

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, 2009

Description of the Office of the State Auditor

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

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

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

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

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

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

Pension - monitors investment, financial, and actuarial reporting for approximately 730 public pension funds; and

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

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Financial and Investment Report of Volunteer Fire Relief Associations

For the Year Ended December 31, 2009



March 2, 2011

Pension Division Office of the State Auditor State of Minnesota

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Scope and Methodology

This report summarizes and evaluates the finances, basic benefit structure, and investment performance of Minnesota's volunteer fire relief associations. Relief associations are governmental entities that receive and manage public money to provide retirement benefits for individuals providing the governmental services of firefighting and emergency first response. Relief associations are required under various Minnesota statutes to 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 2009, 717 relief associations were in existence in Minnesota.¹ This report includes information on 714 of the 717 relief associations that were in existence during 2009. Three relief associations are not included in this report because the accuracy of certain data could not be determined in time for inclusion. The report also provides investment information on three salaried police relief associations and one salaried fire relief association. Custom benchmark rates of return calculated by the Office of the State Auditor for each relief association provide a standard against which investment performance may be measured for this group.

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

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

¹ The Morse-Fall Lake Fire Relief Association was formed during 2009.

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Executive Summary

- Relief associations held nearly \$403 million in net assets at the end of 2009, representing accrued benefits for 20,812 firefighters. (Pages 5 and 27)
- Investment earnings accounted for \$63.6 million, or 72.2 percent, of the total \$88.1 million in relief association revenue. (Page 7)
- In 2009, relief associations received \$15.4 million in fire state aid, a 15.9 percent decrease from the amount received in 2008. (Page 8)
- Relief associations received \$7.8 million in municipal contributions in 2009, a 6.9 percent increase over the \$7.3 million received in 2008. Of the \$7.8 million received in municipal contributions, \$3.8 million was required to be contributed by statute. This required municipal contribution amount was roughly \$2.3 million more than was required in 2008. (Page 9)
- In 2009, there were 1,485 benefit disbursements to members or their beneficiaries. These disbursements included lump-sum service pensions, monthly service pensions, survivor benefits, and long-term disability benefits. The 1,485 benefit disbursements represent a 10.1 percent increase from the 1,349 benefit disbursements that were made during 2008. (Page 5)
- A total of \$30.8 million in service pensions was paid out by 444 different relief associations in 2009. The \$30.8 million paid out in 2009 represents a 9.2 percent increase from the \$28.2 million paid in 2008. (Page 17)
- In 2009, relief associations had an average rate of return of 16.0 percent. Investment returns increased dramatically compared to the investment losses of 2008. (Page 12)
- Rates of return for 611 relief associations, or 85.1 percent, matched or exceeded their calculated custom benchmark rates of return during 2009. This is a significant increase from the 30.0 percent of relief associations that matched or exceeded their benchmark return in 2008. (Page 14)
- The average rate of return for relief associations over the past ten years was 1.9 percent, well below the statutory interest rate assumption of five percent. There were 686 relief associations, or 97.7 percent, over the last ten years that had average rates of return below five percent. About 38.7 percent of relief associations had rates of return that were equal to or greater than the State Board of Investment's Income Share Account for the ten-year period. (Page 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 a single asset class. The investment policy should be crafted and maintained with a long-term investment perspective in mind. Relief association trustees must be able to withstand the significant losses that occasionally occur in particular investments, taking a long-term view of the performance of these assets. Moving out of certain investments after their value has declined eliminates the chance of benefiting from eventual market recoveries.
- Relief association trustees should understand their fund managers' investment strategies and hold investment advisors accountable for the performance of the assets being managed. Relief association trustees do not abdicate their fiduciary duties by hiring professional consultants or investment advisors. Trustees and members should regularly compare the investment performance of their advisors with passively managed index funds and other benchmarks.
- Relief association trustees are encouraged to work cooperatively with municipal officials, and municipal officials who serve as trustees on the association board are encouraged to be thoroughly familiar with the association's finances and investment performance.
- Relief association boards should have a goal of achieving full funding and maintaining a healthy funding ratio. Relief associations that are not fully funded must carefully balance the desire to maintain benefit levels with the duty to ensure that the association remains financially stable for the long term.
- To ensure the long-term health of a plan, relief association trustees and municipal officials should be cautious when considering benefit changes. Relief association trustees, members, municipalities, and independent nonprofit firefighting corporation boards must understand the effects that benefit changes have on the contribution requirements and long-term health of the plan before approving new benefit levels. Implementing smaller, but more frequent, benefit changes may provide more consistency to municipalities that are required to make contributions, and make benefit amounts more consistent over time.

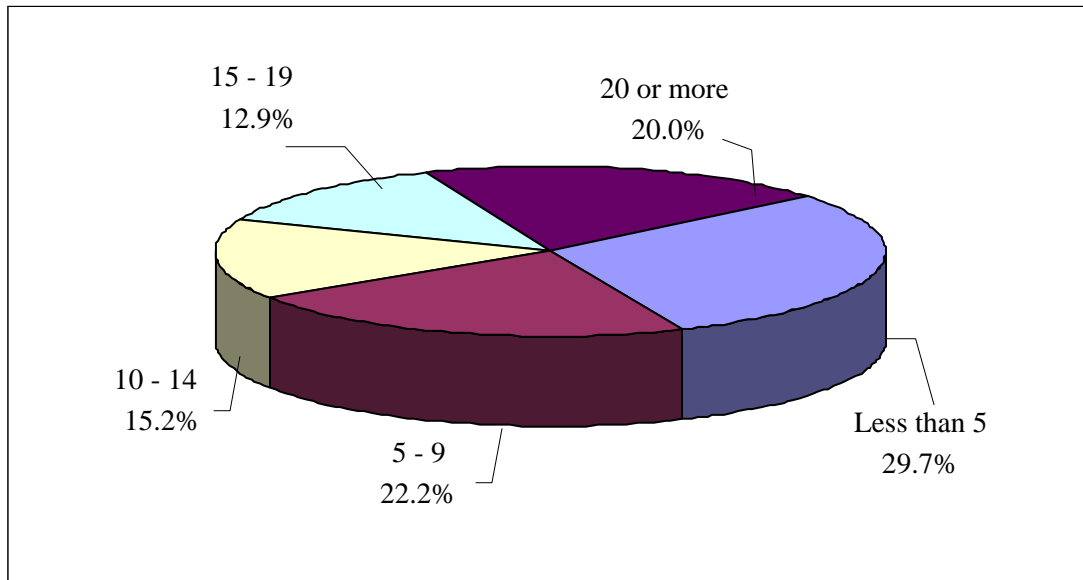
Demographics

During 2009, there were 20,812 relief association members that were active, inactive, or deferred. Of the 20,812 members that were part of relief associations in 2009, 17,447 were active members. In 2009, there were 1,485 benefit disbursements to members or their beneficiaries. These disbursements included lump-sum service pensions, monthly service pensions, survivor benefits, and long-term disability benefits. The 1,485 benefit disbursements represent a 10.1 percent increase from the 1,349 benefit disbursements that were made during 2008.

In 2009, 29.7 percent of active lump-sum and defined-contribution members had fewer than five years of active service.² Slightly over half, or 51.9 percent, of the active members had fewer than ten years of service. Of the 691 lump-sum and defined-contribution plans included in this report, 522 had vesting requirements of ten years or more. Assuming a ten-year vesting requirement, over one-half of the active members in these plan types would not yet be eligible to receive pension benefits if they were to retire today.

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

Figure 1: Years of Service for Active Members – 2009

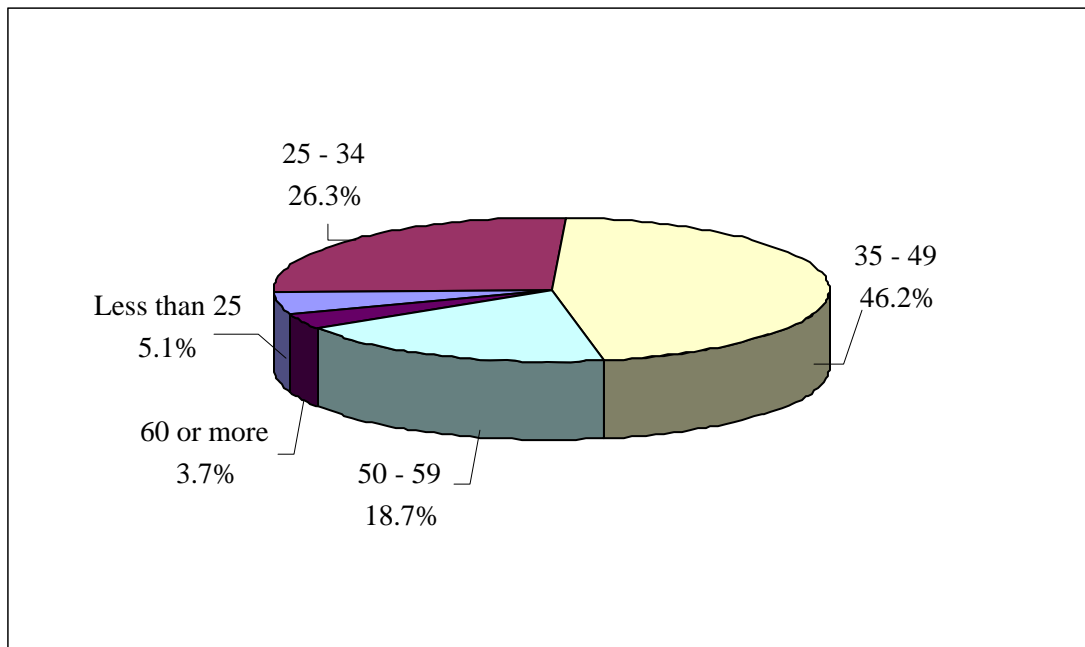


² Lump-sum and defined-contribution plans provide membership information on reporting forms submitted to the Office of the State Auditor. Monthly and monthly/lump-sum combination plans are not required to provide the same membership data. See descriptions of the various plan types on pages 17 and 18 of this report.

The age of members and length of time until retirement are important considerations when setting benefit levels and formulating investment strategies. The largest age demographic for 2009 was between 35 and 49. This represented 46.2 percent of all active relief association members. In 2009, 18.7 percent of active members were between 50 and 59, and 3.7 percent were age 60 or over. Given that the minimum statutory age for retirement is 50 years, 22.4 percent of active members have already met this requirement. As the population continues to age, relief associations could see an increase in the number and frequency of retirements. Therefore, recruitment and retention become important considerations for relief associations.

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

Figure 2: Age of Active Members – 2009



Deferred members are members who have separated from active service and are vested, but have not yet met the minimum retirement age to receive a service pension or have not yet requested payment of a service pension. Of deferred members with at least ten years of service, 30.2 percent had served for 20 or more years. Deferred members who are partially vested (have less than 20 years of service) receive a reduced benefit upon retirement based upon the relief association’s bylaws.

The largest demographic of deferred members falls in the 35-to-49 age bracket, accounting for 63.0 percent of all deferred members. This group of deferred members represents an ongoing liability for relief associations that will exist at least until the members reach age 50.

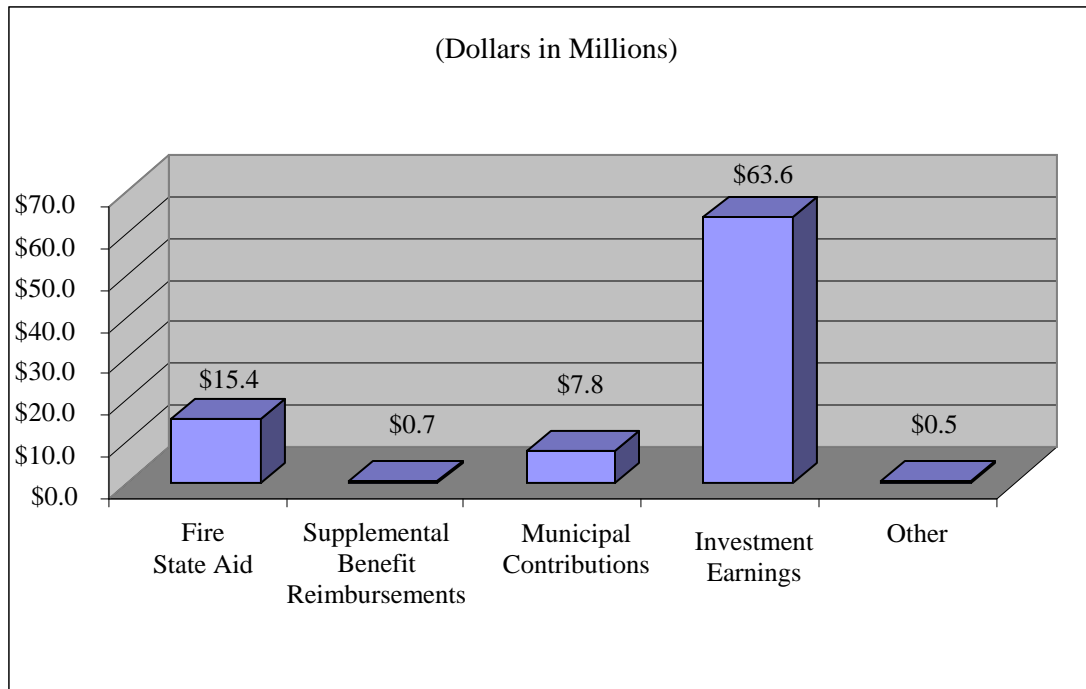
Revenues

For the purposes of this report, relief association revenues 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 revenue in the form of reimbursements for supplemental benefits paid and other income, such as donations and transfers.

Total revenues in 2009 rebounded from 2008, when relief association revenues were negative \$78.1 million. Investment earnings had the largest impact on the assets of relief associations during 2009. Investment earnings accounted for \$63.6 million, or 72.2 percent, of the total \$88.1 million in relief association revenue.

Figure 3 below illustrates the revenue sources for relief associations during 2009.

Figure 3: Relief Association Revenue Sources – 2009



During 2009, fire state aid accounted for \$15.4 million of relief association revenue. Municipal contributions for 2009 totaled \$7.8 million. Relief associations also received \$688,208 from supplemental benefit reimbursements and \$535,435 from other sources of income.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the net asset value for each relief association at the end of 2009 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 state tax on insurance premiums and is allocated based on the market value of real property in the fire district and on the population of each fire district. An additional allocation is given to relief associations with small numbers of active members to maintain a minimum amount of aid. When firefighters are covered by a pension plan, state law requires that fire state aid be used for pension purposes.

Volunteer fire relief associations received \$15.4 million in fire state aid during 2009, a 15.9 percent decrease from the \$18.3 million received in 2008. The decrease in fire state aid is due in part to fewer taxes collected on insurance premiums and in part to prior year adjustments.³ Decreases in fire state aid amounts impact a relief association's ability to meet its pension obligations.

In 2009, relief associations received an average of \$21,537 in fire state aid, representing a 16.9 percent decrease from the 2008 average of \$25,907. Only 22.0 percent of relief associations received a fire state aid amount that was greater than the 2009 average. The average fire state aid amount for the 599 lump-sum plans included in this report was \$16,876. The \$10.1 million received by lump-sum plans made up 65.7 percent of the total fire state aid disbursed to relief associations. Defined-contribution plans received a total of \$2.7 million in fire state aid, with an average of \$29,443 during 2009. Monthly and monthly/lump-sum combination plans received \$2.6 million in fire state aid and averaged \$111,291 per plan. This higher average of fire state aid for the monthly and monthly/lump-sum combination plans is due to their location in the seven-county Metro Area (Metro Area). Many of these communities have relatively large populations and relatively high property values, the two factors on which the aid allocation is based.

The largest single disbursement of fire state aid in 2009 was made to the Plymouth Fire Relief Association, which received \$301,859. Plymouth was the only relief association included in this report that received over \$300,000 in fire state aid during 2009. The Eden Prairie and Edina Fire Relief Associations received \$284,195 and \$263,263, respectively. Of the ten relief associations that received over \$200,000 in fire state aid, the only lump-sum plan was Woodbury.

The Edina Fire Relief Association received the largest per-member amount in fire state aid, at \$5,601 per active member. The Spring Lake Park and Coon Rapids Fire Relief Associations received \$5,081 and \$4,874 per member, respectively. The majority, or

³ The Minnesota Department of Revenue determined that insurance companies had overstated the amount of insurance premiums collected related to fire insurance. As a result, adjustments were made to the 2007, 2008, and 2009 fire state aid amounts.

60.2 percent, of relief associations received less than \$500 in fire state aid per active member in 2009.

For all plan types, the average amount of fire state aid received per active member was \$881. The 599 lump-sum plans included in this report received an average fire state aid amount of \$715 per member. Defined-contribution plans received an average of \$1,183 per active member, while monthly and monthly/lump-sum plans received an average of \$2,502 in fire state aid per active member.

Fire state aid amounts varied by region due to variation in property values and the difference in population within the fire districts. The 90 relief associations in the Metro Area accounted for \$7.5 million, or 48.5 percent, of the total fire state aid revenue. The average amount received by these 90 relief associations was \$82,817, down from the 2008 average of \$97,744. The 114 relief associations in Greater Minnesota affiliated with municipalities having populations of at least 2,500 received \$3.7 million in fire state aid. These relief associations received an average of \$32,404 in fire state aid during 2009. Finally, the 510 relief associations in Greater Minnesota affiliated with municipalities having populations of less than 2,500 received a total of \$4.2 million in fire state aid, with an average amount of \$8,294.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the 2009 fire state aid received by each relief association and the ranking by amount of fire state aid relative to other associations of the same benefit type.

Municipal Contributions

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

Investment losses in 2008 still played a role in the contribution requirements to relief associations. Most asset values at the start of 2009 were lower than years prior and, as a result, the likelihood of required municipal contributions increased.

In 2009, relief associations received \$7.8 million in municipal contributions, a 6.9 percent increase from the \$7.3 million contributed in 2008. Of the \$7.8 million received, \$3.8 million, or 48.7 percent, was required by statute to be contributed. The \$3.8 million in required municipal contributions is a 153.3 percent increase from the \$1.5 million required for 2008.

The Eden Prairie Fire Relief Association received the largest municipal contribution, at \$462,805. The Eagan Fire Relief Association received a municipal contribution of \$390,683. No other relief association received a municipal contribution above \$300,000.

The average municipal contribution for those relief associations that received one was \$16,793. This is a 5.9 percent increase from the 2008 average of \$15,861.

Municipal contributions as percentages of relief association assets varied significantly. The Colvin Fire Relief Association municipal contribution of \$10,498 made up 25.6 percent of its net assets. This came one year after Colvin received a municipal contribution that made up 43.8 percent of its net assets. The Ellendale Fire Relief Association's municipal contribution of \$36,178 made up 21.6 percent of its net assets. The benefit level for both of these relief associations remained unchanged from 2008 to 2009. The largest municipal contribution, which was received by the Eden Prairie Fire Relief Association, accounted for only 3.2 percent of its net assets.

In 2009, lump-sum plans received \$4.5 million in municipal contributions, a 12.5 percent increase from the \$4.0 million received in 2008. Of the \$4.5 million in municipal contributions made to lump-sum plans, 37.8 percent was required to be contributed. Two-thirds of lump-sum relief associations received a contribution during 2009. The Shakopee Fire Relief Association received \$240,169, the highest municipal contribution among lump-sum plans. The Hopkins and Rosemount Fire Relief Associations also received municipal contributions during 2009 that exceeded \$100,000. The average municipal contribution among lump-sum plans that received one was \$11,229.

Required municipal contributions for monthly and monthly/lump-sum combination plans are calculated by an actuary retained by the relief association, using a statutory formula that is different than the statutory formula that is used for lump-sum plans. Monthly and monthly/lump-sum plans received \$2.0 million in municipal contributions during 2009, roughly the same amount received during 2008. Sixteen of the 23 monthly and monthly/lump-sum plans received a municipal contribution during 2009, averaging \$123,746 per contribution. The Chaska Fire Relief Association had the highest per-member municipal contribution, at \$5,189 per member. Typically, monthly and monthly/lump-sum plans have higher per-member contribution amounts as these plans are impacted by the ongoing liabilities of retired members. All of the monthly and monthly/lump-sum plans that received a municipal contribution received a contribution that exceeded \$500 per active member.

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

Total contributions made to defined-contribution plans during 2009 were \$1.3 million, roughly the same amount that was contributed during 2008. During 2009, 53.3 percent of defined-contribution plans received a municipal contribution, with an average of \$27,518 for those that received one. The overall average size of municipal contribution was influenced by the larger municipal contributions to the Eagan, West Metro, and Maple Grove Fire Relief Associations, which were \$390,683, \$255,228, and \$205,908,

respectively. The largest municipal contribution of any other defined-contribution plan was \$50,000. On a per-member basis, West Metro had the largest municipal contribution at \$4,400 per active member.

Relief associations in the Metro Area received \$4.3 million in municipal contributions in 2009, which made up 55.4 percent of total contributions received for 2009. Metro Area relief associations accounted for over one-half of all municipal contributions received, even though they make up only 12.6 percent of relief associations included in this report. The average municipal contribution for Metro Area plans that received one was \$67,830.

Relief associations affiliated with Greater Minnesota large municipalities (municipalities with a population of 2,500 or above) received \$1.3 million in municipal contributions, accounting for 16.8 percent of all contributions received. The average municipal contribution for these relief associations was \$15,658.

Relief associations affiliated with Greater Minnesota small municipalities (municipalities with a population of less than 2,500) received \$2.2 million in municipal contributions during 2009, which is 27.9 percent of the total municipal contributions received for the year. Of these relief associations, 62.5 percent received a municipal contribution in 2009, with the average contribution being \$6,852.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the 2009 municipal contribution received by each relief association and the ranking by amount of municipal contributions received relative to other relief associations of the same benefit type.

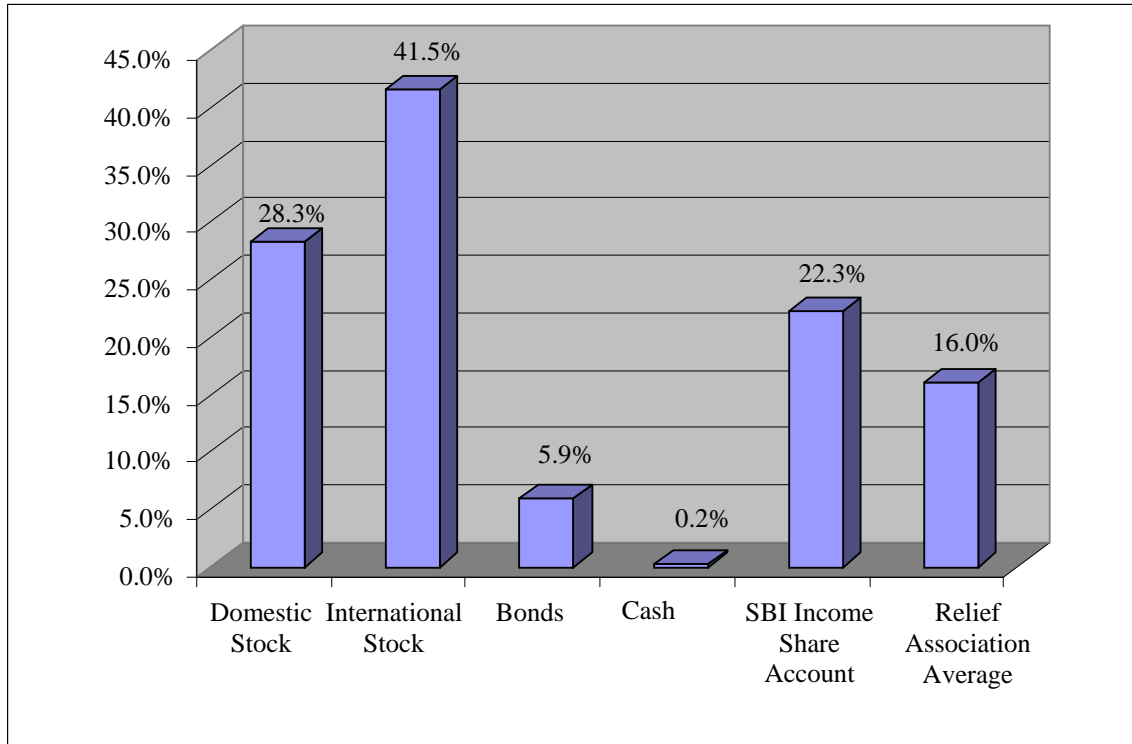
Investment Earnings

The economic downturn of 2008 carried over into early 2009 before investment returns improved for the year. In March 2009, domestic equity reached its lowest market level since 1996, as measured by the Russell 3000 Index. Domestic equity rebounded strongly after March 1, returning 56.5 percent through the end of the year.

Domestic equities, as measured by the Russell 3000 Index, returned 28.3 percent for the year. International equities were the top-performing asset class in 2009. As measured by the Morgan Stanley Capital International (MSCI) All-Country World Index excluding the United States (ACWI ex. U.S.), international equities returned 41.5 percent for 2009. Bonds returned 5.9 percent, as measured by the Barclays Capital Aggregate Index. Cash returned 0.2 percent, as measured by the 90-Day U.S. Treasury Bill.

Figure 4 on the next page shows the 2009 rates of return for domestic stock, international stock, bond, and cash markets, as well as the 2009 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 – 2009



Current Trends

In 2009, relief associations averaged a 16.0 percent rate of return as equity markets rebounded. The Brook Park Fire Relief Association had the highest rate of return for 2009, at 47.0 percent. Brook Park held a diversified portfolio consisting of 59.1 percent U.S. stock, 13.9 percent international stock, 8.0 percent bonds, 18.7 percent cash, and 0.3 other investments. The previous year, Brook Park had the lowest rate of return among all relief associations, at negative 48.6 percent. The Alexandria and Lakewood Fire Relief Associations each returned 37.8 percent. Alexandria was able to take advantage of the performance of the international stock markets in 2009. Three other relief associations had rates of return that exceeded 35.0 percent for 2009. All of the relief associations that returned over 35.0 percent in 2009 had at least 80.0 percent of their portfolios invested in non-cash assets.

The Tower Fire Relief Association had the lowest rate of return for 2009, at negative 5.4 percent. Tower had a portfolio consisting of 100.0 percent cash at the end of 2009. At the beginning of 2009, Tower's portfolio consisted of 24.9 percent U.S. stock, 17.7 percent international stock, 7.2 percent bonds, 49.4 percent cash, and 0.8 percent other investments. Tower sold its equity investments and invested solely in cash before it could take advantage of the recovery in the stock markets. The same trend appears to have occurred with the Delavan Fire Relief Association, which returned negative 4.8 percent in 2009. Delavan's exposure to U.S. stock went from 25.5 percent of its portfolio to 1.9 percent of its portfolio through the course of the year. Five other relief associations

had negative rates of return during 2009. Since all of the market indices had positive returns during 2009, it is likely that the relief associations that had negative returns shifted their investment strategies during the year and were unable to benefit from the market recovery.

The average asset allocation for relief associations was 43.1 percent domestic stock, 10.9 percent international stock, 21.9 percent bonds, 22.8 percent cash, and 1.3 percent other investments. Compared to the averages from 2008, domestic stock allocations increased by 6.1 percent, while cash decreased by 7.7 percent. Slightly less than 20.0 percent of relief associations held over one-half of their assets with the State Board of Investment (SBI). The average rate of return for these relief associations was 20.1 percent. Ten percent of relief associations were solely invested in cash in 2009 and had an average rate of return of 2.8 percent.

Of the \$63.6 million in investment earnings, lump-sum plans accounted for \$36.7 million, or 57.7 percent. The average investment gain for the lump-sum plans was \$61,307. Investment gains for the 92 defined-contribution plans totaled \$11.9 million, which made up 18.7 percent of total investment gains. Average gains for defined-contribution plans were \$129,472 per relief association. Monthly and monthly/lump-sum combination plans gained \$15.0 million in 2009, accounting for 23.6 percent of total investment gains. The average investment gains for these plans was \$651,420, far exceeding the average gains of the other plan types.

Benchmarks

The Office of the State Auditor calculates a custom benchmark rate of return for each relief association. Benchmarks serve as a standard against which investment performance can be measured. The benchmark return is the return of a hypothetical portfolio of indices, invested in similar asset classes and in the same proportions as the relief association was invested in at the beginning of 2009. The actual asset allocations at the beginning of 2009 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 2009 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	2009 Return
Domestic Stock	Russell 3000	28.3%
International Stock	MSCI ACWI ex. U.S.	41.5%
Bonds	Barclays Capital Aggregate	5.9%
Cash	90-Day U.S. Treasury Bill	0.2%
Other	Russell 3000	28.3%

Current Trends

The Hamburg Fire Relief Association exceeded its custom benchmark by 21.0 percent, the highest margin among all relief associations. Hamburg also exceeded its benchmark in 2008, by 10.2 percent. The Brook Park Fire Relief Association was the highest performing plan in 2009 and exceeded its benchmark by 20.6 percent. Rates of return for 611 relief associations, or 85.1 percent, matched or exceeded their calculated custom benchmark rates of return during 2009. This is a significant increase from the 30.0 percent of relief associations that matched or exceeded their benchmark return in 2008. For 2009, 10.7 percent of relief associations missed their benchmark by one or more percent, a marked decrease from the 60.3 percent that missed their benchmark by one or more percent in 2008. The Carlton Fire Relief Association missed its benchmark by 27.9 percent, the largest deviation among all relief associations. Carlton's investment selections underperformed, and the plan increased its cash position by 21.5 percent from the beginning to the end of 2009.

The Saint Anthony Fire Relief Association had the highest rate of return among the 90 relief associations in the Metro Area, returning 35.8 percent during 2009. The Farmington and Forest Lake Fire Relief Associations also returned over 30.0 percent, returning 30.5 and 30.3 percent, respectively. All of the plans that returned over 30.0 percent in 2009 had diversified portfolios. The Norwood Young America Fire Relief Association returned negative 2.1 percent for the year, the lowest return of the Metro Area relief associations.

The Alexandria Fire Relief Association had the highest rate of return among the 114 relief associations affiliated with Greater Minnesota large municipalities, with a 37.8 percent rate of return for 2009. The Brainerd, Isanti, and Two Harbors Fire Relief Associations also had returns over 30.0 percent. The Red Wing Fire Relief Association had the lowest rate of return among the Greater Minnesota large plans, returning negative 0.9 percent.

Relief associations affiliated with Greater Minnesota small municipalities had the overall highest and lowest rates of return in 2009. The highest overall rate of return, at 47.0 percent, was earned by the Brook Park Fire Relief Association. The Tower Fire Relief Association had the lowest overall rate of return at negative 5.4 percent.

Long-Term Trends

The volatility of rates of return over the last ten years has resulted in portfolio values remaining fairly constant, and allows us to measure the performance of relief associations during a time of stagnant investment growth. The stock market, as measured by the Russell 3000 Index, has posted negative returns in four years of the ten-year period. During this ten-year period, the average annual relief association return was 1.9 percent, well below the statutory interest rate assumption of five percent. The SBI Income Share Account had an average annual return of 2.5 percent from 2000 through 2009. Only 16 of the 702 relief associations in existence for the full period and included in this report had a ten-year average annual rate of return of at least five percent. Not keeping up with interest rate assumptions may harm the financial health of the relief association and could result in diminished benefit increases or larger required municipal contributions.

The Saint Martin Fire Relief Association was the highest-returning relief association over the ten-year period, with an average annual return of 6.7 percent. A 2009 return of 27.2 percent helped contribute to Saint Martin's strong ten-year performance. The London Fire Relief Association had the lowest average annual rate of return at negative 3.3 percent over the ten-year period.

The SBI Income Share Account is shown for comparison in Table 7. It provides a good example of returns that were available over the ten-year period ending December 31, 2009. This account had an average annual return over the ten-year period of 2.5 percent. For the relief associations in existence for the entire ten-year period, 38.7 percent had a rate of return that was equal to or greater than the SBI Income Share Account. The average annual return for the SBI Income Share Account ranked in the 61st percentile for the ten-year period.

Figure 5 on the next page shows relief association weighted average rates of return from 2000 to 2009 and the annual rates of return of the SBI Income Share Account.

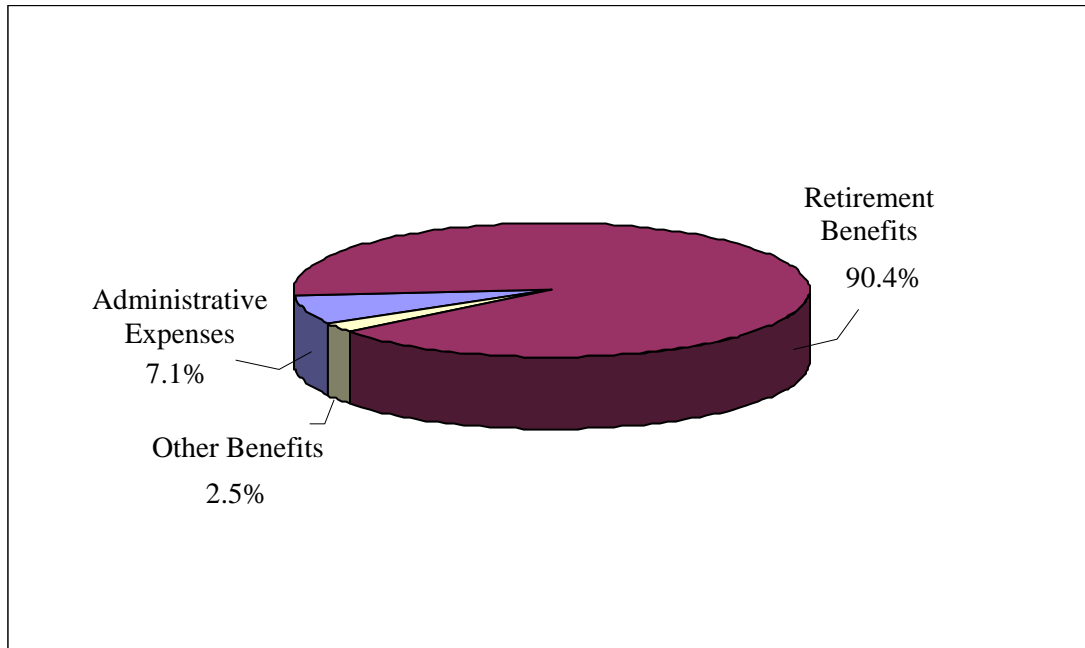
Figure 5: Annual Rates of Return – 2000 to 2009



Expenditures

The primary expenditures for relief associations are service pension (retirement) benefit payments, administrative expenses, and other benefit payments. Total expenditures for relief associations in 2009 were \$34.1 million, which is an 11.4 percent increase from the 2008 total of \$30.6 million.

Figure 6: Relief Association Expenditures – 2009



Benefit Payments

Relief associations exist to pay retirement, survivor, and disability benefits to members and their beneficiaries. These benefits compensate volunteer firefighters for their service to the community and assist in the recruitment and retention of volunteers. A total of \$30.8 million in service pensions was paid out by 444 different relief associations in 2009, a 9.2 percent increase from the \$28.2 million paid in 2008. The Willmar Fire Relief Association paid \$847,828 in pension benefits to ten members during 2009, the largest total expenditure for pension benefits among all relief associations.

Nearly 84 percent of relief associations in Minnesota are lump-sum plans, meaning that they pay benefits as a one-time lump-sum payment to members upon their retirement. 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 \$21.7 million in service pensions during 2009.

Defined-contribution plans are similar to lump-sum plans in that members receive a one-time lump-sum payment when they retire. The benefit amount is equal to the member's individual account balance at the time of retirement. Members of defined-contribution plans receive equal shares of state and municipal contributions and prorated shares of investment earnings. Account balances fluctuate from year to year based on the relief association's investment performance, revenues, and expenses. There were 92 defined-contribution plans in 2009, paying a total of \$2.8 million in service pensions.

Only 23, or 3.2 percent, of relief associations offer monthly benefits to retirees. Of these relief associations, 18 provide their members with a choice at retirement of receiving a monthly benefit or a lump-sum benefit. Five relief associations provide only monthly benefits to their members. Monthly benefits are based on the member's years of service and a monthly benefit amount, and are paid from the time of retirement until the member's death. Monthly benefit plans are the least common type of plan due to their complexity and higher administrative costs. The monthly and monthly/lump-sum combination plans paid \$6.4 million in service pensions during 2009.

Other benefits, such as disability and survivor benefit payments, totaled \$844,496 in 2009, a 96.4 percent increase from the \$430,041 paid in 2008. Other benefit payments were paid to members and their beneficiaries by 39 different relief associations. Lump-sum plans paid a total of \$703,725 in other benefit payments during 2009. Defined-contribution plans paid a total of \$138,870 in other benefit payments, while monthly and monthly/lump-sum combination plans paid a total of \$1,901.

Administrative Expenses

Administrative expenses totaled \$2.4 million in 2009, a 20.0 percent increase from the \$2.0 million of expenses in 2008. A relief association's Special Fund is a restricted fund that receives fire state aid and municipal contributions and is used to pay for pensions and other benefits. Disbursements from a Special Fund may be made only for purposes expressly authorized under state law. Relief associations are authorized to use Special Fund assets to pay certain administrative expenses. Administrative expenses include audit, actuarial and legal fees, office expenses, fidelity bond expenses, officer salaries, and training fees. In 2009, 130 relief associations did not use Special Fund assets to pay administrative expenses.

Professional fees, which include audit, actuarial, and legal fees, accounted for the largest portion of administrative expenses. Professional fees totaled \$1.2 million, or 50.0 percent, of all administrative expenses in 2009. The \$1.2 million spent on professional fees remained unchanged from the \$1.2 million spent in 2008.

Relief associations spent \$507,128 on officer salaries in 2009, which was a 1.0 percent increase over the 2008 amount of \$502,159. Two hundred and ninety-five relief associations, or 41.3 percent, paid officer salaries from the Special Fund. Five relief associations reported total salary disbursements from the Special Fund of more than \$10,000. The average total salary disbursement for the 63 relief associations in the Metro Area that used Special Fund assets to pay officer salaries was \$4,558. The Apple Valley Fire Relief Association had the largest total salary disbursement of relief associations in the Metro Area, at \$26,262.

Only 32.2 percent of relief associations affiliated with Greater Minnesota small municipalities used Special Fund assets to pay officer salaries, with an average total disbursement of \$663. The Pierz Fire Relief Association had the largest salary disbursement for relief associations in this category, at \$3,525.

Nearly 60.0 percent of relief associations affiliated with Greater Minnesota large municipalities paid officer salaries from the Special Fund, with the average total disbursement at \$1,637. The New Ulm Fire Relief Association had the largest salary disbursement of these relief associations, at \$5,800.

The Ottertail Fire Relief Association had the highest amount in administrative expenses during 2009, at \$359,510. The Ottertail Fire Relief Association transferred its assets to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan and the transfer of assets was included as an expense for reporting purposes.

Tables 4-A, 4-B, and 4-C on pages 81 through 105 show the 2009 administrative expenses for each relief association.

Health of the Plan

Funding Ratios

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

The average funding ratio for lump-sum plans in 2009 was 217.0 percent, up from the 2008 average of 136.5 percent. The lump-sum average is skewed by a few exceptionally high funding ratios for recently-incorporated relief associations. The median presents a more accurate picture of the funding of lump-sum plans. The median funding ratio for 2009 was 98.0 percent, compared to 85.7 percent in 2008. This means that one-half of the lump-sum plans had a funding ratio above 98.0 percent, while one-half of the plans were below 98.0 percent. Monthly and monthly/lump-sum combination plans had an average funding ratio of 82.8 percent. Defined-contribution plans are always 100.0 percent funded, as the liabilities are limited to the total plan assets.

Relief association funding ratios increased in 2009 as asset values increased with investment gains. The effect was a dramatic decrease in the number of relief associations that had deficits (funding ratios below 100.0 percent). At the end of 2009, 344 relief associations, or 48.2 percent, had a deficit. By contrast, at the end of 2008, 448 relief associations had a deficit. The number of relief associations with funding ratios below 75.0 percent decreased from 156 in 2008 to 72 in 2009. The North Branch Fire Relief Association had the lowest funding ratio at 49.5 percent.

While low funding ratios often trigger greater required municipal contributions, extremely high funding ratios can pose problems as well. Relief associations with excessively high funding ratios may be shortchanging current retiring members.

Extremely high funding ratios signal that a relief association's assets are significantly higher than its liabilities. Since a relief association's benefit level has a direct impact on its accrued liability, a high funding ratio suggests that the benefit level is low compared to the relief association's assets.

Twenty relief associations had funding ratios above 200.0 percent at the end of 2009. This was an increase from the 15 relief associations that had funding ratios above 200.0 percent in 2008. The Saint Augusta Fire Relief Association had the highest funding ratio, at 38,617.7 percent. This relief association, which incorporated in 2007, had a benefit level of \$1 per year of service. Other plans with exceptionally high funding ratios included the Hollandale and Kerrick Fire Relief Associations, at 23,014.4 percent and 3,486.0 percent, respectively. Both of these relief associations also were recently incorporated. It is normal for funding ratios of recently-incorporated relief associations to be high.

Funding ratios of less than 100.0 percent or greater than 200.0 percent may be hard to maintain consistently over time. For under-funded relief associations, continued large required municipal contributions may cause municipalities to become less willing to approve future benefit increase requests. In the case of over-funded relief associations, future benefit increases may be viewed as unfair to retired members who provided service for years when the plan was over-funded. Maintaining a steady funding ratio over time ensures that all retiring members of the relief association receive an equitable pension benefit.

Tables 3-A, 3-B, and 3-C on pages 59 through 77 show funding ratios for each relief association.

Benefit Levels

Benefit levels vary greatly among relief associations in Minnesota. Typically, relief associations with more assets are able to offer higher benefits to their members. The average benefit level for lump-sum plans in 2009 was \$1,347, a 1.2 percent decrease from the 2008 average of \$1,364. Only 33.9 percent of lump-sum plans offered a benefit level higher than the 2009 average of \$1,347.

The maximum lump-sum benefit level allowed under state law for the majority of 2009 was \$8,300 per year of service, although the maximum increased to \$9,100 per year of service on December 31, 2009.⁴ Both the Northfield and Shakopee Fire Relief Associations offered a \$7,500 benefit level for 2009. A member who retired after serving for 20 years with either of these relief associations would receive a \$150,000 lump-sum benefit. The Hopkins Fire Relief Association offered a benefit level of \$7,000 per year of service.

⁴ Due to recent legislation, the maximum allowable benefit level is set to incrementally increase until it reaches \$10,000 per year of service on December 31, 2010.

The Hollandale, Kerrick, and Saint Augusta Fire Relief Associations, all newer plans, had benefit levels of \$1 per year of service in 2009. As these plans build their assets, corresponding benefit increases should be considered to ensure equitable retirement benefits to their members. Other relief associations offering a benefit level less than \$100 per year of service included Brownsville, Culver, Morse-Fall Lake, and Nerstrand.

For monthly/lump-sum combination plans the average lump-sum benefit level was \$4,515, a 2.7 percent increase from the 2008 average of \$4,395. The Brooklyn Center, Plymouth, and Robbinsdale Fire Relief Associations offered the largest lump-sum benefits of the combination plans, all at \$7,500 per year of service. The monthly component of these plans had an average benefit of \$25. The Eden Prairie and Minnetonka Fire Relief Associations offered the highest monthly benefit levels of the combination plans, at \$56 and about \$53 per year of service, respectively. A 20-year retiring member from the Eden Prairie Fire Relief Association that chooses the monthly option would receive \$1,120 every month for the remainder of the member's life.

The average monthly benefit for the five relief associations that offer only monthly benefits was \$22. The Spring Lake Park Fire Relief Association offered the highest monthly benefit of this group at \$34. The lowest monthly benefit was offered by the Pine City Fire Relief Association, at just over \$8 per year of service.

During 2009, 13.0 percent of the defined-benefit plans that offer a yearly benefit increased their benefit level. Thirty-seven of the 80 plans that increased their benefit level were fully funded. The Robbinsdale Fire Relief Association had the largest benefit increase, going from \$6,500 to \$7,500 per year of service in 2009. The Little Falls Relief Association increased its benefit level by \$550. These two plans were less than 100 percent funded before the benefit levels were increased, and remained underfunded at the end of 2009. Investment losses from 2008 had the largest impact on the funding ratios, but the benefit increases also played a part by increasing the plans' liabilities.

The Northland Fire Relief Association had the largest percentage benefit increase at 400.0 percent, increasing its benefit level from \$50 to \$250 per year of service. Even with the increase, Northland was 158.8 percent funded at the end of 2009. The Bethel, Bigelow, and Colvill Fire Relief Associations each increased their benefit levels by 100.0 percent or more. Forty-four, or 55.0 percent, of the relief associations that increased their benefit level had a percentage increase of ten percent or less.

Thirty-one relief associations decreased their benefit levels during 2009. Some relief associations were statutorily required to decrease their benefit levels to the last municipally-approved benefit level due to the market downturn, while others chose to decrease benefit levels for other reasons. The Willmar Fire Relief Association decreased its benefit level in 2009 from \$3,700 to \$2,400, leaving the plan 78.7 percent funded. Willmar also decreased its benefit level in 2008. The Warren Fire Relief Association had the greatest percentage benefit decrease in 2009 at 67.3 percent, decreasing its benefit level from \$765 to \$250 per year of service.

Regional Analysis

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

Current Trends

The Metro Area region continued to have the highest average lump-sum benefit level in 2009, at \$3,772 per year of service, an increase of 1.3 percent over the 2008 average of \$3,722 per year of service. The Central and North Central regions followed with average benefit levels of \$1,679 and \$1,460 per year of service, respectively. In 2009, 9 of the 13 economic development regions had lower average benefit amounts than in 2008. The reduction in the average benefit levels was primarily the result of some relief associations lowering their benefit levels during 2009. The Northwest region had the lowest average benefit level at \$723 per year of service. The Northwest region's 2009 average of \$723 per year of service was a 5.4 percent decrease from the 2008 average of \$764 per year of service. In 2009, the East Central region had an average benefit level of \$1,411 per year of service, which was a 1.2 percent decrease over the 2008 average benefit level of \$1,428 per year of service.

The Central region had the highest average funding ratio for defined-benefit plans in 2009, at 939.4 percent. This was a significant increase over the 2008 average funding ratio of 86.1 percent for the Central region. The region's funding ratio is skewed by the Hollandale and Saint Augusta Fire Relief Associations' high funding ratios. Both relief associations were recently incorporated and had benefit levels of \$1 at the end of 2009. The Southeast region had an average funding ratio at 413.5 percent. The Upper Southwest region had the lowest average funding ratio during 2009, at 90.4 percent. In 2009, only four regions had average funding ratios below 100.0 percent.

In 2009, all 13 regions had positive average rates of return. The Metro Area region had the highest average rate of return in 2009, at 20.0 percent. The Southwest Central and East Central regions were close behind with average rates of return of 19.0 percent and 17.0 percent, respectively. The Northwest region had the lowest average rate of return at 12.2 percent. The Southwest and South Central regions had average rates of return at 13.2 percent and 13.4 percent, respectively.

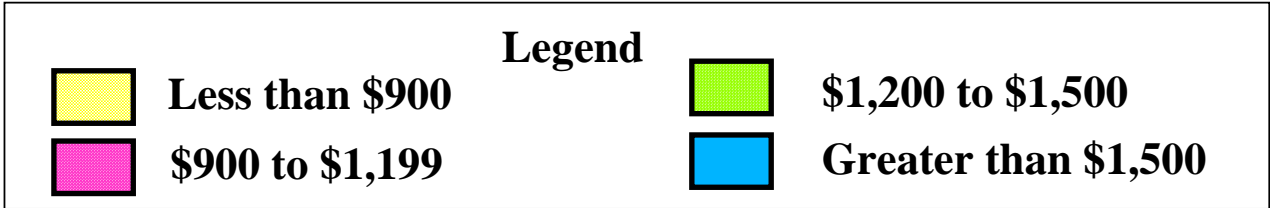
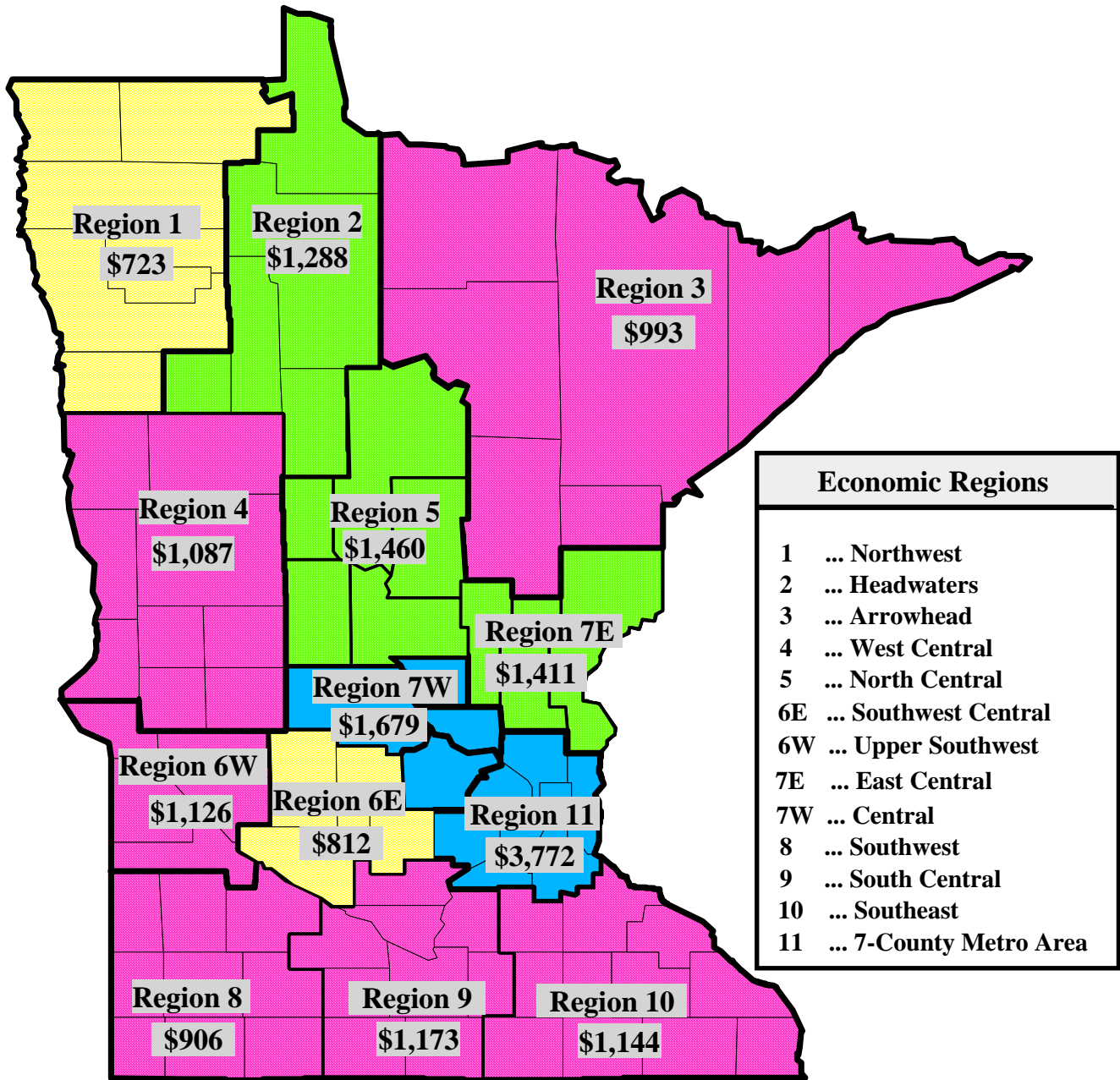
Long-Term Trends

Relief associations in the South Central region had the highest ten-year average rate of return at 2.2 percent. The Southeast, Southwest, and West Central regions had ten-year average rates of return at 2.1 percent.

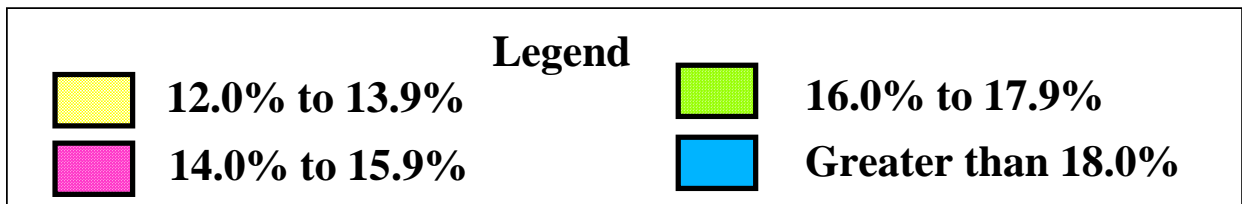
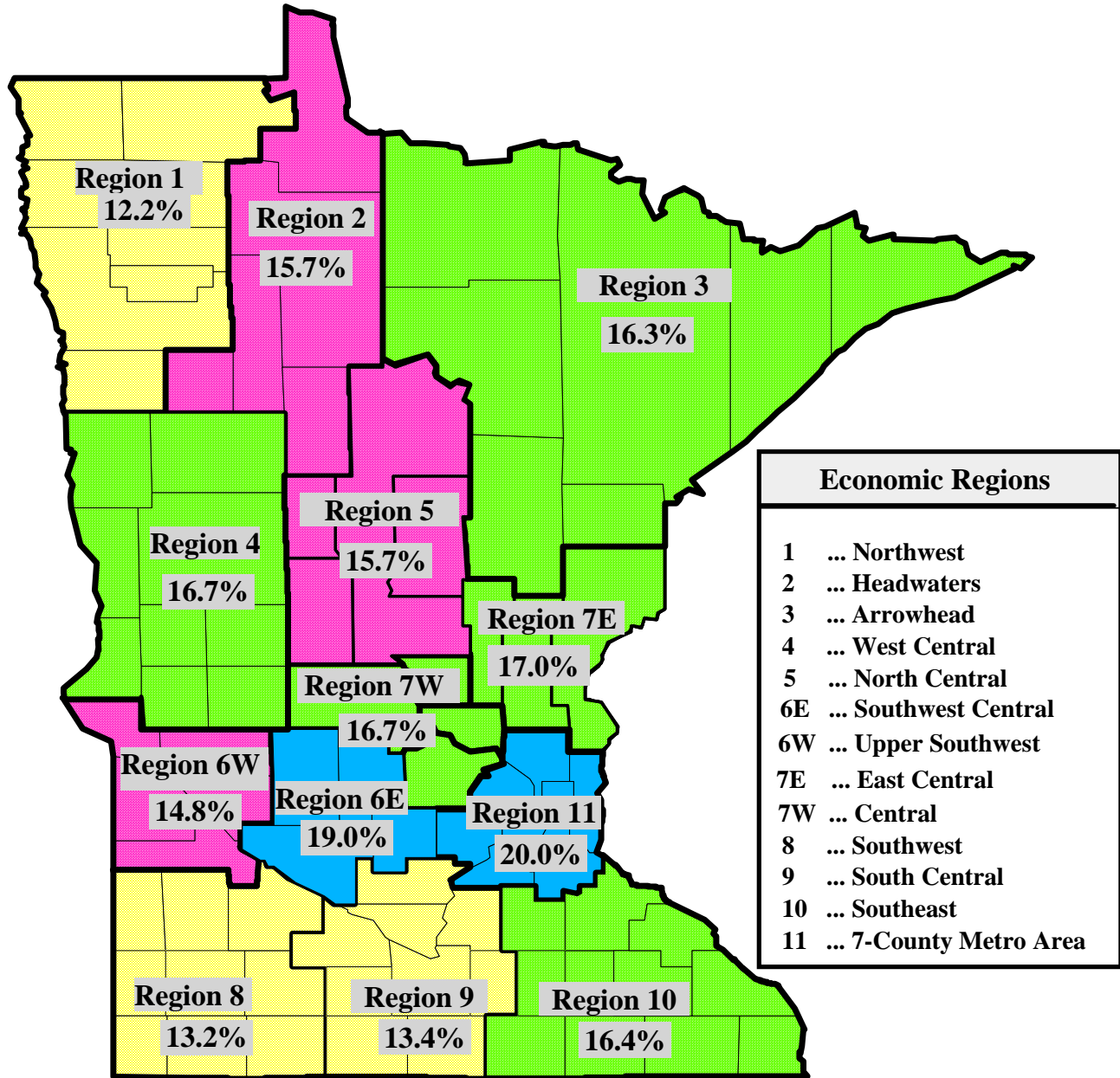
Statutory guidelines assume a rate of five percent growth for relief associations. Therefore, it is important for relief associations to target long-term returns of at least five percent. As of 2009, none of the 13 regions had ten-year average rates of return above five percent. The Metro Area region and the Upper Southwest region had the lowest average rates of return over the ten-year period at 1.5 percent. Twelve of the thirteen regions saw increases in their ten-year average rates of return in 2009 when compared to 2008. The Northwest region had a ten-year rate of return of 1.9 percent in both 2009 and 2008.

The maps on the following three pages show the 2009 lump-sum benefit level, average 2009 rates of return, and average ten-year rates of return by economic development region.

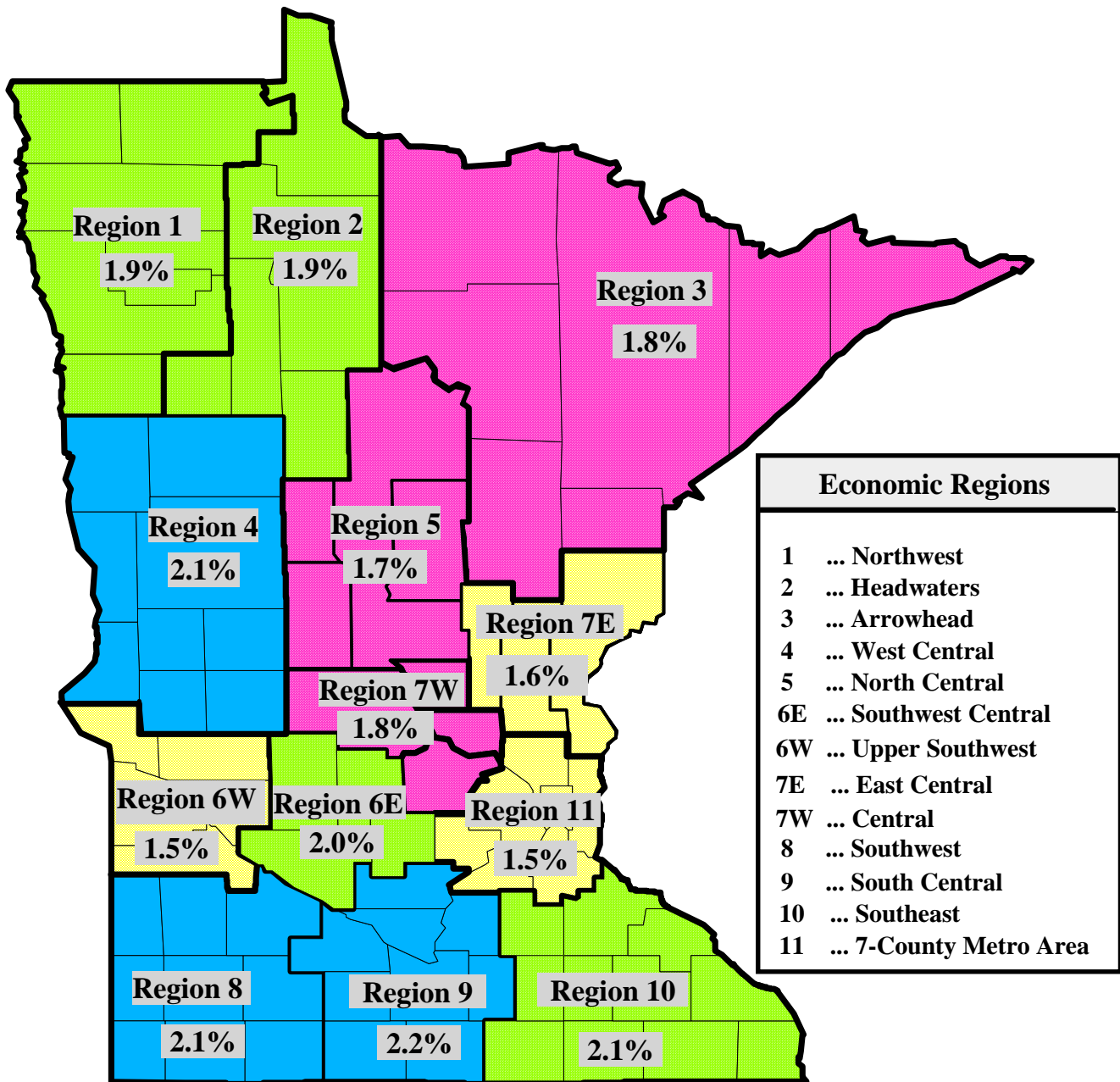
2009 Lump-Sum Benefit Level by Economic Development Region



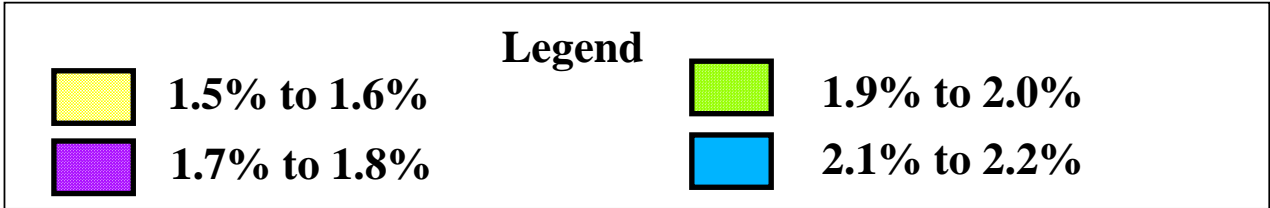
2009 Average Rates of Return by Economic Development Region



Ten-Year Average Rates of Return by Economic Development Region



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



**Table 1
Financial and Membership Summary
For the Year Ended December 31, 2009**

	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	66,377,170	243,989,115	18,890,619	73,472,630	402,729,534
Accrued Liabilities	80,249,377	260,646,854	21,560,679	73,472,630	435,929,540
Surplus or (Deficit)	(13,872,207)	(16,657,739)	(2,670,060)	-	(33,200,006)
Fire State Aid	2,045,048	10,108,885	514,647	2,708,779	15,377,359
Supplemental Benefit Reimbursements	40,352	575,833	-	72,023	688,208
Municipal Contributions	1,394,748	4,513,978	585,188	1,348,391	7,842,305
Investment Earnings	12,202,875	36,722,854	2,779,794	11,911,415	63,616,938
Other	48,161	435,853	4,522	46,899	535,435
Total Revenues	15,731,184	52,357,403	3,884,151	16,087,507	88,060,245
Normal Cost	2,227,449	22,469,022	376,156	-	25,072,627
Deficit Amortization Payment	2,213,497	5,168,785	366,608	-	7,748,890
Estimated Administrative Expenses	333,914	1,341,681	49,051	-	1,724,646
LESS: 10% of Surplus	-	906,513	-	-	906,513
Total Financial Requirements	4,774,860	28,072,975	791,815	-	33,639,650
Administrative Expenses	293,125	1,828,891	46,702	254,245	2,422,963
Service Pension Benefit Expenditures	5,237,098	21,651,785	1,145,702	2,801,163	30,835,748
Other Benefit Expenditures	1,901	703,725	-	138,870	844,496
Total Expenses	5,532,124	24,184,401	1,192,404	3,194,278	34,103,207
Relief Associations Reporting	18	599	5	92	714
Number of Active Members	836	14,134	187	2,290	17,447
Number of Deferred/Inactive Members	237	2,271	33	824	3,365
Total Membership (for 714 reporting)	1,073	16,405	220	3,114	20,812
Number of Benefit Recipients	466	713	222	84	1,485

**Table 1
Financial and Membership Summary
For the Year Ended December 31, 2009**

	Monthly/Lump-Sum Service Pension Combination	Lump-Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
Relief Associations Reporting	18	599	5	92	714
Minimum Retirement Age					
Age 50	17	573	5	88	683
Age 55	1	24	-	3	28
Age 60	-	1	-	1	2
Age 65	-	1	-	-	1
Minimum Years Active Service in Fire Department					
5 Years	2	123	-	28	153
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
10 Years	16	455	2	60	533
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	5	1	1	7
20 Years	-	13	2	1	16
Minimum Years Active Membership in Relief Association					
5 Years	2	131	-	34	167
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	16	459	2	55	532
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	2	1	1	4
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 2009.

Net Assets – The value of the relief association’s Special Fund assets as of the end of 2009. The net assets include any accounts payable or receivable that were outstanding as of December 31, 2009. 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 2009, or payable for 2009 if not yet received.

Municipal Contributions – The amount of city, town, or independent nonprofit firefighting corporation contributions received during 2009, or payable for 2009 if not yet received.

Pension Amount – For lump-sum plans, the amount per year of service in effect at the end of 2009. 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 2009 for members electing to receive their pension in a lump-sum payment.

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

ROR 2009 – The rate of return earned on the relief association’s investments during 2009.

Funding Ratio – The relief association’s December 31, 2009 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, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Ada	28	263,117	56%	8,908	52%	4,926	59%	790	38%	17.0	52%	93	39%
Adams	23	197,799	40%	8,743	52%	-	0%	650	30%	2.0	4%	109	69%
Adrian	27	300,531	61%	7,254	43%	14,246	85%	1,000	48%	18.5	60%	112	73%
Aitkin	26	451,229	77%	35,683	89%	10,000	77%	2,000	81%	19.2	64%	86	25%
Albert Lea Township	15	163,959	31%	3,878	5%	14,188	85%	2,000	81%	23.4	81%	67	3%
Albertville	30	450,967	76%	32,945	88%	-	0%	1,740	77%	22.4	77%	92	36%
Albion	21	*	*	4,653	11%	2,722	48%	400	7%	14.9	41%	*	*
Alden	23	87,699	7%	5,946	27%	6,300	68%	425	10%	27.2	93%	84	22%
Alexandria	29	1,342,923	95%	81,620	96%	-	0%	6,190	98%	37.8	99%	77	12%
Almelund	29	267,340	57%	8,588	51%	-	0%	600	23%	6.1	17%	103	60%
Alpha	19	135,774	23%	3,878	5%	-	0%	600	23%	5.7	15%	104	62%
Altura	21	101,098	10%	5,429	22%	-	0%	400	7%	9.5	23%	106	64%
Amboy	22	135,463	23%	5,865	27%	-	0%	800	38%	14.2	37%	79	14%
Annandale	26	578,966	84%	29,434	86%	-	0%	1,200	60%	14.2	37%	186	96%
Argyle	25	110,840	13%	6,463	34%	-	0%	250	2%	7.7	19%	144	90%
Arlington	29	313,741	63%	13,104	67%	3,180	50%	1,150	58%	37.7	99%	86	25%
Arrowhead	15	73,865	5%	3,619	3%	1,330	40%	600	23%	20.6	69%	114	76%
Askov	20	185,235	38%	4,653	11%	-	0%	800	38%	2.1	4%	101	55%
Atwater	28	256,982	54%	9,881	56%	-	0%	1,000	48%	29.3	96%	80	17%
Audubon	25	254,789	54%	12,269	64%	-	0%	1,100	56%	17.2	52%	101	55%
Aurora	23	199,852	41%	6,621	38%	6,056	68%	1,300	64%	11.2	27%	63	2%
Avon	27	337,810	66%	18,837	77%	10,500	80%	1,500	69%	14.2	37%	104	62%
Babbitt	29	267,188	57%	7,997	47%	10,000	77%	1,000	48%	20.4	68%	102	57%
Backus	17	273,694	57%	14,265	69%	18,000	89%	1,400	66%	25.4	89%	109	69%
Badger	17	74,839	5%	5,146	16%	3,310	51%	500	14%	17.9	57%	116	78%
Bagley	21	324,790	64%	14,247	69%	18	32%	1,150	58%	12.9	31%	99	50%
Balaton	27	128,692	21%	7,335	43%	-	0%	500	14%	11.6	28%	106	64%
Baldwin	29	245,874	52%	19,565	78%	24,714	93%	680	33%	18.0	58%	442	99%
Balsam	23	192,399	39%	8,523	50%	11,000	81%	1,300	64%	24.6	86%	70	5%
Barnesville	26	179,802	36%	13,287	67%	7,225	71%	600	23%	24.8	87%	99	50%
Barnum	21	167,033	32%	6,463	34%	10,000	77%	700	33%	15.7	44%	131	86%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Barrett	17	86,675	7%	4,136	7%	2,000	42%	475	13%	17.2	52%	103	60%
Battle Lake	19	360,238	67%	19,015	77%	-	0%	1,500	69%	23.0	79%	117	78%
Baudette	21	443,038	76%	12,200	64%	-	0%	1,150	58%	21.0	72%	122	82%
Bayport	21	1,352,206	95%	60,504	94%	-	0%	5,200	97%	16.9	51%	109	69%
Beardsley	21	124,751	19%	5,170	16%	316	34%	500	14%	24.8	87%	121	81%
Beaver Bay	13	127,509	20%	3,619	3%	-	0%	500	14%	3.0	9%	212	97%
Beaver Creek	16	101,055	10%	4,136	7%	5,487	65%	500	14%	23.4	81%	85	23%
Becker	34	828,565	89%	42,122	92%	10,000	77%	2,900	90%	23.1	80%	97	47%
Belgrade	26	327,205	65%	6,463	34%	8,325	74%	850	43%	17.7	55%	94	41%
Belle Plaine	25	484,088	78%	28,419	85%	7,373	71%	2,100	83%	16.2	47%	74	9%
Bellingham	16	155,652	29%	5,170	16%	500	35%	675	33%	24.4	86%	96	45%
Belview	23	201,289	41%	6,204	30%	154	33%	600	23%	2.8	7%	111	72%
Bemidji	34	1,997,044	97%	102,840	98%	-	0%	5,100	97%	21.7	74%	92	36%
Bertha	17	117,649	16%	5,170	16%	2,029	44%	800	38%	14.1	37%	113	75%
Bethel	15	83,300	6%	2,844	0%	-	0%	488	14%	16.8	50%	153	91%
Big Lake	29	893,462	91%	53,374	93%	8,000	73%	2,600	89%	13.6	34%	97	47%
Bigelow	19	109,218	12%	4,912	13%	-	0%	200	2%	26.4	92%	202	96%
Bigfork	18	183,414	37%	18,516	76%	8,115	74%	2,100	83%	19.0	63%	61	1%
Bird Island	23	168,436	34%	8,561	51%	5,000	60%	950	46%	9.5	23%	84	22%
Biwabik	18	172,838	35%	5,946	27%	2,000	42%	700	33%	16.8	50%	97	47%
Biwabik City	20	330,008	65%	5,687	24%	10,000	77%	1,400	66%	26.2	92%	98	49%
Blackduck	22	200,201	41%	12,672	65%	1,372	40%	900	45%	29.4	96%	74	9%
Blackhoof	21	77,345	6%	5,170	16%	-	0%	500	14%	23.7	83%	87	27%
Blomkest	14	158,244	30%	6,176	30%	4,050	56%	900	45%	8.8	21%	86	25%
Blooming Prairie	28	389,663	71%	18,897	77%	4,103	56%	1,225	62%	22.7	79%	94	41%
Blue Earth	24	792,327	89%	16,357	73%	12,000	82%	1,700	75%	19.8	66%	114	76%
Bluffton	15	121,548	18%	4,136	7%	-	0%	350	5%	20.4	68%	181	96%
Bovey	19	116,771	16%	5,170	16%	4,141	57%	1,100	56%	9.5	23%	68	3%
Bowlus	21	117,657	16%	6,434	34%	-	0%	400	7%	25.3	88%	91	35%
Boyd	21	133,290	23%	4,912	13%	-	0%	320	5%	12.7	31%	131	86%
Braham	19	354,965	67%	19,175	77%	750	36%	1,050	55%	22.6	78%	112	73%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Brainerd	33	2,011,201	97%	133,596	99%	46,402	97%	6,200	98%	33.8	98%	94	41%
Brandon	23	196,910	40%	8,003	47%	4,971	60%	875	44%	11.2	27%	81	18%
Breckenridge	26	315,103	63%	15,577	71%	-	0%	1,200	60%	17.0	52%	76	11%
Breitung	22	263,821	56%	5,429	22%	16,500	88%	550	22%	6.7	17%	154	92%
Brevator	12	115,654	15%	5,170	16%	1,500	40%	600	23%	25.3	88%	104	62%
Bricelyn	17	195,820	39%	5,687	24%	-	0%	600	23%	22.2	76%	118	79%
Brimson	12	63,219	3%	4,136	7%	-	0%	300	4%	23.3	81%	202	96%
Brook Park	19	114,532	15%	4,395	9%	-	0%	400	7%	47.0	100%	164	94%
Brooten	25	249,914	53%	7,145	43%	1,150	38%	700	33%	17.9	57%	98	49%
Browerville	20	234,670	49%	9,974	56%	2,600	47%	750	36%	3.8	11%	177	95%
Browns Valley	20	150,311	27%	5,429	22%	3,455	52%	750	36%	15.7	44%	88	29%
Brownsdale	19	231,571	49%	6,761	39%	-	0%	800	38%	17.7	55%	172	94%
Brownsville	22	66,487	3%	4,912	13%	1,000	37%	25	0%	23.6	83%	1,473	99%
Brownnton	31	242,647	51%	6,387	34%	17,153	89%	1,000	48%	24.7	86%	74	9%
Buffalo	32	938,473	91%	64,044	95%	36,995	96%	4,000	95%	20.7	70%	70	5%
Buffalo Lake	23	299,132	61%	6,204	30%	6,000	66%	1,000	48%	18.5	60%	92	36%
Buhl	21	141,344	25%	4,653	11%	6,357	68%	1,000	48%	17.3	53%	73	8%
Butterfield	23	168,101	33%	6,204	30%	5,500	65%	650	30%	2.4	6%	89	31%
Buyck	9	25,156	1%	3,361	1%	-	0%	200	2%	13.9	35%	331	98%
Byron	32	398,367	71%	22,667	81%	7,500	71%	1,150	58%	23.3	81%	78	13%
Caledonia	33	383,393	69%	17,151	74%	2,400	45%	1,050	55%	18.3	59%	94	41%
Calumet	16	249,153	53%	5,429	22%	833	36%	1,425	69%	21.0	72%	89	31%
Cambridge	22	371,590	68%	42,162	92%	-	0%	2,400	86%	13.9	35%	79	14%
Campbell	21	159,193	30%	6,722	39%	-	0%	500	14%	23.5	82%	85	23%
Canby	21	317,090	63%	11,710	62%	3,000	49%	1,050	55%	27.4	94%	123	83%
Cannon Falls	30	702,480	87%	31,901	88%	-	0%	1,700	75%	16.7	49%	90	33%
Canosia	19	287,614	60%	7,978	47%	10,000	77%	1,000	48%	2.1	4%	107	65%
Canton	20	120,686	17%	4,912	13%	-	0%	400	7%	3.8	11%	100	52%
Carlos	26	559,289	83%	9,233	54%	25,600	93%	1,750	77%	20.8	71%	100	52%
Carlton	24	177,157	36%	11,539	62%	6,809	69%	1,750	77%	(3.3)	0%	112	73%
Carsonville	20	109,598	12%	7,132	42%	-	0%	500	14%	12.6	30%	105	63%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Carver	24	398,081	71%	14,936	70%	12,957	83%	1,900	80%	23.4	81%	87	27%
Cass Lake	19	431,746	74%	24,916	82%	10,850	80%	2,500	88%	16.9	51%	133	87%
Centennial	50	2,095,773	97%	99,098	97%	38,000	96%	4,000	95%	17.2	52%	104	62%
Center City	21	303,337	61%	8,209	48%	7,500	71%	1,250	63%	14.0	36%	106	64%
Ceylon	19	180,354	36%	5,429	22%	-	0%	500	14%	18.3	59%	108	66%
Chandler	16	143,898	26%	4,395	9%	775	36%	650	30%	9.3	22%	104	62%
Chatfield	24	387,816	70%	16,936	73%	3,538	54%	1,300	64%	15.9	45%	88	29%
Cherry	16	112,037	13%	5,170	16%	3,100	50%	375	7%	20.8	71%	231	97%
Chisago	24	626,743	85%	17,605	74%	14,677	86%	2,450	88%	23.0	79%	109	69%
Chisholm	22	537,153	81%	17,720	74%	37,485	96%	2,400	86%	22.3	77%	81	18%
Chokio	20	128,444	21%	7,030	42%	-	0%	500	14%	19.3	64%	152	91%
Clara City	20	257,311	54%	9,215	54%	10,469	79%	1,000	48%	21.0	72%	96	45%
Claremont	17	100,612	9%	6,452	34%	3,500	52%	700	33%	2.9	8%	93	39%
Clarissa	19	124,556	19%	6,204	30%	4,594	58%	500	14%	9.8	24%	99	50%
Clarkfield	28	204,685	42%	8,235	48%	750	36%	800	38%	20.1	67%	91	35%
Clarks Grove	22	143,786	25%	6,808	40%	-	0%	400	7%	27.3	94%	122	82%
Clear Lake	31	385,066	70%	18,536	76%	6,000	66%	1,200	60%	26.5	92%	107	65%
Clearbrook	14	108,972	12%	9,283	54%	-	0%	1,500	69%	23.5	82%	78	13%
Clearwater	29	264,986	56%	15,832	71%	7,000	70%	1,300	64%	21.9	75%	93	39%
Clements	18	126,267	20%	5,687	24%	3,443	52%	550	22%	25.7	90%	92	36%
Cleveland	29	370,289	68%	10,693	59%	13,600	84%	1,100	56%	13.8	35%	115	77%
Clifton	14	245,504	52%	8,011	47%	6,750	69%	950	46%	17.1	52%	136	87%
Climax	27	92,666	8%	4,395	9%	-	0%	150	1%	2.4	6%	277	98%
Clinton [Big Stone]	21	75,007	5%	5,429	22%	3,444	52%	600	23%	16.4	48%	59	1%
Clinton [St Louis]	20	123,609	18%	4,653	11%	-	0%	600	23%	21.7	74%	147	90%
Cohasset	25	537,739	81%	17,969	75%	-	0%	2,050	83%	20.2	68%	102	57%
Cokato	24	439,651	75%	18,674	76%	27,390	93%	1,600	73%	21.4	74%	70	5%
Cold Spring	30	845,133	90%	26,878	84%	14,900	87%	1,800	78%	19.0	63%	101	55%
Coleraine	18	146,916	27%	6,542	37%	15,807	88%	1,250	63%	12.8	31%	78	13%
Colvill	17	45,820	2%	3,361	1%	3,350	51%	200	2%	24.7	86%	254	97%
Colvin	12	41,037	1%	3,878	5%	10,498	79%	800	38%	13.0	32%	72	7%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Comfrey	23	237,148	50%	6,126	29%	4,000	55%	625	30%	1.2	3%	100	52%
Cook	17	421,373	73%	14,335	69%	1,500	40%	1,500	69%	9.7	24%	100	52%
Cosmos	13	170,280	34%	5,917	27%	-	0%	800	38%	30.5	97%	173	95%
Cottage Grove	44	1,572,743	96%	115,330	98%	3,841	54%	3,600	94%	14.0	36%	108	66%
Cotton	19	137,741	24%	7,757	46%	-	0%	400	7%	14.4	39%	156	92%
Cottonwood	21	287,099	60%	9,298	54%	-	0%	600	23%	18.1	59%	157	93%
Courtland	22	236,780	50%	6,872	40%	7,439	71%	1,200	60%	10.6	25%	77	12%
Cromwell	15	310,422	62%	6,980	41%	6,918	69%	1,200	60%	9.0	22%	101	55%
Crooked Lake	12	113,596	14%	6,992	42%	2,400	45%	350	5%	19.2	64%	152	91%
Crookston	23	444,493	76%	11,744	63%	10,000	77%	1,700	75%	23.2	80%	91	35%
Crosby	29	522,566	81%	16,131	72%	33,000	95%	2,050	83%	17.3	53%	75	11%
Culver	9	36,132	1%	2,613	0%	4,548	58%	85	1%	0.8	2%	288	98%
Currie	23	168,898	34%	5,687	24%	2,142	44%	600	23%	3.5	10%	83	20%
Cuyuna	25	150,751	28%	6,204	30%	9,815	76%	850	43%	17.8	56%	60	1%
Cyrus	20	112,593	14%	4,653	11%	-	0%	400	7%	12.0	28%	149	91%
Dalton	26	226,958	48%	6,639	38%	1,263	39%	600	23%	3.1	9%	110	71%
Danube	22	167,506	33%	5,240	21%	-	0%	550	22%	13.4	34%	114	76%
Danvers	10	68,059	4%	4,136	7%	-	0%	650	30%	3.0	9%	111	72%
Darfur	16	164,179	32%	4,136	7%	-	0%	400	7%	2.9	8%	112	73%
Dassel	30	682,131	87%	22,850	81%	30,192	94%	2,300	85%	23.9	84%	97	47%
Dawson	25	251,500	53%	10,650	58%	20,893	91%	1,800	78%	16.5	48%	68	3%
Dayton	28	518,756	80%	19,409	78%	20,000	90%	1,500	69%	10.2	25%	84	22%
Deer Creek	19	125,188	19%	5,170	16%	-	0%	625	30%	25.4	89%	89	31%
Deer River	25	280,649	58%	19,167	77%	-	0%	1,750	77%	24.3	85%	83	20%
Deerwood	20	312,131	63%	15,929	72%	-	0%	950	46%	15.1	42%	114	76%
Delano	27	618,715	85%	30,579	87%	20,000	90%	2,400	86%	20.7	70%	72	7%
Delavan	16	162,827	31%	4,912	13%	1,600	41%	750	36%	(4.8)	0%	108	66%
Dent	22	204,202	42%	11,461	61%	-	0%	600	23%	19.4	65%	104	62%
Detroit Lakes	29	1,702,051	96%	55,005	94%	7,565	72%	4,700	96%	18.0	58%	102	57%
Dexter	24	192,083	39%	4,136	7%	4,400	57%	400	7%	3.5	10%	108	66%
Dodge Center	23	459,470	77%	10,844	59%	14,616	86%	1,700	75%	29.6	96%	122	82%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Dover	17	178,264	36%	5,429	22%	3,990	55%	750	36%	22.5	77%	115	77%
Dovray	19	28,056	1%	3,361	1%	-	0%	160	1%	6.2	17%	81	18%
Dumont	21	121,474	17%	5,170	16%	-	0%	300	4%	2.4	6%	117	78%
Dunnell	16	120,372	17%	3,878	5%	-	0%	450	11%	9.4	22%	123	83%
Eagle Bend	20	205,155	42%	6,463	34%	3,941	55%	850	43%	5.4	14%	91	35%
Eagle Lake	18	288,847	60%	11,005	60%	16,506	88%	1,700	75%	1.8	3%	74	9%
East Bethel	33	944,452	92%	40,103	91%	-	0%	3,400	93%	26.6	92%	97	47%
East Grand Forks	28	746,320	88%	31,220	87%	-	0%	2,100	83%	22.2	76%	99	50%
Eastern Hubbard	24	228,546	48%	6,981	42%	6,000	66%	1,100	56%	8.2	20%	133	87%
Easton	24	130,058	21%	5,946	27%	-	0%	450	11%	16.4	48%	88	29%
Echo	20	162,017	31%	5,429	22%	950	37%	600	23%	13.6	34%	112	73%
Eden Valley	27	421,556	73%	12,693	66%	3,500	52%	1,000	48%	18.7	62%	103	60%
Edgerton	23	274,506	58%	9,115	53%	4,558	58%	850	43%	20.7	70%	97	47%
Eitzen	27	112,717	14%	6,464	36%	3,000	49%	450	11%	20.6	69%	94	41%
Elbow Tulaby Lakes	11	59,821	3%	4,098	7%	-	0%	450	11%	2.7	7%	118	79%
Elizabeth	21	173,668	35%	5,598	24%	-	0%	600	23%	22.6	78%	77	12%
Elk River	39	2,224,430	97%	96,024	97%	30,000	94%	5,091	97%	25.8	91%	87	27%
Elko New Market	24	1,023,858	93%	27,868	84%	54,800	98%	3,500	93%	5.4	14%	108	66%
Ellendale	17	167,403	32%	7,340	44%	36,178	96%	500	14%	(3.7)	0%	98	49%
Ellsworth	25	221,772	46%	6,463	34%	-	0%	500	14%	3.4	10%	118	79%
Elmer	14	89,716	7%	4,136	7%	-	0%	250	2%	9.7	24%	131	86%
Elmore	14	178,278	36%	6,204	30%	1,500	40%	1,100	56%	7.2	18%	90	33%
Elrosa	26	283,489	59%	7,756	45%	9,000	75%	600	23%	13.7	35%	99	50%
Ely	29	532,535	81%	36,817	90%	-	0%	1,600	73%	23.7	83%	96	45%
Elysian	25	236,961	50%	8,206	48%	12,227	83%	900	45%	5.6	15%	83	20%
Emily	17	154,960	28%	8,698	51%	-	0%	750	36%	23.8	83%	79	14%
Emmons	19	243,800	52%	5,946	27%	-	0%	600	23%	13.4	34%	117	78%
Evansville	25	147,878	27%	7,756	45%	2,500	45%	320	5%	12.0	28%	145	90%
Eveleth	20	317,406	64%	10,251	57%	12,449	83%	1,900	80%	20.9	71%	82	19%
Excelsior	40	3,349,286	99%	96,538	97%	-	0%	6,250	98%	20.9	71%	92	36%
Eyota	21	257,552	55%	10,726	59%	3,850	54%	1,200	60%	13.0	32%	106	64%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Fairfax	20	391,536	71%	9,760	55%	4,772	58%	1,700	75%	1.9	4%	89	31%
Farmington	50	1,331,872	95%	70,269	95%	-	0%	4,575	96%	30.5	97%	58	1%
Fayal	25	252,207	54%	6,933	41%	14,000	85%	1,500	69%	23.7	83%	100	52%
Federal Dam	13	77,582	6%	3,900	6%	-	0%	100	1%	17.6	55%	535	99%
Fergus Falls	37	1,678,618	96%	55,405	94%	-	0%	3,900	94%	21.1	73%	89	31%
Fertile	25	266,346	56%	9,401	55%	-	0%	800	38%	14.7	40%	100	52%
Fifty Lakes	15	97,782	9%	4,919	16%	-	0%	600	23%	13.1	32%	126	84%
Finland	19	195,079	39%	9,883	56%	-	0%	650	30%	2.8	7%	97	47%
Finlayson	21	151,190	28%	8,464	50%	-	0%	600	23%	2.8	7%	102	57%
Flensburg	19	103,328	10%	5,688	26%	-	0%	525	21%	16.7	49%	108	66%
Floodwood	20	335,075	66%	8,359	49%	10,395	79%	1,000	48%	26.6	92%	109	69%
Foley	23	746,651	88%	30,004	86%	7,500	71%	2,100	83%	16.9	51%	104	62%
Forada	21	189,536	38%	6,204	30%	13,568	84%	600	23%	18.6	61%	155	92%
Forest Lake	33	1,466,523	95%	83,786	96%	17,000	89%	4,500	95%	30.3	97%	93	39%
Foreston	17	231,338	48%	5,946	27%	2,603	47%	1,000	48%	12.6	30%	81	18%
Franklin	20	266,534	56%	5,170	16%	5,170	63%	1,000	48%	7.6	19%	116	78%
Frazee	23	169,804	34%	15,850	72%	-	0%	1,200	60%	10.7	26%	71	6%
Fredenberg	20	166,659	32%	5,542	24%	4,500	57%	700	33%	25.1	87%	111	72%
French Township	24	113,023	14%	6,463	34%	3,537	53%	500	14%	24.0	84%	80	17%
Frost	22	205,727	42%	5,687	24%	2,500	45%	500	14%	7.2	18%	120	80%
Fulda	21	260,211	55%	11,235	61%	-	0%	1,000	48%	3.8	11%	119	80%
Garfield	24	251,419	53%	10,743	59%	4,961	59%	1,000	48%	17.7	55%	101	55%
Garrison	26	597,432	85%	22,738	81%	12,000	82%	3,100	92%	21.2	73%	93	39%
Garvin	15	88,701	7%	3,878	5%	-	0%	450	11%	15.2	43%	96	45%
Gaylord	27	409,996	72%	12,755	66%	24,647	93%	1,350	66%	5.1	14%	82	19%
Geneva	23	106,427	12%	4,912	13%	-	0%	200	2%	17.9	57%	147	90%
Ghent	19	111,880	13%	4,136	7%	-	0%	525	21%	21.1	73%	102	57%
Gilbert	19	223,503	47%	5,170	16%	3,878	55%	1,100	56%	10.6	25%	90	33%
Glenwood	28	280,396	58%	20,177	79%	25,913	93%	1,600	73%	22.3	77%	69	4%
Glyndon	24	385,540	70%	9,372	54%	-	0%	900	45%	24.1	85%	99	50%
Gnesen	22	381,531	69%	8,428	49%	-	0%	1,000	48%	2.8	7%	98	49%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Golden Valley	50	4,123,615	99%	100,125	98%	-	0%	6,700	99%	25.1	87%	98	49%
Gonvick	19	173,672	35%	5,170	16%	3,913	55%	650	30%	14.1	37%	108	66%
Good Thunder	20	347,695	66%	9,189	53%	6,000	66%	900	45%	20.7	70%	102	57%
Goodland	18	75,704	5%	4,653	11%	-	0%	360	6%	13.1	32%	176	95%
Goodview	32	347,912	66%	11,024	60%	-	0%	1,400	66%	20.5	69%	86	25%
Graceville	25	157,635	29%	7,392	44%	2,500	45%	550	22%	14.7	40%	110	71%
Granada	16	62,205	3%	4,395	9%	-	0%	500	14%	13.9	35%	104	62%
Grand Lake	24	338,700	66%	10,631	58%	8,000	73%	1,275	63%	20.4	68%	108	66%
Grand Marais	22	334,603	66%	11,690	62%	-	0%	1,200	60%	14.3	38%	88	29%
Grand Meadow	27	262,522	56%	11,577	62%	625	35%	1,100	56%	28.7	95%	82	19%
Grand Rapids	30	1,486,938	95%	82,618	96%	5,000	60%	5,000	96%	19.8	66%	111	72%
Granite Falls	28	259,280	55%	15,747	71%	10,689	80%	1,350	66%	16.0	46%	70	5%
Green Isle	20	168,077	33%	6,204	30%	7,000	70%	775	38%	21.7	74%	101	55%
Greenbush	33	233,149	49%	7,756	45%	2,536	47%	500	14%	17.5	54%	86	25%
Greenwood	25	383,333	69%	11,402	61%	30,000	94%	1,500	69%	16.3	47%	89	31%
Grey Eagle	20	198,039	40%	9,582	55%	3,000	49%	750	36%	23.0	79%	95	43%
Grove City	19	176,162	35%	8,338	49%	-	0%	900	45%	27.2	93%	99	50%
Grygla	20	113,622	14%	5,170	16%	5,000	60%	250	2%	15.2	43%	153	91%
Hackensack	29	492,424	79%	15,865	72%	23,650	92%	1,800	78%	8.4	21%	87	27%
Hallock	28	167,666	33%	7,239	43%	-	0%	500	14%	9.9	24%	95	43%
Halstad	24	180,828	37%	6,204	30%	2,000	42%	600	23%	4.2	13%	110	71%
Ham Lake	36	1,263,267	94%	54,295	94%	-	0%	3,200	93%	15.9	45%	92	36%
Hamburg	30	476,263	78%	6,980	41%	39,533	96%	1,405	68%	24.5	86%	83	20%
Hamel	28	1,134,277	94%	27,917	85%	39,729	97%	1,900	80%	20.7	70%	127	84%
Hancock	22	218,369	46%	7,016	42%	-	0%	600	23%	7.3	18%	107	65%
Hanley Falls	24	138,525	24%	5,946	27%	-	0%	400	7%	16.5	48%	103	60%
Hanover	25	499,044	80%	24,926	83%	3,150	50%	1,400	66%	10.6	25%	93	39%
Hanska	25	168,179	33%	6,463	34%	-	0%	440	11%	5.4	14%	130	85%
Harmony	25	247,943	52%	8,442	50%	5,000	60%	750	36%	9.3	22%	96	45%
Harris	22	128,263	20%	7,623	44%	2,000	42%	975	48%	16.4	48%	102	57%
Hartland	17	163,273	31%	5,429	22%	-	0%	425	10%	10.7	26%	179	95%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Hastings	56	3,220,611	98%	106,082	98%	-	0%	4,500	95%	21.5	74%	100	52%
Hayfield	24	225,970	47%	14,123	68%	5,951	66%	1,500	69%	22.1	76%	70	5%
Hayward	19	226,574	47%	5,687	24%	4,500	57%	800	38%	29.0	95%	130	85%
Hector	23	456,324	77%	10,025	57%	3,800	54%	1,350	66%	22.1	76%	99	50%
Henderson	21	142,305	25%	6,294	33%	12,270	83%	1,000	48%	12.9	31%	65	2%
Hendricks	30	165,274	32%	6,463	34%	5,238	64%	700	33%	7.1	18%	72	7%
Hendrum	20	123,855	18%	4,912	13%	-	0%	350	5%	2.1	4%	180	96%
Henning	25	232,718	49%	10,088	57%	3,646	54%	1,000	48%	19.7	66%	78	13%
Herman	18	128,732	21%	6,463	34%	-	0%	600	23%	20.6	69%	89	31%
Hermantown	25	938,860	92%	28,489	85%	25,000	93%	2,700	89%	14.9	41%	103	60%
Heron Lake	18	145,643	26%	6,124	29%	2,000	42%	600	23%	12.9	31%	101	55%
Hewitt	12	96,502	9%	3,619	3%	-	0%	500	14%	7.7	19%	121	81%
Hill City	24	100,305	9%	6,906	40%	6,335	68%	615	29%	14.3	38%	68	3%
Hills	20	89,881	8%	6,722	39%	5,000	60%	750	36%	16.0	46%	99	50%
Hinckley	24	424,057	73%	18,127	75%	2,933	49%	1,200	60%	14.3	38%	139	89%
Hitterdal	19	116,555	16%	3,878	5%	650	35%	500	14%	24.0	84%	101	55%
Hoffman	21	221,053	46%	6,204	30%	3,049	50%	650	30%	2.8	7%	89	31%
Hokah	16	106,251	11%	7,756	45%	-	0%	475	13%	2.6	6%	85	23%
Holdingsford	22	207,460	43%	8,854	52%	4,200	57%	900	45%	17.7	55%	83	20%
Holland	21	161,018	30%	5,170	16%	-	0%	250	2%	27.6	94%	177	95%
Hollandale	16	59,147	3%	5,170	16%	-	0%	1	0%	16.9	51%	23,014	99%
Hopkins	36	1,888,820	96%	64,532	95%	104,409	99%	7,000	99%	16.4	48%	86	25%
Houston	25	217,679	45%	9,077	53%	208	33%	925	46%	24.0	84%	92	36%
Hovland Area	13	92,079	8%	2,872	1%	3,000	49%	400	7%	22.2	76%	283	98%
Howard Lake	26	307,239	62%	14,000	68%	21,618	91%	1,400	66%	18.0	58%	70	5%
Hoyt Lakes	21	198,769	40%	6,463	34%	4,062	56%	1,500	69%	20.7	70%	76	11%
Hugo	29	549,832	82%	36,390	89%	-	0%	2,700	89%	17.5	54%	87	27%
Ideal	29	441,102	75%	19,172	77%	12,116	82%	2,100	83%	19.7	66%	73	8%
Industrial	17	224,481	47%	4,395	9%	5,000	60%	700	33%	23.0	79%	103	60%
International Falls	30	647,865	86%	34,939	88%	-	0%	2,750	90%	17.9	57%	92	36%
Inver Grove Heights	60	3,385,624	99%	119,457	98%	-	0%	5,000	96%	18.3	59%	122	82%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Iona	15	66,786	4%	2,327	0%	-	0%	300	4%	7.4	19%	108	66%
Ironton	19	128,942	21%	6,464	36%	-	0%	500	14%	21.9	75%	105	63%
Isanti	19	1,113,185	93%	42,696	92%	58,636	98%	3,800	94%	33.4	98%	74	9%
Isle	25	287,260	60%	21,168	80%	5,000	60%	967	48%	34.6	99%	97	47%
Jackson	26	480,537	78%	18,770	76%	7,992	72%	1,700	75%	14.9	41%	84	22%
Jacobson	25	94,197	9%	4,136	7%	-	0%	400	7%	18.3	59%	110	71%
Janesville	25	184,092	37%	12,996	66%	13,046	84%	1,400	66%	16.1	46%	71	6%
Jasper	25	145,949	26%	6,618	38%	3,200	51%	650	30%	17.8	56%	94	41%
Jeffers	22	123,941	19%	5,170	16%	-	0%	500	14%	20.1	67%	80	17%
Jordan	35	657,465	86%	26,915	84%	35,000	95%	1,900	80%	3.9	12%	81	18%
Kandiyohi	17	249,960	53%	7,817	46%	14,800	86%	1,100	56%	21.7	74%	88	29%
Karlstad	30	139,127	24%	7,756	45%	-	0%	350	5%	1.6	3%	136	87%
Kasota	23	354,088	67%	13,059	67%	8,500	74%	1,300	64%	25.2	88%	110	71%
Kasson	30	500,072	80%	21,763	80%	-	0%	2,000	81%	18.7	62%	79	14%
Keewatin	15	176,090	35%	5,429	22%	114	33%	1,600	73%	14.8	41%	68	3%
Kelliher	24	164,143	31%	5,946	27%	2,298	45%	575	23%	16.5	48%	72	7%
Kellogg	28	316,067	63%	5,946	27%	-	0%	680	33%	15.1	42%	97	47%
Kennedy	14	89,757	8%	3,976	6%	-	0%	350	5%	7.7	19%	156	92%
Kensington	29	184,358	38%	6,204	30%	2,648	47%	750	36%	3.7	11%	103	60%
Kerrick	21	8,959	0%	3,619	3%	-	0%	1	0%	0.4	1%	3,486	99%
Kettle River	17	101,255	10%	4,912	13%	-	0%	600	23%	20.9	71%	94	41%
Kilkenny	20	254,170	54%	6,677	38%	7,000	70%	725	35%	9.5	23%	109	69%
Kimball	29	234,722	49%	11,024	60%	5,000	60%	825	42%	15.2	43%	97	47%
Kinney	20	184,258	38%	4,912	13%	-	0%	650	30%	10.9	26%	112	73%
La Crescent	23	440,129	75%	22,429	81%	4,000	55%	1,600	73%	0.6	1%	87	27%
Lafayette	27	305,340	62%	8,718	51%	4,000	55%	900	45%	22.5	77%	134	87%
Lake Benton	20	195,574	39%	9,046	53%	1,000	37%	575	23%	2.9	8%	155	92%
Lake Bronson	18	73,351	4%	3,619	3%	-	0%	400	7%	5.8	16%	146	90%
Lake City	22	566,590	83%	32,126	88%	34,811	95%	3,250	93%	20.6	69%	82	19%
Lake Crystal	25	356,717	67%	17,758	75%	7,500	71%	2,000	81%	19.2	64%	68	3%
Lake Elmo	24	920,405	91%	34,527	88%	-	0%	3,100	92%	21.2	73%	108	66%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Lake Henry	25	137,938	24%	4,653	11%	3,000	49%	350	5%	14.7	40%	124	84%
Lake Kabetogama	14	124,589	19%	4,912	13%	324	34%	750	36%	29.9	97%	105	63%
Lake Lillian	14	132,659	22%	4,925	16%	1,000	37%	700	33%	1.9	4%	90	33%
Lake Park	20	208,694	43%	12,596	65%	2,520	47%	875	44%	16.6	49%	96	45%
Lake Wilson	23	159,841	30%	4,395	9%	-	0%	600	23%	2.1	4%	103	60%
Lakefield	24	363,470	68%	12,548	64%	4,890	59%	1,000	48%	18.6	61%	108	66%
Lakeland	20	155,788	29%	4,395	9%	1,695	41%	800	38%	17.4	54%	106	64%
Lakeville	78	5,045,601	99%	191,073	99%	-	0%	6,230	98%	23.5	82%	97	47%
Lakewood	21	215,449	45%	7,265	43%	93	33%	650	30%	37.8	99%	102	57%
Lamberton	20	108,813	12%	6,886	40%	1,000	37%	950	46%	23.0	79%	72	7%
Lancaster	23	110,852	13%	4,912	13%	-	0%	500	14%	3.1	9%	115	77%
Lanesboro	22	241,085	51%	8,278	49%	3,500	52%	1,000	48%	11.5	28%	99	50%
Lasalle	16	88,687	7%	3,361	1%	-	0%	400	7%	10.7	26%	99	50%
Le Roy	23	130,950	22%	6,602	37%	-	0%	450	11%	11.4	28%	112	73%
Le Sueur	24	551,895	83%	23,523	82%	16,000	88%	2,600	89%	25.6	90%	109	69%
Leaf Valley	18	212,595	44%	5,397	22%	9,300	75%	800	38%	13.4	34%	88	29%
Lester Prairie	30	284,354	59%	8,439	49%	14,000	85%	850	43%	4.3	13%	86	25%
Lewiston	28	466,846	78%	16,977	74%	2,000	42%	1,250	63%	27.7	95%	98	49%
Lewisville	19	208,992	44%	6,127	30%	-	0%	700	33%	4.1	13%	121	81%
Lexington	17	482,725	78%	6,929	41%	9,200	75%	2,300	85%	1.0	2%	103	60%
Lindstrom	25	567,425	84%	22,292	81%	6,000	66%	2,295	85%	21.0	72%	92	36%
Linwood	31	373,387	69%	18,056	75%	10,026	79%	2,000	81%	18.6	61%	76	11%
Lismore	26	109,008	12%	5,946	27%	-	0%	300	4%	17.2	52%	107	65%
Litchfield	30	545,808	82%	36,844	90%	17,952	89%	2,000	81%	22.5	77%	78	13%
Little Canada	34	1,480,838	95%	37,130	90%	15,000	87%	3,100	92%	27.0	93%	92	36%
Little Falls	30	817,416	89%	49,473	93%	-	0%	3,000	91%	18.7	62%	84	22%
Littlefork	26	192,813	39%	6,722	39%	5,360	65%	700	33%	25.3	88%	123	83%
Long Lake	35	1,146,838	94%	74,973	96%	-	0%	2,889	90%	21.3	73%	100	52%
Long Prairie	22	367,153	68%	22,138	80%	6,000	66%	1,750	77%	9.9	24%	98	49%
Lonsdale	26	443,002	75%	27,883	85%	10,000	77%	1,700	75%	13.5	34%	122	82%
Loretto	26	1,306,465	94%	16,665	73%	60,000	99%	4,200	95%	18.5	60%	82	19%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Lower Saint Croix Valley	28	989,191	92%	31,337	87%	-	0%	3,100	92%	23.9	84%	94	41%
Lowry	23	282,377	59%	5,946	27%	5,000	60%	800	38%	13.1	32%	102	57%
Lucan	24	90,501	8%	5,687	24%	-	0%	450	11%	10.2	25%	100	52%
Lutsen	18	214,347	44%	8,990	53%	5,000	60%	1,400	66%	12.5	30%	81	18%
Luverne	34	699,530	87%	20,382	79%	-	0%	2,000	81%	18.2	59%	104	62%
Lynd	12	102,466	10%	3,878	5%	-	0%	450	11%	32.0	98%	100	52%
Mabel	20	103,846	11%	5,849	27%	2,831	48%	500	14%	12.1	29%	94	41%
Madelia	25	253,819	54%	12,637	65%	11,942	82%	1,100	56%	12.3	29%	74	9%
Madison	25	121,504	17%	9,674	55%	1,992	42%	1,000	48%	9.6	23%	67	3%
Madison Lake	22	269,375	57%	9,577	55%	7,423	71%	1,100	56%	23.8	83%	100	52%
Mahnomen	25	260,127	55%	8,759	52%	800	36%	1,100	56%	20.0	67%	100	52%
Mahtomedi	34	1,216,926	94%	49,071	93%	8,000	73%	4,300	95%	25.4	89%	92	36%
Mahtowa	22	114,184	15%	4,136	7%	4,970	59%	500	14%	14.5	39%	113	75%
Mantorville	23	260,029	55%	8,089	48%	3,500	52%	800	38%	17.4	54%	102	57%
Maple Hill	13	140,496	25%	4,395	9%	8,000	73%	700	33%	17.8	56%	158	93%
Maple Lake	29	790,576	89%	30,956	87%	13,000	84%	1,700	75%	5.9	16%	88	29%
Maple Plain	27	821,094	89%	17,483	74%	18,000	89%	2,100	83%	15.6	44%	89	31%
Mapleton	23	430,536	74%	12,366	64%	5,175	64%	1,800	78%	22.6	78%	108	66%
Maplewood	72	4,216,537	99%	142,621	99%	91,934	99%	5,500	98%	25.4	89%	85	23%
Marble	18	239,344	51%	4,967	16%	8,000	73%	1,450	69%	18.3	59%	109	69%
Marshall	43	2,123,265	97%	52,884	93%	64,018	99%	4,700	96%	19.3	64%	85	23%
Mayer	29	400,678	71%	6,204	30%	11,467	81%	1,600	73%	18.4	60%	83	20%
Maynard	23	241,628	51%	6,351	33%	-	0%	650	30%	20.9	71%	108	66%
Mc Davitt	18	128,743	21%	4,653	11%	2,000	42%	1,000	48%	13.8	35%	80	17%
Mc Grath	16	135,889	23%	5,170	16%	-	0%	500	14%	5.8	16%	137	88%
Mc Intosh	22	94,732	9%	4,395	9%	-	0%	600	23%	22.0	75%	88	29%
Mc Kinley	13	80,605	6%	2,844	0%	-	0%	300	4%	6.8	17%	171	94%
McGregor	20	436,704	75%	22,766	81%	53,127	98%	1,800	78%	21.5	74%	75	11%
Meadowlands	13	54,738	3%	3,361	1%	-	0%	200	2%	18.9	63%	161	94%
Medford	27	183,481	37%	7,695	45%	15,000	87%	725	35%	28.9	95%	86	25%
Melrose	29	318,898	64%	17,418	74%	2,700	47%	1,250	63%	13.9	35%	88	29%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Menahga	24	299,807	61%	8,504	50%	2,000	42%	1,100	56%	12.3	29%	96	45%
Middle River	21	150,426	27%	4,912	13%	-	0%	400	7%	2.9	8%	186	96%
Miesville	30	220,507	46%	7,756	45%	1,800	41%	500	14%	18.7	62%	87	27%
Milaca	23	695,274	87%	26,219	83%	-	0%	2,400	86%	14.6	39%	102	57%
Milan	17	161,250	31%	5,170	16%	-	0%	500	14%	23.9	84%	113	75%
Miltona	25	222,112	47%	8,253	48%	7,036	70%	1,000	48%	8.4	21%	91	35%
Minnesota	28	234,921	50%	10,993	60%	3,891	55%	1,000	48%	20.7	70%	110	71%
Minnesota Lake	22	171,480	35%	6,463	34%	2,000	42%	1,000	48%	13.9	35%	78	13%
Mission	17	246,328	52%	15,774	71%	6,000	66%	1,500	69%	13.3	33%	84	22%
Montevideo	30	555,558	83%	21,951	80%	5,037	63%	1,700	75%	28.9	95%	96	45%
Montgomery	29	389,333	71%	17,758	75%	20,000	90%	1,800	78%	23.2	80%	95	43%
Monticello	30	1,010,161	93%	63,549	95%	-	0%	2,650	89%	23.5	82%	88	29%
Montrose	26	386,844	70%	10,187	57%	42,000	97%	1,500	69%	14.2	37%	90	33%
Moose Lake	23	198,380	40%	19,443	78%	5,839	66%	1,000	48%	19.7	66%	97	47%
Mora	27	548,826	82%	36,037	89%	-	0%	1,700	75%	17.9	57%	96	45%
Morgan	23	425,999	73%	8,616	51%	2,763	48%	1,600	73%	23.5	82%	95	43%
Morris	34	684,727	87%	20,701	79%	21,750	91%	1,500	69%	26.3	92%	102	57%
Morristown	24	401,148	72%	13,735	68%	5,000	60%	1,700	75%	25.7	90%	85	23%
Morse-Fall Lake	32	0	0%	-	0%	-	0%	10	0%	-	1%	0	0%
Morton	19	150,298	27%	5,170	16%	4,370	57%	800	38%	12.2	29%	87	27%
Motley	16	141,183	25%	10,699	59%	8,710	75%	1,600	73%	14.7	40%	87	27%
Mountain Iron	18	272,546	57%	9,134	53%	10,800	80%	1,800	78%	14.6	39%	105	63%
Mountain Lake	21	215,690	45%	11,677	62%	-	0%	1,200	60%	2.1	4%	105	63%
Nashwauk	24	318,446	64%	9,987	56%	5,223	64%	1,300	64%	12.5	30%	86	25%
Nerstrand	18	39,823	1%	4,077	7%	-	0%	50	0%	0.6	1%	417	98%
Nevis	15	214,702	45%	14,919	70%	6,250	68%	950	46%	4.1	13%	129	85%
New Auburn	18	114,756	15%	5,687	24%	5,245	64%	1,000	48%	25.6	90%	56	0%
New Brighton	36	2,460,679	98%	81,298	96%	46,200	97%	5,300	97%	22.9	79%	93	39%
New Germany	23	365,846	68%	6,980	41%	7,000	70%	1,200	60%	6.5	17%	94	41%
New London	26	286,028	60%	25,821	83%	5,000	60%	1,525	72%	5.3	14%	77	12%
New Munich	17	123,841	18%	3,736	4%	5,000	60%	475	13%	5.8	16%	127	84%

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
New Prague	30	484,212	79%	43,282	92%	16,386	88%	3,050	92%	25.4	89%	61	1%
New Richland	25	311,987	62%	11,938	63%	450	35%	1,000	48%	3.1	9%	113	75%
New York Mills	19	168,558	34%	11,975	63%	9,000	75%	1,150	58%	16.6	49%	79	14%
Newfolden	14	125,379	20%	5,501	24%	-	0%	600	23%	2.1	4%	128	85%
Newport	28	674,638	86%	13,238	67%	27,604	94%	3,000	91%	6.0	16%	71	6%
Nicollet	25	220,579	46%	14,962	70%	3,585	54%	1,100	56%	27.2	93%	102	57%
Nisswa	24	655,339	86%	37,791	90%	10,000	77%	2,400	86%	12.9	31%	89	31%
Normanna	18	21,369	0%	3,102	1%	-	0%	100	1%	6.9	18%	393	98%
North Branch	28	493,360	79%	39,427	91%	5,444	65%	3,200	93%	15.7	44%	49	0%
North Mankato	32	1,240,881	94%	39,879	91%	12,935	83%	3,000	91%	18.8	63%	95	43%
North St. Paul	36	966,203	92%	40,089	91%	31,083	95%	3,400	93%	17.5	54%	85	23%
North Star Township	17	49,370	2%	2,844	0%	1,700	41%	500	14%	16.7	49%	62	2%
Northfield	32	2,637,457	98%	91,139	97%	48,665	98%	7,500	99%	26.1	91%	81	18%
Northland	18	72,065	4%	2,585	0%	1,000	37%	250	2%	1.5	3%	159	93%
Northome	19	125,259	19%	5,170	16%	-	0%	500	14%	0.9	2%	112	73%
Norwood Young America	28	448,602	76%	16,565	73%	41,000	97%	1,575	73%	(2.1)	0%	69	4%
Oak Grove	34	925,637	91%	28,392	85%	16,572	88%	2,300	85%	21.1	73%	95	43%
Oakdale	39	1,589,483	96%	100,117	97%	-	0%	4,900	96%	24.3	85%	93	39%
Odin	14	104,602	11%	3,361	1%	-	0%	550	22%	3.1	9%	121	81%
Ogilvie	25	240,451	51%	11,692	62%	6,100	68%	1,000	48%	11.0	27%	91	35%
Okabena	15	150,218	27%	5,170	16%	-	0%	450	11%	5.0	14%	140	89%
Olivia	25	211,433	44%	12,955	66%	5,042	63%	1,100	56%	3.8	11%	66	2%
Onamia	21	213,233	44%	13,906	68%	-	0%	1,100	56%	16.8	50%	74	9%
Ormsby	19	155,300	29%	3,878	5%	-	0%	525	21%	3.4	10%	123	83%
Oronoco	23	183,395	37%	5,687	24%	2,313	45%	1,200	60%	1.6	3%	117	78%
Orr	16	159,747	30%	6,050	29%	-	0%	650	30%	13.8	35%	110	71%
Ortonville	30	388,043	70%	8,257	48%	3,465	52%	1,000	48%	23.2	80%	102	57%
Osakis	18	297,286	61%	16,309	72%	28,000	94%	2,600	89%	29.8	97%	61	1%
Osseo	29	518,696	80%	9,742	55%	9,460	76%	1,532	72%	24.0	84%	107	65%
Ostrander	11	49,501	2%	3,619	3%	-	0%	435	11%	2.6	6%	116	78%
Ottertail	26	*	*	11,154	60%	8,350	74%	675	33%	18.7	62%	*	*

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Owatonna	32	1,748,237	96%	97,076	97%	-	0%	4,450	95%	25.9	91%	83	20%
Palisade	19	104,363	11%	6,507	37%	3,425	52%	600	23%	15.9	45%	91	35%
Palo	19	284,407	59%	6,463	34%	6,500	69%	950	46%	15.1	42%	101	55%
Park Rapids	26	851,588	90%	54,255	94%	-	0%	3,000	91%	23.2	80%	91	35%
Parkers Prairie	27	250,959	53%	7,520	44%	13,772	84%	950	46%	15.4	44%	75	11%
Paynesville	24	550,748	82%	22,906	82%	5,000	60%	2,000	81%	25.9	91%	89	31%
Pelican Rapids	22	311,039	62%	35,344	89%	-	0%	1,800	78%	24.6	86%	94	41%
Pemberton	17	112,221	13%	4,395	9%	1,000	37%	550	22%	3.7	11%	129	85%
Pennock	22	189,791	38%	7,930	47%	12,310	83%	900	45%	19.6	65%	83	20%
Pequaywan	12	44,476	2%	3,619	3%	1,500	40%	500	14%	22.1	76%	64	2%
Pequot Lakes	31	831,439	90%	27,399	84%	50,140	98%	2,900	90%	7.0	18%	109	69%
Perham	32	506,514	80%	24,053	82%	-	0%	1,900	80%	25.3	88%	77	12%
Pierz	27	280,648	58%	26,943	84%	16,609	89%	1,300	64%	15.8	45%	89	31%
Pike-Sandy-Britt	23	245,263	52%	9,312	54%	-	0%	700	33%	16.0	46%	133	87%
Pillager	26	450,314	76%	20,103	78%	23,000	92%	2,200	85%	25.6	90%	77	12%
Pine Island	25	317,459	64%	28,140	85%	8,504	74%	2,500	88%	17.8	56%	75	11%
Pine River	22	505,584	80%	15,767	71%	23,962	92%	1,550	72%	17.0	52%	108	66%
Plato	29	436,104	74%	6,722	39%	6,500	69%	1,060	55%	19.5	65%	106	64%
Porter	24	231,039	48%	6,204	30%	5,000	60%	325	5%	23.2	80%	154	92%
Preston	26	168,223	33%	10,316	58%	4,500	57%	1,300	64%	30.7	98%	68	3%
Princeton	31	1,028,772	93%	35,790	89%	17,000	89%	2,875	90%	20.3	68%	95	43%
Prinsburg	18	203,420	42%	5,170	16%	-	0%	500	14%	4.1	13%	139	89%
Prior Lake	39	1,956,359	97%	121,953	99%	20,000	90%	6,500	98%	26.0	91%	80	17%
Proctor	23	305,947	62%	14,390	69%	5,000	60%	1,100	56%	14.2	37%	138	88%
Randall	21	322,079	64%	8,949	52%	15,000	87%	1,000	48%	12.4	30%	150	91%
Randolph	38	520,881	81%	14,568	69%	2,000	42%	1,000	48%	16.2	47%	92	36%
Raymond	23	218,101	45%	7,305	43%	4,817	59%	800	38%	14.6	39%	93	39%
Red Wing	18	840,724	90%	66,897	95%	-	0%	2,000	81%	(0.9)	1%	143	89%
Redwood Falls	30	904,445	91%	24,774	82%	21,600	91%	2,975	91%	15.0	42%	81	18%
Remer	21	457,590	77%	11,516	61%	9,760	76%	1,500	69%	5.4	14%	110	71%
Renville	25	243,327	51%	8,591	51%	22,824	92%	1,300	64%	15.1	42%	66	2%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Rice	24	331,546	65%	12,512	64%	5,000	60%	800	38%	15.5	44%	116	78%
Rice Lake	24	443,151	76%	13,373	67%	9,800	76%	1,400	66%	2.3	5%	119	80%
Richmond	24	384,191	70%	15,964	72%	11,000	81%	1,150	58%	19.5	65%	106	64%
Rockford	29	411,568	72%	20,809	79%	-	0%	1,750	77%	17.0	52%	85	23%
Rockville	24	383,385	69%	10,603	58%	5,000	60%	1,500	69%	16.7	49%	70	5%
Rogers	35	572,362	84%	49,223	93%	9,000	75%	2,600	89%	15.5	44%	71	6%
Rollingstone	20	85,604	6%	6,832	40%	-	0%	395	7%	3.7	11%	85	23%
Rose Creek	20	84,587	6%	5,429	22%	-	0%	400	7%	1.0	2%	68	3%
Roseau	27	493,898	79%	22,037	80%	28,678	94%	1,600	73%	18.7	62%	133	87%
Rosemount	44	2,267,777	98%	71,882	96%	156,500	99%	6,900	99%	18.9	63%	83	20%
Rothsay	22	291,849	61%	8,861	52%	-	0%	800	38%	14.3	38%	103	60%
Royalton	24	202,080	42%	7,927	46%	37,500	96%	875	44%	20.6	69%	79	14%
Rush City	28	431,565	74%	19,441	78%	11,009	81%	1,650	74%	22.5	77%	73	8%
Russell	28	157,876	29%	5,170	16%	-	0%	500	14%	3.2	10%	143	89%
Ruthon	17	198,405	40%	4,653	11%	425	34%	750	36%	8.4	21%	112	73%
Sabin-Elmwood	23	177,469	36%	2,986	1%	1,258	39%	800	38%	27.0	93%	118	79%
Sacred Heart	25	112,699	14%	6,463	34%	5,233	64%	760	38%	8.1	20%	67	3%
Saint Anthony	25	872,655	91%	32,411	88%	6,000	66%	2,500	88%	35.8	99%	107	65%
Saint Augusta	23	18,536	0%	11,536	61%	-	0%	1	0%	-	1%	38,617	100%
Saint Bonifacius	23	430,560	74%	25,112	83%	35,000	95%	2,446	87%	20.0	67%	93	39%
Saint Charles	32	617,674	85%	17,903	75%	14,028	85%	1,650	74%	26.2	92%	100	52%
Saint Clair	29	547,310	82%	14,114	68%	10,000	77%	1,200	60%	14.8	41%	138	88%
Saint Francis	26	684,246	87%	19,623	78%	24,000	92%	2,100	83%	17.9	57%	112	73%
Saint James	32	630,019	85%	20,781	79%	7,920	72%	1,700	75%	22.4	77%	94	41%
Saint Joseph	29	556,603	83%	30,143	87%	3,000	49%	1,800	78%	15.3	43%	79	14%
Saint Leo	16	131,325	22%	6,204	30%	-	0%	300	4%	7.6	19%	178	95%
Saint Martin	29	408,334	72%	6,204	30%	23,000	92%	1,000	48%	27.2	93%	109	69%
Saint Michael	30	714,190	88%	36,700	90%	18,350	90%	2,100	83%	5.4	14%	91	35%
Saint Paul Park	24	570,568	84%	18,529	76%	21,200	91%	2,200	85%	20.1	67%	92	36%
Saint Peter	28	704,627	88%	37,096	90%	985	37%	2,400	86%	11.2	27%	79	14%
Saint Stephen	26	372,878	69%	13,636	68%	14,750	86%	1,200	60%	24.8	87%	79	14%

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Sanborn	21	116,057	15%	4,912	13%	2,000	42%	550	22%	2.9	8%	100	52%
Sandstone	18	134,733	23%	15,374	70%	9,724	76%	1,750	77%	4.9	14%	66	2%
Sartell	28	857,339	90%	45,501	92%	7,800	72%	2,500	88%	11.1	27%	93	39%
Sauk Centre	30	463,720	77%	26,699	84%	3,500	52%	1,550	72%	11.9	28%	78	13%
Sauk Rapids	27	1,003,752	92%	60,758	94%	12,000	82%	3,500	93%	18.0	58%	94	41%
Scandia	25	595,986	84%	20,832	79%	55,000	98%	2,350	86%	25.4	89%	71	6%
Scandia Valley	19	229,696	48%	10,473	58%	22,118	91%	1,200	60%	10.5	25%	86	25%
Scanlon	17	135,751	23%	4,395	9%	1,750	41%	800	38%	19.4	65%	116	78%
Schroeder	12	110,976	13%	3,155	1%	-	0%	800	38%	29.5	96%	128	85%
Sebeka	19	533,708	81%	12,606	65%	2,000	42%	1,500	69%	7.8	20%	97	47%
Sedan	19	50,256	2%	3,619	3%	-	0%	150	1%	0.5	1%	241	97%
Shafer	29	199,705	41%	5,739	26%	559	35%	825	42%	6.2	17%	102	57%
Shakoeppe	47	3,190,043	98%	119,810	99%	240,169	100%	7,500	99%	20.3	68%	73	8%
Shelly	17	121,959	18%	5,946	27%	-	0%	300	4%	16.3	47%	163	94%
Sherburn	23	455,732	77%	6,495	37%	1,000	37%	1,250	63%	12.0	28%	95	43%
Shevlin	21	201,837	41%	5,170	16%	2,500	45%	600	23%	14.8	41%	100	52%
Silica	14	103,721	11%	4,136	7%	5,435	65%	525	21%	13.8	35%	113	75%
Silver Bay	23	430,940	74%	10,888	59%	-	0%	1,000	48%	9.1	22%	127	84%
Silver Lake	27	207,326	43%	8,509	50%	2,020	44%	850	43%	0.6	1%	77	12%
Slayton	28	413,090	72%	11,879	63%	14,814	86%	1,500	69%	5.1	14%	78	13%
Sleepy Eye	32	714,700	88%	22,049	80%	2,000	42%	1,900	80%	3.3	10%	90	33%
Solway	18	152,896	28%	7,756	45%	3,200	51%	1,150	58%	17.3	53%	118	79%
Solway Rural	15	76,985	5%	4,912	13%	-	0%	500	14%	6.0	16%	89	31%
South Haven	26	239,184	50%	11,798	63%	14,510	85%	1,000	48%	12.5	30%	87	27%
Spicer	24	190,123	38%	14,900	69%	11,002	81%	1,300	64%	32.0	98%	71	6%
Spring Grove	23	139,975	24%	8,449	50%	3,500	52%	700	33%	13.9	35%	80	17%
Spring Valley	24	422,135	73%	13,342	67%	4,800	59%	1,410	69%	17.6	55%	96	45%
Springfield	24	327,776	65%	12,632	65%	9,853	76%	1,200	60%	29.3	96%	70	5%
Squaw Lake	18	155,200	29%	5,687	24%	-	0%	400	7%	20.9	71%	201	96%
Stacy-Lent Area	35	487,253	79%	15,208	70%	10,000	77%	950	46%	23.5	82%	109	69%
Staples	24	317,100	63%	16,960	73%	5,180	64%	1,400	66%	9.4	22%	87	27%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Starbuck	24	119,537	17%	12,626	65%	2,506	46%	850	43%	16.1	46%	72	7%
Stephen	26	183,116	37%	7,497	44%	3,349	51%	500	14%	17.2	52%	143	89%
Stewart	20	208,762	43%	6,664	38%	10,000	77%	1,000	48%	10.7	26%	114	76%
Stewartville	31	985,091	92%	30,728	87%	15,000	87%	1,400	66%	17.3	53%	163	94%
Stillwater	35	2,567,344	98%	100,150	98%	-	0%	5,000	96%	18.6	61%	103	60%
Storden	24	136,517	24%	5,687	24%	-	0%	600	23%	18.4	60%	85	23%
Sturgeon Lake	17	69,746	4%	4,028	7%	-	0%	525	21%	13.1	32%	118	79%
Sunburg	24	114,772	15%	5,314	22%	52	33%	450	11%	2.0	4%	86	25%
Taconite	15	122,506	18%	3,619	3%	-	0%	750	36%	7.3	18%	91	35%
Taunton	15	69,922	4%	3,619	3%	240	34%	280	3%	2.9	8%	107	65%
Taylor's Falls	24	357,542	67%	6,463	34%	-	0%	1,400	66%	22.9	79%	81	18%
Thief River Falls	24	674,684	86%	36,539	89%	-	0%	3,000	91%	14.4	39%	100	52%
Thomson	24	402,174	72%	15,400	70%	8,000	73%	1,600	73%	29.7	96%	85	23%
Tofte	15	125,967	20%	3,872	4%	6,968	70%	1,015	55%	12.9	31%	74	9%
Tower	18	104,855	11%	4,912	13%	5,650	66%	550	22%	(5.4)	0%	114	76%
Tracy	26	260,750	55%	13,056	66%	2,500	45%	1,300	64%	18.9	63%	89	31%
Trimont	24	364,653	68%	7,135	42%	2,500	45%	1,000	48%	4.3	13%	111	72%
Truman	26	219,664	46%	8,018	47%	-	0%	800	38%	17.6	55%	87	27%
Twin Lakes (City)	18	209,883	44%	3,930	6%	-	0%	450	11%	(1.1)	0%	157	93%
Twin Lakes (VFD)	8	33,710	1%	0	0%	982	37%	450	11%	8.1	20%	52	0%
Twin Valley	18	208,536	43%	6,722	39%	-	0%	650	30%	16.3	47%	120	80%
Two Harbors	23	480,958	78%	29,132	86%	2,200	45%	2,400	86%	30.8	98%	100	52%
Tyler	25	154,972	28%	6,953	41%	-	0%	500	14%	20.0	67%	94	41%
Upsala	20	145,926	26%	6,174	30%	1,500	40%	450	11%	1.9	4%	136	87%
Vadnais Heights	35	1,021,696	93%	52,357	93%	11,848	82%	3,600	94%	19.6	65%	83	20%
Vergas	21	131,453	22%	11,981	63%	719	36%	820	42%	14.6	39%	81	18%
Vermdale	22	333,531	65%	6,705	38%	1,200	39%	1,300	64%	23.8	83%	112	73%
Vernon Center	21	102,857	10%	5,170	16%	-	0%	500	14%	12.3	29%	95	43%
Vesta	18	92,002	8%	4,395	9%	360	34%	500	14%	10.5	25%	102	57%
Victoria	31	658,455	86%	29,773	86%	44,227	97%	2,000	81%	17.5	54%	79	14%
Villard	24	226,924	47%	6,204	30%	1,223	39%	500	14%	8.7	21%	121	81%

**Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Vining	15	49,502	2%	4,152	9%	-	0%	400	7%	16.8	50%	96	45%
Wabasha	27	438,238	75%	15,629	71%	4,123	57%	1,400	66%	17.8	56%	72	7%
Waconia	34	849,143	90%	42,919	92%	10,000	77%	2,300	85%	28.6	95%	89	31%
Wadena	20	498,775	79%	18,335	76%	450	35%	1,970	81%	22.5	77%	102	57%
Waite Park	29	634,605	85%	25,394	83%	5,000	60%	2,000	81%	17.8	56%	90	33%
Waldorf	25	144,754	26%	5,946	27%	2,075	44%	500	14%	11.2	27%	130	85%
Walker	22	541,790	82%	29,784	86%	10,878	80%	2,500	88%	19.8	66%	112	73%
Walnut Grove	24	165,381	32%	5,426	22%	1,000	37%	550	22%	2.4	6%	105	63%
Walters	16	73,451	5%	4,395	9%	-	0%	300	4%	0.8	2%	92	36%
Warba	17	127,181	20%	4,912	13%	-	0%	600	23%	8.8	21%	122	82%
Warren	26	169,144	34%	11,070	60%	-	0%	250	2%	21.9	75%	233	97%
Warroad	29	279,592	58%	16,963	73%	-	0%	800	38%	14.6	39%	115	77%
Waseca	35	1,007,770	93%	41,679	91%	10,720	80%	3,100	92%	15.8	45%	74	9%
Watertown	30	557,547	83%	24,974	83%	15,000	87%	2,100	83%	25.2	88%	77	12%
Waterville	24	282,595	59%	10,658	58%	-	0%	1,300	64%	13.1	32%	86	25%
Watkins	25	274,207	57%	8,265	49%	6,500	69%	930	46%	27.6	94%	93	39%
Watson	11	154,488	28%	5,170	16%	1,200	39%	1,025	55%	29.9	97%	89	31%
Waubun	16	142,939	25%	5,170	16%	-	0%	600	23%	3.7	11%	132	86%
Waverly	18	217,935	45%	10,127	57%	10,000	77%	1,400	66%	12.0	28%	97	47%
Welcome	26	239,119	50%	6,781	40%	6,000	66%	850	43%	3.9	12%	102	57%
Wendell	24	132,631	22%	5,170	16%	3,219	51%	600	23%	3.9	12%	84	22%
West Concord	23	285,471	59%	10,004	57%	36	33%	950	46%	2.9	8%	156	92%
Westbrook	24	131,939	22%	6,195	30%	1,250	39%	650	30%	7.3	18%	138	88%
Wheaton	25	425,654	73%	11,356	61%	11,092	81%	1,800	78%	27.2	93%	124	84%
Willmar	25	782,097	89%	61,120	95%	-	0%	2,400	86%	9.3	22%	79	14%
Willow River	19	146,832	26%	4,768	13%	-	0%	600	23%	13.2	33%	94	41%
Wilmont	20	160,084	30%	6,492	37%	-	0%	450	11%	15.9	45%	122	82%
Wilson	17	327,672	65%	7,756	45%	14,610	86%	600	23%	18.4	60%	153	91%
Windom	27	763,497	88%	23,537	82%	5,000	60%	2,200	85%	21.8	75%	108	66%
Winnebago	20	290,468	60%	9,963	56%	4,000	55%	725	35%	14.2	37%	132	86%
Winsted	27	363,017	67%	12,056	64%	13,700	84%	1,500	69%	9.9	24%	79	14%
Wolf Lake	21	199,008	41%	7,686	44%	2,762	48%	800	38%	14.0	36%	87	27%

Table 2-A
Financial and Investment Data for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	Rank (%-ile)	ROR 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Wood Lake	19	117,429	16%	5,170	16%	327	34%	400	7%	16.8	50%	142	89%
Woodbury	74	5,387,530	100%	2,213,344	100%	-	0%	6,720	99%	19.1	64%	91	35%
Woodstock	11	121,347	17%	3,878	5%	-	0%	625	30%	15.3	43%	113	75%
Wrenshall	25	119,389	16%	6,367	33%	-	0%	500	14%	24.5	86%	85	23%
Wright	14	86,995	7%	3,490	2%	8,000	73%	625	30%	16.2	47%	121	81%
Wykoff	19	276,564	58%	5,248	21%	2,700	47%	1,000	48%	25.6	90%	100	52%
Wyoming	29	227,217	48%	28,858	86%	5,600	65%	1,150	58%	16.8	50%	96	45%
Zimmerman	22	584,536	84%	37,809	91%	33,900	95%	3,900	94%	13.1	32%	72	7%
Zumbro Falls	17	206,996	43%	9,852	56%	2,800	48%	1,200	60%	25.0	87%	79	14%

* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2010. The assets of these relief associations were transferred to the State Board of Investment at the end of 2009, so there were no net assets or funding ratios for these associations.

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2009 (%-ile)	Rank (%-ile)	Funding Ratio
Alaska	15	99,300	19%	3,878	9%	-	0%	Bal	12.1	27%	100
Albany	24	363,439	71%	12,705	68%	28,848	92%	Bal	20.1	54%	100
Andover	51	2,494,271	91%	103,492	92%	50,000	96%	Bal	22.1	69%	100
Anoka-Champlin	41	3,024,838	92%	146,011	93%	10,920	80%	Bal	3.5	5%	100
Ashby	23	228,155	53%	7,840	54%	3,585	67%	Bal	6.9	17%	100
Austin	22	624,167	82%	44,333	85%	-	0%	Bal	18.6	50%	100
Brewster	22	234,377	56%	8,417	58%	-	0%	Bal	9.8	23%	100
Brooklyn Park	64	6,343,552	97%	252,109	97%	25,731	91%	Bal	25.8	87%	100
Callaway	14	169,726	42%	6,329	42%	-	0%	Bal	3.7	7%	100
Cologne	26	305,451	65%	11,949	64%	9,200	79%	Bal	21.4	63%	100
Columbia Heights	20	1,253,508	86%	64,404	87%	-	0%	Bal	23.8	81%	100
Coon Rapids	45	5,287,148	95%	219,320	95%	-	0%	Bal	20.1	54%	100
Crane Lake	8	97,907	18%	3,104	2%	-	0%	Bal	26.0	90%	100
Crosslake	25	761,479	84%	27,965	83%	15,490	84%	Bal	19.5	53%	100
Dakota	14	76,000	9%	4,136	13%	1,050	53%	Bal	22.3	72%	100
Dalbo	17	294,290	64%	8,975	61%	-	0%	Bal	23.0	76%	100
Dilworth	30	597,026	80%	19,201	79%	7,504	75%	Bal	20.6	59%	100
Donnelly	21	134,755	28%	6,980	48%	-	0%	Bal	21.9	65%	100
Eagan	108	7,726,680	98%	262,128	98%	390,683	100%	Bal	24.6	83%	100
Edina	47	6,201,938	96%	263,263	100%	-	0%	Bal	24.9	84%	100
Elbow Lake	27	226,482	52%	6,980	48%	9,000	78%	Bal	17.6	45%	100
Elgin	22	276,296	60%	11,973	65%	-	0%	Bal	5.9	13%	100
Ellsburg	11	62,804	7%	2,585	0%	2,585	63%	Bal	28.9	94%	100
Embarrass	13	140,153	35%	4,912	25%	-	0%	Bal	4.5	10%	100
Erskine	21	141,619	36%	4,912	25%	2,750	64%	Bal	21.4	63%	100
Falcon Heights	20	1,141,309	85%	33,464	84%	-	0%	Bal	22.0	68%	100
Fisher	21	139,588	32%	6,722	46%	-	0%	Bal	12.6	28%	100
Fosston	25	367,012	72%	12,032	67%	2,000	59%	Bal	2.5	2%	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2009 (%-ile)	Rank (%-ile)	Funding Ratio
Fountain	19	123,441	24%	5,170	30%	500	50%	Bal	5.8	12%	100
Freeport	21	271,230	59%	8,810	59%	1,863	58%	Bal	17.2	43%	100
Fridley	40	3,497,520	93%	103,140	91%	-	0%	Bal	17.1	42%	100
Gary	21	89,156	17%	4,136	13%	-	0%	Bal	2.1	1%	100
Gibbon	27	293,479	63%	9,673	63%	2,500	62%	Bal	8.1	19%	100
Glennville	24	124,837	25%	6,980	48%	-	0%	Bal	23.7	79%	100
Goodhue	25	715,001	83%	22,069	81%	-	0%	Bal	20.7	61%	100
Gunflint Trail	22	212,003	50%	13,704	73%	7,000	74%	Bal	17.6	45%	100
Hardwick	19	88,922	16%	4,653	21%	-	0%	Bal	13.2	34%	100
Hawley	20	309,951	67%	13,384	71%	7,700	76%	Bal	33.2	98%	100
Ivanhoe	29	263,714	58%	6,980	48%	4,000	68%	Bal	10.4	25%	100
Kelsey	14	22,462	0%	4,136	13%	-	0%	Bal	15.6	38%	100
Kenyon	28	471,340	76%	16,722	78%	4,000	68%	Bal	20.4	58%	100
Kerkhoven	27	212,485	51%	6,817	47%	1,378	57%	Bal	22.7	74%	100
Kiester	19	155,490	41%	5,429	36%	-	0%	Bal	9.0	20%	100
Lake George	10	129,291	26%	4,395	18%	-	0%	Bal	15.7	39%	100
Lakeport	18	187,689	48%	9,498	62%	11,374	81%	Bal	18.4	49%	100
Le Center	25	349,321	69%	14,111	74%	6,250	71%	Bal	12.6	28%	100
London	17	61,520	6%	3,619	5%	-	0%	Bal	26.4	92%	100
Longville	22	610,268	81%	23,854	82%	25,000	90%	Bal	14.3	37%	100
Lyle	19	81,767	13%	4,653	21%	-	0%	Bal	20.3	57%	100
Magnolia	9	56,741	3%	3,102	1%	250	47%	Bal	4.3	9%	100
Maple Grove	97	8,774,150	100%	245,522	96%	205,908	97%	Bal	20.6	59%	100
Marietta	18	59,030	4%	4,912	25%	-	0%	Bal	25.0	85%	100
Marine-On-St Croix	33	384,711	74%	7,943	56%	36,020	93%	Bal	16.4	41%	100
Mazeppa	22	182,845	47%	7,152	53%	340	49%	Bal	21.1	62%	100
Medicine Lake	21	567,009	79%	4,912	25%	21,000	89%	Bal	27.6	93%	100
Mendota Heights	35	2,086,965	90%	65,439	89%	48,760	95%	Bal	25.4	86%	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2009	Rank (%-ile)	Funding Ratio
Mentor	19	85,785	15%	3,787	8%	-	0%	Bal	18.3	48%	100
Millerville	27	288,643	62%	4,395	18%	13,400	83%	Bal	18.9	51%	100
Milroy	21	136,752	31%	3,878	9%	-	0%	Bal	13.0	31%	100
Murdock	22	144,230	37%	4,214	17%	2,300	61%	Bal	35.2	100%	100
Myrtle	19	155,383	40%	6,463	45%	-	0%	Bal	14.2	36%	100
Nassau	13	117,943	23%	5,170	30%	-	0%	Bal	26.1	91%	100
Nodine	13	147,766	38%	4,395	18%	500	50%	Bal	23.5	78%	100
Northrop	15	82,385	14%	3,878	9%	1,200	54%	Bal	25.9	89%	100
Odessa	14	55,066	2%	3,361	3%	-	0%	Bal	6.3	15%	100
Oklee	18	72,320	8%	4,653	21%	-	0%	Bal	2.9	4%	100
Perch Lake	9	25,357	1%	3,599	4%	-	0%	Bal	13.1	32%	100
Plainview	22	547,633	78%	19,332	80%	6,600	73%	Bal	12.7	30%	100
Plummer	24	109,598	21%	6,204	41%	-	0%	Bal	23.7	79%	100
Ramsey	50	1,488,592	87%	90,974	90%	16,208	85%	Bal	21.9	65%	100
Red Lake Falls	23	172,464	45%	8,098	57%	3,000	65%	Bal	9.3	21%	100
Round Lake	18	203,952	49%	5,223	34%	581	52%	Bal	22.1	69%	100
Rushford	28	353,187	70%	15,827	75%	2,250	60%	Bal	10.2	24%	100
Rushmore	17	78,202	12%	5,429	36%	-	0%	Bal	6.7	16%	100
Saint Hilaire	17	136,424	30%	4,912	25%	-	0%	Bal	6.2	14%	100
Seaforth	13	77,909	10%	3,619	5%	-	0%	Bal	3.6	6%	100
South Bend	26	330,105	68%	5,281	35%	16,210	86%	Bal	1.4	0%	100
Swanville	18	172,901	46%	7,064	52%	4,000	68%	Bal	13.8	35%	100
Toivola	16	132,074	27%	5,946	40%	-	0%	Bal	30.8	96%	100
Ulen	20	139,641	34%	5,687	39%	300	48%	Bal	3.8	8%	100
Underwood	20	251,198	57%	13,452	72%	-	0%	Bal	17.7	47%	100
Vermilion Lake	13	154,722	39%	4,136	13%	1,300	56%	Bal	22.2	71%	100
Wabasso	24	170,190	43%	6,448	43%	-	0%	Bal	10.6	26%	100
Wanamingo	28	283,459	61%	13,199	69%	-	0%	Bal	32.6	97%	100

Table 2-B
Financial and Investment Data for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Active Members	Net Assets	Rank (%-ile)	State Aid	Rank (%-ile)	Municipal Contributions	Rank (%-ile)	Pension Amount	ROR 2009	Rank (%-ile)	Funding Ratio
Wanda	20	109,526	20%	5,170	30%	-	0%	Bal	2.6	3%	100
Wayzata	28	1,529,445	89%	45,143	86%	45,000	94%	Bal	8.0	18%	100
Wells	24	383,713	73%	13,364	70%	6,250	71%	Bal	19.0	52%	100
West Metro	58	5,270,234	94%	151,053	94%	255,228	98%	Bal	29.8	95%	100
Williams	23	135,282	29%	5,620	38%	-	0%	Bal	24.3	82%	100
Winger	17	60,342	5%	3,619	5%	-	0%	Bal	22.6	73%	100
Winthrop	25	232,808	54%	8,950	60%	12,181	82%	Bal	16.0	40%	100
Zumbrota	30	441,791	75%	16,202	76%	18,694	87%	Bal	22.7	74%	100

**Table 2-C
Financial and Investment Data for Other Plan Types
For the Year Ended December 31, 2009**

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 2009	Rank (%-ile)	Funding Ratio	Rank (%-ile)
Apple Valley	71	3,986,076	72%	178,831	77%	254,153	95%	6,300	80%	42	90%	15.9	9%	65	9%
Appleton	23	346,704	0%	15,960	0%	-	0%	1,300	28%	4	4%	19.2	27%	93	77%
Benson	28	352,716	4%	19,702	9%	-	0%	1,000	23%	4	4%	5.2	0%	72	22%
Brooklyn Center	32	2,916,962	50%	96,725	59%	-	0%	7,500	90%	27	61%	24.8	90%	93	77%
Chanhassen	44	2,087,994	45%	99,504	63%	68,216	63%	5,050	66%	21	38%	24.4	77%	77	31%
Chaska	36	3,660,038	63%	79,332	50%	186,807	86%	-	0%	24	42%	12.3	4%	75	27%
Eden Prairie	94	14,511,437	100%	284,195	95%	462,805	100%	5,600	71%	56	100%	23.4	63%	78	40%
Farmont	30	1,491,494	36%	47,916	27%	15,880	31%	3,800	57%	25	52%	22.9	54%	69	13%
Glencoe	40	731,767	13%	25,156	13%	58,342	54%	2,000	33%	13	19%	19.4	36%	69	13%
Hutchinson	30	1,439,097	31%	62,847	40%	16,131	36%	-	0%	15	28%	19.2	27%	64	4%
Lake Johanna	58	3,569,064	59%	181,372	81%	78,540	68%	5,600	71%	34	80%	20.0	40%	92	72%
Minnetonka	62	10,905,868	95%	246,160	86%	-	0%	6,910	85%	53	95%	22.8	50%	89	68%
Mound	43	3,755,091	68%	75,889	45%	133,500	77%	-	0%	29	66%	21.0	45%	86	63%
New Ulm	43	1,832,452	40%	54,159	36%	49,814	50%	3,750	52%	25	52%	17.9	13%	80	54%
Pine City	27	930,430	18%	37,471	22%	18,000	40%	-	0%	8	14%	18.9	22%	122	100%
Pipestone	34	488,566	9%	18,691	4%	38,609	45%	2,250	38%	3	0%	23.5	68%	77	31%
Plymouth	69	5,586,731	81%	301,859	100%	-	0%	7,500	90%	24	42%	24.6	81%	107	95%
Robbinsdale	26	1,247,386	27%	51,614	31%	120,000	72%	7,500	90%	13	19%	24.9	100%	58	0%
Roseville	62	6,784,350	86%	143,353	68%	63,875	59%	3,000	47%	30	71%	24.6	81%	79	50%
Savage	36	3,438,854	54%	90,043	54%	184,514	81%	4,972	61%	33	76%	24.2	72%	78	40%
Spring Lake Park	51	9,105,963	90%	259,108	90%	230,750	90%	-	0%	34	80%	17.9	13%	98	86%
White Bear Lake	47	4,999,243	77%	154,503	72%	-	0%	*	0%	*	*	24.8	90%	102	90%
Worthington	37	1,099,506	22%	35,305	18%	-	0%	2,725	42%	17	33%	23.0	59%	81	59%

* 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 2009. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2009. 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 2009. The estimate is derived using statutory assumptions.

Surplus or (Deficit) – A surplus is the amount of a relief association’s net assets in excess of its accrued liabilities. A deficit is the amount of accrued liabilities a relief association had in excess of its assets, as of December 31, 2009. A relief association that has a deficit is “under-funded,” while a relief association that has a surplus is “fully-funded.”

Funding Ratio – The relief association’s assets divided by its accrued liabilities at the end of 2009. Over 100 percent means the relief association had more assets than liabilities, while less than 100 percent means the association had more projected liabilities than assets.

Deficit Amortization Payment – Relief associations that showed a deficit on their 2009 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 2009 to 2010. 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, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Ada	263,117	282,948	(19,831)	93%	4,802	21,107	5,165
Adams	197,799	181,249	16,550	109%	-	13,897	-
Adrian	300,531	268,683	31,848	112%	-	25,678	2,827
Aitkin	451,229	524,000	(72,771)	86%	16,761	54,320	9,308
Albert Lea Township	163,959	246,384	(82,425)	67%	10,586	22,625	22,171
Albertville	450,967	491,255	(40,288)	92%	8,385	48,759	-
Alborn	**	**	**	N/A	-	7,352	-
Alden	87,699	104,858	(17,159)	84%	2,993	9,072	2,648
Alexandria	1,342,923	1,734,369	(391,446)	77%	76,378	179,381	113,394
Almelund	267,340	259,906	7,434	103%	-	18,684	-
Alpha	135,774	130,228	5,546	104%	-	10,080	-
Altura	101,098	95,760	5,338	106%	335	7,720	-
Amboy	135,463	171,656	(36,193)	79%	4,446	16,144	6,211
Annandale	578,966	311,496	267,470	186%	-	25,368	-
Argyle	110,840	77,076	33,764	144%	-	6,495	-
Arlington	313,741	364,441	(50,700)	86%	10,901	36,380	19,789
Arrowhead	73,865	64,548	9,317	114%	92	9,720	1,947
Askov	185,235	183,820	1,415	101%	-	14,336	-
Atwater	256,982	321,840	(64,858)	80%	10,177	26,340	16,394
Audubon	254,789	251,288	3,501	101%	-	27,486	3,081
Aurora	199,852	316,830	(116,978)	63%	12,580	28,056	23,767
Avon	337,810	325,020	12,790	104%	861	35,580	2,208
Babbitt	267,188	263,217	3,971	102%	2,732	25,420	7,576
Backus	273,694	251,428	22,266	109%	-	25,899	-
Badger	74,839	64,720	10,119	116%	-	8,440	-
Bagley	324,790	326,960	(2,170)	99%	3,268	30,928	6,056
Balaton	128,692	121,834	6,858	106%	-	11,490	-
Baldwin	245,874	55,573	190,301	442%	-	12,578	-
Balsam	192,399	275,288	(82,889)	70%	8,749	27,534	18,243
Barnesville	179,802	181,244	(1,442)	99%	782	16,608	-
Barnum	167,033	127,910	39,123	131%	-	13,062	-
Barrett	86,675	83,819	2,856	103%	145	7,872	-
Battle Lake	360,238	307,650	52,588	117%	-	29,280	-
Baudette	443,038	363,648	79,390	122%	-	23,253	-
Bayport	1,352,206	1,241,215	110,991	109%	8,018	115,975	-
Beardsley	124,751	103,062	21,689	121%	1,116	10,060	-
Beaver Bay	127,509	60,280	67,229	212%	-	5,090	-
Beaver Creek	101,055	118,590	(17,535)	85%	3,514	8,450	-
Becker	828,565	857,922	(29,357)	97%	17,366	84,332	21,396
Belgrade	327,205	348,624	(21,419)	94%	4,575	21,335	4,672
Belle Plaine	484,088	651,865	(167,777)	74%	23,946	65,650	39,556
Bellingham	155,652	162,958	(7,306)	96%	2,409	11,006	-
Belview	201,289	181,168	20,121	111%	-	14,232	-
Bemidji	1,997,044	2,173,437	(176,393)	92%	36,267	177,480	12,051

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Bertha	117,649	103,788	13,861	113%	-	11,296	-
Bethel	83,300	54,374	28,926	153%	-	6,754	-
Big Lake	893,462	919,635	(26,173)	97%	7,876	74,620	-
Bigelow	109,218	54,016	55,202	202%	-	3,868	-
Bigfork	183,414	302,673	(119,259)	61%	12,101	32,298	12,323
Bird Island	168,436	201,148	(32,712)	84%	5,987	23,324	13,614
Biwabik	172,838	177,660	(4,822)	97%	4,637	21,616	5,295
Biwabik City	330,008	336,430	(6,422)	98%	1,909	12,012	-
Blackduck	200,201	270,159	(69,958)	74%	11,342	23,415	13,152
Blackhoof	77,345	88,905	(11,560)	87%	2,103	10,009	1,226
Blomkest	158,244	183,096	(24,852)	86%	3,489	13,464	4,729
Blooming Prairie	389,663	412,710	(23,047)	94%	6,086	35,744	2,630
Blue Earth	792,327	694,910	97,417	114%	1,181	49,948	3,577
Bluffton	121,548	67,158	54,390	181%	-	4,921	-
Bovey	116,771	171,558	(54,787)	68%	3,290	16,694	7,005
Bowlus	117,657	128,920	(11,263)	91%	3,266	8,600	-
Boyd	133,290	101,987	31,303	131%	-	6,562	-
Braham	354,965	316,523	38,442	112%	1,567	30,727	-
Brainerd	2,011,201	2,130,095	(118,894)	94%	45,846	244,691	51,064
Brandon	196,910	242,708	(45,798)	81%	6,396	24,184	11,937
Breckenridge	315,103	414,984	(99,881)	76%	14,746	31,104	16,112
Breitung	263,821	170,797	93,024	154%	-	12,232	-
Brevator	115,654	111,120	4,534	104%	384	9,372	-
Bricelyn	195,820	165,926	29,894	118%	-	10,092	-
Brimson	63,219	31,258	31,961	202%	-	3,690	-
Brook Park	114,532	69,688	44,844	164%	-	6,680	-
Brooten	249,914	255,567	(5,653)	98%	11,475	16,603	14,409
Browerville	234,670	132,315	102,355	177%	-	15,195	-
Browns Valley	150,311	171,180	(20,869)	88%	2,639	14,355	5,070
Brownsdale	231,571	134,585	96,986	172%	-	15,547	-
Brownsville	66,487	4,515	61,972	1473%	-	530	-
Brownnton	242,647	327,724	(85,077)	74%	14,906	30,040	29,199
Buffalo	938,473	1,345,402	(406,929)	70%	54,362	138,202	76,198
Buffalo Lake	299,132	324,779	(25,647)	92%	6,333	27,011	11,084
Buhl	141,344	193,320	(51,976)	73%	8,814	19,240	15,870
Butterfield	168,101	188,708	(20,607)	89%	4,431	15,236	2,019
Buyck	25,156	7,596	17,560	331%	-	1,724	-
Byron	398,367	511,875	(113,508)	78%	15,436	44,463	17,860
Caledonia	383,393	407,421	(24,028)	94%	3,377	34,839	545
Calumet	249,153	281,010	(31,857)	89%	5,359	22,230	7,413
Cambridge	371,590	471,893	(100,303)	79%	13,619	46,752	-
Campbell	159,193	188,255	(29,062)	85%	7,431	9,950	-
Canby	317,090	258,024	59,066	123%	-	23,392	-
Cannon Falls	702,480	776,812	(74,332)	90%	14,067	50,932	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Canosia	287,614	268,592	19,022	107%	-	18,340	-
Canton	120,686	120,952	(266)	100%	55	7,440	-
Carlos	559,289	562,087	(2,798)	100%	2,651	43,245	8,076
Carlton	177,157	158,414	18,743	112%	-	32,337	5,571
Carsonville	109,598	104,584	5,014	105%	-	8,710	-
Carver	398,081	457,584	(59,503)	87%	11,403	46,170	34,460
Cass Lake	431,746	324,430	107,316	133%	-	41,837	-
Centennial	2,095,773	2,007,097	88,676	104%	19,000	160,437	-
Center City	303,337	285,175	18,162	106%	-	26,400	225
Ceylon	180,354	166,270	14,084	108%	1,018	8,300	-
Chandler	143,898	138,844	5,054	104%	-	10,426	-
Chatfield	387,816	438,494	(50,678)	88%	9,373	33,098	5,973
Cherry	112,037	48,498	63,539	231%	-	5,100	-
Chisago	626,743	577,626	49,117	109%	-	55,223	2,922
Chisholm	537,153	660,372	(123,219)	81%	22,796	58,285	36,363
Chokio	128,444	84,410	44,034	152%	-	9,000	-
Clara City	257,311	268,350	(11,039)	96%	2,337	21,300	2,984
Claremont	100,612	107,609	(6,997)	93%	233	10,949	1,139
Clarissa	124,556	125,600	(1,044)	99%	490	8,860	-
Clarkfield	204,685	226,139	(21,454)	91%	3,267	22,354	8,834
Clarks Grove	143,786	117,464	26,322	122%	-	8,632	-
Clear Lake	385,066	359,128	25,938	107%	3,175	31,632	-
Clearbrook	108,972	140,100	(31,128)	78%	3,372	15,720	6,176
Clearwater	264,986	283,893	(18,907)	93%	4,934	35,909	13,185
Clements	126,267	137,232	(10,965)	92%	2,887	10,581	-
Cleveland	370,289	322,996	47,293	115%	-	30,778	-
Clifton	245,504	179,910	65,594	136%	-	12,939	-
Climax	92,666	33,450	59,216	277%	-	3,588	-
Clinton [Big Stone]	75,007	127,504	(52,497)	59%	6,866	(3,888)	-
Clinton [St Louis]	123,609	84,112	39,497	147%	-	9,273	-
Cohasset	537,739	528,449	9,290	102%	5,450	49,610	13,209
Cokato	439,651	627,168	(187,517)	70%	33,610	37,824	31,190
Cold Spring	845,133	840,616	4,517	101%	7,886	64,356	8,165
Coleraine	146,916	188,369	(41,453)	78%	7,897	21,791	15,715
Colvill	45,820	18,069	27,751	254%	-	2,344	-
Colvin	41,037	57,186	(16,149)	72%	2,593	8,699	-
Comfrey	237,148	236,089	1,059	100%	-	13,624	-
Cook	421,373	422,010	(637)	100%	3,689	24,510	621
Cosmos	170,280	98,184	72,096	173%	-	9,472	-
Cottage Grove	1,572,743	1,459,345	113,398	108%	3,785	148,464	-
Cotton	137,741	88,296	49,445	156%	-	6,392	-
Cottonwood	287,099	182,364	104,735	157%	-	12,108	-
Courtland	236,780	307,440	(70,660)	77%	7,658	24,384	11,815
Cromwell	310,422	307,848	2,574	101%	634	25,248	2,289

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Crooked Lake	113,596	74,746	38,850	152%	-	3,997	-
Crookston	444,493	488,458	(43,965)	91%	4,154	36,244	9,208
Crosby	522,566	699,968	(177,402)	75%	28,125	56,211	43,087
Culver	36,132	12,545	23,587	288%	-	1,207	-
Currie	168,898	202,452	(33,554)	83%	5,933	12,900	1,031
Cuyuna	150,751	250,555	(99,804)	60%	12,343	20,604	19,214
Cyrus	112,593	75,316	37,277	149%	-	8,032	-
Dalton	226,958	206,724	20,234	110%	-	17,423	404
Danube	167,506	146,788	20,718	114%	-	11,253	-
Danvers	68,059	61,373	6,686	111%	-	4,940	-
Darfur	164,179	146,226	17,953	112%	-	6,516	-
Dassel	682,131	706,673	(24,542)	97%	11,158	54,491	16,861
Dawson	251,500	367,769	(116,269)	68%	17,621	42,696	38,325
Dayton	518,756	618,714	(99,958)	84%	18,114	42,405	21,157
Deer Creek	125,188	140,477	(15,289)	89%	3,464	11,864	3,337
Deer River	280,649	337,386	(56,737)	83%	8,739	38,535	15,043
Deerwood	312,131	274,662	37,469	114%	-	18,373	-
Delano	618,715	857,360	(238,645)	72%	30,279	64,128	25,404
Delavan	162,827	150,105	12,722	108%	-	11,835	-
Dent	204,202	195,818	8,384	104%	1,571	12,528	-
Detroit Lakes	1,702,051	1,673,730	28,321	102%	12,575	135,172	5,998
Dexter	192,083	178,572	13,511	108%	-	8,957	-
Dodge Center	459,470	377,519	81,951	122%	-	35,394	-
Dover	178,264	155,550	22,714	115%	-	11,505	-
Dovray	28,056	34,699	(6,643)	81%	1,801	2,664	-
Dumont	121,474	103,944	17,530	117%	-	6,258	-
Dunnell	120,372	98,019	22,353	123%	-	6,120	-
Eagle Bend	205,155	224,391	(19,236)	91%	3,691	16,626	434
Eagle Lake	288,847	388,248	(99,401)	74%	10,683	39,667	26,412
East Bethel	944,452	975,280	(30,828)	97%	18,989	98,872	39,103
East Grand Forks	746,320	750,498	(4,178)	99%	8,467	60,018	-
Eastern Hubbard	228,546	171,553	56,993	133%	-	23,732	-
Easton	130,058	148,357	(18,299)	88%	3,173	9,801	-
Echo	162,017	145,230	16,787	112%	-	12,528	-
Eden Valley	421,556	408,689	12,867	103%	4,828	27,660	327
Edgerton	274,506	282,601	(8,095)	97%	4,947	21,240	4,421
Eitzen	112,717	119,907	(7,190)	94%	3,595	11,232	55
Elbow Tulaby Lakes	59,821	50,805	9,016	118%	-	5,058	-
Elizabeth	173,668	226,844	(53,176)	77%	5,970	14,184	5,948
Elk River	2,224,430	2,550,808	(326,378)	87%	49,072	193,860	28,791
Elko New Market	1,023,858	952,246	71,612	108%	-	91,070	-
Ellendale	167,403	170,725	(3,322)	98%	1,861	9,050	-
Ellsworth	221,772	188,507	33,265	118%	-	12,670	-
Elmer	89,716	68,711	21,005	131%	-	3,620	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Elmore	178,278	198,044	(19,766)	90%	2,774	16,566	1,455
Elrosa	283,489	286,194	(2,705)	99%	1,325	14,724	-
Ely	532,535	553,152	(20,617)	96%	8,298	47,552	2,021
Elysian	236,961	286,668	(49,707)	83%	11,950	21,222	12,971
Emily	154,960	195,195	(40,235)	79%	8,134	13,365	11,291
Emmons	243,800	208,283	35,517	117%	-	12,108	-
Evansville	147,878	102,045	45,833	145%	-	8,360	-
Eveleth	317,406	386,784	(69,378)	82%	11,474	28,918	17,600
Excelsior	3,349,286	3,659,682	(310,396)	92%	37,279	275,628	58,554
Eyota	257,552	242,448	15,104	106%	1,175	22,272	1,217
Fairfax	391,536	437,843	(46,307)	89%	6,626	26,773	5,791
Farmington	1,331,872	2,291,331	(959,459)	58%	126,682	216,003	195,584
Fayal	252,207	252,660	(453)	100%	3,471	28,890	14,392
Federal Dam	77,582	14,489	63,093	535%	-	1,004	-
Fergus Falls	1,678,618	1,894,611	(215,993)	89%	30,545	135,876	36,016
Fertile	266,346	265,657	689	100%	-	20,016	-
Fifty Lakes	97,782	77,907	19,875	126%	-	8,100	-
Finland	195,079	201,604	(6,525)	97%	1,453	12,818	-
Finlayson	151,190	147,768	3,422	102%	-	10,620	-
Flensburg	103,328	95,352	7,976	108%	630	9,084	-
Floodwood	335,075	306,344	28,731	109%	1,885	20,160	883
Foley	746,651	719,701	26,950	104%	6,359	45,570	-
Forada	189,536	121,952	67,584	155%	-	12,120	-
Forest Lake	1,466,523	1,582,499	(115,976)	93%	27,501	139,680	-
Foreston	231,338	286,054	(54,716)	81%	5,136	20,752	8,148
Franklin	266,534	228,862	37,672	116%	-	19,870	-
Frazee	169,804	238,623	(68,819)	71%	7,690	27,270	12,473
Fredenberg	166,659	150,072	16,587	111%	-	12,040	-
French Township	113,023	142,070	(29,047)	80%	5,208	12,380	3,123
Frost	205,727	170,924	34,803	120%	-	10,700	-
Fulda	260,211	218,176	42,035	119%	-	21,229	-
Garfield	251,419	249,603	1,816	101%	2,416	26,138	4,961
Garrison	597,432	639,930	(42,498)	93%	10,841	53,692	11,428
Garvin	88,701	92,872	(4,171)	96%	1,315	6,865	-
Gaylord	409,996	500,045	(90,049)	82%	23,056	33,939	28,265
Geneva	106,427	72,497	33,930	147%	-	5,399	-
Ghent	111,880	109,665	2,215	102%	301	9,639	-
Gilbert	223,503	247,676	(24,173)	90%	3,226	22,484	10,632
Glenwood	280,396	403,494	(123,098)	69%	24,300	45,639	36,973
Glyndon	385,540	388,032	(2,492)	99%	1,879	22,032	-
Gnesen	381,531	387,439	(5,908)	98%	-	21,698	-
Golden Valley	4,123,615	4,223,938	(100,323)	98%	62,605	374,804	152,825
Gonvick	173,672	160,115	13,557	108%	-	14,923	-
Good Thunder	347,695	341,250	6,445	102%	-	17,046	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Goodland	75,704	43,134	32,570	176%	-	4,952	-
Goodview	347,912	403,705	(55,793)	86%	12,493	39,648	27,848
Graceville	157,635	143,341	14,294	110%	-	13,101	-
Granada	62,205	59,556	2,649	104%	-	6,240	-
Grand Lake	338,700	314,796	23,904	108%	1,958	32,680	10,243
Grand Marais	334,603	380,112	(45,509)	88%	7,102	27,960	8,529
Grand Meadow	262,522	319,037	(56,515)	82%	9,118	29,348	15,821
Grand Rapids	1,486,938	1,345,300	141,638	111%	5,757	150,200	7,826
Granite Falls	259,280	371,713	(112,433)	70%	13,956	39,296	28,999
Green Isle	168,077	166,746	1,331	101%	1,711	15,577	2,808
Greenbush	233,149	271,440	(38,291)	86%	5,638	18,515	2,536
Greenwood	383,333	431,250	(47,917)	89%	11,777	34,950	20,058
Grey Eagle	198,039	207,757	(9,718)	95%	3,856	14,520	-
Grove City	176,162	177,482	(1,320)	99%	-	18,781	234
Grygla	113,622	74,065	39,557	153%	-	4,810	-
Hackensack	492,424	562,932	(70,508)	87%	9,524	49,356	21,453
Hallock	167,666	175,593	(7,927)	95%	1,448	14,512	-
Halstad	180,828	165,073	15,755	110%	-	13,164	-
Ham Lake	1,263,267	1,370,464	(107,197)	92%	21,027	111,680	23,893
Hamburg	476,263	574,965	(98,702)	83%	29,301	43,576	46,529
Hamel	1,134,277	892,689	241,588	127%	-	51,004	-
Hancock	218,369	204,101	14,268	107%	-	15,048	-
Hanley Falls	138,525	134,154	4,371	103%	-	9,424	-
Hanover	499,044	535,828	(36,784)	93%	2,813	39,339	-
Hanska	168,179	129,351	38,828	130%	-	10,874	-
Harmony	247,943	257,675	(9,732)	96%	2,334	19,419	155
Harris	128,263	125,178	3,085	102%	561	16,908	1,783
Hartland	163,273	91,109	72,164	179%	-	8,634	-
Hastings	3,220,611	3,222,109	(1,498)	100%	55,434	256,020	58,835
Hayfield	225,970	321,151	(95,181)	70%	13,652	35,705	25,251
Hayward	226,574	174,280	52,294	130%	-	15,520	381
Hector	456,324	462,671	(6,347)	99%	6,635	31,914	7,882
Henderson	142,305	220,512	(78,207)	65%	11,814	18,680	21,554
Hendricks	165,274	229,368	(64,094)	72%	8,101	19,614	11,641
Hendrum	123,855	68,650	55,205	180%	-	6,377	-
Henning	232,718	298,540	(65,822)	78%	10,334	26,341	13,859
Herman	128,732	144,704	(15,972)	89%	1,184	13,212	-
Hermantown	938,860	910,303	28,557	103%	7,972	74,466	18,573
Heron Lake	145,643	144,456	1,187	101%	959	10,128	-
Hewitt	96,502	79,660	16,842	121%	-	6,000	-
Hill City	100,305	147,490	(47,185)	68%	6,953	13,975	10,687
Hills	89,881	90,960	(1,079)	99%	470	11,895	-
Hinckley	424,057	304,120	119,937	139%	-	23,616	-
Hitterdal	116,555	114,908	1,647	101%	1,327	10,664	359

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Hoffman	221,053	248,815	(27,762)	89%	6,091	14,534	2,980
Hokah	106,251	125,598	(19,347)	85%	604	10,202	-
Holdingford	207,460	249,018	(41,558)	83%	6,136	16,452	2,308
Holland	161,018	91,195	69,823	177%	-	5,430	-
Hollandale	59,147	257	58,890	23014%	-	20	-
Hopkins	1,888,820	2,190,083	(301,263)	86%	43,526	232,909	117,582
Houston	217,679	237,109	(19,430)	92%	5,030	22,870	10,682
Hovland Area	92,079	32,496	59,583	283%	-	4,448	-
Howard Lake	307,239	441,164	(133,925)	70%	25,340	38,024	37,456
Hoyt Lakes	198,769	260,870	(62,101)	76%	6,423	29,460	17,881
Hugo	549,832	634,820	(84,988)	87%	13,964	67,928	19,453
Ideal	441,102	606,178	(165,076)	73%	20,667	57,424	38,419
Industrial	224,481	217,210	7,271	103%	2,224	10,262	-
International Falls	647,865	703,739	(55,874)	92%	12,514	67,540	14,664
Inver Grove Heights	3,385,624	2,786,142	599,482	122%	-	265,300	-
Iona	66,786	61,902	4,884	108%	-	4,116	-
Ironton	128,942	122,945	5,997	105%	2,960	12,125	7,446
Isanti	1,113,185	1,513,727	(400,542)	74%	56,695	86,524	52,036
Isle	287,260	296,447	(9,187)	97%	6,346	25,741	-
Jackson	480,537	574,935	(94,398)	84%	12,929	47,061	15,858
Jacobson	94,197	85,452	8,745	110%	-	10,496	2,442
Janesville	184,092	259,672	(75,580)	71%	8,911	34,244	23,919
Jasper	145,949	155,467	(9,518)	94%	2,558	15,834	2,366
Jeffers	123,941	154,990	(31,049)	80%	4,382	9,740	1,224
Jordan	657,465	812,235	(154,770)	81%	36,521	63,438	42,953
Kandiyohi	249,960	285,436	(35,476)	88%	7,164	20,016	9,671
Karlstad	139,127	102,179	36,948	136%	-	9,814	-
Kasota	354,088	321,232	32,856	110%	2,208	26,416	1,570
Kasson	500,072	633,976	(133,904)	79%	17,298	57,520	30,538
Keewatin	176,090	259,926	(83,836)	68%	10,412	24,800	19,757
Kelliher	164,143	228,103	(63,960)	72%	9,895	14,405	8,180
Kellogg	316,067	326,073	(10,006)	97%	1,712	20,593	-
Kennedy	89,757	57,491	32,266	156%	-	4,522	-
Kensington	184,358	178,463	5,895	103%	-	20,398	1,073
Kerrick	8,959	257	8,702	3486%	-	16	-
Kettle River	101,255	107,676	(6,421)	94%	1,594	9,540	1,916
Kilkenny	254,170	234,180	19,990	109%	-	15,049	-
Kimball	234,722	242,645	(7,923)	97%	2,922	22,443	4,249
Kinney	184,258	165,188	19,070	112%	418	11,544	-
La Crescent	440,129	503,892	(63,763)	87%	6,164	41,728	1,238
Lafayette	305,340	227,070	78,270	134%	-	21,438	-
Lake Benton	195,574	126,563	69,011	155%	-	11,187	-
Lake Bronson	73,351	50,224	23,127	146%	-	6,328	-
Lake City	566,590	688,329	(121,739)	82%	28,363	62,205	26,846

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Lake Crystal	356,717	521,027	(164,310)	68%	19,952	44,040	28,913
Lake Elmo	920,405	851,569	68,836	108%	7,697	76,944	17,928
Lake Henry	137,938	111,254	26,684	124%	-	8,325	-
Lake Kabetogama	124,589	118,895	5,694	105%	1,440	11,151	175
Lake Lillian	132,659	147,546	(14,887)	90%	679	10,276	-
Lake Park	208,694	217,737	(9,043)	96%	1,814	17,291	-
Lake Wilson	159,841	155,604	4,237	103%	-	12,648	-
Lakefield	363,470	337,040	26,430	108%	-	24,960	-
Lakeland	155,788	146,784	9,004	106%	925	14,256	2,695
Lakeville	5,045,601	5,181,914	(136,313)	97%	87,288	536,548	178,380
Lakewood	215,449	210,509	4,940	102%	4,425	15,626	4,840
Lamberton	108,813	150,214	(41,401)	72%	6,204	17,727	11,352
Lancaster	110,852	96,710	14,142	115%	-	9,530	-
Lanesboro	241,085	242,664	(1,579)	99%	2,523	21,000	3,348
Lasalle	88,687	89,496	(809)	99%	452	6,720	-
Le Roy	130,950	117,187	13,763	112%	336	10,125	-
Le Sueur	551,895	506,389	45,506	109%	3,504	62,244	15,157
Leaf Valley	212,595	240,396	(27,801)	88%	3,667	17,572	1,537
Lester Prairie	284,354	330,786	(46,432)	86%	4,649	24,327	8,967
Lewiston	466,846	477,513	(10,667)	98%	9,629	35,000	8,640
Lewisville	208,992	172,264	36,728	121%	-	12,264	-
Lexington	482,725	469,355	13,370	103%	-	46,671	9,586
Lindstrom	567,425	613,724	(46,299)	92%	12,195	53,657	22,631
Linwood	373,387	489,440	(116,053)	76%	15,380	56,040	31,742
Lismore	109,008	102,010	6,998	107%	321	7,890	-
Litchfield	545,808	697,188	(151,380)	78%	20,972	62,637	19,051
Little Canada	1,480,838	1,602,684	(121,846)	92%	32,470	109,838	37,066
Little Falls	817,416	969,463	(152,047)	84%	21,437	91,172	19,992
Littlefork	192,813	156,870	35,943	123%	304	16,568	40
Long Lake	1,146,838	1,152,176	(5,338)	100%	12,775	108,303	-
Long Prairie	367,153	403,131	(35,978)	91%	6,583	39,480	4,685
Lonsdale	443,002	362,627	80,375	122%	-	42,126	-
Loretto	1,306,465	1,589,857	(283,392)	82%	38,885	121,871	77,242
Lower Saint Croix Valley	989,191	1,054,843	(65,652)	94%	20,310	78,926	22,538
Lowry	282,377	275,599	6,778	102%	577	21,117	-
Lucan	90,501	90,447	54	100%	384	9,792	-
Lutsen	214,347	263,692	(49,345)	81%	6,360	24,929	13,287
Luverne	699,530	671,552	27,978	104%	3,590	66,160	19,108
Lynd	102,466	102,699	(233)	100%	1,970	5,967	-
Mabel	103,846	110,656	(6,810)	94%	996	9,650	-
Madelia	253,819	343,984	(90,165)	74%	11,586	28,990	15,453
Madison	121,504	180,999	(59,495)	67%	5,106	20,933	10,203
Madison Lake	269,375	270,654	(1,279)	100%	3,678	23,056	8,046
Mahnomen	260,127	261,282	(1,155)	100%	2,356	25,740	6,164

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Mahtomedi	1,216,926	1,318,637	(101,711)	92%	37,595	122,120	61,379
Mahtowa	114,184	100,800	13,384	113%	-	10,160	-
Mantorville	260,029	255,157	4,872	102%	921	19,760	-
Maple Hill	140,496	88,721	51,775	158%	-	7,562	-
Maple Lake	790,576	894,124	(103,548)	88%	13,054	49,946	-
Maple Plain	821,094	924,757	(103,663)	89%	21,386	58,911	25,732
Mapleton	430,536	398,532	32,004	108%	119	41,040	6,841
Maplewood	4,216,537	4,961,026	(744,489)	85%	149,551	441,115	263,007
Marble	239,344	219,280	20,064	109%	-	27,538	13,287
Marshall	2,123,265	2,490,336	(367,071)	85%	56,064	230,091	132,860
Mayer	400,678	480,206	(79,528)	83%	11,539	42,395	33,498
Maynard	241,628	224,616	17,012	108%	642	15,103	-
Mc Davitt	128,743	161,710	(32,967)	80%	5,241	16,060	8,938
Mc Grath	135,889	99,548	36,341	137%	-	9,650	-
Mc Intosh	94,732	107,726	(12,994)	88%	1,421	11,808	2,456
Mc Kinley	80,605	47,246	33,359	171%	-	3,564	-
McGregor	436,704	585,613	(148,909)	75%	47,758	40,140	53,127
Meadowlands	54,738	34,020	20,718	161%	-	2,616	-
Medford	183,481	213,635	(30,154)	86%	5,788	20,618	13,519
Melrose	318,898	363,958	(45,060)	88%	6,280	31,300	2,865
Menahga	299,807	312,236	(12,429)	96%	4,532	23,474	3,583
Middle River	150,426	81,016	69,410	186%	-	8,464	-
Miesville	220,507	254,546	(34,039)	87%	4,485	16,881	1,277
Milaca	695,274	684,712	10,562	102%	4,565	50,016	-
Milan	161,250	142,580	18,670	113%	-	8,870	-
Miltona	222,112	243,479	(21,367)	91%	1,806	24,602	5,837
Minneota	234,921	212,678	22,243	110%	565	25,960	3,469
Minnesota Lake	171,480	218,481	(47,001)	78%	6,578	25,720	15,770
Mission	246,328	294,908	(48,580)	84%	6,392	28,525	11,651
Montevideo	555,558	577,877	(22,319)	96%	818	49,164	-
Montgomery	389,333	411,575	(22,242)	95%	8,378	50,076	21,966
Monticello	1,010,161	1,153,913	(143,752)	88%	34,351	86,367	984
Montrose	386,844	431,670	(44,826)	90%	13,371	38,310	30,011
Moose Lake	198,380	204,157	(5,777)	97%	14,119	20,000	5,373
Mora	548,826	570,398	(21,572)	96%	6,349	53,525	-
Morgan	425,999	446,926	(20,927)	95%	7,013	34,298	16,723
Morris	684,727	670,225	14,502	102%	9,074	49,929	9,927
Morristown	401,148	469,574	(68,426)	85%	13,042	40,188	23,619
Morse-Fall Lake	0	0	0	N/A	-	0	-
Morton	150,298	172,224	(21,926)	87%	3,216	15,920	5,395
Motley	141,183	163,072	(21,889)	87%	2,856	18,656	5,099
Mountain Iron	272,546	260,496	12,050	105%	860	27,000	7,143
Mountain Lake	215,690	205,992	9,698	105%	-	24,192	-
Nashwauk	318,446	371,303	(52,857)	86%	7,588	32,816	18,501

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Nerstrand	39,823	9,557	30,266	417%	-	822	-
Nevis	214,702	166,576	48,126	129%	-	14,699	-
New Auburn	114,756	206,627	(91,871)	56%	9,816	16,600	16,626
New Brighton	2,460,679	2,634,216	(173,537)	93%	54,264	183,486	42,412
New Germany	365,846	388,021	(22,175)	94%	2,402	30,300	4,382
New London	286,028	372,932	(86,904)	77%	11,875	33,333	2,897
New Munich	123,841	97,304	26,537	127%	-	7,654	-
New Prague	484,212	796,565	(312,353)	61%	43,373	87,718	57,705
New Richland	311,987	275,240	36,747	113%	-	24,280	-
New York Mills	168,558	213,868	(45,310)	79%	6,489	20,861	4,941
Newfolden	125,379	97,980	27,399	128%	-	8,712	-
Newport	674,638	950,005	(275,367)	71%	25,423	79,030	66,009
Nicollet	220,579	216,473	4,106	102%	3,238	25,247	2,392
Nisswa	655,339	738,480	(83,141)	89%	10,791	56,592	-
Normanna	21,369	5,444	15,925	393%	-	1,674	-
North Branch	493,360	997,042	(503,682)	49%	72,513	65,152	68,938
North Mankato	1,240,881	1,299,490	(58,609)	95%	13,144	116,175	27,349
North St. Paul	966,203	1,140,400	(174,197)	85%	41,613	101,660	58,086
North Star Township	49,370	79,950	(30,580)	62%	3,464	7,580	4,528
Northfield	2,637,457	3,247,070	(609,613)	81%	91,283	228,750	97,830
Northland	72,065	45,389	26,676	159%	-	4,125	-
Northome	125,259	111,630	13,629	112%	-	9,350	-
Norwood Young America	448,602	646,773	(198,171)	69%	26,668	51,203	39,048
Oak Grove	925,637	971,742	(46,105)	95%	15,433	82,168	22,427
Oakdale	1,589,483	1,703,104	(113,621)	93%	32,740	189,743	48,532
Odin	104,602	86,173	18,429	121%	-	7,414	-
Ogilvie	240,451	265,414	(24,963)	91%	6,452	24,846	9,415
Okabena	150,218	106,944	43,274	140%	-	6,858	-
Olivia	211,433	321,670	(110,237)	66%	11,654	29,370	16,561
Onamia	213,233	289,258	(76,025)	74%	10,749	22,132	12,338
Ormsby	155,300	126,697	28,603	123%	-	10,110	-
Oronoco	183,395	156,087	27,308	117%	-	21,445	875
Orr	159,747	144,742	15,005	110%	1,275	10,901	59
Ortonville	388,043	379,792	8,251	102%	4,246	28,200	4,511
Osakis	297,286	483,392	(186,106)	61%	29,536	53,092	52,667
Osseo	518,696	484,448	34,248	107%	2,546	38,850	12,653
Ostrander	49,501	42,523	6,978	116%	-	4,290	-
Ottertail	**	**	**	N/A	-	18,547	-
Owatonna	1,748,237	2,109,807	(361,570)	83%	68,459	142,222	30,434
Palisade	104,363	114,228	(9,865)	91%	2,021	10,836	1,388
Palo	284,407	280,421	3,986	101%	964	18,259	-
Park Rapids	851,588	937,020	(85,432)	91%	41,031	75,600	27,311
Parkers Prairie	250,959	332,643	(81,684)	75%	13,717	28,626	20,959
Paynesville	550,748	618,974	(68,226)	89%	11,273	46,737	8,131

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Pelican Rapids	311,039	329,568	(18,529)	94%	3,621	35,388	-
Pemberton	112,221	87,043	25,178	129%	-	8,899	-
Pennock	189,791	229,424	(39,633)	83%	6,717	19,296	-
Pequaywan	44,476	70,026	(25,550)	64%	3,090	6,540	4,208
Pequot Lakes	831,439	761,386	70,053	109%	-	82,766	14,384
Perham	506,514	655,122	(148,608)	77%	22,522	52,060	27,537
Pierz	280,648	316,018	(35,370)	89%	15,626	34,886	-
Pike-Sandy-Britt	245,263	184,738	60,525	133%	-	15,036	-
Pillager	450,314	582,253	(131,939)	77%	10,399	54,666	22,237
Pine Island	317,459	425,940	(108,481)	75%	15,260	53,897	23,944
Pine River	505,584	469,237	36,347	108%	-	34,224	-
Plato	436,104	410,613	25,491	106%	1,202	31,800	6,485
Porter	231,039	149,884	81,155	154%	-	7,410	-
Preston	168,223	249,002	(80,779)	68%	9,801	29,718	19,439
Princeton	1,028,772	1,080,179	(51,407)	95%	8,662	90,666	14,148
Prinsburg	203,420	146,366	57,054	139%	-	8,820	-
Prior Lake	1,956,359	2,456,853	(500,494)	80%	74,108	262,527	102,372
Proctor	305,947	221,148	84,799	138%	-	25,123	-
Randall	322,079	214,440	107,639	150%	-	18,760	-
Randolph	520,881	566,343	(45,462)	92%	9,187	40,299	9,646
Raymond	218,101	234,496	(16,395)	93%	1,740	17,952	1,422
Red Wing	840,724	588,680	252,044	143%	-	40,392	-
Redwood Falls	904,445	1,119,998	(215,553)	81%	31,441	90,344	51,840
Remer	457,590	417,444	40,146	110%	-	32,550	-
Renville	243,327	366,666	(123,339)	66%	20,096	32,978	32,054
Rice	331,546	285,588	45,958	116%	-	19,571	-
Rice Lake	443,151	371,812	71,339	119%	-	32,592	-
Richmond	384,191	363,558	20,633	106%	-	30,082	-
Rockford	411,568	483,689	(72,121)	85%	10,960	51,971	19,125
Rockville	383,385	550,071	(166,686)	70%	22,900	33,150	26,424
Rogers	572,362	801,892	(229,530)	71%	29,521	80,145	26,220
Rollingstone	85,604	100,756	(15,152)	85%	4,767	8,033	-
Rose Creek	84,587	123,539	(38,952)	68%	4,931	9,270	1,607
Roseau	493,898	371,552	122,346	133%	-	41,696	-
Rosemount	2,267,777	2,716,728	(448,951)	83%	44,347	257,370	107,960
Rothsay	291,849	284,656	7,193	103%	710	16,992	-
Royalton	202,080	256,181	(54,101)	79%	10,827	20,546	14,697
Rush City	431,565	591,030	(159,465)	73%	29,188	48,608	36,657
Russell	157,876	110,168	47,708	143%	-	8,032	-
Ruthton	198,405	177,270	21,135	112%	800	12,510	-
Sabin-Elmwood	177,469	150,771	26,698	118%	-	16,633	3,726
Sacred Heart	112,699	168,019	(55,320)	67%	6,877	18,725	12,013
Saint Anthony	872,655	816,512	56,143	107%	9,480	53,450	-
Saint Augusta	18,536	48	18,488	38617%	-	22	-

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Saint Bonifacius	430,560	463,410	(32,850)	93%	6,407	50,839	12,495
Saint Charles	617,674	615,849	1,825	100%	6,984	45,837	6,746
Saint Clair	547,310	397,061	150,249	138%	-	29,592	-
Saint Francis	684,246	612,044	72,202	112%	-	52,332	-
Saint James	630,019	670,860	(40,841)	94%	16,052	50,932	25,951
Saint Joseph	556,603	701,019	(144,416)	79%	26,812	55,026	20,890
Saint Leo	131,325	73,914	57,411	178%	-	4,944	-
Saint Martin	408,334	375,110	33,224	109%	4,698	28,460	7,460
Saint Michael	714,190	787,428	(73,238)	91%	11,713	69,469	15,270
Saint Paul Park	570,568	617,156	(46,588)	92%	10,984	49,720	20,514
Saint Peter	704,627	893,805	(189,178)	79%	25,847	75,896	24,162
Saint Stephen	372,878	470,581	(97,703)	79%	18,631	33,027	19,097
Sanborn	116,057	115,797	260	100%	-	10,604	-
Sandstone	134,733	203,280	(68,547)	66%	9,144	28,875	16,856
Sartell	857,339	919,652	(62,313)	93%	9,888	75,450	-
Sauk Centre	463,720	591,511	(127,791)	78%	16,671	48,205	14,590
Sauk Rapids	1,003,752	1,070,384	(66,632)	94%	15,964	94,316	-
Scandia	595,986	836,757	(240,771)	71%	47,203	57,305	53,676
Scandia Valley	229,696	267,344	(37,648)	86%	5,945	21,838	6,255
Scanlon	135,751	117,072	18,679	116%	-	12,432	1,532
Schroeder	110,976	86,442	24,534	128%	-	9,409	1,530
Sebeka	533,708	548,790	(15,082)	97%	3,749	31,435	-
Sedan	50,256	20,815	29,441	241%	-	2,676	-
Shafer	199,705	195,182	4,523	102%	-	19,353	4,036
Shakopee	3,190,043	4,364,302	(1,174,259)	73%	247,753	391,990	339,752
Shelly	121,959	74,736	47,223	163%	-	5,742	-
Sherburn	455,732	478,077	(22,345)	95%	4,771	28,675	3,596
Shevlin	201,837	202,722	(885)	100%	1,657	14,622	-
Silica	103,721	91,459	12,262	113%	2,705	6,806	-
Silver Bay	430,940	338,620	92,320	127%	-	22,160	-
Silver Lake	207,326	267,733	(60,407)	77%	7,558	21,794	8,776
Slayton	413,090	532,890	(119,800)	78%	14,740	39,420	21,012
Sleepy Eye	714,700	794,842	(80,142)	90%	8,861	57,418	6,516
Solway	152,896	129,612	23,284	118%	-	17,963	1,286
Solway Rural	76,985	86,870	(9,885)	89%	1,090	7,990	-
South Haven	239,184	275,305	(36,121)	87%	5,221	24,600	9,076
Spicer	190,123	267,220	(77,097)	71%	15,450	29,614	24,913
Spring Grove	139,975	174,460	(34,485)	80%	6,173	17,290	8,886
Spring Valley	422,135	437,666	(15,531)	96%	7,628	32,485	11,876
Springfield	327,776	465,068	(137,292)	70%	25,378	31,953	35,710
Squaw Lake	155,200	77,326	77,874	201%	-	7,876	-
Stacy-Lent Area	487,253	448,319	38,934	109%	2,169	30,134	-
Staples	317,100	365,232	(48,132)	87%	5,651	32,452	6,730
Starbuck	119,537	166,413	(46,876)	72%	6,074	18,887	6,109

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Stephen	183,116	127,700	55,416	143%	-	11,870	-
Stewart	208,762	182,491	26,271	114%	-	18,260	-
Stewartville	985,091	602,576	382,515	163%	-	48,244	-
Stillwater	2,567,344	2,501,818	65,526	103%	33,461	163,000	-
Storden	136,517	160,776	(24,259)	85%	4,432	12,420	2,558
Sturgeon Lake	69,746	59,180	10,566	118%	-	7,405	-
Sunburg	114,772	133,355	(18,583)	86%	1,718	10,852	6
Taconite	122,506	135,080	(12,574)	91%	1,550	11,934	3,303
Taunton	69,922	65,117	4,805	107%	-	4,300	-
Taylor's Falls	357,542	442,236	(84,694)	81%	11,576	27,524	18,011
Thief River Falls	674,684	675,560	(876)	100%	1,803	73,140	-
Thomson	402,174	471,637	(69,463)	85%	13,124	37,888	16,253
Tofte	125,967	170,094	(44,127)	74%	5,981	15,193	11,749
Tower	104,855	91,971	12,884	114%	-	9,130	-
Tracy	260,750	293,284	(32,534)	89%	5,721	26,520	7,480
Trimont	364,653	328,032	36,621	111%	-	23,040	-
Truman	219,664	253,744	(34,080)	87%	6,133	19,648	3,449
Twin Lakes (City)	209,883	133,488	76,395	157%	-	7,875	-
Twin Lakes (VFD)	33,710	64,380	(30,670)	52%	4,341	3,672	560
Twin Valley	208,536	174,494	34,042	120%	-	13,416	-
Two Harbors	480,958	481,065	(107)	100%	3,361	52,701	2,920
Tyler	154,972	165,370	(10,398)	94%	2,895	13,660	231
Upsala	145,926	107,325	38,601	136%	-	9,903	-
Vadnais Heights	1,021,696	1,227,306	(205,610)	83%	36,432	126,153	63,380
Vergas	131,453	162,986	(31,533)	81%	3,570	18,220	1,665
Verndale	333,531	296,976	36,555	112%	3,201	25,818	3,909
Vernon Center	102,857	108,585	(5,728)	95%	933	11,006	607
Vesta	92,002	90,410	1,592	102%	231	8,780	-
Victoria	658,455	835,945	(177,490)	79%	31,377	70,370	38,155
Villard	226,924	187,547	39,377	121%	-	14,876	-
Vining	49,502	51,520	(2,018)	96%	423	6,104	120
Wabasha	438,238	604,968	(166,730)	72%	20,471	29,764	13,345
Waconia	849,143	953,753	(104,610)	89%	28,785	77,142	24,403
Wadena	498,775	489,861	8,914	102%	5,098	36,721	3,479
Waite Park	634,605	705,360	(70,755)	90%	11,785	54,920	6,886
Waldorf	144,754	111,010	33,744	130%	-	12,100	-
Walker	541,790	483,250	58,540	112%	-	53,250	-
Walnut Grove	165,381	157,861	7,520	105%	-	13,138	-
Walters	73,451	80,100	(6,649)	92%	552	6,018	-
Warba	127,181	104,220	22,961	122%	-	10,344	-
Warren	169,144	72,611	96,533	233%	-	5,465	-
Warroad	279,592	243,625	35,967	115%	-	24,197	-
Waseca	1,007,770	1,356,375	(348,605)	74%	62,418	111,038	75,657
Watertown	557,547	726,965	(169,418)	77%	20,206	63,988	27,670

Table 3-A
Funding Status and Ratios for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Waterville	282,595	327,008	(44,413)	86%	4,691	28,158	6,251
Watkins	274,207	293,390	(19,183)	93%	6,385	24,514	12,513
Watson	154,488	172,803	(18,315)	89%	1,768	12,531	511
Waubun	142,939	108,516	34,423	132%	-	8,649	-
Waverly	217,935	224,189	(6,254)	97%	2,390	22,316	3,029
Welcome	239,119	235,049	4,070	102%	-	22,111	394
Wendell	132,631	157,692	(25,061)	84%	2,601	14,256	2,586
West Concord	285,471	182,792	102,679	156%	-	18,316	-
Westbrook	131,939	95,498	36,441	138%	-	12,220	-
Wheaton	425,654	343,206	82,448	124%	-	44,459	6,648
Willmar	782,097	994,151	(212,054)	79%	23,572	79,032	3,408
Willow River	146,832	156,276	(9,444)	94%	1,749	10,716	-
Wilmont	160,084	131,463	28,621	122%	-	8,739	-
Wilson	327,672	214,856	112,816	153%	-	11,424	-
Windom	763,497	710,195	53,302	108%	-	60,148	-
Winnebago	290,468	219,556	70,912	132%	-	18,003	-
Winsted	363,017	461,410	(98,393)	79%	11,317	35,070	20,930
Wolf Lake	199,008	229,688	(30,680)	87%	5,395	14,832	4,131
Wood Lake	117,429	82,920	34,509	142%	-	7,947	-
Woodbury	5,387,530	5,946,202	(558,672)	91%	112,439	584,058	202,634
Woodstock	121,347	107,822	13,525	113%	-	7,336	-
Wrenshall	119,389	141,162	(21,773)	85%	10,027	12,920	15,197
Wright	86,995	72,105	14,890	121%	71	8,451	-
Wykoff	276,564	276,080	484	100%	-	19,620	1,148
Wyoming	227,217	236,846	(9,629)	96%	3,151	25,047	-
Zimmerman	584,536	806,310	(221,774)	72%	27,369	76,674	39,962
Zumbro Falls	206,996	262,200	(55,204)	79%	9,178	21,096	10,164
Totals	243,989,115	260,596,979	(16,607,864)	94%	5,168,785	22,469,022	6,836,062

* For lump-sum plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2009, as reported by relief associations on their 2009 Schedule.

^ For lump-sum plans, the Required Contribution is obtained from the 2009 Schedule and represents amounts to be contributed to the relief association during 2010.

** These relief Associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2010. The assets for these relief associations were transferred to the State Board of Investment and their liabilities were transferred to the Plan at the end of 2009.

Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Alaska	99,300	99,300	-	100%	-	-	-
Albany	363,439	363,439	-	100%	-	-	-
Andover	2,494,271	2,494,271	-	100%	-	-	-
Anoka-Champlin	3,024,838	3,024,838	-	100%	-	-	-
Ashby	228,155	228,155	-	100%	-	-	-
Austin	624,167	624,167	-	100%	-	-	-
Brewster	234,377	234,377	-	100%	-	-	-
Brooklyn Park	6,343,552	6,343,552	-	100%	-	-	-
Callaway	169,726	169,726	-	100%	-	-	-
Cologne	305,451	305,451	-	100%	-	-	-
Columbia Heights	1,253,508	1,253,508	-	100%	-	-	-
Coon Rapids	5,287,148	5,287,148	-	100%	-	-	-
Crane Lake	97,907	97,907	-	100%	-	-	-
Crosslake	761,479	761,479	-	100%	-	-	-
Dakota	76,000	76,000	-	100%	-	-	-
Dalbo	294,290	294,290	-	100%	-	-	-
Dilworth	597,026	597,026	-	100%	-	-	-
Donnelly	134,755	134,755	-	100%	-	-	-
Eagan	7,726,680	7,726,680	-	100%	-	-	-
Edina	6,201,938	6,201,938	-	100%	-	-	-
Elbow Lake	226,482	226,482	-	100%	-	-	-
Elgin	276,296	276,296	-	100%	-	-	-
Ellsburg	62,804	62,804	-	100%	-	-	-
Embarrass	140,153	140,153	-	100%	-	-	-
Erskine	141,619	141,619	-	100%	-	-	-
Falcon Heights	1,141,309	1,141,309	-	100%	-	-	-
Fisher	139,588	139,588	-	100%	-	-	-
Fosston	367,012	367,012	-	100%	-	-	-
Fountain	123,441	123,441	-	100%	-	-	-
Freeport	271,230	271,230	-	100%	-	-	-
Fridley	3,497,520	3,497,520	-	100%	-	-	-
Gary	89,156	89,156	-	100%	-	-	-
Gibbon	293,479	293,479	-	100%	-	-	-
Glenville	124,837	124,837	-	100%	-	-	-
Goodhue	715,001	715,001	-	100%	-	-	-
Gunflint Trail	212,003	212,003	-	100%	-	-	-
Hardwick	88,922	88,922	-	100%	-	-	-
Hawley	309,951	309,951	-	100%	-	-	-
Ivanhoe	263,714	263,714	-	100%	-	-	-
Kelsey	22,462	22,462	-	100%	-	-	-
Kenyon	471,340	471,340	-	100%	-	-	-
Kerkhoven	212,485	212,485	-	100%	-	-	-
Kiester	155,490	155,490	-	100%	-	-	-
Lake George	129,291	129,291	-	100%	-	-	-

Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Lakeport	187,689	187,689	-	100%	-	-	-
Le Center	349,321	349,321	-	100%	-	-	-
London	61,520	61,520	-	100%	-	-	-
Longville	610,268	610,268	-	100%	-	-	-
Lyle	81,767	81,767	-	100%	-	-	-
Magnolia	56,741	56,741	-	100%	-	-	-
Maple Grove	8,774,150	8,774,150	-	100%	-	-	-
Marietta	59,030	59,030	-	100%	-	-	-
Marine-On-St Croix	384,711	384,711	-	100%	-	-	-
Mazeppa	182,845	182,845	-	100%	-	-	-
Medicine Lake	567,009	567,009	-	100%	-	-	-
Mendota Heights	2,086,965	2,086,965	-	100%	-	-	-
Mentor	85,785	85,785	-	100%	-	-	-
Millerville	288,643	288,643	-	100%	-	-	-
Milroy	136,752	136,752	-	100%	-	-	-
Murdock	144,230	144,230	-	100%	-	-	-
Myrtle	155,383	155,383	-	100%	-	-	-
Nassau	117,943	117,943	-	100%	-	-	-
Nodine	147,766	147,766	-	100%	-	-	-
Northrop	82,385	82,385	-	100%	-	-	-
Odessa	55,066	55,066	-	100%	-	-	-
Oklee	72,320	72,320	-	100%	-	-	-
Perch Lake	25,357	25,357	-	100%	-	-	-
Plainview	547,633	547,633	-	100%	-	-	-
Plummer	109,598	109,598	-	100%	-	-	-
Ramsey	1,488,592	1,488,592	-	100%	-	-	-
Red Lake Falls	172,464	172,464	-	100%	-	-	-
Round Lake	203,952	203,952	-	100%	-	-	-
Rushford	353,187	353,187	-	100%	-	-	-
Rushmore	78,202	78,202	-	100%	-	-	-
Saint Hilaire	136,424	136,424	-	100%	-	-	-
Seaforth	77,909	77,909	-	100%	-	-	-
South Bend	330,105	330,105	-	100%	-	-	-
Swanville	172,901	172,901	-	100%	-	-	-
Toivola	132,074	132,074	-	100%	-	-	-
Ulen	139,641	139,641	-	100%	-	-	-
Underwood	251,198	251,198	-	100%	-	-	-
Vermilion Lake	154,722	154,722	-	100%	-	-	-
Wabasso	170,190	170,190	-	100%	-	-	-
Wanamingo	283,459	283,459	-	100%	-	-	-
Wanda	109,526	109,526	-	100%	-	-	-
Wayzata	1,529,445	1,529,445	-	100%	-	-	-
Wells	383,713	383,713	-	100%	-	-	-
West Metro	5,270,234	5,270,234	-	100%	-	-	-

Table 3-B
Funding Status and Ratios for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Williams	135,282	135,282	-	100%	-	-	-
Winger	60,342	60,342	-	100%	-	-	-
Winthrop	232,808	232,808	-	100%	-	-	-
Zumbrota	441,791	441,791	-	100%	-	-	-
Totals	73,472,630	73,472,630	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, 2009

Relief Association	Net Assets	Accrued Liability	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Apple Valley	3,986,076	6,111,646	(2,125,570)	65%	245,613	205,144	292,161
Appleton	346,704	373,236	(26,532)	93%	3,903	9,329	13,381
Benson	352,716	492,123	(139,407)	72%	14,975	9,356	28,792
Brooklyn Center	2,916,962	3,124,714	(207,752)	93%	72,713	101,496	72,693
Chanhassen	2,087,994	2,717,957	(629,963)	77%	96,485	72,478	68,216
Chaska	3,660,038	4,862,491	(1,202,453)	75%	161,117	78,301	163,891
Eden Prairie	14,511,437	18,574,088	(4,062,651)	78%	510,080	523,169	822,663
Fairmont	1,491,494	2,169,724	(678,230)	69%	80,796	53,910	81,177
Glencoe	731,767	1,056,775	(325,008)	69%	51,062	33,117	68,779
Hutchinson	1,439,097	2,241,022	(801,925)	64%	110,139	35,782	95,318
Lake Johanna	3,569,064	3,892,199	(323,135)	92%	35,074	157,837	43,124
Minnetonka	10,905,868	12,202,117	(1,296,249)	89%	327,365	279,482	348,168
Mound	3,755,091	4,389,143	(634,052)	86%	78,203	91,621	95,358
New Ulm	1,832,452	2,288,712	(456,260)	80%	64,324	70,882	83,958
Pine City	930,430	765,684	164,746	122%	2,437	12,019	-
Pipestone	488,566	637,851	(149,285)	77%	13,020	32,124	21,220
Plymouth	5,586,731	5,227,994	358,737	107%	119,210	213,767	-
Robbinsdale	1,247,386	2,137,292	(889,906)	58%	110,010	91,470	165,361
Roseville	6,784,350	8,622,594	(1,838,244)	79%	214,102	119,704	210,031
Savage	3,438,854	4,381,396	(942,542)	78%	163,431	87,174	173,191
Spring Lake Park	9,105,963	9,302,339	(196,376)	98%	14,712	158,433	-
White Bear Lake	4,999,243	4,882,555	116,688	102%	61,335	128,114	29,155
Worthington	1,099,506	1,356,404	(256,898)	81%	29,999	38,896	52,182
Totals	85,267,789	101,810,056	(16,542,267)	84%	2,580,105	2,603,605	2,928,819

* 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, 2009.

^ For monthly and monthly/lump-sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2009 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 2009.

Revenues

State Aid – The amount of fire state aid the relief association received during 2009, or the amount payable for 2009 if not yet received.

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

Municipal Contributions – The amount of city, town, or independent nonprofit firefighting corporation contributions received during 2009, or payable for 2009 if not yet received.

Investment Earnings – The net interest and realized and unrealized gain (loss) on investments during 2009.

All Other – All other income received by the relief association during 2009, which includes, but is not limited to, donations, transfers from the General Fund, and other income.

Expenditures

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

Service Pensions – The total of all service pension disbursements during 2009, including lump-sum and monthly distributions.

Other Benefits – The total of all non-service pension benefit distributions during 2009, including short- and long-term disability payments, and survivor benefits.

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Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	State Aid	Revenues				Expenditures			
		Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits	
Ada	8,908	1,000	4,926	38,503	-	1,475	16,800	-	
Adams	8,743	-	-	3,986	-	991	13,114	-	
Adrian	7,254	-	14,246	43,988	-	1,340	-	-	
Aitkin	35,683	3,898	10,000	80,011	27	1,601	114,874	-	
Albert Lea Township	3,878	3,712	14,188	27,476	191	1,550	95,833	39,501	
Albertville	32,945	372	-	77,009	-	-	5,072	-	
Albion	4,653	1,827	2,722	12,624	-	99,149	22,293	-	
Alden	5,946	2,000	6,300	18,790	77	2,817	18,948	-	
Alexandria	81,620	2,000	-	385,591	833	3,728	283,503	-	
Almelund	8,588	-	-	15,415	4,992	550	14,950	-	
Alpha	3,878	1,000	-	7,088	-	15	-	-	
Altura	5,429	2,000	-	8,648	21	383	13,000	-	
Amboy	5,865	-	-	15,813	-	-	-	-	
Annandale	29,434	1,532	-	68,619	118	3,085	-	-	
Argyle	6,463	-	-	8,005	25	565	21,677	-	
Arlington	13,104	-	3,180	81,448	85	900	-	-	
Arrowhead	3,619	-	1,330	13,777	-	725	10,967	-	
Askov	4,653	884	-	3,748	200	500	5,236	-	
Atwater	9,881	-	-	56,283	760	1,750	-	-	
Audubon	12,269	282	-	36,259	430	1,515	4,840	-	
Aurora	6,621	1,000	6,056	17,121	500	3,110	36,277	-	
Avon	18,837	1,000	10,500	42,725	(10,736)	4,309	28,500	-	
Babbitt	7,997	1,000	10,000	43,983	330	1,384	12,200	-	
Backus	14,265	-	18,000	52,357	-	1,495	25,198	-	
Badger	5,146	1,000	3,310	12,136	-	900	25,000	-	
Bagley	14,247	-	18	35,946	-	2,080	-	-	
Balaton	7,335	2,000	-	8,901	4,500	2,223	25,708	-	
Baldwin	19,565	-	24,714	34,082	-	2,732	-	-	
Balsam	8,523	2,000	11,000	39,164	-	12	68,300	-	
Barnesville	13,287	-	7,225	32,625	-	5,988	-	-	
Barnum	6,463	5,000	10,000	23,262	-	4,065	91,044	-	

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental		Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits	
		Benefit Reimbursements								
Barrett	4,136	-	2,000	12,420	-	762	22,140	-		
Battle Lake	19,015	-	-	64,575	-	4,100	-	-		
Baudette	12,200	653	-	75,671	-	-	7,181	5,750		
Bayport	60,504	1,000	-	202,946	-	10,636	112,346	-		
Beardsley	5,170	1,000	316	27,616	-	400	18,322	-		
Beaver Bay	3,619	672	-	3,586	10	1,549	-	-		
Beaver Creek	4,136	-	5,487	17,517	180	1,045	-	-		
Becker	42,122	1,800	10,000	149,261	211	6,583	56,000	8,800		
Belgrade	6,463	-	8,325	48,169	-	3,700	2,400	-		
Belle Plaine	28,419	2,000	7,373	66,320	-	4,595	87,559	-		
Bellingham	5,170	1,000	500	29,249	-	275	14,500	-		
Belview	6,204	-	154	5,286	5,000	-	-	-		
Bemidji	102,840	-	-	349,282	-	9,341	131,475	-		
Bertha	5,170	-	2,029	13,731	805	1,125	-	-		
Bethel	2,844	-	-	11,557	-	3,800	-	-		
Big Lake	53,374	-	8,000	101,204	-	6,200	-	-		
Bigelow	4,912	-	-	21,852	-	-	-	-		
Bigfork	18,516	1,000	8,115	31,120	-	1,750	57,175	-		
Bird Island	8,561	-	5,000	18,067	-	2,380	46,925	-		
Biwabik	5,946	806	2,000	25,290	-	775	8,870	-		
Biwabik City	5,687	1,000	10,000	64,813	-	1,908	31,800	-		
Blackduck	12,672	3,000	1,372	42,893	1,288	3,692	-	-		
Blackhoof	5,170	708	-	13,738	-	417	11,000	-		
Blomkest	6,176	1,468	4,050	11,725	20	580	19,612	-		
Blooming Prairie	18,897	-	4,103	67,975	155	200	-	-		
Blue Earth	16,357	-	12,000	127,064	-	3,160	-	-		
Bluffton	4,136	-	-	21,944	7,646	-	19,620	-		
Bovey	5,170	2,378	4,141	11,368	-	1,811	74,853	-		
Bowlus	6,434	1,000	-	22,465	-	-	-	-		
Boyd	4,912	709	-	14,710	-	1,263	7,802	-		
Braham	19,175	-	750	61,775	26	2,485	46,900	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental			Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits			
		Benefit Reimbursements	Contributions	Earnings							Administration	Service Pensions	Other Benefits
Brainerd	133,596	6,000	46,402	603,130	20	13,059	678,004	162,567					
Brandon	8,003	-	4,971	20,293	240	448	14,931	-					
Breckenridge	15,577	2,000	-	50,031	20	5,894	51,200	245					
Breitung	5,429	-	16,500	15,829	-	4,540	-	-					
Brevator	5,170	-	1,500	22,872	-	790	9,662	-					
Bricelyn	5,687	1,000	-	36,526	-	-	12,550	-					
Brimson	4,136	222	-	11,553	-	138	2,446	-					
Brook Park	4,395	1,880	-	34,970	40	15	440	-					
Brooten	7,145	-	1,150	37,145	678	1,395	-	-					
Browerville	9,974	2,000	2,600	8,072	-	693	-	-					
Browns Valley	5,429	2,000	3,455	19,744	21	3,130	41,000	-					
Brownsdale	6,761	-	-	35,149	5,000	3,150	4,639	-					
Brownsville	4,912	-	1,000	11,619	-	450	-	-					
Brownnton	6,387	2,000	17,153	46,326	-	5,570	62,000	-					
Buffalo	64,044	-	36,995	144,764	3,550	6,593	38,232	-					
Buffalo Lake	6,204	-	6,000	43,890	5,045	15	30,651	-					
Buhl	4,653	-	6,357	20,972	-	943	-	-					
Butterfield	6,204	-	5,500	3,668	654	240	-	-					
Buyck	3,361	280	-	2,694	935	102	-	-					
Byron	22,667	1,000	7,500	70,666	-	5,255	399	22,115					
Caledonia	17,151	-	2,400	57,088	-	1,378	-	-					
Calumet	5,429	2,000	833	44,520	-	750	43,167	-					
Cambridge	42,162	2,000	-	46,079	5,226	1,583	130,945	-					
Campbell	6,722	1,000	-	26,367	-	520	18,750	-					
Canby	11,710	2,000	3,000	63,823	320	1,605	61,850	-					
Cannon Falls	31,901	-	-	97,622	3,000	781	-	-					
Canosia	7,978	-	10,000	5,568	-	-	-	-					
Canton	4,912	-	-	4,231	100	600	-	-					
Carlos	9,233	-	25,600	91,565	-	40	-	-					
Carlton	11,539	1,000	6,809	(7,766)	122	3,550	13,455	-					
Carsonville	7,132	1,750	-	11,485	1,000	-	11,000	8,250					

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Carver	14,936	840	12,957	71,264	-	5,987	9,240	-		
Cass Lake	24,916	-	10,850	59,369	-	2,496	-	-		
Centennial	99,098	2,568	38,000	299,451	-	7,006	62,892	-		
Center City	8,209	3,000	7,500	35,539	-	946	-	-		
Ceylon	5,429	-	-	26,481	2,943	1,211	-	-		
Chandler	4,395	748	775	12,465	-	-	8,228	-		
Chatfield	16,936	2,000	3,538	54,552	26	210	30,900	-		
Cherry	5,170	-	3,100	15,565	4,815	-	6,171	-		
Chisago	17,605	1,000	14,677	113,682	-	2,400	22,812	-		
Chisholm	17,720	-	37,485	88,714	-	1,000	-	-		
Chokio	7,030	2,828	-	20,171	-	839	17,500	-		
Clara City	9,215	2,000	10,469	43,964	-	2,776	52,045	-		
Claremont	6,452	1,615	3,500	2,194	-	2,280	34,137	-		
Clarissa	6,204	-	4,594	10,414	132	1,190	-	-		
Clarkfield	8,235	1,000	750	33,235	-	3,615	12,968	-		
Clarks Grove	6,808	2,840	-	29,244	250	4,208	36,840	-		
Clear Lake	18,536	1,000	6,000	74,595	-	8,887	22,888	-		
Clearbrook	9,283	3,000	-	17,876	1,500	3,352	57,470	-		
Clearwater	15,832	1,000	7,000	46,243	-	2,554	86,642	-		
Clements	5,687	2,000	3,443	27,087	171	-	38,392	-		
Cleveland	10,693	-	13,600	45,284	-	-	20,605	-		
Clifton	8,011	-	6,750	35,208	-	3,100	-	-		
Climax	4,395	-	-	1,964	-	-	-	-		
Clinton [Big Stone]	5,429	3,000	3,444	13,825	-	615	50,400	-		
Clinton [St Louis]	4,653	2,539	-	20,641	-	36	35,600	-		
Cohasset	17,969	-	-	87,951	-	3,308	-	-		
Cokato	18,674	1,000	27,390	74,240	-	980	41,000	-		
Cold Spring	26,878	1,000	14,900	127,826	91	6,247	58,137	-		
Coleraine	6,542	1,000	15,807	15,570	-	280	26,000	-		
Colvill	3,361	-	3,350	7,644	1,096	593	-	-		
Colvin	3,878	-	10,498	4,053	-	2,327	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit		Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits	Expenditures			
		Reimbursements											
Comfrey	6,126	-	4,000	4,518	344	1,527	-	550	-	-	-		
Cook	14,335	-	1,500	36,068	-	2,585	-	-	-	-	-		
Cosmos	5,917	-	-	38,394	1,645	-	2,244	-	2,244	-	-		
Cottage Grove	115,330	6,907	3,841	191,973	-	9,385	166,540	-	166,540	-	-		
Cotton	7,757	3,536	-	15,337	-	-	24,499	-	24,499	-	-		
Cottonwood	9,298	2,485	-	43,948	64	175	29,335	-	29,335	-	-		
Courtland	6,872	-	7,439	21,422	-	-	-	-	-	-	-		
Cromwell	6,980	-	6,918	24,309	-	2,120	-	-	-	-	-		
Crooked Lake	6,992	840	2,400	16,906	2,570	-	9,625	-	9,625	-	-		
Crookston	11,744	1,000	10,000	81,362	-	4,576	17,128	-	17,128	-	-		
Crosby	16,131	-	33,000	71,983	100	1,800	-	-	1,800	-	-		
Culver	2,613	504	4,548	164	-	1,133	-	-	-	-	-		
Currie	5,687	1,000	2,142	5,722	-	-	19,000	-	19,000	-	-		
Cuyuna	6,204	1,000	9,815	20,000	-	3,141	28,271	-	28,271	-	-		
Cyrus	4,653	1,300	-	12,928	-	110	14,300	-	14,300	-	-		
Dalton	6,639	-	1,263	6,724	-	2,143	-	-	-	-	-		
Danube	5,240	1,298	-	20,665	85	800	18,459	-	18,459	-	-		
Danvers	4,136	-	-	2,178	-	350	18,192	-	18,192	-	-		
Darfur	4,136	-	-	4,469	-	255	-	-	-	-	-		
Dassel	22,850	1,000	30,192	128,138	-	4,665	51,600	-	51,600	-	-		
Dawson	10,650	5,000	20,893	35,693	-	2,734	159,766	-	159,766	-	-		
Dayton	19,409	-	20,000	39,125	30,600	38,895	-	-	-	-	-		
Deer Creek	5,170	1,244	-	26,590	-	1,225	14,941	-	14,941	-	-		
Deer River	19,167	2,000	-	51,710	-	700	73,750	-	73,750	-	-		
Deerwood	15,929	-	-	39,004	-	1,625	-	-	-	-	-		
Delano	30,579	-	20,000	98,015	489	1,082	-	-	-	-	-		
Delavan	4,912	-	1,600	(7,570)	3,200	1,300	-	-	-	-	-		
Dent	11,461	-	-	31,723	-	550	-	-	-	-	-		
Detroit Lakes	55,005	-	7,565	264,282	17,500	-	105,915	-	105,915	-	-		
Dexter	4,136	945	4,400	6,339	-	3,688	4,243	-	4,243	-	2,233		
Dodge Center	10,844	-	14,616	106,339	-	3,210	79,128	-	79,128	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Dover	5,429	-	3,990	31,717	-	2,935	27,250	-		
Dovray	3,361	67	-	1,608	44	359	733	-		
Dumont	5,170	-	-	2,770	84	326	2,831	-		
Dunnell	3,878	-	-	10,040	-	570	-	-		
Eagle Bend	6,463	-	3,941	10,087	-	145	-	-		
Eagle Lake	11,005	-	16,506	5,253	-	5,106	-	-		
East Bethel	40,103	-	-	191,410	-	5,808	-	-		
East Grand Forks	31,220	844	-	134,781	-	3,485	154,478	-		
Eastern Hubbard	6,981	-	6,000	16,470	2,000	1,150	9,479	-		
Easton	5,946	1,000	-	18,881	1,500	1,505	14,500	-		
Echo	5,429	748	950	19,056	120	30	8,228	-		
Eden Valley	12,693	-	3,500	63,975	-	650	-	-		
Edgerton	9,115	-	4,558	45,380	-	2,420	-	-		
Eitzen	6,464	1,062	3,000	19,158	-	670	11,682	-		
Elbow Tully Lakes	4,098	729	-	1,506	1,886	400	8,019	-		
Elizabeth	5,598	2,000	-	26,029	110	2,394	58,700	-		
Elk River	96,024	1,000	30,000	440,479	-	7,573	31,856	-		
Elko New Market	27,868	-	54,800	48,720	-	-	117,640	-		
Ellendale	7,340	-	36,178	(7,529)	95	4,585	-	-		
Ellsworth	6,463	-	-	7,000	-	72	-	-		
Elmer	4,136	1,276	-	8,789	-	412	15,950	-		
Elmore	6,204	-	1,500	11,664	1,225	-	-	-		
Elrosa	7,756	-	9,000	33,704	-	1,560	-	-		
Ely	36,817	2,000	-	91,896	-	4,883	75,600	-		
Elysian	8,206	540	12,227	11,699	-	-	5,940	-		
Emily	8,698	-	-	28,632	-	5,276	-	-		
Emmons	5,946	1,000	-	27,842	8,850	-	13,100	21,000		
Evansville	7,756	-	2,500	14,444	-	2,088	-	-		
Eveleth	10,251	1,648	12,449	48,486	-	2,980	46,078	-		
Excelstor	96,538	2,000	-	576,060	-	11,070	176,366	-		
Eyota	10,726	-	3,850	28,261	145	1,650	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits					
Fairfax	9,760	1,000	4,772	7,734	44	2,715	38,805	-					
Farmington	70,269	4,000	-	353,509	-	4,800	479,426	-					
Fayal	6,933	1,000	14,000	42,998	-	3,895	32,375	-					
Federal Dam	3,900	-	-	11,003	-	310	-	-					
Fergus Falls	55,405	-	-	284,993	-	5,537	-	-					
Fertile	9,401	-	-	33,275	-	2,889	4,392	-					
Fifty Lakes	4,919	-	-	11,439	-	2,336	16,260	-					
Finland	9,883	-	-	5,312	160	1,052	13,663	-					
Finlayson	8,464	-	-	3,575	-	150	10,896	-					
Flensburg	5,688	-	-	14,276	80	-	6,434	-					
Floodwood	8,359	-	10,395	68,997	-	3,449	-	-					
Foley	30,004	1,000	7,500	108,137	-	-	53,675	-					
Forada	6,204	1,000	13,568	30,704	-	425	28,600	-					
Forest Lake	83,786	1,811	17,000	319,631	1,590	3,385	34,688	-					
Foreston	5,946	-	2,603	26,246	-	1,739	13,000	-					
Franklin	5,170	2,000	5,170	18,971	2,000	2,672	47,574	-					
Frazee	15,850	4,000	-	7,845	5,000	2,590	142,180	-					
Fredenberg	5,542	-	4,500	30,969	-	841	13,500	1,200					
French Township	6,463	1,760	3,537	21,005	-	300	21,860	-					
Frost	5,687	-	2,500	13,359	-	717	-	-					
Fulda	11,235	2,000	-	9,952	2,000	2,036	64,000	-					
Garfield	10,743	1,420	4,961	35,715	5,750	2,332	27,521	-					
Garrison	22,738	2,400	12,000	108,572	-	-	121,812	-					
Garvin	3,878	1,000	-	12,183	-	868	12,966	-					
Gaylord	12,755	816	24,647	19,440	-	6,000	8,976	-					
Geneva	4,912	-	-	15,315	610	40	-	-					
Ghent	4,136	-	-	18,827	95	250	-	-					
Gilbert	5,170	-	3,878	20,835	-	3,625	-	-					
Glenwood	20,177	4,000	25,913	49,822	-	4,151	90,687	-					
Glyndon	9,372	257	-	73,384	-	2,375	-	-					
Gnesen	8,428	1,000	-	10,114	-	-	25,150	-					

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Golden Valley	100,125	1,000	-	802,221	-	19,934	135,000	-		
Gonvick	5,170	-	3,913	21,434	-	-	-	-		
Good Thunder	9,189	-	6,000	58,072	-	5,310	-	2,700		
Goodland	4,653	-	-	7,856	2,070	-	-	-		
Goodview	11,024	1,000	-	58,811	-	3,200	21,000	-		
Graceville	7,392	3,267	2,500	20,062	430	2,041	41,239	-		
Granada	4,395	2,851	-	10,598	-	745	38,363	-		
Grand Lake	10,631	-	8,000	56,448	447	2,577	-	-		
Grand Marais	11,690	2,495	-	39,520	-	2,602	57,845	-		
Grand Meadow	11,577	-	625	56,579	-	2,082	-	-		
Grand Rapids	82,618	3,000	5,000	273,171	-	7,852	328,608	-		
Granite Falls	15,747	2,549	10,689	31,621	9,389	4,929	74,194	-		
Green Isle	6,204	810	7,000	28,694	-	2,590	8,910	-		
Greenbush	7,756	-	2,536	33,408	635	1,238	-	-		
Greenwood	11,402	-	30,000	49,247	135	1,910	-	-		
Grey Eagle	9,582	4,000	3,000	42,062	-	2,130	69,000	-		
Grove City	8,338	-	-	39,242	55	920	17,702	-		
Grygla	5,170	-	5,000	13,706	-	1,300	5,775	-		
Hackensack	15,865	-	23,650	35,486	-	1,799	-	-		
Hallock	7,239	1,672	-	15,732	-	-	19,880	-		
Halstad	6,204	-	2,000	7,093	-	-	3,806	-		
Ham Lake	54,295	1,000	-	169,667	-	5,757	44,400	-		
Hamburg	6,980	1,000	39,533	85,158	58	4,948	114	-		
Hamel	27,917	-	39,729	184,048	-	4,070	-	-		
Hancock	7,016	630	-	14,415	-	-	12,100	-		
Hanley Falls	5,946	-	-	18,502	-	-	22,640	-		
Hanover	24,926	1,000	3,150	46,601	-	-	22,083	-		
Hanska	6,463	-	-	8,330	-	1,683	-	-		
Harmony	8,442	660	5,000	20,038	-	-	7,260	-		
Harris	7,623	1,000	2,000	15,965	115	-	18,500	-		
Hartland	5,429	-	-	15,330	-	-	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits					
Hastings	106,082	1,000	-	571,355	621	5,185	109,000	-					
Hayfield	14,123	-	5,951	40,167	-	1,128	31,438	-					
Hayward	5,687	-	4,500	50,069	-	2,730	-	-					
Hector	10,025	-	3,800	76,225	-	27	43,525	-					
Henderson	6,294	1,936	12,270	15,852	1,404	5,990	23,500	-					
Hendricks	6,463	1,000	5,238	10,947	-	2,030	13,600	-					
Hendrum	4,912	-	-	2,505	-	525	-	-					
Henning	10,088	-	3,646	35,571	1,179	359	-	-					
Herman	6,463	1,000	-	20,237	-	1,100	16,000	-					
Hermantown	28,489	2,000	25,000	128,153	-	6,803	87,333	-					
Heron Lake	6,124	1,000	2,000	15,393	1,654	296	25,600	-					
Hewitt	3,619	-	-	6,675	-	1,050	-	-					
Hill City	6,906	698	6,335	11,240	252	2,772	7,681	-			340		
Hills	6,722	-	5,000	10,918	100	1,025	-	-					
Hinckley	18,127	1,000	2,933	51,134	151	1,722	-	-					
Hittredal	3,878	3,000	650	23,799	-	161	13,500	13,500					
Hoffman	6,204	-	3,049	5,781	-	42	-	-					
Hokah	7,756	-	-	1,875	-	1,054	65,275	-					
Holdingsford	8,854	-	4,200	33,065	2,038	1,845	48,993	-					
Holland	5,170	-	-	33,467	-	-	-	-					
Hollandale	5,170	-	-	7,977	60	1,000	-	-					
Hopkins	64,532	4,000	104,409	261,221	-	9,937	518,099	-					
Houston	9,077	3,388	208	40,616	-	2,750	-	-					
Hovland Area	2,872	476	3,000	16,881	-	680	6,317	-					
Howard Lake	14,000	1,000	21,618	45,062	-	4,150	43,000	-					
Hoyt Lakes	6,463	4,669	4,062	36,614	20	3,375	109,829	-					
Hugo	36,390	2,000	-	77,568	-	6,590	-	-					
Ideal	19,172	3,000	12,116	67,809	2,100	1,198	1,764	-					
Industrial	4,395	-	5,000	41,045	-	2,992	-	-					
International Falls	34,939	1,000	-	94,145	118	4,300	-	-					
Inver Grove Heights	119,457	1,000	-	519,433	-	12,493	105,176	-					

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Iona	2,327	2,000	-	4,960	-	357	-	12,200		
Ironton	6,464	-	-	23,027	-	5,293	-	-		
Isanti	42,696	-	58,636	256,413	-	8,326	-	-		
Isle	21,168	2,590	5,000	67,081	1,176	2,768	69,088	-		
Jackson	18,770	1,000	7,992	61,773	2,464	1,033	24,309	-		
Jacobson	4,136	690	-	13,983	-	299	690	-		
Janesville	12,996	2,000	13,046	21,768	-	4,523	62,317	-		
Jasper	6,618	3,000	3,200	23,842	175	172	63,100	-		
Jeffers	5,170	-	-	19,961	24	583	-	-		
Jordan	26,915	2,678	35,000	27,127	-	3,384	202,500	-		
Kandiyohi	7,817	1,000	14,800	40,607	750	1,960	-	-		
Karlstad	7,756	-	-	2,604	27	401	9,625	-		
Kasota	13,059	2,000	8,500	72,469	-	1,895	57,900	-		
Kasson	21,763	2,000	-	82,929	-	2,540	100,000	-		
Keewatin	5,429	2,000	114	26,968	160	3,478	66,000	-		
Kelliher	5,946	612	2,298	22,494	-	1,692	-	-		
Kellogg	5,946	1,000	-	42,123	-	1,539	15,960	-		
Kennedy	3,976	-	-	6,640	14,000	1,125	-	-		
Kensington	6,204	1,000	2,648	6,523	-	360	16,000	-		
Kerrick	3,619	-	-	28	-	1,050	-	-		
Kettle River	4,912	1,000	-	14,504	-	1,837	17,250	-		
Kilkenny	6,677	-	7,000	21,320	-	2,545	-	-		
Kimball	11,024	1,000	5,000	29,830	211	3,356	17,500	-		
Kinney	4,912	-	-	18,777	-	-	-	-		
La Crescent	22,429	1,840	4,000	2,942	-	2,730	-	-		
Lafayette	8,718	1,000	4,000	57,432	410	-	21,000	-		
Lake Benton	9,046	-	1,000	5,454	20,000	350	29,552	-		
Lake Bronson	3,619	-	-	3,845	66	675	-	-		
Lake City	32,126	-	34,811	86,124	-	-	2,000	-		
Lake Crystal	17,758	1,780	7,500	52,628	-	800	99,580	-		
Lake Elmo	34,527	-	-	155,240	-	10,679	-	-		

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Lake Henry	4,653	-	3,000	17,108	4,000	285	-	-		
Lake Kabetogama	4,912	-	324	27,571	-	400	-	-		
Lake Lillian	4,925	-	1,000	2,399	-	-	3,960	-		
Lake Park	12,596	1,000	2,520	31,218	20	2,522	24,625	-		
Lake Wilson	4,395	1,000	-	3,537	-	556	22,600	-		
Lakefield	12,548	-	4,890	54,824	500	1,775	-	-		
Lakeland	4,395	-	1,695	22,459	-	1,158	-	-		
Lakeville	191,073	3,000	-	976,119	-	9,117	304,320	-		
Lakewood	7,265	-	93	58,448	-	500	15,192	-		
Lamberton	6,886	3,000	1,000	22,064	250	-	53,162	-		
Lancaster	4,912	960	-	3,762	-	595	27,610	-		
Lanesboro	8,278	1,000	3,500	24,691	4,000	814	16,776	-		
Lasalle	3,361	-	-	8,341	70	-	-	-		
Le Roy	6,602	990	-	12,741	-	1,068	10,890	-		
Le Sueur	23,523	-	16,000	104,449	-	-	-	-		
Leaf Valley	5,397	1,000	9,300	27,602	-	665	54,889	-		
Lester Prairie	8,439	-	14,000	11,528	126	4,129	-	-		
Lewiston	16,977	4,000	2,000	104,948	160	622	131,771	-		
Lewisville	6,127	1,000	-	7,963	-	881	-	-		
Lexington	6,929	3,000	9,200	4,708	-	75	53,838	24,990		
Lindstrom	22,292	-	6,000	95,164	-	6,407	-	-		
Linwood	18,056	2,000	10,026	50,453	256	4,769	112,000	-		
Lismore	5,946	-	-	15,528	-	2,371	-	-		
Litchfield	36,844	2,000	17,952	93,359	30	4,519	102,068	-		
Little Canada	37,130	2,000	15,000	338,143	-	4,450	158,989	-		
Little Falls	49,473	-	-	121,063	420	5,320	-	-		
Littlefork	6,722	-	5,360	42,543	-	840	9,177	-		
Long Lake	74,973	5,000	-	205,060	-	11,266	336,198	61,225		
Long Prairie	22,138	2,000	6,000	30,679	-	1,251	-	-		
Lonsdale	27,883	-	10,000	63,057	35,112	7,552	-	-		
Loretto	16,665	-	60,000	202,336	-	1,893	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits					
Lower Saint Croix Valley	31,337	1,000	-	186,143	215	5,894	54,667	-	-	-	-	-	
Lowry	5,946	-	5,000	34,352	3,487	-	29,800	-	-	-	-	-	
Lucan	5,687	1,022	-	8,428	-	830	11,246	-	-	-	-	-	
Lutsen	8,990	-	5,000	23,064	-	2,324	-	-	-	-	-	-	
Luverne	20,382	3,000	-	113,819	-	1,360	82,000	-	-	-	-	55,000	
Lynd	3,878	-	-	24,017	-	-	-	-	-	-	-	-	
Mabel	5,849	1,000	2,831	10,748	-	804	-	-	-	-	-	-	
Madelia	12,637	1,673	11,942	29,073	-	2,250	32,625	-	-	-	-	26,338	
Madison	9,674	4,000	1,992	12,889	-	868	116,839	-	-	-	-	-	
Madison Lake	9,577	-	7,423	49,317	95	4,015	-	-	-	-	-	-	
Mahnomen	8,759	-	800	41,737	483	20	23,000	-	-	-	-	-	
Mahtomedi	49,071	-	8,000	259,618	-	-	-	-	-	-	-	-	
Mahtowa	4,136	-	4,970	13,512	-	450	-	-	-	-	-	-	
Mantorville	8,089	279	3,500	37,737	411	-	-	-	-	-	-	-	
Maple Hill	4,395	1,000	8,000	19,312	-	570	-	-	-	-	-	-	
Maple Lake	30,956	2,000	13,000	45,562	-	3,271	124,400	-	-	-	-	-	
Maple Plain	17,483	1,180	18,000	111,952	1,139	2,490	53,500	-	-	-	-	-	
Mapleton	12,366	1,000	5,175	78,304	-	21	15,040	-	-	-	-	-	
Maplewood	142,621	4,000	91,934	840,524	-	16,862	379,421	-	-	-	-	-	
Marble	4,967	1,000	8,000	40,071	-	4,253	31,870	-	-	-	-	60	
Marshall	52,884	-	64,018	329,028	-	5,279	-	-	-	-	-	-	
Mayer	6,204	2,000	11,467	61,034	6	4,367	-	-	-	-	-	-	
Maynard	6,351	-	-	40,757	-	-	-	-	-	-	-	-	
Mc Davitt	4,653	2,000	2,000	21,389	-	-	51,333	-	-	-	-	-	
Mc Grath	5,170	-	-	7,143	-	-	-	-	-	-	-	-	
Mc Intosh	4,395	-	-	16,401	-	632	8,237	-	-	-	-	-	
Mc Kinley	2,844	1,544	-	1,746	84	-	16,988	-	-	-	-	-	
McGregor	22,766	1,836	53,127	68,787	-	822	52,735	-	-	-	-	-	
Meadowlands	3,361	-	-	8,219	-	765	-	-	-	-	-	515	
Medford	7,695	1,000	15,000	37,157	-	4,650	18,585	-	-	-	-	-	
Melrose	17,418	1,000	2,700	38,236	-	1,685	27,250	-	-	-	-	-	

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Menahga	8,504	-	2,000	31,579	-	-	-	-		
Middle River	4,912	1,000	-	4,214	-	1,713	-	-		
Miesville	7,756	-	1,800	33,463	-	2,254	84	-		
Milaca	26,219	3,000	-	87,911	-	3,800	48,168	-		
Milan	5,170	1,000	-	33,528	-	-	18,500	-		
Miltona	8,253	1,398	7,036	16,958	-	2,491	6,066	-		
Minneota	10,993	1,000	3,891	42,016	-	121	29,333	-		
Minnesota Lake	6,463	3,000	2,000	28,965	-	3,000	79,000	-		
Mission	15,774	-	6,000	63,690	-	4,330	-	-		
Montevideo	21,951	1,000	5,037	123,184	-	-	40,100	-		
Montgomery	17,758	3,842	20,000	78,747	-	1,600	82,358	-		
Monticello	63,549	-	-	177,893	15,085	2,207	-	-		
Montrose	10,187	-	42,000	43,118	-	6,990	-	-		
Moose Lake	19,443	3,305	5,839	35,950	5,000	4,400	146,106	-		
Mora	36,037	-	-	81,870	12,000	2,844	109,308	-		
Morgan	8,616	-	2,763	79,525	-	3,752	-	-		
Morris	20,701	1,000	21,750	135,919	3,000	3,630	29,361	-		
Morristown	13,735	-	5,000	78,618	-	2,950	-	-		
Morse-Fall Lake	-	-	-	-	-	-	-	-		
Morton	5,170	1,244	4,370	14,897	141	1,398	19,693	-		
Motley	10,699	1,000	8,710	14,631	-	615	34,600	-		
Mountain Iron	9,134	-	10,800	32,511	160	2,740	-	-		
Mountain Lake	11,677	4,000	-	5,761	-	3,750	102,400	-		
Nashwauk	9,987	-	5,223	36,754	-	3,790	27,300	-		
Nerstrand	4,077	-	-	218	-	-	-	-		
Nevis	14,919	-	6,250	5,590	82	800	-	-		
New Auburn	5,687	3,000	5,245	22,666	355	2,858	67,960	-		
New Brighton	81,298	1,000	46,200	436,186	-	7,661	19,651	-		
New Germany	6,980	-	7,000	21,538	11,448	-	-	-		
New London	25,821	1,000	5,000	14,198	240	2,597	31,500	-		
New Munich	3,736	-	5,000	5,875	-	25	-	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
New Prague	43,282	1,000	16,386	85,392	-	-	65,050	-		
New Richland	11,938	1,000	450	9,272	-	508	17,000	-		
New York Mills	11,975	-	9,000	21,074	245	1,556	54,900	-		
Newfolden	5,501	-	-	2,433	-	100	-	-		
Newport	13,238	900	27,604	37,210	-	9,170	13,824	-		
Nicollet	14,962	1,000	3,585	45,848	3,000	-	51,504	-		
Nisswa	37,791	1,000	10,000	74,454	288	-	63,400	-		
Normanna	3,102	-	-	1,207	-	-	-	-		
North Branch	39,427	2,000	5,444	74,503	-	5,546	169,896	-		
North Mankato	39,879	2,966	12,935	197,353	-	5,868	76,578	-		
North St. Paul	40,089	-	31,083	134,555	-	8,978	-	-		
North Star Township	2,844	-	1,700	5,879	-	271	11,132	-		
Northfield	91,139	-	48,665	517,540	8,700	650	-	-		
Northland	2,585	-	1,000	989	-	-	-	-		
Northome	5,170	-	-	1,051	18	153	-	-		
Norwood Young America	16,565	2,132	41,000	(8,448)	-	1,007	28,392	-		
Oak Grove	28,392	-	16,572	155,137	-	-	-	-		
Oakdale	100,117	5,000	-	311,089	-	12,466	99,000	-		
Odin	3,361	-	-	3,109	-	836	-	-		
Ogilvie	11,692	1,000	6,100	22,825	120	2,000	-	-		
Okabena	5,170	2,000	-	7,029	-	-	14,050	-		
Olivia	12,955	1,000	5,042	6,698	-	1,468	25,200	-		
Onamia	13,906	1,000	-	29,501	-	4,922	29,600	-		
Ormsby	3,878	559	-	5,098	-	795	6,145	-		
Oronoco	5,687	-	2,313	2,653	23	-	-	-		
Orr	6,050	-	-	18,808	-	1,086	-	-		
Ortonville	8,257	-	3,465	71,395	-	4,974	-	-		
Osakis	16,309	5,560	28,000	68,478	19	3,728	243,200	9,360		
Osseo	9,742	-	9,460	97,500	-	1,975	-	-		
Ostrander	3,619	-	-	1,502	-	571	63,309	-		
Ortertail	11,154	-	8,350	55,439	500	359,510	50,237	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Owatonna	97,076	-	-	346,520	-	12,061	-	19,171		
Palisade	6,507	-	3,425	13,867	1,066	3,785	-	-		
Palo	6,463	-	6,500	35,810	-	2,729	-	-		
Park Rapids	54,255	-	-	170,622	-	15	334,000	-		
Parkers Prairie	7,520	-	13,772	33,753	75	625	37,541	-		
Paynesville	22,906	1,000	5,000	109,047	140	2,549	500	-		
Pelican Rapids	35,344	2,000	-	53,219	-	885	84,800	-		
Pemberton	4,395	660	1,000	3,784	427	1,253	7,260	-		
Pennock	7,930	-	12,310	28,294	1,100	1,361	6,178	-		
Pequaywan	3,619	-	1,500	7,285	-	225	-	-		
Pequot Lakes	27,399	1,720	50,140	51,385	-	5,393	28,120	-		
Perham	24,053	1,000	-	98,185	292	2,112	17,800	-		
Pierz	26,943	1,000	16,609	38,777	-	6,463	35,295	-		
Pike-Sandy-Britt	9,312	1,000	-	33,422	(16,386)	-	15,000	-		
Pillager	20,103	1,000	23,000	87,582	140	3,150	34,548	-		
Pine Island	28,140	2,000	8,504	47,773	270	1,529	96,657	-		
Pine River	15,767	557	23,962	72,053	26	1,998	39,830	-		
Plato	6,722	1,000	6,500	69,827	3,120	3,557	20,800	-		
Porter	6,204	-	5,000	41,479	-	-	-	-		
Preston	10,316	-	4,500	35,518	24	-	77,400	-		
Princeton	35,790	2,000	17,000	162,181	-	7,409	150,408	-		
Prinsburg	5,170	800	-	7,902	130	2,550	-	800		
Prior Lake	121,953	2,000	20,000	402,909	-	3,439	153,397	120,600		
Proctor	14,390	-	5,000	36,606	-	-	-	255		
Randall	8,949	2,900	15,000	36,645	-	1,689	22,600	-		
Randolph	14,568	-	2,000	72,530	-	4,627	3,111	-		
Raymond	7,305	1,000	4,817	26,292	110	-	-	-		
Red Wing	66,897	1,000	-	(8,483)	260	5,151	45,058	-		
Redwood Falls	24,774	3,000	21,600	127,310	-	-	167,906	-		
Remer	11,516	1,000	9,760	23,074	-	1,040	11,608	-		
Renville	8,591	1,000	22,824	31,816	-	1,843	38,700	-		

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Revenues					Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits	
Rice	12,512	-	5,000	43,326	290	2,260	-	-	
Rice Lake	13,373	1,000	9,800	9,576	-	3,800	36,000	-	
Richmond	15,964	-	11,000	59,950	1,575	4,055	-	-	
Rockford	20,809	331	-	58,107	-	-	3,639	-	
Rockville	10,603	667	5,000	53,928	-	-	7,339	-	
Rogers	49,223	-	9,000	69,909	217	2,000	-	-	
Rollingstone	6,832	1,000	-	3,648	-	-	42,770	-	
Rose Creek	5,429	600	-	837	22	515	9,924	-	
Roseau	22,037	2,000	28,678	77,605	-	27	9,240	-	
Rosemount	71,882	-	156,500	343,066	-	8,365	65,584	76,900	
Rothsay	8,861	1,000	-	37,612	-	2,441	15,592	-	
Royalton	7,927	1,000	37,500	33,570	-	936	21,125	-	
Rush City	19,441	-	11,009	73,300	-	1,350	32,228	-	
Russell	5,170	-	-	4,673	6,014	5	6,792	-	
Ruthon	4,653	-	425	15,000	-	138	-	-	
Sabin-Elmwood	2,986	-	1,258	36,627	-	725	-	-	
Sacred Heart	6,463	1,250	5,233	9,658	1,360	1,904	22,877	-	
Saint Anthony	32,411	-	6,000	197,531	-	-	98,500	-	
Saint Augusta	11,536	-	-	-	7,000	-	-	-	
Saint Bonifacius	25,112	-	35,000	65,616	-	4,873	-	-	
Saint Charles	17,903	-	14,028	122,723	-	2,610	-	-	
Saint Clair	14,114	2,660	10,000	69,350	25,500	3,768	69,260	-	
Saint Francis	19,623	600	24,000	97,738	415	3,244	6,600	-	
Saint James	20,781	3,960	7,920	113,303	-	8,306	1,000	-	
Saint Joseph	30,143	3,000	3,000	83,999	-	3,377	108,720	-	
Saint Leo	6,204	768	-	8,666	-	1,886	8,448	-	
Saint Martin	6,204	-	23,000	88,745	31	1,525	35,100	-	
Saint Michael	36,700	-	18,350	33,783	-	1,333	-	-	
Saint Paul Park	18,529	3,000	21,200	93,892	197	6,878	137,712	-	
Saint Peter	37,096	2,000	985	76,460	-	4,397	144,176	-	
Saint Stephen	13,636	-	14,750	69,417	-	3,575	35,900	-	

**Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009**

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Sanborn	4,912	1,900	2,000	3,322	-	920	12,550	-		
Sandstone	15,374	-	9,724	4,808	-	4,075	25,200	-		
Sartell	45,501	3,000	7,800	81,715	-	1,450	31,375	-		
Sauk Centre	26,699	3,000	3,500	57,619	3	3,638	128,550	-		
Sauk Rapids	60,758	1,000	12,000	143,247	-	-	-	-		
Scandia	20,832	-	55,000	113,321	3,000	9	161,430	-		
Scandia Valley	10,473	3,000	22,118	19,810	1,460	4,900	81,180	-		
Scanlon	4,395	480	1,750	23,406	1,382	2,743	5,280	-		
Schroeder	3,155	-	-	24,534	-	550	-	-		
Sebeka	12,606	-	2,000	37,700	252	1,725	-	-		
Sedan	3,619	-	-	205	-	891	-	-		
Shafer	5,739	-	559	10,204	-	1,312	4,805	-		
Shakopee	119,810	-	240,169	533,848	-	9,223	638,509	-		
Shelly	5,946	360	-	15,041	-	1,162	360	-		
Sherburn	6,495	-	1,000	47,711	3,857	1,647	-	-		
Shevlin	5,170	1,989	2,500	25,207	-	-	8,992	-		
Silica	4,136	3,000	5,435	10,069	-	-	65,900	-		
Silver Bay	10,888	-	-	35,281	-	498	-	-		
Silver Lake	8,509	1,000	2,020	6,567	96	846	54,700	-		
Slayton	11,879	2,861	14,814	19,107	-	1,636	75,271	-		
Sleepy Eye	22,049	1,000	2,000	22,663	-	1,796	12,400	-		
Solway	7,756	1,000	3,200	22,289	-	631	28,600	-		
Solway Rural	4,912	-	-	4,095	-	1,187	-	-		
South Haven	11,798	-	14,510	25,135	170	4,560	-	-		
Spicer	14,900	528	11,002	42,319	-	6,231	5,808	-		
Spring Grove	8,449	-	3,500	17,293	-	1,625	83,100	-		
Spring Valley	13,342	1,000	4,800	62,540	-	3,602	11,257	-		
Springfield	12,632	-	9,853	69,900	-	3,975	-	-		
Squaw Lake	5,687	538	-	26,906	-	1,863	6,183	-		
Stacy-Lent Area	15,208	-	10,000	88,619	900	6,150	-	-		
Staples	16,960	1,000	5,180	25,384	-	3,327	29,233	-		

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues				Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Starbuck	12,626	-	2,506	16,045	-	1,200	22,462	-
Stephen	7,497	2,371	3,349	20,528	-	249	31,866	-
Stewart	6,664	-	10,000	21,107	-	3,059	21,000	-
Stewartville	30,728	1,000	15,000	140,003	5,000	1,254	-	-
Stillwater	100,150	720	-	410,084	-	6,895	343,827	-
Storden	5,687	3,000	-	20,506	-	239	-	-
Sturgeon Lake	4,028	-	-	7,563	-	-	-	-
Sunburg	5,314	-	52	2,347	23	562	-	-
Taconite	3,619	-	-	8,109	-	1,105	-	-
Taunton	3,619	-	240	1,861	-	-	-	-
Taylor's Falls	6,463	2,000	-	61,212	310	6,606	55,816	-
Thief River Falls	36,539	5,000	-	93,948	119	2,638	327,729	-
Thomson	15,400	1,989	8,000	87,513	-	3,833	41,460	-
Tofte	3,872	-	6,968	13,226	75	560	-	-
Tower	4,912	-	5,650	(5,672)	-	3,488	-	-
Tracy	13,056	1,000	2,500	39,050	210	2,718	27,000	-
Trimont	7,135	1,300	2,500	15,344	-	-	33,467	-
Truman	8,018	3,000	-	38,082	500	-	56,600	-
Twin Lakes (City)	3,930	-	-	(2,255)	-	51	-	-
Twin Lakes (VFD)	-	-	982	3,050	48	-	10,395	-
Twin Valley	6,722	-	-	29,217	251	6,554	-	-
Two Harbors	29,132	4,000	2,200	93,879	-	4,150	174,386	-
Tyler	6,953	1,000	-	20,182	100	18	15,000	-
Upsala	6,174	-	1,500	2,596	-	275	-	-
Vadnais Heights	52,357	730	11,848	158,814	-	9,488	10,324	-
Vergas	11,981	-	719	10,732	732	1,658	91,194	-
Vermdale	6,705	1,624	1,200	69,281	12,788	-	50,768	-
Vernon Center	5,170	785	-	10,343	630	1,275	9,412	-
Vesta	4,395	2,000	360	8,269	-	200	18,000	-
Victoria	29,773	2,000	44,227	94,594	-	6,842	102,000	-
Villard	6,204	-	1,223	17,506	-	335	-	-

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits					
Vining	4,152	-	-	8,108	-	450	15,233	-	-	-			
Wabasha	15,629	-	4,123	54,875	29	3,636	92,600	-	-	-			
Waconia	42,919	-	10,000	172,503	-	4,853	-	-	-	-			
Wadena	18,335	4,000	450	89,205	2,525	4,743	967	-	-	-			
Waite Park	25,394	1,000	5,000	92,207	-	-	17,320	-	-	-			
Waldorf	5,946	144	2,075	13,822	-	-	1,584	-	-	-			
Walker	29,784	2,000	10,878	90,711	-	-	80,700	-	-	-			
Walnut Grove	5,426	-	1,000	3,816	385	-	6,227	-	-	-			
Walters	4,395	-	-	819	-	-	-	-	-	7,560			
Warba	4,912	1,000	-	9,559	-	170	13,000	-	-	-			
Warren	11,070	3,000	-	38,674	-	980	75,484	-	-	-			
Warroad	16,963	1,000	-	34,191	-	1,454	17,000	-	-	-			
Waseca	41,679	4,000	10,720	142,948	-	-	289,710	-	-	-			
Watertown	24,974	2,986	15,000	102,555	5,600	-	96,464	-	-	-			
Waterville	10,658	-	-	31,656	-	950	-	-	-	-			
Watkins	8,265	-	6,500	57,150	14,053	750	-	-	-	-			
Watson	5,170	1,000	1,200	33,600	-	3,460	32,006	-	-	-			
Waubun	5,170	-	-	4,928	15	1,447	-	-	-	-			
Waverly	10,127	-	10,000	20,884	-	-	-	-	-	-			
Welcome	6,781	-	6,000	8,641	2,343	957	-	-	-	-			
Wendell	5,170	3,000	3,219	5,236	-	645	11,000	-	-	-			
West Concord	10,004	-	36	7,796	-	1,725	13,968	-	-	-			
Westbrook	6,195	1,000	1,250	9,791	-	6	28,000	-	-	-			
Wheaton	11,356	2,000	11,092	85,839	5,250	30	72,034	-	-	-			
Willmar	61,120	10,000	-	107,973	11,012	19,505	847,828	-	-	-			
Willow River	4,768	282	-	16,534	-	-	3,098	-	-	-			
Wilmont	6,492	2,000	-	20,617	10,002	452	28,550	-	-	-			
Wilson	7,756	2,000	14,610	48,366	17	10,249	30,700	-	-	-			
Windom	23,537	-	5,000	132,263	24	2,591	-	-	-	-			
Winnebago	9,963	2,000	4,000	35,686	-	-	32,889	-	-	-			
Winsted	12,056	-	13,700	31,116	228	6,176	-	-	-	-			

Table 4-A
Revenues and Expenditures for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits		
Wolf Lake	7,686	1,749	2,762	24,883	13	300	25,237	-		
Wood Lake	5,170	-	327	16,086	-	300	-	-		
Woodbury	221,344	2,000	-	837,903	-	8,591	147,383	-		
Woodstock	3,878	-	-	15,816	-	-	-	-		
Wrenshall	6,367	2,600	-	23,526	-	1,753	33,600	-		
Wright	3,490	1,495	8,000	13,779	-	300	18,946	-		
Wykoff	5,248	-	2,700	54,817	480	616	450	-		
Wyoming	28,858	1,000	5,600	29,677	-	4,605	32,721	-		
Zimmerman	37,809	-	33,900	60,019	-	5,950	-	-		
Zumbro Falls	9,852	3,000	2,800	44,691	100	2,186	82,920	-		
Totals	10,108,885	575,833	4,513,978	36,722,854	435,853	1,828,891	21,651,785	703,725		

* 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, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Alaska	3,878	-	-	10,759	4,744	350	9,205	-		
Albany	12,705	1,000	28,848	54,253	-	4,598	19,579	-		
Andover	103,492	1,692	50,000	444,757	-	5,272	78,217	-		
Anoka-Champlin	146,011	-	10,920	96,863	-	11,548	-	-		
Ashby	7,840	-	3,585	14,124	2,000	1,575	-	-		
Austin	44,333	-	-	94,306	-	6,272	70,084	-		
Brewster	8,417	-	-	20,148	-	194	-	-		
Brooklyn Park	252,109	2,000	25,731	1,252,365	-	17,466	290,474	-		
Callaway	6,329	-	-	5,870	556	-	-	-		
Cologne	11,949	-	9,200	50,448	798	3,070	-	-		
Columbia Heights	64,404	2,000	-	261,242	271	9,872	-	104,880		
Coon Rapids	219,320	3,000	-	843,779	-	35,066	398,360	-		
Crane Lake	3,104	-	-	19,562	-	18	-	-		
Crosslake	27,965	-	15,490	120,248	1,000	4,050	81,333	-		
Dakota	4,136	-	1,050	12,893	-	400	-	-		
Dalbo	8,975	-	-	53,007	2,432	57	-	-		
Dilworth	19,201	-	7,504	98,254	3,055	-	-	-		
Donnelly	6,980	730	-	23,127	516	1,959	8,032	-		
Eagan	262,128	7,000	390,683	1,400,303	-	24,518	617,582	-		
Edina	263,263	-	-	1,177,312	-	40,247	29,194	-		
Elbow Lake	6,980	610	9,000	32,565	-	-	6,713	-		
Elgin	11,973	1,230	-	15,596	450	3,352	21,799	-		
Ellsburg	2,585	-	2,585	13,056	-	760	416	-		
Embarrass	4,912	1,000	-	5,614	-	850	15,413	-		
Erskine	4,912	-	2,750	23,657	-	-	-	-		
Falcon Heights	33,464	2,000	-	203,730	-	6,618	88,445	-		
Fisher	6,722	-	-	14,806	-	2,366	-	-		
Fosston	12,032	-	2,000	8,766	-	1,799	-	-		
Fountain	5,170	-	500	6,500	-	515	-	-		
Freeport	8,810	2,000	1,863	44,163	-	-	46,744	-		

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Fridley	103,140	2,000	-	496,023	-	10,650	63,250	-		
Gary	4,136	1,090	-	1,766	36	165	-	6,538		
Gibbon	9,673	-	2,500	21,201	-	552	-	-		
Glenville	6,980	808	-	23,074	-	201	8,887	-		
Goodhue	22,069	-	-	118,841	-	-	-	-		
Gunflint Trail	13,704	172	7,000	28,800	328	1,050	1,900	-		
Hardwick	4,653	71	-	10,000	-	1,535	-	-		
Hawley	13,384	2,000	7,700	65,752	-	15	98,367	-		
Ivanhoe	6,980	-	4,000	22,451	-	970	-	-		
Kelsey	4,136	-	-	2,486	255	300	-	-		
Kenyon	16,722	-	4,000	77,089	-	-	-	-		
Kerkhoven	6,817	-	1,378	37,906	108	1,301	-	-		
Kiester	5,429	2,000	-	14,695	-	1,187	33,570	-		
Lake George	4,395	-	-	16,671	3,700	-	-	-		
Lakeport	9,498	1,599	11,374	27,857	-	-	17,587	-		
Le Center	14,111	-	6,250	37,280	-	3,150	-	-		
London	3,619	-	-	12,269	-	1,124	-	-		
Longville	23,854	1,000	25,000	71,901	-	1,975	18,811	-		
Lyle	4,653	1,033	-	14,207	-	1,159	-	6,198		
Magnolia	3,102	866	250	2,274	-	1,060	9,525	-		
Maple Grove	245,522	1,000	205,908	1,426,426	-	8,191	121,522	-		
Marietta	4,912	-	-	10,879	-	-	-	-		
Marine-On-St Croix	7,943	1,000	36,020	54,330	-	775	13,368	-		
Mazeppa	7,152	3,431	340	37,558	-	-	37,195	4,740		
Medicine Lake	4,912	-	21,000	119,605	-	2,700	-	-		
Mendota Heights	65,439	-	48,760	401,996	-	2,310	1,107	-		
Mentor	3,787	-	-	12,708	-	-	-	-		
Millerville	4,395	-	13,400	44,306	-	3,365	-	-		
Milroy	3,878	1,000	-	16,625	126	730	13,396	-		
Murdock	4,214	-	2,300	35,866	-	-	-	-		

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2009

Relief Association	Revenues						Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits		
Myrtle	6,463	-	-	18,573	342	-	-	351		
Nassau	5,170	-	-	24,640	-	269	-	-		
Nodine	4,395	696	500	26,978	5	-	7,662	-		
Northrop	3,878	444	1,200	15,868	-	-	-	-		
Odessa	3,361	-	-	3,019	-	450	-	-		
Oklee	4,653	5,063	-	1,790	-	1,706	85	-		
Perch Lake	3,599	-	-	2,564	-	-	-	-		
Plainview	19,332	774	6,600	59,176	-	-	-	-		
Plummer	6,204	-	-	19,782	-	1,000	-	-		
Ramsey	90,974	3,000	16,208	260,419	-	-	75,030	-		
Red Lake Falls	8,098	-	3,000	14,122	-	557	-	-		
Round Lake	5,223	-	581	36,118	-	-	-	-		
Rushford	15,827	-	2,250	31,846	-	2,493	-	5,684		
Rushmore	5,429	-	-	4,514	-	1,050	8,144	-		
Saint Hilaire	4,912	-	-	7,668	-	666	-	-		
Seaforth	3,619	-	-	2,624	-	-	-	-		
South Bend	5,281	-	16,210	4,436	-	-	-	-		
Swanville	7,064	2,871	4,000	19,446	2,100	3,123	29,883	10,479		
Toivola	5,946	-	-	29,227	-	600	-	-		
Ulen	5,687	-	300	4,796	-	-	-	-		
Underwood	13,452	1,939	-	36,767	500	-	27,497	-		
Vermilion Lake	4,136	-	1,300	26,507	-	676	-	-		
Wabasso	6,448	-	-	15,816	-	695	-	-		
Wanamingo	13,199	-	-	68,526	-	-	-	-		
Wanda	5,170	-	-	2,740	169	-	-	-		
Wayzata	45,143	4,906	45,000	102,823	20,000	-	105,377	-		
Wells	13,364	1,000	6,250	58,094	3,180	-	30,177	-		
West Metro	151,053	4,000	255,228	1,179,855	-	8,600	273,477	-		
Williams	5,620	-	-	27,068	-	-	8,853	-		
Winger	3,619	-	-	10,453	-	-	-	-		

Table 4-B
Revenues and Expenditures for Defined-Contribution Plans
For the Year Ended December 31, 2009

	Revenues					Expenditures			
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits	
Winthrop	8,950	3,998	12,181	31,033	-	2,400	14,903	-	
Zumbrota	16,202	-	18,694	79,212	228	2,703	-	-	
Totals	2,708,779	72,023	1,348,391	11,911,415	46,899	254,245	2,801,163	138,870	

* 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, 2009

Relief Association	Revenues										Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits					
Apple Valley	178,831	1,747	254,153	496,709	5,742	35,153	181,587	-					
Appleton	15,960	-	-	54,719	120	7,090	6,792	-					
Benson	19,702	2,605	-	16,051	203	4,968	35,440	-					
Brooklyn Center	96,725	1,000	-	559,573	-	17,548	378,978	-					
Chanhassen	99,504	3,000	68,216	408,483	-	9,445	367,455	-					
Chaska	79,332	-	186,807	391,272	-	6,359	239,290	-					
Eden Prairie	284,195	-	462,805	2,808,747	-	29,147	764,504	-					
Fairmont	47,916	4,000	15,880	294,768	15,160	11,038	442,149	-					
Glencoe	25,156	5,000	58,342	109,129	-	8,435	136,444	-					
Hutchinson	62,847	-	16,131	230,314	-	11,831	156,106	-					
Lake Johanna	181,372	4,000	78,540	578,133	360	19,529	381,987	-					
Minnetonka	246,160	2,000	-	1,998,030	26,530	33,468	439,090	-					
Mound	75,889	-	133,500	647,210	4,522	6,603	231,632	-					
New Ulm	54,159	3,000	49,814	276,817	-	16,946	368,247	1,038					
Pine City	37,471	-	18,000	142,618	-	4,717	53,000	-					
Pipestone	18,691	-	38,609	82,634	-	1,958	7,128	638					
Plymouth	301,859	5,000	-	1,100,134	-	22,839	580,937	-					
Robbinsdale	51,614	4,000	120,000	248,526	-	16,716	163,911	-					
Roseville	143,353	2,000	63,875	1,342,303	-	18,916	497,368	-					
Savage	90,043	2,000	184,514	644,514	-	10,750	197,382	225					
Spring Lake Park	259,108	-	230,750	1,368,380	-	17,192	465,674	-					
White Bear Lake	154,503	-	-	978,838	-	28,779	221,197	-					
Worthington	35,305	1,000	-	204,767	46	400	66,502	-					
Totals	2,559,695	40,352	1,979,936	14,982,669	52,683	339,827	6,382,800	1,901					

* 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 2009.

Active Members – Active members in the relief association as of the end of 2009.

Lump-Sum – Retirees who received a lump-sum pension during 2009.

Survivor – Survivor benefits paid during 2009.

Disability – Disability benefits paid during 2009.

Monthly – Retirees or beneficiaries receiving a monthly pension during 2009 (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, 2009

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					
Ada	28	1	-	-	50	10	10	250,000	-
Adams	23	1	-	-	50	10	10	250,000	-
Adrian	27	-	-	-	50	10	10	150,000	-
Aitkin	26	4	-	-	50	10	10	200,000	200,000
Albert Lea Township	15	3	-	1	50	10	10	30,000	-
Albertville	30	1	-	-	50	10	10	60,000	-
Alborn	21	2	-	-	50	10	10	15,000	-
Alden	23	2	-	-	50	10	10	15,000	-
Alexandria	29	2	-	-	50	10	10	200,000	-
Almelund	29	1	-	-	50	10	10	30,000	-
Alpha	19	-	-	-	50	10	10	25,000	-
Altura	21	1	-	-	50	10	10	100,000	-
Amboy	22	-	-	-	50	10	10	50,000	-
Annandale	26	-	-	-	50	5	5	50,000	-
Argyle	25	2	-	-	50	10	10	150,000	-
Arlington	29	-	-	-	50	10	10	45,000	-
Arrowhead	15	2	-	-	50	5	5	10,000	-
Askov	20	2	-	-	55	10	10	25,000	25,000
Atwater	28	-	-	-	50	10	10	30,000	-
Audubon	25	1	-	-	50	5	5	50,000	50,000
Aurora	23	1	-	-	50	10	10	500,000	-
Avon	27	1	-	-	50	10	10	40,000	-
Babbitt	29	1	-	-	50	5	5	250,000	250,000
Backus	17	1	-	-	50	10	10	50,000	-
Badger	17	2	-	-	50	10	10	50,000	-
Bagley	21	-	-	-	50	10	10	100,000	-
Balaton	27	2	-	-	50	10	10	130,000	-
Baldwin	29	-	-	-	50	5	5	100,000	-
Balsam	23	2	-	-	50	10	10	50,000	-
Barnesville	26	-	-	-	50	10	10	40,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Number of Members				Minimum Years		Performance Bond			
	Active Members	Lump-Sum	Retired		Active Service	Active Membership	Treasurer	Secretary		
			Survivor	Disability					Deferred Members	Retirement Age
Barnum	21	5	-	-	3	50	10	10	250,000	-
Barrett	17	4	-	-	3	55	10	10	10,500	-
Battle Lake	19	-	-	-	1	50	10	10	40,000	2,000
Baudette	21	1	1	-	6	50	5	5	250,000	-
Bayport	21	1	-	-	3	50	10	10	200,000	-
Beardsley	21	3	-	-	3	50	10	10	20,000	-
Beaver Bay	13	-	-	-	6	50	5	5	250,000	-
Beaver Creek	16	-	-	-	-	50	10	10	20,000	-
Becker	34	1	-	-	6	50	10	10	200,000	-
Belgrade	26	1	-	-	2	50	10	10	50,000	-
Belle Plaine	25	2	-	-	6	50	10	10	50,000	-
Bellingham	16	1	-	-	2	50	10	10	50,000	50,000
Belview	23	-	-	-	6	50	10	10	50,000	-
Bemidji	34	1	-	-	4	50	10	10	250,000	-
Bertha	17	-	-	-	2	50	10	10	50,000	-
Bethel	15	-	-	-	-	50	10	10	10,000	-
Big Lake	29	-	-	-	11	50	5	5	100,000	-
Bigelow	19	-	-	-	3	50	5	5	100,000	100,000
Bigfork	18	1	-	-	2	50	10	10	50,000	50,000
Bird Island	23	3	-	-	5	50	10	10	30,000	-
Biwabik	18	1	-	-	-	50	5	5	20,000	-
Biwabik City	20	1	-	-	6	50	5	5	50,000	-
Blackduck	22	-	-	-	7	50	10	10	40,000	-
Blackhoof	21	1	-	-	2	50	10	10	10,000	10,000
Blomkest	14	2	-	-	1	50	10	10	20,000	-
Blooming Prairie	28	-	-	-	2	50	10	10	100,000	-
Blue Earth	24	-	-	-	10	50	5	5	100,000	-
Bluffton	15	2	-	-	-	50	20	10	15,000	-
Bovey	19	4	1	-	2	50	10	10	25,000	-
Bowlus	21	-	-	-	-	50	20	20	200,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Boyd	21	1	-	-	4	50	10	10	15,000	-
Braham	19	1	-	-	13	50	5	5	40,000	-
Brainerd	33	6	-	-	5	50	10	10	500,000	-
Brandon	23	2	-	-	4	50	5	5	30,000	-
Breckenridge	26	2	-	-	2	50	10	10	50,000	-
Breitung	22	-	-	-	-	50	10	10	30,000	-
Brevator	12	2	-	-	2	50	5	5	15,000	15,000
Bricelyn	17	1	-	-	4	55	10	10	25,000	-
Brimson	12	1	-	-	2	50	5	5	15,000	15,000
Brook Park	19	1	-	-	5	50	5	5	20,000	-
Brooten	25	-	-	-	2	50	10	10	30,000	-
Browerville	20	-	-	-	-	50	10	10	30,000	-
Browns Valley	20	2	-	-	-	50	20	10	25,000	-
Brownsdale	19	1	-	-	3	50	10	10	30,000	-
Brownsville	22	-	-	-	-	55	5	5	20,000	-
Brownnton	31	2	-	-	1	50	10	10	30,000	-
Buffalo	32	1	-	-	4	50	10	10	500,000	-
Buffalo Lake	23	2	-	-	7	50	5	5	40,000	-
Buhl	21	-	-	-	-	50	10	10	20,000	-
Butterfield	23	-	-	-	4	50	5	5	20,000	-
Buyck	9	-	-	-	2	50	5	5	5,000	-
Byron	32	2	-	-	13	50	10	10	125,000	125,000
Caledonia	33	-	-	-	3	50	10	10	200,000	-
Calumet	16	2	-	-	4	50	10	10	50,000	-
Cambridge	22	2	-	-	4	50	10	10	80,000	-
Campbell	21	-	-	-	3	50	20	10	25,000	-
Canby	21	2	-	-	6	50	10	10	50,000	50,000
Cannon Falls	30	-	-	-	4	50	10	10	100,000	-
Canosia	19	-	-	-	3	50	10	10	30,000	-
Canton	20	-	-	-	-	50	15	10	20,000	20,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Number of Members				Minimum Years		Performance Bond		
	Active Members	Lump-Sum	Retired		Active Service	Active Membership	Treasurer	Secretary	
			Survivor	Disability					Deferred Members
Carlos	26	-	-	-	2	50	10	70,000	-
Carlton	24	1	-	-	2	50	10	-	-
Carsonville	20	2	-	-	3	50	10	15,000	-
Carver	24	1	-	-	11	50	5	60,000	60,000
Cass Lake	19	-	-	-	1	50	10	50,000	-
Centennial	50	3	-	-	22	50	10	300,000	-
Center City	21	-	-	-	3	50	10	40,000	-
Ceylon	19	-	-	-	2	50	10	20,000	-
Chandler	16	1	-	-	1	50	10	30,000	30,000
Chatfield	24	1	-	-	1	50	5	42,000	-
Cherry	16	1	-	-	4	50	5	100,000	-
Chisago	24	1	-	-	8	50	5	65,000	-
Chisholm	22	-	-	-	5	50	10	250,000	-
Chokio	20	1	-	-	-	50	10	20,000	-
Clara City	20	2	-	-	1	50	5	40,000	-
Claremont	17	2	-	-	1	50	10	50,000	-
Clarissa	19	-	-	-	1	50	10	20,000	-
Clarkfield	28	1	-	-	5	50	10	30,000	-
Clarks Grove	22	3	-	-	3	50	10	30,000	-
Clear Lake	31	1	-	-	6	50	10	165,000	165,000
Clearbrook	14	2	-	-	3	50	10	40,000	-
Clearwater	29	2	-	-	8	50	10	33,000	33,000
Clements	18	2	-	-	3	50	10	100,000	-
Cleveland	29	2	-	-	1	50	10	50,000	-
Clifton	14	-	-	-	10	50	5	60,000	60,000
Climax	27	-	-	-	1	50	10	10,000	-
Clinton [Big Stone]	21	3	-	-	-	50	10	12,000	-
Clinton [St Louis]	20	2	-	-	2	55	5	20,000	-
Cohasset	25	-	-	-	-	50	10	500,000	-
Cokato	24	1	-	-	5	50	5	50,000	50,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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					
Cold Spring	30	1	-	-	6	50	5	100,000	-
Coleraine	18	1	-	-	6	50	5	20,000	20,000
Colvill	17	-	-	-	-	50	5	100,000	-
Colvin	12	-	-	-	1	50	5	10,000	-
Comfrey	23	-	1	-	4	50	5	200,000	-
Cook	17	-	-	-	1	50	20	45,000	-
Cosmos	13	1	-	-	7	50	5	25,000	-
Cottage Grove	44	7	-	-	18	50	5	500,000	-
Cotton	19	3	-	-	-	50	5	170,000	-
Cottonwood	21	3	-	-	5	55	10	30,000	-
Courtland	22	-	-	-	5	50	10	30,000	-
Cromwell	15	-	-	-	-	50	20	50,000	-
Crooked Lake	12	1	-	-	2	50	5	20,000	-
Crookston	23	1	-	-	5	55	10	75,000	-
Crosby	29	-	-	-	6	50	5	60,000	60,000
Culver	9	-	-	-	5	50	10	50,000	-
Currie	23	1	-	-	1	50	10	18,000	-
Cuyuna	25	1	-	-	1	50	10	20,000	-
Cyrus	20	2	-	-	1	50	10	15,000	-
Dalton	26	-	-	-	2	50	10	25,000	-
Danube	22	2	-	-	6	50	10	30,000	-
Danvers	10	2	-	-	-	50	10	7,500	7,500
Darfur	16	-	-	-	3	50	10	20,000	-
Dassel	30	1	-	-	10	50	5	90,000	90,000
Dawson	25	4	-	-	5	50	10	50,000	-
Dayton	28	-	-	-	3	50	5	500,000	-
Deer Creek	19	2	-	-	-	50	10	20,000	-
Deer River	25	2	-	-	3	50	10	50,000	-
Deerwood	20	-	-	-	2	50	10	100,000	-
Delano	27	-	-	-	5	50	10	1,000,000	1,000,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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						
Delavan	16	-	-	-	2	50	5	5	30,000	-
Dent	22	-	-	-	3	50	10	10	150,000	-
Detroit Lakes	29	2	-	-	7	50	5	5	250,000	-
Dexter	24	1	1	-	1	50	10	10	20,000	-
Dodge Center	23	3	-	-	4	50	10	10	500,000	500,000
Dover	17	1	-	-	-	50	10	10	25,000	-
Dovray	19	1	-	-	3	50	5	5	5,000	-
Dumont	21	1	-	-	1	50	10	10	13,000	-
Dunnell	16	-	-	-	1	50	10	10	100,000	-
Eagle Bend	20	-	-	-	4	50	10	10	30,000	-
Eagle Lake	18	-	-	-	5	50	10	10	40,000	40,000
East Bethel	33	-	-	-	2	50	10	10	250,000	-
East Grand Forks	28	3	-	-	1	50	10	10	1,000,000	1,000,000
Eastern Hubbard	24	1	-	-	2	55	10	10	25,000	-
Easton	24	1	-	-	3	50	10	10	20,000	-
Echo	20	1	-	-	2	50	10	10	20,000	-
Eden Valley	27	-	-	-	3	50	10	10	100,000	-
Edgerton	23	-	-	-	3	50	10	10	30,000	-
Eitzen	27	-	1	-	3	50	10	10	20,000	-
Elbow Tulaby Lakes	11	1	-	-	-	50	10	10	10,000	10,000
Elizabeth	21	2	-	-	2	50	10	10	30,000	-
Elk River	39	1	-	-	4	50	5	5	500,000	500,000
Elko New Market	24	2	-	-	1	50	10	10	400,000	400,000
Ellendale	17	-	-	-	-	50	5	5	20,000	-
Ellsworth	25	-	-	-	4	55	10	10	100,000	15,000
Elmer	14	2	-	-	1	60	5	5	14,000	-
Elmore	14	-	-	-	1	50	10	10	60,000	-
Elrosa	26	-	-	-	7	55	5	5	30,000	-
Ely	29	2	-	-	1	50	10	10	500,000	-
Elysian	25	1	-	-	1	50	10	10	25,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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						
Emily	17	-	-	1	50	10	10	20,000	-
Emmons	19	2	-	3	50	10	10	50,000	-
Evansville	25	-	-	3	50	10	10	15,000	-
Eveleth	20	2	-	6	50	5	5	50,000	-
Excelsior	40	2	-	10	50	10	10	350,000	-
Eyota	21	-	-	-	50	10	10	100,000	-
Fairfax	20	1	-	9	50	5	5	450,000	-
Farmington	50	4	-	4	50	10	10	1,000,000	-
Fayal	25	1	-	1	50	10	10	40,000	-
Federal Dam	13	-	-	1	50	20	10	10,000	10,000
Fergus Falls	37	-	-	11	50	10	10	250,000	250,000
Fertile	25	1	-	6	50	10	10	35,000	-
Fifty Lakes	15	2	-	-	50	5	5	250,000	-
Finland	19	1	-	-	50	10	10	50,000	-
Finlayson	21	2	-	7	50	10	10	20,000	-
Flensburg	19	1	-	-	50	10	10	40,000	-
Floodwood	20	-	-	2	50	5	5	125,000	125,000
Foley	23	1	-	3	50	10	10	100,000	-
Forada	21	2	-	5	50	10	10	25,000	25,000
Forest Lake	33	1	-	4	50	10	10	150,000	-
Foreston	17	1	-	6	50	5	5	250,000	-
Franklin	20	2	-	4	50	10	10	30,000	-
Frazee	23	5	-	6	50	5	5	40,000	-
Fredenber	20	1	1	3	50	10	10	40,000	40,000
French Township	24	3	-	1	50	10	10	15,000	15,000
Frost	22	-	-	2	50	10	10	100,000	100,000
Fulda	21	2	-	2	50	10	10	50,000	-
Garfield	24	2	-	7	50	5	5	27,500	27,500
Garrison	26	3	-	5	50	10	10	500,000	-
Garvin	15	2	-	3	50	5	5	25,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Gaylord	27	1	-	-	4	50	10	10	100,000	100,000
Geneva	23	-	-	-	3	55	10	5	11,000	-
Ghent	19	-	-	-	1	50	10	10	20,000	-
Gilbert	19	-	-	-	2	50	5	5	35,000	-
Glenwood	28	3	-	-	2	50	10	10	44,000	-
Glyndon	24	-	-	-	3	50	10	10	35,000	-
Gnesen	22	2	-	-	2	50	10	10	50,000	-
Golden Valley	50	1	-	-	13	50	10	10	500,000	500,000
Gonvick	19	-	-	-	2	50	10	10	25,000	-
Good Thunder	20	-	-	-	13	50	5	5	40,000	-
Goodland	18	-	-	-	6	50	5	5	100,000	-
Goodview	32	1	-	-	7	50	8	8	50,000	-
Graceville	25	4	-	-	-	50	10	10	20,000	-
Granada	16	3	-	-	1	50	10	10	35,000	-
Grand Lake	24	-	-	-	3	50	10	10	40,000	40,000
Grand Marais	22	3	-	-	2	50	10	10	300,000	-
Grand Meadow	27	-	-	-	5	50	10	10	30,000	-
Grand Rapids	30	3	-	-	4	50	10	10	175,000	-
Granite Falls	28	3	-	-	2	50	10	10	160,000	160,000
Green Isle	20	1	-	-	6	50	10	10	100,000	-
Greenbush	33	-	-	-	5	50	10	5	500,000	-
Greenwood	25	-	-	-	3	50	5	5	35,000	-
Grey Eagle	20	3	-	-	4	50	5	5	30,000	-
Grove City	19	2	-	-	6	50	10	10	25,000	-
Grygla	20	1	-	-	2	50	10	10	20,000	-
Hackensack	29	-	-	-	-	50	10	10	50,000	-
Hallock	28	2	-	-	-	50	10	10	100,000	-
Halstad	24	2	-	-	6	55	10	10	25,000	-
Ham Lake	36	1	-	-	11	50	5	5	150,000	150,000
Hamburg	30	1	-	-	1	50	10	10	40,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Hamel	28	-	-	-	12	50	10	10	120,000	-
Hancock	22	1	-	-	5	50	10	10	100,000	-
Hanley Falls	24	2	-	-	3	50	10	10	25,000	-
Hanover	25	1	-	-	4	50	10	10	200,000	-
Hanska	25	-	-	-	1	50	10	10	20,000	-
Harmony	25	2	-	-	3	50	10	10	30,000	30,000
Harris	22	1	-	-	3	50	10	10	50,000	-
Hartland	17	-	-	-	6	50	10	10	100,000	-
Hastings	56	1	-	-	8	50	5	5	500,000	-
Hayfield	24	1	-	-	1	50	10	10	50,000	-
Hayward	19	-	-	-	1	50	10	10	50,000	-
Hector	23	-	-	-	4	50	10	10	60,000	-
Henderson	21	2	-	-	3	50	10	10	200,000	-
Hendricks	30	1	-	-	5	50	5	5	20,000	-
Hendrum	20	-	-	-	3	50	10	10	25,000	25,000
Henning	25	-	-	-	3	50	5	5	30,000	-
Herman	18	1	-	-	3	50	10	10	15,000	-
Hermantown	25	2	-	-	9	50	10	10	150,000	150,000
Heron Lake	18	1	-	-	1	55	10	10	20,000	-
Hewitt	12	-	-	-	3	50	10	10	25,000	25,000
Hill City	24	2	-	-	5	50	5	5	100,000	-
Hills	20	-	-	2	1	50	10	10	15,000	-
Hinckley	24	-	-	-	2	50	10	10	100,000	-
Hitterdal	19	1	1	-	4	50	10	10	75,000	-
Hoffman	21	-	-	-	3	50	10	10	25,000	-
Hokah	16	5	-	-	5	50	10	10	150,000	150,000
Holdingsford	22	3	-	-	7	50	10	10	50,000	-
Holland	21	-	-	-	-	50	10	10	50,000	-
Hollandale	16	-	-	-	-	50	10	10	50,000	-
Hopkins	36	4	-	-	18	50	5	5	300,000	300,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Number of Members				Minimum Years			Performance Bond	
	Active Members	Retired		Deferred Members	Minimum Retirement Age	Active Service	Active Membership	Treasurer	Secretary
		Lump-Sum	Survivor						
Houston	25	-	-	3	50	10	10	30,000	-
Hovland Area	13	2	-	-	50	10	10	15,000	15,000
Howard Lake	26	1	-	3	50	10	10	100,000	-
Hoyt Lakes	21	5	-	5	50	5	5	500,000	-
Hugo	29	-	-	5	50	10	10	75,000	-
Ideal	29	1	-	3	50	10	10	60,000	-
Industrial	17	-	-	3	50	5	5	30,000	-
International Falls	30	-	-	9	50	5	5	745,000	-
Inver Grove Heights	60	1	-	15	50	10	10	400,000	400,000
Iona	15	-	1	-	50	20	10	50,000	-
Ironton	19	-	-	8	50	10	10	150,000	-
Isanti	19	-	-	9	50	10	10	1,500,000	-
Isle	25	3	-	1	50	10	10	50,000	-
Jackson	26	2	-	12	50	10	10	100,000	-
Jacobson	25	1	-	1	50	5	5	25,000	25,000
Janesville	25	2	-	-	50	10	10	25,000	-
Jasper	25	3	-	-	50	10	10	50,000	-
Jeffers	22	-	-	-	50	15	10	20,000	-
Jordan	35	3	-	2	50	10	10	100,000	-
Kandiyohi	17	-	-	4	50	5	5	30,000	-
Karlstad	30	1	-	1	50	10	10	20,000	20,000
Kasota	23	2	-	2	50	10	10	50,000	-
Kasson	30	2	-	3	50	10	10	75,000	-
Keewatin	15	2	-	4	50	10	10	40,000	-
Kelliher	24	-	-	2	50	10	10	50,000	50,000
Kellogg	28	1	-	5	50	10	10	40,000	-
Kennedy	14	-	-	2	50	10	10	100,000	-
Kensington	29	1	-	4	50	10	10	200,000	-
Kerrick	21	-	-	-	55	10	10	125,000	125,000
Kettle River	17	1	-	3	50	5	5	30,000	30,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Kilkenny	20	-	-	1	50	10	10	60,000	-	
Kimball	29	1	-	2	50	10	10	25,000	-	
Kinney	20	-	-	1	50	10	10	25,000	-	
La Crescent	23	-	-	2	50	5	5	100,000	-	
Lafayette	27	1	-	-	50	10	10	40,000	-	
Lake Benton	20	3	-	-	50	10	10	20,000	-	
Lake Bronson	18	-	-	-	50	10	10	8,000	-	
Lake City	22	2	-	4	50	10	10	250,000	-	
Lake Crystal	25	-	-	2	50	10	10	50,000	-	
Lake Elmo	24	-	-	6	50	10	10	250,000	250,000	
Lake Henry	25	-	-	2	50	10	10	150,000	150,000	
Lake Kabetogama	14	-	-	5	50	5	5	20,000	-	
Lake Lillian	14	1	-	-	50	10	10	50,000	-	
Lake Park	20	1	-	3	50	10	10	50,000	-	
Lake Wilson	23	1	-	-	50	10	10	20,000	-	
Lakefield	24	-	-	1	50	10	10	100,000	-	
Lakeland	20	-	-	-	50	20	10	20,000	-	
Lakeville	78	3	-	20	50	7	7	500,000	500,000	
Lakewood	21	1	-	-	50	20	20	50,000	-	
Lamberton	20	4	-	1	50	10	10	25,000	-	
Lancaster	23	3	-	7	55	10	10	20,000	-	
Lanesboro	22	1	-	3	50	10	10	30,000	-	
Lasalle	16	-	-	1	50	10	10	50,000	-	
Le Roy	23	1	-	3	50	10	10	15,000	-	
Le Sueur	24	-	-	1	50	10	10	100,000	100,000	
Leaf Valley	18	2	-	2	50	5	5	30,000	-	
Lester Prairie	30	-	-	1	50	15	15	35,000	-	
Lewiston	28	4	-	1	50	5	5	500,000	500,000	
Lewisville	19	-	-	3	50	10	10	50,000	50,000	
Lexington	17	2	-	5	50	10	10	250,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Lindstrom	25	-	-	-	10	50	5	80,000	-
Linwood	31	2	-	-	-	50	10	50,000	50,000
Lismore	26	-	-	-	1	50	10	30,000	-
Litchfield	30	-	-	-	1	50	10	70,000	-
Little Canada	34	2	-	-	2	50	10	160,000	-
Little Falls	30	-	-	-	2	50	10	650,000	-
Littlefork	26	1	-	-	6	50	5	20,000	20,000
Long Lake	35	3	1	-	11	50	10	500,000	500,000
Long Prairie	22	-	-	-	2	50	5	100,000	100,000
Lonsdale	26	-	-	-	1	50	10	50,000	-
Loretto	26	-	-	-	10	50	10	200,000	200,000
Lower Saint Croix Valley	28	1	-	-	4	50	10	250,000	250,000
Lowry	23	1	-	-	3	50	10	40,000	-
Lucan	24	2	-	-	1	50	10	20,000	-
Lutsen	18	-	-	-	4	50	10	25,000	-
Luverne	34	2	1	-	2	50	10	125,000	-
Lynd	12	-	-	-	-	50	10	50,000	-
Mabel	20	-	-	-	4	50	10	15,000	-
Madelia	25	2	-	-	1	50	10	250,000	250,000
Madison	25	4	-	-	2	50	10	35,000	35,000
Madison Lake	22	-	-	-	5	50	5	35,000	-
Mahnomen	25	1	-	-	1	50	10	350,000	-
Mahtomedi	34	-	-	-	10	50	10	150,000	150,000
Mahtowa	22	-	-	-	1	50	5	12,500	-
Mantorville	23	-	-	-	5	50	10	30,000	-
Maple Hill	13	-	-	-	-	50	5	20,000	20,000
Maple Lake	29	2	-	-	1	50	10	150,000	150,000
Maple Plain	27	1	-	-	4	50	10	250,000	-
Mapleton	23	1	-	-	1	50	10	60,000	-
Maplewood	72	4	-	-	34	50	10	500,000	500,000

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Marble	18	-	-	-	3	50	10	10	30,000	30,000
Marshall	43	-	-	-	10	50	5	5	500,000	500,000
Mayer	29	-	-	-	5	50	10	10	45,000	-
Maynard	23	-	-	-	4	50	10	10	75,000	75,000
Mc Davitt	18	2	-	-	4	50	10	10	75,000	75,000
Mc Grath	16	-	-	-	3	50	5	5	25,000	-
Mc Intosh	22	1	-	-	4	50	10	10	20,000	-
Mc Kinley	13	-	-	-	2	50	10	10	10,000	-
McGregor	20	2	-	-	4	50	10	10	50,000	-
Meadowlands	13	-	-	-	-	50	5	5	50,000	-
Medford	27	1	-	-	5	50	10	10	30,000	-
Melrose	29	1	-	-	10	50	10	10	300,000	300,000
Menahga	24	-	-	-	7	55	10	10	100,000	-
Middle River	21	-	-	-	1	50	10	10	19,000	-
Miesville	30	-	-	-	5	50	10	10	50,000	-
Milaca	23	3	-	-	7	50	5	5	75,000	-
Milan	17	1	-	-	6	55	10	10	30,000	-
Miltona	25	1	-	-	2	50	10	10	100,000	-
Minneota	28	1	-	-	1	50	10	10	35,000	-
Minnesota Lake	22	3	-	-	2	50	5	5	50,000	-
Mission	17	-	-	-	10	50	5	5	25,000	25,000
Montevideo	30	1	-	-	2	50	10	10	500,000	500,000
Montgomery	29	4	-	-	4	50	10	10	50,000	-
Monticello	30	-	-	-	4	50	10	10	110,000	-
Montrose	26	-	-	-	2	55	10	10	40,000	-
Moose Lake	23	4	-	-	6	50	10	10	50,000	50,000
Mora	27	4	-	-	8	55	10	10	100,000	-
Morgan	23	-	-	-	4	50	10	10	250,000	-
Morris	34	-	-	-	1	50	15	15	250,000	-
Morristown	24	-	-	-	1	50	10	10	50,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Morse-Fall Lake	32	-	-	-	65	10	10	-	-	
Morton	19	2	-	-	50	10	10	50,000	-	
Motley	16	1	-	-	50	10	10	35,000	-	
Mountain Iron	18	-	-	-	50	10	10	45,000	-	
Mountain Lake	21	4	-	-	50	10	10	100,000	-	
Nashwauk	24	1	-	-	50	10	10	50,000	-	
Nerstrand	18	-	-	-	50	5	5	50,000	-	
Nevis	15	-	-	-	50	10	10	40,000	5,000	
New Auburn	18	3	-	-	50	5	5	100,000	-	
New Brighton	36	1	-	-	50	10	10	500,000	500,000	
New Germany	23	-	-	-	50	10	10	85,000	-	
New London	26	1	-	-	50	10	10	250,000	-	
New Munich	17	-	-	-	50	10	10	15,000	-	
New Prague	30	1	-	-	50	10	10	70,000	70,000	
New Richland	25	1	-	-	50	10	10	250,000	-	
New York Mills	19	2	-	-	50	10	10	20,000	-	
Newfolden	14	-	-	-	50	10	10	20,000	-	
Newport	28	1	-	-	50	10	10	100,000	-	
Nicollet	25	1	-	-	50	5	5	30,000	-	
Nisswa	24	1	-	-	50	10	10	300,000	-	
Normanna	18	-	-	-	50	20	20	10,000	-	
North Branch	28	2	-	-	50	10	10	100,000	-	
North Mankato	32	4	-	-	50	5	5	200,000	-	
North St. Paul	36	-	-	-	50	10	10	150,000	150,000	
North Star Township	17	2	-	-	50	5	5	7,000	7,000	
Northfield	32	-	-	-	50	5	5	300,000	-	
Northland	18	-	-	-	50	5	5	10,000	-	
Northome	19	-	-	-	50	10	10	20,000	-	
Norwood Young America	28	3	-	-	50	10	10	50,000	-	
Oak Grove	34	-	-	-	50	5	5	300,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Oakdale	39	1	-	-	8	50	10	10	250,000	250,000
Odin	14	-	-	-	1	50	10	10	15,000	-
Ogilvie	25	-	-	-	1	50	10	10	30,000	-
Okabena	15	1	-	-	1	55	5	5	20,000	-
Olivia	25	1	-	-	1	50	10	10	200,000	-
Onamia	21	1	-	-	2	50	10	10	100,000	-
Ormsby	19	1	-	-	1	50	10	10	50,000	50,000
Oronoco	23	-	-	-	2	50	5	5	200,000	-
Orr	16	-	-	-	1	50	10	10	140,000	-
Ortonville	30	-	-	-	5	50	10	10	100,000	-
Osakis	18	4	1	-	2	50	10	10	55,000	-
Osseo	29	-	-	-	3	50	10	10	50,000	-
Ostrander	11	6	-	-	2	50	10	10	15,000	-
Ottertail	26	-	-	-	5	50	10	10	50,000	-
Owatonna	32	-	-	1	5	50	10	10	500,000	-
Palisade	19	-	-	-	-	50	10	10	100,000	-
Palo	19	-	-	-	1	50	10	10	30,000	-
Park Rapids	26	4	-	-	2	50	10	10	1,200,000	-
Parkers Prairie	27	2	-	-	3	50	10	10	300,000	-
Paynesville	24	1	-	-	3	50	5	5	500,000	-
Pelican Rapids	22	2	-	-	2	50	10	10	50,000	-
Pemberton	17	1	-	-	2	50	10	10	15,000	-
Pennock	22	1	-	-	2	50	10	10	20,000	-
Pequaywan	12	-	-	-	4	50	5	5	7,000	7,000
Pequot Lakes	31	2	-	-	4	50	10	10	250,000	-
Perham	32	1	-	-	5	50	10	10	65,000	-
Pierz	27	1	-	-	2	50	12	12	100,000	-
Pike-Sandy-Britt	23	1	-	-	2	50	10	10	30,000	-
Pillager	26	1	-	-	3	50	10	10	50,000	50,000
Pine Island	25	3	-	-	4	50	10	10	1,000,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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						
Pine River	22	3	-	5	50	10	10	250,000	250,000
Plato	29	1	-	6	50	5	5	100,000	-
Porter	24	-	-	4	55	10	10	25,000	-
Preston	26	2	-	-	50	10	10	300,000	-
Princeton	31	2	-	6	50	10	10	125,000	125,000
Prinsburg	18	-	-	2	50	10	10	25,000	-
Prior Lake	39	1	1	6	50	10	10	250,000	250,000
Proctor	23	-	1	1	50	20	10	50,000	50,000
Randall	21	2	-	4	50	10	10	40,000	-
Randolph	38	1	-	11	50	10	10	70,000	-
Raymond	23	-	-	3	50	10	10	300,000	-
Red Wing	18	2	-	8	50	10	10	500,000	500,000
Redwood Falls	30	3	-	6	50	10	10	150,000	-
Remer	21	1	-	2	50	10	10	100,000	100,000
Renville	25	1	-	1	50	10	10	100,000	-
Rice	24	-	-	3	50	5	5	40,000	-
Rice Lake	24	1	-	-	50	10	10	50,000	-
Richmond	24	-	-	4	50	10	10	500,000	500,000
Rockford	29	1	-	14	50	5	5	500,000	-
Rockville	24	1	-	9	50	10	10	100,000	100,000
Rogers	35	-	-	4	50	10	10	100,000	-
Rollingstone	20	3	-	2	50	10	10	15,000	-
Rose Creek	20	2	-	1	50	10	10	75,000	-
Roseau	27	1	-	2	50	10	10	250,000	-
Rosemount	44	1	1	5	50	10	10	300,000	-
Rothsay	22	1	-	1	50	10	10	35,000	-
Royalton	24	1	-	2	50	10	10	20,000	-
Rush City	28	1	-	3	50	10	10	50,000	50,000
Russell	28	1	-	5	50	10	10	20,000	-
Ruthton	17	-	-	-	50	10	10	20,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Sabin-Elmwood	23	-	-	2	50	10	10	20,000	10,000	
Sacred Heart	25	2	-	-	50	10	10	50,000	-	
Saint Anthony	25	1	-	5	50	10	10	120,000	12,000	
Saint Augusta	23	-	-	-	50	5	5	25,000	-	
Saint Bonifacius	23	-	-	6	50	10	10	60,000	-	
Saint Charles	32	-	-	1	50	10	10	65,000	-	
Saint Clair	29	3	-	2	50	10	10	75,000	-	
Saint Francis	26	1	-	4	50	10	10	500,000	-	
Saint James	32	1	-	5	50	10	10	100,000	-	
Saint Joseph	29	2	-	2	50	10	10	80,000	-	
Saint Leo	16	2	-	2	50	10	10	15,000	15,000	
Saint Martin	29	1	-	2	50	10	10	350,000	-	
Saint Michael	30	-	-	14	50	5	5	250,000	-	
Saint Paul Park	24	3	-	5	50	10	10	70,000	-	
Saint Peter	28	2	-	4	50	5	5	100,000	100,000	
Saint Stephen	26	1	-	5	50	10	10	50,000	-	
Sanborn	21	1	-	-	50	20	10	50,000	-	
Sandstone	18	1	-	-	50	10	10	200,000	-	
Sartell	28	2	-	2	50	10	10	100,000	100,000	
Sauk Centre	30	3	-	-	50	10	10	75,000	-	
Sauk Rapids	27	-	-	1	50	10	10	150,000	-	
Scandia	25	3	-	2	50	10	10	250,000	-	
Scandia Valley	19	4	-	1	50	10	10	40,000	-	
Scanlon	17	1	-	4	50	10	10	23,500	-	
Schroeder	12	-	-	1	50	10	10	15,000	15,000	
Sebeka	19	-	-	1	50	10	10	60,000	-	
Sedan	19	-	-	1	50	5	5	30,000	-	
Shafer	29	1	-	6	50	10	10	250,000	-	
Shakopee	47	3	-	12	50	5	5	500,000	500,000	
Shelly	17	-	-	2	50	10	10	12,000	-	

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Sherburn	23	-	-	-	3	50	10	10	300,000	-
Shevlin	21	2	-	-	2	50	10	10	25,000	-
Silica	14	3	-	-	1	50	10	10	20,000	-
Silver Bay	23	-	-	-	3	50	10	10	75,000	-
Silver Lake	27	2	-	-	2	50	10	10	50,000	-
Slayton	28	4	-	-	1	50	5	5	50,000	-
Sleepy Eye	32	1	-	-	4	55	10	10	100,000	-
Solway	18	1	-	-	4	50	10	10	22,000	-
Solway Rural	15	-	-	-	-	50	10	10	10,000	-
South Haven	26	-	-	-	3	50	5	5	-	-
Spicer	24	1	-	-	2	50	10	10	40,000	-
Spring Grove	23	4	-	-	3	50	10	10	250,000	-
Spring Valley	24	1	-	-	4	50	5	5	400,000	-
Springfield	24	-	-	-	3	50	10	10	100,000	-
Squaw Lake	18	1	-	-	5	50	10	10	17,000	-
Stacy-Lent Area	35	-	-	-	11	50	10	5	50,000	-
Staples	24	1	-	-	3	50	10	10	40,000	-
Starbuck	24	1	-	-	-	50	10	10	20,000	-
Stephen	26	3	-	-	2	50	10	10	300,000	-
Stewart	20	1	-	-	7	50	10	10	34,000	-
Stewartville	31	-	-	-	3	50	5	5	100,000	-
Stillwater	35	3	-	-	9	50	10	10	300,000	-
Storden	24	-	-	-	-	50	10	10	20,000	-
Sturgeon Lake	17	-	-	-	1	50	10	10	100,000	-
Sunburg	24	-	-	-	2	50	10	10	100,000	-
Taconite	15	-	-	-	3	50	10	10	15,000	-
Taunton	15	-	-	-	1	55	10	10	25,000	-
Taylor's Falls	24	2	-	-	4	50	10	10	100,000	-
Thief River Falls	24	6	-	-	3	50	10	10	125,000	-
Thomson	24	2	-	-	3	50	10	10	60,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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						
Tofte	15	-	-	2	50	5	5	15,000	15,000
Tower	18	-	-	-	50	10	10	100,000	-
Tracy	26	1	-	3	50	5	5	50,000	50,000
Trimont	24	2	-	2	50	10	10	75,000	-
Truman	26	3	-	2	50	10	10	105,000	-
Twin Lakes (City)	18	-	-	-	50	5	5	25,000	-
Twin Lakes (VFD)	8	1	-	1	50	10	10	20,000	-
Twin Valley	18	-	-	7	50	10	10	100,000	-
Two Harbors	23	4	-	3	50	5	5	70,000	70,000
Tyler	25	1	-	4	50	10	10	25,000	-
Upsala	20	-	-	1	50	10	10	25,000	-
Vadnais Heights	35	1	-	14	50	5	5	135,000	5,000
Vergas	21	4	-	4	50	10	10	35,000	-
Verndale	22	3	-	2	50	10	10	50,000	50,000
Vernon Center	21	1	-	3	50	10	10	15,000	-
Vesta	18	1	-	-	50	10	10	15,000	15,000
Victoria	31	2	-	13	50	5	5	500,000	-
Villard	24	-	-	7	50	10	10	30,000	-
Vining	15	1	-	-	55	10	10	7,500	-
Wabasha	27	3	-	5	50	10	10	75,000	-
Waconia	34	-	-	6	50	10	10	100,000	-
Wadena	20	1	-	1	50	10	10	300,000	-
Waite Park	29	1	-	1	50	10	10	72,000	-
Waldorf	25	1	-	1	50	10	10	50,000	50,000
Walker	22	2	-	-	50	10	10	75,000	-
Walnut Grove	24	1	-	1	50	10	10	100,000	-
Walters	16	-	1	-	50	5	5	25,000	-
Warba	17	1	-	1	50	15	5	20,000	-
Warren	26	3	-	7	50	10	10	50,000	50,000
Warroad	29	1	-	5	50	10	5	100,000	-

Table 5-A
Membership and Bylaw Provisions for Lump-Sum Plans
For the Year Ended December 31, 2009

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
Waseca	35	4	-	-	3	50	10	10	150,000	150,000
Watertown	30	3	-	-	3	50	10	10	85,000	-
Waterville	24	-	-	-	1	50	10	10	30,000	30,000
Watkins	25	-	-	-	1	50	10	10	30,000	-
Watson	11	1	-	-	3	50	10	10	20,000	20,000
Waubun	16	-	-	-	4	50	10	10	15,000	-
Waverly	18	-	-	-	4	50	10	10	25,000	25,000
Welcome	26	-	-	-	1	50	10	10	100,000	-
Wendell	24	1	-	-	-	50	10	10	15,000	-
West Concord	23	1	-	-	11	50	5	5	40,000	40,000
Westbrook	24	2	-	-	2	50	10	10	20,000	-
Wheaton	25	2	-	-	2	50	10	10	50,000	-
Willmar	25	10	-	-	10	50	10	10	250,000	-
Willow River	19	1	-	-	1	50	10	10	100,000	-
Wilmont	20	2	-	-	6	50	10	10	150,000	150,000
Wilson	17	2	-	-	7	50	10	10	50,000	50,000
Windom	27	-	-	-	4	50	10	10	100,000	-
Winnebago	20	2	-	-	9	50	5	5	30,000	-
Winsted	27	-	-	-	7	50	10	10	50,000	-
Wolf Lake	21	2	-	-	10	50	10	10	30,000	-
Wood Lake	19	-	-	-	3	50	10	10	20,000	-
Woodbury	74	2	-	-	33	50	5	5	1,000,000	1,000,000
Woodstock	11	-	-	-	3	50	10	10	15,000	-
Wrenshall	25	3	-	-	2	50	10	10	50,000	-
Wright	14	2	-	-	5	50	10	10	15,000	-
Wykoff	19	-	-	-	-	50	10	10	30,000	-
Wyoming	29	1	-	-	5	50	10	10	50,000	50,000
Zimmerman	22	-	-	-	5	50	10	10	100,000	-
Zumbro Falls	17	3	-	-	1	50	10	10	31,000	-

**Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2009**

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	15	2	-	-	3	50	10	5	10,000	-
Albany	24	1	-	-	1	50	5	5	35,000	-
Andover	51	2	-	-	23	50	5	5	300,000	-
Anoka-ChAMPLIN	41	-	-	-	7	50	10	10	500,000	500,000
Ashby	23	-	-	-	4	50	5	5	250,000	-
Austin	22	2	-	-	5	50	7	7	100,000	-
Brewster	22	-	-	-	8	50	10	10	25,000	-
Brooklyn Park	64	2	-	-	32	50	5	5	500,000	-
Callaway	14	-	-	-	6	50	10	10	70,000	-
Cologne	26	-	-	-	1	50	10	10	50,000	10,000
Columbia Heights	20	-	1	1	4	50	5	5	200,000	-
Coon Rapids	45	4	-	-	15	50	5	5	500,000	500,000
Crane Lake	8	-	-	-	2	50	10	10	15,000	10,000
Crosslake	25	3	-	-	2	50	10	10	400,000	-
Dakota	14	-	-	-	4	50	5	5	10,000	-
Dalbo	17	-	-	-	6	50	10	10	50,000	-
Dilworth	30	-	-	-	4	50	10	10	70,000	-
Donnelly	21	4	-	-	3	50	10	5	150,000	-
Eagan	108	7	-	-	45	50	5	5	500,000	500,000
Edina	47	3	-	-	6	50	5	5	500,000	500,000
Elbow Lake	27	1	-	-	4	50	10	10	30,000	-
Elgin	22	2	-	-	5	50	10	5	30,000	-
Ellsburg	11	-	-	-	1	55	5	5	25,000	-
Embarrass	13	1	-	-	5	50	10	10	15,000	-
Erskine	21	-	-	-	-	50	10	10	20,000	-
Falcon Heights	20	2	-	-	14	50	5	5	150,000	150,000
Fisher	21	-	-	-	3	50	15	15	13,959	-
Fosston	25	-	-	-	2	50	10	10	35,000	-
Fountain	19	-	-	-	2	50	10	10	75,000	75,000
Freeport	21	2	-	-	7	50	10	10	30,000	-

Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2009

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	2	-	-	9	50	5	350,000	-
Gary	21	-	1	-	5	50	10	20,000	-
Gibbon	27	-	-	-	-	50	13	40,000	-
Glenville	24	3	-	-	11	50	5	20,000	-
Goodhue	25	-	-	-	6	50	5	80,000	-
Gunflint Trail	22	1	-	-	4	50	5	20,000	-
Hardwick	19	-	-	-	3	50	10	45,000	-
Hawley	20	2	-	-	-	50	10	55,000	-
Ivanhoe	29	-	-	-	1	50	10	100,000	-
Kelsey	14	-	-	-	-	50	5	2,500	2,500
Kenyon	28	-	-	-	3	50	10	50,000	-
Kerkhoven	27	-	-	-	2	50	10	100,000	-
Kiester	19	-	-	-	5	55	10	125,000	-
Lake George	10	-	-	-	3	50	10	20,000	-
Lakeport	18	2	-	-	5	50	10	20,000	-
Le Center	25	-	-	-	3	50	10	35,000	-
London	17	-	-	-	3	50	5	-	-
Longville	22	1	-	-	4	50	5	75,000	-
Lyle	19	-	1	-	3	50	10	15,000	-
Magnolia	9	1	-	-	1	50	10	10,000	-
Maple Grove	97	1	-	-	43	50	5	1,000,000	-
Marietta	18	-	-	-	-	60	10	10,000	-
Marine-On-St Croix	33	1	-	-	14	50	5	125,000	-
Mazeppa	22	3	1	-	1	50	10	25,000	-
Medicine Lake	21	-	-	-	3	50	5	75,000	75,000
Mendota Heights	35	1	-	-	7	50	10	220,000	220,000
Mentor	19	-	-	-	-	50	10	10,000	-
Millerville	27	-	-	-	-	50	10	30,000	-
Milroy	21	1	-	-	3	50	10	50,000	-
Murdock	22	-	-	-	2	50	10	30,000	-

**Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2009**

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						
Myrtle	19	1	-	-	9	50	5	5	20,000	-
Nassau	13	-	-	-	-	55	20	10	100,000	-
Nodine	13	1	-	-	-	50	10	10	20,000	-
Northrop	15	-	-	-	1	50	5	5	100,000	-
Odessa	14	-	-	-	1	50	10	5	10,000	-
Oklee	18	1	-	-	3	50	10	10	15,000	-
Perch Lake	9	-	-	-	1	50	5	5	25,000	-
Plainview	22	-	-	-	1	50	10	10	60,000	20,000
Plummer	24	-	-	-	3	50	10	10	20,000	-
Ramsey	50	2	-	-	6	50	10	10	500,000	-
Red Lake Falls	23	-	-	-	1	50	10	10	21,000	-
Round Lake	18	-	-	-	1	50	10	5	50,000	-
Rushford	28	-	1	-	1	50	10	10	50,000	-
Rushmore	17	2	-	-	5	50	5	5	100,000	-
Saint Hilaire	17	-	-	-	1	50	10	10	20,000	-
Seaforth	13	-	-	-	1	50	10	10	8,000	-
South Bend	26	-	-	-	1	50	10	10	40,000	-
Swanville	18	2	1	-	-	50	10	10	25,000	-
Toivola	16	-	-	-	10	50	5	5	20,000	-
Ulen	20	-	-	-	1	50	10	10	125,000	-
Underwood	20	2	-	-	7	50	10	10	30,000	-
Vermilion Lake	13	-	-	-	2	50	10	10	20,000	-
Wabasso	24	-	-	-	1	50	10	10	25,000	-
Wanamingo	28	-	-	-	2	50	10	10	50,000	-
Wanda	20	-	-	-	1	50	10	10	15,000	-
Wayzata	28	2	-	-	3	50	10	10	200,000	-
Wells	24	1	-	-	4	50	5	5	100,000	-
West Metro	58	4	-	-	31	50	5	5	500,000	500,000
Williams	23	-	1	-	2	50	10	10	24,000	-
Winger	17	-	-	-	-	50	10	10	50,000	-

Table 5-B
Membership and Bylaw Provisions for Defined-Contribution Plans
For the Year Ended December 31, 2009

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
Winthrop	25	1	-	-	-	2	50	10	10	250,000	-
Zumbrota	30	-	-	-	-	-	50	10	10	75,000	-

Table 5-C
Membership and Bylaw Provisions for Other Plan Types
For the Year Ended December 31, 2009

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	71	2	-	-	19	17	50	5	5	500,000	-
Appleton	23	-	-	-	8	3	55	10	10	250,000	250,000
Benson	28	1	-	-	14	2	50	10	10	45,000	-
Brooklyn Center	32	1	-	-	27	11	50	10	10	500,000	500,000
Chanhassen	44	3	-	-	9	17	50	5	5	275,000	-
Chaska	36	-	-	-	47	9	50	10	10	1,000,000	1,000,000
Eden Prairie	94	-	-	-	69	15	50	10	10	500,000	500,000
Fairmont	30	4	-	-	16	4	50	10	10	300,000	300,000
Glencoe	40	3	-	-	13	4	50	10	10	100,000	-
Hutchinson	30	-	-	-	53	8	50	15	15	200,000	-
Lake Johanna	58	4	-	-	20	8	50	10	10	500,000	500,000
Minnetonka	62	3	-	-	53	18	50	10	10	1,000,000	1,000,000
Mound	43	-	-	-	35	4	50	20	20	500,000	-
New Ulm	43	3	-	1	14	22	50	10	10	500,000	-
Pine City	27	-	-	-	27	1	50	20	19	100,000	10,000
Pipestone	34	-	-	-	8	2	50	10	10	53,220	-
Plymouth	69	5	-	-	8	18	50	10	10	500,000	280,000
Robbinsdale	26	2	-	-	13	5	50	10	10	150,000	-
Roseville	62	1	-	-	55	13	50	10	10	500,000	500,000
Savage	36	-	-	-	28	9	50	10	10	500,000	-
Spring Lake Park	51	-	-	-	60	11	50	10	10	500,000	-
White Bear Lake	47	-	-	-	43	10	50	10	10	500,000	500,000
Worthington	37	-	-	-	16	4	50	10	10	200,000	-

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How to Read Tables 6-A Through 6-C

Tables 6-A, 6-B, and 6-C provide information regarding the benefits offered by each relief association during 2009.

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

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

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

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

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

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Ada	790	-	-	-	-	790	Y/S
Adams	650	650	Y/S	-	-	650	Y/S
Adrian	1,000	1,000	Y/S	-	-	1,000	Y/S
Aitkin	2,000	2,000	Y/S	-	-	2,000	Y/S
Albert Lea Township	2,000	2,000	Y/S	-	-	2,000	Y/S
Albertville	1,740	1,740	Y/S	-	-	1,740	Y/S
Alborn	400	400	Y/S	-	-	400	Y/S
Alden	425	425	Y/S	-	-	425	Y/S
Alexandria	6,190	6,190	Y/S	-	-	6,190	Y/S
Almelund	600	600	Y/S	-	-	600	Y/S
Alpha	600	-	-	-	-	600	Y/S
Altura	400	-	-	200	Week	400	Y/S
Amboy	800	800	Y/S	-	-	800	Y/S
Annandale	1,200	1,200	Y/S	-	-	1,200	Y/S
Argyle	250	-	-	-	-	250	Y/S
Arlington	1,150	1,150	Y/S	-	-	1,150	Y/S
Arrowhead	600	600	Y/S	-	-	600	Y/S
Askov	800	800	Y/S	-	-	800	Y/S
Atwater	1,000	1,000	Y/S	-	-	1,000	Y/S
Audubon	1,100	1,100	Y/S	-	-	1,100	Y/S
Aurora	1,300	1,300	Y/S	3	Day	1,300	Y/S
Avon	1,500	-	-	-	-	1,500	Y/S
Babbitt	1,000	1,000	Y/S	-	-	1,000	Y/S
Backus	1,400	1,400	Y/S	-	-	1,400	Y/S
Badger	500	500	Y/S	-	-	500	Y/S
Bagley	1,150	1,150	Y/S	-	-	1,150	Y/S
Balaton	500	500	Y/S	10	Day	500	Y/S
Baldwin	680	-	-	-	-	-	-
Balsam	1,300	1,300	Y/S	-	-	1,300	Y/S
Barnesville	600	600	Y/S	-	-	600	Y/S
Barnum	700	700	Y/S	-	-	700	Y/S
Barrett	475	-	-	-	-	475	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	2,900	2,900	Y/S	-	-	2,900	Y/S
Belgrade	850	850	Y/S	-	-	850	Y/S
Belle Plaine	2,100	2,100	Y/S	25	Day	2,100	Y/S
Bellingham	675	675	Y/S	-	-	675	Y/S
Belview	600	600	Y/S	-	-	600	Y/S
Bemidji	5,100	5,100	Y/S	-	-	5,100	Y/S

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

Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Bertha	800	800	Y/S	-	-	800	Y/S
Bethel	488	488	Y/S	-	-	488	Y/S
Big Lake	2,600	2,600	Y/S	-	-	2,600	Y/S
Bigelow	200	200	Y/S	-	-	200	Y/S
Bigfork	2,100	1,100	Y/S	-	-	2,100	Y/S
Bird Island	950	950	Y/S	-	-	950	Y/S
Biwabik	700	700	Y/S	-	-	700	Y/S
Biwabik City	1,400	1,400	Y/S	-	-	1,400	Y/S
Blackduck	900	900	Y/S	-	-	900	Y/S
Blackhoof	500	500	Y/S	-	-	500	Y/S
Blomkest	900	-	-	-	-	900	Y/S
Blooming Prairie	1,225	1,225	Y/S	-	-	1,225	Y/S
Blue Earth	1,700	1,700	Y/S	-	-	1,700	Y/S
Bluffton	350	350	Y/S	-	-	350	Y/S
Bovey	1,100	1,100	Y/S	-	-	1,100	Y/S
Bowlus	400	400	Y/S	-	-	400	Y/S
Boyd	320	320	Y/S	-	-	320	Y/S
Braham	1,050	1,050	Y/S	-	-	1,050	Y/S
Brainerd	6,200	6,200	Y/S	-	-	6,200	Y/S
Brandon	875	875	Y/S	-	-	875	Y/S
Breckenridge	1,200	1,200	Y/S	5	Day	1,200	Y/S
Breitung	550	550	Y/S	-	-	550	Y/S
Brevator	600	600	Y/S	-	-	600	Y/S
Bricelyn	600	600	Y/S	-	-	600	Y/S
Brimson	300	300	Y/S	-	-	300	Y/S
Brook Park	400	400	Y/S	-	-	400	Y/S
Brooten	700	700	Y/S	-	-	700	Y/S
Browerville	750	750	Y/S	-	-	750	Y/S
Browns Valley	750	750	Y/S	-	-	750	Y/S
Brownsdale	800	800	Y/S	-	-	800	Y/S
Brownsville	25	25	Y/S	-	-	25	Y/S
Brownton	1,000	1,000	Y/S	-	-	1,000	Y/S
Buffalo	4,000	-	-	-	-	4,000	Y/S
Buffalo Lake	1,000	1,000	Y/S	25	Day	1,000	Y/S
Buhl	1,000	1,000	Y/S	2	Day	1,000	Y/S
Butterfield	650	650	Y/S	5	Day	650	Y/S
Buyck	200	-	-	-	-	200	Y/S
Byron	1,150	1,150	Y/S	-	-	1,150	Y/S
Caledonia	1,050	1,050	Y/S	5	Day	1,050	Y/S
Calumet	1,425	-	-	-	-	-	-
Cambridge	2,400	2,400	Y/S	-	-	2,400	Y/S
Campbell	500	-	-	-	-	175	Y/S
Canby	1,050	1,050	Y/S	-	-	1,050	Y/S
Cannon Falls	1,700	1,700	Y/S	-	-	1,700	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Canosia	1,000	1,000	Y/S	-	-	1,000	Y/S
Canton	400	400	Y/S	-	-	400	Y/S
Carlos	1,750	1,750	Y/S	-	-	1,750	Y/S
Carlton	1,750	1,750	Y/S	-	-	1,750	Y/S
Carsonville	500	500	Y/S	-	-	500	Y/S
Carver	1,900	-	-	10	Day	1,900	Y/S
Cass Lake	2,500	2,500	Y/S	-	-	2,500	Y/S
Centennial	4,000	4,000	Y/S	-	-	4,000	Y/S
Center City	1,250	1,250	Y/S	-	-	1,250	Y/S
Ceylon	500	-	-	50	Week	500	Y/S
Chandler	650	650	Y/S	-	-	650	Y/S
Chatfield	1,300	1,300	Y/S	-	-	1,300	Y/S
Cherry	375	375	Y/S	25	Week	375	Y/S
Chisago	2,450	2,450	Y/S	-	-	2,450	Y/S
Chisholm	2,400	2,400	Y/S	-	-	2,400	Y/S
Chokio	500	300	Y/S	-	-	500	Y/S
Clara City	1,000	1,000	Y/S	-	-	1,000	Y/S
Claremont	700	700	Y/S	-	-	700	Y/S
Clarissa	500	500	Y/S	-	-	500	Y/S
Clarkfield	800	800	Y/S	-	-	800	Y/S
Clarks Grove	400	400	Y/S	-	-	400	Y/S
Clear Lake	1,200	1,200	Y/S	-	-	1,200	Y/S
Clearbrook	1,500	1,500	Y/S	-	-	1,500	Y/S
Clearwater	1,300	1,300	Y/S	-	-	1,300	Y/S
Clements	550	550	Y/S	-	-	550	Y/S
Cleveland	1,100	1,100	Y/S	-	-	1,100	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
Cohasset	2,050	2,050	Y/S	-	-	2,050	Y/S
Cokato	1,600	1,600	Y/S	-	-	1,600	Y/S
Cold Spring	1,800	-	-	-	-	1,800	Y/S
Coleraine	1,250	1,250	Y/S	-	-	1,250	Y/S
Colvill	200	200	Y/S	-	-	200	Y/S
Colvin	800	800	Y/S	-	-	800	Y/S
Comfrey	625	625	Y/S	15	Day	625	Y/S
Cook	1,500	-	-	-	-	1,500	Y/S
Cosmos	800	800	Y/S	-	-	800	Y/S
Cottage Grove	3,600	3,600	Y/S	-	-	3,600	Y/S
Cotton	400	400	Y/S	-	-	400	Y/S
Cottonwood	600	600	Y/S	-	-	600	Y/S
Courtland	1,200	1,200	Y/S	-	-	1,200	Y/S
Cromwell	1,200	1,200	Y/S	-	-	1,200	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Crooked Lake	350	-	-	-	-	350	Y/S
Crookston	1,700	1,700	Y/S	-	-	1,700	Y/S
Crosby	2,050	2,050	Y/S	-	-	2,050	Y/S
Culver	85	85	Y/S	-	-	85	Y/S
Currie	600	600	Y/S	-	-	600	Y/S
Cuyuna	850	850	Y/S	-	-	850	Y/S
Cyrus	400	-	-	-	-	400	Y/S
Dalton	600	600	Y/S	-	-	600	Y/S
Danube	550	550	Y/S	-	-	550	Y/S
Danvers	650	650	Y/S	-	-	650	Y/S
Darfur	400	400	Y/S	20	Day	400	Y/S
Dassel	2,300	2,300	Y/S	-	-	2,300	Y/S
Dawson	1,800	1,800	Y/S	-	-	1,800	Y/S
Dayton	1,500	1,500	Y/S	-	-	1,500	Y/S
Deer Creek	625	625	Y/S	-	-	625	Y/S
Deer River	1,750	1,750	Y/S	-	-	1,750	Y/S
Deerwood	950	-	-	-	-	950	Y/S
Delano	2,400	2,400	Y/S	-	-	2,400	Y/S
Delavan	750	750	Y/S	-	-	750	Y/S
Dent	600	600	Y/S	-	-	600	Y/S
Detroit Lakes	4,700	-	-	-	-	4,700	Y/S
Dexter	400	400	Y/S	-	-	400	Y/S
Dodge Center	1,700	-	-	-	-	1,700	Y/S
Dover	750	750	Y/S	-	-	750	Y/S
Dovray	160	160	Y/S	-	-	160	Y/S
Dumont	300	300	Y/S	-	-	300	Y/S
Dunnell	450	450	Y/S	-	-	450	Y/S
Eagle Bend	850	850	Y/S	-	-	850	Y/S
Eagle Lake	1,700	1,700	Y/S	-	-	1,700	Y/S
East Bethel	3,400	-	-	-	-	3,400	Y/S
East Grand Forks	2,100	2,100	Y/S	-	-	2,100	Y/S
Eastern Hubbard	1,100	-	-	-	-	1,100	Y/S
Easton	450	450	Y/S	-	-	450	Y/S
Echo	600	600	Y/S	-	-	600	Y/S
Eden Valley	1,000	-	-	-	-	1,000	Y/S
Edgerton	850	850	Y/S	-	-	850	Y/S
Eitzen	450	-	-	-	-	450	Y/S
Elbow Tulaby Lakes	450	450	Y/S	-	-	450	Y/S
Elizabeth	600	600	Y/S	-	-	600	Y/S
Elk River	5,091	5,091	Y/S	-	-	5,091	Y/S
Elko New Market	3,500	3,500	Y/S	-	-	3,500	Y/S
Ellendale	500	500	Y/S	-	-	500	Y/S
Ellsworth	500	-	-	-	-	500	Y/S
Elmer	250	-	-	-	-	250	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Elmore	1,100	1,100	Y/S	-	-	1,100	Y/S
Elrosa	600	600	Y/S	-	-	600	Y/S
Ely	1,600	1,600	Y/S	10	Day	1,600	Y/S
Elysian	900	900	Y/S	-	-	900	Y/S
Emily	750	-	-	-	-	750	Y/S
Emmons	600	600	Y/S	-	-	600	Y/S
Evansville	320	320	Y/S	-	-	320	Y/S
Eveleth	1,900	1,900	Y/S	-	-	1,900	Y/S
Excelsior	6,250	6,250	Y/S	-	-	6,250	Y/S
Eyota	1,200	1,200	Y/S	35	Week	1,200	Y/S
Fairfax	1,700	1,700	Y/S	-	-	1,700	Y/S
Farmington	4,575	4,575	Y/S	-	-	4,575	Y/S
Fayal	1,500	1,500	Y/S	-	-	1,500	Y/S
Federal Dam	100	100	Y/S	-	-	100	Y/S
Fergus Falls	3,900	-	-	-	-	3,900	Y/S
Fertile	800	800	Y/S	-	-	800	Y/S
Fifty Lakes	600	600	Y/S	-	-	600	Y/S
Finland	650	-	-	-	-	650	Y/S
Finlayson	600	600	Y/S	-	-	600	Y/S
Flensburg	525	525	Y/S	-	-	525	Y/S
Floodwood	1,000	1,000	Y/S	75	Week	1,000	Y/S
Foley	2,100	-	-	-	-	2,100	Y/S
Forada	600	600	Y/S	-	-	600	Y/S
Forest Lake	4,500	4,500	Y/S	-	-	4,500	Y/S
Foreston	1,000	1,000	Y/S	-	-	1,000	Y/S
Franklin	1,000	1,000	Y/S	-	-	1,000	Y/S
Frazee	1,200	1,200	Y/S	-	-	1,200	Y/S
Fredenberg	700	700	Y/S	-	-	700	Y/S
French Township	500	500	Y/S	-	-	500	Y/S
Frost	500	450	Y/S	5	Day	500	Y/S
Fulda	1,000	1,000	Y/S	-	-	1,000	Y/S
Garfield	1,000	1,000	Y/S	-	-	1,000	Y/S
Garrison	3,100	3,100	Y/S	-	-	3,100	Y/S
Garvin	450	450	Y/S	-	-	450	Y/S
Gaylord	1,350	1,350	Y/S	-	-	1,350	Y/S
Geneva	200	200	Y/S	-	-	200	Y/S
Ghent	525	-	-	25	Day	525	Y/S
Gilbert	1,100	1,100	Y/S	-	-	1,100	Y/S
Glenwood	1,600	1,600	Y/S	-	-	1,600	Y/S
Glyndon	900	-	-	-	-	900	Y/S
Gnesen	1,000	600	Y/S	-	-	600	Y/S
Golden Valley	6,700	6,700	Y/S	-	-	-	-
Gonvick	650	650	Y/S	50	Week	650	Y/S
Good Thunder	900	-	-	300	Week	900	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Goodland	360	360	Y/S	-	-	360	Y/S
Goodview	1,400	1,400	Y/S	-	-	1,400	Y/S
Graceville	550	550	Y/S	-	-	550	Y/S
Granada	500	-	-	-	-	500	Y/S
Grand Lake	1,275	1,275	Y/S	-	-	1,275	Y/S
Grand Marais	1,200	1,200	Y/S	-	-	1,200	Y/S
Grand Meadow	1,100	1,100	Y/S	-	-	1,100	Y/S
Grand Rapids	5,000	5,000	Y/S	-	-	5,000	Y/S
Granite Falls	1,350	-	-	-	-	-	-
Green Isle	775	775	Y/S	-	-	775	Y/S
Greenbush	500	-	-	-	-	500	Y/S
Greenwood	1,500	1,500	Y/S	-	-	1,500	Y/S
Grey Eagle	750	100	Y/S	-	-	750	Y/S
Grove City	900	900	Y/S	-	-	900	Y/S
Grygla	250	250	Y/S	-	-	250	Y/S
Hackensack	1,800	1,800	Y/S	-	-	1,800	Y/S
Hallock	500	20	Y/S	-	-	500	Y/S
Halstad	600	600	Y/S	-	-	600	Y/S
Ham Lake	3,200	3,200	Y/S	-	-	3,200	Y/S
Hamburg	1,405	1,405	Y/S	-	-	1,405	Y/S
Hamel	1,900	1,900	Y/S	-	-	1,900	Y/S
Hancock	600	-	-	-	-	600	Y/S
Hanley Falls	400	-	-	-	-	400	Y/S
Hanover	1,400	-	-	20	Day	1,400	Y/S
Hanska	440	440	Y/S	-	-	440	Y/S
Harmony	750	750	Y/S	-	-	750	Y/S
Harris	975	975	Y/S	-	-	975	Y/S
Hartland	425	425	Y/S	-	-	425	Y/S
Hastings	4,500	4,500	Y/S	-	-	4,500	Y/S
Hayfield	1,500	1,500	Y/S	-	-	1,500	Y/S
Hayward	800	800	Y/S	-	-	800	Y/S
Hector	1,350	1,350	Y/S	-	-	1,350	Y/S
Henderson	1,000	1,000	Y/S	-	-	1,000	Y/S
Hendricks	700	700	Y/S	-	-	700	Y/S
Hendrum	350	350	Y/S	-	-	350	Y/S
Henning	1,000	1,000	Y/S	-	-	1,000	Y/S
Herman	600	600	Y/S	-	-	600	Y/S
Hermantown	2,700	2,700	Y/S	-	-	2,700	Y/S
Heron Lake	600	600	Y/S	-	-	600	Y/S
Hewitt	500	500	Y/S	-	-	500	Y/S
Hill City	615	615	Y/S	-	-	615	Y/S
Hills	750	750	Y/S	40	Day	750	Y/S
Hinckley	1,200	1,200	Y/S	-	-	1,200	Y/S
Hitterdal	500	500	Y/S	-	-	500	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Hoffman	650	650	Y/S	-	-	650	Y/S
Hokah	475	475	Y/S	-	-	475	Y/S
Holdingsford	900	900	Y/S	-	-	900	Y/S
Holland	250	250	Y/S	-	-	250	Y/S
Hollandale	1	1	Y/S	-	-	1	Y/S
Hopkins	7,000	7,000	Y/S	-	-	7,000	Y/S
Houston	925	925	Y/S	-	-	925	Y/S
Hovland Area	400	250	Y/S	-	-	400	Y/S
Howard Lake	1,400	1,400	Y/S	-	-	1,400	Y/S
Hoyt Lakes	1,500	1,500	Y/S	3	Day	1,500	Y/S
Hugo	2,700	-	-	-	-	2,700	Y/S
Ideal	2,100	-	-	-	-	2,100	Y/S
Industrial	700	700	Y/S	-	-	700	Y/S
International Falls	2,750	2,750	Y/S	-	-	2,750	Y/S
Inver Grove Heights	5,000	5,000	Y/S	-	-	5,000	Y/S
Iona	300	300	Y/S	-	-	300	Y/S
Ironton	500	500	Y/S	-	-	500	Y/S
Isanti	3,800	3,800	Y/S	-	-	3,800	Y/S
Isle	967	967	Y/S	-	-	967	Y/S
Jackson	1,700	-	-	-	-	1,700	Y/S
Jacobson	400	400	Y/S	-	-	400	Y/S
Janesville	1,400	1,400	Y/S	-	-	1,400	Y/S
Jasper	650	650	Y/S	-	-	650	Y/S
Jeffers	500	-	-	-	-	500	Y/S
Jordan	1,900	1,900	Y/S	-	-	1,900	Y/S
Kandiyohi	1,100	-	-	-	-	1,100	Y/S
Karlstad	350	350	Y/S	-	-	350	Y/S
Kasota	1,300	1,300	Y/S	-	-	1,300	Y/S
Kasson	2,000	2,000	Y/S	-	-	2,000	Y/S
Keewatin	1,600	1,600	Y/S	10	Day	1,600	Y/S
Kelliher	575	575	Y/S	-	-	575	Y/S
Kellogg	680	680	Y/S	-	-	680	Y/S
Kennedy	350	350	Y/S	-	-	350	Y/S
Kensington	750	-	-	-	-	750	Y/S
Kerrick	1	-	-	-	-	1	Y/S
Kettle River	600	600	Y/S	-	-	600	Y/S
Kilkenny	725	725	Y/S	-	-	725	Y/S
Kimball	825	825	Y/S	-	-	825	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	900	-	-	-	-	900	Y/S
Lake Benton	575	575	Y/S	-	-	575	Y/S
Lake Bronson	400	400	Y/S	-	-	400	Y/S
Lake City	3,250	3,250	Y/S	-	-	3,250	Y/S

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Table 6-A
Benefit Amounts for Lump-Sum Plans
For the Year Ended December 31, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Lake Crystal	2,000	2,000	Y/S	-	-	2,000	Y/S
Lake Elmo	3,100	3,100	Y/S	-	-	3,100	Y/S
Lake Henry	350	350	Y/S	-	-	350	Y/S
Lake Kabetogama	750	750	Y/S	-	-	750	Y/S
Lake Lillian	700	700	Y/S	-	-	700	Y/S
Lake Park	875	875	Y/S	-	-	875	Y/S
Lake Wilson	600	600	Y/S	-	-	600	Y/S
Lakefield	1,000	1,000	Y/S	-	-	1,000	Y/S
Lakeland	800	800	Y/S	-	-	800	Y/S
Lakeville	6,230	6,230	Y/S	-	-	6,230	Y/S
Lakewood	650	650	Y/S	-	-	650	Y/S
Lamberton	950	950	Y/S	-	-	950	Y/S
Lancaster	500	50	Y/S	-	-	50	Y/S
Lanesboro	1,000	1,000	Y/S	-	-	1,000	Y/S
Lasalle	400	400	Y/S	-	-	400	Y/S
Le Roy	450	450	Y/S	-	-	450	Y/S
Le Sueur	2,600	-	-	-	-	2,600	Y/S
Leaf Valley	800	800	Y/S	-	-	800	Y/S
Lester Prairie	850	850	Y/S	-	-	850	Y/S
Lewiston	1,250	1,250	Y/S	-	-	1,250	Y/S
Lewisville	700	700	Y/S	100	Week	700	Y/S
Lexington	2,300	2,300	Y/S	-	-	2,300	Y/S
Lindstrom	2,295	2,295	Y/S	-	-	2,295	Y/S
Linwood	2,000	2,000	Y/S	-	-	2,000	Y/S
Lismore	300	300	Y/S	100	Week	300	Y/S
Litchfield	2,000	2,000	Y/S	8	Day	2,000	Y/S
Little Canada	3,100	3,100	Y/S	-	-	3,100	Y/S
Little Falls	3,000	3,000	Y/S	-	-	3,000	Y/S
Littlefork	700	700	Y/S	-	-	700	Y/S
Long Lake	2,889	2,889	Y/S	-	-	2,889	Y/S
Long Prairie	1,750	1,750	Y/S	-	-	1,750	Y/S
Lonsdale	1,700	1,700	Y/S	-	-	1,700	Y/S
Loretto	4,200	4,200	Y/S	-	-	4,200	Y/S
Lower Saint Croix Valley	3,100	3,100	Y/S	-	-	3,100	Y/S
Lowry	800	800	Y/S	-	-	800	Y/S
Lucan	450	-	-	-	-	450	Y/S
Lutsen	1,400	1,400	Y/S	-	-	1,400	Y/S
Luverne	2,000	-	-	-	-	2,000	Y/S
Lynd	450	450	Y/S	-	-	450	Y/S
Mabel	500	500	Y/S	-	-	500	Y/S
Madelia	1,100	1,100	Y/S	-	-	1,100	Y/S
Madison	1,000	1,000	Y/S	10	Day	1,000	Y/S
Madison Lake	1,100	-	-	-	-	1,100	Y/S
Mahnomen	1,100	1,100	Y/S	-	-	1,100	Y/S

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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Mahtomedi	4,300	4,300	Y/S	-	-	4,300	Y/S
Mahtowa	500	500	Y/S	-	-	500	Y/S
Mantorville	800	800	Y/S	-	-	800	Y/S
Maple Hill	700	700	Y/S	-	-	700	Y/S
Maple Lake	1,700	1,700	Y/S	-	-	1,700	Y/S
Maple Plain	2,100	2,100	Y/S	50	Week	2,100	Y/S
Mapleton	1,800	1,800	Y/S	-	-	1,800	Y/S
Maplewood	5,500	5,500	Y/S	-	-	5,500	Y/S
Marble	1,450	1,450	Y/S	10	Week	1,450	Y/S
Marshall	4,700	4,700	Y/S	50	Day	4,700	Y/S
Mayer	1,600	1,600	Y/S	-	-	1,600	Y/S
Maynard	650	650	Y/S	-	-	150	Y/S
Mc Davitt	1,000	1,000	Y/S	-	-	1,000	Y/S
Mc Grath	500	500	Y/S	-	-	500	Y/S
Mc Intosh	600	600	Y/S	-	-	600	Y/S
Mc Kinley	300	300	Y/S	-	-	300	Y/S
McGregor	1,800	1,800	Y/S	-	-	1,800	Y/S
Meadowlands	200	200	Y/S	-	-	200	Y/S
Medford	725	725	Y/S	-	-	725	Y/S
Melrose	1,250	1,250	Y/S	-	-	1,250	Y/S
Menahga	1,100	1,100	Y/S	6	Day	1,100	Y/S
Middle River	400	400	Y/S	100	Week	400	Y/S
Miesville	500	500	Y/S	-	-	500	Y/S
Milaca	2,400	2,400	Y/S	-	-	2,400	Y/S
Milan	500	500	Y/S	3	Day	500	Y/S
Miltona	1,000	1,000	Y/S	-	-	1,000	Y/S
Minneota	1,000	1,000	Y/S	50	Week	1,000	Y/S
Minnesota Lake	1,000	1,000	Y/S	-	-	1,000	Y/S
Mission	1,500	1,500	Y/S	-	-	1,500	Y/S
Montevideo	1,700	1,700	Y/S	100	Week	1,700	Y/S
Montgomery	1,800	1,800	Y/S	-	-	1,800	Y/S
Monticello	2,650	2,650	Y/S	-	-	2,650	Y/S
Montrose	1,500	1,500	Y/S	-	-	1,500	Y/S
Moose Lake	1,000	1,000	Y/S	-	-	1,000	Y/S
Mora	1,700	1,700	Y/S	-	-	1,700	Y/S
Morgan	1,600	1,600	Y/S	-	-	1,600	Y/S
Morris	1,500	1,500	Y/S	-	-	1,500	Y/S
Morristown	1,700	-	-	-	-	1,700	Y/S
Morse-Fall Lake	10	10	Y/S	-	-	10	Y/S
Morton	800	800	Y/S	-	-	800	Y/S
Motley	1,600	1,600	Y/S	-	-	1,600	Y/S
Mountain Iron	1,800	1,800	Y/S	-	-	1,800	Y/S
Mountain Lake	1,200	1,200	Y/S	-	-	1,200	Y/S
Nashwauk	1,300	1,300	Y/S	-	-	1,300	Y/S

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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Nerstrand	50	50	Y/S	-	-	50	Y/S
Nevis	950	950	Y/S	-	-	950	Y/S
New Auburn	1,000	1,000	Y/S	-	-	1,000	Y/S
New Brighton	5,300	5,300	Y/S	-	-	5,300	Y/S
New Germany	1,200	1,200	Y/S	-	-	1,200	Y/S
New London	1,525	1,525	Y/S	-	-	1,525	Y/S
New Munich	475	475	Y/S	-	-	475	Y/S
New Prague	3,050	3,050	Y/S	-	-	3,050	Y/S
New Richland	1,000	1,000	Y/S	-	-	1,000	Y/S
New York Mills	1,150	1,150	Y/S	-	-	1,150	Y/S
Newfolden	600	600	Y/S	300	Week	600	Y/S
Newport	3,000	3,000	Y/S	-	-	3,000	Y/S
Nicollet	1,100	1,100	Y/S	-	-	1,100	Y/S
Nisswa	2,400	2,400	Y/S	-	-	2,400	Y/S
Normanna	100	100	Y/S	-	-	100	Y/S
North Branch	3,200	3,200	Y/S	-	-	3,200	Y/S
North Mankato	3,000	3,000	Y/S	-	-	3,000	Y/S
North 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	250	250	Y/S	-	-	250	Y/S
Northome	500	500	Y/S	-	-	500	Y/S
Norwood Young America	1,575	1,575	Y/S	-	-	1,575	Y/S
Oak Grove	2,300	2,300	Y/S	-	-	2,300	Y/S
Oakdale	4,900	4,900	Y/S	-	-	4,900	Y/S
Odin	550	-	-	15	Week	550	Y/S
Ogilvie	1,000	1,000	Y/S	-	-	1,000	Y/S
Okabena	450	450	Y/S	-	-	450	Y/S
Olivia	1,100	1,100	Y/S	-	-	1,100	Y/S
Onamia	1,100	1,100	Y/S	-	-	1,100	Y/S
Ormsby	525	-	-	-	-	525	Y/S
Oronoco	1,200	-	-	-	-	1,200	Y/S
Orr	650	650	Y/S	-	-	650	Y/S
Ortonville	1,000	1,000	Y/S	-	-	1,000	Y/S
Osakis	2,600	2,600	Y/S	-	-	2,600	Y/S
Osseo	1,532	1,532	Y/S	-	-	1,532	Y/S
Ostrander	435	435	Y/S	-	-	435	Y/S
Ottertail	675	675	Y/S	-	-	675	Y/S
Owatonna	4,450	4,450	Y/S	-	-	4,450	Y/S
Palisade	600	600	Y/S	-	-	600	Y/S
Palo	950	950	Y/S	-	-	950	Y/S
Park Rapids	3,000	-	-	-	-	3,000	Y/S
Parkers Prairie	950	950	Y/S	-	-	950	Y/S
Paynesville	2,000	2,000	Y/S	-	-	2,000	Y/S

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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Pelican Rapids	1,800	1,800	Y/S	-	-	1,800	Y/S
Pemberton	550	-	-	-	-	550	Y/S
Pennock	900	900	Y/S	-	-	900	Y/S
Pequaywan	500	-	-	-	-	500	Y/S
Pequot Lakes	2,900	-	-	-	-	2,900	Y/S
Perham	1,900	-	-	-	-	1,900	Y/S
Pierz	1,300	1,300	Y/S	-	-	1,300	Y/S
Pike-Sandy-Britt	700	700	Y/S	-	-	700	Y/S
Pillager	2,200	2,200	Y/S	-	-	2,200	Y/S
Pine Island	2,500	2,500	Y/S	-	-	2,500	Y/S
Pine River	1,550	1,550	Y/S	-	-	1,550	Y/S
Plato	1,060	1,060	Y/S	-	-	1,060	Y/S
Porter	325	325	Y/S	-	-	325	Y/S
Preston	1,300	1,300	Y/S	-	-	1,300	Y/S
Princeton	2,875	2,875	Y/S	-	-	2,875	Y/S
Prinsburg	500	500	Y/S	-	-	500	Y/S
Prior Lake	6,500	6,500	Y/S	-	-	6,500	Y/S
Proctor	1,100	1,100	Y/S	5	Day	1,100	Y/S
Randall	1,000	1,000	Y/S	-	-	1,000	Y/S
Randolph	1,000	-	-	-	-	1,000	Y/S
Raymond	800	800	Y/S	-	-	800	Y/S
Red Wing	2,000	2,000	Y/S	-	-	2,000	Y/S
Redwood Falls	2,975	2,975	Y/S	-	-	2,975	Y/S
Remer	1,500	-	-	-	-	1,500	Y/S
Renville	1,300	1,300	Y/S	-	-	1,300	Y/S
Rice	800	800	Y/S	-	-	800	Y/S
Rice Lake	1,400	-	-	-	-	1,400	Y/S
Richmond	1,150	1,150	Y/S	-	-	1,150	Y/S
Rockford	1,750	1,750	Y/S	-	-	1,750	Y/S
Rockville	1,500	1,500	Y/S	-	-	1,500	Y/S
Rogers	2,600	2,600	Y/S	-	-	2,600	Y/S
Rollingstone	395	395	Y/S	-	-	395	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	875	875	Y/S	-	-	875	Y/S
Rush City	1,650	1,650	Y/S	-	-	1,650	Y/S
Russell	500	500	Y/S	-	-	500	Y/S
Ruthton	750	-	-	-	-	750	Y/S
Sabin-Elmwood	800	800	Y/S	-	-	800	Y/S
Sacred Heart	760	-	-	-	-	760	Y/S
Saint Anthony	2,500	2,500	Y/S	-	-	2,500	Y/S
Saint Augusta	1	-	-	-	-	1	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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Saint Bonifacius	2,446	2,446	Y/S	-	-	2,446	Y/S
Saint Charles	1,650	1,650	Y/S	-	-	1,650	Y/S
Saint Clair	1,200	1,200	Y/S	-	-	1,200	Y/S
Saint Francis	2,100	2,100	Y/S	-	-	2,100	Y/S
Saint James	1,700	1,700	Y/S	-	-	1,700	Y/S
Saint Joseph	1,800	1,800	Y/S	-	-	1,800	Y/S
Saint Leo	300	300	Y/S	-	-	300	Y/S
Saint Martin	1,000	1,000	Y/S	-	-	1,000	Y/S
Saint Michael	2,100	2,100	Y/S	-	-	2,100	Y/S
Saint Paul Park	2,200	2,200	Y/S	-	-	2,200	Y/S
Saint Peter	2,400	2,400	Y/S	-	-	2,400	Y/S
Saint Stephen	1,200	1,200	Y/S	-	-	1,200	Y/S
Sanborn	550	550	Y/S	-	-	550	Y/S
Sandstone	1,750	1,750	Y/S	-	-	1,750	Y/S
Sartell	2,500	2,500	Y/S	-	-	2,500	Y/S
Sauk Centre	1,550	1,550	Y/S	-	-	1,550	Y/S
Sauk Rapids	3,500	3,500	Y/S	-	-	3,500	Y/S
Scandia	2,350	2,350	Y/S	-	-	2,350	Y/S
Scandia Valley	1,200	-	-	-	-	1,200	Y/S
Scanlon	800	-	-	-	-	800	Y/S
Schroeder	800	800	Y/S	-	-	800	Y/S
Sebeka	1,500	1,500	Y/S	-	-	1,500	Y/S
Sedan	150	-	-	-	-	-	-
Shafer	825	825	Y/S	-	-	825	Y/S
Shakopee	7,500	7,500	Y/S	-	-	7,500	Y/S
Shelly	300	300	Y/S	-	-	300	Y/S
Sherburn	1,250	1,250	Y/S	75	Week	1,250	Y/S
Shevlin	600	600	Y/S	-	-	600	Y/S
Silica	525	-	-	-	-	525	Y/S
Silver Bay	1,000	1,000	Y/S	-	-	1,000	Y/S
Silver Lake	850	850	Y/S	-	-	850	Y/S
Slayton	1,500	1,500	Y/S	-	-	1,500	Y/S
Sleepy Eye	1,900	1,900	Y/S	-	-	1,900	Y/S
Solway	1,150	1,150	Y/S	-	-	1,150	Y/S
Solway Rural	500	500	Y/S	-	-	500	Y/S
South Haven	1,000	1,000	Y/S	-	-	1,000	Y/S
Spicer	1,300	1,300	Y/S	-	-	1,300	Y/S
Spring Grove	700	-	-	20	Day	700	Y/S
Spring Valley	1,410	1,410	Y/S	-	-	1,410	Y/S
Springfield	1,200	1,200	Y/S	15	Day	1,200	Y/S
Squaw Lake	400	200	Y/S	-	-	250	Y/S
Stacy-Lent Area	950	950	Y/S	-	-	950	Y/S
Staples	1,400	-	-	-	-	1,400	Y/S
Starbuck	850	850	Y/S	-	-	850	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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Stephen	500	-	-	-	-	500	Y/S
Stewart	1,000	1,000	Y/S	-	-	1,000	Y/S
Stewartville	1,400	1,400	Y/S	-	-	1,400	Y/S
Stillwater	5,000	5,000	Y/S	-	-	5,000	Y/S
Storden	600	600	Y/S	-	-	600	Y/S
Sturgeon Lake	525	525	Y/S	-	-	525	Y/S
Sunburg	450	450	Y/S	-	-	450	Y/S
Taconite	750	-	-	5	Day	750	Y/S
Taunton	280	-	-	10	Week	280	Y/S
Taylors Falls	1,400	1,400	Y/S	-	-	1,400	Y/S
Thief River Falls	3,000	-	-	-	-	3,000	Y/S
Thomson	1,600	-	-	-	-	1,600	Y/S
Tofte	1,015	1,015	Y/S	-	-	1,015	Y/S
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)	450	450	Y/S	-	-	450	Y/S
Twin Lakes (VFD)	450	-	-	-	-	450	Y/S
Twin Valley	650	650	Y/S	-	-	650	Y/S
Two Harbors	2,400	2,400	Y/S	-	-	2,400	Y/S
Tyler	500	500	Y/S	-	-	500	Y/S
Upsala	450	450	Y/S	-	-	450	Y/S
Vadnais Heights	3,600	3,600	Y/S	-	-	3,600	Y/S
Vergas	820	-	-	-	-	820	Y/S
Verndale	1,300	1,300	Y/S	-	-	1,300	Y/S
Vernon Center	500	500	Y/S	-	-	500	Y/S
Vesta	500	500	Y/S	-	-	500	Y/S
Victoria	2,000	2,000	Y/S	-	-	2,000	Y/S
Villard	500	500	Y/S	-	-	500	Y/S
Vining	400	400	Y/S	-	-	400	Y/S
Wabasha	1,400	-	-	-	-	1,400	Y/S
Waconia	2,300	2,300	Y/S	-	-	2,300	Y/S
Wadena	1,970	1,970	Y/S	-	-	1,970	Y/S
Waite Park	2,000	2,000	Y/S	-	-	2,000	Y/S
Waldorf	500	-	-	-	-	500	Y/S
Walker	2,500	2,500	Y/S	100	Week	2,500	Y/S
Walnut Grove	550	550	Y/S	-	-	550	Y/S
Walters	300	-	-	-	-	300	Y/S
Warba	600	-	-	-	-	600	Y/S
Warren	250	250	Y/S	-	-	250	Y/S
Warroad	800	800	Y/S	-	-	800	Y/S
Waseca	3,100	-	-	-	-	3,100	Y/S
Watertown	2,100	2,100	Y/S	-	-	2,100	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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Waterville	1,300	1,300	Y/S	-	-	1,300	Y/S
Watkins	930	930	Y/S	-	-	930	Y/S
Watson	1,025	1,025	Y/S	-	-	1,025	Y/S
Waubun	600	600	Y/S	-	-	600	Y/S
Waverly	1,400	1,400	Y/S	-	-	1,400	Y/S
Welcome	850	850	Y/S	-	-	850	Y/S
Wendell	600	600	Y/S	-	-	600	Y/S
West Concord	950	950	Y/S	-	-	950	Y/S
Westbrook	650	650	Y/S	-	-	650	Y/S
Wheaton	1,800	1,800	Y/S	-	-	1,800	Y/S
Willmar	2,400	2,400	Y/S	-	-	2,400	Y/S
Willow River	600	600	Y/S	-	-	600	Y/S
Wilmont	450	450	Y/S	-	-	450	Y/S
Wilson	600	600	Y/S	-	-	600	Y/S
Windom	2,200	2,200	Y/S	-	-	2,200	Y/S
Winnebago	725	725	Y/S	-	-	725	Y/S
Winsted	1,500	100	Y/S	-	-	1,500	Y/S
Wolf Lake	800	-	-	-	-	800	Y/S
Wood Lake	400	400	Y/S	-	-	400	Y/S
Woodbury	6,720	6,720	Y/S	-	-	6,720	Y/S
Woodstock	625	625	Y/S	-	-	625	Y/S
Wrenshall	500	500	Y/S	20	Day	500	Y/S
Wright	625	-	-	-	-	625	Y/S
Wykoff	1,000	1,000	Y/S	-	-	1,000	Y/S
Wyoming	1,150	1,150	Y/S	-	-	1,150	Y/S
Zimmerman	3,900	1,500	Y/S	-	-	3,900	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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Alaska	Bal	-	Bal	-	-	-	Bal
Albany	Bal	-	Bal	-	-	-	Bal
Andover	Bal	-	Bal	-	-	-	Bal
Anoka-Champlin	Bal	-	Bal	-	-	-	Bal
Ashby	Bal	-	Bal	-	-	-	Bal
Austin	Bal	-	Bal	-	-	-	Bal
Brewster	Bal	-	Bal	-	-	-	Bal
Brooklyn Park	Bal	-	Bal	-	-	-	Bal
Callaway	Bal	-	-	-	-	-	Bal
Cologne	Bal	-	-	-	-	-	Bal
Columbia Heights	Bal	-	Bal	-	-	-	Bal
Coon Rapids	Bal	-	Bal	-	-	-	Bal
Crane Lake	Bal	-	-	-	-	-	Bal
Crosslake	Bal	-	Bal	-	-	-	Bal
Dakota	Bal	-	Bal	-	-	-	Bal
Dalbo	Bal	-	-	-	-	-	Bal
Dilworth	Bal	-	Bal	-	-	-	Bal
Donnelly	Bal	-	Bal	-	-	-	Bal
Eagan	Bal	-	Bal	-	-	-	Bal
Edina	Bal	-	Bal	-	-	-	Bal
Elbow Lake	Bal	-	Bal	-	-	-	Bal
Elgin	Bal	-	Bal	-	-	-	Bal
Ellsburg	Bal	-	Bal	-	-	-	Bal
Embarrass	Bal	-	Bal	-	-	-	Bal
Erskine	Bal	-	Bal	-	-	-	Bal
Falcon Heights	Bal	-	Bal	-	-	-	Bal
Fisher	Bal	-	Bal	-	-	-	Bal
Fosston	Bal	-	Bal	-	-	-	Bal
Fountain	Bal	-	Bal	-	-	-	Bal
Freeport	Bal	-	Bal	-	-	-	Bal
Fridley	Bal	-	-	-	-	-	Bal
Gary	Bal	-	-	-	-	-	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, 2009

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Lakeport	Bal	-	Bal	-	-	-	Bal
Le Center	Bal	-	Bal	-	-	-	Bal
London	Bal	-	Bal	100	Week	-	Bal
Longville	Bal	-	-	-	-	-	Bal
Lyle	Bal	-	Bal	-	-	-	Bal
Magnolia	Bal	-	Bal	-	-	-	-
Maple Grove	Bal	-	Bal	-	-	-	Bal
Marietta	Bal	-	-	-	-	-	Bal
Marine-On-St Croix	Bal	-	Bal	-	-	-	Bal
Mazeppa	Bal	-	-	-	-	-	Bal
Medicine Lake	Bal	-	Bal	-	-	-	Bal
Mendota Heights	Bal	-	Bal	-	-	-	Bal
Mentor	Bal	-	-	-	-	-	Bal
Millerville	Bal	-	Bal	-	-	-	Bal
Milroy	Bal	-	Bal	-	-	-	Bal
Murdock	Bal	-	Bal	-	-	-	Bal
Myrtle	Bal	-	Bal	-	-	-	Bal
Nassau	Bal	-	-	-	-	-	Bal
Nodine	Bal	-	Bal	-	-	-	Bal
Northrop	Bal	-	Bal	-	-	-	Bal
Odessa	Bal	-	Bal	-	-	-	Bal
Oklee	Bal	-	-	-	-	-	Bal
Perch Lake	Bal	-	Bal	-	-	-	Bal
Plainview	Bal	-	-	-	-	-	Bal
Plummer	Bal	-	Bal	-	-	-	Bal
Ramsey	Bal	-	Bal	-	-	-	Bal
Red Lake Falls	Bal	-	Bal	-	-	-	Bal
Round Lake	Bal	-	Bal	-	-	-	Bal
Rushford	Bal	-	Bal	-	-	-	Bal
Rushmore	Bal	-	Bal	-	-	-	Bal
Saint Hilaire	Bal	-	Bal	-	-	-	Bal
Seaforth	Bal	-	Bal	-	-	-	Bal
South Bend	Bal	-	Bal	-	-	-	Bal
Swanville	Bal	-	Bal	-	-	-	Bal
Toivola	Bal	-	Bal	-	-	-	Bal
Ulen	Bal	-	-	-	-	-	-
Underwood	Bal	-	Bal	-	-	-	Bal
Vermilion Lake	Bal	-	Bal	-	-	-	Bal
Wabasso	Bal	-	Bal	-	-	-	Bal
Wanamingo	Bal	-	Bal	-	-	-	Bal
Wanda	Bal	-	Bal	-	-	-	Bal
Wayzata	Bal	-	Bal	-	-	-	Bal
Wells	Bal	-	-	-	-	-	Bal
West Metro	Bal	-	Bal	-	-	-	Bal

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

Table 6-B
Benefit Amounts for Defined-Contribution Plans
For the Year Ended December 31, 2009

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

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

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Table 6-C
Benefit Amounts for Other Plan Types
For the Year Ended December 31, 2009

Relief Association	Benefit		Long-Term Disability		Short-Term Disability		Survivor Benefit	
	Annual	Monthly	Amount	Type	Amount	Type	Amount	Type
Apple Valley	6,300	42	-	-	-	-	6,300	Y/S
Appleton	1,300	4	1,300	Y/S	-	-	1,300	Y/S
Benson	1,000	4	1,000	Y/S	-	-	1,000	Y/S
Brooklyn Center	7,500	27	-	-	-	-	7,500	Y/S
Chanhassen	5,050	21	5,050	Y/S	5	Day	5,050	Y/S
Chaska	-	24	24	M/S	-	-	24	M/S
Eden Prairie	5,600	56	56	M/S	-	-	56	M/S
Fairmont	3,800	25	3,800	Y/S	-	-	3,800	Y/S
Glencoe	2,000	13	2,000	Y/S	-	-	2,000	Y/S
Hutchinson	-	15	-	-	-	-	15	M/S
Lake Johanna	5,600	34	-	-	-	-	5,600	Y/S
Minnetonka	6,910	53	53	M/S	5	Day	53	M/S
Mound	-	29	-	-	-	-	29	M/S
New Ulm	3,750	25	3,750	Y/S	-	other	3,750	Y/S
Pine City	-	8	-	-	-	-	*	*
Pipestone	2,250	3	-	-	35	Day	-	-
Plymouth	7,500	24	7,500	Y/S	170	Mo	7,500	Y/S
Robbinsdale	7,500	13	-	-	-	-	7,500	Y/S
Roseville	3,000	30	3,000	Y/S	20	Day	3,000	Y/S
Savage	4,972	33	4,972	Y/S	25	Week	4,972	Y/S
Spring Lake Park	-	34	34	M/S	25	Day	34	M/S
White Bear Lake	*	*	*	*	-	-	*	*
Worthington	2,725	17	-	-	-	-	*	*

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

All benefit levels are rounded to the nearest whole dollar.

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How to Read Table 7

Table 7 provides relief association investment information.

Market Value – The value of the relief association’s Special Fund investments as of December 31, 2009.

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

Allocations as of 12/31/09 – 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

2009 – The return on the relief association’s investments for calendar year 2009.

2009 Benchmark – The return on a hypothetical portfolio, explained in detail below.

Above (Below) Benchmark – The 2009 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 2005-2009.

10-Yr – The relief association’s average annual return from 2000-2009.

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

Benchmark Return

The benchmark return is included as a comparison tool for relief associations. The benchmark return shows what the relief association could have earned, had it invested its assets passively for the entire year. Passive investment means using index funds that track a specific index. Index funds are widely available for stocks and bonds. For cash, a

relief association could have invested in a proven money market fund or shopped for the highest-returning certificates of deposit.

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

Benchmark Calculation Example

January 1, 2009 Asset Allocation		Benchmark	Return	(a) x (b)
	(a)		(b)	(c)
U.S. Stocks	50.0%	Russell 3000	28.3%	14.2%
International Stocks	11.4%	MSCI ACWI ex. U.S.	41.5%	4.7%
Bonds	9.9%	Barclays Capital	5.9%	0.6%
Cash	28.2%	90-Day U.S. T-Bill	0.2%	0.1%
Other	0.5%	Russell 3000	28.3%	0.1%
Benchmark Return			Sum (c) =	19.7%

Common Benchmark Indices

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

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

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

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

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	Benchmark	Above (Below) Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Ada	262,117	-	35.2	12.1	7.7	44.7	0.3	17.0	14.1	2.9	1.7	1.4	37%
Adams	197,799	-	-	-	-	100.0	-	2.0	0.2	1.8	3.2	3.5	81%
Adrian	286,285	-	41.1	25.5	21.4	9.6	2.4	18.5	22.7	(4.2)	3.8	2.2	56%
Aitkin	447,229	-	43.7	19.6	23.4	12.4	0.9	19.2	16.8	2.4	2.3	2.8	68%
Alaska	99,209	35.9	28.5	2.3	4.4	64.8	-	12.1	9.0	3.1	3.2	3.4	78%
Albany	362,439	-	26.1	19.0	5.5	49.3	0.1	20.1	15.6	4.5	2.8	1.4	37%
Albert Lea Township	146,059	-	43.0	33.4	5.6	15.0	3.0	23.4	15.7	7.7	4.0	2.2	56%
Albertville	448,595	13.2	30.8	14.9	33.9	19.3	1.1	22.4	13.9	8.5	1.7	1.0	28%
Albion	C	-	-	-	-	-	-	14.9	10.4	4.5	2.4	2.2	56%
Alden	87,829	95.3	95.3	-	-	4.7	-	27.2	27.1	0.1	(1.1)	(2.0)	2%
Alexandria	1,256,303	-	49.7	36.9	0.1	13.3	-	37.8	20.1	17.7	4.8	1.2	34%
Almelund	267,340	99.9	24.8	-	14.4	60.8	-	6.1	2.1	4.0	6.0	2.2	56%
Alpha	135,774	-	2.5	5.4	25.1	67.0	-	5.7	20.9	(15.2)	(0.6)	(0.7)	7%
Altura	101,098	-	12.8	8.2	17.6	60.7	0.7	9.5	0.2	9.3	4.7	4.5	95%
Amboy	129,598	59.8	41.2	-	18.6	40.2	-	14.2	11.7	2.5	2.5	2.1	53%
Andover	2,560,434	-	69.8	-	24.8	5.4	-	22.1	18.9	3.2	1.3	1.6	41%
Annandale	548,000	-	29.8	11.8	27.3	30.3	0.8	14.2	10.3	3.9	4.1	2.0	51%
Anoka-Champlin	3,018,838	-	20.5	-	19.4	60.1	-	3.5	1.3	2.2	(0.4)	-	13%
Apple Valley	3,979,587	-	38.6	14.7	29.9	16.2	0.6	15.9	15.4	0.5	2.7	1.1	31%
Appleton	332,082	-	29.8	17.2	27.2	24.8	1.0	19.2	17.0	2.2	2.7	2.5	61%
Argyle	110,840	29.4	21.5	6.2	34.5	35.7	2.1	7.7	22.2	(14.5)	(1.2)	(0.3)	10%
Arlington	311,411	-	48.3	28.1	12.2	10.2	1.2	37.7	26.3	11.4	1.8	3.0	72%
Arrowhead	73,865	94.6	64.8	-	28.5	6.7	-	20.6	20.9	(0.3)	1.2	A	A
Ashby	228,155	-	5.2	6.7	-	67.9	20.2	6.9	9.6	(2.7)	3.4	2.0	51%
Askov	184,759	-	-	-	-	100.0	-	2.1	0.2	1.9	3.2	3.0	72%
Atwater	247,101	-	43.1	15.7	15.5	25.7	-	29.3	18.5	10.8	2.5	1.3	35%
Audubon	241,808	90.5	38.4	-	48.9	12.7	-	17.2	13.0	4.2	3.8	2.2	56%
Aurora	198,852	-	32.2	11.6	18.5	37.0	0.7	11.2	16.6	(5.4)	(0.8)	(2.4)	1%
Austin	579,834	64.3	63.3	2.0	13.2	19.0	2.5	18.6	18.0	0.6	2.4	(0.5)	8%
Avon	336,810	9.6	9.7	-	52.2	38.1	-	14.2	6.2	8.0	2.8	3.2	76%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)				
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above (Below) Benchmark		5-Yr	10-Yr	10-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	-	-	22.3	19.2	3.1	3.0	2.5	61%
Babbitt	265,741	94.4	41.3	4.9	46.0	7.8	-	-	-	20.4	16.2	4.2	2.7	0.9	26%
Backus	271,694	20.8	45.7	27.1	9.3	17.8	0.1	0.1	25.4	26.2	(0.8)	(0.8)	(2.0)	1.2	34%
Badger	86,839	-	8.4	26.9	47.5	16.6	0.6	0.6	17.9	14.8	3.1	3.1	2.1	(1.1)	4%
Bagley	324,790	52.7	27.8	-	22.7	49.5	-	-	12.9	7.8	5.1	5.1	4.0	4.4	94%
Balaton	119,357	-	10.5	0.4	19.5	68.9	0.7	0.7	11.6	3.7	7.9	7.9	2.4	2.5	61%
Baldwin	245,874	-	37.8	23.6	12.2	24.2	2.2	2.2	18.0	15.2	2.8	2.8	3.7	A	A
Balsam	190,399	99.5	73.1	-	23.0	3.9	-	-	24.6	22.4	2.2	2.2	1.8	1.0	28%
Barnesville	179,802	-	59.8	19.7	-	20.5	-	-	24.8	24.3	0.5	0.5	1.7	0.5	20%
Barnum	162,033	57.7	48.2	-	8.9	42.9	-	-	15.7	10.6	5.1	5.1	4.0	1.3	35%
Barrett	86,675	-	37.6	20.2	22.1	19.6	0.5	0.5	17.2	13.6	3.6	3.6	(0.2)	1.9	48%
Battle Lake	360,238	-	10.8	2.3	72.1	14.7	0.1	0.1	23.0	8.2	14.8	14.8	3.7	5.3	98%
Baudette	442,385	-	32.3	13.4	40.8	12.3	1.2	1.2	21.0	17.4	3.6	3.6	3.4	3.4	78%
Bayport	1,351,206	-	68.2	2.3	21.6	7.7	0.2	0.2	16.9	16.9	0.0	0.0	2.4	1.3	35%
Beardsley	124,751	100.0	45.6	24.3	30.2	(0.1)	-	-	24.8	21.7	3.1	3.1	2.6	2.8	68%
Beaver Bay	123,218	-	-	-	-	100.0	-	-	3.0	0.2	2.8	2.8	2.9	3.5	81%
Beaver Creek	101,055	30.8	33.6	24.5	21.7	20.2	-	-	23.4	19.9	3.5	3.5	1.7	(0.1)	12%
Becker	826,565	-	41.0	15.2	36.3	6.0	1.5	1.5	23.1	16.7	6.4	6.4	2.5	1.8	46%
Belgrade	327,205	-	24.3	11.4	6.4	57.8	0.1	0.1	17.7	10.7	7.0	7.0	3.3	3.9	89%
Belle Plaine	482,088	-	36.1	16.3	2.6	43.5	1.5	1.5	16.2	14.5	1.7	1.7	3.0	2.7	66%
Bellingham	155,652	-	34.8	28.8	5.4	30.9	0.1	0.1	24.4	17.7	6.7	6.7	4.9	3.6	83%
Belview	201,289	-	-	-	-	100.0	-	-	2.8	0.2	2.6	2.6	3.7	4.3	93%
Bemidji	1,997,618	-	45.0	25.4	17.5	11.4	0.7	0.7	21.7	17.3	4.4	4.4	3.5	2.1	53%
Benson	351,716	29.9	19.0	-	16.9	64.1	-	-	5.2	9.9	(4.7)	(4.7)	1.3	2.8	68%
Bertha	117,649	52.8	39.6	-	11.5	48.9	-	-	14.1	11.6	2.5	2.5	1.9	1.6	41%
Bethel	80,456	-	53.9	5.0	32.1	9.0	-	-	16.8	20.0	(3.2)	(3.2)	0.7	0.7	23%
Big Lake	893,462	-	21.5	7.1	14.7	56.7	-	-	13.6	6.8	6.8	6.8	3.2	2.7	66%
Bigelow	109,218	-	24.2	19.4	28.4	26.5	1.5	1.5	26.4	14.8	11.6	11.6	2.1	1.0	28%
Bigfork	183,414	70.7	59.9	8.2	2.3	29.6	-	-	19.0	15.8	3.2	3.2	1.6	1.0	28%
Bird Island	155,671	52.3	40.5	-	10.3	49.2	-	-	9.5	8.8	0.7	0.7	1.9	2.0	51%
Biwabik	327,008	19.9	43.6	33.4	10.4	11.8	0.8	0.8	26.2	21.9	4.3	4.3	3.0	(0.1)	12%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above (Below) Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Biwabik City	172,032	-	61.8	2.9	14.0	21.3	-	16.8	16.8	0.0	2.2	1.7	43%
Blackduck	198,829	24.8	75.3	12.8	0.9	11.0	-	29.4	27.3	2.1	(0.1)	(1.0)	5%
Blackhoof	77,345	-	31.6	16.4	46.5	4.2	1.3	23.7	15.7	8.0	3.6	1.7	43%
Blomkest	152,068	-	7.8	0.4	6.8	85.0	-	8.8	2.2	6.6	2.9	2.8	68%
Blooming Prairie	389,663	36.7	41.4	4.0	34.1	20.5	-	22.7	14.6	8.1	2.2	2.5	61%
Blue Earth	792,327	-	54.4	12.7	3.4	28.4	1.1	19.8	17.2	2.6	2.1	1.9	48%
Bluffton	121,548	-	39.7	18.5	30.7	10.2	0.9	20.4	18.1	2.3	3.2	2.9	70%
Bovey	114,393	-	72.3	-	-	27.7	-	9.5	9.6	(0.1)	0.9	(0.2)	11%
Bowlus	117,657	-	51.3	10.4	32.0	5.9	0.4	25.3	19.6	5.7	(5.0)	(1.2)	4%
Boyd	132,639	16.2	35.6	2.8	3.3	58.3	-	12.7	9.6	3.1	2.1	0.7	23%
Braham	335,790	-	34.4	9.6	30.4	25.6	-	22.6	9.8	12.8	2.6	2.1	53%
Brainerd	2,005,890	-	37.2	21.1	32.5	8.8	0.4	33.8	17.8	16.0	4.0	2.4	59%
Brandon	196,910	-	32.1	12.0	4.9	46.6	4.4	11.2	15.0	(3.8)	0.9	(1.2)	4%
Breckenridge	313,103	-	28.9	18.6	25.6	26.6	0.3	17.0	14.5	2.5	1.8	(0.1)	12%
Breitung	263,821	-	16.2	6.1	32.2	40.3	5.2	6.7	13.5	(6.8)	1.4	1.8	46%
Brevator	117,338	-	17.4	27.5	41.7	12.4	1.0	25.3	18.7	6.6	1.4	0.7	23%
Brewster	234,390	-	22.5	4.6	19.3	44.6	9.0	9.8	9.6	0.2	2.8	1.5	39%
Bricelyn	194,820	100.0	60.0	-	35.0	5.0	-	22.2	18.0	4.2	3.0	2.4	59%
Brimson	63,486	92.9	38.5	16.7	33.8	11.0	-	23.3	19.9	3.4	3.7	(2.6)	1%
Brook Park	114,532	-	59.1	13.9	8.0	18.7	0.3	47.0	26.4	20.6	(2.5)	0.4	18%
Brooklyn Center	2,914,962	-	44.9	20.3	11.1	23.2	0.5	24.8	16.5	8.3	3.5	3.7	85%
Brooklyn Park	6,327,280	99.4	76.9	4.0	16.2	2.9	-	25.8	24.3	1.5	1.8	1.3	35%
Brooten	249,914	64.3	64.3	-	-	35.7	-	17.9	17.4	0.5	1.5	1.0	28%
Browerville	234,670	-	7.7	4.3	2.3	85.7	-	3.8	3.4	0.4	1.8	2.5	61%
Browns Valley	142,572	-	40.6	5.1	-	54.3	-	15.7	9.0	6.7	3.2	1.4	37%
Brownsdale	231,571	-	21.0	34.6	0.5	42.6	1.3	17.7	19.6	(1.9)	3.0	4.2	92%
Brownsville	66,487	90.6	56.4	8.6	23.4	11.6	-	23.6	17.6	6.0	0.5	A	A
Brownston	241,521	-	58.3	4.9	-	36.7	0.1	24.7	14.3	10.4	3.1	3.6	83%
Buffalo	943,756	-	54.6	7.4	6.0	31.2	0.8	20.7	13.4	7.3	1.9	-	13%
Buffalo Lake	299,132	69.4	56.5	-	11.3	32.2	-	18.5	14.7	3.8	2.1	1.1	31%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association SBI Income Share	Market Value	% of Assets at SBI	Allocations as of 12/31/09					Rates of Return (%)					Rank (%-ile)	
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark	5-Yr	10-Yr		10-Yr Return
			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5		61%
Buhl	141,344	-	53.5	16.3	-	30.2	-	17.3	17.9	(0.6)	(0.8)	(2.1)	2%	
Butterfield	168,101	-	-	-	100.0	-	2.4	0.2	2.2	3.1	3.3	77%		
Buyck	25,156	64.0	25.0	9.6	16.6	48.8	-	13.9	13.0	0.9	(0.1)	A	A	
Byron	389,867	-	42.7	21.9	2.3	33.0	0.1	23.3	18.6	4.7	1.4	(0.5)	8%	
Caledonia	382,793	51.7	37.3	12.2	9.6	40.9	-	18.3	13.6	4.7	2.1	2.7	66%	
Callaway	169,726	-	-	-	100.0	-	3.7	0.2	3.5	4.1	4.8	97%		
Calumet	231,379	-	42.3	28.1	10.9	18.6	0.1	21.0	17.5	3.5	3.6	3.9	89%	
Cambridge	369,590	-	56.1	-	30.0	13.9	-	13.9	17.3	(3.4)	(0.8)	(1.4)	3%	
Campbell	141,542	-	34.3	21.7	29.1	14.5	0.4	23.5	16.6	6.9	3.3	0.4	18%	
Canby	315,090	94.2	67.5	11.5	12.6	8.4	-	27.4	24.1	3.3	1.4	(0.5)	8%	
Cannon Falls	702,480	-	40.6	9.3	20.0	22.3	7.8	16.7	16.8	(0.1)	2.9	2.6	63%	
Canosia	287,614	-	-	-	100.0	-	2.1	0.2	1.9	3.2	3.1	74%		
Canton	120,544	-	7.5	0.4	-	92.1	-	3.8	2.2	1.6	2.9	2.0	51%	
Carlos	559,289	-	67.5	3.6	6.5	6.4	16.0	20.8	25.5	(4.7)	2.4	0.9	26%	
Carlton	175,405	69.8	38.9	10.0	20.4	30.7	-	(3.3)	24.6	(27.9)	(5.0)	(0.3)	10%	
Carsonville	107,848	-	11.6	21.5	23.0	42.1	1.8	12.6	10.2	2.4	2.1	0.5	20%	
Carver	397,692	-	53.3	17.5	5.7	23.5	-	23.4	19.2	4.2	2.7	2.8	68%	
Cass Lake	429,746	-	50.1	17.7	16.3	14.3	1.6	16.9	14.4	2.5	3.3	2.2	56%	
Centennial	1,984,332	33.8	43.9	7.3	24.9	23.7	0.2	17.2	17.3	(0.1)	1.0	1.1	31%	
Center City	295,128	56.1	35.1	4.5	14.9	45.5	-	14.0	11.9	2.1	3.0	1.9	48%	
Ceylon	174,425	70.8	59.9	-	9.5	30.6	-	18.3	16.5	1.8	1.3	0.6	21%	
Chandler	142,985	-	25.2	2.3	16.9	55.6	-	9.3	8.2	1.1	2.7	4.0	90%	
Chanhassen	2,016,778	-	66.7	9.4	14.4	9.1	0.4	24.4	18.6	5.8	2.6	2.6	63%	
Chaska	3,660,403	-	30.5	6.1	1.8	61.6	-	12.3	11.0	1.3	2.3	2.2	56%	
Chatfield	386,816	56.4	36.3	12.1	7.0	44.6	-	15.9	13.6	2.3	2.6	3.4	78%	
Cherry	106,867	68.1	54.6	-	31.8	13.6	-	20.8	9.2	11.6	4.7	3.1	74%	
Chisago	628,465	94.1	44.8	14.1	32.6	8.5	-	23.0	19.4	3.6	2.4	2.6	63%	
Chisholm	536,461	-	59.7	19.5	-	19.9	0.9	22.3	22.5	(0.2)	0.2	(1.1)	4%	
Chokio	128,321	85.9	51.5	-	30.1	18.4	-	19.3	16.0	3.3	2.0	1.8	46%	
Clara City	254,311	-	50.1	11.8	8.9	29.0	0.2	21.0	16.2	4.8	3.4	2.9	70%	

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Claremont	99,199	-	67.2	-	5.4	27.4	-	2.9	1.7	1.2	(0.2)	(0.7)	7%
Clarissa	124,556	44.6	22.0	-	22.6	55.4	-	9.8	7.2	2.6	2.2	(1.1)	4%
Clarkfield	203,685	94.6	48.5	-	42.7	8.8	-	20.1	16.0	4.1	2.9	2.1	53%
Clarks Grove	140,946	-	28.3	21.8	24.7	25.2	-	27.3	21.0	6.3	1.3	1.3	35%
Clear Lake	378,066	97.0	74.6	-	20.4	5.0	-	26.5	22.8	3.7	1.5	0.7	23%
Clearbrook	108,919	-	41.3	14.6	26.7	12.4	5.0	23.5	16.4	7.1	0.4	0.3	17%
Clearwater	263,986	-	32.0	24.8	11.6	29.4	2.2	21.9	15.4	6.5	3.4	2.8	68%
Clements	123,877	-	41.9	20.6	17.9	16.5	3.1	25.7	15.8	9.9	2.3	2.1	53%
Cleveland	370,289	-	61.5	-	-	38.5	-	13.8	3.8	10.0	4.1	3.8	87%
Clifton	245,904	-	18.0	13.4	49.7	17.3	1.6	17.1	14.4	2.7	2.9	2.5	61%
Climax	86,738	-	-	-	-	100.0	-	2.4	0.2	2.2	3.1	3.0	72%
Clinton [Big Stone]	89,507	-	24.0	26.6	11.4	37.8	0.2	16.4	12.9	3.5	3.0	1.4	37%
Clinton [St Louis]	118,956	-	27.7	18.3	49.4	2.9	1.7	21.7	13.4	8.3	4.1	3.7	85%
Cohasset	537,739	8.0	54.6	11.8	8.7	8.9	16.0	20.2	23.9	(3.7)	3.9	3.6	83%
Cokato	438,949	-	60.2	17.3	10.5	12.0	-	21.4	23.1	(1.7)	(0.5)	(0.5)	8%
Cold Spring	844,133	-	28.8	18.0	21.8	30.9	0.5	19.0	15.3	3.7	5.5	1.9	48%
Coleraine	145,916	-	26.2	11.5	11.7	50.5	0.1	12.8	11.8	1.0	2.3	1.3	35%
Cologne	305,451	-	48.4	10.0	5.7	35.6	0.3	21.4	18.9	2.5	1.1	(0.9)	6%
Columbia Heights	1,352,115	94.2	68.4	-	25.8	5.8	-	23.8	20.4	3.4	2.0	1.1	31%
Colvill	45,820	77.7	39.3	12.2	22.9	25.6	-	24.7	11.0	13.7	A	A	A
Colvin	41,037	-	34.9	6.0	36.4	21.2	1.5	13.0	20.1	(7.1)	(0.9)	2.3	58%
Comfrey	237,148	-	-	-	-	100.0	-	1.2	0.2	1.0	2.7	3.1	74%
Cook	421,373	-	20.8	1.5	25.8	51.9	-	9.7	7.3	2.4	2.0	1.0	28%
Coon Rapids	5,291,516	32.8	48.9	2.9	43.3	4.3	0.6	20.1	17.6	2.5	3.6	4.6	96%
Cosmos	170,729	-	32.9	25.1	4.2	35.5	2.3	30.5	22.5	8.0	1.2	1.6	41%
Cottage Grove	1,565,585	-	30.2	9.8	45.3	14.2	0.5	14.0	12.7	1.3	2.9	(1.0)	5%
Cotton	126,448	-	40.9	5.8	23.2	30.1	-	14.4	10.9	3.5	1.5	0.8	25%
Cottonwood	284,614	-	35.3	1.8	54.5	7.9	0.5	18.1	13.9	4.2	2.4	2.3	58%
Courtland	236,780	-	22.5	6.6	11.1	59.4	0.4	10.6	9.4	1.2	2.6	3.5	81%
Crane Lake	97,907	99.6	70.6	9.2	10.4	9.8	-	26.0	24.6	1.4	1.2	0.3	17%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09					Rates of Return (%)					Rank (%-ile)	
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	2009 Benchmark	Above Benchmark	5-Yr	10-Yr		10-Yr Return
			%	%	%	%	%							
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%	
Cromwell	294,092	-	25.8	2.7	11.2	59.9	0.4	9.0	6.5	2.5	2.1	3.6	83%	
Crooked Lake	113,596	-	16.1	4.5	56.6	21.5	1.3	19.2	10.8	8.4	1.4	(0.9)	6%	
Crookston	435,724	-	33.4	13.8	42.3	9.0	1.5	23.2	20.6	2.6	3.4	3.0	72%	
Crosby	522,566	-	30.6	19.5	29.3	16.4	4.2	17.3	17.2	0.1	1.7	0.9	26%	
Crosslake	741,989	-	62.2	12.7	8.6	15.3	1.2	19.5	18.8	0.7	2.5	2.9	70%	
Culver	36,132	-	-	-	-	91.7	8.3	0.8	0.2	0.6	1.1	A	A	
Currie	166,898	-	-	-	-	100.0	-	3.5	0.2	3.3	3.7	2.8	68%	
Cuyuna	148,751	-	37.3	13.3	26.4	16.0	7.0	17.8	14.5	3.3	2.9	2.0	51%	
Cyrus	105,957	55.8	24.6	9.8	21.4	44.2	-	12.0	9.3	2.7	1.8	3.2	76%	
Dakota	76,000	93.2	49.4	-	41.8	8.8	-	22.3	13.3	9.0	2.3	0.7	23%	
Dalbo	294,290	-	36.6	17.3	33.8	8.2	4.1	23.0	20.0	3.0	4.1	5.4	99%	
Dalton	222,019	-	-	-	-	100.0	-	3.1	0.2	2.9	3.8	4.1	91%	
Danube	167,506	-	21.6	10.5	25.6	41.9	0.4	13.4	9.9	3.5	3.1	2.3	58%	
Danvers	68,059	-	-	-	-	100.0	-	3.0	0.2	2.8	3.2	3.9	89%	
Darfur	164,179	-	-	-	-	100.0	-	2.9	0.2	2.7	3.4	3.4	78%	
Dassel	684,426	-	33.0	17.4	33.1	16.1	0.4	23.9	20.4	3.5	0.9	0.2	16%	
Dawson	247,500	68.0	44.5	-	20.6	34.9	-	16.5	17.0	(0.5)	1.7	0.2	16%	
Dayton	422,168	-	38.8	-	3.8	57.4	-	10.2	10.0	0.2	2.0	1.5	39%	
Deer Creek	123,944	99.6	84.2	-	13.5	2.3	-	25.4	22.5	2.9	1.0	1.0	28%	
Deer River	278,779	-	31.7	27.8	33.9	5.6	1.0	24.3	18.2	6.1	0.8	1.0	28%	
Deerwood	312,131	-	24.0	9.2	23.4	42.3	1.1	15.1	11.0	4.1	2.6	(0.8)	6%	
Delano	618,715	13.2	40.6	26.3	11.1	20.7	1.3	20.7	22.8	(2.1)	0.2	-	13%	
Delavan	162,827	-	1.9	3.7	3.5	89.1	1.8	(4.8)	11.9	(16.7)	(1.9)	0.1	15%	
Dent	204,202	-	31.7	29.2	1.9	37.1	0.1	19.4	16.6	2.8	2.6	1.5	39%	
Detroit Lakes	1,702,051	-	22.8	9.7	62.1	4.3	1.1	18.0	12.4	5.6	4.5	4.4	94%	
Dexter	192,530	-	-	-	-	100.0	-	3.5	0.2	3.3	3.6	4.1	91%	
Dilworth	574,770	-	50.8	16.7	3.2	28.8	0.5	20.6	20.1	0.5	2.4	0.2	16%	
Dodge Center	454,506	-	46.0	9.7	37.9	4.9	1.5	29.6	13.1	16.5	2.5	1.0	28%	
Donnelly	134,800	-	46.6	15.4	9.3	28.6	0.1	21.9	19.8	2.1	2.5	1.9	48%	
Dover	172,835	99.1	44.6	15.4	28.0	12.0	-	22.5	17.1	5.4	3.5	3.4	78%	

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)				
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above (Below) Benchmark		5-Yr	10-Yr	10-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	-	-	22.3	19.2	3.1	3.0	2.5	61%
Dovray	27,989	-	19.9	0.6	-	79.5	-	-	6.2	5.6	0.6	2.0	2.0	A	A
Dumont	116,262	-	-	-	-	100.0	-	-	2.4	0.2	2.2	3.1	3.1	3.4	78%
Dunnell	120,372	-	5.9	1.1	2.6	90.3	0.1	9.4	4.5	4.9	4.5	1.5	1.5	3.1	74%
Eagan	7,518,801	-	48.0	16.1	30.2	5.4	0.3	24.6	21.6	21.6	3.0	2.8	2.8	(0.2)	11%
Eagle Bend	205,155	-	3.1	4.5	7.2	85.2	-	5.4	2.8	2.8	2.6	2.6	2.6	2.9	70%
Eagle Lake	288,847	-	-	-	-	100.0	-	1.8	11.9	11.9	(10.1)	(1.9)	(1.9)	1.1	31%
East Bethel	944,452	-	47.1	21.8	32.1	(2.6)	1.6	26.6	24.2	24.2	2.4	2.4	2.4	1.5	39%
East Grand Forks	746,320	99.9	59.9	-	35.0	5.1	-	22.2	18.1	18.1	4.1	3.0	3.0	2.4	59%
Eastern Hubbard	215,565	-	13.5	9.0	3.9	73.5	0.1	8.2	6.1	6.1	2.1	1.5	1.5	1.6	41%
Easton	127,059	-	40.4	25.2	4.4	28.3	1.7	16.4	17.8	17.8	(1.4)	0.5	0.5	(0.4)	9%
Echo	160,319	-	21.3	2.4	18.1	58.2	-	13.6	10.1	10.1	3.5	2.9	2.9	1.5	39%
Eden Prairie	14,511,437	-	31.7	27.5	28.6	3.6	8.6	23.4	23.3	23.3	0.1	1.6	1.6	2.6	63%
Eden Valley	422,206	-	66.6	6.6	6.6	19.6	0.6	18.7	16.5	16.5	2.2	1.8	1.8	1.2	34%
Edgerton	274,506	99.3	72.8	-	23.2	4.0	-	20.7	18.8	18.8	1.9	2.0	2.0	1.6	41%
Edina	6,203,793	99.8	52.0	14.5	14.0	19.5	-	24.9	15.4	15.4	9.5	4.8	4.8	3.5	81%
Eitzen	111,655	-	-	-	44.1	55.1	0.8	20.6	2.2	2.2	18.4	4.5	4.5	4.1	91%
Elbow Lake	218,892	71.1	52.4	-	16.3	31.3	-	17.6	14.2	14.2	3.4	2.3	2.3	0.1	15%
Elbow Tulaby Lakes	60,402	-	-	-	-	100.0	-	2.7	0.2	0.2	2.5	3.4	3.4	3.5	81%
Elgin	275,516	-	14.9	3.3	4.1	61.6	16.1	5.9	9.5	9.5	(3.6)	2.9	2.9	1.0	28%
Elizabeth	171,668	-	19.5	16.3	43.5	19.8	0.9	22.6	19.2	19.2	3.4	1.3	1.3	1.1	31%
Elk River	2,223,430	45.8	42.9	14.8	29.3	12.7	0.3	25.8	22.3	22.3	3.5	2.7	2.7	2.7	66%
Elko New Market	1,023,858	-	12.9	0.4	21.7	64.0	1.0	5.4	6.6	6.6	(1.2)	1.3	1.3	1.5	39%
Ellendale	168,662	-	29.6	5.7	45.0	11.1	8.6	(3.7)	11.4	11.4	(15.1)	(2.6)	(2.6)	(2.0)	2%
Ellisburg	62,804	92.4	92.4	-	-	7.6	-	28.9	27.8	27.8	1.1	0.9	0.9	(1.8)	2%
Ellisworth	221,772	-	-	-	-	100.0	-	3.4	0.2	0.2	3.2	3.1	3.1	3.5	81%
Elmer	91,630	-	31.3	3.2	8.4	56.4	0.7	9.7	8.8	8.8	0.9	3.0	3.0	2.6	63%
Elmore	178,278	23.4	23.4	-	-	76.6	-	7.2	5.9	5.9	1.3	0.7	0.7	0.8	25%
Elrosa	283,489	-	30.9	6.2	38.6	24.2	0.1	13.7	12.1	12.1	1.6	1.8	1.8	1.8	46%
Ely	530,535	-	48.5	10.1	13.6	27.5	0.3	23.7	16.8	16.8	6.9	2.1	2.1	1.3	35%
Elysian	236,421	-	12.8	3.7	39.4	43.3	0.8	5.6	5.3	5.3	0.3	2.5	2.5	2.1	53%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09					Rates of Return (%)					Rank (%-ile)	
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	2009 Benchmark	Above Benchmark	5-Yr	10-Yr		10-Yr Return
			%	%	%	%	%							
SBI Income Share			60.0	-	35.0	5.0	22.3	19.2	3.1	3.0	2.5	61%		
Embarrass	126,295	-	9.1	6.3	84.0	5.0	4.5	4.1	0.4	1.6	2.2	56%		
Emily	153,330	-	40.2	16.8	21.5	20.9	23.8	17.6	6.2	3.4	(0.1)	12%		
Emmons	242,800	63.1	41.2	7.1	8.3	43.4	13.4	15.3	(1.9)	2.2	1.6	41%		
Erskine	136,707	-	39.4	19.7	13.1	25.9	21.4	15.6	5.8	1.6	4.8	97%		
Evansville	142,878	-	23.8	8.6	16.3	51.3	12.0	9.6	2.4	1.5	0.1	15%		
Eveleth	315,758	-	75.7	0.6	-	23.7	20.9	21.3	(0.4)	0.9	1.4	37%		
Excelsior	3,349,286	83.4	64.7	2.9	13.8	18.6	20.9	18.8	2.1	2.7	1.0	28%		
Eyota	257,552	99.1	30.4	-	37.8	31.8	13.0	8.9	4.1	3.5	3.6	83%		
Fairfax	391,336	-	-	-	-	100.0	1.9	0.2	1.7	2.7	3.3	77%		
Fairmont	1,487,494	-	43.3	15.9	32.0	4.2	22.9	19.0	3.9	2.2	2.0	51%		
Fairmont Police	6,972,356	94.2	64.0	-	24.7	11.3	18.4	13.6	4.8	4.4	4.7	97%		
Falcon Heights	1,139,586	-	45.3	27.9	13.4	12.4	22.0	15.5	6.5	4.5	3.8	87%		
Farmington	1,330,272	15.8	60.8	23.4	12.0	3.5	30.5	24.9	5.6	1.5	(0.5)	8%		
Fayal	249,767	-	48.2	6.0	13.5	31.7	23.7	23.4	0.3	1.9	1.7	43%		
Federal Dam	73,682	-	86.3	-	-	13.7	17.6	14.5	3.1	2.3	1.7	43%		
Fergus Falls	1,679,768	93.1	55.6	3.8	33.9	6.7	21.1	15.8	5.3	2.7	3.0	72%		
Fertile	266,346	-	25.2	7.4	21.5	45.7	14.7	14.4	0.3	2.4	0.7	23%		
Fifty Lakes	94,090	-	23.1	14.1	7.0	55.7	13.1	10.0	3.1	2.4	2.7	66%		
Finland	186,871	-	-	-	-	100.0	2.8	0.2	2.6	3.6	3.4	78%		
Finlayson	118,757	-	-	-	-	100.0	2.8	0.2	2.6	5.8	5.4	99%		
Fisher	132,153	-	30.4	9.3	24.3	35.4	12.6	14.5	(1.9)	1.9	0.6	21%		
Flensburg	103,328	-	22.2	17.3	2.9	56.1	16.7	11.7	5.0	3.0	4.5	95%		
Floodwood	337,821	-	49.1	1.9	41.2	7.5	26.6	12.5	14.1	2.0	(0.5)	8%		
Foley	745,651	-	24.4	12.9	59.1	2.3	16.9	12.1	4.8	2.1	1.7	43%		
Forada	189,536	-	56.7	9.8	-	33.4	18.6	14.7	3.9	2.0	1.6	41%		
Forest Lake	1,466,523	16.1	42.3	24.4	11.5	15.4	30.3	23.8	6.5	1.8	0.1	15%		
Foreston	231,338	-	21.2	12.4	10.9	54.7	12.6	11.1	1.5	0.4	0.8	25%		
Fosston	366,012	-	-	-	-	100.0	2.5	0.2	2.3	3.1	3.3	77%		
Fountain	123,070	-	7.7	4.8	9.0	78.5	5.8	3.3	2.5	3.0	3.7	85%		
Franklin	264,426	23.8	23.8	-	-	76.2	7.6	3.9	3.7	3.6	4.2	92%		

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	2009 Benchmark	5-Yr		10-Yr	
			%	%	%	%	%		Benchmark	Benchmark		Return	
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Frazee	165,804	85.6	34.6	-	48.9	16.5	-	10.7	17.6	(6.9)	0.1	0.2	16%
Fredenberg	166,659	86.0	55.1	15.9	18.1	10.9	-	25.1	21.4	3.7	3.4	4.5	95%
Freepart	269,230	-	27.4	11.5	20.2	40.8	0.1	17.2	11.8	5.4	3.2	3.4	78%
French Township	111,263	-	54.8	29.3	-	14.3	1.6	24.0	24.1	(0.1)	0.7	(0.8)	6%
Fridley	3,495,520	-	45.9	-	44.4	9.7	-	17.1	13.8	3.3	4.4	3.6	83%
Frost	205,727	22.6	19.3	-	2.9	77.8	-	7.2	5.1	2.1	3.0	3.0	72%
Fulda	241,951	-	-	-	5.9	94.1	-	3.8	0.8	3.0	4.3	4.7	97%
Garfield	249,999	-	35.2	9.4	11.9	43.4	0.1	17.7	12.2	5.5	1.5	1.1	31%
Garrison	593,032	-	32.9	16.6	38.3	12.1	0.1	21.2	19.4	1.8	2.9	1.9	48%
Garvin	82,840	-	45.7	9.7	9.2	35.2	0.2	15.2	12.7	2.5	2.8	1.7	43%
Gary	88,030	-	-	-	-	100.0	-	2.1	0.2	1.9	2.7	2.9	70%
Gaylord	409,216	-	14.6	0.4	1.5	82.7	0.8	5.1	3.9	1.2	2.3	(2.9)	0%
Geneva	106,427	-	15.9	11.0	23.8	45.9	3.4	17.9	14.5	3.4	1.4	3.8	87%
Ghent	111,880	21.9	34.5	15.7	38.0	10.7	1.1	21.1	14.6	6.5	1.5	1.9	48%
Gibbon	293,479	-	10.5	7.5	1.8	80.2	-	8.1	5.1	3.0	3.4	4.0	90%
Gilbert	219,625	-	8.6	10.9	16.4	61.9	2.2	10.6	8.2	2.4	2.9	2.0	51%
Glencoe	703,841	14.1	56.2	9.2	4.5	30.0	0.1	19.4	15.4	4.0	2.3	0.9	26%
Glenville	125,041	93.5	42.7	18.7	26.4	12.2	-	23.7	20.2	3.5	2.4	(0.8)	6%
Glenwood	234,113	97.9	57.2	-	39.1	3.7	-	22.3	18.1	4.2	2.4	3.1	74%
Glyndon	384,162	-	45.9	3.1	43.2	7.8	-	24.1	8.8	15.3	3.6	4.5	95%
Gnesen	369,669	-	-	-	-	100.0	-	2.8	0.2	2.6	3.7	3.5	81%
Golden Valley	4,122,615	96.8	51.8	15.5	27.5	5.2	-	25.1	20.9	4.2	3.3	1.8	46%
Gonvick	167,502	39.5	42.9	4.8	9.0	43.3	-	14.1	13.4	0.7	1.8	1.4	37%
Good Thunder	347,695	64.8	64.6	3.4	11.0	20.8	0.2	20.7	18.8	1.9	1.4	0.6	21%
Goodhue	714,001	-	31.8	25.2	17.0	25.8	0.2	20.7	17.6	3.1	4.0	4.0	90%
Goodland	71,051	-	18.7	30.6	24.9	25.6	0.2	13.1	18.5	(5.4)	2.2	0.7	23%
Goodview	346,912	-	45.4	21.4	27.3	5.9	-	20.5	20.7	(0.2)	1.6	1.2	34%
Graceville	146,976	-	26.6	1.8	41.6	27.1	2.9	14.7	8.5	6.2	3.1	3.5	81%
Granada	54,179	-	36.6	8.0	0.1	55.3	-	13.9	15.0	(1.1)	1.6	0.4	18%
Grand Lake	338,700	-	16.2	24.4	39.7	17.3	2.4	20.4	17.0	3.4	2.8	3.3	77%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr
			%	%	%	%	%			Benchmark			
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Grand Marais	332,108	96.2	23.7	6.9	36.6	32.8	-	14.3	10.5	3.8	2.7	3.4	78%
Grand Meadow	262,522	47.5	69.5	6.6	8.0	15.9	-	28.7	23.4	5.3	1.5	1.4	37%
Grand Rapids	1,483,938	-	66.4	11.0	10.0	11.6	1.0	19.8	16.9	2.9	3.3	2.9	70%
Granite Falls	245,634	-	31.9	13.2	21.6	32.5	0.8	16.0	11.5	4.5	1.4	2.3	58%
Green Isle	167,267	-	31.3	30.3	12.0	26.2	0.2	21.7	17.0	4.7	2.0	(0.2)	11%
Greenbush	229,498	-	44.2	7.4	5.7	42.5	0.2	17.5	14.9	2.6	1.6	1.7	43%
Greenwood	382,866	66.2	44.6	-	20.5	34.9	-	16.3	14.3	2.0	1.9	0.9	26%
Grey Eagle	197,614	71.9	45.6	19.2	27.5	7.6	0.1	23.0	17.5	5.5	3.1	1.3	35%
Grove City	176,162	-	26.5	8.2	43.5	21.5	0.3	27.2	16.5	10.7	2.6	1.0	28%
Grygla	108,452	-	26.3	10.2	13.8	49.3	0.4	15.2	11.4	3.8	4.6	1.7	43%
Gunflint Trail	210,831	-	33.5	16.4	26.5	23.5	0.1	17.6	13.1	4.5	3.4	3.6	83%
Hackensack	491,424	21.8	7.8	8.8	4.6	78.8	-	8.4	5.6	2.8	3.2	3.5	81%
Hallock	165,994	-	18.1	9.8	7.1	64.8	0.2	9.9	7.9	2.0	1.5	(0.3)	10%
Halstad	180,828	-	-	-	-	100.0	-	4.2	0.2	4.0	3.7	3.5	81%
Ham Lake	1,262,267	-	32.5	13.2	50.2	3.5	0.6	15.9	25.4	(9.5)	3.6	2.0	51%
Hamburg	476,263	-	41.0	12.2	23.5	22.9	0.4	24.5	3.5	21.0	5.6	2.8	68%
Hamel	1,094,548	-	46.7	10.4	46.4	(5.7)	2.2	20.7	16.1	4.6	4.1	2.9	70%
Hancock	218,369	-	0.1	-	49.0	49.9	1.0	7.3	1.8	5.5	3.4	3.7	85%
Hanley Falls	138,525	-	24.9	15.3	18.6	38.8	2.4	16.5	12.0	4.5	2.8	2.6	63%
Hanover	495,484	-	28.8	3.7	52.9	14.6	-	10.6	10.2	0.4	2.8	2.7	66%
Hanska	168,179	11.3	6.3	5.0	-	88.7	-	5.4	3.3	2.1	2.9	3.1	74%
Hardwick	87,015	8.6	29.4	6.5	5.2	58.9	-	13.2	8.1	5.1	1.9	1.9	48%
Harmony	247,283	22.1	10.6	11.5	-	77.9	-	9.3	6.5	2.8	3.6	3.1	74%
Harris	124,965	-	43.0	3.8	-	53.2	-	16.4	10.8	5.6	1.2	1.1	31%
Hartland	163,273	-	7.1	5.4	21.3	65.5	0.7	10.7	10.3	0.4	3.3	3.0	72%
Hastings	3,219,611	-	39.3	17.1	25.4	8.7	9.5	21.5	20.0	1.5	3.8	3.4	78%
Hawley	307,951	16.5	84.3	13.3	0.3	1.8	0.3	33.2	25.0	8.2	0.8	2.9	70%
Hayfield	225,970	-	23.2	23.3	15.3	34.0	4.2	22.1	19.0	3.1	4.4	1.7	43%
Hayward	226,574	99.9	99.9	-	-	0.1	-	29.0	27.6	1.4	0.7	(0.5)	8%
Hector	457,313	96.9	58.1	-	33.9	8.0	-	22.1	19.0	3.1	3.0	2.4	59%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	Benchmark	Above (Below) Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Henderson	137,965	-	23.4	13.1	32.2	30.9	0.4	12.9	11.1	1.8	0.6	(0.9)	6%
Hendricks	164,274	-	14.2	4.2	0.1	81.5	-	7.1	4.5	2.6	1.6	2.0	51%
Hendrum	118,943	-	-	-	-	100.0	-	2.1	0.2	1.9	3.4	3.8	87%
Henning	232,718	59.1	39.8	14.5	19.6	26.1	-	19.7	19.9	(0.2)	2.9	1.3	35%
Herman	120,253	83.9	37.0	14.7	32.2	16.1	-	20.6	14.5	6.1	2.8	-	13%
Hermantown	936,722	-	40.8	-	12.5	46.7	-	14.9	18.9	(4.0)	0.3	3.0	72%
Heron Lake	144,643	-	22.2	9.5	3.4	64.3	0.6	12.9	8.2	4.7	1.5	0.9	26%
Hewitt	96,502	17.0	17.0	-	-	83.0	-	7.7	2.5	5.2	3.1	3.7	85%
Hill City	90,823	-	17.1	16.1	27.2	34.4	5.2	14.3	13.7	0.6	1.2	1.4	37%
Hills	89,881	14.7	37.4	14.7	2.7	30.2	15.0	16.0	21.9	(5.9)	(1.0)	0.8	25%
Hinckley	424,057	-	32.6	16.0	16.2	33.7	1.5	14.3	12.5	1.8	3.0	4.4	94%
Hitterdal	116,255	-	14.4	5.7	62.7	15.6	1.6	24.0	10.3	13.7	2.2	3.7	85%
Hoffman	211,757	-	-	-	-	100.0	-	2.8	0.2	2.6	3.1	3.5	81%
Hokah	106,251	-	3.8	2.3	3.4	87.1	3.4	2.6	6.2	(3.6)	1.1	0.9	26%
Holdingsford	207,267	12.1	25.6	14.4	35.0	23.9	1.1	17.7	14.5	3.2	2.4	0.9	26%
Holland	155,315	99.3	29.7	38.7	29.4	2.2	-	27.6	25.3	2.3	3.8	3.4	78%
Hollandale	59,147	-	25.3	19.7	3.3	49.9	1.8	16.9	14.1	2.8	A	A	A
Hopkins	1,816,577	-	49.3	17.1	18.0	12.3	3.3	16.4	19.4	(3.0)	1.7	2.6	63%
Houston	217,471	17.7	50.8	9.0	23.5	16.3	0.4	24.0	19.5	4.5	3.5	4.5	95%
Hovland Area	91,603	97.3	77.3	13.2	6.0	3.5	-	22.2	18.9	3.3	(1.9)	1.3	35%
Howard Lake	305,759	-	35.8	14.8	5.3	44.1	-	18.0	14.3	3.7	0.3	0.4	18%
Hoyt Lakes	194,100	-	25.1	29.4	32.2	12.9	0.4	20.7	15.1	5.6	4.0	(0.7)	7%
Hugo	549,832	-	40.6	13.3	6.0	40.1	-	17.5	16.3	1.2	0.8	(1.1)	4%
Hutchinson	1,438,821	-	26.9	11.6	35.4	18.5	7.6	19.2	16.7	2.5	5.0	4.1	91%
Ideal	441,102	-	31.2	14.7	42.3	11.6	0.2	19.7	16.9	2.8	2.6	1.5	39%
Industrial	220,086	39.5	37.5	13.1	34.6	4.1	10.7	23.0	19.6	3.4	4.3	2.6	63%
International Falls	647,865	-	50.3	10.0	28.1	11.6	-	17.9	16.1	1.8	3.2	3.2	76%
Inver Grove Heights	3,420,691	-	60.0	-	27.0	13.0	-	18.3	15.0	3.3	3.6	3.4	78%
Iona	65,786	-	32.3	3.8	-	63.9	-	7.4	8.3	(0.9)	0.7	(1.7)	3%
Ironton	124,102	-	47.8	13.9	31.4	6.9	-	21.9	18.6	3.3	2.1	0.7	23%

Table 7
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For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)			
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr	
			%	%	%	%	%			Benchmark				
SBI Income Share			60.0	-	35.0	5.0	-	-	22.3	19.2	3.1	3.0	2.5	61%
Isanti	1,113,185	94.8	60.3	34.5	-	5.2	-	-	33.4	32.7	0.7	4.3	0.4	18%
Isle	279,670	-	55.0	21.8	9.0	13.6	0.6	0.6	34.6	22.4	12.2	1.2	0.6	21%
Ivanhoe	237,423	-	33.9	4.6	0.4	61.0	0.1	0.1	10.4	10.0	0.4	2.6	2.8	68%
Jackson	480,537	-	16.2	1.3	74.6	3.7	4.2	4.2	14.9	14.7	0.2	(0.8)	(2.2)	1%
Jacobson	89,371	96.9	48.7	28.8	10.3	12.2	-	-	18.3	15.9	2.4	2.6	2.0	51%
Janesville	182,092	-	36.4	13.5	7.1	42.9	0.1	0.1	16.1	11.8	4.3	3.3	2.1	53%
Jasper	142,550	-	29.5	12.5	6.4	51.6	-	-	17.8	12.2	5.6	3.6	0.2	16%
Jeffers	123,941	-	42.4	9.8	17.1	31.5	(0.8)	(0.8)	20.1	15.1	5.0	(0.3)	(0.4)	9%
Jordan	657,465	-	-	-	-	100.0	-	-	3.9	0.2	3.7	3.6	(2.9)	0%
Kandiyohi	249,960	62.8	55.4	3.7	27.4	13.3	0.2	0.2	21.7	19.2	2.5	1.9	1.8	46%
Karlstad	139,127	-	-	-	-	100.0	-	-	1.6	0.2	1.4	2.7	3.5	81%
Kasota	352,088	-	37.8	20.9	29.7	11.2	0.4	0.4	25.2	19.0	6.2	3.4	3.7	85%
Kasson	476,309	-	38.0	20.9	6.4	34.7	-	-	18.7	16.0	2.7	2.7	4.5	95%
Keewatin	173,910	-	67.0	12.1	8.1	12.8	-	-	14.8	20.5	(5.7)	(1.0)	1.6	41%
Kelliher	164,143	58.9	52.7	-	5.4	41.9	-	-	16.5	14.7	1.8	2.2	1.8	46%
Kellogg	315,159	-	26.3	14.4	9.0	48.5	1.8	1.8	15.1	11.3	3.8	3.0	0.5	20%
Kelsey	22,462	50.5	15.3	15.1	20.1	49.5	-	-	15.6	12.5	3.1	A	A	A
Kennedy	89,757	-	14.2	7.7	5.6	72.4	0.1	0.1	7.7	8.2	(0.5)	0.2	(1.1)	4%
Kensington	184,358	-	-	-	-	100.0	-	-	3.7	0.2	3.5	3.8	3.9	89%
Kenyon	471,340	-	13.1	34.0	4.2	48.1	0.6	0.6	20.4	7.4	13.0	6.7	3.5	81%
Kerkhoven	212,485	100.0	60.6	-	38.1	1.3	-	-	22.7	18.7	4.0	2.3	1.9	48%
Kerrick	5,340	-	-	-	-	100.0	-	-	0.4	0.2	0.2	A	A	A
Kettle River	86,399	80.3	64.7	-	13.7	21.6	-	-	20.9	15.0	5.9	2.7	1.5	39%
Kiester	149,030	28.2	16.5	11.7	-	71.8	-	-	9.0	6.5	2.5	3.1	2.9	70%
Kilkenny	254,170	48.3	30.2	-	4.4	65.4	-	-	9.5	8.2	1.3	2.8	3.9	89%
Kimball	233,722	56.9	46.9	-	8.7	44.4	-	-	15.2	12.3	2.9	2.1	1.8	46%
Kinney	184,258	-	47.4	3.6	-	49.0	-	-	10.9	8.1	2.8	1.5	1.1	31%
La Crescent	438,129	28.2	19.3	-	8.5	72.2	-	-	0.6	15.1	(14.5)	(1.1)	0.9	26%
Lafayette	308,180	97.2	57.6	5.0	32.7	4.7	-	-	22.5	19.4	3.1	2.1	1.8	46%
Lake Benton	195,574	-	-	-	-	100.0	-	-	2.9	0.2	2.7	2.7	3.1	74%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above (Below) Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Lake Bronson	73,351	-	11.2	1.6	-	87.2	-	5.8	3.3	2.5	2.3	1.7	43%
Lake City	546,891	94.1	56.5	-	32.9	10.6	-	20.6	17.6	3.0	3.3	2.4	59%
Lake Crystal	352,387	-	42.0	13.6	35.2	6.2	3.0	19.2	17.9	1.3	2.4	0.5	20%
Lake Elmo	920,405	-	60.0	8.5	0.9	30.6	-	21.2	19.0	2.2	1.9	0.1	15%
Lake George	124,896	-	-	-	74.3	25.7	-	15.7	14.9	0.8	3.3	4.8	97%
Lake Henry	137,938	-	22.8	13.3	12.3	51.1	0.5	14.7	11.8	2.9	1.6	1.8	46%
Lake Johanna	3,565,789	-	40.9	17.5	27.1	14.4	0.1	20.0	17.5	2.5	2.8	3.0	72%
Lake Kabetogama	124,589	99.6	99.6	-	-	0.4	-	29.9	28.2	1.7	0.2	(1.1)	4%
Lake Lillian	132,659	-	-	-	32.8	67.2	-	1.9	2.1	(0.2)	3.8	2.5	61%
Lake Park	207,694	-	28.8	14.3	23.8	24.7	8.4	16.6	14.3	2.3	3.0	2.0	51%
Lake Wilson	158,841	-	-	-	-	100.0	-	2.1	0.2	1.9	3.1	3.3	77%
Lakefield	363,470	-	30.6	10.8	15.5	42.5	0.6	18.6	12.8	5.8	2.6	1.8	46%
Lakeland	155,788	-	34.3	11.1	22.4	32.1	0.1	17.4	11.9	5.5	1.6	(1.1)	4%
Lakeport	186,090	-	28.4	18.8	18.4	33.6	0.8	18.4	18.8	(0.4)	1.0	1.3	35%
Lakeville	5,044,966	-	61.2	8.5	5.1	24.6	0.6	23.5	12.8	10.7	3.0	2.9	70%
Lakewood	215,449	-	62.3	2.6	8.0	13.5	13.6	37.8	21.0	16.8	2.8	5.3	98%
Lamberton	97,927	-	60.4	28.0	5.7	5.7	0.2	23.0	16.4	6.6	1.6	1.5	39%
Lancaster	110,852	-	-	-	-	100.0	-	3.1	0.2	2.9	3.9	2.3	58%
Lanesboro	240,085	-	30.0	6.8	-	63.2	-	11.5	9.6	1.9	2.1	0.6	21%
Lasalle	88,687	41.7	35.8	-	5.2	59.0	-	10.7	8.7	2.0	2.6	4.0	90%
Le Center	349,321	-	25.8	4.7	10.2	59.3	-	12.6	9.5	3.1	3.2	1.6	41%
Le Roy	122,358	57.8	26.5	-	29.0	44.5	-	11.4	8.4	3.0	3.2	3.9	89%
Le Sueur	550,895	-	40.2	20.6	36.8	0.6	1.8	25.6	16.9	8.7	3.1	1.8	46%
Leaf Valley	212,595	-	22.1	11.0	13.4	40.4	13.1	13.4	16.3	(2.9)	1.4	-	13%
Lester Prairie	284,354	-	11.5	13.1	25.8	49.6	-	4.3	1.7	2.6	1.1	0.2	16%
Lewiston	462,846	30.6	38.0	13.3	35.4	13.1	0.2	27.7	18.4	9.3	3.8	3.7	85%
Lewisville	208,992	-	-	-	-	100.0	-	4.1	0.2	3.9	4.2	4.6	96%
Lexington	479,725	90.2	-	-	5.4	94.6	-	1.0	0.4	0.6	3.2	3.8	87%
Lindstrom	567,425	-	52.4	13.1	30.0	3.4	1.1	21.0	21.8	(0.8)	3.1	1.3	35%
Linwood	369,759	92.4	55.4	-	32.3	12.3	-	18.6	17.6	1.0	2.6	2.2	56%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above (Below) Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Lismore	107,698	-	26.8	18.6	34.3	34.3	1.9	17.2	13.3	3.9	2.2	1.1	31%
Litchfield	545,030	-	42.8	17.2	23.5	16.2	0.3	22.5	15.9	6.6	1.2	0.9	26%
Little Canada	1,605,905	-	50.6	9.0	9.5	28.2	2.7	27.0	13.3	13.7	3.6	3.0	72%
Little Falls	817,416	-	45.5	15.5	3.0	34.6	1.4	18.7	19.1	(0.4)	1.2	2.2	56%
Littlefork	192,813	99.8	80.7	-	16.7	2.6	-	25.3	21.8	3.5	2.0	1.1	31%
London	57,901	-	82.4	-	-	17.6	-	26.4	24.1	2.3	(1.9)	(3.3)	0%
Long Lake	1,141,963	-	56.0	9.7	1.6	28.9	3.8	21.3	16.7	4.6	2.3	1.7	43%
Long Prairie	339,465	-	12.1	15.0	0.6	72.3	-	9.9	7.7	2.2	1.5	2.1	53%
Longville	608,054	-	20.2	14.2	4.6	60.9	0.1	14.3	10.4	3.9	2.1	1.2	34%
Lonsdale	415,119	-	28.2	2.1	23.6	45.7	0.4	13.5	11.5	2.0	(0.5)	2.7	66%
Loretto	1,289,800	-	40.7	21.2	25.4	11.8	0.9	18.5	19.5	(1.0)	2.7	2.1	53%
Lower Saint Croix Valley	988,191	-	41.7	23.6	33.1	0.3	1.3	23.9	18.2	5.7	2.5	1.3	35%
Lowry	282,377	16.8	31.9	9.5	1.6	56.8	0.2	13.1	10.2	2.9	2.7	1.7	43%
Lucan	89,479	-	16.9	9.0	-	74.0	0.1	10.2	6.6	3.6	2.5	2.5	61%
Lutsen	214,347	11.9	44.2	2.6	22.5	30.7	-	12.5	14.1	(1.6)	2.3	1.1	31%
Luverne	693,530	-	47.4	11.6	15.7	25.3	-	18.2	17.3	0.9	2.1	(0.7)	7%
Lyle	86,932	90.6	71.7	-	16.6	11.7	-	20.3	19.4	0.9	0.3	2.1	53%
Lynd	98,588	-	47.5	16.0	29.6	6.7	0.2	32.0	23.0	9.0	1.3	1.9	48%
Mabel	103,846	-	26.3	4.1	10.7	58.4	0.5	12.1	9.7	2.4	1.4	(0.4)	9%
Madelia	266,552	-	17.4	7.3	22.4	52.9	-	12.3	7.2	5.1	3.4	1.3	35%
Madison	117,504	47.8	38.6	-	8.0	53.4	-	9.6	11.9	(2.3)	1.7	1.5	39%
Madison Lake	269,375	38.4	63.7	20.2	10.4	5.3	0.4	23.8	23.4	0.4	1.5	1.3	35%
Magnolia	56,440	-	-	-	-	100.0	-	4.3	0.2	4.1	3.1	3.8	87%
Mahnomen	260,127	-	37.0	22.2	18.5	20.4	1.9	20.0	14.9	5.1	3.5	2.8	68%
Mahtomedi	1,208,126	56.9	59.9	13.5	21.0	5.5	0.1	25.4	21.8	3.6	2.1	2.1	53%
Mahtowa	114,184	-	43.5	-	9.5	47.0	-	14.5	12.4	2.1	0.6	2.6	63%
Mantorville	260,029	-	47.6	11.0	0.4	41.0	-	17.4	15.9	1.5	2.8	(0.1)	12%
Maple Grove	8,764,150	-	28.1	5.2	24.6	36.7	5.4	20.6	18.1	2.5	2.6	1.9	48%
Maple Hill	139,496	80.8	38.8	-	38.8	22.4	-	17.8	14.1	3.7	2.6	2.9	70%
Maple Lake	788,576	-	33.4	0.2	17.9	48.3	0.2	5.9	0.8	5.1	0.3	2.6	63%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above (Below) Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Maple Plain	819,914	-	38.8	5.7	46.7	8.5	0.3	15.6	15.3	0.3	2.5	0.8	25%
Mapleton	429,536	31.2	52.8	12.4	25.2	9.3	0.3	22.6	10.5	12.1	4.3	0.3	17%
Maplewood	4,113,603	98.6	65.8	9.9	22.9	1.4	-	25.4	21.0	4.4	2.2	0.8	25%
Marble	230,967	-	25.8	21.9	26.1	24.3	1.9	18.3	13.6	4.7	3.1	2.7	66%
Manitota	59,030	100.0	76.9	-	20.2	2.9	-	25.0	22.8	2.2	1.9	A	A
Marine-On-St Croix	375,768	87.2	42.9	20.0	11.5	25.6	-	16.4	17.2	(0.8)	1.7	0.9	26%
Marshall	2,122,265	-	37.5	14.5	35.0	12.6	0.4	19.3	17.1	2.2	3.3	2.9	70%
Mayer	400,678	87.3	55.2	0.1	20.8	23.9	-	18.4	16.9	1.5	2.3	1.7	43%
Maynard	241,628	28.2	28.0	26.0	21.3	24.4	0.3	20.9	18.7	2.2	1.9	1.8	46%
Mazeppa	221,349	-	41.3	15.8	16.8	25.4	0.7	21.1	18.5	2.6	0.9	0.6	21%
Mc Davitt	126,743	86.3	52.3	8.2	23.2	16.3	-	13.8	15.7	(1.9)	2.2	1.9	48%
Mc Grath	135,889	19.3	9.4	-	9.4	81.2	-	5.8	3.0	2.8	3.3	3.0	72%
Mc Intosh	94,732	80.9	71.9	-	7.9	20.2	-	22.0	18.7	3.3	1.6	-	13%
Mc Kinley	78,381	-	-	-	-	100.0	-	6.8	0.2	6.6	3.8	3.9	89%
McGregor	357,975	-	33.6	18.6	37.2	9.9	0.7	21.5	18.0	3.5	0.3	0.8	25%
Meadowlands	54,738	-	3.9	0.4	80.1	15.3	0.3	18.9	4.9	14.0	3.4	3.5	81%
Medford	181,507	98.3	63.4	30.8	3.6	2.2	-	28.9	30.5	(1.6)	0.8	1.4	37%
Medicine Lake	567,009	95.1	44.5	26.9	23.7	4.9	-	27.6	23.3	4.3	2.5	2.0	51%
Melrose	317,898	-	22.8	9.5	33.5	33.9	0.3	13.9	10.8	3.1	1.8	1.4	37%
Menahga	299,807	57.2	15.1	-	68.5	16.4	-	12.3	8.3	4.0	3.7	4.7	97%
Mendota Heights	2,086,965	48.9	62.1	7.2	21.9	8.8	-	25.4	20.9	4.5	1.6	-	13%
Mentor	85,785	-	32.3	2.8	14.0	51.2	(0.3)	18.3	9.3	9.0	1.8	0.3	17%
Middle River	150,426	-	-	-	-	100.0	-	2.9	0.2	2.7	3.8	3.8	87%
Miesville	220,507	-	14.4	9.4	49.3	24.0	2.9	18.7	13.5	5.2	1.9	0.3	17%
Milaca	707,875	-	24.2	14.7	12.3	47.9	0.9	14.6	11.6	3.0	2.5	1.9	48%
Milan	155,080	65.2	84.8	2.1	11.5	1.5	0.1	23.9	24.5	(0.6)	1.2	(0.7)	7%
Millerville	284,248	-	39.7	14.0	11.6	34.6	0.1	18.9	13.1	5.8	2.6	0.1	15%
Milroy	135,652	-	27.6	14.7	37.2	19.2	1.3	13.0	0.2	12.8	5.7	4.4	94%
Miltona	212,461	-	11.8	15.6	15.7	53.6	3.3	8.4	8.6	(0.2)	1.5	2.5	61%
Minnesota	219,037	38.3	42.8	22.6	16.5	18.0	0.1	20.7	18.0	2.7	3.2	3.9	89%
Minnesota Lake	246,480	-	29.0	11.5	20.3	38.7	0.5	13.9	11.7	2.2	1.3	-	13%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09					Rates of Return (%)					Rank (%-ile)	
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	Benchmark	Above (Below)	Benchmark	5-Yr		10-Yr
			%	%	%	%	%							
SBI Income Share			60.0	-	35.0	5.0	22.3	19.2	3.1	3.0	2.5	61%		
Minnetonka	10,903,868	57.3	47.5	8.4	37.9	5.4	22.8	18.6	4.2	2.8	2.1	53%		
Mission	250,153	-	34.6	9.6	36.6	17.9	13.3	12.5	0.8	1.7	2.5	61%		
Montevideo	554,558	-	45.2	20.5	24.7	9.4	28.9	20.2	8.7	3.3	3.9	89%		
Montgomery	385,491	-	57.5	16.8	12.0	12.1	23.2	16.6	6.6	4.7	3.8	87%		
Monticello	1,010,161	-	34.4	9.1	35.4	20.9	23.5	22.2	1.3	2.7	2.8	68%		
Montrose	386,844	6.5	32.2	5.6	7.1	54.9	14.2	11.2	3.0	1.0	(0.1)	12%		
Moose Lake	192,236	-	34.6	25.3	20.4	19.2	19.7	21.9	(2.2)	0.5	0.6	21%		
Mora	548,826	-	45.9	12.1	-	42.0	17.9	16.4	1.5	2.1	-	13%		
Morgan	427,076	-	27.2	24.6	20.3	27.6	23.5	17.6	5.9	4.1	3.9	89%		
Morris	683,727	24.9	47.0	22.4	16.4	13.9	26.3	23.5	2.8	2.4	1.0	28%		
Morristown	387,413	98.8	77.2	3.8	15.6	3.4	25.7	22.8	2.9	1.8	1.1	31%		
Morse-Fall Lake	0	-	-	-	-	-	-	0.0	0.0	A	A	A		
Morton	142,542	-	19.1	12.9	10.2	57.8	12.2	7.7	4.5	2.5	(0.6)	8%		
Motley	140,183	-	43.8	23.5	14.1	18.5	14.7	24.2	(9.5)	(1.6)	(1.5)	3%		
Mound	3,743,966	-	70.2	6.0	12.0	11.2	21.0	17.1	3.9	3.9	2.8	68%		
Mountain Iron	272,546	-	15.5	24.0	8.7	50.1	14.6	12.9	1.7	2.1	3.3	77%		
Mountain Lake	211,690	-	-	-	-	100.0	2.1	0.2	1.9	3.1	3.5	81%		
Murdock	144,230	65.7	59.4	17.0	10.7	12.5	35.2	28.1	7.1	1.0	(0.4)	9%		
Myrtle	149,271	65.8	33.4	6.7	23.7	35.8	14.2	11.1	3.1	3.0	4.8	97%		
Nashwaak	316,446	-	28.3	2.0	4.6	65.1	12.5	8.3	4.2	1.2	2.2	56%		
Nashwaak Police	7,720	-	-	-	-	100.0	-	0.2	(0.2)	-	1.5	39%		
Nassau	112,773	98.6	63.7	18.9	15.4	2.0	26.1	26.1	0.0	(0.6)	1.7	43%		
Nerstrand	35,746	-	-	-	-	100.0	0.6	0.2	0.4	A	A	A		
Nevis	214,702	-	-	-	13.2	86.5	4.1	1.1	3.0	3.7	-	13%		
New Auburn	111,756	-	65.1	10.6	4.0	19.4	25.6	14.6	11.0	2.3	(0.5)	8%		
New Brighton	2,458,679	99.6	60.2	-	39.4	0.1	22.9	16.5	6.4	2.8	1.8	46%		
New Germany	365,846	15.5	45.3	0.1	21.3	33.2	6.5	4.5	2.0	(0.1)	0.1	15%		
New London	286,028	-	-	-	-	100.0	5.3	6.4	(1.1)	2.0	0.1	15%		
New Munich	111,435	-	13.1	0.6	-	86.3	5.8	3.8	2.0	2.1	2.7	66%		
New Prague	481,212	-	44.2	19.6	14.1	16.6	25.4	20.8	4.6	0.7	(0.2)	11%		

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For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09					Rates of Return (%)					Rank (%-ile)		
			U.S Stock	Int'l Stock	Bond	Cash	Other	2009	Benchmark	Above (Below)	Benchmark	5-Yr		10-Yr	10-Yr Return
			%	%	%	%	%								
SBI Income Share			60.0	-	35.0	5.0	22.3	19.2	3.1	3.0	2.5	61%			
New Richland	308,494	-	-	-	100.0	5.0	3.1	0.2	2.9	3.7	3.9	89%			
New Ulm	1,829,452	9.9	15.4	9.6	34.2	0.1	17.9	14.6	3.3	3.5	3.8	87%			
New York Mills	168,558	64.5	-	22.6	38.7	-	16.6	12.0	4.6	3.1	2.9	70%			
Newfolden	119,878	-	-	-	100.0	-	2.1	0.2	1.9	2.6	2.6	63%			
Newport	673,738	-	15.1	29.3	17.8	0.5	6.0	1.6	4.4	(3.0)	(1.3)	4%			
Nicollet	216,315	92.8	18.9	12.6	9.0	-	27.2	23.4	3.8	3.2	1.1	31%			
Nisswa	646,379	-	9.5	28.0	30.0	6.6	12.9	8.7	4.2	6.5	2.9	70%			
Nodine	147,070	99.9	18.4	35.5	8.6	-	23.5	16.1	7.4	4.4	3.5	81%			
Normanna	21,369	-	7.1	13.9	75.6	0.7	6.9	3.6	3.3	A	A	A			
North Branch	506,960	47.1	40.1	16.4	20.2	0.3	15.7	22.8	(7.1)	0.7	(0.4)	9%			
North Mankato	1,237,915	-	34.8	14.9	30.7	0.2	18.8	15.3	3.5	3.9	2.3	58%			
North St. Paul	966,203	-	37.5	48.1	6.5	0.4	17.5	16.5	1.0	2.6	3.0	72%			
North Star Township	49,370	62.1	-	-	37.9	-	16.7	17.5	(0.8)	(0.8)	(1.2)	4%			
Northfield	2,637,457	97.3	81.3	14.0	4.7	-	26.1	24.2	1.9	1.9	0.8	25%			
Northland	72,065	-	35.1	55.7	3.8	1.4	1.5	9.1	(7.6)	5.4	6.3	100%			
Northome	125,259	-	-	-	100.0	-	0.9	0.2	0.7	3.2	1.7	43%			
Northrop	82,385	99.9	79.9	17.5	2.6	-	25.9	20.8	5.1	1.6	0.4	18%			
Norwood Young America	444,230	96.0	0.2	1.2	98.6	-	(2.1)	11.3	(13.4)	(0.8)	(1.7)	3%			
Oak Grove	926,362	-	53.5	14.8	12.1	1.3	21.1	19.8	1.3	4.1	0.4	18%			
Oakdale	1,589,733	-	58.8	17.1	22.1	1.0	24.3	22.1	2.2	2.3	1.4	37%			
Odessa	50,685	-	24.4	0.7	74.9	-	6.3	6.0	0.3	0.6	(2.6)	1%			
Odin	104,602	-	-	-	100.0	-	3.1	0.2	2.9	3.3	3.8	87%			
Ogilvie	240,451	-	6.4	86.4	1.1	2.0	11.0	7.7	3.3	2.6	1.7	43%			
Okabena	149,218	-	-	28.6	71.4	-	5.0	1.8	3.2	2.3	3.4	78%			
Oklee	62,604	-	-	-	100.0	-	2.9	0.2	2.7	3.1	3.2	76%			
Olivia	211,433	-	62.8	20.6	16.1	0.2	3.8	2.0	1.8	(1.6)	(2.4)	1%			
Onamia	212,233	-	33.8	8.2	37.1	20.8	16.8	11.3	5.5	1.2	(1.8)	2%			
Ormsby	155,342	-	-	-	100.0	-	3.4	0.2	3.2	3.6	4.1	91%			
Oronoco	177,708	-	-	-	100.0	-	1.6	0.2	1.4	3.1	3.3	77%			
Orr	160,497	-	39.6	-	58.2	-	13.8	11.3	2.5	1.5	1.0	28%			
Ortonville	388,043	-	39.2	27.8	15.6	0.3	23.2	24.7	(1.5)	3.5	4.4	94%			

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)			Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark		Above (Below) Benchmark	
SBI Income Share			60.0	-	35.0	5.0	22.3	19.2	3.1	3.0	2.5	61%
Osakis	285,226	88.9	67.6	10.0	11.3	11.1	29.8	16.0	13.8	3.9	2.4	59%
Osseo	518,696	-	33.4	22.9	26.7	15.6	24.0	16.6	7.4	4.8	4.1	91%
Ostrander	45,882	-	-	-	-	100.0	2.6	0.2	2.4	3.1	3.4	78%
Ottertail	C	-	-	-	-	-	18.7	13.3	5.4	3.2	2.4	59%
Owatonna	1,748,237	94.3	71.6	6.5	10.3	11.6	25.9	24.3	1.6	1.6	0.7	23%
Palisade	102,767	-	48.4	8.1	5.0	36.0	15.9	19.1	(3.2)	2.7	1.8	46%
Palo	271,444	-	22.9	13.7	33.0	26.8	15.1	12.7	2.4	2.8	2.3	58%
Park Rapids	797,333	-	21.8	27.5	39.4	9.3	23.2	18.6	4.6	1.8	2.9	70%
Parkers Prairie	250,959	-	26.1	9.9	9.3	54.5	15.4	9.6	5.8	3.0	(0.2)	11%
Paynesville	550,748	-	26.2	25.9	11.9	35.2	25.9	16.3	9.6	7.0	5.6	99%
Pelican Rapids	273,695	-	43.7	14.0	2.7	33.1	24.6	15.5	9.1	1.8	1.9	48%
Pemberton	111,561	-	-	-	-	100.0	3.7	0.2	3.5	3.7	4.1	91%
Penock	169,551	95.1	55.1	-	32.1	12.8	19.6	16.5	3.1	0.8	(0.4)	9%
Pequaywan	40,997	80.8	80.8	-	-	19.2	22.1	22.7	(0.6)	0.6	(0.1)	12%
Pequot Lakes	819,819	24.4	14.6	-	8.6	76.8	7.0	4.4	2.6	3.6	1.1	31%
Perch Lake	25,357	49.6	38.9	-	9.4	51.7	13.1	12.2	0.9	A	A	A
Perham	506,514	-	42.0	23.1	19.8	15.1	25.3	21.8	3.5	2.9	1.7	43%
Pierz	276,539	-	37.8	17.2	35.8	8.6	15.8	18.9	(3.1)	1.9	1.6	41%
Pike-Sandy-Britt	229,153	-	35.0	2.5	11.3	51.2	16.0	2.3	13.7	6.7	5.8	99%
Pillager	429,211	-	36.0	16.5	36.6	4.6	25.6	19.3	6.3	1.6	0.6	21%
Pine City	930,430	-	28.9	18.7	13.3	38.3	18.9	12.7	6.2	3.8	2.3	58%
Pine Island	315,459	70.7	52.2	-	16.3	31.5	17.8	12.2	5.6	2.9	2.6	63%
Pine River	505,584	-	31.1	18.5	38.0	7.2	17.0	14.9	2.1	3.5	0.2	16%
Pipestone	488,567	51.4	49.0	5.7	30.9	13.5	23.5	19.7	3.8	2.3	2.3	58%
Plainview	547,633	-	24.1	6.0	13.0	47.3	12.7	12.5	0.2	2.5	2.4	59%
Plato	435,377	-	29.6	14.4	7.9	47.9	19.5	16.9	2.6	5.4	2.5	61%
Plummer	108,974	-	51.3	16.9	21.0	10.2	23.7	16.3	7.4	0.1	0.6	21%
Plymouth	5,583,399	-	45.1	12.1	34.1	8.2	24.6	18.2	6.4	3.3	3.2	76%
Porter	231,039	97.3	72.8	-	17.1	10.1	23.2	21.3	1.9	1.7	2.4	59%
Preston	168,223	-	54.7	21.0	12.0	11.9	30.7	17.3	13.4	4.1	3.7	85%
Princeton	1,009,372	-	59.7	9.3	13.4	16.7	20.3	16.0	4.3	1.6	0.2	16%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)				
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr	10-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	-	-	22.3	19.2	3.1	3.0	2.5	61%
Prinsburg	202,620	-	9.5	1.3	-	89.2	-	-	4.1	4.1	3.1	1.0	2.8	2.4	59%
Prior Lake	1,954,483	6.3	43.6	29.2	16.3	10.7	0.2	26.0	24.4	26.0	24.4	1.6	2.7	3.5	81%
Proctor	305,947	-	22.4	8.1	27.8	41.0	0.7	14.2	10.3	14.2	10.3	3.9	2.8	4.3	93%
Ramsey	1,485,592	-	43.8	15.9	31.3	8.5	0.5	21.9	17.6	21.9	17.6	4.3	2.0	0.4	18%
Randall	317,479	-	18.6	21.2	38.6	20.9	0.7	12.4	14.1	12.4	14.1	(1.7)	3.1	0.4	18%
Randolph	520,881	67.4	53.1	0.7	11.8	34.4	-	16.2	17.5	16.2	17.5	(1.3)	0.4	-	13%
Raymond	213,584	-	16.5	22.9	11.0	49.3	0.3	14.6	12.1	14.6	12.1	2.5	2.1	(1.0)	5%
Red Lake Falls	172,464	36.9	22.2	-	12.9	64.9	-	9.3	7.0	9.3	7.0	2.3	3.5	3.5	81%
Red Wing	839,124	-	20.3	3.6	44.7	25.6	5.8	(0.9)	11.7	(0.9)	11.7	(12.6)	2.4	5.0	98%
Redwood Falls	902,445	4.2	27.9	4.9	32.2	34.3	0.7	15.0	10.8	15.0	10.8	4.2	3.5	2.7	66%
Remer	456,590	-	-	-	-	100.0	-	5.4	2.5	5.4	2.5	2.9	4.3	5.2	98%
Renville	242,327	67.6	38.5	-	28.0	33.5	-	15.1	11.1	15.1	11.1	4.0	2.8	2.9	70%
Rice	331,546	-	43.7	10.6	37.1	8.6	-	15.5	16.1	15.5	16.1	(0.6)	2.5	2.2	56%
Rice Lake	441,151	-	-	-	73.1	25.7	1.2	2.3	4.7	2.3	4.7	(2.4)	3.5	1.7	43%
Richmond	378,691	-	33.3	26.6	18.0	22.0	0.1	19.5	16.8	19.5	16.8	2.7	3.0	2.6	63%
Robbinsdale	1,299,426	94.9	61.5	10.3	15.5	12.7	-	24.9	23.1	24.9	23.1	1.8	2.4	1.3	35%
Rockford	411,237	-	32.8	21.5	7.2	31.7	6.8	17.0	18.1	17.0	18.1	(1.1)	0.8	0.4	18%
Rockville	382,718	-	43.2	16.7	20.1	20.0	-	16.7	18.2	16.7	18.2	(1.5)	1.7	1.1	31%
Rogers	572,362	-	44.2	10.8	7.7	36.2	1.1	15.5	14.6	15.5	14.6	0.9	2.7	2.5	61%
Rollingstone	85,604	-	-	-	-	100.0	-	3.7	0.2	3.7	0.2	3.5	4.1	1.0	28%
Rose Creek	83,987	58.1	-	-	-	100.0	-	1.0	0.2	1.0	0.2	0.8	(0.9)	0.7	23%
Roseau	493,898	0.2	29.9	14.6	40.8	13.2	1.5	18.7	16.5	18.7	16.5	2.2	0.8	4.6	96%
Rosemount	2,267,777	72.7	62.0	-	8.7	29.3	-	18.9	21.5	18.9	21.5	(2.6)	1.4	0.6	21%
Roseville	6,784,350	99.0	53.2	10.8	35.0	1.0	-	24.6	20.8	24.6	20.8	3.8	2.6	2.1	53%
Rothsay	290,849	-	34.2	13.7	9.4	38.4	4.3	14.3	13.9	14.3	13.9	0.4	2.0	4.3	93%
Round Lake	203,952	-	36.1	16.0	27.4	19.0	1.5	22.1	16.7	22.1	16.7	5.4	2.8	2.8	68%
Royalton	201,080	-	28.9	17.3	14.8	34.7	4.3	20.6	15.9	20.6	15.9	4.7	1.0	0.4	18%
Rush City	431,565	84.5	63.9	-	18.0	18.1	-	22.5	18.3	22.5	18.3	4.2	2.0	0.8	25%
Rushford	353,187	-	15.1	8.1	7.2	69.3	0.3	10.2	6.4	10.2	6.4	3.8	2.6	1.2	34%
Rushmore	78,202	-	13.7	5.0	12.9	67.5	0.9	6.7	4.3	6.7	4.3	2.4	1.8	1.3	35%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association SBI Income Share	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)			
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr	10-Yr Return
Russell	159,498	-	60.0	-	35.0	5.0	-	-	22.3	19.2	3.1	3.0	2.5	61%
Ruthron	198,405	38.6	-	-	-	100.0	-	-	3.2	0.2	3.0	3.9	4.0	90%
Sabin-Elmwood	171,560	-	23.4	-	3.5	73.1	-	8.4	8.4	6.1	2.3	2.5	2.6	63%
Sacred Heart	111,449	29.2	35.6	-	59.7	3.8	0.9	27.0	27.0	14.1	12.9	5.0	6.2	99%
Saint Anthony	872,655	-	29.2	-	-	70.8	-	8.1	8.1	6.7	1.4	0.8	2.4	59%
Saint Augusta	18,536	-	48.4	17.9	21.9	11.3	0.5	35.8	35.8	18.8	17.0	3.0	3.4	78%
Saint Bonifacius	410,138	-	-	-	-	100.0	-	-	-	0.0	0.0	A	A	A
Saint Charles	616,674	-	39.8	22.8	22.0	13.7	1.7	20.0	20.0	19.0	1.0	1.6	(1.4)	3%
Saint Clair	544,650	58.8	46.6	16.9	18.7	17.1	0.7	26.2	26.2	22.3	3.9	3.4	3.3	77%
Saint Francis	664,023	-	48.4	-	9.2	42.4	-	14.8	14.8	12.1	2.7	2.2	2.2	56%
Saint Hilaire	136,424	-	37.8	13.8	24.7	20.4	3.3	17.9	17.9	20.1	(2.2)	2.5	2.0	51%
Saint James	630,019	-	6.8	3.0	3.9	86.1	0.2	6.2	6.2	3.0	3.2	3.0	2.7	66%
Saint Joseph	553,603	-	14.4	8.6	43.9	31.9	1.2	22.4	22.4	9.0	13.4	4.2	3.7	85%
Saint Leo	130,117	-	35.3	15.8	41.6	6.6	0.7	15.3	15.3	18.5	(3.2)	2.2	0.9	26%
Saint Martin	408,334	-	21.1	3.4	0.1	75.4	-	7.6	7.6	6.0	1.6	2.8	3.1	74%
Saint Michael	712,770	9.9	36.2	26.1	11.8	25.2	0.7	27.2	27.2	17.9	9.3	9.8	6.7	100%
Saint Paul Park	567,568	-	6.1	3.8	10.6	79.5	-	5.4	5.4	3.6	1.8	(0.6)	(3.2)	0%
Saint Peter	702,627	37.8	48.9	12.8	30.5	7.3	0.5	20.1	20.1	24.4	(4.3)	2.5	1.5	39%
Saint Stephen	372,878	-	24.6	11.8	6.2	57.4	-	11.2	11.2	9.7	1.5	3.2	3.6	83%
Sauborn	114,157	-	37.2	17.8	25.8	18.8	0.4	24.8	24.8	16.5	8.3	3.5	(0.2)	11%
Sandstone	132,733	4.4	-	-	-	100.0	-	2.9	2.9	0.2	2.7	3.0	3.4	78%
Sartell	857,339	-	27.4	5.7	1.5	60.9	4.5	4.9	4.9	6.1	(1.2)	(1.0)	(1.8)	2%
Sauk Centre	460,720	-	18.1	7.0	47.8	26.7	0.4	11.1	11.1	9.1	2.0	3.5	3.6	83%
Sauk Rapids	1,003,752	-	40.5	4.8	23.4	30.7	0.6	11.9	11.9	11.2	0.7	2.4	3.6	83%
Savage	3,444,900	30.3	38.0	14.9	18.6	28.3	0.2	18.0	18.0	16.6	1.4	2.9	0.2	16%
Scandia	595,986	81.8	60.7	7.0	17.8	13.9	0.6	24.2	24.2	18.4	5.8	4.0	1.6	41%
Scandia Valley	228,316	28.9	51.0	22.0	7.7	19.3	-	25.4	25.4	19.2	6.2	1.7	0.1	15%
Scanlon	135,726	-	37.7	7.5	34.4	20.0	0.4	10.5	10.5	1.5	9.0	(2.5)	(0.3)	10%
Schroeder	110,976	96.8	42.0	8.7	43.7	5.0	0.6	19.4	19.4	16.2	3.2	2.6	0.7	23%
Seaforth	77,909	-	96.8	-	-	3.2	-	29.5	29.5	26.8	2.7	-	(1.2)	4%
		-	-	-	-	100.0	-	3.6	3.6	0.2	3.4	3.5	4.2	92%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark		10-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	22.3	19.2	3.1	3.0	2.5	61%	
Sebek	533,708	-	30.3	7.2	17.9	43.1	1.5	7.8	12.6	(4.8)	3.2	6.1	99%
Sedan	46,217	-	-	-	-	100.0	-	0.5	0.2	0.3	0.9	1.4	37%
Shafer	194,718	-	9.0	0.5	1.8	88.7	-	6.2	2.6	3.6	2.7	2.8	68%
Shakopee	3,190,043	48.0	42.3	11.0	3.9	41.8	1.0	20.3	12.5	7.8	2.8	2.2	56%
Shelly	107,271	-	29.5	2.4	26.4	41.6	0.1	16.3	9.9	6.4	2.0	0.9	26%
Sherburn	455,732	53.5	32.1	-	18.7	49.2	-	12.0	9.7	2.3	3.1	3.1	74%
Shevlin	201,837	41.3	31.8	10.4	40.4	17.1	0.3	14.8	8.4	6.4	3.0	3.5	81%
Silica	100,481	-	27.2	16.8	51.3	3.6	1.1	13.8	19.4	(5.6)	1.8	5.0	98%
Silver Bay	433,040	34.5	24.0	3.9	8.4	63.7	-	9.1	8.5	0.6	2.8	3.8	87%
Silver Lake	207,326	-	-	-	-	100.0	-	0.6	0.2	0.4	2.6	3.4	78%
Slayton	409,229	-	8.4	1.7	7.4	82.5	-	5.1	2.7	2.4	3.6	2.8	68%
Sleepy Eye	711,700	-	-	-	71.2	28.8	-	3.3	1.0	2.3	5.2	6.2	99%
Solway	152,896	100.0	-	-	71.8	2.2	-	17.3	10.6	6.7	3.8	4.4	94%
Solway Rural	72,073	22.8	26.0	0.6	3.0	67.8	-	6.0	7.6	(1.6)	(0.8)	0.6	21%
South Bend	329,105	-	37.5	13.4	-	49.1	-	1.4	16.5	(15.1)	0.1	(1.4)	3%
South Haven	237,661	-	42.1	-	46.9	11.0	-	12.5	17.3	(4.8)	0.4	(0.4)	9%
Spicer	168,783	-	41.3	22.8	16.6	10.9	8.4	32.0	22.1	9.9	(0.2)	(2.2)	1%
Spring Grove	140,340	20.4	28.2	6.4	12.2	53.1	0.1	13.9	6.4	7.5	1.8	2.6	63%
Spring Lake Park	9,109,822	8.8	51.2	6.5	28.6	10.7	3.0	17.9	15.5	2.4	3.2	2.5	61%
Spring Valley	421,135	-	29.1	9.5	25.0	36.0	0.4	17.6	16.1	1.5	(2.5)	0.8	25%
Springfield	327,776	-	51.4	11.5	24.5	11.2	1.4	29.3	22.6	6.7	2.6	3.3	77%
Squaw Lake	150,775	-	55.6	-	-	44.4	-	20.9	13.8	7.1	0.5	4.0	90%
Stacy-Lent Area	487,253	-	38.3	17.9	43.3	(1.1)	1.6	23.5	16.9	6.6	3.3	3.6	83%
Staples	316,100	-	25.6	0.3	55.3	17.9	0.9	9.4	1.5	7.9	2.2	1.1	31%
Starbuck	119,537	60.3	45.6	5.9	7.7	40.8	-	16.1	13.2	2.9	1.6	1.9	48%
Stephen	180,810	46.2	40.5	-	5.0	54.5	-	17.2	9.4	7.8	3.9	2.1	53%
Stewart	208,839	47.6	34.4	-	11.6	54.0	-	10.7	9.1	1.6	2.7	2.6	63%
Stewartville	985,091	67.8	45.5	10.1	27.4	17.0	-	17.3	17.4	(0.1)	3.3	4.8	97%
Stillwater	2,567,344	18.2	42.2	14.2	31.9	10.5	1.2	18.6	18.2	0.4	2.2	2.5	61%
Storden	136,517	-	32.2	21.9	41.9	3.9	0.1	18.4	18.8	(0.4)	2.4	2.0	51%

Table 7
Rates of Return and Asset Allocation
For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Sturgeon Lake	69,746	44.5	35.2	-	9.3	55.5	-	13.1	10.3	2.8	1.7	1.9	48%
Sunburg	114,720	-	-	-	100.0	-	-	2.0	0.2	1.8	2.0	2.5	61%
Swanville	170,030	-	27.7	13.0	1.1	57.6	0.6	13.8	10.2	3.6	2.8	1.8	46%
Taconite	118,887	-	14.1	5.1	2.5	78.3	-	7.3	6.9	0.4	3.4	0.9	26%
Taunton	69,922	-	-	-	100.0	-	-	2.9	0.2	2.7	3.3	3.8	87%
Taylor's Falls	353,792	-	45.8	23.8	11.0	19.4	-	22.9	22.7	0.2	1.6	1.2	34%
Thief River Falls	669,638	-	38.6	6.2	51.5	3.6	0.1	14.4	11.8	2.6	1.8	3.0	72%
Thief River Falls Police	131,294	-	-	-	100.0	-	-	1.5	0.2	1.3	4.4	4.4	94%
Thomson	394,848	-	26.1	29.4	36.4	7.2	0.9	29.7	20.0	9.7	2.6	1.0	28%
Tofte	124,999	91.7	73.0	-	16.4	10.6	-	12.9	21.1	(8.2)	2.4	1.5	39%
Toivola	123,996	-	46.4	13.1	20.3	19.4	0.8	30.8	17.4	13.4	2.2	1.4	37%
Tower	104,855	-	-	-	100.0	-	-	(5.4)	15.1	(20.5)	(3.2)	(0.8)	6%
Tracy	259,637	-	35.2	16.4	21.4	26.8	0.2	18.9	14.7	4.2	1.8	1.2	34%
Trimont	363,353	-	-	-	100.0	-	-	4.3	0.2	4.1	3.9	4.3	93%
Truman	225,724	83.9	36.4	-	25.1	38.5	-	17.6	14.1	3.5	2.3	2.4	59%
Twin Lakes (City)	209,883	-	-	-	17.8	82.2	-	(1.1)	1.4	(2.5)	3.1	3.4	78%
Twin Lakes (VFD)	31,463	-	18.5	13.1	36.6	30.9	0.9	8.1	16.1	(8.0)	(4.2)	(2.1)	2%
Twin Valley	208,536	100.0	-	-	100.0	-	-	16.3	17.8	(1.5)	1.8	1.7	43%
Two Harbors	475,958	95.4	35.3	22.1	40.8	1.7	0.1	30.8	16.0	14.8	5.9	4.7	97%
Tyler	125,991	95.3	57.2	-	33.4	9.4	-	20.0	18.1	1.9	1.9	(2.4)	1%
Ulen	139,641	-	-	-	8.9	90.9	0.2	3.8	0.7	3.1	4.1	4.5	95%
Underwood	249,259	5.4	34.8	8.2	11.7	45.3	-	17.7	12.0	5.7	2.5	2.1	53%
Upsala	144,426	-	-	-	100.0	-	-	1.9	0.2	1.7	3.1	2.5	61%
Vadnais Heights	1,021,238	6.7	42.8	16.0	10.6	24.5	6.1	19.6	20.1	(0.5)	3.2	1.7	43%
Vergas	131,453	34.2	20.5	-	12.0	67.5	-	14.6	11.7	2.9	2.9	2.4	59%
Vermilion Lake	151,161	96.4	57.8	-	33.8	8.4	-	22.2	18.4	3.8	3.0	2.4	59%
Verndale	332,537	4.6	48.9	9.1	10.6	17.4	14.0	23.8	22.6	1.2	2.3	1.8	46%
Vernon Center	102,072	-	26.2	10.2	7.8	55.5	0.3	12.3	9.7	2.6	1.5	1.0	28%
Vesta	91,002	-	19.0	0.9	8.5	71.5	0.1	10.5	4.9	5.6	2.8	2.2	56%
Victoria	654,712	-	61.0	-	-	39.0	-	17.5	15.8	1.7	1.4	(1.7)	3%

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For the Year Ended December 31, 2009

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/09				Rates of Return (%)				Rank (%-ile)		
			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009	2009 Benchmark	Above Benchmark		5-Yr	10-Yr
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Villard	220,720	-	-	-	32.6	52.2	15.2	8.7	6.6	2.1	3.0	3.6	83%
Vining	49,502	-	31.4	21.0	6.8	40.3	0.5	16.8	12.5	4.3	2.2	0.5	20%
Virginia Fire	2,158,236	-	35.3	-	49.2	15.5	-	10.3	11.6	(1.3)	2.9	4.0	90%
Wabasha	438,238	-	34.9	8.4	33.9	20.2	2.6	17.8	19.0	(1.2)	1.0	0.5	20%
Wabasso	170,190	-	19.8	4.4	8.0	52.0	15.8	10.6	11.7	(1.1)	2.7	0.3	17%
Waconia	805,224	96.1	70.8	13.7	10.1	5.4	-	28.6	22.4	6.2	1.4	(0.1)	12%
Wadena	498,775	-	42.8	14.3	38.0	4.5	0.4	22.5	18.4	4.1	3.2	1.7	43%
Waite Park	633,605	-	28.1	18.6	19.1	32.6	1.6	17.8	15.0	2.8	3.3	2.0	51%
Waldorf	144,754	-	24.5	9.9	10.3	53.8	1.5	11.2	10.5	0.7	1.5	0.3	17%
Walker	512,006	-	32.5	16.7	24.9	25.0	0.9	19.8	18.6	1.2	2.5	-	13%
Walnut Grove	165,381	-	4.7	0.4	-	94.9	-	2.4	1.4	1.0	2.0	2.1	53%
Walters	76,616	-	21.5	11.6	14.2	51.6	1.1	0.8	9.0	(8.2)	-	-	13%
Wanamingo	283,459	-	39.4	28.5	23.6	8.5	-	32.6	23.4	9.2	2.3	6.2	99%
Wanda	109,526	-	-	-	-	100.0	-	2.6	0.2	2.4	3.5	3.6	83%
Warba	120,843	22.8	13.7	-	25.5	60.7	0.1	8.8	6.5	2.3	2.4	2.4	59%
Warren	166,144	-	42.1	21.0	5.1	31.3	0.5	21.9	18.5	3.4	4.1	1.0	28%
Warroad	282,508	66.2	39.7	-	23.2	37.1	-	14.6	13.4	1.2	2.4	2.0	51%
Waseca	991,050	-	34.8	11.2	37.4	12.4	4.2	15.8	14.3	1.5	3.5	3.1	74%
Watertown	553,961	-	33.4	25.8	15.0	21.4	4.4	25.2	19.3	5.9	4.2	0.9	26%
Waterville	282,595	-	15.7	6.9	38.4	38.3	0.7	13.1	9.6	3.5	2.6	3.2	76%
Watkins	274,207	-	43.8	10.3	34.1	11.3	0.5	27.6	21.0	6.6	1.8	1.3	35%
Watson	153,488	-	27.3	28.4	25.5	18.7	0.1	29.9	16.3	13.6	6.5	4.6	96%
Waubun	137,769	-	-	-	-	100.0	-	3.7	0.2	3.5	3.9	4.4	94%
Waverly	197,808	-	32.6	11.8	6.1	49.2	0.3	12.0	12.8	(0.8)	1.0	3.1	74%
Wayzata	1,527,465	-	40.5	5.1	52.2	2.2	-	8.0	15.5	(7.5)	3.4	2.7	66%
Welcome	239,119	-	-	-	-	100.0	-	3.9	0.2	3.7	3.6	4.3	93%
Wells	382,713	-	31.4	16.8	10.0	40.7	1.1	19.0	12.9	6.1	2.3	0.7	23%
Wendell	132,631	-	-	-	-	100.0	-	3.9	0.2	3.7	3.6	4.2	92%
West Concord	287,196	-	-	-	-	100.0	-	2.9	0.2	2.7	3.8	3.7	85%
West Metro	5,004,006	-	54.6	21.9	10.9	12.4	0.2	29.8	20.9	8.9	3.2	1.1	31%

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			U.S Stock %	Int'l Stock %	Bond %	Cash %	Other %	2009 Benchmark	2009	Above Benchmark		10-Yr Return	
SBI Income Share			60.0	-	35.0	5.0	-	22.3	19.2	3.1	3.0	2.5	61%
Westbrook	131,939	-	11.1	5.4	15.5	67.9	0.1	7.3	5.3	2.0	2.8	4.3	93%
Wheaton	422,654	-	65.0	8.7	10.3	15.1	0.9	27.2	17.7	9.5	4.3	3.3	77%
White Bear Lake	4,999,243	-	66.9	11.2	9.2	11.9	0.8	24.8	17.9	6.9	3.7	3.6	83%
Williams	138,515	100.0	72.9	-	23.7	3.4	-	24.3	20.6	3.7	2.2	0.7	23%
Willmar	772,097	-	59.7	8.1	18.5	13.7	-	9.3	19.1	(9.8)	(2.0)	(0.2)	11%
Willow River	146,400	51.8	34.0	-	17.7	48.3	-	13.2	8.8	4.4	2.8	2.6	63%
Wilmont	158,084	-	37.7	17.6	14.1	30.4	0.2	15.9	15.4	0.5	2.1	1.8	46%
Wilson	325,672	-	28.0	18.7	13.8	39.4	0.1	18.4	14.7	3.7	3.8	4.6	96%
Windom	763,497	-	38.0	16.0	34.8	10.8	0.4	21.8	16.5	5.3	1.9	3.0	72%
Winger	56,723	-	36.7	22.0	9.8	31.3	0.2	22.6	15.0	7.6	2.2	(0.7)	7%
Winnebago	288,308	5.1	25.4	7.9	55.7	3.2	7.8	14.2	12.8	1.4	4.7	5.5	99%
Winsted	363,070	-	17.4	14.8	36.4	28.4	3.0	9.9	2.5	7.4	(0.1)	0.7	23%
Winthrop	230,810	-	31.5	24.4	11.5	29.9	2.7	16.0	15.1	0.9	2.0	(0.2)	11%
Wolf Lake	197,259	-	18.5	6.0	47.8	26.4	1.3	14.0	12.3	1.7	1.9	1.5	39%
Wood Lake	112,259	-	32.9	17.2	9.1	40.7	0.1	16.8	15.2	1.6	0.9	0.9	26%
Woodbury	5,384,016	100.0	49.5	15.6	-	34.9	-	19.1	18.7	0.4	2.2	1.1	31%
Woodstock	117,469	60.8	45.4	-	14.2	40.4	-	15.3	12.0	3.3	2.4	2.0	51%
Worthington	1,099,706	-	67.9	13.0	9.0	9.1	1.0	23.0	10.4	12.6	2.7	2.1	53%
Wrenshall	116,789	35.3	49.3	8.5	36.3	4.8	1.1	24.5	21.5	3.0	2.3	1.6	41%
Wright	82,010	91.7	55.1	-	32.1	12.8	-	16.2	16.7	(0.5)	2.5	2.1	53%
Wykoff	275,564	21.4	41.7	25.9	23.9	8.4	0.1	25.6	23.8	1.8	3.1	0.6	21%
Wyoming	226,217	82.3	30.3	-	49.5	20.2	-	16.8	11.9	4.9	3.8	4.1	91%
Zimmerman	580,536	-	35.5	3.4	-	61.1	-	13.1	10.9	2.2	0.8	0.6	21%
Zumbro Falls	246,996	92.7	59.8	7.2	23.0	10.0	-	25.0	20.2	4.8	2.3	2.1	53%
Zumbrota	437,791	-	38.8	16.6	13.2	30.8	0.6	22.7	15.1	7.6	1.3	(1.7)	3%
Totals	409,421,044	24.5	43.1	10.9	21.9	22.8	1.3	18.4 ^F	15.1	7.6	2.5	1.9	

Legend

A = These relief associations did not exist for either the full five-year or 10-year period during which the rates of return were calculated.

B = The total rate of return is calculated by dividing total investment earnings by beginning of year total investments for relief associations that appear in this report.

C = These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2010. The assets of these relief associations were transferred to the State Board of Investment at the end of 2009, so there were no market values or asset allocations for these associations.