	20.5	24.3	21.0	0.2	9.6	8.0	1.6	10.1	2.8	4%
St. Charles	623,046	-	41.0	21.3	20.5	16.5	0.7	5.6	7.2	(1.6)	10.2	8.8	99%
St. Martin	411,126	-	50.2	30.6	-	18.3	0.9	19.5	7.9	11.6	16.5	7.5	92%
Stacy-Lent Area	467,234	-	36.6	16.9	30.5	15.9	0.1	6.2	7.6	(1.4)	9.2	6.4	74%
Staples	338,768	-	41.2	23.1	-	35.7	-	8.3	6.6	1.7	10.4	3.9	17%
Starbuck	124,666	68.6	52.3	7.3	7.8	32.6	-	3.0	5.7	(2.7)	6.8	4.2	23%
Stephen	238,463	50.9	42.6	-	7.2	50.2	-	4.4	5.2	(0.8)	7.8	4.8	40%
Stewart	232,666	47.9	35.3	-	11.1	53.6	-	4.9	5.1	(0.2)	7.1	5.4	53%
Stewartville	940,397	66.3	43.9	11.4	43.2	1.5	-	7.5	6.4	1.1	8.8	6.6	80%
Stillwater	3,038,712	19.9	47.5	11.7	24.9	15.8	0.1	3.8	6.9	(3.1)	10.3	7.4	91%
Storden	192,948	-	50.4	18.4	26.5	3.9	0.8	2.8	6.8	(4.0)	10.0	6.1	69%
Sturgeon Lake	70,863	51.5	43.1	-	8.4	48.5	-	4.7	5.1	(0.9)	7.0	5.9	64%
Sunburg	113,240	-	-	-	-	100.0	-	2.7	4.7	(2.0)	1.8	3.4	9%
Swanville	203,157	-	28.1	13.9	1.5	56.0	0.5	6.4	6.5	(0.1)	7.6	5.0	46%

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			U.S. Stock	Int'l Stock	Bond	Cash	2007	2007 Benchmark	Above Benchmark	Below Benchmark		5-Yr	11-Yr		
			%	%	%	%	%	%	%	%		%	%		
SBI Income Share			60.0	-	35.0	5.0	-	-	-	5.7	5.9	(0.2)	10.2	7.6	94%
Taconite	124,992	-	28.9	8.7	21.1	41.2	0.1	-	9.7	6.6	3.1	3.1	8.4	2.8	4%
Taunton	55,756	-	-	-	-	100.0	-	-	4.1	4.7	(0.6)	(0.6)	3.2	4.0	18%
Taylor's Falls	638,922	-	49.7	34.4	8.6	7.3	-	-	6.7	8.9	(2.2)	(2.2)	12.9	7.3	90%
Thief River Falls	1,150,048	-	22.2	5.7	62.0	9.8	0.3	-	4.6	7.0	(2.4)	(2.4)	6.6	6.8	83%
Thief River Falls Police	142,418	-	-	-	-	100.0	-	-	6.4	4.7	1.7	1.7	3.8	5.4	53%
Thomson	482,590	9.6	32.7	27.4	25.6	14.0	0.3	-	5.8	7.0	(1.2)	(1.2)	9.1	7.5	93%
Tofte	118,695	91.5	74.2	-	15.1	10.7	-	-	5.4	5.4	0.0	0.0	12.0	7.6	94%
Toivola	116,301	-	40.4	4.9	4.8	49.7	0.2	-	11.1	5.9	5.2	5.2	9.8	5.6	58%
Tower	128,224	-	32.4	24.1	7.0	36.4	0.1	-	2.2	6.0	(3.8)	(3.8)	7.3	3.8	15%
Tracy	282,659	-	35.4	5.2	9.1	50.3	-	-	5.1	5.6	(0.5)	(0.5)	5.6	4.7	36%
Trimont	365,158	-	-	-	-	100.0	-	-	4.7	4.7	0.0	0.0	3.5	4.7	38%
Truman	299,005	71.5	52.2	-	18.3	29.5	-	-	5.0	5.4	(0.4)	(0.4)	8.2	6.4	74%
Twin Lakes (City)	187,080	-	-	-	-	100.0	-	-	4.1	5.1	(1.0)	(1.0)	2.9	3.9	16%
Twin Lakes (VFD)	49,674	-	23.1	14.6	39.8	22.0	0.5	-	7.2	7.0	0.2	0.2	8.1	2.6	4%
Twin Valley	237,549	-	41.1	25.8	1.5	30.2	1.4	-	6.3	8.1	(1.8)	(1.8)	12.0	7.2	89%
Two Harbors	658,336	76.9	30.1	20.6	47.4	1.9	-	-	8.0	6.9	1.1	1.1	9.2	6.2	70%
Tyler	153,665	-	54.5	16.2	19.2	7.6	2.5	-	3.2	5.5	(2.3)	(2.3)	9.5	1.5	1%
Ulen	132,705	-	-	-	6.1	93.9	-	-	5.7	4.9	0.8	0.8	4.1	4.7	38%
Underwood	258,266	6.5	42.3	9.5	4.7	43.3	0.2	-	5.9	5.9	0.0	0.0	6.9	5.1	48%
Upsala	122,797	-	-	-	-	100.0	-	-	3.3	4.7	(1.4)	(1.4)	3.3	3.0	5%
Vadnais Heights	1,207,892	6.1	47.8	14.4	4.4	27.6	5.8	-	11.8	6.9	4.9	4.9	11.7	5.2	48%
Vergas	250,771	71.2	42.8	-	24.9	32.3	-	-	5.0	5.4	(0.4)	(0.4)	7.8	6.0	68%
Vermillion Lake	157,534	94.6	56.8	-	33.1	10.1	-	-	5.7	5.8	(0.1)	(0.1)	10.2	7.7	95%
Verndale	425,199	4.5	57.6	10.4	6.9	12.7	12.4	-	4.4	6.4	(2.0)	(2.0)	11.8	7.4	91%
Vernon Center	109,846	-	37.7	11.9	1.3	49.0	0.1	-	4.7	6.1	(1.4)	(1.4)	6.3	3.1	6%
Vesta	90,858	-	22.9	2.1	7.7	67.2	0.1	-	4.1	5.2	(1.1)	(1.1)	4.8	3.3	8%
Victoria	748,010	-	31.1	16.3	9.5	41.4	1.7	-	6.2	7.1	(0.9)	(0.9)	7.4	2.9	5%
Villard	190,525	-	-	1.2	24.3	57.8	16.7	-	4.7	5.4	(0.7)	(0.7)	2.5	4.3	26%
Vining	77,579	-	21.6	19.0	6.0	52.7	0.7	-	7.1	7.4	(0.3)	(0.3)	6.2	4.6	36%
Virginia Fire	2,751,959	-	38.4	-	48.2	13.4	-	-	4.0	6.0	(2.0)	(2.0)	7.1	5.6	56%

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark	
SBI Income Share			60.0	-	35.0	5.0	-	5.9	(0.2)	10.2	7.6	94%
Wabasha	609,252	-	46.5	15.2	11.6	26.5	0.2	7.0	0.0	9.3	4.6	35%
Wabasso	170,889	-	24.9	5.8	7.0	48.4	13.9	5.4	(0.2)	7.0	4.4	30%
Waconia	865,328	92.7	71.6	12.5	10.7	5.2	-	5.5	(0.1)	11.6	5.1	47%
Wadena	673,073	-	37.3	11.9	39.7	10.2	0.9	7.1	(2.3)	10.1	6.5	77%
Waite Park	663,797	-	29.3	19.8	15.4	35.0	0.5	7.3	(0.4)	8.2	6.4	74%
Waldorf	147,741	-	33.9	14.8	7.0	42.7	1.6	6.7	0.8	9.7	4.3	28%
Walker	655,463	-	46.0	19.8	4.6	29.6	-	7.3	(1.1)	10.2	6.8	83%
Walnut Grove	154,163	-	7.6	0.1	-	92.3	-	4.8	(1.1)	3.2	3.8	15%
Walters	76,783	-	44.3	11.5	1.4	42.8	-	5.7	(0.4)	8.0	3.5	10%
Wanamingo	359,913	-	54.8	17.2	25.1	2.7	0.2	7.8	(3.1)	10.9	10.0	100%
Wanda	123,062	-	-	-	-	100.0	-	4.3	(0.4)	3.1	4.1	23%
Warba	108,063	44.1	26.6	-	32.0	41.4	-	4.3	(1.2)	5.8	4.4	31%
Warren	243,794	-	39.4	22.2	3.0	35.2	0.2	9.1	1.6	11.9	7.7	95%
Warroad	265,629	75.3	45.2	-	26.3	28.5	-	4.2	(1.2)	8.4	5.8	62%
Waseca	1,413,956	-	33.9	7.7	17.7	40.4	0.3	6.6	0.4	9.5	6.7	80%
Watertown	764,465	-	30.5	22.7	10.3	32.8	3.7	9.1	1.2	8.7	3.7	13%
Waterville	270,859	-	20.9	6.7	33.7	38.0	0.7	4.3	(1.7)	6.9	6.1	69%
Watkins	266,864	-	47.9	21.2	-	30.8	0.1	4.3	(2.6)	12.3	6.8	82%
Watson	222,150	-	25.5	37.1	16.7	20.5	0.2	11.7	2.0	14.8	7.4	92%
Waubun	121,624	-	-	-	-	100.0	-	4.2	(0.5)	4.1	4.7	38%
Waverly	228,632	-	28.5	11.7	2.6	57.1	0.1	5.2	(1.4)	6.9	5.6	57%
Wayzata	1,536,443	-	40.7	5.4	51.1	2.7	0.1	7.3	0.6	8.3	4.6	34%
Welcome	209,342	-	-	-	-	100.0	-	3.7	(1.0)	3.7	4.6	35%
Wells	430,843	-	38.5	21.1	2.9	37.3	0.2	7.0	(0.1)	8.5	4.7	37%
Wendell	158,428	-	-	-	-	100.0	-	3.9	(0.8)	3.5	4.6	33%
West Concord	264,235	-	-	-	-	100.0	-	4.8	0.1	3.3	4.2	25%
West Metro	5,284,181	-	53.6	18.4	15.8	12.0	0.2	11.4	3.9	13.2	6.6	78%
Westbrook	152,019	-	12.3	4.9	12.3	70.5	-	4.1	(1.4)	3.7	5.3	50%
Wheaton	558,015	-	34.9	24.2	2.9	35.9	2.1	6.8	(1.7)	10.2	6.5	77%

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			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2007	2007 Benchmark		Above (Below) Benchmark		
SBI Income Share			60.0	-	35.0	5.0	-	5.7	5.9	(0.2)	10.2	7.6	94%
White Bear Lake	5,665,945	-	50.5	14.4	7.6	26.8	0.7	8.9	6.7	2.2	12.5	7.4	91%
Williams	146,003	100.0	75.3	-	21.6	3.1	-	5.4	5.5	(0.1)	11.7	5.0	43%
Willmar	2,179,004	-	64.7	4.3	25.8	5.2	-	10.9	5.6	5.3	11.7	6.6	79%
Willow River	137,334	57.7	40.4	-	17.3	42.3	-	4.7	5.3	(0.6)	7.2	5.6	56%
Wilmont	188,972	-	35.6	15.7	10.3	38.2	0.2	4.7	7.0	(2.3)	7.4	3.6	12%
Wilson	367,542	-	36.0	17.3	12.4	34.3	-	8.3	7.2	1.1	10.1	7.5	93%
Windom	922,992	-	48.6	7.7	25.9	17.3	0.5	2.2	6.5	(4.3)	9.1	7.0	87%
Winger	48,516	-	38.4	23.9	7.4	30.1	0.2	6.5	7.2	(0.7)	7.5	A	A
Winnebago	262,558	6.0	3.6	-	46.6	49.6	0.2	5.7	6.3	(0.6)	4.5	6.1	69%
Winsted	438,390	-	52.3	18.1	6.2	23.4	-	4.2	5.2	(1.0)	10.1	6.6	78%
Winthrop	227,332	-	34.0	24.4	10.1	31.3	0.2	6.4	6.2	0.2	7.7	4.8	40%
Wolf Lake	247,902	-	24.7	12.2	31.1	31.3	0.7	5.8	6.8	(1.0)	7.2	5.3	51%
Wood Lake	116,169	-	38.7	21.0	4.1	36.1	0.1	5.2	5.6	(0.4)	7.7	3.4	10%
Woodbury	6,054,533	100.0	44.3	18.0	-	37.7	-	7.7	7.1	0.6	11.7	7.6	94%
Woodstock	115,358	58.1	45.1	-	11.9	43.0	-	4.7	5.1	(0.4)	7.1	4.6	35%
Worthington	1,404,302	-	45.8	18.5	4.4	31.0	0.3	7.9	7.1	0.8	11.5	7.0	87%
Wrenshall	184,654	35.1	54.3	10.0	28.7	6.5	0.5	2.3	7.5	(5.2)	9.0	4.6	34%
Wright	113,191	80.1	48.1	-	28.0	23.9	-	5.3	5.6	(0.3)	9.4	4.9	43%
Wykoff	311,251	20.2	40.4	21.8	15.4	22.1	0.3	9.4	7.8	1.6	12.4	7.9	97%
Wyoming	315,623	74.3	23.2	-	49.2	27.6	-	5.3	5.7	(0.4)	6.2	4.8	39%
Zimmerman	867,726	-	35.7	1.2	-	63.1	-	5.1	5.1	0.0	8.7	5.6	56%
Zumbro Falls	301,623	98.3	63.0	6.3	26.0	4.7	-	5.6	5.7	(0.1)	10.0	6.6	77%
Zumbrota	441,536	-	41.6	21.1	4.6	32.3	0.4	2.1	7.2	(5.1)	9.9	4.1	22%
Totals	464,297,442	22.9	44.8	12.1	19.3	23.0	0.9	6.4^B	9.3	6.1	9.3	6.1	

Legend

A = These relief associations did not exist for either the full five-year or 11-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.