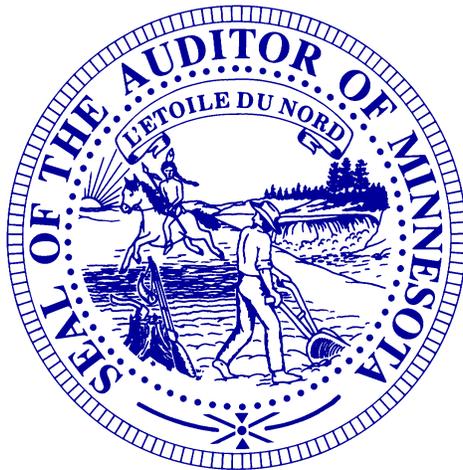


State of Minnesota Office of the State Auditor



Patricia Anderson
State Auditor

FINANCIAL and INVESTMENT REPORT of VOLUNTEER FIRE RELIEF ASSOCIATIONS

For the Year Ended December 31, 2005

Description of the Office of the State Auditor

The Office of the State Auditor serves as a watchdog for Minnesota taxpayers by helping to ensure financial integrity, accountability, and cost effectiveness in local governments throughout the state.

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 250 financial and compliance audits per year and has oversight responsibilities for over 4,300 local units of government throughout the state. The office currently maintains five divisions:

Audit Practice – conducts financial and legal compliance audits for 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 Oversight – monitors investment, financial, and actuarial reporting for over 700 public pension funds;

Tax Increment Financing (TIF) – promotes compliance and accountability in local governments' use of TIF through financial and compliance audits.

The State Auditor serves on the State Executive Council, State Board of Investment, Land Exchange Board, Public Employee's 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, 2005



December 21, 2006

Pension Division Office of the State Auditor State of Minnesota

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Overview

The State Auditor's Office has jurisdiction over Minnesota's public pension plans. Proper oversight is important and necessary to protect the pension benefits of members and other beneficiaries and to protect taxpayers from misuse of public funds. The Pension Division of the State Auditor's Office collects and reviews financial and investment reporting information for 716 volunteer fire relief associations, four salaried police and fire relief associations and seven large pension plans that have more detailed investment reporting requirements.¹ During review of the reporting information, Pension Division staff identify legal compliance issues, review bylaws and investment policies, confirm financial and investment numbers, and monitor the plan administration.

Pension plan officials also have reporting requirements with other state government entities, such as the Attorney General's Office (Nonprofit Registration), the Campaign Finance and Public Disclosure Board (Statements of Economic Interest), the Department of Revenue (Fire Equipment Survey Form) and the Secretary of State's Office (Annual Corporate Charter Registration). Reporting requirements with other agencies are outside the purview of the State Auditor's Office and compliance with the requirements falls on pension plan administrators and the respective government body.

This report provides an in-depth analysis of the finances, benefit structure and investments of the 673 volunteer fire relief associations that provided reporting information and resolved any identified issues in time for inclusion in the report.² The report also provides investment information for three salaried police relief associations and one salaried fire relief association. Based on this analysis, several areas in which plan administration can improve are listed at the end of the narrative. The State Auditor believes in the importance of public pension plans and that the goal of this Office is to help plans successfully comply with state law. Pension plan administrators and members are encouraged to contact Pension Division staff with questions.

The firefighter pension system in Minnesota is unique in that local communities have, and administer, their own plans with assets that are invested independently. Plan administrators need to balance multiple, and sometimes conflicting, obligations to pay members the best benefits possible while also working to keep costs to the affiliated cities and towns low. Relief associations paid service pensions and other benefits totaling over \$20.4 million during 2005 to 1,185 recipients. This is an average of \$17,228 per benefit recipient. Relief associations received almost \$22.1 million in fire state aid during the year and nearly \$6.6 million in contributions from cities and towns.

¹ Information for the seven large pension plans is provided in the 2005 Large Public Pension Plan Investment Report published by the State Auditor's Office.

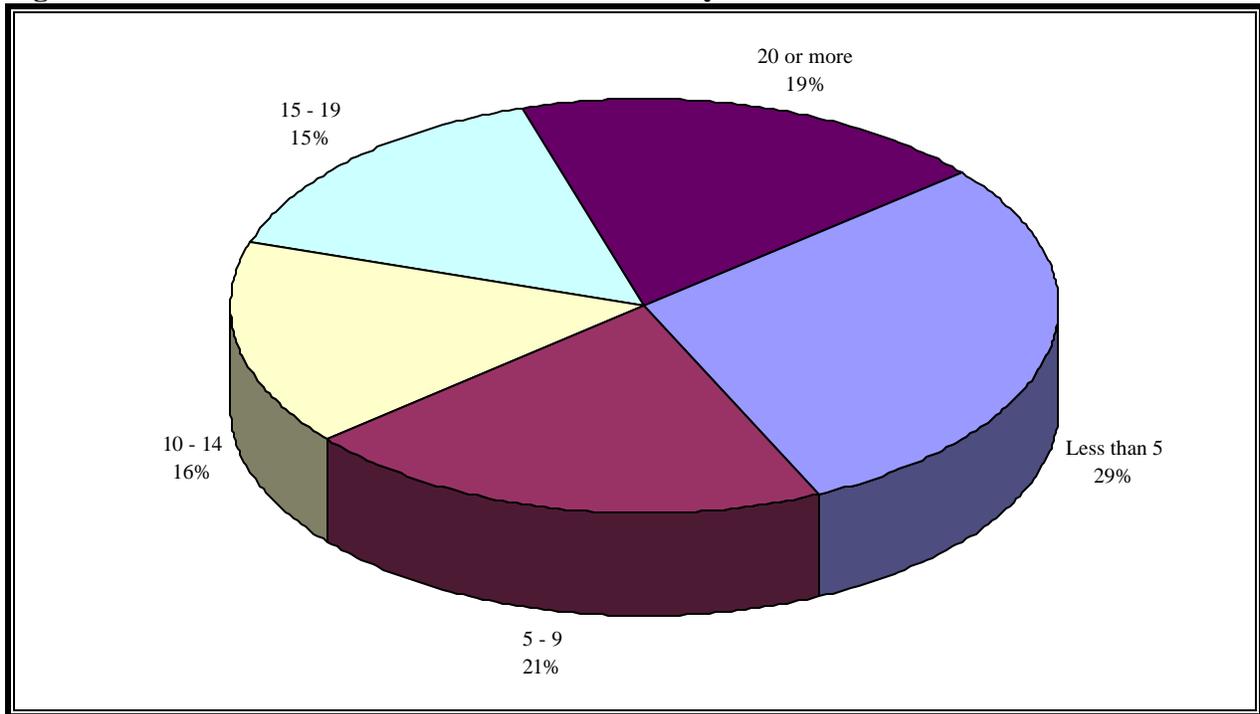
² Of the 43 relief associations excluded from this report, 38 reported too late or did not resolve issues in time to be included and five just recently incorporated and did not yet have financial and/or investment data to report.

Demographics

It is important for relief association trustees to be mindful of their membership composition when making financial and investment decisions. Relief associations that approve large benefit increases and subsequently experience an exodus of their long-serving members may see a drain on assets and find that the benefit increase wasn't prudent or sustainable. Trustees should factor in projected pension payments when budgeting benefit increases. The desire to reward members with an increased benefit amount right before retirement must be tempered with the responsibility to safeguard the plan's long-term financial health. In formulating an investment policy, trustees must give careful consideration to a relief association's asset allocation to ensure that it is appropriate for the association's specific membership profile and risk tolerance.

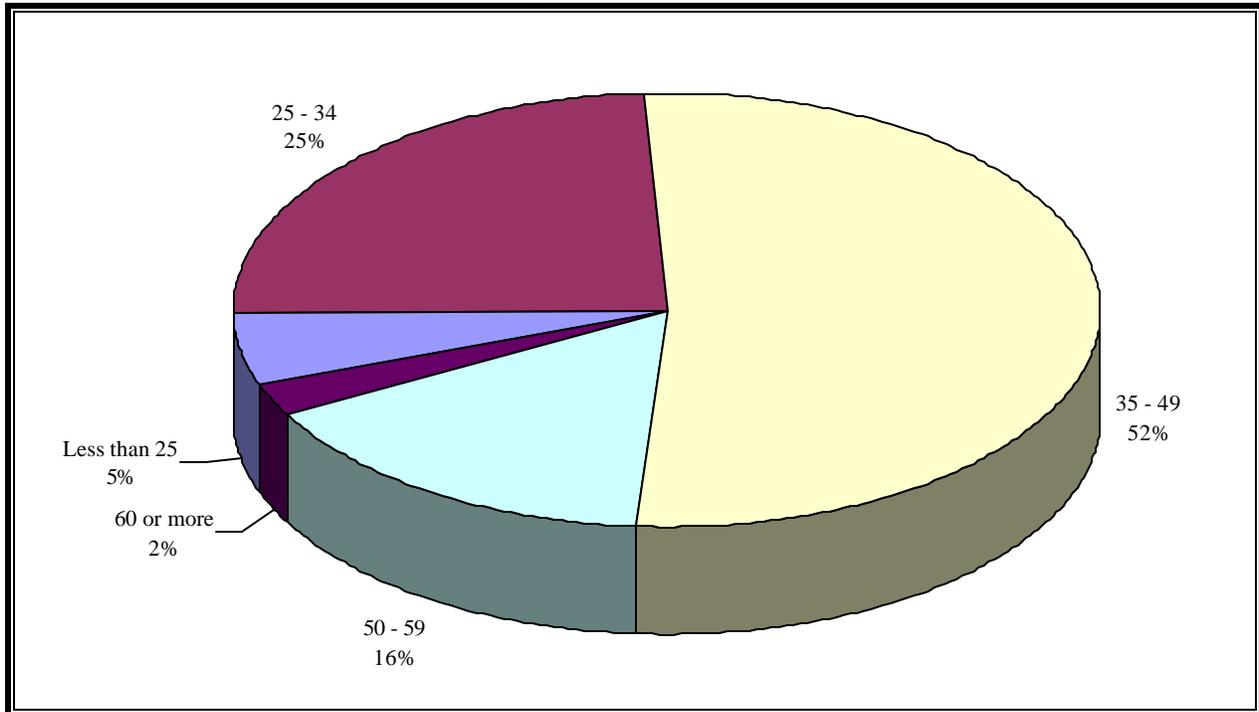
During 2005, there were 19,700 relief association members, 16,673 of whom were actively serving. There also were 1,185 members or beneficiaries that received a benefit payment during the year. Relief associations provide age and service information on various reporting forms submitted to the State Auditor's Office. Based on the information provided, 29 percent of the active firefighters had less than five years of service at the end of 2005. An additional 21 percent of the active members had between five and nine years of service. Assuming a ten-year vesting requirement, which three-quarters of relief associations have, this means that roughly half of the active members are not yet vested. The following chart summarizes years of service for the active members.

Figure 1: Active Member Years of Service Summary



The majority of active members, 52 percent, were between 35 and 49 years of age at the end of 2005. Sixteen percent of active members were between 50 and 59 years of age, and two percent of members were age 60 or older. Following the nationwide trend, it seems that most relief associations will see an increased number of retirements in the next few years. The chart on the next page summarizes ages of the active members.

Figure 2: Active Member Age Summary



Of the deferred members, only 22 percent had served for at least 20 years. The majority of deferred members were partially vested, with 15 percent serving between five and nine years, and 63 percent serving at least 10 years but less than 20 years. Most of the deferred members also were in the 35 to 49 age category, accounting for 79 percent of the members. Three percent of deferred members were younger than 35, while 17 percent were between age 50 and 59, and one percent were age 60 or older. This means that about 18 percent of the deferred members may be eligible for retirement but have not yet elected to receive their pension benefit.

Fire State Aid

State funding is given to relief associations that annually comply with reporting requirements to the State Auditor's Office and other governmental agencies. Under state law, the funding must be used for pension purposes if a pension plan exists. Fire state aid is derived primarily from a two percent tax on insurance premiums and is allocated based half on the market values and half on the population of each fire district. An additional allocation is given to relief associations with smaller numbers of active members to maintain at least a minimum amount of aid.

During 2005, the relief associations included in this report received \$22.1 million in fire state aid, a decrease of three percent from the previous year. The 2005 fire state aid was lower than the 2004 amounts for nearly all volunteer fire relief associations. During the past five years, the total fire state aid has almost doubled, however, from \$16.4 million in 2000 to \$30.2 million in 2005. A contributing factor to the decrease in 2005 was that fire insurance premiums increased less than in 2004. About 65 relief associations saw an increase in their fire state aid during 2005, which most likely was due to changes in service areas.

The distributions of fire state aid during 2005 were similar to past years, with the Plymouth Fire Relief Association again receiving the largest amount of aid at \$472,303. Eagan, Eden Prairie and Edina also received fire state aid amounts of over \$400,000. Of the relief associations that received fire state aid, the Fredenberg Fire Relief Association received the smallest aid amount at \$2,604. The Hibbing Fire Relief Association and the Warba Fire Relief Association did not receive any fire state aid during 2005. The City of Hibbing uses all fire state aid as municipal contributions for salaried firefighters, who are now covered by PERA. The Warba Fire Relief Association submitted its 2004 reporting year forms after the statutory forfeiture deadline, resulting in forfeiture of the plan's 2005 fire state aid.

Comparing fire state aid amounts on a per-member basis shows that the Edina Fire Relief Association received by far the most aid per active member, at \$9,862. Coon Rapids, Plymouth and Spring Lake Park received fire state aid amounts equal to over \$7,000 per active member. Almost three-fourths of the relief associations received less than \$1,000 in fire state aid per member, and about 45 percent of the relief associations received less than \$500 in aid per active member.

The average amount of fire state aid was \$32,801, although nearly 80 percent of the relief associations received aid amounts below the average. The average amount of fire state aid received by the 563 lump sum plans included in this report was \$24,982. In contrast, the average amount of aid received by the 86 defined contribution plans was \$46,431, and the average received by the 24 monthly and monthly/lump sum combination plans was \$167,383. The monthly and monthly/lump sum combination plans had the highest average since most of the relief associations in this category are located in the seven-county metro area and have large populations and high property values on which the aid is based.

The 88 relief associations located in the seven-county metro area received in total about \$11.3 million in fire state aid, which is over half of the aid distributed to the volunteer fire relief associations included in this report. The relief associations in the metro area received, on average, \$127,898 per association. The 43 relief associations affiliated with municipalities in Greater Minnesota that have populations above 5,000 received in total \$3.2 million of fire state aid, for an average of \$74,404 per association, while the 542 relief associations in Greater Minnesota that are affiliated with municipalities having a population of less than 5,000 received in total about \$7.6 million in fire state aid, for an average of \$14,060 per association.

Because fire state aid is calculated based on population and market values, the relief associations that receive the highest amounts of aid are not always affiliated with the fire departments that participate in the most fire runs. The Brooklyn Park Fire Department performed the most fire runs (304) of the volunteer fire departments during 2005, yet the relief association received the sixth highest aid amount.³ The Plymouth Fire Relief Association, which received the largest fire state aid amount, had firefighters that performed 134 fire runs. The Shakopee Fire Department performed 123 fire runs, while the relief association received \$176,019 of fire state aid - about 37 percent of what the Plymouth Fire Relief Association received.

The five relief associations receiving the smallest fire state aid amounts in the metro area had fire departments that performed a combined 36 fire runs. The Medicine Lake Fire Department only reported one fire run during 2005. The Iona and Warba Fire Relief Associations were affiliated

³ See "Fire in Minnesota - 2005," Minnesota Department of Public Safety, State Fire Marshal Division.

with fire departments that performed two and four fire runs, respectively. Both relief associations are affiliated with small cities in Greater Minnesota. There were 218 fire departments in Minnesota that reported five or fewer fire runs during the year, although many of these departments may perform rescue or medical services.

The following table shows the relief associations that received the largest and smallest fire state aid amounts in the seven-county metro area, in the Greater Minnesota small cities and in the Greater Minnesota large cities.

Table 1: Recipients of Largest and Smallest Fire State Aid Amounts by Location and City Size

Metro Area			
<u>Top Five</u>		<u>Bottom Five</u>	
Plymouth	\$472,303	Medicine Lake	\$6,949
Eden Prairie	443,341	Mayer	8,777
Eagan	412,383	Hamburg & New Germany	9,874
Edina	404,339	Lexington	10,264
Minnetonka	384,750	Miesville	10,971
Greater Minnesota Small Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Park Rapids	\$70,870	Warba	\$0
Becker	63,661	Fredenburg	2,604
Isanti	60,721	Culver	3,137
Princeton	56,395	Iona	3,291
Zimmerman	53,910	Ellsburg & Northland	3,657
Greater Minnesota Large Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Brainerd	\$193,081	Hibbing	\$0
Bemidji	149,741	Crookston	16,172
Owatonna	146,784	Morris	30,614
Elk River	136,429	Montevideo	32,946
Northfield	134,863	Glencoe	37,722

Municipal Contributions

Municipal contributions are used to help relief associations become fully funded or maintain a fully funded status. Municipal contributions include contributions from cities, towns and independent nonprofit firefighting corporations. Contributions can be made voluntarily by a local community, or may be required based on a relief association's financial situation. Relief associations received a total of \$6.6 million in municipal contributions during 2005.

Contributions decreased by just over 16 percent from the \$7.8 million received during 2004. Of the \$6.6 million received during 2005, only about \$2.6 million was required to be contributed. Required contributions for 2005 decreased substantially from the \$5.6 million that was required to be contributed during 2004, reversing a three-year upward trend. The decrease may reflect recovery from poor investment returns.

Two-thirds of relief associations received a municipal contribution during 2005. The Eden Prairie Fire Relief Association again received the largest municipal contribution at \$290,000. Shakopee and Spring Lake Park also received contributions over \$200,000. The average municipal contribution for those relief associations that received one was \$14,498. The Savage Fire Relief Association received the largest contribution on a per-member basis, at \$5,427 per member.

Comparing municipal contributions received based on a percentage of net assets shows that Jordan and Lakeland both received contributions equal to 17 percent of the ending net assets. Elysian and Gunflint Trail both received contributions equal to 11 percent of ending net assets. By contrast, the large contribution that the Eden Prairie Fire Relief Association received was only equal to two percent of the plan's ending net assets.

Required municipal contributions for lump sum plans are calculated by completing the Schedule form provided by the State Auditor's Office. The form calculates accrued liabilities and projected assets to determine the plan's surplus or deficit, and determines whether any municipal contribution is required based on a statutory formula. The Schedule form is to be completed in July so that cities and towns can include any required contribution amount for the relief association in the fall budget. Because the form is completed mid-way through the year, revenue and expenditure amounts used to calculate the projected assets are sometimes best guesses based on the most recent data available to plan administrators. It is important that relief association trustees complete the form as accurately as possible, since municipal contribution amounts can be directly impacted by the projections. For example, the net assets that the Saint James Fire Relief Association projected on its 2005 Schedule ended up being \$22,824 lower than the actual assets for the plan at the end of the year. The difference was due in large part to the fact that Saint James didn't project earning any money on its investments, but in actuality the plan experienced investment earnings of \$24,459. The low asset value on the Schedule form contributed to a deficit of \$17,687 for the year and a required contribution of over \$4,000. If investment earnings had been projected the city's contribution could have been reduced.

Lump sum plans received a total of \$4.1 million in municipal contributions, or 62 percent of the total received by all plan types. Only about \$1.8 million of the \$4.1 million received was required to be contributed. Municipal contributions to lump sum plans decreased by about \$1.4 million from 2004. Sixty-nine percent of the lump sum plans received a municipal contribution, with an average contribution for those plans of \$10,616. Of the plans that received a municipal contribution, almost three-quarters received a contribution below the average. The Shakopee Fire Relief Association again received the largest municipal contribution of the lump sum plans, at \$225,108. Almost all of the contribution that Shakopee received was required since the plan had a \$1.4 million deficit. Shakopee has increased its annual benefit level significantly over the past six years, from \$3,347 per year of service in 1999 to \$7,500 per year of service in 2005.

Required municipal contributions for monthly and monthly/lump sum combination plans are calculated by actuarial firms under a statutory formula that is slightly different than that for the lump sum plans. The 24 monthly and monthly/lump sum combination plans covered in this report received a total of \$1.8 million in municipal contributions, just under half of which were required. Contributions to the monthly and monthly/lump sum combination plans increased by \$32,875 from 2004. All but seven of the plans received a municipal contribution, with the average contribution for those receiving one being \$102,985. Eden Prairie and Spring Lake Park

received the largest contributions, \$290,000 and \$226,000, respectively, although the Savage Fire Relief Association received the largest municipal contribution on a per-member basis at \$5,427 per active member.

Defined contribution plans by their nature are fully funded and do not require contributions from their affiliated municipality. Defined contribution plans received \$662,056 in voluntary municipal contributions during 2005, an increase of 24 percent from 2004. Over half of the defined contribution plans received a municipal contribution. The Maple Grove Fire Relief Association again had by far the largest municipal contribution at \$177,851. The only other plan that received a contribution above \$50,000 was the Eagan Fire Relief Association, which received a contribution of \$103,649. On a per-member basis, Maple Grove still had the largest contribution. Maple Grove received a contribution of about \$2,044 per active member, while Eagan, which has more members than Maple Grove, received a contribution of just \$1,080 per active member. The average municipal contribution for the plans that received one was \$14,712.

Relief associations in the seven-county metro area received a total of \$3.4 million in municipal contributions, which was over half of the total amount received by all plans combined. The average municipal contribution for those relief associations that received one was \$50,311. In contrast, the relief associations in Greater Minnesota large cities received municipal contributions totaling \$788,980 for an average of \$24,656, while the relief associations in Greater Minnesota small cities received a total of \$2.3 million for an average of \$6,656.

The following table shows the relief associations that received the largest municipal contributions in the seven-county metro area, in the Greater Minnesota small cities and in the Greater Minnesota large cities.

Table 2: Recipients of Largest Municipal Contributions by Location and City Size

<u>Metro Area</u>	<u>Amount</u>	<u>Greater MN</u>		<u>Greater MN</u>	
		<u>Small Cities</u>	<u>Amount</u>	<u>Large Cities</u>	<u>Amount</u>
Eden Prairie	\$290,000	Pequot Lakes	\$42,441	Alexandria	\$116,840
Spring Lake Park	226,000	Dassel	34,117	Worthington	103,804
Shakopee	225,108	Crosby	30,949	Hermantown	65,000
Savage	184,514	Zimmerman	30,000	Glencoe	58,342
Apple Valley	180,000	Pipestone	28,685	Brainerd	47,975

Revenue Sources

The primary sources of revenue for relief associations are fire state aid, municipal contributions and investment earnings. Total revenues for relief associations in 2005 were \$48.4 million, a decrease of about 15 percent from the previous year. The decrease in revenue is primarily due to decreased investment earnings, but other sources of revenue also declined during the year.

In 2005, fire state aid was the largest revenue source, providing \$22.1 million or 46 percent of the total revenues. During 2004, fire state aid accounted for only 40 percent of revenues. Investment earnings, the largest source of revenue in the previous year, added \$18.8 million for relief associations during 2005 and accounted for about 39 percent of total revenues. Municipal contributions provided \$6.6 million of revenue and accounted for 14 percent of total revenues.

As a percentage of total revenues, municipal contributions remained the same in 2005, even though the amount received in municipal contributions decreased. When relief associations earn less money on investments, they become more reliant on state and city funding.

Lump sum plans had the largest investment earnings at almost \$11 million. As a percentage of revenues however, investment earnings only represented 37 percent. Investment earnings were equal to 42 percent of revenues for defined contribution, monthly and monthly/lump sum combination plans. While lump sum plans as a group made the largest amount of money on investments, on average the earnings were much less than for the other plan types. The average investment earnings for the lump sum plans was \$19,518, while the average for defined contribution plans was \$40,990 and the average for the monthly and monthly/lump sum combination plans was \$176,710.

Relief associations in the seven-county metro area earned a combined \$10.5 million on investments during 2005, while the relief associations in the Greater Minnesota large cities earned \$2.5 million and the relief associations in the Greater Minnesota small cities earned \$5.7 million. The average investment earnings for relief associations in the metro area were \$119,377, while relief associations in the Greater Minnesota small cities on average earned \$10,567.

Relief associations also received \$481,380 in supplemental benefit reimbursements during 2005. The supplemental benefit is an additional benefit equal to ten percent of the member's pension benefit amount, up to \$1,000. The supplemental benefit is annually reimbursed by the State of Minnesota after an application is completed. The intent of the supplemental benefit is to offset state income taxes that must be paid on relief association benefits. Relief association trustees must pay the supplemental benefit to qualified recipients, and should remember to apply for reimbursement since it is basically "free" money from the State.

The following table shows the relief associations with the largest and smallest net asset values in the seven-county metro area, in the Greater Minnesota small cities and the Greater Minnesota large cities.

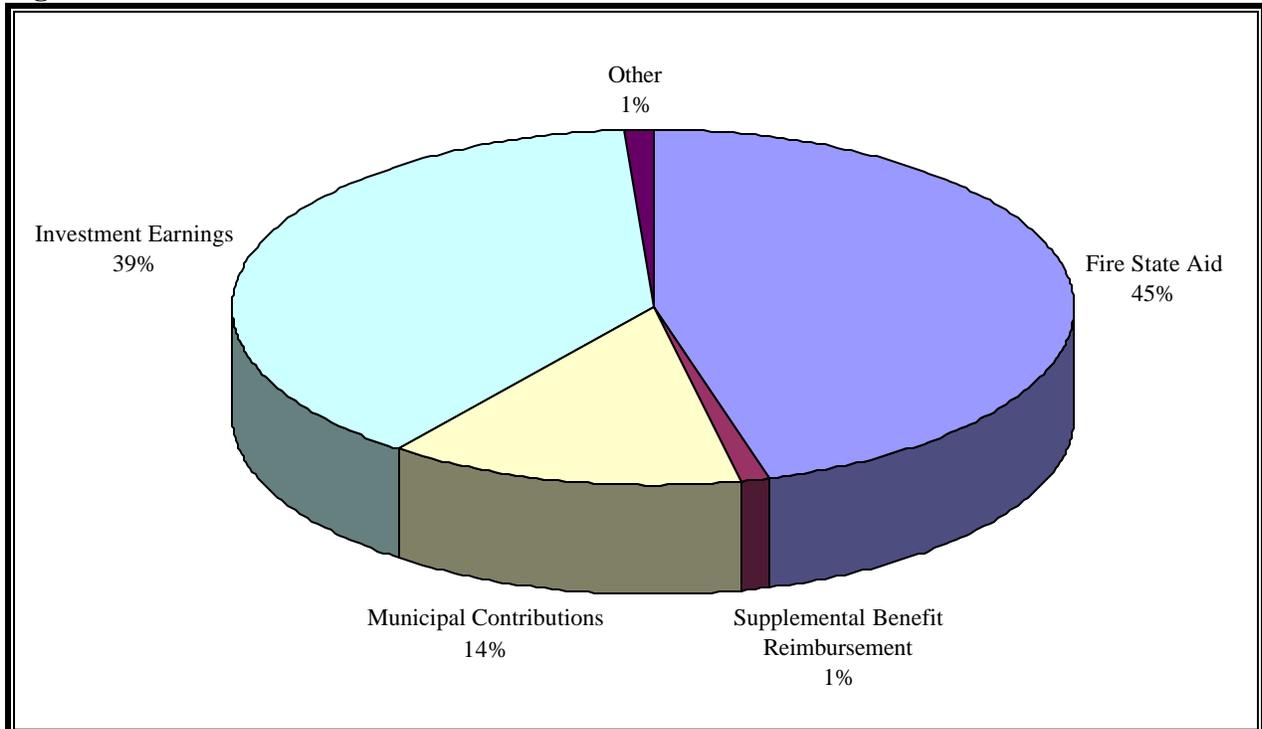
Table 3: Largest and Smallest Net Asset Values by Location and City Size

<u>Metro Area</u>			
<u>Top Five</u>		<u>Bottom Five</u>	
Eden Prairie	\$13,439,516	Miesville	\$202,487
Minnetonka	10,655,328	Cologne	236,491
Spring Lake Park	7,851,466	New Germany	301,721
Roseville	7,165,225	Hamburg	327,130
Maple Grove	6,947,394	Mayer	362,693
<u>Greater Minnesota Small Cities</u>			
<u>Top Five</u>		<u>Bottom Five</u>	
Princeton	\$1,191,289	Dovray	\$9,900
Luverne	996,295	Culver	19,150
Isanti	875,175	Minnesota City	19,492
Park Rapids	866,704	Marietta	30,197
Becker	850,414	Sedan	31,846

Greater Minnesota Large Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Brainerd	\$2,434,212	Hibbing	\$404,016
Northfield	2,337,496	Waite Park	519,486
Fairmont	2,248,976	Crookston	534,475
New Ulm	2,172,764	Saint Michael	543,113
Willmar	2,074,758	Litchfield	546,450

The chart below reflects major sources of revenue for relief associations during the year.

Figure 3: 2005 Relief Association Revenue Sources



Investment Performance

The average rate of return for relief associations in 2005 was 4.7 percent. Relief associations did fairly well compared to the returns available in capital markets. The overall U.S. stock market returned 6.1 percent, the bond market returned 2.4 percent, while cash returned 3.2 percent. The best returns were available in international equities, with developed markets returning 13.5 percent and emerging markets returning 34.0 percent.

Six relief associations had negative rates of return in 2005. It appears that at least two of these relief associations paid high sales charges on new investments. The returns these investments made were unable to overcome the expense of the sales charges. The remaining four relief associations most likely did not have sufficiently diversified portfolios, opening themselves up to losses despite overall positive returns in the capital markets during 2005.

The highest returning funds in 2005 had investments in international equity mutual funds and also were invested in domestic equity mutual funds that outperformed the general market. Similar to the poorly performing relief associations, they may have had non-diversified portfolios, but their holdings still did well during 2005.

The following table shows the 2005 highest and lowest rates of return for relief associations in the seven-county metro area, in the Greater Minnesota small cities and the Greater Minnesota large cities.

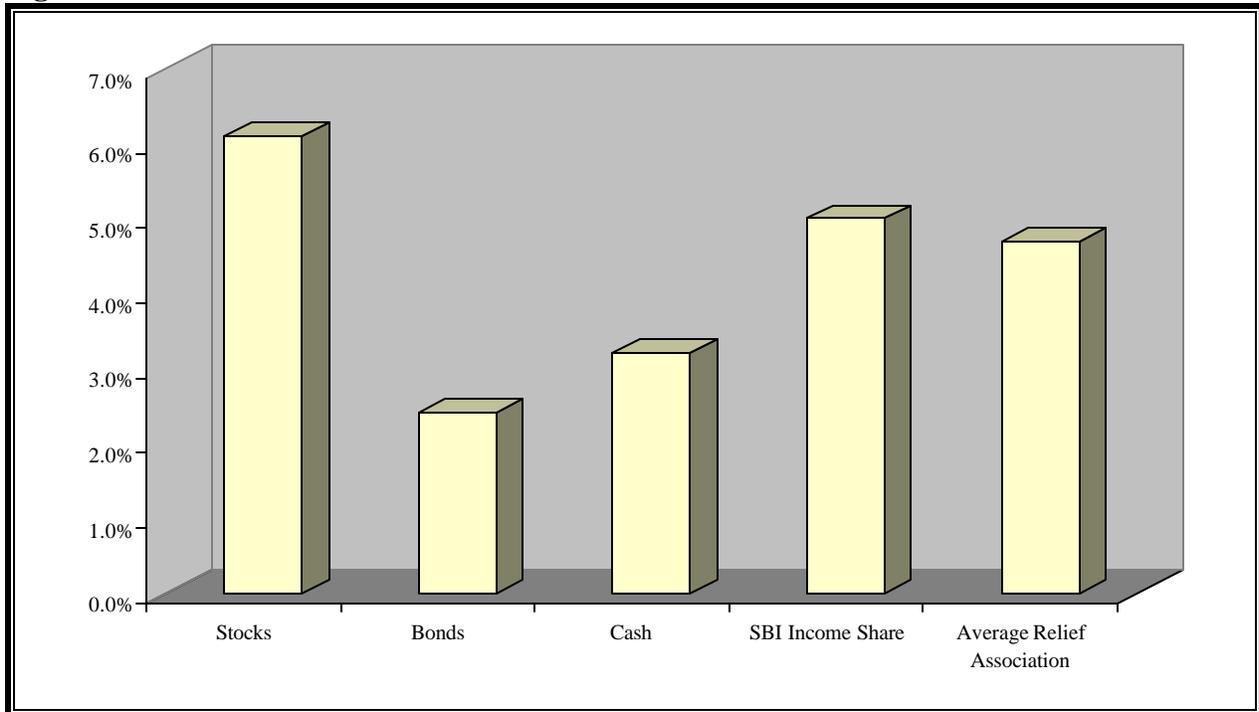
Table 4: Highest and Lowest 2005 Rates of Return

Metro Area			
<u>Top Five</u>		<u>Bottom Five</u>	
Rosemount	11.64%	New Scandia	1.31%
Excelsior	9.32%	Newport	2.05%
Lower St. Croix Valley	8.83%	New Market	2.10%
White Bear Lake	8.75%	Chaska	2.11%
Loretto	8.56%	Eden Prairie	2.20%
Greater Minnesota Small Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Paynesville	19.18%	Hitterdale	(3.88)%
Saint Martin	18.90%	Alpha	(2.76)%
Isanti	18.70%	Pennock	(2.47)%
Hayfield	13.26%	Twin Lakes (Mahnomen)	(1.11)%
Motley	12.39%	Glyndon	(0.97)%
Greater Minnesota Large Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Alexandria	12.66%	Sartell	1.56%
Hutchinson	9.23%	Thief River Falls Fire	3.22%
Montevideo	8.45%	Buffalo	3.85%
Monticello	7.82%	Waseca	3.89%
Grand Rapids	7.80%	Marshall	4.22%

The Eden Prairie Fire Relief Association has the most assets of all the plans covered in this report, with over \$13 million at the end of 2005. Eden Prairie also had some of the best investment returns over the past nine years, despite poor performance in 2005. At the end of 2004, Eden Prairie had 63 percent of its assets in domestic stocks, but by the end of 2005 this had dropped to 48 percent. It appears that Eden Prairie moved a substantial amount of assets (14 percent) into cash during 2005. This may have hurt its returns, since domestic stocks began the year with negative returns, only to recover during the remainder of the year.

The chart on the next page shows 2005 returns for the domestic stock, bond and cash markets, as well as the 2005 rate of return for the SBI Income Share Account and the relief association average.

Figure 4: 2005 Rates of Return



Asset Allocation

The average relief association held 45 percent in stock, 16 percent in bonds, 38 percent in cash and one percent in other investments at the end of 2005. Sixty-nine relief associations were invested solely in cash at the end of 2005. Cash includes money market funds, savings and checking accounts and certificates of deposit. High allocations to cash investments should indicate liquidity needs, such as benefit payments upcoming in the next few years. Looking at historical cash flows, from 2003 to 2005, relief associations actually took in \$22.5 million more in city, state and miscellaneous contributions than they paid out in benefits and expenses. This means that relief associations are holding too much in cash, and should be more aggressively invested. Each relief association must individually estimate its upcoming cash needs and invest appropriately, but the average relief association does not have annual cash needs that could not be met by its city and state contributions.

Most relief associations are invested in stocks and bonds through mutual funds or the State Board of Investment's Supplemental Fund. The Supplemental Fund is essentially a family of mutual funds run by the State, for the investment of public funds. Mutual funds or the Supplemental Fund are the cheapest and easiest way to hold a diversified portfolio of stocks and bonds, though some relief associations hold individual stocks and bonds. If they hold too much in any one stock or bond, they may be exposed to excessive risk, as the poor performance of one stock or bond could significantly harm the relief association.

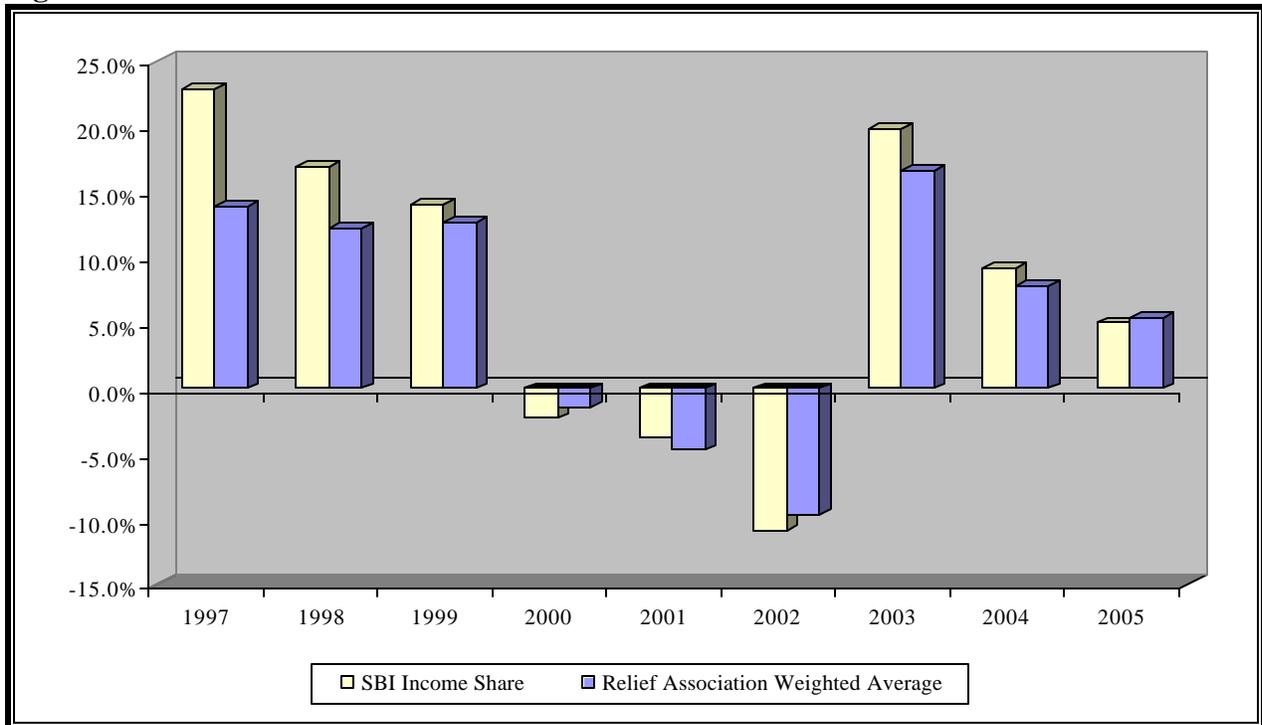
The relief association "other" investments consist of some mutual fund allocations, which are normal and expected, but much of the other investments are in venture capital, resources or real estate limited partnerships. While we only have limited information about these investments, generally they are risky and unsuccessful for relief associations. Investments that are not guaranteed or traded on a liquid and transparent market bring risks that relief associations should not be taking.

Nine-Year Returns

Over the past nine years the average relief association rate of return was 4.8 percent. This is below the statutory interest rate assumption of five percent. Compared to returns that were available in capital markets, the returns were disappointing as well. The U.S. stock market's average annual return was 7.9 percent, bond market 6.5 percent and cash 3.6 percent. By investing in the State Board of Investment's Supplemental Fund, relief associations would have done much better. The Income Share Account, which invests 60 percent in domestic stocks, 35 percent in bonds and 5 percent in cash, returned 7.4 percent over the past nine years. This is better than 95 percent of all the relief associations. This was an actual investment option, not just an index or benchmark. The Linwood, Hector and Vermillion Lake Fire Relief Associations each were invested in the Income Share Account for all nine years.

The following chart shows the relief association weighted average rates of return from 1997 to 2005 and the annual rates of return for the SBI Income Share Account.

Figure 5: Annual Rates of Return: 1997 to 2005



The following table shows the highest and lowest rates of return for relief associations over the nine-year period.

Table 5: Highest and Lowest Nine-Year Rates of Return

<u>Top Five</u>		<u>Bottom Five</u>	
Federal Dam	12.2%	Odessa	(2.0)%
Wanamingo	10.8%	Jordan	(1.5)%
Falcon Heights	9.1%	Brimson	(0.4)%
Saint Charles	9.0%	Iona	(0.3)%
Fredenberg	8.6%	Badger	(0.1)%

Consistency

Linwood, Hector and Vermillion Lake were all consistent in their investing strategy (in their cases, investing in the SBI Income Share Account). Although they suffered through the bear market of 2000-2002, the good years more than made up for it. Contrast them with the worst performing relief associations, five of which had negative returns over the past nine years. These relief associations suffered from a lack of consistency in their investments. They changed investment strategies, causing them to miss out on the times the stock market did well and suffer through the times the stock market did poorly. Simply using a money market or savings account, returns over three percent were available, while even higher returns were possible using certificates of deposit. Even so, an additional 67 relief associations had rates of return below three percent.

Some of the reasons for this lack of consistency in investment strategies include changes to the relief association board of trustees, changing investment advisors or changing levels of risk aversion. New trustees may bring new ideas about how assets should be invested. With trustee turnover this is a frequent issue. New trustees may bring relationships with investment advisors and brokers whom they would like to see invest the relief association assets. The board simply may not be happy with the service or results provided by their current broker. A new investment advisor may bring different investment philosophies. Unfortunately, many relief associations figured out that they were risk averse only after they lost money in the bear market from 2000 to 2002. Too late, they then substantially reduced their equity holdings and missed out on the stock market's average annual 15.9 percent gain from 2003 to 2005. Exacerbating these relief associations' problems was the fact that some only invested in equities *after* watching the markets rise in the late 1990s.

Professional Investment

When a relief association hires a new investment advisor, he or she brings new ideas and products, with new fee structures. Many mutual funds charge an up-front sales charge (load) of up to 5.75 percent. This is one way an advisor is compensated. If a relief association buys these types of mutual funds, then a few years later hires a new investment advisor and again pays a sales charge, it is doing a huge disservice to its members. If a relief association is wary of paying a sales charge, investment advisors will often tout the B class shares of a mutual fund. These shares might not have a sales load, but often levy a charge if you sell within a certain number of years, and charge higher operating expenses. The truth behind B class shares is that the additional operating expenses will most likely be more expensive than an up-front sales charge. It is best to avoid buying B class shares of a mutual fund or paying up-front sales charges.

When using an investment advisor, relief associations should keep in mind that their interests and the investment advisor's interests are not always aligned. We have found instances where investment advisors have made additional fees off investments in addition to the sales fees. In these situations, investment advisors have increased motivation to make certain investment recommendations. An investment advisor that uses no load, low expense mutual funds and charges a set percentage of assets as their fee may be a better choice, as their interest in increasing the relief association assets will not be compromised by opportunities for personal profit.

Highlighting investment advisors' self-interest is the fact that at the end of 2005, nine relief associations were still invested in annuities. Many more have been invested in annuities, and still would be, if not for this Office's efforts to curtail these investments since they are not authorized under state law. Annuities are tax-advantaged investments, but relief associations do not pay taxes on investment gains. They have expensive fees associated with them, including sales charges, contract fees, and mortality and risk expense charges.

There are alternatives to fee driven investment services. One resource available to relief associations is the State Board of Investment Supplemental Fund. Here are six funds to choose from: the Income Share, Common Stock, Growth Share, International Share, Bond Market, and Money Market. There are no sales charges, and the operating expenses of these funds are lower than most mutual funds. For instance, the investment management fees in 2006 for SBI Income Share Account were \$0.01 for every \$100 invested. SBI is able to keep expenses low because it has over \$50 billion under investment. This allows SBI to make advantageous deals with money managers and obtain lower transaction costs. If a relief association board of trustees knew nothing about investing, and put all of its assets in the SBI's Income Share Account, it would have had a better investment return than 95 percent of relief associations over the last nine years.

Relief associations can also invest in mutual funds on their own. It is simple to buy and hold an index fund from one of the mutual fund "supermarkets" such as Vanguard, Fidelity, Schwab, and T. Rowe Price. Firms such as these offer mutual funds without sales charges, and relief association trustees can easily compare operating expenses between the different funds. An overall stock market index fund and a bond market index fund are all that are necessary. Index funds are passively invested; they don't trade stocks and bonds in an attempt to make higher returns than the market. Their holdings and rate of return mirror whatever index they are designed to follow.

There is no magic formula for how much of a relief association's assets to put in stock, bonds or cash. A careful forecast of cash needs would be a good starting point, taking into account cash inflows such as state aid and municipal contributions, and cash outflows such as benefit payments and administrative expenses. Low cash needs would make a higher allocation to stock appropriate. If a relief association can't handle the fluctuations of the stock market, they may want to invest less in stocks and more in bonds.

Administrative Expenses

The primary fund for relief associations is the special fund, which is a restricted fund that receives state and municipal contributions and is used for pension purposes. To protect pension assets and taxpayer money, only certain administrative expenses are authorized to be paid from the special fund. Authorized administrative expenses include audit and actuarial fees, office expenses, fidelity bond expenses, officer salaries and training fees. Relief associations spent a total of \$2.5 million on administrative expenses during 2005, an increase of 66 percent from the \$1.5 million spent during 2004. The primary reason for the large increase was that the St. Cloud Fire Relief Association, which provided service to the areas surrounding the City of St. Cloud, dissolved during 2005 and transferred all remaining assets to the City. The transfer of \$860,613 in assets was classified as an "other" administrative expense, resulting in a large allocation to this expense category. Excluding the St. Cloud transfer, administrative expenses for relief associations increased only \$114,627 during 2005, or less than eight percent.

Professional services, which includes audit, actuarial and legal fees, accounted for \$852,751 of the administrative expenses that were disbursed, representing an increase of eight percent from 2004. Relief associations spent \$460,890 on officer salaries, also an increase of eight percent, and \$79,365 on fidelity bonds, an increase of 14 percent. Expenses that were classified as “other” accounted for \$950,809, almost 39 percent of the total administrative expenses that were disbursed. The transfer of St. Cloud assets represents the majority of the “other” expenditures. Typical other expenses include items such as office expenses, postage and bank fees. Relief association trustees need to be vigilant when it comes to approving payment of special fund expenses since the expenses directly reduce the amount of assets available for pension benefits. Relief associations that have a general fund, an unrestricted fund, should strongly consider using it to pay for expenses that would be classified as “other.”

The State Auditor’s Office reviews administrative expenditures to determine whether special fund assets are spent appropriately. While most relief associations limit expenses to those authorized under state law, compliance issues do occur. Common areas of non-compliance during 2005 included fines, penalties and fundraising expenses. Unfortunately, a number of relief associations filed federal tax forms late and were assessed fines or penalties, which were paid from the special fund. Fines and penalties for late reporting are not authorized disbursements for a special fund. Relief association trustees should ensure that paperwork is completed and submitted on time. Likewise, state law does not allow for fundraising expenses to be paid from the special fund. If a relief association wishes to participate in fundraising activities, a general fund should be established for that purpose.

There were 122 relief associations that did not pay any administrative expenses from the special fund, and only 286, or 42 percent, of relief associations paid officer salaries from the special fund during 2005. The Edina Fire Relief Association paid the most in administrative expenses, at \$43,260, or \$1,055 per active member. Edina spent over \$25,000 on officer salaries. Brooklyn Center, Coon Rapids and Plymouth paid administrative expenses that equaled over \$600 per active member.

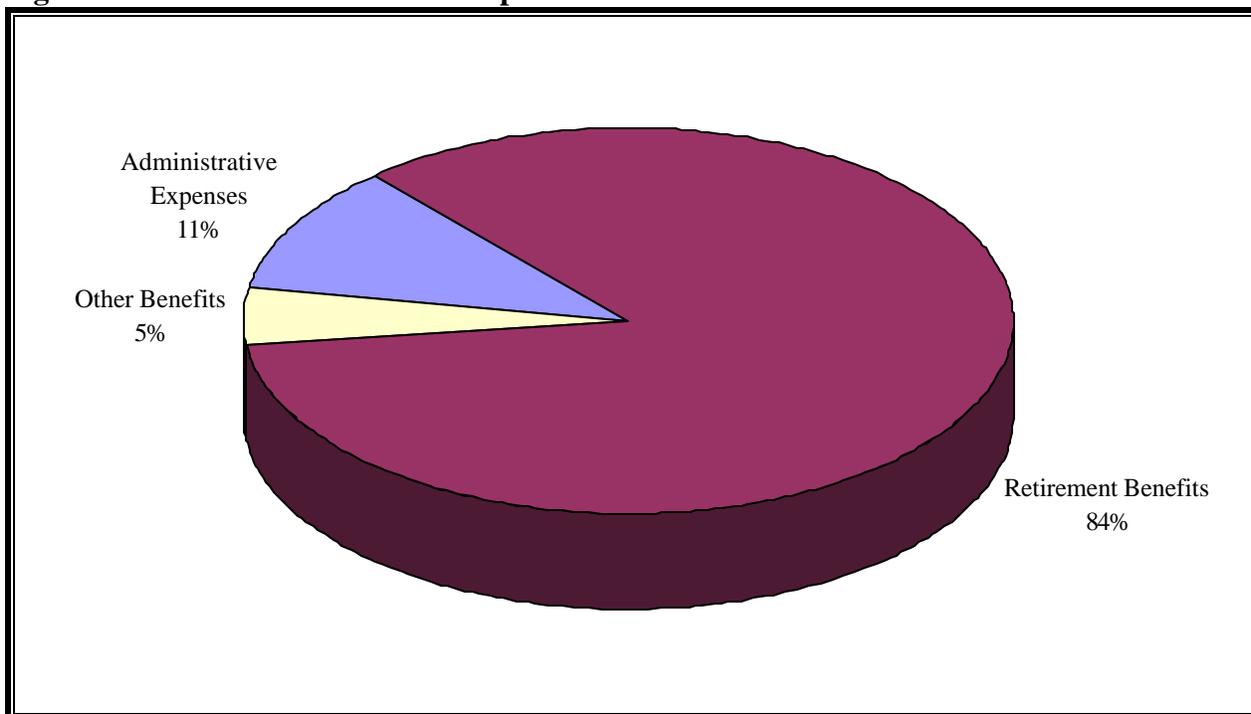
The following table shows the relief associations that paid the largest administrative expenses in the seven-county metro area, in the Greater Minnesota small cities and the Greater Minnesota large cities.

Table 6: Largest Administrative Expenditures by Location and City Size

<u>Metro Area</u>	<u>Amount</u>	<u>Greater MN</u>		<u>Greater MN</u>	
		<u>Small Cities</u>	<u>Amount</u>	<u>Large Cities</u>	<u>Amount</u>
Edina	\$43,260	Lismore	\$10,281	Fairmont Fire	\$13,792
Plymouth	37,816	New London	8,698	Brainerd	13,617
Coon Rapids	36,608	Kettle River	7,958	New Ulm	11,754
Roseville	31,014	Montrose	7,500	Hutchinson	11,556
Spring Lake Park	29,924	Isanti	7,467	Bemidji	9,914

The following chart shows percentages spent on expenditures by relief associations during the year.

Figure 6: 2005 Relief Association Expenditures



Benefit Payments

Relief associations exist to pay retirement, survivor and disability benefits to members and their beneficiaries. These benefits reward members for their volunteer service to the community and assist in the recruitment and retention of firefighters. Since most firefighters do receive some form of payment for responding to fire calls, relief association pensions are just one component of the compensation package. Nearly 84 percent of relief associations in Minnesota are lump sum plans, meaning that they pay benefits as a one-time lump sum payment to members upon their retirement. Lump sum benefits are based on an annual benefit level in effect on the date of the member's separation from active service and the years of service performed by the member. Members of defined contribution plans also receive a lump sum payment upon retirement, which instead is based on the member's individual account balance in the plan. Members of defined contribution plans receive equal shares of state and municipal contributions and prorated shares of investment earnings. Only 24 relief associations offer monthly benefits, which are based on years of service and a monthly benefit amount. Monthly benefits are usually paid from retirement until the member's death.

Lump sum and monthly benefit plans are defined benefit plans, meaning that the benefit a member will receive at retirement can be predetermined based on the member's years of service, benefit level, and a reduction factor if serving less than 20 years. Members of defined contribution plans receive predetermined contributions each year, but the benefit amount that the member will receive is not known until the date of retirement. Account balances for members of defined contribution plans fluctuate based on the plan's investment performance.

Relief associations paid \$19.3 million in service pension benefits during 2005, an increase of just over one percent from the previous year. Relief associations also paid \$1.1 million in ancillary

benefits during 2005, an increase of 50 percent from 2004. Ancillary benefits are disability, survivor and funeral benefits. Ancillary benefits are optional, although almost all relief associations offer some type of ancillary benefit. During 2005, nine percent of relief associations offered short-term disability benefits, 84 percent offered long-term disability benefits, 97 percent offered survivor benefits, while only four percent offered funeral benefits. Fifty-six percent of relief associations made a service pension payment during the year. The largest total outlay (\$624,370) was made by the Coon Rapids Fire Relief Association and consisted of payments to four retiring firefighters.

The State Auditor's Office reviews benefit payment calculations as part of its annual review of relief association reporting information. When benefit payment errors are identified, the relief association is notified and must submit an explanation of how the error will be resolved. Relief association trustees should establish good record keeping policies and procedures for confirming benefit calculations before payments are made, since benefit overpayments reduce the assets available to pay future retirees.

Common reasons for benefit payment errors include rounding service credit up, paying for months of service when not authorized under the bylaws, using projected liability amounts from the Schedule form, using the wrong benefit level, and calculating deferred interest incorrectly.

Benefit Levels

There is a wide variance in benefit levels among relief associations in Minnesota. The average benefit level for lump sum plans was \$1,167 per year of service, although 66 percent of relief associations offered annual benefit levels below the average. The average increased \$53 from the 2004 average of \$1,114 per year of service. The Shakopee Fire Relief Association had the largest benefit level at \$7,500 per year of service. This is the maximum lump sum benefit amount allowed under state law. A member retiring from Shakopee would receive a lump sum benefit of \$150,000 after twenty years of service. Golden Valley, Hopkins and Northfield also offer benefits of \$6,000 per year of service or greater.

The Minnesota City Fire Relief Association had the smallest benefit level, at \$1 per year of service. Minnesota City recently incorporated and has not yet increased its benefit level. The Brownsville Fire Relief Association had the next smallest benefit level, at \$25 per year of service. A member retiring from Minnesota City would receive a lump sum benefit of \$20 after 20 years of service, while a 20-year member retiring from Brownsville would receive \$500.

The average lump sum benefit level for the monthly/lump sum combination plans was \$3,877, a slight decrease from the previous year. The 2005 average decreased even though several relief associations increased their benefits levels. This change is due to an additional relief association being in this category in this year's report. The average monthly benefit level for the combination plans was \$25 per year of service. The 2005 average remained similar to the 2004 amount. Brooklyn Center and Plymouth offered the largest lump sum benefits of the combination plans, at \$7,000 per year of service. Eden Prairie and Minnetonka offered the largest monthly benefit levels of the combination plans, at \$48 and \$47.25, respectively. A 20-year retiring member from Eden Prairie would receive payments of \$960 every month, for the rest of the member's life.

The average monthly benefit for the five plans that solely offer monthly benefits was \$20, an increase from the average of \$19 for 2004. The Spring Lake Park Fire Relief Association offers the largest monthly benefit level at \$30 per year of service.

During 2005, 203 relief associations, or over one-third of the defined benefit plans, instituted benefit increases. Nearly 80 of the relief associations that increased their benefits were underfunded at the end of the year. Percentage increases ranged from a two percent increase for the Apple Valley Fire Relief Association to a 6,700 percent increase for the Baldwin Fire Relief Association. Apple Valley increased its lump sum benefit amount by \$100, from \$4,800 to \$4,900 per year of service. Baldwin increased its benefit level by \$670, from the \$10 benefit level that was established when the plan recently incorporated to the \$680 per year of service benefit level effective for 2005.

The following table shows the relief associations that approved the largest and smallest benefit increases by dollar amount and percentage.

Table 7: Largest and Smallest Benefit Increases by Dollar Amount and Percentage

<u>Lump Sum Plans</u>			
<u>Top Five</u>		<u>Bottom Five</u>	
Shakopee	\$900	Argyle	\$15
Hopkins	\$800	Taunton	\$20
Baldwin	\$670	[9 Relief Associations] ⁴	\$25
Lake City	\$650	Brooten & Herman	\$40
[3 Relief Associations] ⁵	\$600	Ada	\$45
<u>Top Five</u>		<u>Bottom Five</u>	
Baldwin	6,700.00%	Redwood Falls	2.17%
Dovray	3,100.00%	Hamburg	2.22%
Finlayson	200.00%	Marble & New Brighton	2.27%
Jacobson & Meadowlands	100.00%	Lakeville	2.78%
Hancock	66.67%	Argyle	2.83%
<u>Monthly/Lump Sum Plans</u>			
<u>Lump Sum Benefit</u>		<u>Bottom Five</u>	
<u>Top Five</u>		<u>Bottom Five</u>	
Brooklyn Center	\$1,000	Luverne	\$50
Eden Prairie	\$400	Apple Valley & Glencoe	\$100
Minnetonka	\$237	Savage	\$115
Detroit Lakes	\$200	Detroit Lakes	\$200
Savage	\$115	Minnetonka	\$237
<u>Top Five</u>		<u>Bottom Five</u>	
Brooklyn Center	16.67%	Apple Valley	2.08%
Eden Prairie	9.09%	Luverne	2.56%
Detroit Lakes	6.90%	Savage	2.89%
Glencoe	6.67%	Minnetonka	4.01%
Minnetonka	4.01%	Glencoe	6.67%

⁴ Clarissa, Easton, Emmons, Hamburg, Lester Prairie, Marble, Watkins, Welcome and Winnebago.

⁵ Inver Grove Heights, Prior Lake and Waseca

Monthly Benefit			
<u>By Dollar Amount</u>		<u>By Percentage</u>	
Eden Prairie	\$4.00	Eden Prairie	9.09%
Minnetonka	\$1.82	Glencoe	6.57%
Apple Valley	\$1.00	Minnetonka	4.01%
Savage	\$0.75	Apple Valley	3.23%
Glencoe	\$0.65	Savage	2.88%
Monthly Plans			
<u>By Dollar Amount</u>		<u>By Percentage</u>	
Pine City	\$1.67	Pine City	28.64%
Spring Lake Park	\$1.00	Chaska	4.17%
Chaska	\$0.90	Spring Lake Park	3.45%

The Lake City Fire Relief Association approved a 25 percent benefit increase during 2005, from \$2,600 to \$3,250 per year of service. The relief association has been in a deficit situation since 2001, and was just 83 percent funded at the end of 2004. After the benefit increase was approved, the funding ratio plummeted to 69 percent at the end of 2005. The relief association also required a municipal contribution for 2006 of over \$17,000. Because the City approved the benefit increase, it is required to make any contributions that become due at the benefit level of \$3,250 per year of service.

Relief association trustees should be restrained when considering benefit increases to ensure the long-term health of the plan. Measured growth benefits current and future retirees. Relief association trustees, members, municipalities, and independent fire department boards must understand the effects that benefit increases have on the financial requirements of the plan before approving an increase.

Two relief associations, Balsam and Deer Creek, decreased their benefit levels during the year. Balsam decreased its benefit level from \$1,100 to \$1,000 per year of service. This benefit change allowed the relief association to become nearly fully funded by the end of 2005. Deer Creek decreased its benefit level from \$700 to \$625 per year of service. Deer Creek was only 73 percent funded at the end of 2004 and required a municipal contribution for 2005 of \$10,445. Considering that the population of the City of Deer Creek is only 337, the high municipal contributions obviously were not sustainable. The benefit decrease improved Deer Creek's funding situation, and the plan ended 2005 nearly 94 percent funded. A municipal contribution of almost \$7,000 was still required for 2006.

Each year, lump sum, monthly and monthly/lump sum combination plans must determine the maximum benefit allowable to be paid for the year. The maximum benefit amount is calculated based on an average of fire state aid, municipal contributions, ten percent of any plan surplus and the number of active members of the plan. The intent of the statutory maximum is to limit reckless benefit increases made without obtaining municipal approval, and to reduce the risk to members that their relief association would need to dramatically reduce benefit amounts because of imprudent decisions. Relief associations can increase benefits without obtaining municipal approval under certain circumstances. If a relief association is not able to financially support a benefit level and hasn't obtained approval, the benefit level must be decreased to the last amount approved by the municipality. Additionally, municipalities do not have to contribute to fund

benefit levels they have not approved. State law requires strict penalties, including the forfeiture of fire state aid, for relief associations that pay benefits above the statutory maximum.

On average, relief associations maintained a benefit level well below the statutory maximum. For lump sum plans, the average benefit level was \$1,167, while the average maximum benefit amount was \$1,937. Eight relief associations had annual benefit levels that were above the maximum during 2005. Each of these plans correctly established its benefit amount within the maximum in the past, and is allowed to continue paying the current benefit amount because of a grandfather provision under state law. Benefit levels for these plans can't be increased until the maximum amount allowable increases. Seven other relief associations are paying benefits at their statutory maximum. Relief association trustees would be wise to maintain a cushion between the benefit amount being paid and the maximum amount allowed. Relief associations that hastily increase benefit levels to the maximum may find themselves in poor financial health and dependent on large municipal contributions to maintain the benefit amount.

The table below shows the relief associations that offer the largest and smallest benefit levels, based on plan type.

Table 8: Largest and Smallest Benefit Levels by Plan Type

<u>Lump Sum Plans</u>			
Metro Area			
<u>Top Five</u>		<u>Bottom Five</u>	
Shakopee	\$7,500	Miesville	\$400
Hopkins & Golden Valley	6,000	Hanover	1,000
Woodbury	5,600	New Germany	1,100
Lakeville	5,550	Hamburg	1,150
Rosemount	5,300	Mayer & Norwood Young America	1,400
Greater Minnesota Small Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Lake City	\$3,250	Minnesota City	\$1
Park Rapids	3,000	Brownsville	25
Garrison & Princeton	2,875	Northland	50
Zimmerman	2,750	Pequaywan	60
Pequot Lakes & Two Harbors	2,500	Culver	85
Greater Minnesota Large Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Northfield	\$6,600	Red Wing	\$800
Brainerd	5,825	Saint Michael	1,100
Alexandria	5,665	Hibbing & Morris	1,200
Grand Rapids	5,000	Stewartville	1,300
Elk River	4,000	[3 Relief Associations] ⁶	1,500

⁶ Crookston, Montevideo and Waite Park.

Combination Plans			
Lump Sum Benefit			
<u>Top Five</u>		<u>Bottom Five</u>	
Brooklyn Center & Plymouth	\$7,000	Benson	\$1,000
Minnetonka	6,143	Glencoe	1,600
Robbinsdale	5,500	Pipestone	1,700
Lake Johanna	5,432	Luverne	2,000
Apple Valley	4,900	Worthington	2,313
Monthly Benefit			
<u>Top Five</u>		<u>Bottom Five</u>	
Eden Prairie	\$48	Benson	\$4
Minnetonka	47	Glencoe	11
Lake Johanna	33	Robbinsdale	13
Apple Valley	32	Worthington	14
[3 Relief Associations] ⁷	27	New Ulm	18
Monthly Plans			
Spring Lake Park	\$30	Hutchinson	\$11
Mound	29	Pine City	8
Chaska	23		

Funding Levels

Funding ratios illustrate how well funded a relief association is by showing the relationship between its assets and liabilities. High funding ratios may mean that contributions could be reduced or benefit levels increased. Low funding ratios may signal the need for greater contributions or a reduction in benefit levels. As discussed in the Municipal Contributions section, defined contribution plans by their nature are fully funded.

During 2005, 179 relief associations had funding ratios below 100 percent, and 14 had funding ratios below 75 percent. The Dovray Fire Relief Association had the lowest funding ratio at just 36 percent. Dovray recently incorporated and has not yet built up its assets. The dangerously low funding level is due in large part to a benefit increase approved by the plan during 2005. Fifty-five relief associations had funding ratios above 150 percent. The Minnesota City Fire Relief Association had the highest funding ratio, at 16,243 percent. The Brownsville Fire Relief Association had the next highest funding ratio at 1,090 percent. Both plans have recently incorporated and established low original benefit amounts until their assets grow.

The Elysian Fire Relief Association was only 63 percent funded at the end of 2005. While the funding ratio increased slightly from the 59 percent funding level for 2004, the relief association in actuality wasn't much better financially situated since 28 percent of its assets were accounts receivable. This means that 28 percent of the relief association's assets were owed to the relief association but not yet received, and no investment earnings were being generated. The City was

⁷ Brooklyn Center, Roseville and Savage.

required to contribute \$14,570 to the relief association for 2005, and is required to contribute \$17,510 to the relief association for 2006.

The average funding ratio for the lump sum plans was 147 percent, while the average funding ratio for the monthly and monthly/lump sum combination plans was 96 percent. Over half of the monthly and monthly/lump sum combination plans had unfunded liabilities at the end of 2005, while nearly half still approved benefit increases. Relief association trustees should strive to maintain a healthy funding ratio between 100 and 110 percent, and make financial decisions to obtain the funding goal. Maintaining a steady funding ratio over time ensures that all members of the relief association receive an equitable pension benefit. The State Auditor's Office discourages relief associations with low funding ratios from making benefit increases until steps are taken to improve their funding situation.

The following table shows the highest and lowest funding ratios for relief associations in the seven-county metro area, in the Greater Minnesota small cities and in the Greater Minnesota large cities.

Table 9: Highest and Lowest Funding Ratios by Location and City Size

Metro Area			
<u>Top Five</u>		<u>Bottom Five</u>	
New Market	170%	New Scandia	66%
Inver Grove Heights	149%	Shakopee	68%
East Bethel	146%	Chaska & Robbinsdale	69%
Saint Francis	131%	Jordan	70%
Saint Anthony	130%	Hamburg	74%
Greater Minnesota Small Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Minnesota City	16,243%	Dovray	36%
Brownsville	1,090%	Elysian	63%
Northland	912%	Gaylord	68%
Pequaywan	595%	Lake City	69%
Maple Hill	417%	Makinen	70%
Greater Minnesota Large Cities			
<u>Top Five</u>		<u>Bottom Five</u>	
Red Wing	225%	Monticello	76%
Stewartville	159%	North Branch	78%
Detroit Lakes	142%	Sauk Rapids	80%
Cambridge	137%	Glencoe	83%
Saint Michael	135%	Fairmont Fire	85%

Nine-Year Financial Trends

Relief associations have seen their combined net assets increase by over \$125 million since 1997, from \$248.9 million to \$374.3 million in 2005. The growth in accrued liabilities has far outpaced the growth in assets, with liabilities increasing by over \$140.5 million, from \$225.8

million in 1997 to \$366.3 million in 2005. While relief associations as a group are still fully funded, the funding ratio since 1997 has fallen from 110 percent to 102 percent. Fire state aid for those plans included in the report has increased dramatically, from just under \$11 million in 1997 to \$22.1 million in 2005 – an increase of 101 percent.

During 1997, service pensions and other benefits totaling \$12.5 million were disbursed to 637 members, for an average disbursement of \$19,583. The average disbursement in 1997 was higher than the 2005 average of \$17,228. Reasons for the decrease in the average disbursement could include more members retiring with less than 20 years of service and more accurate reporting. Total membership for relief associations has increased by about two percent since 1997.

Regional Analysis

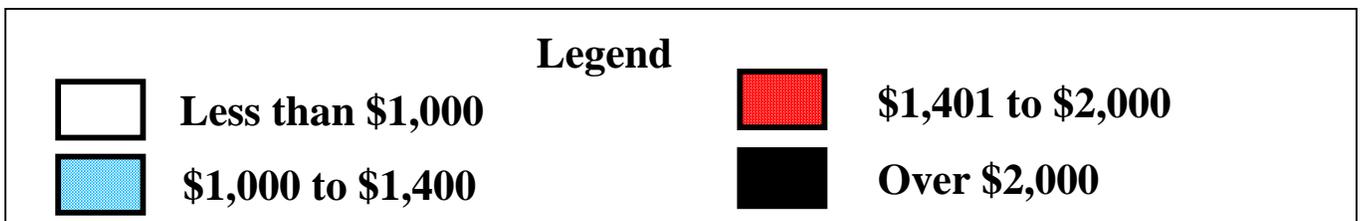
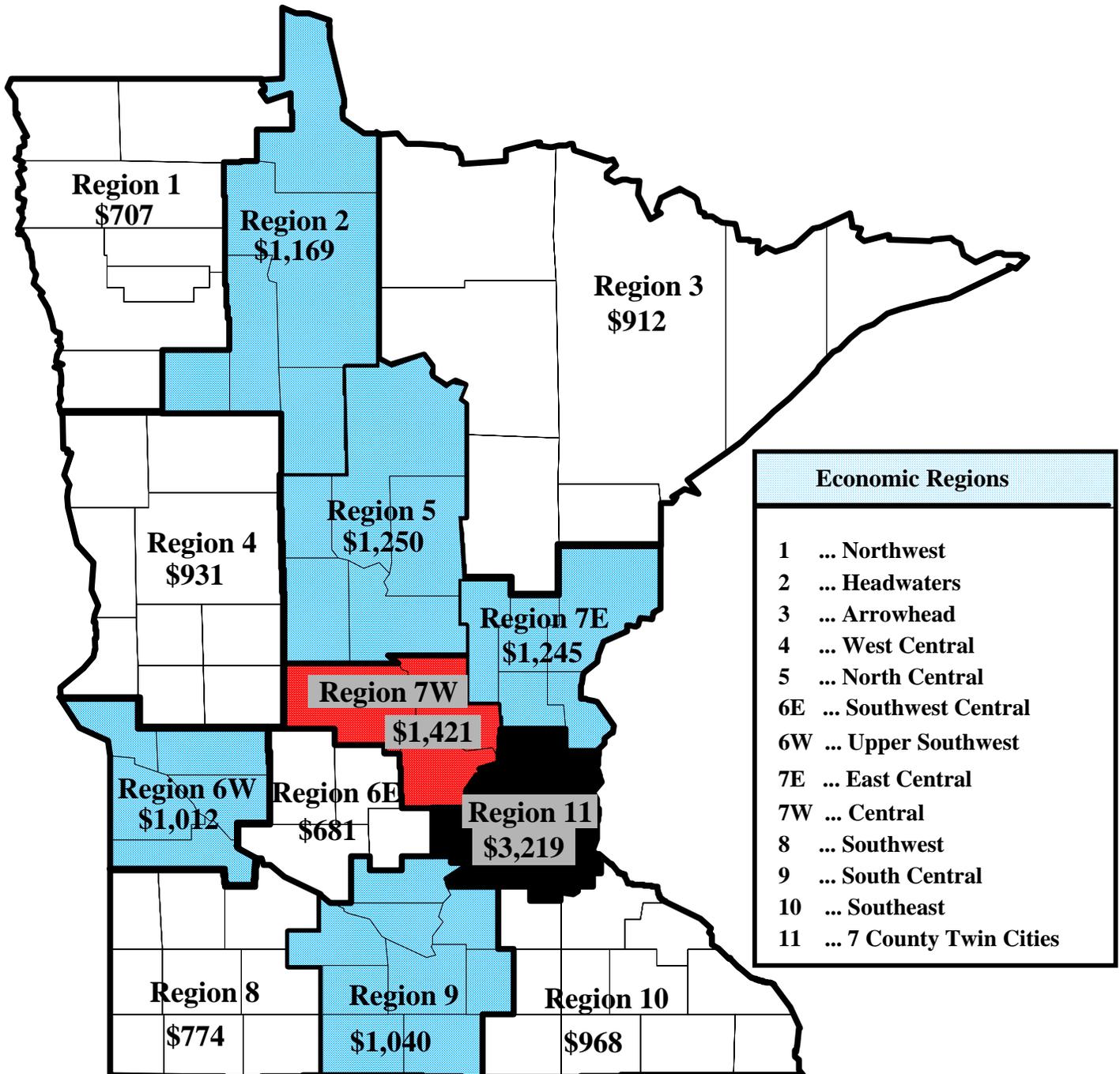
There are 13 economic development regions in Minnesota. These regions were established by the state legislature to work with and on behalf of local units of government to address economic, social, physical and governmental concerns of each region in the state. Relief association data was summarized by economic development region and analyzed for regional trends. The Metro region again had by far the highest average lump sum benefit level, at \$3,219 per year of service. The average increased from the 2004 amount of \$2,950. The region with the next largest average benefit level was the Central region, with an average of \$1,421 per year of service. Relief associations in the Southwest Central region had the smallest average lump sum benefit level, at \$681 per year of service. Last year, the Southwest region relief associations had the smallest average benefit level. Relief associations in the Arrowhead, Northwest, Southeast, Southwest and West Central regions also had average benefit levels below \$1,000 per year of service during 2005.

The average funding ratios for relief associations by economic development region were all over 100 percent, meaning that, as a group, the relief associations in each region were fully funded. The relief associations in the Metro region continue to have the smallest average funding ratio at 102 percent. This represents an increase from the average funding ratio of 95 percent for the region for 2004. Relief associations in the Southeast region had the largest average funding ratio of 342 percent. The average funding ratio for the Southeast region was affected by the extremely high funding ratios for Brownsville and Minnesota City.

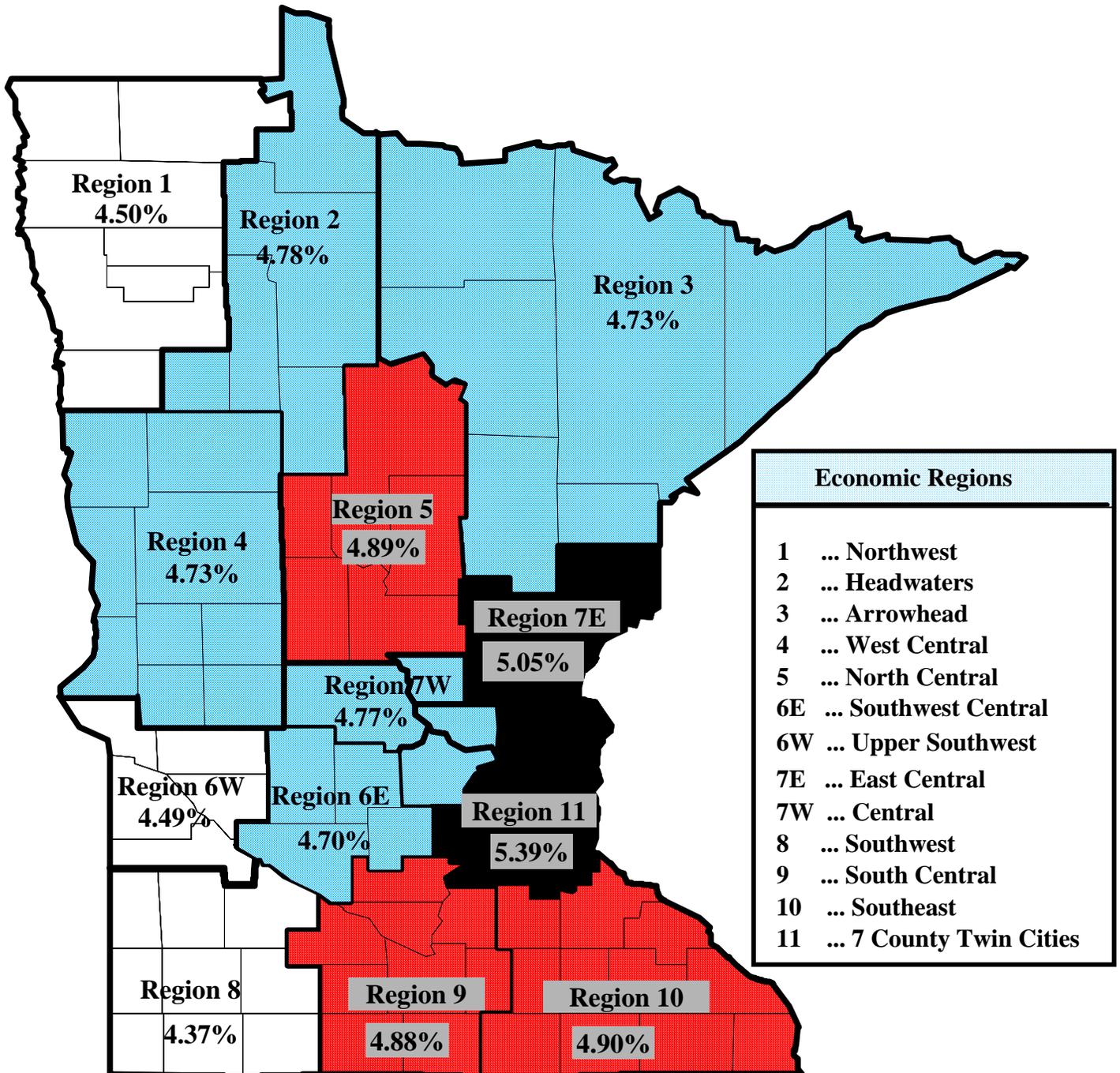
Relief associations in the Metro region had the highest 2005 average rate of return, at 5.7 percent. The Central, East Central and Southwest Central relief associations also had average rates of return above five percent. The Metro relief associations were the most aggressively invested, with an average of nearly 56 percent invested in stock. The East Central, Headwaters and Southwest Central relief associations also had average allocations to stock of over 50 percent. Relief associations in the Northwest and Southwest regions had the lowest average rates of return for 2005 at about 4.1 percent, and had the highest allocations to cash, at over 50 percent.

Relief associations in the Metro region had the largest average nine-year rate of return at 5.4 percent. Relief associations in the Southwest region had the lowest average nine-year rate of return at 4.4 percent.

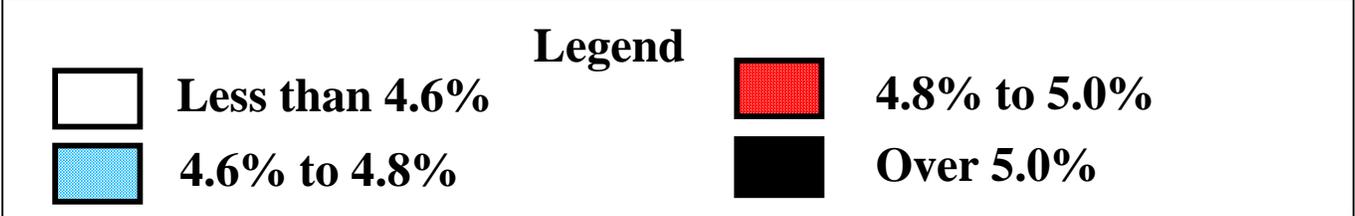
2005 Lump Sum Benefit Level by Economic Development Region



Average Nine-Year Rates of Return by Economic Development Region



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



Conclusion and Recommendations

2005 was a favorable year for Minnesota's fire relief associations. Investment returns were decent, taking some pressure off the trend of rising municipal contributions. Benefit level increases have also somewhat plateaued, allowing relief associations to improve their funding ratios as they continue to recover from market downturns of past years.

The State Auditor makes the following recommendations to permit relief associations to better fulfill their public policy goals while safeguarding association members and the taxpayers.

- Relief association personnel are urged to take advantage of training opportunities offered by the State Auditor's Office and others on fiduciary duty, investment strategies and legal compliance. There have been recent statutory changes concerning supplemental and survivor benefits and other topics, which can be complex. Municipalities and relief associations should strive to work more cooperatively while still maintaining the clear delineation between the city (fire department) and the relief association. City personnel must be thoroughly cognizant of the activities and solvency of their affiliated relief associations in order to fulfill their duty owed to local taxpayers and relief association members.
- Relief associations should strongly consider investing through the State Board of Investment (SBI). SBI's enormous amount of assets under management allows it to charge extraordinarily low management and investment fees, while yielding a consistently good rate of return. Relief associations must keep close tabs on fees paid to consultants and investment advisors.
- Any outside investment advisors hired by a relief association must be held accountable. Relief association trustees are ultimately responsible that applicable provisions of state law governing investments are followed, as well as the association's own investment allocations and policy. Brokers hired by relief associations must provide the statutory attestation that they understand and are in compliance with the public investment regulations of state law.
- The board of trustees of every relief association should have a management goal of expeditiously achieving and permanently maintaining a funding ratio for the association of 100-110 percent of its liabilities. This benchmark should be pre-eminent in all discussions and consideration of municipal contributions, benefit increases, investment strategies and performance, and other factors affecting the relief association's fiscal health. City personnel should oversee the relief association's steady progress toward this ideal.
- The Legislature should consider statutorily capping benefit increases by linking them to a relief association's funded ratio or limiting them to a set percentage of total assets. Benefit levels should not be changed more frequently than once per year.

2005 Data Tables

Table 10
Financial and Membership Summary
For the Year Ended December 31, 2005

	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	68,547,108	225,090,170	16,703,427	63,913,404	374,254,109
Accrued Liabilities	71,303,719	213,118,264	17,955,395	63,913,404	366,290,782
Surplus or (Deficit)	(2,756,611)	11,971,906	(1,251,968)	-	7,963,327
Fire State Aid	3,260,210	14,064,593	756,976	3,993,034	22,074,813
Supplemental Benefit Reimbursements	22,408	397,742	-	61,230	481,380
Municipal Contributions	1,239,171	4,140,141	511,574	662,056	6,552,942
Investment Earnings	3,335,002	10,988,767	906,040	3,525,131	18,754,940
Other	39,965	415,868	1,500	75,678	533,011
Total Revenues	7,896,756	30,007,111	2,176,090	8,317,129	48,397,086
Normal Cost	1,966,756	18,575,701	363,133	-	20,905,590
Deficit Amortization Payment	598,797	1,515,686	281,644	-	2,396,127
Estimated Administrative Expenses	262,647	940,621	61,358	-	1,264,626
LESS: 10% of Surplus	125,747	1,918,618	1,254	-	2,045,619
Total Financial Requirements	2,702,453	19,113,390	704,881	-	22,520,724
Administrative Expenses	270,864	1,874,486	63,393	245,885	2,454,628
Service Pension Benefit Expenditures	3,049,903	12,440,400	842,470	2,974,858	19,307,631
Other Benefit Expenditures	356,031	493,188	84,557	173,670	1,107,446
Total Expenses	3,676,798	14,808,074	990,420	3,394,413	22,869,705
Relief Associations Reporting	19	563	5	86	673
Number of Active Members	866	13,406	199	2,202	16,673
Number of Deferred/Inactive Members	240	2,001	24	762	3,027
Total Membership (for 673 reporting)	1,106	15,407	223	2,964	19,700
Number of Benefit Recipients	417	473	208	87	1,185

Table 10
Financial and Membership Summary
For the Year Ended December 31, 2005

	Monthly/Lump Sum Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
Relief Associations Reporting	19	563	5	86	673
Minimum Retirement Age					
Age 50	19	535	5	83	642
Age 51	-	1	-	-	1
Age 55	-	26	-	2	28
Age 60	-	1	-	1	2
Minimum Years Active Service in Fire Department					
5 Years	3	112	-	25	140
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
10 Years	16	427	2	58	503
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	6	1	-	7
20 Years	-	15	2	1	18
Minimum Years Active Membership In Relief Association					
5 Years	4	118	-	28	150
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	15	437	2	56	510
12 Years	-	1	0	-	1
13 Years	-	-	0	1	1
15 Years	-	1	1	-	2
19 Years	-	-	1	-	1
20 Years	-	3	1	-	4

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Ada	24	215,485	13,139	-	745	3.9	110%
Adams	24	161,926	12,813	-	520	2.3	115%
Adrian	25	288,863	10,263	9,237	600	6.2	160%
Aitkin	32	738,614	43,900	10,000	1,600	4.6	105%
Albertville	29	289,569	45,510	25,490	1,500	2.0	86%
Alborn	17	97,002	6,583	500	350	3.5	127%
Alden	25	104,330	8,411	5,321	375	5.0	86%
Alexandria	30	1,441,104	117,948	116,840	5,665	12.7	86%
Almelund	33	176,768	11,858	2,000	250	6.1	188%
Alpha	16	132,165	5,486	-	600	(2.8)	108%
Altura	23	116,620	7,680	198	400	2.8	89%
Amboy	15	122,845	8,271	-	600	4.9	108%
Annandale	28	417,594	41,348	3,000	1,000	9.9	166%
Argyle	25	142,058	9,143	-	545	6.2	100%
Arlington	29	308,215	18,795	2,800	950	7.6	109%
Arrowhead	7	61,657	5,120	1,221	484	5.6	92%
Askov	21	148,962	6,583	-	500	3.9	136%
Atwater	25	221,311	13,407	1,000	650	3.1	127%
Audubon	21	186,617	15,276	-	900	4.2	122%
Aurora	20	336,368	9,934	23,351	1,300	1.5	81%
Avon	27	351,909	27,767	10,500	1,250	2.2	103%
Babbitt	32	222,972	11,263	6,250	1,100	4.5	97%
Backus	17	216,969	15,731	13,075	1,400	4.9	111%
Badger	16	115,550	7,258	2,273	500	1.7	101%
Balaton	27	132,326	9,960	721	500	3.2	104%
Baldwin	27	59,365	28,421	205	680	6.0	187%
Balsam	24	254,928	9,541	5,041	1,000	5.7	95%
Barnesville	26	279,712	18,571	7,225	900	5.3	86%
Barnum	25	231,933	9,143	5,866	560	6.1	129%
Barrett	16	97,082	5,851	-	425	1.8	109%
Battle Lake	20	270,094	23,584	-	1,100	0.8	157%
Baudette	25	410,725	16,679	-	1,150	5.2	117%
Bayport	24	1,770,618	92,601	-	4,750	2.9	108%
Beardsley	21	117,996	7,314	996	500	5.6	128%
Beaver Creek	18	98,762	5,851	3,017	500	4.7	78%
Becker	35	850,414	63,661	4,500	2,200	2.2	109%
Belgrade	25	295,285	9,143	4,000	700	3.9	104%
Belle Plaine	30	441,856	40,691	6,695	1,700	7.1	93%
Bellingham	18	138,106	7,314	500	500	7.2	118%
Belview	20	159,811	8,777	2,915	600	2.6	95%
Bemidji	38	1,741,649	149,741	33,431	3,750	6.9	111%
Bertha	15	97,731	7,314	1,675	600	4.0	111%
Big Lake	30	580,678	77,146	12,000	1,800	4.6	116%
Bigelow	20	76,877	6,948	-	100	4.1	255%
Bigfork	19	242,347	21,275	5,000	1,400	5.0	92%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Bird Island	22	183,206	12,330	5,000	800	3.1	99%
Biwabik	14	133,049	8,411	306	600	5.2	108%
Biwabik City	21	275,260	8,046	27,899	1,400	5.8	93%
Blackduck	25	266,036	16,518	3,784	825	4.2	87%
Blomkest	16	147,129	8,678	4,849	750	5.4	98%
Blooming Prairie	28	442,631	27,403	-	1,175	4.1	98%
Blue Earth	29	765,766	24,644	-	1,550	8.0	115%
Bluffton	16	107,544	5,851	-	250	6.3	202%
Bovey	17	189,790	7,314	9,556	1,100	1.9	90%
Bowlus	22	142,737	9,247	-	325	1.3	134%
Boyd	19	112,683	6,948	-	320	4.1	131%
Brainerd	38	2,434,212	193,081	47,975	5,825	7.4	101%
Brandon	26	198,058	10,461	4,500	775	3.8	99%
Breckenridge	29	391,288	22,531	20,031	1,150	1.9	85%
Breitung	20	208,613	7,680	12,000	500	5.2	158%
Brevator	17	92,156	7,314	1,000	600	4.9	98%
Bricelyn	22	178,846	8,046	-	550	5.0	111%
Brimson	9	36,565	5,851	-	200	5.8	248%
Brook Park	19	150,376	6,217	-	400	3.6	160%
Brooten	22	226,085	9,507	1,050	640	5.1	114%
Browerville	22	237,802	13,421	2,600	500	3.0	206%
Browns Valley	21	198,763	7,680	4,736	700	5.6	100%
Brownsdale	20	221,736	9,872	-	700	8.7	161%
Brownsville	15	35,796	6,948	-	25	3.1	1,090%
Brownton	30	256,249	9,160	18,731	900	3.4	81%
Buffalo	34	672,690	94,114	-	2,000	3.8	113%
Buffalo Lake	25	267,718	8,777	1,000	850	4.8	103%
Buhl	19	143,870	6,583	6,873	800	1.8	117%
Butterfield	23	132,479	8,777	4,975	600	2.5	85%
Byron	28	306,962	32,892	7,500	900	5.7	88%
Caledonia	32	303,722	24,580	2,400	850	4.8	115%
Calumet	19	248,273	7,680	8,000	1,250	6.7	108%
Cambridge	24	675,325	75,747	-	1,900	5.0	137%
Canby	25	427,755	15,782	3,000	1,050	6.0	124%
Cannon Falls	30	573,539	46,386	-	1,400	7.0	102%
Canosia	20	200,253	11,401	7,100	1,000	2.9	89%
Canton	20	103,045	6,948	-	400	3.4	93%
Carlos	21	447,378	12,756	23,750	1,600	5.4	98%
Carlton	16	409,113	17,228	2,950	1,550	3.4	126%
Carsonville	17	97,745	8,308	-	400	3.9	101%
Carver	27	449,544	20,033	27,231	1,700	3.7	96%
Cass Lake	18	363,336	39,396	9,721	2,100	5.8	131%
Cataract	43	1,664,306	103,969	60,000	3,200	7.0	96%
Centennial	55	2,203,303	149,114	23,500	3,500	5.2	110%
Center City	20	292,288	11,900	6,500	1,100	3.7	123%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Ceylon	24	162,910	7,680	-	500	4.2	105%
Chandler	15	128,922	6,217	775	500	3.1	121%
Chatfield	24	313,528	24,404	-	1,000	4.8	108%
Cherry	15	70,044	7,314	-	375	3.9	149%
Chisago	24	504,808	33,548	14,677	2,250	4.0	119%
Chisholm	28	772,269	27,066	-	2,000	5.7	109%
Chokio	21	150,646	9,657	-	500	4.2	128%
Clara City	20	266,094	13,237	4,190	770	10.5	127%
Claremont	17	109,896	7,958	2,418	700	3.1	106%
Clarissa	20	89,803	8,777	2,619	400	3.5	95%
Clarkfield	26	218,513	11,619	1,142	800	4.5	101%
Clarks Grove	25	205,817	10,243	-	400	3.9	131%
Clear Lake	28	432,682	26,667	3,000	1,200	5.6	107%
Clearbrook	17	301,892	13,291	-	1,150	5.9	129%
Clearwater	26	231,985	22,205	7,472	1,000	8.3	98%
Clements	19	122,161	8,046	1,943	475	5.7	98%
Clifton	19	202,257	10,599	7,040	700	3.1	143%
Climax	19	67,954	6,217	-	150	2.2	228%
Clinton (Big Stone)	20	105,948	7,680	3,000	500	1.7	83%
Clinton (St. Louis)	17	148,087	6,583	-	400	5.0	164%
Cohasset	25	613,534	26,247	3,000	1,900	6.1	105%
Cokato	24	397,540	27,581	11,190	1,400	0.9	80%
Cold Spring	30	640,814	39,507	13,650	1,700	8.2	98%
Coleraine	20	113,999	9,383	10,186	1,100	1.2	79%
Colvin	11	95,128	5,486	9,079	800	7.0	76%
Comfrey	25	228,090	8,510	4,000	550	1.9	100%
Cook	19	379,237	16,869	1,500	1,100	3.9	134%
Cosmos	12	163,147	8,249	-	700	3.6	198%
Cottage Grove	55	1,469,275	174,817	-	2,700	8.4	113%
Cotton	22	124,608	10,971	-	200	3.4	161%
Cottonwood	26	276,930	13,123	-	600	3.9	154%
Courtland	22	184,472	9,769	8,450	800	3.0	100%
Cromwell	27	241,867	9,874	4,900	1,000	2.8	103%
Crooked Lake	19	112,813	7,114	938	250	2.2	156%
Crookston	24	534,475	16,172	7,000	1,500	5.1	101%
Crosby	31	406,487	22,659	30,949	1,600	2.3	82%
Culver	15	19,150	3,137	-	85	0.4	133%
Currie	23	156,677	8,046	1,066	550	3.1	84%
Cuyuna	25	128,980	8,777	1,224	600	5.2	83%
Cyrus	20	102,750	6,583	-	325	3.5	190%
Dalton	24	180,269	9,279	1,417	450	3.0	141%
Danube	20	155,992	7,077	-	550	4.6	108%
Danvers	12	55,155	5,851	-	475	1.9	105%
Darfur	17	115,854	5,851	-	325	2.0	116%
Dassel	28	727,248	31,488	34,117	2,100	4.5	100%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Dawson	24	347,899	15,058	28,330	1,700	4.9	87%
Dayton	25	383,356	28,861	15,000	1,500	3.3	78%
Deer Creek	18	129,759	7,314	10,445	625	5.0	94%
Deer River	23	354,053	25,539	5,000	1,550	5.5	103%
Deerwood	18	230,384	21,002	-	950	3.9	103%
Delano	25	449,103	43,863	27,000	2,000	3.9	80%
Delavan	17	185,352	6,948	1,680	625	4.7	138%
Dent	23	150,429	14,452	-	500	6.8	108%
Dexter	25	157,616	5,852	5,750	300	2.7	119%
Dodge Center	23	396,831	16,120	21,457	1,300	3.4	141%
Dover	18	196,330	7,681	1,000	600	4.6	127%
Dovray	17	9,900	4,754	158	160	1.9	36%
Dumont	22	97,750	7,314	-	300	2.1	100%
Dunnell	14	109,742	5,486	-	450	1.0	114%
Eagle Bend	22	138,914	9,143	5,944	750	2.5	85%
Eagle Lake	24	289,010	15,700	3,868	1,500	2.3	90%
East Bethel	32	903,550	59,316	14,875	2,400	7.4	146%
East Grand Forks	29	868,708	44,843	-	2,200	5.0	103%
Eastern Hubbard	19	161,714	8,687	4,000	1,100	4.2	117%
Easton	23	143,489	8,411	-	400	8.4	106%
Echo	21	147,227	7,680	950	500	4.6	123%
Eden Valley	25	373,788	17,350	5,904	1,000	4.3	102%
Edgerton	22	290,010	12,387	6,194	800	4.5	102%
Elbow Tulaby Lakes	13	46,234	5,025	-	100	2.7	392%
Elizabeth	22	221,138	8,055	2,500	550	3.6	104%
Elk River	40	1,886,585	136,429	28,100	4,000	4.8	106%
Ellendale	22	137,268	10,517	8,000	400	2.6	105%
Ellsworth	24	171,899	9,143	-	300	2.4	154%
Elmer	14	74,011	5,851	-	200	3.4	134%
Elmore	17	169,589	8,777	1,250	900	4.5	114%
Elrosa	26	252,049	10,971	13,000	450	1.9	109%
Ely	30	555,553	52,670	-	1,300	6.4	125%
Elysian	22	138,165	10,623	14,570	900	2.7	63%
Emily	23	174,725	10,521	3,632	600	2.6	100%
Emmons	25	236,512	8,411	-	550	5.7	116%
Evansville	28	112,242	10,971	2,500	320	2.6	116%
Eveleth	19	405,504	15,784	3,545	1,650	7.4	109%
Excelsior	45	2,971,272	168,637	85,234	5,000	9.3	112%
Eyota	18	188,241	15,999	4,850	1,000	4.2	106%
Fairfax	19	404,413	13,552	6,776	1,600	1.2	92%
Fayal	23	387,862	9,910	15,624	1,500	5.9	107%
Federal Dam	12	50,680	4,959	-	100	0.2	376%
Fergus Falls	40	1,407,497	83,773	1,800	3,400	5.4	104%
Fertile	25	223,501	12,685	-	800	6.1	114%
Fifty Lakes	13	103,064	5,345	-	600	2.9	126%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Finlayson	21	140,785	11,186	-	600	3.0	88%
Flensburg	15	83,761	8,046	-	425	3.6	119%
Foley	23	610,010	46,190	6,500	1,500	3.8	122%
Forada	27	179,488	8,777	12,485	600	7.0	119%
Forest Lake	28	1,146,328	126,544	7,146	4,100	7.1	94%
Foreston	20	267,954	8,411	1,183	800	4.1	119%
Franklin	19	261,586	7,314	7,314	900	3.1	118%
Frazee	25	373,893	21,383	3,405	900	4.9	109%
Fredenberg	17	141,717	2,604	-	500	11.3	142%
French Township	27	116,391	9,143	922	500	6.3	74%
Frost	22	161,087	8,046	1,000	400	3.8	118%
Fulda	25	455,520	15,638	4,000	1,000	3.6	102%
Garfield	25	214,980	14,479	7,800	850	4.0	128%
Garrison	25	718,177	28,869	12,000	2,875	5.3	100%
Garvin	15	86,256	5,486	-	425	7.7	99%
Gaylord	25	290,311	19,048	28,382	1,350	3.0	68%
Geneva	18	74,824	6,948	-	100	4.7	276%
Ghent	20	86,980	5,851	-	475	4.7	114%
Gilbert	20	246,264	7,398	8,193	1,100	4.3	100%
Glenwood	30	296,919	27,434	11,685	1,100	5.0	96%
Glyndon	23	288,372	13,458	-	900	(1.0)	93%
Golden Valley	45	4,262,540	156,619	2,882	6,000	7.0	116%
Gonvick	19	153,709	7,314	3,556	650	4.6	113%
Good Thunder	21	344,678	13,072	6,600	1,050	4.9	102%
Goodview	31	365,732	16,663	-	1,000	5.0	136%
Graceville	24	160,092	9,959	2,500	550	3.1	105%
Granada	19	125,217	6,217	1,879	500	6.6	106%
Grand Lake	23	235,653	14,535	7,250	1,200	4.8	112%
Grand Marais	25	341,963	16,362	-	1,000	3.4	114%
Grand Meadow	24	253,576	16,158	818	900	6.2	108%
Grand Rapids	30	1,654,069	119,368	24,114	5,000	7.8	108%
Green Isle	17	146,907	8,777	5,000	675	4.4	105%
Greenbush	35	215,214	10,971	-	350	5.8	119%
Greenwood	26	259,729	12,634	16,523	1,200	5.6	86%
Grey Eagle	20	214,381	12,490	2,000	750	6.2	93%
Grove City	18	180,188	11,604	-	720	5.2	122%
Grygla	20	86,650	7,314	-	250	9.3	124%
Hackensack	30	330,419	17,571	23,250	1,500	3.2	92%
Hallock	28	180,646	10,756	-	500	4.2	97%
Halstad	25	152,854	8,777	-	400	2.0	131%
Ham Lake	36	1,026,914	80,504	-	2,100	7.1	125%
Hamburg	29	327,130	9,874	34,088	1,150	5.1	74%
Hamel	24	898,023	38,606	30,000	1,600	4.3	114%
Hancock	24	180,847	9,281	-	500	1.7	123%
Hanley Falls	23	131,433	8,411	-	325	4.1	117%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Hanover	29	420,305	35,071	3,000	1,000	3.5	122%
Hanska	24	158,973	9,143	3,000	425	2.9	125%
Harmony	25	210,299	11,306	5,000	550	4.1	109%
Hartland	17	151,969	7,680	80	425	5.3	170%
Hastings	52	2,815,840	160,422	-	3,750	6.6	116%
Hayfield	23	236,355	20,589	-	1,100	13.3	95%
Hayward	21	210,740	8,046	4,500	800	6.2	140%
Hector	28	467,510	14,027	3,800	1,250	5.0	107%
Henderson	23	175,907	8,901	14,952	800	4.0	77%
Hendricks	30	153,623	9,143	5,184	600	5.1	86%
Hendrum	19	89,149	6,948	-	300	2.8	169%
Henning	25	192,171	13,509	7,151	825	7.9	86%
Herman	19	113,751	9,143	-	525	2.3	105%
Hermantown	34	985,667	42,559	65,000	2,400	7.7	110%
Heron Lake	20	164,160	8,151	1,072	600	2.0	94%
Hewitt	16	77,400	5,120	1,096	400	2.1	123%
Hibbing	17	404,016	-	11,214	1,200	5.2	110%
Hills	17	93,681	9,508	5,000	475	4.9	100%
Hinckley	19	349,667	25,120	4,494	900	6.2	146%
Hitterdal	22	100,773	5,486	1,300	400	(3.9)	106%
Hoffman	24	219,348	8,777	1,456	600	2.8	93%
Hokah	20	133,795	10,971	-	350	3.7	120%
Holdingsford	21	245,439	12,804	4,056	900	3.1	82%
Holland	21	128,160	7,314	-	250	8.9	172%
Hopkins	37	3,054,594	100,841	32,166	6,000	6.3	126%
Houston	24	258,934	12,765	-	800	5.3	113%
Hovland	10	94,396	4,023	2,000	400	4.2	307%
Howard Lake	24	333,118	20,313	4,300	1,200	4.3	87%
Hoyt Lakes	24	300,000	9,344	12,717	1,500	1.9	88%
Hugo	25	566,339	47,878	6,047	2,300	3.6	104%
Ideal	29	527,333	21,044	1,343	1,600	6.4	102%
Industrial	21	217,623	6,217	5,000	700	5.6	90%
International Falls	26	614,479	51,971	-	2,000	5.3	112%
Inver Grove Heights	49	2,696,676	180,149	-	3,500	5.9	149%
Iona	14	62,981	3,291	-	250	3.8	129%
Ironton	26	137,975	9,143	3,936	500	4.9	103%
Isanti	32	875,175	60,721	6,000	2,050	18.7	104%
Isle	24	296,230	26,462	30	842	7.0	119%
Jackson	28	546,253	28,324	5,968	1,600	4.0	99%
Jacobson	29	78,943	5,851	-	300	6.0	169%
Janesville	25	223,717	19,097	11,081	1,200	3.8	87%
Jasper	26	144,544	9,013	2,500	450	6.8	137%
Jeffers	21	128,519	7,314	-	400	5.4	104%
Jordan	35	474,762	37,574	82,355	1,450	3.1	70%
Kandiyohi	16	257,215	10,689	4,934	900	4.8	104%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Karlstad	31	143,108	10,971	-	350	0.9	114%
Kasota	21	297,538	18,808	8,500	900	7.5	143%
Kasson	26	541,441	32,426	-	1,500	6.9	116%
Kelliher	22	128,068	8,411	429	475	5.7	85%
Kellogg	30	313,400	8,411	11,756	680	9.5	101%
Kennedy	15	68,701	6,166	-	350	4.1	117%
Kensington	28	152,502	8,777	1,951	750	4.0	99%
Kettle River	18	120,981	6,948	-	550	4.9	107%
Kimball	28	191,923	16,796	5,000	680	4.6	108%
Kinney	20	137,785	6,948	-	650	3.5	106%
La Crescent	21	488,118	34,128	2,000	1,500	4.9	108%
La Salle	16	63,378	4,754	-	250	4.3	157%
Lafayette	19	335,649	12,581	1,500	725	5.1	150%
Lake Benton	18	153,491	12,132	1,000	575	1.9	117%
Lake Bronson	15	45,197	5,120	-	350	(0.2)	178%
Lake City	20	459,185	45,344	15,900	3,250	4.3	69%
Lake Crystal	24	403,542	24,463	5,000	1,300	6.3	105%
Lake Elmo	27	845,656	52,676	2,690	3,100	5.5	113%
Lake Henry	23	97,866	6,583	4,438	350	3.7	114%
Lake Kabetogama	14	117,834	6,949	-	800	6.4	116%
Lake Lillian	17	105,002	6,994	1,000	600	9.0	92%
Lake Park	24	195,471	16,073	2,400	525	4.7	131%
Lake Wilson	23	148,062	6,217	-	500	2.2	121%
Lakefield	25	296,346	17,791	4,910	1,000	8.3	102%
Lakeland	15	117,510	4,974	20,000	800	3.1	84%
Lakeville	89	4,306,028	284,395	81,000	5,550	4.6	114%
Lakewood	26	185,595	10,589	-	650	0.2	99%
Lamberton	20	189,089	9,216	1,000	750	4.8	114%
Lancaster	23	101,640	6,948	-	200	3.1	182%
Lanesboro	23	209,610	11,448	3,500	850	6.2	107%
Le Roy	24	122,000	9,647	-	450	3.8	99%
Le Sueur	24	543,422	34,448	18,847	2,050	6.1	126%
Leaf Valley	22	243,414	6,949	17,390	800	5.0	86%
Lester Prairie	32	360,380	11,580	9,000	850	4.0	89%
Lewiston	32	645,464	24,290	4,000	1,000	5.7	115%
Lewisville	20	182,956	8,308	-	700	4.6	111%
Lexington	16	496,732	10,264	9,200	1,800	3.0	110%
Lindstrom	24	585,789	32,554	17,654	2,163	6.4	101%
Linwood	26	451,070	25,881	23,727	1,800	5.0	96%
Lismore	26	116,531	8,411	-	170	5.3	185%
Litchfield	30	546,450	52,761	706	1,750	4.4	93%
Little Canada	34	1,347,219	56,815	30,000	2,800	5.2	100%
Little Falls	26	804,179	77,235	9,000	2,100	4.4	113%
Littlefork	24	189,489	9,508	4,410	700	5.5	120%
Long Prairie	22	326,122	32,042	-	1,600	3.5	100%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Loretto	27	1,002,465	29,866	43,632	3,000	8.6	99%
Lower Saint Croix Valley	23	960,378	47,478	-	2,600	8.8	120%
Lowry	24	258,387	8,411	5,000	700	5.8	113%
Lucan	25	79,972	8,046	-	350	3.4	128%
Lutsen	16	173,066	11,545	2,914	1,200	6.2	90%
Lynd	17	85,696	5,486	-	250	6.6	155%
Mabel	20	100,117	8,204	3,410	475	2.7	86%
Madelia	28	254,284	18,828	7,553	1,000	3.5	86%
Madison	25	284,089	13,605	9,076	1,000	5.0	92%
Madison Lake	24	254,572	13,185	3,815	900	6.9	127%
Mahnomen	24	256,841	12,935	-	900	7.1	117%
Mahtomedi	36	1,020,229	65,209	8,000	3,400	5.4	111%
Mahtowa	22	99,670	5,851	3,724	500	2.8	108%
Makinen	10	65,134	6,583	5,400	500	3.0	70%
Mantorville	28	213,812	12,211	8,289	800	6.1	97%
Maple Hill	15	93,535	6,217	4,795	150	2.5	417%
Maple Lake	31	736,190	44,072	13,000	1,500	2.8	103%
Maple Plain	25	711,341	26,462	16,000	1,750	4.4	102%
Mapleton	23	370,784	17,801	6,949	1,500	4.4	120%
Maplewood	75	4,133,233	224,005	81,000	4,000	5.2	96%
Marble	19	286,240	6,948	8,000	1,125	5.5	141%
Marshall	44	1,879,479	82,526	20,414	3,775	4.2	109%
Mayer	17	362,693	8,777	11,468	1,400	5.0	105%
Maynard	24	174,555	8,903	-	600	2.5	108%
McDavitt	24	207,719	6,583	-	600	5.6	118%
McGrath	17	95,180	7,314	4,800	500	2.7	137%
McIntosh	25	146,618	6,217	3,251	600	5.5	94%
McKinley	12	77,438	4,023	-	300	2.4	139%
Meadowlands	12	36,737	4,754	-	200	1.4	120%
Medford	21	157,553	11,600	10,000	725	8.3	89%
Melrose	29	293,087	26,689	4,592	1,200	5.1	92%
Menahga	21	270,337	11,621	2,000	900	3.1	108%
Middle River	17	128,596	6,949	-	400	3.1	169%
Miesville	27	202,487	10,971	1,800	400	3.6	113%
Milaca	23	664,641	37,283	-	2,200	4.5	113%
Milan	20	178,485	7,314	-	500	5.3	113%
Miltona	21	199,200	10,823	5,000	650	2.8	127%
Minneota	26	268,527	15,263	3,413	825	7.1	122%
Minnesota City	10	19,492	5,851	-	1	1.2	16,243%
Minnesota Lake	26	314,930	9,143	4,135	1,000	3.8	102%
Mission	17	164,770	17,701	-	1,500	3.3	78%
Montevideo	28	594,926	32,946	2,531	1,500	8.4	110%
Montgomery	30	446,415	25,347	18,500	1,350	8.4	99%
Monticello	29	859,246	93,339	-	3,050	7.8	76%
Montrose	28	294,579	13,408	21,777	1,500	4.8	74%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Moose Lake	22	320,022	27,942	-	1,241	2.2	91%
Mora	29	598,559	52,475	-	1,600	6.4	101%
Morgan	23	352,591	12,553	1,613	1,200	5.5	130%
Morris	32	636,206	30,614	21,750	1,200	6.1	118%
Morristown	24	372,178	19,366	14,857	1,700	5.7	97%
Morton	19	144,100	7,314	8,003	800	4.5	89%
Motley	17	307,051	13,544	24,575	1,600	12.4	98%
Mountain Iron	19	330,633	13,532	10,800	1,550	4.6	104%
Mountain Lake	25	331,460	16,895	8,904	1,200	2.3	107%
Nashwauk	23	344,431	12,164	7,083	1,200	4.4	103%
Nevis	20	119,013	17,904	8,678	950	1.2	80%
New Brighton	38	2,065,663	128,599	31,340	4,500	5.0	101%
New Germany	22	301,721	9,874	6,000	1,100	3.4	106%
New London	23	281,677	33,620	5,578	1,275	6.9	84%
New Market	26	715,236	37,542	59,027	2,000	2.1	170%
New Prague	30	573,885	60,078	6,000	2,200	4.8	96%
New Richland	24	282,580	17,383	450	800	3.1	126%
New Scandia	26	436,455	31,064	38,468	2,200	1.3	66%
New York Mills	22	190,705	16,526	3,416	850	4.3	98%
Newfolden	21	99,937	8,947	-	650	2.0	93%
Newport	23	789,284	20,502	19,281	2,800	2.0	96%
Nicollet	25	321,192	21,635	6,316	1,090	8.1	108%
Nisswa	24	488,145	47,205	10,313	1,800	6.7	86%
North Branch	25	712,105	59,507	3,027	2,600	5.0	78%
North Mankato	30	1,002,981	63,723	12,429	2,600	7.0	109%
North St. Paul	35	1,014,496	63,307	2,297	2,800	3.8	104%
North Star	15	43,871	4,023	1,400	350	2.1	102%
Northfield	29	2,337,496	134,863	46,814	6,600	5.6	92%
Northland	6	49,424	3,657	218	50	12.1	912%
Northome	17	115,958	7,314	-	500	0.6	104%
Norwood Young America	36	544,903	24,278	19,470	1,400	4.1	75%
Oak Grove	28	742,591	52,870	13,880	1,900	8.4	107%
Oakdale	49	1,519,365	155,341	-	3,850	7.2	117%
Odin	13	117,938	4,754	-	550	2.8	108%
Ogilvie	24	171,965	16,404	6,000	750	1.9	108%
Okabena	19	154,227	7,314	-	425	0.2	127%
Olivia	25	196,429	18,729	1,315	950	2.6	94%
Onamia	18	218,191	18,819	-	900	4.2	92%
Ormsby	17	122,442	5,486	-	525	3.5	121%
Oronoco	15	157,992	8,046	-	900	3.3	157%
Orr	15	130,368	6,958	-	650	5.8	120%
Ortonville	30	370,249	13,021	-	800	9.5	131%
Osakis	20	446,518	22,466	16,000	2,300	5.1	86%
Osseo	27	448,879	15,739	6,148	1,532	6.6	101%
Ostrander	16	108,073	5,120	500	325	2.2	126%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Ottertail	29	313,279	13,390	15,232	500	4.0	139%
Owatonna	33	1,380,122	146,784	-	3,500	6.4	103%
Palisade	19	89,951	7,537	802	450	3.8	118%
Palo	18	203,519	9,143	6,500	850	2.8	106%
Park Rapids	26	866,704	70,870	-	3,000	1.0	90%
Parkers Prairie	24	194,738	10,259	12,738	850	5.8	80%
Paynesville	25	404,032	32,185	4,000	1,300	19.2	116%
Pelican Rapids	24	447,095	45,852	-	1,800	5.0	90%
Pemberton	23	107,928	6,217	1,000	550	3.2	104%
Pennock	21	131,398	11,078	2,787	800	(2.5)	85%
Pequaywan	10	38,727	5,120	-	60	8.3	595%
Pequot Lakes	26	565,179	34,803	42,411	2,500	3.2	98%
Perham	28	512,256	32,775	-	1,250	7.7	111%
Pierz	22	415,295	37,133	9,100	1,600	5.9	84%
Pike-Sandy-Britt	23	209,100	12,869	-	700	4.5	118%
Pillager	21	309,136	25,166	18,500	1,500	4.9	100%
Pine Island	25	389,020	40,655	7,426	1,800	4.6	88%
Pine River	25	436,101	21,904	10,723	1,350	3.2	94%
Plato	24	405,625	9,508	5,000	990	9.0	111%
Porter	24	169,845	8,777	1,000	225	5.2	197%
Preston	24	246,907	14,699	4,000	1,000	4.9	101%
Princeton	30	1,191,289	56,395	19,876	2,875	4.7	102%
Prinsburg	18	205,777	7,314	-	500	3.1	127%
Prior Lake	39	1,630,142	169,893	20,000	4,400	5.7	115%
Proctor	24	211,592	20,662	-	1,100	3.8	128%
Randall	23	262,225	12,643	25,625	500	6.3	170%
Raymond	20	180,855	10,479	2,100	600	4.7	116%
Red Wing	25	549,165	104,842	-	800	5.3	225%
Redwood Falls	30	955,843	38,290	18,600	2,350	4.7	101%
Remer	20	314,246	13,869	8,456	1,250	4.9	116%
Renville	24	194,166	11,974	10,477	1,000	3.9	78%
Revere	9	72,680	7,314	-	150	3.4	339%
Rice	20	255,893	17,601	1,891	650	6.0	134%
Richmond	24	248,581	22,548	10,500	925	7.7	113%
Rockford	30	317,610	30,208	3,397	1,500	4.1	102%
Rockville	26	360,405	19,368	7,038	1,200	6.7	80%
Rogers	33	622,822	66,138	9,000	1,950	5.5	97%
Rollingstone	24	112,767	10,688	-	385	2.9	86%
Rose Creek	19	103,899	7,681	4,612	400	4.5	79%
Roseau	25	478,705	32,354	3,500	1,600	5.8	127%
Rosemount	36	2,057,229	103,671	139,100	5,300	11.6	103%
Rothsay	23	283,252	10,411	-	800	2.0	109%
Royalton	20	134,687	12,330	2,500	575	5.0	100%
Rush City	31	481,156	28,008	10,811	1,550	5.1	84%
Russell	20	110,267	7,314	-	375	3.2	131%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Ruthton	17	156,615	6,583	425	750	3.3	107%
Sabin-Elmwood	15	121,917	7,680	-	800	1.2	115%
Sacred Heart	25	194,501	9,143	-	600	2.7	99%
Saint Anthony	28	820,359	49,367	6,000	2,000	8.2	130%
Saint Bonifacius	23	411,033	32,036	23,221	2,150	6.4	88%
Saint Charles	27	509,977	25,854	4,000	1,500	8.7	102%
Saint Clair	27	573,539	20,579	10,000	1,100	4.1	127%
Saint Cloud Township	25	-	50,212	-	2,100	3.3	*
Saint Francis	31	573,079	29,705	22,206	1,500	4.1	131%
Saint James	34	528,974	30,661	10,231	1,550	4.9	101%
Saint Joseph	28	683,055	44,551	3,000	1,600	5.1	90%
Saint Leo	21	116,463	8,777	-	300	3.6	138%
Saint Martin	25	297,915	8,777	8,700	675	18.9	122%
Saint Michael	28	543,113	52,737	26,369	1,100	6.8	135%
Saint Paul Park	28	707,172	28,133	10,000	1,800	6.5	110%
Saint Peter	30	684,303	57,749	7,003	2,150	4.7	89%
Saint Stephen	26	338,468	19,985	13,716	1,050	7.8	80%
Sanborn	19	90,208	6,949	2,000	450	2.5	109%
Sandstone	21	168,031	22,400	6,050	1,500	0.2	85%
Sartell	27	680,210	65,561	6,000	1,900	1.6	108%
Sauk Centre	30	448,372	38,229	3,500	1,350	3.0	91%
Sauk Rapids	29	684,148	92,017	10,000	2,900	5.9	80%
Scandia Valley	21	329,549	12,895	3,603	1,200	5.0	108%
Scanlon	22	189,910	6,217	7,683	800	4.6	116%
Schroeder	11	113,921	4,152	-	800	5.5	171%
Sebeka	20	476,816	16,509	6,000	1,175	5.4	104%
Sedan	13	31,846	5,120	-	150	0.8	177%
Shafer	22	175,009	8,047	-	700	2.4	124%
Shakopee	48	3,100,221	176,019	225,108	7,500	5.2	68%
Sherburn	23	381,976	9,534	2,000	1,075	3.9	98%
Shevlin	24	170,693	7,314	3,000	600	3.1	91%
Silica	14	143,022	5,851	4,000	700	4.7	102%
Silver Bay	20	365,893	17,563	-	1,000	4.4	132%
Silver Lake	26	195,920	11,995	11,946	750	2.5	84%
Slayton	29	465,060	16,945	12,997	1,300	3.8	90%
Sleepy Eye	30	521,710	33,138	2,000	1,450	4.6	103%
Solway Rural	16	75,825	6,948	-	400	8.6	122%
Solway Township	19	159,351	10,971	3,000	650	4.0	160%
South Haven	22	175,335	15,864	7,364	800	3.5	98%
Spicer	23	174,180	21,440	8,893	1,100	1.4	85%
Spring Grove	25	184,879	12,099	3,500	700	2.1	87%
Spring Valley	21	449,233	20,343	4,600	1,250	2.0	138%
Springfield	26	359,183	18,227	4,304	1,000	5.8	99%
Stacy-Lent	35	349,839	22,347	10,800	900	6.7	105%
Staples	24	264,814	24,151	5,180	1,300	2.8	90%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Starbuck	24	136,947	17,153	1,975	750	4.8	83%
Stephen	29	210,476	10,606	1,000	375	4.5	153%
Stewart	20	170,451	9,333	10,000	900	4.1	103%
Stewartville	30	713,927	45,676	-	1,300	5.4	159%
Stillwater	31	2,478,704	162,719	-	4,200	6.8	124%
Storden	23	148,485	8,046	-	600	8.6	84%
Sturgeon Lake	17	80,505	5,342	-	400	4.3	121%
Sunburg	22	97,938	7,673	-	350	1.4	113%
Taconite	14	128,011	5,120	6,096	750	5.3	96%
Taunton	17	46,174	5,120	225	200	2.5	115%
Taylors Falls	24	515,356	9,143	-	1,200	6.8	126%
Thief River Falls	25	1,042,256	55,570	-	2,500	3.2	133%
Thomson	30	377,182	22,764	8,000	1,100	3.9	106%
Tofte	12	81,746	5,293	4,000	400	5.9	179%
Tower	13	96,758	6,948	830	450	4.9	181%
Tracy	25	323,195	18,434	2,500	1,200	4.4	102%
Trimont	25	314,799	10,305	2,500	950	2.7	110%
Truman	26	265,126	11,736	-	725	4.6	102%
Twin Lakes (Freeborn)	16	173,690	5,558	-	300	2.9	201%
Twin Lakes (Mahnomon)	11	45,333	5,120	-	250	(1.1)	100%
Twin Valley	24	187,111	9,508	-	650	7.8	124%
Two Harbors	18	564,867	37,076	2,000	2,500	5.5	105%
Tyler	32	154,973	9,910	2,108	500	5.0	98%
Upsala	18	116,551	8,810	3,577	400	2.9	133%
Vadnais Heights	33	895,370	82,479	879	2,500	7.6	107%
Vergas	23	192,406	14,776	1	720	4.1	105%
Verndale	22	330,124	9,382	1,200	1,100	4.0	119%
Vernon Center	19	98,411	7,314	630	500	4.5	109%
Vesta	18	96,205	6,217	183	400	3.7	111%
Victoria	26	536,386	40,213	26,895	1,872	4.2	80%
Villard	27	178,991	8,777	-	500	2.2	119%
Vining	16	69,599	5,486	-	400	5.2	97%
Wabasha	28	468,988	22,277	17,440	1,350	3.5	88%
Waconia	35	781,413	61,390	8,606	2,200	5.9	87%
Wadena	19	551,156	27,662	16,630	1,885	5.5	104%
Waite Park	24	519,486	38,105	5,000	1,500	4.3	108%
Waldorf	20	106,740	599	-	500	4.4	132%
Walker	21	573,508	43,277	11,594	2,000	4.8	123%
Walnut Grove	22	125,776	7,315	500	500	2.0	120%
Warba	18	98,054	-	205	600	3.5	112%
Warren	24	205,469	15,587	-	598	8.2	116%
Warroad	26	253,876	25,661	-	800	3.8	101%
Waseca	32	1,117,559	63,884	5,000	2,800	3.9	86%
Watertown	30	566,070	36,603	15,000	1,650	6.5	89%
Waterville	17	242,371	14,989	-	1,100	2.7	102%

Table 11-A
Financial and Investment Data for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Watkins	24	210,568	11,687	6,500	825	7.8	103%
Watson	13	182,742	7,314	1,200	675	8.8	122%
Welcome	25	176,108	9,144	5,199	725	3.0	109%
Wendell	21	141,909	7,314	-	500	3.2	105%
West Concord	20	210,345	14,470	-	750	3.1	168%
Westbrook	21	173,905	9,464	1,250	650	3.1	113%
Wheaton	25	477,632	16,481	10,928	1,500	7.9	134%
Willmar	44	2,074,758	92,027	9,240	3,300	7.1	110%
Willow River	18	105,191	6,319	-	400	4.2	129%
Wilmont	21	159,378	8,777	-	250	4.5	177%
Wilson	22	296,205	10,971	6,607	500	6.4	142%
Windom	31	770,283	35,694	5,000	2,300	6.3	118%
Winnebago	25	249,877	14,237	4,000	725	1.2	111%
Winsted	25	331,255	17,464	13,700	1,200	5.2	104%
Wolf Lake	21	196,487	9,644	3,802	725	6.3	97%
Wood Lake	18	103,182	7,314	328	400	3.8	137%
Woodbury	69	4,893,197	327,963	33,661	5,600	5.6	115%
Wrenshall	27	152,355	8,565	2,550	450	6.5	107%
Wright	18	106,939	6,583	-	450	4.3	106%
Wykoff	22	240,275	7,315	5,425	800	7.6	119%
Wyoming	34	315,527	30,965	1,000	1,050	3.2	84%
Zimmerman	29	620,727	53,910	30,000	2,750	4.4	100%
Zumbro Falls	23	237,032	13,690	4,535	1,000	5.0	99%

* The Saint Cloud Fire Relief Association dissolved at the end of 2005 and transferred all assets to the municipality.

Table 11-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Alaska	19	80,073	5,486	-	Balance	5.4	100%
Albany	25	319,768	18,102	15,000	Balance	6.0	100%
Andover	51	2,221,908	156,263	50,000	Balance	4.7	100%
Anoka-Champlin	41	4,268,843	228,546	-	Balance	7.1	100%
Ashby	24	169,894	10,109	3,583	Balance	3.4	100%
Austin	25	558,187	51,292	-	Balance	4.4	100%
Brewster	22	208,500	11,646	-	Balance	3.6	100%
Brooklyn Park	79	6,712,354	383,446	24,371	Balance	5.6	100%
Callaway	18	143,878	8,445	-	Balance	4.7	100%
Cologne	30	236,491	16,387	5,200	Balance	6.3	100%
Columbia Heights	26	1,352,581	98,318	-	Balance	5.5	100%
Coon Rapids	46	4,435,897	344,048	-	Balance	4.6	100%
Crane Lake	9	80,912	4,389	832	Balance	7.6	100%
Crosslake	25	739,720	34,002	13,416	Balance	7.0	100%
Dakota	19	42,661	5,851	1,050	Balance	3.8	100%
Dilworth	27	564,658	27,344	6,200	Balance	8.0	100%
Donnelly	24	122,941	9,874	-	Balance	6.4	100%
Eagan	96	6,534,054	412,383	103,649	Balance	7.7	100%
Edina	41	4,959,044	404,339	-	Balance	6.0	100%
Elbow Lake	25	195,556	9,999	2,000	Balance	4.3	100%
Elgin	25	232,516	17,467	-	Balance	3.6	100%
Ellsburg	12	37,763	3,657	-	Balance	5.2	100%
Embarrass	13	130,962	6,949	-	Balance	2.8	100%
Erskine	20	117,781	6,949	2,875	Balance	2.7	100%
Falcon Heights	21	1,051,870	55,147	-	Balance	8.5	100%
Fisher	26	105,523	9,508	-	Balance	3.7	100%
Fountain	22	99,223	7,314	500	Balance	1.8	100%
Freeport	22	263,688	13,149	1,756	Balance	5.3	100%
Fridley	31	2,680,881	163,880	-	Balance	4.3	100%
Gary	21	63,170	5,851	-	Balance	2.0	100%
Gibbon	21	276,500	14,437	2,500	Balance	4.0	100%
Glenville	24	104,710	9,874	-	Balance	3.9	100%
Goodhue	19	676,278	31,127	-	Balance	7.9	100%
Gunflint Trail	15	106,426	21,777	12,000	Balance	6.1	100%
Hardwick	20	101,425	6,583	-	Balance	3.2	100%
Hawley	21	406,212	18,879	6,600	Balance	6.6	100%
Ivanhoe	31	244,173	9,874	4,000	Balance	5.7	100%
Kenyon	30	334,416	23,659	3,000	Balance	8.0	100%
Kerkhoven	28	194,364	9,580	1,400	Balance	5.0	100%
Kiester	21	180,027	7,680	-	Balance	3.9	100%
Lake George	16	94,459	6,239	-	Balance	7.8	100%
Le Center	24	313,418	20,293	6,000	Balance	4.1	100%
London	19	60,164	5,120	-	Balance	0.6	100%
Longville	24	580,976	27,015	18,000	Balance	4.9	100%
Lyle	19	88,814	6,583	-	Balance	2.2	100%

Table 11-B
Financial and Investment Data for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Pension Amount	ROR 2005	Funding Ratio
Magnolia	22	50,973	4,389	-	Balance	2.0	100%
Maple Grove	87	6,947,394	367,989	177,851	Balance	8.4	100%
Marietta	17	30,197	6,949	-	Balance	5.6	100%
Marine on Saint Croix	35	400,072	11,723	7,000	Balance	5.3	100%
Mazeppa	25	201,766	10,200	-	Balance	4.3	100%
Medicine Lake	16	475,485	6,949	12,000	Balance	5.0	100%
Mendota Heights	35	1,874,436	101,345	41,329	Balance	4.9	100%
Mentor	21	70,464	4,848	-	Balance	3.3	100%
Millerville	26	252,153	6,217	13,400	Balance	5.8	100%
Milroy	19	109,083	5,486	-	Balance	4.1	100%
Murdock	22	125,263	5,855	2,200	Balance	8.4	100%
Myrtle	22	105,006	9,143	-	Balance	3.0	100%
Nodine	12	110,766	6,217	850	Balance	6.9	100%
Northrop	16	58,676	5,486	1,200	Balance	5.7	100%
Odessa	16	47,840	4,754	-	Balance	3.8	100%
Oklee	16	83,664	6,583	-	Balance	1.9	100%
Plainview	22	400,889	27,599	4,400	Balance	4.9	100%
Plummer	24	113,637	8,777	150	Balance	10.2	100%
Ramsey	41	1,053,365	119,930	7,000	Balance	6.0	100%
Red Lake Falls	20	152,027	11,881	2,000	Balance	3.5	100%
Round Lake	19	159,017	7,281	10,000	Balance	8.5	100%
Rushford	29	273,546	22,585	2,250	Balance	3.0	100%
Rushmore	19	54,343	7,680	-	Balance	2.1	100%
Saint Hilaire	17	98,603	6,949	-	Balance	3.5	100%
Seaforth	13	48,386	5,120	-	Balance	2.8	100%
South Bend	20	295,184	7,620	12,745	Balance	4.0	100%
Swanville	20	165,898	9,983	4,000	Balance	3.8	100%
Toivola	21	119,304	8,411	-	Balance	11.4	100%
Ulen	19	135,574	8,046	300	Balance	3.4	100%
Underwood	20	189,379	17,323	1,000	Balance	2.8	100%
Vermilion Lake	12	120,524	5,851	700	Balance	5.0	100%
Wabasso	23	135,019	9,040	-	Balance	4.1	100%
Wanamingo	29	310,662	18,457	-	Balance	11.9	100%
Wanda	21	98,450	7,314	-	Balance	2.8	100%
Wayzata	27	1,233,597	62,908	40,000	Balance	4.1	100%
Wells	25	335,295	19,822	6,250	Balance	5.2	100%
West Metro	50	4,238,016	238,067	-	Balance	8.0	100%
Williams	20	107,299	7,314	-	Balance	5.5	100%
Winger	14	36,396	5,120	-	Balance	3.7	100%
Winthrop	23	232,648	13,399	7,020	Balance	7.2	100%
Zumbrota	30	369,449	23,564	24,479	Balance	7.1	100%

Table 11-C
Financial and Investment Data for Other Plan Types
For the Year Ended December 31, 2005

Relief Association	Active Members	Net Assets	State Aid	Municipal Contributions	Yearly Benefit	Monthly Benefit	ROR 2005	Funding Ratio
Apple Valley	71	3,105,395	283,397	180,000	4,900	32.00	4.2	76%
Benson	34	417,482	27,655	-	1,000	4.00	4.4	81%
Brooklyn Center	33	3,701,259	154,346	-	7,000	26.50	7.9	105%
Chanhassen	48	1,964,906	148,645	-	4,000	20.50	6.9	88%
Chaska	43	3,143,747	120,357	144,684	-	22.50	2.1	69%
Detroit Lakes	28	1,454,413	75,907	12,563	3,100	*	4.7	142%
Eden Prairie	70	13,439,516	443,341	290,000	4,800	48.00	2.2	95%
Fairmont	32	2,248,976	69,944	22,255	3,800	25.00	7.4	85%
Glencoe	38	737,977	37,722	58,342	1,600	10.55	4.6	83%
Hutchinson	32	1,483,732	94,756	10,290	-	11.00	9.2	122%
Lake Johanna	64	4,225,634	286,670	84,852	5,432	33.10	5.9	84%
Luverne	37	996,295	30,280	-	2,000	*	1.1	107%
Minnetonka	69	10,655,328	384,750	-	6,143	47.25	4.4	104%
Mound	40	3,419,844	108,098	118,600	-	29.25	8.1	79%
New Ulm	42	2,172,764	82,379	30,369	2,700	17.50	5.5	115%
Pine City	30	804,638	53,556	12,000	-	7.50	7.4	106%
Pipestone	31	611,901	28,615	28,685	1,700	*	6.2	87%
Plymouth	63	5,440,563	472,303	-	7,000	24.00	6.8	112%
Robbinsdale	29	1,170,892	80,091	120,000	5,500	12.50	6.4	69%
Roseville	67	7,165,225	224,883	123,787	2,700	27.00	6.5	89%
Savage	34	2,704,523	135,860	184,514	4,090	26.75	6.2	81%
Spring Lake Park	54	7,851,466	380,209	226,000	-	30.00	5.8	111%
White Bear Lake	41	5,143,466	239,920	-	*	*	8.8	119%
Worthington	35	1,190,593	53,502	103,804	2,313	14.00	6.7	99%

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

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Ada	215,485	196,325	19,160	110%	-	18,133	-
Adams	161,926	140,578	21,348	115%	-	12,684	-
Adrian	288,863	180,421	108,442	160%	-	14,855	-
Aitkin	738,614	706,686	31,928	105%	-	49,568	-
Albertville	289,569	335,634	(46,065)	86%	8,044	36,900	-
Alborn	97,002	76,139	20,863	127%	-	6,818	-
Alden	104,330	121,208	(16,878)	86%	2,690	8,898	-
Alexandria	1,441,104	1,681,575	(240,471)	86%	76,420	168,680	62,115
Almelund	176,768	93,970	82,798	188%	-	8,088	-
Alpha	132,165	122,344	9,821	108%	-	8,256	-
Altura	116,620	130,976	(14,356)	89%	3,466	8,640	-
Amboy	122,845	113,700	9,145	108%	-	9,216	-
Annandale	417,594	251,756	165,838	166%	-	23,280	-
Argyle	142,058	141,503	555	100%	-	13,049	-
Arlington	308,215	283,478	24,737	109%	-	28,575	-
Arrowhead	61,657	66,724	(5,067)	92%	-	4,607	346
Askov	148,962	109,810	39,152	136%	-	8,940	-
Atwater	221,311	174,927	46,384	127%	-	13,650	-
Audubon	186,617	153,089	33,528	122%	-	18,470	-
Aurora	336,368	413,758	(77,390)	81%	14,846	31,741	20,192
Avon	351,909	341,000	10,909	103%	-	29,925	-
Babbitt	222,972	229,481	(6,509)	97%	1,274	21,736	-
Backus	216,969	194,985	21,984	111%	-	24,213	-
Badger	115,550	113,850	1,700	101%	-	7,970	-
Balaton	132,326	127,133	5,193	104%	-	12,440	-
Baldwin	59,365	31,755	27,610	187%	-	12,676	-
Balsam	254,928	269,390	(14,462)	95%	-	18,580	-
Barnesville	279,712	327,058	(47,346)	86%	5,502	24,778	2,382
Barnum	231,933	179,983	51,950	129%	-	14,168	-
Barrett	97,082	88,671	8,411	109%	-	5,728	-
Battle Lake	270,094	172,512	97,582	157%	-	20,218	-
Baudette	410,725	351,086	59,639	117%	-	26,450	-
Bayport	1,770,618	1,633,737	136,881	108%	-	133,381	-
Beardsley	117,996	91,858	26,138	128%	-	10,160	-
Beaver Creek	98,762	125,960	(27,198)	78%	4,159	7,930	1,795
Becker	850,414	779,792	70,622	109%	-	74,030	-
Belgrade	295,285	283,178	12,107	104%	-	17,276	-
Belle Plaine	441,856	477,359	(35,503)	93%	8,846	53,699	1,798
Bellingham	138,106	116,906	21,200	118%	-	8,655	-
Belview	159,811	168,904	(9,093)	95%	3,492	13,812	358
Bemidji	1,741,649	1,566,949	174,700	111%	-	151,833	-
Bertha	97,731	88,241	9,490	111%	-	9,387	-
Big Lake	580,678	499,603	81,075	116%	-	53,100	-
Bigelow	76,877	30,172	46,705	255%	-	2,292	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Bigfork	242,347	264,024	(21,677)	92%	3,577	24,108	-
Bird Island	183,206	185,470	(2,264)	99%	397	19,878	-
Biwabik	133,049	123,300	9,749	108%	-	8,328	-
Biwabik City	275,260	295,344	(20,084)	93%	7,366	29,204	16,989
Blackduck	266,036	305,082	(39,046)	87%	5,044	21,114	-
Blomkest	147,129	149,531	(2,402)	98%	1,517	10,860	-
Blooming Prairie	442,631	451,708	(9,077)	98%	92	33,577	-
Blue Earth	765,766	665,896	99,870	115%	-	49,588	-
Bluffton	107,544	53,360	54,184	202%	-	3,915	-
Bovey	189,790	212,037	(22,247)	90%	4,708	20,754	8,748
Bowlus	142,737	106,375	36,362	134%	-	6,682	-
Boyd	112,683	86,237	26,446	131%	-	6,483	-
Brainerd	2,434,212	2,409,395	24,817	101%	-	229,707	-
Brandon	198,058	200,431	(2,373)	99%	-	19,621	-
Breckenridge	391,288	462,946	(71,658)	85%	9,560	34,799	4,353
Breitung	208,613	132,230	76,383	158%	-	10,240	-
Brevator	92,156	94,356	(2,200)	98%	-	9,996	-
Bricelyn	178,846	160,908	17,938	111%	-	11,528	-
Brimson	36,565	14,764	21,801	248%	-	1,964	-
Brook Park	150,376	94,008	56,368	160%	-	5,680	-
Brooten	226,085	198,250	27,835	114%	-	12,808	-
Browerville	237,802	115,690	122,112	206%	-	10,970	-
Browns Valley	198,763	197,960	803	100%	1,506	14,924	291
Brownsdale	221,736	137,482	84,254	161%	-	14,048	-
Brownsville	35,796	3,284	32,512	1090%	-	329	-
Brownton	256,249	316,728	(60,479)	81%	9,154	25,092	15,361
Buffalo	672,690	592,809	79,881	113%	-	65,240	-
Buffalo Lake	267,718	259,812	7,906	103%	-	24,244	-
Buhl	143,870	123,424	20,446	117%	-	14,112	-
Butterfield	132,479	155,804	(23,325)	85%	4,677	13,968	3,148
Byron	306,962	347,223	(40,261)	88%	5,238	26,848	-
Caledonia	303,722	265,134	38,588	115%	-	26,435	-
Calumet	248,273	230,680	17,593	108%	377	20,000	2,900
Cambridge	675,325	492,034	183,291	137%	-	42,978	-
Canby	427,755	343,665	84,090	124%	-	27,137	-
Cannon Falls	573,539	561,652	11,887	102%	-	42,000	-
Canosia	200,253	225,232	(24,979)	89%	3,463	18,500	287
Canton	103,045	110,456	(7,411)	93%	2,386	7,904	-
Carlos	447,378	455,404	(8,026)	98%	1,096	35,783	1,734
Carlton	409,113	325,239	83,874	126%	-	34,451	-
Carsonville	97,745	96,452	1,293	101%	1,074	6,040	-
Carver	449,544	466,387	(16,843)	96%	6,134	48,304	16,974
Cass Lake	363,336	277,843	85,493	131%	-	32,439	-
Cataract	1,664,306	1,738,031	(73,725)	96%	17,055	140,008	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Centennial	2,203,303	2,010,369	192,934	110%	-	191,896	-
Center City	292,288	238,502	53,786	123%	-	22,132	-
Ceylon	162,910	155,840	7,070	105%	-	11,590	-
Chandler	128,922	106,515	22,407	121%	-	7,476	-
Chatfield	313,528	290,920	22,608	108%	-	25,800	-
Cherry	70,044	47,017	23,027	149%	-	5,452	-
Chisago	504,808	424,431	80,377	119%	-	51,605	-
Chisholm	772,269	707,230	65,039	109%	-	60,000	-
Chokio	150,646	118,132	32,514	128%	-	11,412	-
Clara City	266,094	208,948	57,146	127%	-	15,678	-
Claremont	109,896	103,627	6,269	106%	-	10,956	-
Clarissa	89,803	94,436	(4,633)	95%	1,188	7,560	-
Clarkfield	218,513	215,510	3,003	101%	-	19,072	-
Clarks Grove	205,817	157,392	48,425	131%	-	10,352	-
Clear Lake	432,682	404,526	28,156	107%	-	31,080	-
Clearbrook	301,892	233,464	68,428	129%	-	19,987	-
Clearwater	231,985	237,023	(5,038)	98%	703	23,263	-
Clements	122,161	124,224	(2,063)	98%	352	8,987	-
Clifton	202,257	141,199	61,058	143%	-	11,858	-
Climax	67,954	29,805	38,149	228%	-	2,634	-
Clinton (Big Stone)	105,948	127,760	(21,812)	83%	2,818	9,630	1,076
Clinton (St Louis)	148,087	90,527	57,560	164%	-	7,223	-
Cohasset	613,534	586,758	26,776	105%	-	47,386	-
Cokato	397,540	499,967	(102,427)	80%	15,458	34,163	2,519
Cold Spring	640,814	652,130	(11,316)	98%	6,105	58,751	-
Coleraine	113,999	144,854	(30,855)	79%	4,196	19,228	7,964
Colvin	95,128	125,136	(30,008)	76%	5,215	11,344	7,670
Comfrey	228,090	227,448	642	100%	-	14,003	-
Cook	379,237	282,172	97,065	134%	-	19,998	-
Cosmos	163,147	82,248	80,899	198%	-	7,700	-
Cottage Grove	1,469,275	1,295,297	173,978	113%	-	130,086	-
Cotton	124,608	77,316	47,292	161%	-	4,900	-
Cottonwood	276,930	179,424	97,506	154%	-	13,776	-
Courtland	184,472	184,360	112	100%	-	17,792	-
Cromwell	241,867	235,840	6,027	103%	-	24,000	612
Crooked Lake	112,813	72,155	40,658	156%	-	4,735	-
Crookston	534,475	530,666	3,809	101%	8,588	33,270	1,695
Crosby	406,487	494,544	(88,057)	82%	8,027	44,128	3,743
Culver	19,150	14,442	4,708	133%	-	1,242	-
Currie	156,677	185,449	(28,772)	84%	3,718	12,287	837
Cuyuna	128,980	154,932	(25,952)	83%	3,027	14,124	4,263
Cyrus	102,750	53,946	48,804	190%	-	6,307	-
Dalton	180,269	128,029	52,240	141%	-	11,133	-
Danube	155,992	145,039	10,953	108%	-	9,768	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Danvers	55,155	52,675	2,480	105%	-	5,039	-
Darfur	115,854	99,503	16,351	116%	-	5,409	-
Dassel	727,248	725,510	1,738	100%	10,766	63,924	13,438
Dawson	347,899	399,877	(51,978)	87%	12,538	41,948	23,942
Dayton	383,356	490,231	(106,875)	78%	12,392	35,730	4,730
Deer Creek	129,759	138,661	(8,902)	94%	8,194	11,113	6,847
Deer River	354,053	344,228	9,825	103%	-	34,503	-
Deerwood	230,384	223,530	6,854	103%	-	18,829	-
Delano	449,103	559,768	(110,665)	80%	28,204	49,920	14,209
Delavan	185,352	134,152	51,200	138%	-	9,439	-
Dent	150,429	139,636	10,793	108%	-	10,800	-
Dexter	157,616	132,558	25,058	119%	-	7,557	-
Dodge Center	396,831	281,962	114,869	141%	-	27,170	-
Dover	196,330	154,296	42,034	127%	-	10,620	-
Dovray	9,900	27,503	(17,603)	36%	1,747	2,417	-
Dumont	97,750	97,710	40	100%	-	5,904	-
Dunnell	109,742	96,156	13,586	114%	-	6,057	-
Eagle Bend	138,914	164,169	(25,255)	85%	2,831	14,655	1,396
Eagle Lake	289,010	322,675	(33,665)	90%	3,172	35,388	9,926
East Bethel	903,550	617,142	286,408	146%	-	62,640	-
East Grand Forks	868,708	843,866	24,842	103%	-	67,639	-
Eastern Hubbard	161,714	137,752	23,962	117%	-	22,221	3,531
Easton	143,489	135,736	7,753	106%	-	8,744	-
Echo	147,227	119,726	27,501	123%	-	10,838	-
Eden Valley	373,788	365,143	8,645	102%	-	26,283	-
Edgerton	290,010	283,652	6,358	102%	1,651	18,576	-
Elbow Tulaby Lakes	46,234	11,796	34,438	392%	-	1,428	-
Elizabeth	221,138	211,991	9,147	104%	-	13,178	-
Elk River	1,886,585	1,782,891	103,694	106%	-	156,172	-
Ellendale	137,268	130,174	7,094	105%	-	8,384	-
Ellsworth	171,899	111,922	59,977	154%	-	7,308	-
Elmer	74,011	55,276	18,735	134%	-	2,936	-
Elmore	169,589	148,890	20,699	114%	-	14,310	-
Elrosa	252,049	231,856	20,193	109%	-	11,349	-
Ely	555,553	443,924	111,629	125%	-	38,818	-
Elysian	138,165	220,752	(82,587)	63%	10,180	18,792	17,510
Emily	174,725	175,020	(295)	100%	-	14,088	-
Emmons	236,512	204,566	31,946	116%	-	14,410	-
Evansville	112,242	96,395	15,847	116%	-	8,793	-
Eveleth	405,504	370,593	34,911	109%	-	35,640	-
Excelsior	2,971,272	2,652,683	318,589	112%	-	226,840	-
Eyota	188,241	176,860	11,381	106%	-	18,600	-
Fairfax	404,413	439,618	(35,205)	92%	2,951	34,624	5,094
Fayal	387,862	361,110	26,752	107%	-	38,070	8,207

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Federal Dam	50,680	13,486	37,194	376%	-	1,320	-
Fergus Falls	1,407,497	1,349,870	57,627	104%	-	115,668	-
Fertile	223,501	196,780	26,721	114%	-	20,192	-
Fifty Lakes	103,064	81,569	21,495	126%	-	7,264	-
Finlayson	140,785	159,864	(19,079)	88%	339	7,504	-
Flensburg	83,761	70,621	13,140	119%	-	6,325	-
Foley	610,010	501,435	108,575	122%	-	33,060	-
Forada	179,488	150,704	28,784	119%	-	13,560	-
Forest Lake	1,146,328	1,222,429	(76,101)	94%	24,585	103,894	-
Foreston	267,954	224,867	43,087	119%	-	18,309	-
Franklin	261,586	220,927	40,659	118%	-	20,816	-
Frazee	373,893	342,449	31,444	109%	-	23,904	-
Fredenber	141,717	99,650	42,067	142%	-	6,970	-
French Township	116,391	157,704	(41,313)	74%	6,263	13,140	3,171
Frost	161,087	136,536	24,551	118%	-	8,752	-
Fulda	455,520	446,746	8,774	102%	-	26,405	-
Garfield	214,980	167,729	47,251	128%	-	20,776	-
Garrison	718,177	716,861	1,316	100%	-	64,400	-
Garvin	86,256	87,110	(854)	99%	1,273	6,545	-
Gaylord	290,311	427,037	(136,726)	68%	17,971	34,074	20,185
Geneva	74,824	27,110	47,714	276%	-	2,020	-
Ghent	86,980	76,431	10,549	114%	-	8,588	-
Gilbert	246,264	247,434	(1,170)	100%	-	21,208	2,711
Glenwood	296,919	309,687	(12,768)	96%	9,849	33,921	4,363
Glyndon	288,372	311,028	(22,656)	93%	118	21,924	-
Golden Valley	4,262,540	3,675,837	586,703	116%	-	316,776	-
Gonvick	153,709	135,663	18,046	113%	-	14,570	-
Good Thunder	344,678	336,534	8,144	102%	-	19,404	-
Goodview	365,732	269,256	96,476	136%	-	27,980	-
Graceville	160,092	151,844	8,248	105%	-	13,838	-
Granada	125,217	118,209	7,008	106%	-	7,580	-
Grand Lake	235,653	211,004	24,649	112%	-	25,556	-
Grand Marais	341,963	300,750	41,213	114%	-	27,220	-
Grand Meadow	253,576	235,699	17,877	108%	-	21,696	-
Grand Rapids	1,654,069	1,531,552	122,517	108%	-	148,591	-
Green Isle	146,907	139,410	7,497	105%	-	10,960	-
Greenbush	215,214	180,756	34,458	119%	-	13,773	-
Greenwood	259,729	303,352	(43,623)	86%	6,072	28,992	16,680
Grey Eagle	214,381	231,352	(16,971)	93%	1,993	16,560	-
Grove City	180,188	147,998	32,190	122%	-	15,065	-
Grygla	86,650	69,751	16,899	124%	-	5,135	-
Hackensack	330,419	359,220	(28,801)	92%	2,880	40,410	10,445
Hallock	180,646	185,519	(4,873)	97%	2,048	14,996	-
Halstad	152,854	116,850	36,004	131%	-	8,960	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Ham Lake	1,026,914	822,327	204,587	125%	-	69,300	-
Hamburg	327,130	444,714	(117,584)	74%	16,978	35,901	30,473
Hamel	898,023	790,879	107,144	114%	-	44,689	-
Hancock	180,847	146,870	33,977	123%	-	13,130	-
Hanley Falls	131,433	112,373	19,060	117%	-	7,734	-
Hanover	420,305	345,520	74,785	122%	-	29,760	-
Hanska	158,973	127,194	31,779	125%	-	9,811	-
Harmony	210,299	193,592	16,707	109%	-	13,722	-
Hartland	151,969	89,581	62,388	170%	-	8,117	-
Hastings	2,815,840	2,427,607	388,233	116%	-	193,887	-
Hayfield	236,355	247,567	(11,212)	95%	2,543	27,859	-
Hayward	210,740	150,778	59,962	140%	-	15,584	-
Hector	467,510	437,202	30,308	107%	-	32,575	-
Henderson	175,907	227,482	(51,575)	77%	7,716	21,237	11,065
Hendricks	153,623	178,296	(24,673)	86%	6,692	15,216	5,992
Hendrum	89,149	52,748	36,401	169%	-	5,349	-
Henning	192,171	222,393	(30,222)	86%	6,743	19,186	2,842
Herman	113,751	108,115	5,636	105%	-	9,796	-
Hermantown	985,667	895,336	90,331	110%	2,092	75,792	-
Heron Lake	164,160	173,892	(9,732)	94%	3,671	11,052	-
Hewitt	77,400	62,924	14,476	123%	-	5,384	-
Hibbing	404,016	368,505	35,511	110%	-	28,488	10,233
Hills	93,681	93,919	(238)	100%	525	8,066	-
Hinckley	349,667	239,438	110,229	146%	-	16,290	-
Hitterdal	100,773	94,762	6,011	106%	-	8,893	-
Hoffman	219,348	236,590	(17,242)	93%	3,266	14,172	-
Hokah	133,795	111,544	22,251	120%	-	8,687	-
Holdingsford	245,439	299,318	(53,879)	82%	7,080	20,286	3,444
Holland	128,160	74,370	53,790	172%	-	5,745	-
Hopkins	3,054,594	2,427,059	627,535	126%	-	237,815	-
Houston	258,934	229,398	29,536	113%	-	18,832	-
Hovland	94,396	30,712	63,684	307%	-	3,704	-
Howard Lake	333,118	384,992	(51,874)	87%	11,347	28,716	7,724
Hoyt Lakes	300,000	342,550	(42,550)	88%	4,332	31,830	14,768
Hugo	566,339	544,824	21,515	104%	3,004	49,128	-
Ideal	527,333	516,585	10,748	102%	-	37,074	-
Industrial	217,623	240,790	(23,167)	90%	3,158	14,630	581
International Falls	614,479	548,326	66,153	112%	-	46,085	-
Inver Grove Heights	2,696,676	1,810,926	885,750	149%	-	176,330	-
Iona	62,981	48,885	14,096	129%	-	3,250	-
Ironton	137,975	134,124	3,851	103%	-	14,423	-
Isanti	875,175	841,482	33,693	104%	12,641	65,289	-
Isle	296,230	249,788	46,442	119%	-	20,846	-
Jackson	546,253	552,556	(6,303)	99%	-	48,303	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Jacobson	78,943	46,680	32,263	169%	-	6,552	-
Janesville	223,717	256,161	(32,444)	87%	5,146	29,286	4,378
Jasper	144,544	105,438	39,106	137%	-	9,657	-
Jeffers	128,519	123,968	4,551	104%	657	7,976	-
Jordan	474,762	676,972	(202,210)	70%	35,797	48,712	27,181
Kandiyohi	257,215	247,681	9,534	104%	-	18,842	-
Karlstad	143,108	125,815	17,293	114%	-	10,815	-
Kasota	297,538	208,164	89,374	143%	-	18,594	-
Kasson	541,441	468,535	72,906	116%	-	35,010	-
Kelliher	128,068	150,165	(22,097)	85%	2,810	11,957	463
Kellogg	313,400	310,208	3,192	101%	2,670	22,244	3,451
Kennedy	68,701	58,870	9,831	117%	-	4,998	-
Kensington	152,502	154,181	(1,679)	99%	336	19,702	3,664
Kettle River	120,981	112,737	8,244	107%	-	9,933	-
Kimball	191,923	177,005	14,918	108%	-	19,051	-
Kinney	137,785	129,581	8,204	106%	-	11,648	-
La Crescent	488,118	450,954	37,164	108%	-	32,190	-
La Salle	63,378	40,420	22,958	157%	-	4,440	-
Lafayette	335,649	224,106	111,543	150%	-	15,264	-
Lake Benton	153,491	130,710	22,781	117%	-	9,878	-
Lake Bronson	45,197	25,403	19,794	178%	-	4,452	-
Lake City	459,185	661,640	(202,455)	69%	24,317	63,505	17,113
Lake Crystal	403,542	384,835	18,707	105%	-	29,302	-
Lake Elmo	845,656	747,845	97,811	113%	-	73,973	-
Lake Henry	97,866	85,629	12,237	114%	-	7,769	-
Lake Kabetogama	117,834	101,692	16,142	116%	-	11,814	-
Lake Lillian	105,002	114,660	(9,658)	92%	2,051	9,889	-
Lake Park	195,471	149,566	45,905	131%	-	11,782	-
Lake Wilson	148,062	122,430	25,632	121%	-	9,820	-
Lakefield	296,346	290,940	5,406	102%	-	25,260	-
Lakeland	117,510	140,352	(22,842)	84%	3,987	13,168	5,631
Lakeville	4,306,028	3,792,166	513,862	114%	-	472,634	-
Lakewood	185,595	187,369	(1,774)	99%	177	16,757	-
Lamberton	189,089	165,171	23,918	114%	-	15,617	-
Lancaster	101,640	55,956	45,684	182%	-	4,552	-
Lanesboro	209,610	195,422	14,188	107%	-	17,731	-
Le Roy	122,000	123,359	(1,359)	99%	228	9,029	-
Le Sueur	543,422	431,757	111,665	126%	-	44,280	-
Leaf Valley	243,414	281,680	(38,266)	86%	9,320	17,296	6,790
Lester Prairie	360,380	404,060	(43,680)	89%	6,266	26,826	7,365
Lewiston	645,464	561,836	83,628	115%	-	31,860	-
Lewisville	182,956	164,428	18,528	111%	-	11,494	-
Lexington	496,732	453,306	43,426	110%	-	42,251	3,050
Lindstrom	585,789	580,914	4,875	101%	-	47,979	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Linwood	451,070	468,900	(17,830)	96%	9,675	44,748	6,600
Lismore	116,531	62,963	53,568	185%	-	4,232	-
Litchfield	546,450	589,673	(43,223)	93%	9,620	51,969	-
Little Canada	1,347,219	1,347,532	(313)	100%	5,496	97,874	-
Little Falls	804,179	709,622	94,557	113%	-	60,483	-
Littlefork	189,489	158,501	30,988	120%	-	16,495	-
Long Prairie	326,122	326,640	(518)	100%	-	35,104	-
Loretto	1,002,465	1,010,923	(8,458)	99%	-	92,343	10,097
Lower Saint Croix Valley	960,378	803,044	157,334	120%	-	51,480	-
Lowry	258,387	228,705	29,682	113%	-	16,471	-
Lucan	79,972	62,355	17,617	128%	-	7,630	-
Lutsen	173,066	193,062	(19,996)	90%	3,434	20,182	6,901
Lynd	85,696	55,310	30,386	155%	-	3,490	-
Mabel	100,117	116,025	(15,908)	86%	4,365	9,398	730
Madelia	254,284	295,712	(41,428)	86%	8,994	24,780	1,983
Madison	284,089	309,308	(25,219)	92%	6,239	24,954	3,185
Madison Lake	254,572	200,354	54,218	127%	-	20,778	-
Mahnomen	256,841	219,467	37,374	117%	-	21,762	-
Mahtomedi	1,020,229	922,995	97,234	111%	-	93,024	-
Mahtowa	99,670	92,454	7,216	108%	-	10,340	-
Makinen	65,134	93,020	(27,886)	70%	4,340	5,166	785
Mantorville	213,812	220,066	(6,254)	97%	4,694	20,448	2,054
Maple Hill	93,535	22,412	71,123	417%	-	1,977	-
Maple Lake	736,190	711,990	24,200	103%	-	46,290	-
Maple Plain	711,341	699,696	11,645	102%	1,743	53,099	-
Mapleton	370,784	308,340	62,444	120%	-	30,690	-
Maplewood	4,133,233	4,324,289	(191,056)	96%	4,871	375,707	-
Marble	286,240	202,929	83,311	141%	-	21,617	-
Marshall	1,879,479	1,728,068	151,411	109%	-	174,910	-
Mayer	362,693	347,043	15,650	105%	-	30,285	5,735
Maynard	174,555	162,351	12,204	108%	-	12,951	-
McDavitt	207,719	175,813	31,906	118%	-	13,068	-
McGrath	95,180	69,364	25,816	137%	-	8,400	-
McIntosh	146,618	156,350	(9,732)	94%	1,928	14,220	2,531
McKinley	77,438	55,876	21,562	139%	-	3,288	-
Meadowlands	36,737	30,648	6,089	120%	-	2,160	-
Medford	157,553	176,389	(18,836)	89%	6,038	16,710	1,833
Melrose	293,087	317,757	(24,670)	92%	5,070	33,168	-
Menahga	270,337	250,212	20,125	108%	-	18,018	-
Middle River	128,596	76,192	52,404	169%	-	5,688	-
Miesville	202,487	179,593	22,894	113%	-	11,377	-
Milaca	664,641	586,840	77,801	113%	-	49,544	-
Milan	178,485	157,720	20,765	113%	-	9,390	-
Miltona	199,200	157,234	41,966	127%	-	15,096	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Minnesota	268,527	220,956	47,571	122%	-	21,504	-
Minnesota City	19,492	120	19,372	16243%	-	12	-
Minnesota Lake	314,930	308,971	5,959	102%	-	25,600	1,821
Mission	164,770	211,262	(46,492)	78%	4,226	22,905	-
Montevideo	594,926	542,253	52,673	110%	-	44,463	-
Montgomery	446,415	450,074	(3,659)	99%	2,911	39,987	-
Monticello	859,246	1,132,959	(273,713)	76%	38,301	94,559	-
Montrose	294,579	396,960	(102,381)	74%	14,872	37,230	29,989
Moose Lake	320,022	350,882	(30,860)	91%	1,570	28,391	-
Mora	598,559	595,336	3,223	101%	-	53,165	-
Morgan	352,591	271,698	80,893	130%	-	25,776	-
Morris	636,206	538,673	97,533	118%	-	42,508	-
Morristown	372,178	385,664	(13,486)	97%	4,598	38,284	2,383
Morton	144,100	161,216	(17,116)	89%	2,316	14,496	2,954
Motley	307,051	314,064	(7,013)	98%	3,454	30,272	6,306
Mountain Iron	330,633	318,432	12,201	104%	-	25,792	-
Mountain Lake	331,460	310,392	21,068	107%	-	29,856	-
Nashwauk	344,431	334,725	9,706	103%	210	30,054	4,591
Nevis	119,013	148,485	(29,472)	80%	5,974	17,708	936
New Brighton	2,065,663	2,044,656	21,007	101%	-	150,750	-
New Germany	301,721	284,536	17,185	106%	-	26,114	-
New London	281,677	336,183	(54,506)	84%	7,791	29,753	-
New Market	715,236	421,640	293,596	170%	-	49,600	-
New Prague	573,885	597,556	(23,671)	96%	6,622	61,424	-
New Richland	282,580	223,536	59,044	126%	-	21,232	-
New Scandia	436,455	662,024	(225,569)	66%	34,509	64,240	44,667
New York Mills	190,705	195,555	(4,850)	98%	3,052	17,238	-
Newfolden	99,937	106,899	(6,962)	93%	820	12,038	-
Newport	789,284	820,043	(30,759)	96%	2,173	67,947	15,764
Nicollet	321,192	297,278	23,914	108%	-	24,942	-
Nisswa	488,145	567,852	(79,707)	86%	15,331	47,160	-
North Branch	712,105	915,504	(203,399)	78%	28,838	61,724	-
North Mankato	1,002,981	917,621	85,360	109%	-	84,218	-
North St. Paul	1,014,496	973,368	41,128	104%	-	85,400	-
North Star	43,871	42,859	1,012	102%	-	4,809	-
Northfield	2,337,496	2,533,300	(195,804)	92%	33,274	207,020	-
Northland	49,424	5,417	44,007	912%	-	338	-
Northome	115,958	111,950	4,008	104%	-	8,433	-
Norwood Young America	544,903	726,541	(181,638)	75%	24,697	58,973	32,571
Oak Grove	742,591	695,914	46,677	107%	-	59,554	-
Oakdale	1,519,365	1,298,070	221,295	117%	-	174,645	-
Odin	117,938	109,362	8,576	108%	-	8,305	-
Ogilvie	171,965	159,105	12,860	108%	-	17,055	-
Okabena	154,227	121,310	32,917	127%	-	7,981	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Olivia	196,429	207,955	(11,526)	94%	2,731	23,807	-
Onamia	218,191	236,442	(18,251)	92%	2,317	15,426	-
Ormsby	122,442	101,371	21,071	121%	-	9,398	-
Oronoco	157,992	100,908	57,084	157%	-	10,764	-
Orr	130,368	108,810	21,558	120%	-	11,375	-
Ortonville	370,249	282,800	87,449	131%	-	23,296	-
Osakis	446,518	520,398	(73,880)	86%	8,186	47,472	12,281
Osseo	448,879	445,904	2,975	101%	-	38,821	5,200
Ostrander	108,073	86,011	22,062	126%	-	5,583	-
Ottertail	313,279	224,914	88,365	139%	-	14,978	-
Owatonna	1,380,122	1,345,206	34,916	103%	16,701	113,190	-
Palisade	89,951	76,311	13,640	118%	-	8,163	-
Palo	203,519	191,913	11,606	106%	-	12,427	-
Park Rapids	866,704	963,120	(96,416)	90%	3,641	83,100	-
Parkers Prairie	194,738	242,068	(47,330)	80%	5,333	21,680	6,756
Paynesville	404,032	347,765	56,267	116%	-	33,638	-
Pelican Rapids	447,095	496,392	(49,297)	90%	8,169	38,124	-
Pemberton	107,928	104,086	3,842	104%	-	9,317	-
Pennock	131,398	153,888	(22,490)	85%	3,759	15,520	1,397
Pequaywan	38,727	6,512	32,215	595%	-	699	-
Pequot Lakes	565,179	579,576	(14,397)	98%	9,441	49,750	-
Perham	512,256	462,740	49,516	111%	-	33,700	-
Pierz	415,295	492,834	(77,539)	84%	16,823	39,384	-
Pike-Sandy-Britt	209,100	176,643	32,457	118%	-	17,766	-
Pillager	309,136	308,337	799	100%	4,458	28,980	-
Pine Island	389,020	440,817	(51,797)	88%	10,150	44,051	-
Pine River	436,101	461,576	(25,475)	94%	5,319	35,969	371
Plato	405,625	364,257	41,368	111%	-	24,013	-
Porter	169,845	86,013	83,832	197%	-	5,016	-
Preston	246,907	245,480	1,427	101%	-	22,340	-
Princeton	1,191,289	1,162,925	28,364	102%	-	95,927	-
Prinsburg	205,777	162,556	43,221	127%	-	9,640	-
Prior Lake	1,630,142	1,422,556	207,586	115%	-	161,567	-
Proctor	211,592	165,874	45,718	128%	-	18,657	-
Randall	262,225	154,560	107,665	170%	-	10,960	-
Raymond	180,855	155,760	25,095	116%	-	13,032	-
Red Wing	549,165	244,036	305,129	225%	-	19,892	-
Redwood Falls	955,843	949,618	6,225	101%	-	72,897	-
Remer	314,246	269,908	44,338	116%	-	25,175	-
Renville	194,166	249,752	(55,586)	78%	7,785	23,023	8,067
Revere	72,680	21,414	51,266	339%	-	1,893	-
Rice	255,893	191,636	64,257	134%	-	14,835	-
Richmond	248,581	220,790	27,791	113%	-	20,793	-
Rockford	317,610	311,628	5,982	102%	-	44,136	-

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Rockville	360,405	449,928	(89,523)	80%	10,000	30,792	2,639
Rogers	622,822	644,202	(21,380)	97%	6,376	63,063	-
Rollingstone	112,767	131,777	(19,010)	86%	3,594	9,201	-
Rose Creek	103,899	131,765	(27,866)	79%	4,453	8,382	-
Roseau	478,705	377,499	101,206	127%	-	39,637	-
Rosemount	2,057,229	1,993,191	64,038	103%	-	185,732	-
Rothsay	283,252	260,216	23,036	109%	-	17,488	-
Royalton	134,687	134,473	214	100%	-	11,617	-
Rush City	481,156	574,018	(92,862)	84%	9,369	46,562	5,229
Russell	110,267	84,053	26,214	131%	-	7,365	-
Ruthton	156,615	146,814	9,801	107%	-	12,150	-
Sabin-Elmwood	121,917	106,317	15,600	115%	-	12,430	-
Sacred Heart	194,501	196,300	(1,799)	99%	227	14,820	-
Saint Anthony	820,359	632,184	188,175	130%	-	48,920	-
Saint Bonifacius	411,033	469,560	(58,527)	88%	10,444	47,773	9,527
Saint Charles	509,977	499,080	10,897	102%	3,021	39,420	-
Saint Clair	573,539	450,706	122,833	127%	-	29,458	-
Saint Cloud Township	-	672,517	(672,517)	+	-	54,429	-
Saint Francis	573,079	437,610	135,469	131%	-	42,660	-
Saint James	528,974	523,837	5,137	101%	3,802	52,018	4,198
Saint Joseph	683,055	759,070	(76,015)	90%	11,763	51,233	-
Saint Leo	116,463	84,512	31,951	138%	-	6,096	-
Saint Martin	297,915	244,206	53,709	122%	-	16,780	-
Saint Michael	543,113	403,699	139,414	135%	-	33,761	-
Saint Paul Park	707,172	641,136	66,036	110%	-	47,556	-
Saint Peter	684,303	769,998	(85,695)	89%	27,984	63,816	1,659
Saint Stephen	338,468	421,471	(83,003)	80%	14,512	26,155	5,092
Sanborn	90,208	82,944	7,264	109%	-	8,109	-
Sandstone	168,031	198,330	(30,299)	85%	6,409	28,740	5,959
Sartell	680,210	628,232	51,978	108%	-	60,614	-
Sauk Centre	448,372	490,644	(42,272)	91%	2,729	41,877	-
Sauk Rapids	684,148	854,166	(170,018)	80%	12,275	77,546	-
Scandia Valley	329,549	304,824	24,725	108%	-	27,000	-
Scanlon	189,910	163,704	26,206	116%	-	16,064	-
Schroeder	113,921	66,661	47,260	171%	-	8,086	-
Sebeka	476,816	457,873	18,943	104%	-	24,366	-
Sedan	31,846	18,023	13,823	177%	-	1,988	-
Shafer	175,009	140,920	34,089	124%	-	14,448	-
Shakopee	3,100,221	4,572,174	(1,471,953)	68%	195,716	364,787	232,878
Sherburn	381,976	388,754	(6,778)	98%	-	27,325	-
Shevlin	170,693	188,522	(17,829)	91%	3,907	14,854	2,910
Silica	143,022	140,570	2,452	102%	-	9,856	-
Silver Bay	365,893	278,080	87,813	132%	-	21,940	-
Silver Lake	195,920	234,615	(38,695)	84%	7,353	19,755	7,505

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Slayton	465,060	518,626	(53,566)	90%	7,286	41,730	7,732
Sleepy Eye	521,710	508,220	13,490	103%	-	45,936	-
Solway Rural	75,825	61,912	13,913	122%	-	6,272	-
Solway Township	159,351	99,848	59,503	160%	-	8,892	-
South Haven	175,335	179,195	(3,860)	98%	4,280	16,304	-
Spicer	174,180	204,094	(29,914)	85%	5,426	20,416	-
Spring Grove	184,879	212,680	(27,801)	87%	3,413	17,304	666
Spring Valley	449,233	324,698	124,535	138%	-	23,425	-
Springfield	359,183	361,143	(1,960)	99%	4,815	29,470	-
Stacy-Lent	349,839	334,056	15,783	105%	-	23,850	-
Staples	264,814	294,529	(29,715)	90%	3,327	31,107	-
Starbuck	136,947	164,460	(27,513)	83%	3,213	16,725	-
Stephen	210,476	137,818	72,658	153%	-	10,130	-
Stewart	170,451	165,210	5,241	103%	-	17,784	1,973
Stewartville	713,927	450,034	263,893	159%	-	39,052	-
Stillwater	2,478,704	2,001,410	477,294	124%	-	131,376	-
Storden	148,485	177,060	(28,575)	84%	3,589	12,660	863
Sturgeon Lake	80,505	66,408	14,097	121%	-	6,128	-
Sunburg	97,938	86,884	11,054	113%	-	7,693	-
Taconite	128,011	133,611	(5,600)	96%	3,720	11,544	4,636
Taunton	46,174	40,256	5,918	115%	-	3,248	-
Taylor's Falls	515,356	410,352	105,004	126%	-	29,352	-
Thief River Falls	1,042,256	783,531	258,725	133%	-	74,356	-
Thomson	377,182	355,863	21,319	106%	-	30,426	-
Tofte	81,746	45,787	35,959	179%	-	4,621	-
Tower	96,758	53,334	43,424	181%	-	5,544	-
Tracy	323,195	317,208	5,987	102%	954	29,352	-
Trimont	314,799	285,357	29,442	110%	-	21,508	-
Truman	265,126	259,085	6,041	102%	-	19,068	-
Twin Lakes (Freeborn)	173,690	86,614	87,076	201%	-	4,770	-
Twin Lakes (Mahnomen)	45,333	45,515	(182)	100%	71	2,410	-
Twin Valley	187,111	150,707	36,404	124%	-	13,611	-
Two Harbors	564,867	535,771	29,096	105%	-	52,372	-
Tyler	154,973	158,330	(3,357)	98%	2,681	13,250	-
Upsala	116,551	87,314	29,237	133%	-	8,369	-
Vadnais Heights	895,370	835,791	59,579	107%	-	84,513	-
Vergas	192,406	183,065	9,341	105%	-	13,779	-
Verndale	330,124	278,290	51,834	119%	-	21,450	-
Vernon Center	98,411	90,386	8,025	109%	-	9,296	-
Vesta	96,205	86,592	9,613	111%	-	6,464	-
Victoria	536,386	674,560	(138,174)	80%	24,184	53,257	9,431
Villard	178,991	150,035	28,956	119%	-	13,844	-
Vining	69,599	71,912	(2,313)	97%	500	5,816	-
Wabasha	468,988	532,656	(63,668)	88%	11,184	40,095	5,022

Table 12-A
Funding Status and Ratios for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Waconia	781,413	898,518	(117,105)	87%	16,988	72,512	-
Wadena	551,156	528,567	22,589	104%	-	35,737	-
Waite Park	519,486	479,400	40,086	108%	-	38,610	-
Waldorf	106,740	81,070	25,670	132%	-	10,050	-
Walker	573,508	467,540	105,968	123%	-	39,200	-
Walnut Grove	125,776	104,632	21,144	120%	-	11,000	-
Warba	98,054	87,452	10,602	112%	-	10,068	-
Warren	205,469	177,009	28,460	116%	-	13,684	-
Warroad	253,876	250,463	3,413	101%	-	24,025	-
Waseca	1,117,559	1,298,979	(181,420)	86%	16,916	99,110	-
Watertown	566,070	634,663	(68,593)	89%	11,693	48,756	-
Waterville	242,371	237,079	5,292	102%	-	19,096	-
Watkins	210,568	205,081	5,487	103%	-	20,196	-
Watson	182,742	149,849	32,893	122%	-	8,900	-
Welcome	176,108	161,230	14,878	109%	-	17,624	-
Wendell	141,909	134,960	6,949	105%	-	10,710	-
West Concord	210,345	125,443	84,902	168%	-	13,335	-
Westbrook	173,905	154,115	19,790	113%	-	14,729	-
Wheaton	477,632	356,803	120,829	134%	-	38,654	-
Willmar	2,074,758	1,884,951	189,807	110%	-	152,819	-
Willow River	105,191	81,376	23,815	129%	-	7,360	-
Wilmont	159,378	90,085	69,293	177%	-	5,520	-
Wilson	296,205	209,256	86,949	142%	-	11,020	-
Windom	770,283	655,337	114,946	118%	-	68,724	-
Winnebago	249,877	224,470	25,407	111%	-	18,867	-
Winsted	331,255	317,176	14,079	104%	-	29,664	-
Wolf Lake	196,487	203,489	(7,002)	97%	2,085	17,429	60
Wood Lake	103,182	75,071	28,111	137%	-	7,446	-
Woodbury	4,893,197	4,253,387	639,810	115%	-	413,771	-
Wrenshall	152,355	142,825	9,530	107%	-	10,773	-
Wright	106,939	100,853	6,086	106%	-	7,740	-
Wykoff	240,275	201,964	38,311	119%	-	16,432	-
Wyoming	315,527	374,368	(58,841)	84%	5,066	31,542	-
Zimmerman	620,727	623,799	(3,072)	100%	7,380	69,795	-
Zumbro Falls	237,032	240,480	(3,448)	99%	-	21,840	-
Totals	225,090,170	213,118,264	11,971,906	106%	1,515,686	18,575,701	1,049,210

* For lump sum plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2005, as reported by relief associations on their 2005 Schedule.

^ For lump sum plans, the Required Contribution is obtained from the 2005 Schedule and represents amounts to be contributed to the relief association during 2006.

+ The Saint Cloud Fire Relief Association dissolved at the end of 2005 and transferred all assets to the municipality.

Table 12-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Alaska	80,073	80,073	-	100%	-	-	-
Albany	319,768	319,768	-	100%	-	-	-
Andover	2,221,908	2,221,908	-	100%	-	-	-
Anoka-Champlin	4,268,843	4,268,843	-	100%	-	-	-
Ashby	169,894	169,894	-	100%	-	-	-
Austin	558,187	558,187	-	100%	-	-	-
Brewster	208,500	208,500	-	100%	-	-	-
Brooklyn Park	6,712,354	6,712,354	-	100%	-	-	-
Callaway	143,878	143,878	-	100%	-	-	-
Cologne	236,491	236,491	-	100%	-	-	-
Columbia Heights	1,352,581	1,352,581	-	100%	-	-	-
Coon Rapids	4,435,897	4,435,897	-	100%	-	-	-
Crane Lake	80,912	80,912	-	100%	-	-	-
Crosslake	739,720	739,720	-	100%	-	-	-
Dilworth	564,658	564,658	-	100%	-	-	-
Donnelly	122,941	122,941	-	100%	-	-	-
Dakota	42,661	42,661	-	100%	-	-	-
Eagan	6,534,054	6,534,054	-	100%	-	-	-
Edina	4,959,044	4,959,044	-	100%	-	-	-
Elbow Lake	195,556	195,556	-	100%	-	-	-
Elgin	232,516	232,516	-	100%	-	-	-
Embarrass	130,962	130,962	-	100%	-	-	-
Erskine	117,781	117,781	-	100%	-	-	-
Ellsburg	37,763	37,763	-	100%	-	-	-
Falcon Heights	1,051,870	1,051,870	-	100%	-	-	-
Fisher	105,523	105,523	-	100%	-	-	-
Fountain	99,223	99,223	-	100%	-	-	-
Freeport	263,688	263,688	-	100%	-	-	-
Fridley	2,680,881	2,680,881	-	100%	-	-	-
Gary	63,170	63,170	-	100%	-	-	-
Gibbon	276,500	276,500	-	100%	-	-	-
Glenville	104,710	104,710	-	100%	-	-	-
Goodhue	676,278	676,278	-	100%	-	-	-
Gunflint Trail	106,426	106,426	-	100%	-	-	-
Hardwick	101,425	101,425	-	100%	-	-	-
Hawley	406,212	406,212	-	100%	-	-	-
Ivanhoe	244,173	244,173	-	100%	-	-	-
Kenyon	334,416	334,416	-	100%	-	-	-
Kerkhoven	194,364	194,364	-	100%	-	-	-
Kiester	180,027	180,027	-	100%	-	-	-
Lake George	94,459	94,459	-	100%	-	-	-
Le Center	313,418	313,418	-	100%	-	-	-
London	60,164	60,164	-	100%	-	-	-
Longville	580,976	580,976	-	100%	-	-	-

Table 12-B
Funding Status and Ratios for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit Amortization Payment	Normal Cost	Required Contribution
Lyle	88,814	88,814	-	100%	-	-	-
Magnolia	50,973	50,973	-	100%	-	-	-
Maple Grove	6,947,394	6,947,394	-	100%	-	-	-
Marine on Saint Croix	400,072	400,072	-	100%	-	-	-
Mazeppa	201,766	201,766	-	100%	-	-	-
Medicine Lake	475,485	475,485	-	100%	-	-	-
Mendota Heights	1,874,436	1,874,436	-	100%	-	-	-
Mentor	70,464	70,464	-	100%	-	-	-
Millerville	252,153	252,153	-	100%	-	-	-
Milroy	109,083	109,083	-	100%	-	-	-
Murdock	125,263	125,263	-	100%	-	-	-
Myrtle	105,006	105,006	-	100%	-	-	-
Marietta	30,197	30,197	-	100%	-	-	-
Nodine	110,766	110,766	-	100%	-	-	-
Northrop	58,676	58,676	-	100%	-	-	-
Odessa	47,840	47,840	-	100%	-	-	-
Oklee	83,664	83,664	-	100%	-	-	-
Plainview	400,889	400,889	-	100%	-	-	-
Plummer	113,637	113,637	-	100%	-	-	-
Ramsey	1,053,365	1,053,365	-	100%	-	-	-
Red Lake Falls	152,027	152,027	-	100%	-	-	-
Round Lake	159,017	159,017	-	100%	-	-	-
Rushford	273,546	273,546	-	100%	-	-	-
Rushmore	54,343	54,343	-	100%	-	-	-
Seaforth	48,386	48,386	-	100%	-	-	-
South Bend	295,184	295,184	-	100%	-	-	-
Saint Hilaire	98,603	98,603	-	100%	-	-	-
Swanville	165,898	165,898	-	100%	-	-	-
Toivola	119,304	119,304	-	100%	-	-	-
Ulen	135,574	135,574	-	100%	-	-	-
Underwood	189,379	189,379	-	100%	-	-	-
Vermilion Lake	120,524	120,524	-	100%	-	-	-
Wabasso	135,019	135,019	-	100%	-	-	-
Wanamingo	310,662	310,662	-	100%	-	-	-
Wanda	98,450	98,450	-	100%	-	-	-
Wayzata	1,233,597	1,233,597	-	100%	-	-	-
Wells	335,295	335,295	-	100%	-	-	-
Williams	107,299	107,299	-	100%	-	-	-
Winthrop	232,648	232,648	-	100%	-	-	-
Winger	36,396	36,396	-	100%	-	-	-
West Metro	4,238,016	4,238,016	-	100%	-	-	-
Zumbrota	369,449	369,449	-	100%	-	-	-
Totals	63,913,404	63,913,404	0	100%	0	0	0

Table 12-C
Funding Status and Ratios for Other Plan Types
For the Year Ended December 31, 2005

Relief Association	Net Assets	Accrued Liability	Surplus or Deficit	Funding Ratio	Deficit Amortization Payment *	Normal Cost	Required Contribution ^
Apple Valley	3,105,395	4,102,537	(997,142)	76%	99,073	184,995	13,158
Benson	417,482	513,727	(96,245)	81%	8,866	13,390	-
Brooklyn Center	3,701,259	3,510,066	191,193	105%		92,324	-
Chanhassen	1,964,906	2,229,290	(264,384)	88%	31,989	51,817	-
Chaska	3,143,747	4,584,232	(1,440,485)	69%	163,028	86,824	136,872
Detroit Lakes	1,454,413	1,025,190	429,223	142%		33,970	-
Eden Prairie	13,439,516	14,177,234	(737,718)	95%	56,378	305,898	-
Fairmont	2,248,976	2,632,919	(383,943)	85%	31,318	48,619	7,032
Glencoe	737,977	891,282	(153,305)	83%	15,823	26,122	11,534
Hutchinson	1,483,732	1,211,691	272,041	122%	27,103	24,425	-
Lake Johanna	4,225,634	5,003,125	(777,491)	84%	63,589	164,808	-
Luverne	996,295	935,074	61,221	107%		89,002	38,579
Minnetonka	10,655,328	10,228,886	426,442	104%		250,631	-
Mound	3,419,844	4,303,030	(883,186)	79%	90,340	90,340	72,204
New Ulm	2,172,764	1,897,149	275,615	115%		48,695	-
Pine City	804,638	755,558	49,080	106%	1,173	10,713	-
Pipestone	611,901	706,032	(94,131)	87%	12,492	24,810	22,863
Plymouth	5,440,563	4,851,024	589,539	112%		207,647	-
Robbinsdale	1,170,892	1,692,606	(521,714)	69%	50,178	72,548	51,525
Roseville	7,165,225	8,018,592	(853,367)	89%	100,405	121,640	40,363
Savage	2,704,523	3,353,559	(649,036)	81%	82,758	65,366	31,835
Spring Lake Park	7,851,466	7,100,884	750,582	111%		150,831	-
White Bear Lake	5,143,466	4,333,966	809,500	119%		128,122	-
Worthington	1,190,593	1,201,461	(10,868)	99%	45,928	36,352	41,319
Totals	85,250,535	89,259,114	(4,008,579)	96%	880,441	2,329,889	467,284

* 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, 2005.

^ For monthly and monthly/lump sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2005 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.

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Ada	13,139	-	-	7,998	-	722	15,175	-
Adams	12,813	4,624	-	3,755	-	968	14,000	-
Adrian	10,263	1,850	9,237	16,463	-	-	9,350	-
Aitkin	43,900	-	10,000	30,843	-	1,397	-	-
Albertville	45,510	1,800	25,490	4,904	-	-	49,000	800
Alborn	6,583	2,622	500	3,088	-	100	-	-
Alden	8,411	492	5,321	4,309	-	915	18,332	-
Alexandria	117,948	3,000	116,840	164,784	-	3,120	405,112	-
Almelund	11,858	-	2,000	9,174	1,970	845	2,927	8,021
Alpha	5,486	-	-	(3,582)	-	15	-	-
Altura	7,680	-	198	3,298	22	352	28,200	-
Amboy	8,271	3,135	-	4,595	-	-	51,285	-
Annandale	41,348	2,800	3,000	33,632	-	2,160	-	-
Argyle	9,143	1,000	-	8,078	25	588	-	-
Arlington	18,795	-	2,800	22,310	1,731	670	37,389	-
Arrowhead	5,120	-	1,221	2,870	-	-	-	-
Askov	6,583	538	-	5,466	-	113	5,914	-
Atwater	13,407	-	1,000	6,916	-	850	19,200	-
Audubon	15,276	-	-	6,951	-	1,625	3,617	-
Aurora	9,934	-	23,351	4,661	550	1,710	-	-
Avon	27,767	1,000	10,500	8,354	-	3,356	27,250	-
Babbitt	11,263	5,179	6,250	11,829	419	1,364	108,771	-
Backus	15,731	1,000	13,075	8,219	-	1,250	44,063	-
Badger	7,258	468	2,273	1,263	-	576	26,500	-
Balaton	9,960	1,000	721	3,927	-	1,846	11,000	-
Baldwin	28,421	-	205	1,747	-	-	-	-
Balsam	9,541	-	5,041	12,734	-	100	-	-
Barnesville	18,571	714	7,225	12,529	-	5,247	8,238	-
Barnum	9,143	1,000	5,866	12,406	5	2,579	13,000	-
Barrett	5,851	-	-	1,553	45	594	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Battle Lake	23,584	1,000	-	1,953	-	3,535	19,000	-
Baudette	16,679	-	-	19,745	5	-	-	-
Bayport	92,601	-	-	48,654	-	9,649	-	-
Beardsley	7,314	-	996	5,909	-	500	-	-
Beaver Creek	5,851	1,000	3,017	4,239	147	515	-	-
Becker	63,661	2,000	4,500	16,323	-	2,907	107,193	-
Belgrade	9,143	1,000	4,000	10,789	-	500	-	-
Belle Plaine	40,691	-	6,695	26,393	-	4,466	-	-
Bellingham	7,314	2,163	500	10,466	-	375	29,083	-
Belview	8,777	1,000	2,915	3,884	-	-	13,900	-
Bemidji	149,741	3,000	33,431	103,605	-	9,914	39,150	-
Bertha	7,314	1,926	1,675	3,816	-	580	23,590	-
Big Lake	77,146	1,000	12,000	23,236	-	6,547	37,000	-
Bigelow	6,948	-	-	2,755	-	-	-	-
Bigfork	21,275	1,000	5,000	10,877	-	1,225	28,256	-
Bird Island	12,330	-	5,000	5,626	1,071	934	19,598	-
Biwabik	8,411	720	306	6,548	-	975	7,920	-
Biwabik City	8,046	1,000	27,899	13,077	-	2,095	-	-
Blackduck	16,518	-	3,784	9,833	-	2,274	21,625	-
Blomkest	8,678	-	4,849	7,196	190	1,075	-	12,813
Blooming Prairie	27,403	-	-	16,201	140	326	33,250	-
Blue Earth	24,644	1,000	-	53,739	15,123	2,444	-	19,600
Bluffton	5,851	-	-	6,052	-	-	-	-
Bovey	7,314	1,000	9,556	3,447	-	2,591	16,840	-
Bowlus	9,247	1,325	-	1,708	-	-	8,580	-
Boyd	6,948	1,000	-	4,637	-	1,588	13,480	-
Brainerd	193,081	2,000	47,975	157,378	-	13,617	214,262	-
Brandon	10,461	-	4,500	7,067	2,100	481	13,497	-
Breckenridge	22,531	1,000	20,031	9,645	-	4,143	-	530
Breitung	7,680	-	12,000	9,589	125	2,702	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Brevator	7,314	-	1,000	4,486	65	1,129	10,363	-
Bricelyn	8,046	805	-	7,981	3,182	-	-	-
Brimson	5,851	403	-	1,734	-	277	4,436	-
Brook Park	6,217	-	-	5,006	-	1,000	-	-
Brooten	9,507	1,000	1,050	10,658	240	1,095	14,600	-
Browerville	13,421	1,092	2,600	6,572	-	310	-	-
Browns Valley	7,680	-	4,736	10,875	1,021	2,600	20,600	-
Brownsdale	9,872	-	-	17,611	140	1,401	-	-
Brownsville	6,948	-	-	954	-	-	-	-
Brownton	9,160	2,000	18,731	7,061	-	4,245	45,200	-
Buffalo	94,114	2,000	-	17,899	-	265	132,270	1,363
Buffalo Lake	8,777	-	1,000	12,543	5,000	-	28,874	-
Buhl	6,583	1,000	6,873	2,511	-	966	17,000	25
Butterfield	8,777	620	4,975	2,957	-	260	16,891	-
Byron	32,892	1,000	7,500	15,132	-	3,905	24,205	-
Caledonia	24,580	2,000	2,400	13,285	312	1,523	24,080	-
Calumet	7,680	-	8,000	14,880	-	1,250	-	-
Cambridge	75,747	1,000	-	29,393	1,000	1,124	48,500	-
Canby	15,782	1,816	3,000	23,396	-	2,489	27,352	-
Cannon Falls	46,386	2,000	-	34,541	600	1,219	67,450	-
Canosia	11,401	-	7,100	5,345	-	-	-	-
Canton	6,948	829	-	3,082	90	665	9,126	-
Carlos	12,756	2,000	23,750	20,610	5,000	58	96,231	-
Carlton	17,228	840	2,950	12,975	-	1,950	-	840
Carsonville	8,308	2,532	-	3,483	-	886	-	-
Carver	20,033	-	27,231	16,073	2,387	7,778	29,000	-
Cass Lake	39,396	3,000	9,721	21,449	208	2,305	94,067	-
Cataract	103,969	3,000	60,000	99,586	991	1,851	-	-
Centennial	149,114	-	23,500	102,010	-	7,053	80,670	-
Center City	11,900	634	6,500	10,191	11	582	15,784	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Ceylon	7,680	-	-	6,223	6,177	847	-	-
Chandler	6,217	-	775	3,659	-	322	-	-
Chatfield	24,404	2,761	-	13,455	184	310	-	-
Cherry	7,314	3,134	-	2,307	85	-	-	-
Chisago	33,548	-	14,677	20,801	-	1,816	55,177	-
Chisholm	27,066	2,000	-	39,209	-	2,838	87,204	-
Chokio	9,657	-	-	5,810	-	480	-	-
Clara City	13,237	1,000	4,190	21,706	-	2,391	18,710	-
Claremont	7,958	1,000	2,418	3,037	1,513	972	21,004	-
Clarissa	8,777	938	2,619	2,632	19	921	10,313	-
Clarkfield	11,619	1,000	1,142	9,786	27	2,714	25,800	-
Clarks Grove	10,243	-	-	7,198	367	1,471	-	-
Clear Lake	26,667	1,000	3,000	20,013	1,365	51	-	-
Clearbrook	13,291	842	-	15,759	148	2,337	28,600	-
Clearwater	22,205	-	7,472	21,462	-	2,164	89,157	-
Clements	8,046	-	1,943	6,297	-	25	-	-
Clifton	10,599	-	7,040	6,169	17	11	-	-
Climax	6,217	-	-	1,485	-	241	6,310	-
Clinton (Big Stone)	7,680	-	3,000	1,693	-	600	-	-
Clinton (St. Louis)	6,583	-	-	6,716	11,083	172	15,000	-
Cohasset	26,247	-	3,000	34,265	-	1,367	-	-
Cokato	27,581	1,000	11,190	3,709	-	981	57,000	-
Cold Spring	39,507	-	13,650	47,062	-	4,247	-	-
Coleraine	9,383	-	10,186	1,159	5	301	13,833	-
Colvin	5,486	-	9,079	5,442	-	4,032	-	-
Comfrey	8,510	-	4,000	4,106	154	1,281	-	675
Cook	16,869	-	1,500	13,499	-	2,060	-	-
Cosmos	8,249	-	-	5,315	-	625	-	-
Cottage Grove	174,817	4,500	-	107,396	2,484	9,689	160,621	-
Cotton	10,971	-	-	3,755	200	-	2,472	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Cottonwood	13,123	1,000	-	9,743	37	100	34,938	-
Courtland	9,769	800	8,450	4,891	-	-	800	-
Cromwell	9,874	1,000	4,900	5,941	-	-	21,000	-
Crooked Lake	7,114	-	938	2,169	110	100	-	-
Crookston	16,172	1,000	7,000	25,426	-	3,960	21,000	-
Crosby	22,659	4,731	30,949	9,049	-	2,100	120,867	-
Culver	3,137	-	-	75	-	275	-	-
Currie	8,046	-	1,066	4,469	-	830	-	-
Cuyuna	8,777	-	1,224	5,848	-	2,377	-	-
Cyrus	6,583	2,503	-	3,445	-	520	10,725	-
Dalton	9,279	-	1,417	5,039	-	1,208	-	-
Danube	7,077	1,000	-	6,613	-	195	-	-
Danvers	5,851	-	-	981	-	435	-	-
Darfur	5,851	184	-	2,217	-	259	-	-
Dassel	31,488	-	34,117	30,153	31	7,227	-	-
Dawson	15,058	1,000	28,330	13,912	-	2,633	35,141	-
Dayton	28,861	-	15,000	11,541	-	3,080	-	-
Deer Creek	7,314	-	10,445	5,389	-	1,524	-	-
Deer River	25,539	3,000	5,000	18,009	-	1,745	37,400	28,900
Deerwood	21,002	-	-	8,014	-	-	-	-
Delano	43,863	1,000	27,000	15,892	-	1,631	53,000	-
Delavan	6,948	165	1,680	8,041	3,336	1,658	1,815	-
Dent	14,452	-	-	8,976	-	331	-	-
Dexter	5,852	-	5,750	3,827	-	2,906	-	-
Dodge Center	16,120	-	21,457	11,478	-	2,742	12,823	-
Dover	7,681	1,806	1,000	8,197	100	1,045	-	-
Dovray	4,754	-	158	87	34	-	-	-
Dumont	7,314	-	-	1,844	-	181	-	-
Dunnell	5,486	-	-	1,263	-	249	8,807	-
Eagle Bend	9,143	-	5,944	3,267	-	145	25,750	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Eagle Lake	15,700	-	3,868	6,142	-	2,500	-	-
East Bethel	59,316	3,000	14,875	65,919	-	3,585	100,728	-
East Grand Forks	44,843	-	-	40,036	-	3,039	-	-
Eastern Hubbard	8,687	-	4,000	5,964	3,190	-	-	-
Easton	8,411	-	-	10,400	-	977	-	-
Echo	7,680	1,000	950	6,531	130	-	13,155	-
Eden Valley	17,350	-	5,904	14,758	145	1,175	-	-
Edgerton	12,387	-	6,194	12,000	-	500	-	-
Elbow Tulaby Lakes	5,025	60	-	1,194	1,221	190	4,312	-
Elizabeth	8,055	-	2,500	7,542	115	2,353	-	-
Elk River	136,429	-	28,100	78,444	40	2,961	-	-
Ellendale	10,517	1,121	8,000	3,160	735	763	5,160	-
Ellsworth	9,143	-	-	3,867	-	-	-	-
Elmer	5,851	-	-	2,293	-	373	-	-
Elmore	8,777	-	1,250	6,753	600	-	25,534	-
Elrosa	10,971	1,580	13,000	4,631	-	295	16,330	-
Ely	52,670	1,000	-	30,561	-	3,278	35,500	610
Elysian	10,623	1,000	14,570	2,896	-	3,219	20,800	-
Emily	10,521	-	3,632	4,068	289	3,796	-	-
Emmons	8,411	1,000	-	12,282	2,583	600	-	-
Evansville	10,971	760	2,500	2,738	94	1,585	8,360	-
Eveleth	15,784	396	3,545	26,928	-	185	4,356	-
Excelsior	168,637	2,000	85,234	249,227	-	9,066	323,374	-
Eyota	15,999	-	4,850	6,913	19	425	-	-
Fairfax	13,552	2,000	6,776	5,695	44	2,815	130,080	-
Fayal	9,910	-	15,624	20,983	-	-	-	-
Federal Dam	4,959	-	-	152	-	-	-	-
Fergus Falls	83,773	2,000	1,800	67,890	-	4,433	110,430	-
Fertile	12,685	1,000	-	12,188	-	-	22,600	-
Fifty Lakes	5,345	-	-	2,820	-	1,515	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Finlayson	11,186	444	-	3,879	-	100	4,886	-
Flensburg	8,046	-	-	2,654	75	-	-	-
Foley	46,190	-	6,500	21,549	-	-	-	-
Forada	8,777	2,000	12,485	11,262	600	408	22,078	-
Forest Lake	126,544	1,000	7,146	69,906	1,023	2,610	91,054	-
Foreston	8,411	-	1,183	9,753	-	2,005	21,904	-
Franklin	7,314	1,000	7,314	7,890	8,500	2,503	19,000	-
Frazee	21,383	-	3,405	16,819	200	2,579	-	-
Fredenberg	2,604	1,000	-	12,958	5,837	560	14,665	-
French Township	9,143	-	922	7,161	-	-	12,500	-
Frost	8,046	-	1,000	5,574	-	593	-	-
Fulda	15,638	1,000	4,000	14,927	9,059	1,403	25,000	-
Garfield	14,479	92	7,800	7,845	-	564	1,007	-
Garrison	28,869	-	12,000	34,432	7,000	-	-	-
Garvin	5,486	-	-	5,792	-	744	-	-
Gaylord	19,048	1,000	28,382	8,078	-	4,545	28,338	-
Geneva	6,948	-	-	3,051	456	-	-	-
Ghent	5,851	-	-	3,680	-	250	-	-
Gilbert	7,398	-	8,193	9,566	-	3,000	-	-
Glenwood	27,434	-	11,685	11,130	-	2,636	-	17,600
Glyndon	13,458	-	-	(2,602)	-	1,625	-	-
Golden Valley	156,619	3,000	2,882	267,232	-	16,639	201,297	43,000
Gonvick	7,314	-	3,556	6,507	-	-	5,577	-
Good Thunder	13,072	-	6,600	15,581	-	2,550	-	450
Goodview	16,663	-	-	17,092	-	2,730	-	-
Graceville	9,959	-	2,500	4,568	-	1,150	-	-
Granada	6,217	-	1,879	7,594	-	991	-	-
Grand Lake	14,535	-	7,250	10,087	-	1,800	11,904	-
Grand Marais	16,362	2,000	-	11,468	-	1,975	46,000	-
Grand Meadow	16,158	-	818	14,160	-	2,270	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Grand Rapids	119,368	1,000	24,114	115,003	-	4,678	106,000	-
Green Isle	8,777	1,000	5,000	6,345	2,250	2,046	19,338	-
Greenbush	10,971	-	-	11,238	-	524	-	-
Greenwood	12,634	-	16,523	12,768	140	1,651	-	-
Grey Eagle	12,490	-	2,000	11,974	105	1,450	-	-
Grove City	11,604	500	-	8,838	-	800	8,420	-
Grygla	7,314	-	-	7,198	-	1,060	6,325	-
Hackensack	17,571	-	23,250	9,452	-	1,695	-	-
Hallock	10,756	1,000	-	6,564	-	-	11,500	-
Halstad	8,777	1,000	-	2,899	400	-	4,224	880
Ham Lake	80,504	2,986	-	63,640	-	2,968	98,354	-
Hamburg	9,874	2,000	34,088	13,982	-	4,870	-	-
Hamel	38,606	-	30,000	35,122	-	3,315	-	-
Hancock	9,281	-	-	2,768	-	-	6,600	-
Hanley Falls	8,411	-	-	4,984	-	-	990	-
Hanover	35,071	-	3,000	13,142	-	-	-	-
Hanska	9,143	-	3,000	4,221	-	1,558	-	-
Harmony	11,306	1,580	5,000	8,136	-	2,079	12,000	-
Hartland	7,680	398	80	7,473	-	389	4,900	-
Hastings	160,422	2,234	-	171,078	-	5,714	191,225	-
Hayfield	20,589	1,000	-	30,223	2,400	850	53,410	-
Hayward	8,046	-	4,500	11,790	-	1,114	-	-
Hector	14,027	1,000	3,800	21,036	-	-	-	-
Henderson	8,901	2,102	14,952	6,784	-	4,115	43,162	-
Hendricks	9,143	2,000	5,184	6,668	-	1,290	27,800	-
Hendrum	6,948	-	-	2,412	-	250	4,163	-
Henning	13,509	2,048	7,151	14,107	-	-	44,900	-
Herman	9,143	-	-	2,381	4,800	-	-	-
Hermantown	42,559	1,000	65,000	65,273	33	4,236	42,000	-
Heron Lake	8,151	-	1,072	3,065	-	2,121	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Hewitt	5,120	-	1,096	1,494	500	450	-	-
Hibbing	-	-	11,214	19,384	-	3,249	46,900	-
Hills	9,508	2,222	5,000	4,392	475	660	27,175	500
Hinckley	25,120	-	4,494	20,116	140	1,461	16,600	10,800
Hitterdal	5,486	-	1,300	(3,902)	-	-	-	-
Hoffman	8,777	-	1,456	5,792	-	2,217	-	-
Hokah	10,971	4,029	-	4,508	-	1,130	-	-
Holdingsford	12,804	1,000	4,056	7,636	1,580	1,580	-	23,500
Holland	7,314	-	-	9,896	-	-	-	-
Hopkins	100,841	-	32,166	179,685	-	9,200	314,000	133,000
Houston	12,765	950	-	12,586	-	2,735	20,385	-
Hovland	4,023	-	2,000	3,960	120	447	1,012	13,120
Howard Lake	20,313	1,000	4,300	12,685	-	4,100	27,300	-
Hoyt Lakes	9,344	-	12,717	5,819	58	3,630	-	-
Hugo	47,878	-	6,047	19,128	-	5,640	9,874	-
Ideal	21,044	-	1,343	29,112	-	4,368	-	-
Industrial	6,217	204	5,000	11,310	-	825	6,924	-
International Falls	51,971	2,000	-	31,827	40	759	66,533	-
Inver Grove Heights	180,149	3,000	-	145,266	-	6,800	114,074	-
Iona	3,291	-	-	2,206	-	405	-	-
Ironton	9,143	-	3,936	6,312	-	3,752	18,037	-
Isanti	60,721	2,000	6,000	132,390	-	7,467	37,383	-
Isle	26,462	1,000	30	18,964	125	6,055	18,682	-
Jackson	28,324	-	5,968	19,725	2,686	715	-	-
Jacobson	5,851	-	-	4,137	-	306	-	-
Janesville	19,097	2,000	11,081	6,857	539	2,727	54,363	-
Jasper	9,013	1,800	2,500	8,985	-	785	19,800	-
Jeffers	7,314	2,000	-	6,710	-	250	12,200	-
Jordan	37,574	1,000	82,355	10,916	-	2,332	-	-
Kandiyohi	10,689	-	4,934	11,396	-	1,710	25,300	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Karlstad	10,971	269	-	1,219	30	-	-	-
Kasota	18,808	1,000	8,500	18,888	-	1,125	28,219	-
Kasson	32,426	1,571	-	32,447	6,000	5,099	29,648	-
Kelliher	8,411	-	429	6,426	-	273	-	-
Kellogg	8,411	1,000	11,756	25,974	-	2,417	19,360	-
Kennedy	6,166	-	-	2,638	380	622	-	-
Kensington	8,777	-	1,951	5,599	-	450	-	-
Kettle River	6,948	-	-	5,338	8,669	7,958	-	-
Kimball	16,796	2,000	5,000	7,663	203	1,338	-	-
Kinney	6,948	2,118	-	4,270	-	100	24,296	-
La Crescent	34,128	-	2,000	23,156	5,000	2,314	4,620	-
La Salle	4,754	-	-	2,501	60	200	-	-
Lafayette	12,581	1,347	1,500	14,905	1,500	862	30,560	-
Lake Benton	12,132	-	1,000	2,411	-	350	28,612	-
Lake Bronson	5,120	-	-	(133)	-	565	14,154	-
Lake City	45,344	1,000	15,900	18,709	-	-	47,383	-
Lake Crystal	24,463	-	5,000	22,518	-	800	-	-
Lake Elmo	52,676	-	2,690	41,571	450	6,518	-	-
Lake Henry	6,583	-	4,438	3,182	46	377	3,815	-
Lake Kabetogama	6,949	540	-	7,919	-	390	-	-
Lake Lillian	6,994	210	1,000	8,147	-	-	-	-
Lake Park	16,073	-	2,400	8,766	144	1,794	30,505	-
Lake Wilson	6,217	693	-	3,142	-	506	7,623	-
Lakefield	17,791	-	4,910	21,640	570	2,226	-	-
Lakeland	4,974	-	20,000	3,133	-	475	-	-
Lakeville	284,395	4,855	81,000	181,458	90	9,999	132,577	855
Lakewood	10,589	846	-	63	-	250	-	-
Lamberton	9,216	-	1,000	8,194	190	-	-	-
Lancaster	6,948	-	-	2,848	-	700	1,496	-
Lanesboro	11,448	-	3,500	11,337	5,000	726	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Le Roy	9,647	1,504	-	4,324	161	654	19,912	-
Le Sueur	34,448	2,000	18,847	32,938	-	250	88,271	-
Leaf Valley	6,949	-	17,390	11,693	5,250	620	28,933	-
Lester Prairie	11,580	-	9,000	13,570	2	5,435	-	-
Lewiston	24,290	-	4,000	33,801	170	946	-	-
Lewisville	8,308	-	-	7,702	-	772	-	200
Lexington	10,264	-	9,200	14,047	-	25	-	-
Lindstrom	32,554	1,000	17,654	32,588	88	3,249	61,900	-
Linwood	25,881	-	23,727	18,897	145	862	15,976	-
Lismore	8,411	-	-	5,529	-	10,281	2,543	-
Litchfield	52,761	-	706	20,796	30	1,530	-	560
Little Canada	56,815	-	30,000	63,679	-	5,034	-	-
Little Falls	77,235	-	9,000	30,564	-	4,547	-	10,584
Littlefork	9,508	900	4,410	9,450	-	932	14,475	-
Long Prairie	32,042	-	-	10,053	-	1,240	41,000	-
Loretto	29,866	-	43,632	74,409	-	489	-	-
Lower Saint Croix Valley	47,478	100	-	75,185	-	4,045	-	-
Lowry	8,411	-	5,000	13,448	2,143	-	-	-
Lucan	8,046	-	-	2,381	6,224	5,382	-	-
Lutsen	11,545	-	2,914	9,509	-	807	-	-
Lynd	5,486	-	-	4,951	-	-	-	-
Mabel	8,204	-	3,410	2,497	2,170	595	-	-
Madelia	18,828	2,000	7,553	8,005	23	186	48,742	-
Madison	13,605	2,000	9,076	12,920	-	1,286	51,420	-
Madison Lake	13,185	-	3,815	15,190	334	2,845	-	-
Mahnomen	12,935	1,270	-	16,404	294	-	19,935	-
Mahtomedi	65,209	1,704	8,000	55,128	100	-	56,768	-
Mahtowa	5,851	299	3,724	2,584	880	-	3,291	-
Makinen	6,583	1,000	5,400	1,618	-	-	-	-
Mantorville	12,211	-	8,289	11,625	-	-	8,202	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Maple Hill	6,217	-	4,795	2,127	282	412	-	-
Maple Lake	44,072	-	13,000	18,969	155	3,003	-	-
Maple Plain	26,462	2,000	16,000	29,388	1,276	1,910	75,037	-
Mapleton	17,801	1,000	6,949	14,708	-	2,440	11,560	-
Maplewood	224,005	4,000	81,000	202,532	5,404	29,369	406,521	-
Marble	6,948	-	8,000	14,286	-	3,542	-	60
Marshall	82,526	-	20,414	73,951	-	4,360	-	4,450
Mayer	8,777	1,000	11,468	16,438	15	1,265	5,405	-
Maynard	8,903	-	-	4,280	250	-	-	-
McDavitt	6,583	1,000	-	11,074	335	-	5,831	-
McGrath	7,314	496	4,800	2,254	-	-	-	-
McIntosh	6,217	-	3,251	7,042	-	618	17,200	-
McKinley	4,023	-	-	1,609	66	-	75	-
Meadowlands	4,754	-	-	436	55	629	-	-
Medford	11,600	-	10,000	10,591	-	1,780	-	-
Melrose	26,689	2,000	4,592	13,086	-	1,625	41,900	-
Menahga	11,621	1,000	2,000	7,802	-	-	11,710	-
Middle River	6,949	-	-	3,650	-	310	-	-
Miesville	10,971	-	1,800	6,797	-	2,135	4,118	-
Milaca	37,283	-	-	26,990	-	2,641	-	-
Milan	7,314	2,000	-	9,451	-	-	19,000	-
Miltona	10,823	470	5,000	5,228	-	593	8,242	-
Minneota	15,263	1,000	3,413	16,597	-	101	17,339	-
Minnesota City	5,851	-	-	188	10	-	-	-
Minnesota Lake	9,143	1,000	4,135	11,233	3,868	4,100	16,708	-
Mission	17,701	313	-	4,288	-	90	4,030	-
Montevideo	32,946	1,000	2,531	43,842	-	3	37,000	-
Montgomery	25,347	-	18,500	32,366	-	1,700	-	-
Monticello	93,339	2,000	-	62,051	135	1,532	188,390	-
Montrose	13,408	1,000	21,777	11,769	-	7,500	44,500	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Moose Lake	27,942	-	-	6,858	-	1,660	4,799	1,309
Mora	52,475	1,000	-	34,271	-	1,427	-	-
Morgan	12,553	-	1,613	17,805	770	3,099	25,407	-
Morris	30,614	-	21,750	35,340	565	4,003	23,656	-
Morristown	19,366	3,774	14,857	18,313	-	1,200	130,518	-
Morton	7,314	1,000	8,003	6,306	-	1,326	17,000	-
Motley	13,544	-	24,575	30,431	300	3,567	-	-
Mountain Iron	13,532	2,000	10,800	13,316	230	1,575	65,550	-
Mountain Lake	16,895	1,000	8,904	7,344	75	2,230	25,000	-
Nashwauk	12,164	-	7,083	13,883	-	3,350	-	-
Nevis	17,904	2,000	8,678	1,254	80	662	-	-
New Brighton	128,599	1,000	31,340	91,854	-	3,961	46,347	-
New Germany	9,874	-	6,000	9,396	19,476	11,141	-	-
New London	33,620	2,000	5,578	17,851	6,940	8,698	30,325	-
New Market	37,542	-	59,027	11,330	62,100	-	-	-
New Prague	60,078	1,000	6,000	25,907	-	501	56,000	-
New Richland	17,383	-	450	7,923	-	538	-	-
New Scandia	31,064	-	38,468	4,791	3,000	4	15,000	-
New York Mills	16,526	2,000	3,416	7,357	50	1,206	-	-
Newfolden	8,947	-	-	1,778	-	748	-	-
Newport	20,502	1,000	19,281	13,124	862	8,288	99,000	-
Nicollet	21,635	-	6,316	22,622	5,000	-	-	-
Nisswa	47,205	1,000	10,313	26,512	291	-	49,600	-
North Branch	59,507	-	3,027	32,276	-	3,391	75,732	-
North Mankato	63,723	-	12,429	61,857	-	4,581	-	-
North St. Paul	63,307	3,000	2,297	33,281	-	7,750	253,208	-
North Star	4,023	-	1,400	799	-	-	-	-
Northfield	134,863	570	46,814	117,380	3,678	3,055	6,270	-
Northland	3,657	-	218	4,500	-	-	-	-
Northome	7,314	-	-	647	18	1,349	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Norwood Young America	24,278	50	19,470	19,298	-	1,300	-	-
Oak Grove	52,870	-	13,880	53,905	-	-	-	-
Oakdale	155,341	-	-	102,256	-	12,967	156,172	-
Odin	4,754	2,000	-	3,054	525	843	-	-
Ogilvie	16,404	-	6,000	3,067	120	550	-	-
Okabena	7,314	-	-	246	44	-	-	-
Olivia	18,729	-	1,315	4,767	-	1,422	180	-
Onamia	18,819	-	-	8,003	-	3,703	-	-
Ormsby	5,486	372	-	4,097	-	838	4,096	-
Oronoco	8,046	-	-	5,868	6,007	-	37,100	-
Orr	6,958	-	-	6,960	-	929	-	-
Ortonville	13,021	2,000	-	26,249	-	1,590	62,800	-
Osakis	22,466	-	16,000	20,656	1,555	2,717	-	-
Osseo	15,739	-	6,148	26,432	-	3,156	-	-
Ostrander	5,120	-	500	2,208	-	162	-	-
Ottertail	13,390	2,000	15,232	11,595	-	1,350	14,500	-
Owatonna	146,784	1,000	-	75,516	-	2,834	225,672	-
Palisade	7,537	360	802	3,020	2,940	1,515	-	-
Palo	9,143	-	6,500	5,178	-	1,855	13,438	-
Park Rapids	70,870	-	-	7,873	-	15	-	-
Parkers Prairie	10,259	-	12,738	9,576	-	631	-	-
Paynesville	32,185	-	4,000	59,760	235	2,170	-	-
Pelican Rapids	45,852	4,000	-	17,420	-	1,070	151,800	-
Pemberton	6,217	-	1,000	3,089	-	910	-	-
Pennock	11,078	1,122	2,787	(3,023)	1,100	326	28,574	-
Pequaywan	5,120	-	-	2,581	18	-	-	-
Pequot Lakes	34,803	-	42,411	16,743	-	3,009	-	-
Perham	32,775	3,374	-	34,667	-	2,825	8,250	-
Pierz	37,133	1,762	9,100	24,671	-	3,590	63,778	-
Pike-Sandy-Britt	12,869	1,332	-	8,417	2,679	-	1,320	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Pillager	25,166	1,000	18,500	13,495	145	1,966	23,120	-
Pine Island	40,655	1,000	7,426	15,946	25	1,510	-	22,442
Pine River	21,904	-	10,723	11,841	-	2,804	-	-
Plato	9,508	-	5,000	32,311	6,500	3,850	-	-
Porter	8,777	641	1,000	7,881	248	-	6,435	-
Preston	14,699	1,000	4,000	10,981	26	-	26,000	-
Princeton	56,395	1,000	19,876	52,082	1,938	3,504	65,645	-
Prinsburg	7,314	-	-	6,075	100	701	5,386	-
Prior Lake	169,893	-	20,000	78,343	-	226	-	-
Proctor	20,662	2,000	-	8,241	-	-	46,000	-
Randall	12,643	1,000	25,625	14,107	-	1,525	-	-
Raymond	10,479	-	2,100	7,678	120	-	-	-
Red Wing	104,842	300	-	22,926	280	5,145	3,608	-
Redwood Falls	38,290	1,000	18,600	40,807	-	-	48,000	-
Remer	13,869	-	8,456	14,053	38	1,068	-	-
Renville	11,974	503	10,477	6,982	-	1,225	10,069	-
Revere	7,314	-	-	2,266	-	503	-	-
Rice	17,601	-	1,891	13,686	567	3,235	-	-
Richmond	22,548	4,000	10,500	18,394	22	2,242	57,403	-
Rockford	30,208	-	3,397	11,291	-	-	-	-
Rockville	19,368	-	7,038	21,088	-	-	-	-
Rogers	66,138	-	9,000	30,760	-	-	10,632	-
Rollingstone	10,688	91	-	2,885	-	144	-	-
Rose Creek	7,681	823	4,612	4,181	-	800	9,056	-
Roseau	32,354	-	3,500	25,342	-	-	20,872	-
Rosemount	103,671	3,840	139,100	199,680	-	7,735	67,464	-
Rothsay	10,411	-	-	5,104	-	1,630	-	-
Royalton	12,330	315	2,500	5,802	-	693	-	-
Rush City	28,008	-	10,811	21,143	-	1,006	37,274	-
Russell	7,314	-	-	3,191	-	-	-	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Ruthton	6,583	-	425	4,852	-	119	-	-
Sabin-Elmwood	7,680	1,000	-	1,612	-	625	17,800	-
Sacred Heart	9,143	-	-	4,836	-	771	-	-
Saint Anthony	49,367	2,489	6,000	65,953	-	-	101,385	-
Saint Bonifacius	32,036	-	23,221	22,531	-	3,862	-	-
Saint Charles	25,854	-	4,000	38,801	-	2,015	-	-
Saint Clair	20,579	1,238	10,000	21,554	6,000	2,540	13,622	-
Saint Cloud Township	50,212	1,000	-	28,770	110	860,613	51,698	-
Saint Francis	29,705	-	22,206	20,664	15	1,210	-	-
Saint James	30,661	1,000	10,231	24,459	-	6,191	43,528	-
Saint Joseph	44,551	-	3,000	33,860	-	3,022	85,733	-
Saint Leo	8,777	810	-	3,777	-	400	8,910	-
Saint Martin	8,777	-	8,700	44,746	10,850	1,800	-	-
Saint Michael	52,737	-	26,369	29,283	-	1,079	1,000	-
Saint Paul Park	28,133	2,915	10,000	42,391	-	4,788	81,168	-
Saint Peter	57,749	2,000	7,003	30,400	24	3,239	76,486	-
Saint Stephen	19,985	3,513	13,716	22,857	417	2,779	-	-
Sanborn	6,949	900	2,000	2,208	54	970	9,900	-
Sandstone	22,400	2,000	6,050	301	-	2,275	-	-
Sartell	65,561	1,000	6,000	9,069	-	1,627	1,000	31,400
Sauk Centre	38,229	1,000	3,500	12,028	-	2,076	24,500	-
Sauk Rapids	92,017	1,000	10,000	37,911	-	-	135,400	-
Scandia Valley	12,895	-	3,603	12,151	80	725	-	-
Scanlon	6,217	-	7,683	7,984	-	500	-	-
Schroeder	4,152	-	-	7,332	70	680	21,163	-
Sebeka	16,509	-	6,000	23,391	252	1,525	-	-
Sedan	5,120	420	-	238	-	701	4,682	-
Shafer	8,047	1,000	-	3,851	-	1,455	-	-
Shakopee	176,019	2,000	225,108	141,868	309	7,426	87,171	-
Sherburn	9,534	1,000	2,000	13,610	6,926	1,131	26,000	600

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Shevlin	7,314	-	3,000	4,935	-	-	-	-
Silica	5,851	240	4,000	6,187	-	-	2,640	-
Silver Bay	17,563	-	-	15,272	-	643	-	-
Silver Lake	11,995	6,000	11,946	4,440	-	570	22,450	-
Slayton	16,945	1,000	12,997	17,142	-	1,372	33,500	-
Sleepy Eye	33,138	2,000	2,000	25,391	-	1,539	103,742	-
Solway Rural	6,948	-	-	5,665	90	616	-	-
Solway Township	10,971	1,000	3,000	5,550	-	1,083	14,750	-
South Haven	15,864	-	7,364	5,916	145	1,520	20,200	-
Spicer	21,440	3,898	8,893	2,605	140	5,396	56,974	32,156
Spring Grove	12,099	-	3,500	2,956	-	2,072	8,228	-
Spring Valley	20,343	-	4,600	8,548	-	3,195	-	-
Springfield	18,227	1,000	4,304	18,756	-	4,515	22,735	-
Stacy-Lent	22,347	-	10,800	21,983	400	5,476	30,700	-
Staples	24,151	2,170	5,180	6,266	3,000	1,820	42,670	-
Starbuck	17,153	2,000	1,975	5,949	-	590	39,062	-
Stephen	10,606	1,000	1,000	9,101	-	340	-	12,250
Stewart	9,333	-	10,000	6,518	-	1,378	37,150	-
Stewartville	45,676	375	-	34,802	-	3,046	6,435	-
Stillwater	162,719	-	-	153,716	-	6,675	53,433	-
Storden	8,046	2,000	-	11,256	-	200	8,045	-
Sturgeon Lake	5,342	-	-	3,085	5,558	-	-	-
Sunburg	7,673	800	-	1,275	22	1,372	8,801	-
Taconite	5,120	-	6,096	6,008	-	998	-	-
Taunton	5,120	560	225	1,011	-	15	-	-
Taylor Falls	9,143	-	-	32,061	-	3,172	-	-
Thief River Falls	55,570	1,000	-	32,369	50	2,562	56,902	-
Thomson	22,764	1,000	8,000	13,634	-	2,829	12,983	-
Tofte	5,293	-	4,000	4,126	65	438	-	-
Tower	6,948	1,749	830	4,468	-	2,752	19,236	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Tracy	18,434	2,416	2,500	13,451	302	2,701	54,576	-
Trimont	10,305	-	2,500	7,924	25	590	-	-
Truman	11,736	1,000	-	11,595	-	-	15,500	-
Twin Lakes (Freeborn)	5,558	-	-	4,752	-	-	-	-
Twin Lakes (Mahnomon)	5,120	-	-	(483)	1,500	271	2,250	-
Twin Valley	9,508	1,266	-	13,757	276	278	13,199	-
Two Harbors	37,076	1,000	2,000	31,198	-	3,848	63,500	-
Tyler	9,910	-	2,108	6,402	-	175	-	-
Upsala	8,810	1,076	3,577	3,015	86	310	-	-
Vadnais Heights	82,479	1,000	879	58,260	388	6,811	58,055	25,295
Vergas	14,776	1,000	1	7,087	21	200	5,500	-
Verndale	9,382	-	1,200	12,183	8,935	-	-	-
Vernon Center	7,314	1,561	630	3,933	660	185	19,771	-
Vesta	6,217	2,000	183	3,222	-	212	21,000	-
Victoria	40,213	-	26,895	19,446	-	195	-	-
Villard	8,777	-	-	3,472	-	620	-	-
Vining	5,486	-	-	3,221	-	400	-	-
Wabasha	22,277	2,000	17,440	15,253	-	3,188	-	-
Waconia	61,390	-	8,606	40,919	7,783	4,967	-	-
Wadena	27,662	-	16,630	26,589	575	2,216	48,125	-
Waite Park	38,105	1,000	5,000	20,318	-	-	11,560	-
Waldorf	599	-	-	5,249	1,733	22	15,400	-
Walker	43,277	-	11,594	26,657	11,975	70	41,000	34,000
Walnut Grove	7,315	-	500	2,414	-	-	-	-
Warba	-	1,000	205	3,153	6,733	150	9,060	-
Warren	15,587	-	-	14,755	1,099	650	-	-
Warroad	25,661	-	-	8,235	1,147	-	-	-
Waseca	63,884	-	5,000	38,561	-	2,620	-	-
Watertown	36,603	-	15,000	31,893	6,000	-	66,887	-
Waterville	14,989	1,000	-	6,957	-	3,382	39,591	-

Table 13-A
Revenues and Expenditures for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Watkins	11,687	1,000	6,500	15,158	325	1,508	21,625	-
Watson	7,314	1,000	1,200	16,003	-	1,420	21,837	-
Welcome	9,144	281	5,199	4,921	-	637	6,916	-
Wendell	7,314	-	-	4,220	-	220	-	-
West Concord	14,470	-	-	6,179	510	-	-	-
Westbrook	9,464	352	1,250	7,330	-	367	32,550	-
Wheaton	16,481	-	10,928	33,192	6,604	-	-	-
Willmar	92,027	1,000	9,240	132,826	1,090	6,903	31,856	-
Willow River	6,319	-	-	4,065	-	-	-	-
Wilmont	8,777	117	-	6,586	16	324	1,293	-
Wilson	10,971	-	6,607	16,928	23	596	-	-
Windom	35,694	1,000	5,000	43,332	-	1,739	54,475	-
Winnebago	14,237	1,585	4,000	2,435	2,800	6,758	25,024	-
Winsted	17,464	-	13,700	15,003	-	5,567	-	-
Wolf Lake	9,644	480	3,802	10,779	-	15	-	-
Wood Lake	7,314	-	328	3,476	-	-	9,620	-
Woodbury	327,963	2,000	33,661	246,550	-	14,298	102,941	-
Wrenshall	8,565	-	2,550	8,875	-	1,852	-	-
Wright	6,583	-	-	4,219	-	300	-	-
Wykoff	7,315	-	5,425	16,132	-	600	-	-
Wyoming	30,965	1,000	1,000	8,949	-	3,224	28,913	-
Zimmerman	53,910	2,000	30,000	22,690	4,084	2,704	145,000	-
Zumbro Falls	13,690	-	4,535	10,713	-	1,548	441	-
Totals	14,064,593	397,742	4,140,141	10,988,767	415,868	1,874,486	12,440,400	493,188

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

Table 13-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Alaska	5,486	-	-	3,884	-	100	-	-
Albany	18,102	-	15,000	16,352	-	370	-	-
Andover	156,263	1,000	50,000	93,239	-	3,475	58,536	-
Anoka-Champlin	228,546	1,000	-	265,884	6,000	10,015	111,385	-
Ashby	10,109	1,800	3,583	5,559	-	305	16,360	-
Austin	51,292	-	-	21,334	-	5,089	-	-
Brewster	11,646	1,273	-	6,750	-	150	14,005	-
Brooklyn Park	383,446	2,000	24,371	344,597	-	22,629	152,115	-
Callaway	8,445	-	-	6,020	-	50	-	-
Cologne	16,387	1,898	5,200	14,450	-	5,479	25,068	-
Columbia Heights	98,318	1,000	-	71,005	-	6,064	-	86,279
Coon Rapids	344,048	4,000	-	182,113	57	36,608	624,370	56,229
Crane Lake	4,389	2,846	832	4,608	-	-	20,398	11,046
Crosslake	34,002	1,000	13,416	46,262	-	2,670	12,202	-
Dakota	5,851	-	1,050	1,233	100	225	-	-
Dilworth	27,344	3,000	6,200	39,542	109	-	107,736	-
Donnelly	9,874	-	-	6,822	610	660	2,137	-
Eagan	412,383	3,000	103,649	444,150	-	21,520	87,982	-
Edina	404,339	2,000	-	261,091	57	43,260	466,846	-
Elbow Lake	9,999	-	2,000	7,810	-	1,000	4,664	-
Elgin	17,467	-	-	7,690	-	2,570	-	-
Ellsburg	3,657	-	-	1,714	60	390	-	-
Embarrass	6,949	-	-	3,382	-	-	-	-
Erskine	6,949	809	2,875	2,734	-	-	8,894	-
Falcon Heights	55,147	2,000	-	93,294	3,500	4,631	196,788	-
Fisher	9,508	-	-	3,516	-	1,770	6,042	-
Fountain	7,314	-	500	1,614	-	-	-	-
Freeport	13,149	-	1,756	12,875	-	-	192	-
Fridley	163,880	1,000	-	108,388	-	10,984	120,897	-
Gary	5,851	689	-	1,117	84	100	7,586	-

Table 13-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Gibbon	14,437	-	2,500	10,121	-	712	-	-
Glenville	9,874	1,102	-	3,599	1,119	344	13,095	-
Goodhue	31,127	-	-	48,029	-	-	-	-
Gunflint Trail	21,777	585	12,000	4,240	1,554	740	6,435	-
Hardwick	6,583	-	-	2,978	-	787	-	-
Hawley	18,879	1,000	6,600	23,412	-	472	28,440	-
Ivanhoe	9,874	-	4,000	12,333	81	1,275	-	-
Kenyon	23,659	-	3,000	22,752	4,500	3,550	-	-
Kerkhoven	9,580	-	1,400	9,081	-	390	7,570	-
Kiester	7,680	-	-	6,568	-	257	-	-
Lake George	6,239	-	-	5,850	4,566	-	-	-
Le Center	20,293	-	6,000	11,544	-	3,114	-	-
London	5,120	305	-	167	-	1,174	3,355	-
Longville	27,015	-	18,000	25,422	-	1,550	-	-
Lyle	6,583	-	-	1,796	-	1,234	-	-
Magnolia	4,389	-	-	962	-	737	-	-
Maple Grove	367,989	2,000	177,851	505,614	-	10,186	67,260	-
Marietta	6,949	-	-	1,242	-	-	-	-
Marine on Saint Croix	11,723	3,914	7,000	18,755	-	519	56,023	-
Mazeppa	10,200	2,680	-	7,707	-	-	31,546	-
Medicine Lake	6,949	1,000	12,000	21,867	-	2,294	30,480	-
Mendota Heights	101,345	2,000	41,329	78,693	-	2,310	106,621	-
Mentor	4,848	894	-	2,130	-	-	9,835	-
Millerville	6,217	1,000	13,400	12,813	-	2,636	23,454	-
Milroy	5,486	-	-	4,089	114	600	-	-
Murdock	5,855	-	2,200	9,087	-	-	-	-
Myrtle	9,143	-	-	2,845	-	-	-	-
Nodine	6,217	1,668	850	6,414	-	8	19,593	-
Northrop	5,486	-	1,200	2,699	8	-	-	-
Odessa	4,754	-	-	1,572	-	355	-	-

Table 13-B
Revenues and Expenditures for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Oklee	6,583	-	-	1,591	-	861	14,882	-
Plainview	27,599	2,000	4,400	17,200	-	7	86,433	-
Plummer	8,777	1,224	150	7,925	690	536	13,469	-
Ramsey	119,930	-	7,000	43,756	-	-	19,953	-
Red Lake Falls	11,881	-	2,000	2,720	2,133	400	2,579	-
Round Lake	7,281	-	10,000	11,580	17	-	-	-
Rushford	22,585	-	2,250	7,233	-	1,907	-	-
Rushmore	7,680	-	-	998	-	300	-	-
Saint Hilaire	6,949	(34)	-	3,676	621	520	2,118	-
Seaforth	5,120	463	-	1,230	-	-	51	4,535
South Bend	7,620	-	12,745	10,847	90	-	-	-
Swanville	9,983	-	4,000	6,566	-	53	-	-
Toivola	8,411	642	-	11,548	-	1,847	7,067	-
Ulen	8,046	691	300	4,393	-	-	-	7,604
Underwood	17,323	-	1,000	4,874	-	-	-	-
Vermilion Lake	5,851	-	700	5,519	-	620	-	-
Wabasso	9,040	1,339	-	5,450	4,267	5,014	15,195	-
Wanamingo	18,457	-	-	31,060	-	-	-	-
Wanda	7,314	-	-	2,480	-	-	-	-
Wayzata	62,908	-	40,000	42,867	40,000	2,420	138,599	-
Wells	19,822	625	6,250	16,084	5,180	-	6,880	-
West Metro	238,067	2,000	-	298,119	-	13,275	134,188	-
Williams	7,314	817	-	5,416	-	-	8,992	-
Winger	5,120	-	-	1,129	-	-	-	-
Winthrop	13,399	-	7,020	14,645	-	645	33,331	-
Zumbrota	23,564	3,000	24,479	22,815	161	2,122	43,211	7,977
Totals	3,993,034	61,230	662,056	3,525,131	75,678	245,885	2,974,858	173,670

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

Table 13-C
Revenues and Expenditures for Other Plan Types
For the Year Ended December 31, 2005

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All * Other	Administration	Service Pensions	Other Benefits
Apple Valley	283,397	-	180,000	112,125	-	27,829	94,897	-
Benson	27,655	867	-	16,886	244	3,974	14,400	-
Brooklyn Center	154,346	3,000	-	262,633	-	20,192	45,876	36,756
Chanhassen	148,645	-	-	119,398	-	9,330	46,150	-
Chaska	120,357	-	144,684	61,813	-	7,894	185,132	21,147
Detroit Lakes	75,907	1,141	12,563	65,431	-	4,245	87,852	-
Eden Prairie	443,341	-	290,000	301,745	-	12,132	431,280	27,696
Fairmont	69,944	-	22,255	149,451	16,680	13,792	91,953	-
Glencoe	37,722	-	58,342	30,240	-	7,880	99,916	-
Hutchinson	94,756	-	10,290	121,894	1,500	11,556	113,404	3,058
Lake Johanna	286,670	2,000	84,852	229,144	-	13,541	336,164	-
Luverne	30,280	2,000	-	10,350	-	2	120,868	-
Minnnetonka	384,750	1,000	-	441,075	-	26,315	290,692	62,688
Mound	108,098	-	118,600	251,448	-	7,267	189,540	46,508
New Ulm	82,379	3,000	30,369	113,198	-	11,754	198,276	1,975
Pine City	53,556	-	12,000	53,390	-	6,752	43,350	1,500
Pipestone	28,615	-	28,685	33,441	-	1,603	9,036	-
Plymouth	472,303	5,000	-	327,393	22,308	37,816	279,299	166,250
Robbinsdale	80,091	1,000	120,000	62,813	-	14,993	147,873	2,850
Roseville	224,883	2,200	123,787	438,656	-	31,014	349,866	48,816
Savage	135,860	1,000	184,514	147,980	-	10,369	161,629	-
Spring Lake Park	380,209	-	226,000	417,495	-	29,924	311,044	12,344
White Bear Lake	239,920	-	-	403,578	733	23,883	179,239	8,000
Worthington	53,502	200	103,804	69,465	-	200	64,637	1,000
Totals	4,017,186	22,408	1,750,745	4,241,042	41,465	334,257	3,892,373	440,588

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

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Ada	24	1	-	-	-	50	10	10	250,000	-
Adams	24	1	-	-	3	50	10	10	100,000	-
Adrian	25	1	-	-	-	50	10	10	150,000	-
Aitkin	32	-	-	-	2	50	10	10	200,000	200,000
Albertville	29	1	1	-	9	50	10	10	30,000	-
Alborn	17	-	-	-	-	50	20	10	10,000	-
Alden	25	2	-	-	5	50	10	10	15,000	-
Alexandria	30	3	-	-	2	50	10	10	200,000	-
Almelund	33	1	1	-	3	50	10	10	20,000	-
Alpha	16	-	-	-	2	50	10	10	25,000	-
Altura	23	2	-	-	-	50	10	10	20,000	-
Amboy	15	4	-	-	-	50	10	10	20,000	-
Annandale	28	-	-	-	15	50	5	5	50,000	-
Argyle	25	-	-	-	5	50	10	10	15,000	-
Arlington	29	2	-	-	7	50	10	10	40,000	-
Arrowhead	7	-	-	-	-	50	5	5	10,000	-
Askov	21	1	-	-	4	55	10	10	15,000	-
Atwater	25	1	-	-	1	50	10	10	25,000	-
Audubon	21	-	-	-	6	50	5	5	25,000	25,000
Aurora	20	-	-	-	4	50	10	10	500,000	-
Avon	27	1	-	-	4	50	10	10	40,000	-
Babbitt	32	6	-	-	7	50	5	5	250,000	-
Backus	17	1	-	-	4	50	10	10	50,000	-
Badger	16	2	-	-	1	50	10	10	93,000	-
Balaton	27	1	-	-	2	50	10	10	15,000	-
Baldwin	27	-	-	-	-	50	5	5	10,000	-
Balsam	24	-	-	-	-	50	10	10	50,000	-
Barnesville	26	1	-	-	2	50	10	10	40,000	-
Barnum	25	1	-	-	1	50	10	10	250,000	250,000
Barrett	16	-	-	-	8	55	10	10	10,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Battle Lake	20	1	-	-	-	50	10	10	30,000	2,000
Baudette	25	-	-	-	4	50	5	5	250,000	-
Bayport	24	-	-	-	8	50	10	10	200,000	200,000
Beardsley	21	-	-	-	3	50	10	10	20,000	-
Beaver Creek	18	-	-	-	-	50	10	10	20,000	-
Becker	35	2	-	-	3	50	10	10	100,000	-
Belgrade	25	-	-	-	2	50	10	10	30,000	-
Belle Plaine	30	-	-	-	4	50	10	10	45,000	-
Bellingham	18	2	-	-	2	50	10	10	50,000	50,000
Belview	20	1	-	-	5	50	10	10	50,000	-
Bemidji	38	2	-	-	2	50	10	10	200,000	200,000
Bertha	15	2	-	-	1	50	10	10	15,000	-
Big Lake	30	1	-	-	7	50	5	5	55,000	-
Bigelow	20	-	-	-	2	50	5	5	10,000	10,000
Bigfork	19	1	-	-	1	50	10	10	25,000	-
Bird Island	22	2	-	-	3	50	10	10	34,000	-
Biwabik	14	1	-	-	1	50	5	5	20,000	-
Biwabik City	21	-	-	-	3	50	10	10	50,000	-
Blackduck	25	1	-	-	4	50	10	10	40,000	-
Blomkest	16	-	1	-	3	55	10	10	20,000	-
Blooming Prairie	28	1	-	-	2	50	10	10	100,000	-
Blue Earth	29	-	-	1	3	50	5	5	100,000	-
Bluffton	16	-	-	-	-	50	20	10	10,000	-
Bovey	17	1	-	-	7	50	10	10	25,000	-
Bowlus	22	1	-	-	-	50	20	20	150,000	-
Boyd	19	1	-	-	2	50	10	10	15,000	-
Brainerd	38	2	-	-	4	50	10	10	260,000	-
Brandon	26	1	-	-	4	50	5	5	25,000	-
Breckenridge	29	-	-	-	3	50	10	10	50,000	-
Breitung	20	-	-	-	1	50	10	10	20,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Brevator	17	1	-	-	1	50	5	5	10,000	-
Bricelyn	22	-	-	-	1	55	10	10	20,000	-
Brimson	9	1	-	-	2	50	10	10	15,000	15,000
Brook Park	19	-	-	-	-	50	5	5	17,858	-
Brooten	22	1	-	-	3	50	10	10	300,000	-
Browerville	22	-	-	-	3	50	10	10	25,000	-
Browns Valley	21	1	-	-	-	50	20	20	20,000	-
Brownsdale	20	-	-	-	4	50	10	10	25,000	-
Brownsville	15	-	-	-	3	55	5	5	20,000	-
Brownnton	30	2	-	-	2	50	10	10	30,000	-
Buffalo	34	2	-	-	5	50	10	10	100,000	-
Buffalo Lake	25	2	-	-	7	50	5	5	30,000	-
Buhl	19	1	-	-	1	50	10	10	20,000	-
Butterfield	23	2	-	-	2	50	5	5	20,000	-
Byron	28	-	-	-	11	50	10	10	30,000	30,000
Caledonia	32	2	-	-	2	50	10	10	200,000	-
Calumet	19	-	-	-	6	50	10	10	25,000	50,000
Cambridge	24	1	-	-	1	50	10	10	80,000	-
Canby	25	3	-	-	1	50	10	10	50,000	50,000
Cannon Falls	30	2	-	-	-	50	10	10	100,000	-
Canosia	20	-	-	-	3	50	10	10	200,000	-
Canton	20	1	-	-	-	50	15	10	20,000	20,000
Carlos	21	3	-	-	5	50	10	10	55,000	-
Carlton	16	-	-	1	5	50	10	10	200,000	200,000
Carsonville	17	-	-	-	4	50	10	10	10,000	-
Carver	27	1	-	-	9	50	5	5	50,000	-
Cass Lake	18	3	-	-	1	50	10	10	50,000	-
Cataract	43	-	-	-	3	50	10	10	1,000,000	-
Centennial	55	2	-	-	18	50	10	10	225,000	-
Center City	20	1	-	-	2	50	10	10	30,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Ceylon	24	-	-	-	-	50	10	10	15,000	-
Chandler	15	-	-	-	4	50	10	10	60,000	-
Chatfield	24	-	-	-	-	50	5	5	30,000	-
Cherry	15	-	-	-	1	50	5	5	10,000	-
Chisago	24	-	-	-	9	50	5	5	50,000	-
Chisholm	28	2	-	-	3	50	10	10	200,000	-
Chokio	21	-	-	-	1	50	10	10	20,000	-
Clara City	20	1	-	-	1	50	5	5	40,000	-
Claremont	17	1	-	-	3	50	10	10	20,000	-
Clarissa	20	1	-	-	2	50	10	10	10,000	-
Clarkfield	26	1	-	-	3	50	10	10	30,000	-
Clarks Grove	25	-	-	-	1	50	10	10	30,000	10,000
Clear Lake	28	-	-	-	4	50	10	10	50,000	-
Clearbrook	17	1	-	-	3	50	10	10	40,000	-
Clearwater	26	4	-	-	4	50	10	10	30,000	30,000
Clements	19	-	-	-	4	50	10	10	100,000	-
Clifton	19	-	-	-	6	50	5	5	20,000	10,000
Climax	19	2	-	-	3	50	10	10	10,000	-
Clinton (Big Stone)	20	-	-	-	3	50	10	10	12,000	-
Clinton (St. Louis)	17	1	-	-	1	50	10	10	15,000	-
Cohasset	25	-	-	-	-	50	10	10	70,000	-
Cokato	24	1	-	-	4	50	5	5	50,000	-
Cold Spring	30	-	-	-	4	50	5	5	60,000	-
Coleraine	20	1	-	-	5	50	5	5	20,000	20,000
Colvin	11	-	-	-	2	50	5	5	10,000	-
Comfrey	25	-	-	3	1	50	5	5	200,000	-
Cook	19	-	-	-	-	50	20	10	40,000	-
Cosmos	12	-	-	-	7	50	5	5	16,000	-
Cottage Grove	55	5	-	-	23	50	5	5	200,000	-
Cotton	22	2	-	-	-	50	5	5	15,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Cottonwood	26	3	-	-	10	55	10	10	30,000	-
Courtland	22	-	-	-	3	50	10	10	30,000	-
Cromwell	27	1	-	-	-	50	20	10	25,000	-
Crooked Lake	19	-	-	-	-	50	5	5	20,000	-
Crookston	24	1	-	-	8	55	10	10	75,000	-
Crosby	31	2	-	1	6	50	5	5	50,000	50,000
Culver	15	-	-	-	-	50	10	10	2,500	-
Currie	23	-	-	-	-	50	10	10	15,000	-
Cuyuna	25	-	-	-	2	50	10	10	15,000	-
Cyrus	20	1	-	-	2	50	10	10	12,000	-
Dalton	24	-	-	-	3	50	10	10	20,000	-
Danube	20	-	-	-	7	50	10	10	30,000	30,000
Danvers	12	-	-	-	1	50	10	10	7,500	7,500
Darfur	17	-	-	-	-	50	10	10	20,000	-
Dassel	28	-	-	-	8	50	5	5	90,000	90,000
Dawson	24	1	-	-	4	50	10	10	50,000	-
Dayton	25	-	-	-	2	50	5	5	500,000	-
Deer Creek	18	-	-	-	2	50	10	10	15,000	-
Deer River	23	2	-	1	3	50	10	10	40,000	-
Deerwood	18	-	-	-	2	50	10	10	100,000	-
Delano	25	1	-	-	5	50	10	10	50,000	-
Delavan	17	1	-	-	5	50	5	5	20,000	-
Dent	23	-	-	-	5	50	10	10	15,000	-
Dexter	25	-	-	-	1	50	10	10	15,000	-
Dodge Center	23	-	-	-	3	50	10	10	300,000	300,000
Dover	18	-	-	-	-	50	10	10	25,000	-
Dovray	17	-	-	-	-	50	5	5	5,000	-
Dumont	22	-	-	-	2	50	10	10	10,000	-
Dunnell	14	2	-	-	-	50	10	10	100,000	-
Eagle Bend	22	-	-	-	2	50	10	10	30,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Eagle Lake	24	-	-	-	3	50	10	10	40,000	40,000
East Bethel	32	-	-	-	5	50	10	10	100,000	-
East Grand Forks	29	-	-	-	1	50	5	5	100,000	100,000
Eastern Hubbard	19	-	-	-	4	55	10	10	25,000	-
Easton	23	-	-	-	1	50	10	10	20,000	-
Echo	21	1	-	-	4	50	10	10	20,000	-
Eden Valley	25	-	-	-	4	50	10	10	200,000	200,000
Edgerton	22	-	-	-	2	50	10	10	30,000	-
Elbow Tulaby Lakes	13	2	-	-	-	55	10	10	5,000	5,000
Elizabeth	22	-	-	-	1	50	10	10	30,000	-
Elk River	40	-	-	-	5	50	5	5	500,000	500,000
Ellendale	22	3	-	-	4	50	5	5	20,000	-
Ellsworth	24	-	-	-	3	55	10	10	20,000	15,000
Elmer	14	-	-	-	2	60	5	5	14,000	-
Elmore	17	2	-	-	1	50	10	10	60,000	-
Elrosa	26	2	-	-	8	55	5	5	25,000	-
Ely	30	1	-	-	1	50	10	10	500,000	-
Elysian	22	1	-	-	1	50	10	10	20,000	-
Emily	23	-	-	-	-	50	10	10	20,000	-
Emmons	25	-	-	-	1	50	10	10	50,000	25,000
Evansville	28	1	-	-	2	50	10	10	15,000	-
Eveleth	19	1	-	-	6	50	5	5	40,000	-
Excelsior	45	2	-	-	11	50	10	10	300,000	-
Eyota	18	-	-	-	-	50	15	10	25,000	-
Fairfax	19	4	-	-	10	55	5	5	400,000	-
Fayal	23	-	-	-	2	50	10	10	40,000	-
Federal Dam	12	-	-	-	-	50	20	10	10,000	10,000
Fergus Falls	40	2	-	-	10	50	10	10	150,000	-
Fertile	25	1	-	-	5	50	10	10	25,000	-
Fifty Lakes	13	-	-	-	2	50	5	5	10,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Finlayson	21	2	-	-	8	50	10	10	15,000	-
Flensburg	15	-	-	-	-	50	10	10	40,000	-
Foley	23	-	-	-	1	50	10	10	60,000	-
Forada	27	2	-	-	6	50	10	10	20,000	20,000
Forest Lake	28	2	-	-	5	50	5	5	150,000	-
Foreston	20	2	-	-	6	50	5	5	30,000	-
Franklin	19	1	-	-	7	50	10	10	30,000	-
Frazee	25	-	-	-	2	50	5	5	40,000	40,000
Fredenberg	17	1	-	-	3	50	10	10	40,000	40,000
French Township	27	-	-	-	1	50	10	10	15,000	15,000
Frost	22	-	-	-	2	50	10	10	20,000	-
Fulda	25	1	-	-	1	50	10	10	50,000	-
Garfield	25	1	-	-	4	50	10	10	25,000	25,000
Garrison	25	-	-	-	3	50	10	10	75,000	-
Garvin	15	-	-	-	-	50	5	5	25,000	-
Gaylord	25	1	-	-	2	50	10	10	60,000	60,000
Geneva	18	-	-	-	3	55	10	10	10,000	-
Ghent	20	-	-	-	-	50	10	10	10,000	-
Gilbert	20	-	-	-	3	50	20	5	35,000	-
Glenwood	30	-	-	1	2	50	10	10	44,000	-
Glyndon	23	-	-	-	2	50	10	10	35,000	-
Golden Valley	45	3	-	1	19	50	10	10	500,000	500,000
Gonvick	19	1	-	-	1	50	10	10	25,000	-
Good Thunder	21	-	-	-	10	50	5	5	40,000	-
Goodview	31	-	-	-	6	50	8	8	50,000	-
Graceville	24	-	-	-	1	50	10	10	20,000	-
Granada	19	-	-	-	4	50	10	10	35,000	-
Grand Lake	23	2	-	-	3	50	10	10	25,000	25,000
Grand Marais	25	2	-	-	1	50	10	10	300,000	300,000
Grand Meadow	24	-	-	-	6	50	10	10	30,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Grand Rapids	30	1	-	-	7	50	10	10	175,000	-
Green Isle	17	1	-	-	5	50	10	10	30,000	-
Greenbush	35	-	-	-	1	50	10	5	20,000	-
Greenwood	26	-	-	-	1	50	5	5	25,000	-
Grey Eagle	20	-	-	-	3	50	5	5	20,000	-
Grove City	18	-	-	-	8	50	10	10	25,000	-
Grygla	20	1	-	-	1	50	10	10	20,000	-
Hackensack	30	-	-	-	-	50	10	10	30,000	-
Hallock	28	-	-	-	4	50	10	10	100,000	-
Halstad	25	1	1	-	6	55	10	10	25,000	-
Ham Lake	36	3	-	-	9	50	5	5	100,000	100,000
Hamburg	29	-	-	-	1	50	10	10	30,000	-
Hamel	24	-	-	-	9	50	10	10	80,000	-
Hancock	24	1	-	-	3	50	10	10	100,000	-
Hanley Falls	23	1	-	-	3	50	10	10	25,000	-
Hanover	29	-	-	-	5	50	10	10	350,000	350,000
Hanska	24	-	-	-	4	50	10	10	15,000	-
Harmony	25	1	-	-	6	50	10	10	30,000	-
Hartland	17	1	-	-	4	50	10	10	25,000	-
Hastings	52	3	-	-	7	50	5	5	500,000	-
Hayfield	23	3	-	-	7	50	10	10	50,000	-
Hayward	21	-	-	-	2	50	10	10	30,000	-
Hector	28	-	-	-	3	50	10	10	50,000	-
Henderson	23	3	-	-	1	50	10	10	25,000	-
Hendricks	30	2	-	-	4	50	5	5	100,000	-
Hendrum	19	2	-	-	2	50	10	10	25,000	25,000
Henning	25	2	-	-	-	50	5	5	22,000	-
Herman	19	-	-	-	3	50	10	10	10,000	-
Hermantown	34	1	-	-	7	50	10	10	95,000	95,000
Heron Lake	20	-	-	-	-	55	10	10	20,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Hewitt	16	-	-	-	2	50	10	10	25,000	25,000
Hibbing	17	2	-	-	9	50	5	5	50,000	-
Hills	17	2	-	1	3	50	10	10	15,000	-
Hinckley	19	1	1	-	3	50	20	10	100,000	-
Hitterdal	22	-	-	-	3	50	10	10	20,000	-
Hoffman	24	-	-	-	5	50	10	10	25,000	-
Hokah	20	-	-	-	2	50	10	10	150,000	150,000
Holdingsford	21	-	1	-	5	50	10	10	30,000	-
Holland	21	-	-	-	-	50	10	10	20,000	-
Hopkins	37	3	-	-	20	50	5	5	350,000	350,000
Houston	24	-	-	-	4	50	10	10	30,000	-
Hovland	10	-	1	-	-	50	10	10	10,000	-
Howard Lake	24	1	-	-	5	50	10	10	100,000	-
Hoyt Lakes	24	-	-	-	3	50	5	5	1,000,000	-
Hugo	25	1	-	-	6	50	10	10	75,000	-
Ideal	29	-	-	-	3	50	10	10	40,000	-
Industrial	21	2	-	-	3	50	5	5	30,000	-
International Falls	26	2	-	-	6	50	5	5	600,000	-
Inver Grove Heights	49	3	-	-	11	50	10	10	275,000	-
Iona	14	-	-	-	-	50	20	10	10,000	10,000
Ironton	26	2	-	-	4	50	10	10	15,000	-
Isanti	32	1	-	-	6	50	10	10	1,000,000	-
Isle	24	1	-	-	-	50	10	10	30,000	-
Jackson	28	-	-	-	12	50	10	10	60,000	-
Jacobson	29	-	-	-	4	50	5	5	25,000	-
Janesville	25	2	-	-	4	50	10	10	25,000	-
Jasper	26	2	-	-	1	50	10	10	20,000	-
Jeffers	21	1	-	-	-	50	15	10	20,000	-
Jordan	35	-	-	-	2	50	10	10	55,000	55,000
Kandiyohi	16	1	-	-	5	50	5	5	25,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Karlstad	31	-	-	-	-	50	10	10	55,000	-
Kasota	21	2	-	-	3	50	10	10	30,000	-
Kasson	26	2	-	-	5	50	10	10	75,000	-
Kelliher	22	-	-	-	1	50	10	10	15,000	-
Kellogg	30	1	-	-	3	50	10	10	30,000	-
Kennedy	15	-	-	-	-	50	10	10	100,000	-
Kensington	28	-	-	-	2	50	10	10	20,000	-
Kettle River	18	-	-	-	2	50	5	5	30,000	30,000
Kimball	28	-	-	-	-	50	10	10	25,000	-
Kinney	20	3	-	-	1	50	10	10	20,000	-
La Crescent	21	-	-	-	2	50	5	5	125,000	-
La Salle	16	-	-	-	-	50	10	10	10,000	-
Lafayette	19	2	-	-	3	50	10	10	40,000	-
Lake Benton	18	3	-	-	2	50	10	10	20,000	-
Lake Bronson	15	2	-	-	-	50	10	10	8,000	-
Lake City	20	-	-	-	3	50	10	10	250,000	-
Lake Crystal	24	-	-	-	5	50	10	10	50,000	-
Lake Elmo	27	-	-	-	4	50	10	10	150,000	-
Lake Henry	23	2	-	-	4	50	10	10	50,000	-
Lake Kabetogama	14	-	-	-	7	50	5	5	20,000	-
Lake Lillian	17	-	-	-	1	50	10	10	50,000	-
Lake Park	24	3	-	-	3	50	10	10	50,000	-
Lake Wilson	23	1	-	-	1	50	10	10	15,000	-
Lakefield	25	-	-	-	-	50	10	10	50,000	50,000
Lakeland	15	-	-	-	-	50	20	10	10,000	-
Lakeville	89	4	-	-	12	50	7	7	500,000	500,000
Lakewood	26	-	-	-	-	50	20	20	50,000	-
Lamberton	20	-	-	-	2	50	10	10	20,000	-
Lancaster	23	1	-	-	-	55	10	10	20,000	-
Lanesboro	23	-	-	-	2	50	10	10	20,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Le Roy	24	2	-	-	6	50	10	10	15,000	-
Le Sueur	24	2	-	-	1	50	10	10	1,000,000	1,000,000
Leaf Valley	22	1	-	-	-	50	5	5	30,000	-
Lester Prairie	32	-	-	-	1	50	15	5	35,000	-
Lewiston	32	-	-	-	2	50	5	5	80,000	-
Lewisville	20	-	-	-	2	50	10	10	-	-
Lexington	16	-	-	-	8	50	10	10	50,000	-
Lindstrom	24	1	-	-	10	50	5	5	80,000	-
Linwood	26	1	-	-	-	50	10	10	50,000	-
Lismore	26	1	-	-	1	50	10	5	30,000	-
Litchfield	30	-	-	1	1	50	10	10	70,000	-
Little Canada	34	-	-	-	1	50	10	10	140,000	-
Little Falls	26	-	1	-	1	50	10	10	650,000	-
Littlefork	24	1	-	-	10	50	5	5	20,000	20,000
Long Prairie	22	1	-	-	1	50	5	5	50,000	50,000
Loretto	27	-	-	-	11	50	10	10	100,000	100,000
Lower Saint Croix Valley	23	-	-	-	6	50	10	10	250,000	250,000
Lowry	24	-	-	-	2	50	10	10	40,000	-
Lucan	25	-	-	-	5	50	10	10	10,000	-
Lutsen	16	-	-	-	2	50	10	10	20,000	-
Lynd	17	-	-	-	1	50	20	10	25,000	-
Mabel	20	-	-	-	-	50	10	10	10,000	-
Madelia	28	1	1	-	2	50	10	10	100,000	-
Madison	25	2	-	-	2	50	10	10	35,000	35,000
Madison Lake	24	-	-	-	9	50	5	5	25,000	-
Mahnomen	24	1	-	-	4	50	10	10	350,000	-
Mahtomedi	36	2	-	-	11	50	10	10	100,000	100,000
Mahtowa	22	1	-	-	2	50	5	5	10,000	-
Makinen	10	-	-	-	1	50	5	5	30,000	-
Mantorville	28	1	-	-	3	50	10	10	25,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Maple Hill	15	-	-	-	2	50	5	5	10,000	-
Maple Lake	31	-	-	-	1	50	10	10	150,000	150,000
Maple Plain	25	2	-	-	6	50	10	10	250,000	-
Mapleton	23	1	-	-	5	50	10	10	60,000	-
Maplewood	75	4	-	-	39	50	10	10	500,000	500,000
Marble	19	-	-	-	1	50	10	10	30,000	30,000
Marshall	44	-	-	-	10	50	5	5	300,000	300,000
Mayer	17	1	-	-	5	50	10	10	30,000	-
Maynard	24	-	-	-	3	50	10	10	75,000	75,000
McDavitt	24	1	-	-	5	50	10	10	25,000	25,000
McGrath	17	-	-	-	2	50	5	5	10,000	-
McIntosh	25	1	-	-	2	50	10	10	20,000	-
McKinley	12	-	-	-	4	50	10	10	10,000	-
Meadowlands	12	-	-	-	-	50	5	5	3,800	-
Medford	21	-	-	-	6	50	10	10	150,000	-
Melrose	29	2	-	-	7	50	10	10	300,000	300,000
Menahga	21	1	-	-	5	55	10	10	100,000	-
Middle River	17	-	-	-	-	50	10	10	19,000	-
Miesville	27	1	-	-	6	50	10	10	30,000	-
Milaca	23	-	-	-	5	50	5	5	75,000	-
Milan	20	1	-	-	3	55	10	10	30,000	-
Miltona	21	1	-	-	5	50	10	10	100,000	-
Minneota	26	1	-	-	3	50	10	10	40,000	-
Minnesota City	10	-	-	-	-	50	10	10	10,000	-
Minnesota Lake	26	1	-	-	2	50	5	5	50,000	-
Mission	17	1	-	-	3	50	5	5	20,000	20,000
Montevideo	28	-	-	-	3	50	10	10	500,000	500,000
Montgomery	30	-	-	-	4	51	10	10	50,000	-
Monticello	29	3	-	-	2	50	10	10	100,000	-
Montrose	28	1	-	-	1	55	10	10	30,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Moose Lake	22	1	-	-	7	50	10	10	30,000	-
Mora	29	-	-	-	8	55	10	10	250,000	-
Morgan	23	1	-	-	3	50	10	9	250,000	-
Morris	32	1	-	-	2	50	15	15	75,000	-
Morristown	24	4	-	-	1	50	10	10	45,000	-
Morton	19	-	-	-	2	50	10	10	50,000	-
Motley	17	-	-	-	7	50	10	10	30,000	-
Mountain Iron	19	2	-	-	-	50	10	10	45,000	-
Mountain Lake	25	1	-	-	2	50	10	10	100,000	-
Nashwauk	23	-	-	-	4	50	10	10	35,000	-
Nevis	20	-	-	-	-	50	10	10	40,000	5,000
New Brighton	38	1	-	-	7	50	10	10	500,000	-
New Germany	22	-	-	-	3	50	10	10	35,000	-
New London	23	1	-	-	3	50	10	10	100,000	-
New Market	26	-	-	-	-	50	10	10	60,000	60,000
New Prague	30	1	-	-	3	50	10	10	62,000	62,000
New Richland	24	-	-	-	1	50	10	10	30,000	-
New Scandia	26	1	-	-	-	50	10	10	40,000	-
New York Mills	22	-	-	-	5	50	10	10	20,000	-
Newfolden	21	-	-	-	-	50	10	10	20,000	-
Newport	23	1	-	-	12	50	10	10	85,000	85,000
Nicollet	25	-	-	-	3	50	5	5	35,000	-
Nisswa	24	-	-	-	1	50	10	10	100,000	-
North Branch	25	3	-	-	11	50	10	10	100,000	-
North Mankato	30	-	-	-	13	50	5	5	125,000	125,000
North St. Paul	35	3	-	-	2	50	10	10	150,000	-
North Star	15	-	-	-	2	50	5	5	5,000	5,000
Northfield	29	1	-	-	2	50	5	5	300,000	-
Northland	6	-	-	-	-	50	10	10	5,000	-
Northome	17	-	-	-	1	50	10	10	20,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Norwood Young America	36	-	-	-	9	50	10	10	200,000	-
Oak Grove	28	-	-	-	10	50	5	5	75,000	-
Oakdale	49	2	-	-	8	50	10	10	250,000	250,000
Odin	13	-	-	-	-	50	10	10	15,000	-
Ogilvie	24	-	-	-	-	50	10	10	100,000	-
Okabena	19	-	-	-	1	55	5	5	20,000	-
Olivia	25	-	-	-	1	50	10	10	200,000	-
Onamia	18	-	-	-	4	50	10	10	100,000	-
Ormsby	17	1	-	-	-	50	10	10	25,000	-
Oronoco	15	2	-	-	-	50	5	5	20,000	20,000
Orr	15	-	-	-	-	50	10	10	15,000	15,000
Ortonville	30	2	-	-	3	50	10	10	100,000	-
Osakis	20	-	-	-	1	50	10	10	50,000	-
Osseo	27	-	-	-	2	50	10	10	50,000	-
Ostrander	16	-	-	-	2	50	10	10	15,000	-
Ottertail	29	1	-	-	5	50	10	10	50,000	-
Owatonna	33	2	1	-	4	50	10	10	150,000	-
Palisade	19	-	-	-	-	50	10	10	15,000	-
Palo	18	1	-	-	-	50	10	10	30,000	-
Park Rapids	26	-	-	-	-	50	10	10	500,000	-
Parkers Prairie	24	-	-	-	1	50	10	10	25,000	-
Paynesville	25	-	-	-	2	50	5	5	350,000	-
Pelican Rapids	24	4	-	-	4	50	10	10	50,000	-
Pemberton	23	-	-	-	3	50	10	10	15,000	-
Pennock	21	3	-	-	4	50	10	10	20,000	-
Pequaywan	10	-	-	-	2	50	5	5	5,000	5,000
Pequot Lakes	26	-	-	-	10	50	10	10	50,000	-
Perham	28	1	-	-	8	50	10	10	60,000	-
Pierz	22	2	-	-	1	50	12	12	100,000	-
Pike-Sandy-Britt	23	1	-	-	6	50	10	10	150,000	50,000

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Pillager	21	1	-	-	2	50	10	10	30,000	-
Pine Island	25	-	-	1	6	50	10	10	300,000	-
Pine River	25	-	-	-	6	50	5	5	70,000	-
Plato	24	-	-	-	7	50	5	5	50,000	-
Porter	24	1	-	-	3	55	10	10	20,000	-
Preston	24	1	-	-	2	50	10	10	25,000	-
Princeton	30	1	-	-	10	50	10	10	125,000	-
Prinsburg	18	2	-	-	1	50	10	10	20,000	20,000
Prior Lake	39	-	-	-	6	50	10	10	150,000	140,000
Proctor	24	2	-	-	1	50	20	10	30,000	30,000
Randall	23	-	-	-	6	50	10	10	40,000	-
Raymond	20	-	-	-	-	50	10	10	20,000	-
Red Wing	25	1	-	-	9	55	10	10	500,000	500,000
Redwood Falls	30	1	-	-	5	50	10	10	100,000	-
Remer	20	-	-	-	1	50	10	10	100,000	-
Renville	24	1	-	-	2	50	10	10	25,000	-
Revere	9	-	-	-	-	50	10	10	10,000	-
Rice	20	-	-	-	4	50	5	5	30,000	-
Richmond	24	3	-	-	1	50	10	10	200,000	200,000
Rockford	30	-	-	-	9	50	5	5	500,000	-
Rockville	26	-	-	-	8	50	10	10	30,000	-
Rogers	33	2	-	-	3	50	10	10	75,000	-
Rollingstone	24	-	-	-	1	50	10	10	15,000	-
Rose Creek	19	1	-	-	2	50	10	10	75,000	-
Roseau	25	1	-	-	4	50	10	10	100,000	-
Rosemount	36	2	-	-	4	50	10	10	210,000	-
Rothsay	23	-	-	-	2	50	10	10	35,000	-
Royalton	20	-	-	-	2	50	10	10	20,000	-
Rush City	31	1	1	-	7	50	10	10	50,000	50,000
Russell	20	-	-	-	5	50	10	10	20,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Ruthon	17	-	-	-	1	50	10	10	15,000	-
Sabin-Elmwood	15	1	-	-	2	50	10	10	20,000	10,000
Sacred Heart	25	-	-	-	2	50	10	10	20,000	-
Saint Anthony	28	3	-	-	5	50	10	10	100,000	-
Saint Bonifacius	23	-	-	-	-	50	10	10	50,000	50,000
Saint Charles	27	-	-	-	1	50	10	10	50,000	-
Saint Clair	27	2	-	-	2	50	10	10	55,000	-
Saint Cloud Township	25	1	-	-	7	50	5	5	-	-
Saint Francis	31	-	-	-	3	50	10	10	500,000	-
Saint James	34	2	-	-	4	50	10	10	100,000	-
Saint Joseph	28	2	-	-	8	50	10	10	70,000	-
Saint Leo	21	1	-	-	4	50	10	10	12,000	10,000
Saint Martin	25	-	-	-	4	50	10	10	200,000	-
Saint Michael	28	1	-	-	8	50	5	5	50,000	-
Saint Paul Park	28	3	-	-	6	50	10	10	70,000	-
Saint Peter	30	2	-	-	3	50	5	5	100,000	100,000
Saint Stephen	26	-	-	-	5	50	10	10	50,000	-
Sanborn	19	-	-	-	1	50	20	10	10,000	-
Sandstone	21	-	-	-	1	50	10	10	40,000	-
Sartell	27	1	-	-	2	50	10	10	75,000	75,000
Sauk Centre	30	-	-	-	-	50	10	10	250,000	-
Sauk Rapids	29	2	-	-	-	50	10	10	100,000	-
Scandia Valley	21	-	-	-	-	50	10	10	35,000	35,000
Scanlon	22	-	-	-	7	50	10	10	20,000	-
Schroeder	11	1	-	-	1	50	10	10	15,000	15,000
Sebeka	20	-	-	-	1	50	10	10	50,000	-
Sedan	13	2	-	-	-	50	5	5	30,000	-
Shafer	22	-	-	-	6	50	10	10	100,000	-
Shakopee	48	1	-	-	8	50	5	5	310,000	310,000
Sherburn	23	1	-	-	1	50	10	10	300,000	-

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Shevlin	24	-	-	-	3	50	10	10	16,000	-
Silica	14	1	-	-	2	50	10	10	15,000	-
Silver Bay	20	-	-	-	2	50	10	10	30,000	30,000
Silver Lake	26	-	-	-	1	50	10	10	25,000	-
Slayton	29	-	-	-	3	50	5	5	50,000	-
Sleepy Eye	30	2	-	-	2	55	10	10	700,000	700,000
Solway Rural	16	-	-	-	-	50	10	10	10,000	-
Solway Township	19	1	-	-	7	50	10	10	17,000	17,000
South Haven	22	1	-	-	1	50	5	5	30,000	-
Spicer	23	3	1	-	4	50	10	10	40,000	-
Spring Grove	25	1	-	-	1	50	10	10	50,000	-
Spring Valley	21	-	-	-	4	50	5	5	50,000	-
Springfield	26	1	-	-	3	50	10	10	100,000	-
Stacy-Lent	35	-	-	-	5	50	10	10	40,000	-
Staples	24	3	-	-	5	50	10	10	30,000	-
Starbuck	24	2	-	-	-	50	10	10	20,000	-
Stephen	29	-	1	-	3	50	10	10	25,000	-
Stewart	20	1	-	-	2	50	10	10	34,000	-
Stewartville	30	-	-	-	2	50	10	10	100,000	-
Stillwater	31	1	-	-	9	50	10	10	250,000	-
Storden	23	-	-	-	-	50	10	10	20,000	-
Sturgeon Lake	17	-	-	-	-	50	10	10	10,000	-
Sunburg	22	2	-	-	-	50	10	10	100,000	-
Taconite	14	-	-	-	5	50	10	10	15,000	-
Taunton	17	-	-	-	-	55	10	10	25,000	-
Taylor's Falls	24	-	-	-	-	50	10	10	60,000	-
Thief River Falls	25	1	-	-	5	50	10	10	125,000	-
Thomson	30	1	-	-	4	50	10	10	40,000	-
Tofte	12	-	-	-	2	50	5	5	10,000	10,000
Tower	13	3	-	-	-	50	10	10	15,000	15,000

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Tracy	25	3	-	-	3	50	5	5	50,000	50,000
Trimont	25	-	-	-	3	50	10	10	40,000	-
Truman	26	1	-	-	1	50	10	10	35,000	-
Twin Lakes (Freeborn)	16	-	-	-	7	50	5	5	20,000	-
Twin Lakes (Mahnomen)	11	2	-	-	2	50	10	10	20,000	-
Twin Valley	24	2	-	-	7	50	10	10	50,000	-
Two Harbors	18	1	-	-	6	50	5	5	60,000	60,000
Tyler	32	-	-	-	4	50	10	10	25,000	-
Upsala	18	-	-	-	3	50	10	10	25,000	-
Vadnais Heights	33	2	-	-	8	50	5	5	100,000	5,000
Vergas	23	1	-	-	3	50	10	10	20,000	-
Verndale	22	-	-	-	7	50	10	10	40,000	-
Vernon Center	19	2	-	-	2	50	10	10	15,000	-
Vesta	18	2	-	-	-	50	10	10	15,000	15,000
Victoria	26	-	-	-	9	50	5	5	500,000	40,000
Villard	27	-	-	-	8	50	10	10	20,000	-
Vining	16	-	-	-	1	55	10	10	7,500	-
Wabasha	28	-	-	-	-	50	10	10	50,000	-
Waconia	35	-	-	-	5	50	10	10	150,000	-
Wadena	19	1	-	-	2	50	10	10	60,000	-
Waite Park	24	1	-	-	1	50	10	10	50,000	-
Waldorf	20	2	-	-	2	50	10	10	50,000	50,000
Walker	21	1	-	1	4	50	10	10	75,000	-
Walnut Grove	22	-	-	-	1	50	10	10	100,000	-
Warba	18	1	-	-	3	50	15	5	10,000	-
Warren	24	-	-	-	6	50	5	5	50,000	50,000
Warroad	26	-	-	-	3	50	10	5	25,000	25,000
Waseca	32	-	-	-	5	50	10	10	150,000	150,000
Watertown	30	3	-	-	3	50	10	10	75,000	-
Waterville	17	1	-	-	3	50	10	10	30,000	30,000

Table 14-A
Membership and Bylaw Provisions for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Watkins	24	1	-	-	1	50	10	10	30,000	-
Watson	13	1	-	-	2	50	10	10	20,000	20,000
Welcome	25	1	-	-	2	50	10	10	100,000	-
Wendell	21	-	-	-	2	50	10	10	15,000	-
West Concord	20	-	-	-	8	50	5	5	40,000	40,000
Westbrook	21	2	-	-	1	50	10	10	20,000	-
Wheaton	25	-	-	-	2	50	10	10	50,000	50,000
Willmar	44	1	-	-	6	50	10	10	200,000	-
Willow River	18	-	-	-	-	50	10	10	10,000	-
Wilmont	21	1	-	-	4	50	10	10	150,000	150,000
Wilson	22	-	-	-	6	50	10	10	30,000	30,000
Windom	31	1	-	-	2	50	10	10	100,000	-
Winnebago	25	3	-	-	4	50	5	5	30,000	-
Winsted	25	-	-	-	5	50	10	10	40,000	-
Wolf Lake	21	-	-	-	3	50	10	10	20,000	-
Wood Lake	18	-	-	-	4	50	10	10	20,000	-
Woodbury	69	1	-	1	36	50	5	5	500,000	-
Wrenshall	27	-	-	-	4	50	10	10	20,000	-
Wright	18	-	-	-	5	50	5	5	10,000	-
Wykoff	22	-	-	-	2	50	10	10	25,000	-
Wyoming	34	-	-	-	3	50	10	10	35,000	35,000
Zimmerman	29	2	-	-	2	50	10	10	100,000	100,000
Zumbro Falls	23	-	-	-	3	50	10	10	25,000	-

Table 14-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Alaska	19	-	-	-	4	50	10	10	10,000	-
Albany	25	-	-	-	1	50	5	5	35,000	-
Andover	51	1	-	-	22	50	5	5	500,000	10,000
Anoka-Champlin	41	1	-	-	9	50	10	10	500,000	-
Ashby	24	2	-	-	5	50	5	5	17,000	-
Austin	25	-	-	-	1	50	7	7	50,000	-
Brewster	22	2	-	-	9	50	10	10	25,000	-
Brooklyn Park	79	2	-	-	16	50	5	5	500,000	500,000
Callaway	18	-	-	-	2	50	10	10	70,000	-
Cologne	30	4	-	-	1	50	10	10	50,000	10,000
Columbia Heights	26	-	-	1	16	50	10	10	150,000	-
Coon Rapids	46	4	-	-	13	50	5	5	500,000	500,000
Crane Lake	9	2	1	-	1	50	10	10	10,000	10,000
Crosslake	25	-	-	-	3	50	10	10	60,000	-
Dakota	19	-	-	-	7	50	5	5	10,000	-
Dilworth	27	3	-	-	5	50	10	10	60,000	60,000
Donnelly	24	1	-	-	6	50	10	5	15,000	-
Eagan	96	3	-	-	20	50	5	5	500,000	-
Edina	41	5	-	-	9	50	5	5	500,000	500,000
Elbow Lake	25	1	-	-	5	50	10	10	30,000	-
Elgin	25	-	-	-	6	50	10	10	25,000	-
Ellsburg	12	-	-	-	-	55	5	5	25,000	-
Embarrass	13	-	-	-	4	50	10	10	15,000	-
Erskine	20	1	-	-	-	50	10	10	20,000	-
Falcon Heights	21	2	-	-	17	50	5	5	120,000	-
Fisher	26	1	-	-	-	50	20	5	10,553	-
Fountain	22	-	-	-	5	50	10	10	75,000	75,000
Freeport	22	-	-	-	5	50	10	10	25,000	-
Fridley	31	1	-	-	8	50	5	5	275,000	-
Gary	21	2	-	-	1	50	10	10	20,000	-

Table 14-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Gibbon	21	-	-	-	1	50	13	13	30,000	-
Glenville	24	4	-	-	8	50	5	5	20,000	-
Goodhue	19	-	-	-	8	50	5	5	60,000	-
Gunflint Trail	15	3	-	-	11	50	5	5	12,000	-
Hardwick	20	-	-	-	2	50	10	10	45,000	-
Hawley	21	1	-	-	-	50	10	10	40,000	-
Ivanhoe	31	-	-	-	1	50	10	10	100,000	-
Kenyon	30	-	-	-	1	50	10	10	27,000	-
Kerkhoven	28	-	-	-	2	50	10	10	20,000	20,000
Kiester	21	-	-	-	4	55	10	10	35,000	-
Lake George	16	-	-	-	2	50	10	10	10,000	-
Le Center	24	-	-	-	3	50	10	10	35,000	-
London	19	1	-	-	3	50	5	5	50,000	-
Longville	24	-	-	-	3	50	5	5	75,000	-
Lyle	19	-	-	-	4	50	10	10	10,000	-
Magnolia	22	-	-	-	-	50	10	10	10,000	-
Maple Grove	87	2	-	-	38	50	5	5	1,000,000	1,000,000
Marietta	17	-	-	-	2	60	10	10	10,000	-
Marine on Saint Croix	35	-	-	-	33	50	5	5	41,000	-
Mazeppa	25	3	-	-	1	50	10	10	25,000	-
Medicine Lake	16	1	-	-	3	50	5	5	75,000	75,000
Mendota Heights	35	2	-	-	8	50	10	10	200,000	200,000
Mentor	21	1	-	-	-	50	10	10	10,000	-
Millerville	26	1	-	-	-	50	10	10	25,000	-
Milroy	19	-	-	-	1	50	10	10	10,000	-
Murdock	22	-	-	-	1	50	10	10	15,000	-
Myrtle	22	-	-	-	6	50	5	5	15,000	-
Nodine	12	2	-	-	-	50	10	10	20,000	-
Northrop	16	-	-	-	2	50	5	5	100,000	-
Odessa	16	-	-	-	2	50	10	5	10,000	-

Table 14-B
Membership and Bylaw Provisions for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability						
Oklee	16	2	-	-	2	50	10	10	15,000	-
Plainview	22	2	-	-	1	50	10	10	50,000	15,000
Plummer	24	3	-	-	2	50	10	10	20,000	-
Ramsey	41	-	-	-	4	50	10	10	130,000	-
Red Lake Falls	20	1	-	-	-	50	10	10	19,000	-
Round Lake	19	-	-	-	1	50	10	10	15,000	-
Rushford	29	-	-	-	1	50	10	10	50,000	-
Rushmore	19	-	-	-	6	50	5	5	100,000	100,000
Saint Hilaire	17	1	-	-	1	50	10	10	20,000	-
Seaforth	13	-	1	-	1	50	10	10	6,000	-
South Bend	20	-	-	-	3	50	10	10	30,000	-
Swanville	20	-	-	-	1	50	10	10	50,000	-
Toivola	21	1	-	-	10	50	5	5	10,000	10,000
Ulen	19	-	1	-	-	50	10	10	50,000	-
Underwood	20	-	-	-	3	50	10	10	20,000	-
Vermilion Lake	12	-	-	-	-	50	10	10	15,000	-
Wabasso	23	2	-	-	1	50	10	10	25,000	-
Wanamingo	29	-	-	-	4	50	10	10	25,000	-
Wanda	21	-	-	-	1	50	10	10	10,000	-
Wayzata	27	2	-	-	7	50	10	10	150,000	-
Wells	25	1	-	-	3	50	5	5	100,000	-
West Metro	50	2	-	-	30	50	5	5	400,000	400,000
Williams	20	1	-	-	1	50	10	10	24,000	-
Winger	14	-	-	-	-	50	10	10	10,000	-
Winthrop	23	2	-	-	3	50	10	10	250,000	-
Zumbrota	30	3	1	-	-	50	10	10	75,000	-

Table 14-C
Membership and Bylaw Provisions for Other Plan Types
For the Year Ended December 31, 2005

Relief Association	Number of Members						Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired				Deferred Members		Active Service	Active Membership	Treasurer	Secretary
		Lump Sum	Survivor	Disability	Monthly						
Apple Valley	71	-	-	-	16	28	50	5	5	400,000	-
Benson	34	-	-	-	15	1	50	10	10	45,000	-
Brooklyn Center	33	-	-	-	28	6	50	10	10	500,000	500,000
Chanhassen	48	-	-	-	10	12	50	5	5	200,000	200,000
Chaska	43	-	-	-	44	1	50	10	10	350,000	350,000
Detroit Lakes	28	1	-	-	-	8	50	5	5	160,000	-
Eden Prairie	70	-	-	-	50	21	50	10	10	500,000	500,000
Fairmont	32	-	-	-	16	2	50	10	10	250,000	200,000
Glencoe	38	2	-	-	13	3	50	10	5	77,000	-
Hutchinson	32	-	-	-	50	8	50	15	15	130,000	-
Lake Johanna	64	2	-	-	26	10	50	10	10	500,000	500,000
Luverne	37	3	-	-	7	3	50	10	10	125,000	-
Minnetonka	69	1	-	-	45	20	50	10	10	1,000,000	1,000,000
Mound	40	-	-	-	36	5	50	20	20	350,000	-
New Ulm	42	3	-	-	14	20	50	10	10	260,000	260,000
Pine City	30	-	-	-	25	-	50	20	19	80,000	10,000
Pipestone	31	-	-	-	10	5	50	10	10	65,000	-
Plymouth	63	4	-	1	8	32	50	10	10	500,000	280,000
Robbinsdale	29	1	-	-	12	3	50	10	10	250,000	-
Roseville	67	-	-	-	52	16	50	10	10	500,000	500,000
Savage	34	1	-	-	22	10	50	10	10	250,000	-
Spring Lake Park	54	-	-	-	53	9	50	10	10	500,000	-
White Bear Lake	41	-	-	-	35	13	50	10	10	500,000	-
Worthington	35	-	-	-	19	5	50	10	10	125,000	-

Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Ada	745	-	-	-	-	-	-	745	Y/S
Adams	520	520	Y/S	-	-	-	-	520	Y/S
Adrian	600	600	Y/S	-	-	-	-	600	Y/S
Aitkin	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Albertville	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Alborn	350	350	Y/S	-	-	-	-	350	Y/S
Alden	375	375	Y/S	-	-	-	-	375	Y/S
Alexandria	5,665	5,665	Y/S	-	-	-	-	5,665	Y/S
Almelund	250	250	Y/S	-	-	-	-	250	Y/S
Alpha	600	-	-	-	-	-	-	-	-
Altura	400	-	-	200	Week	-	-	400	Y/S
Amboy	600	600	Y/S	-	-	-	-	600	Y/S
Annandale	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Argyle	545	-	-	-	-	-	-	545	Y/S
Arlington	950	950	Y/S	-	-	-	-	950	Y/S
Arrowhead	484	484	Y/S	-	-	-	-	484	Y/S
Askov	500	500	Y/S	-	-	-	-	500	Y/S
Atwater	650	650	Y/S	-	-	-	-	650	Y/S
Audubon	900	900	Y/S	-	-	-	-	900	Y/S
Aurora	1,300	1,300	Y/S	3	Day	-	-	1,300	Y/S
Avon	1,250	-	-	-	-	-	-	1,250	Y/S
Babbitt	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Backus	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Badger	500	500	Y/S	-	-	-	-	500	Y/S
Balaton	500	500	Y/S	10	Day	-	-	500	Y/S
Baldwin	680	-	-	-	-	-	-	-	-
Balsam	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Barnesville	900	900	Y/S	-	-	-	-	900	Y/S
Barnum	560	560	Y/S	-	-	-	-	560	Y/S
Barrett	425	-	-	-	-	-	-	425	Y/S
Battle Lake	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Baudette	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Bayport	4,750	4,750	Y/S	-	-	-	-	4,750	Y/S
Beardsley	500	500	Y/S	-	-	-	-	500	Y/S
Beaver Creek	500	500	Y/S	-	-	-	-	500	Y/S
Becker	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
Belgrade	700	700	Y/S	-	-	-	-	700	Y/S
Belle Plaine	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Bellingham	500	500	Y/S	-	-	-	-	500	Y/S
Belview	600	600	Y/S	-	-	-	-	600	Y/S
Bemidji	3,750	3,750	Y/S	-	-	-	-	3,750	Y/S
Bertha	600	600	Y/S	-	-	-	-	600	Y/S
Big Lake	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Bigelow	100	100	Y/S	-	-	-	-	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 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Bigfork	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Bird Island	800	800	Y/S	-	-	-	-	800	Y/S
Biwabik	600	600	Y/S	-	-	-	-	600	Y/S
Biwabik City	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Blackduck	825	825	Y/S	-	-	-	-	825	Y/S
Blomkest	750	-	-	-	-	-	-	750	Y/S
Blooming Prairie	1,175	1,175	Y/S	-	-	-	-	1,175	Y/S
Blue Earth	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Bluffton	250	250	Y/S	-	-	-	-	250	Y/S
Bovey	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Bowlus	325	325	Y/S	-	-	-	-	325	Y/S
Boyd	320	320	Y/S	-	-	-	-	320	Y/S
Brainerd	5,825	5,825	Y/S	-	-	-	-	5,825	Y/S
Brandon	775	775	Y/S	-	-	-	-	775	Y/S
Breckenridge	1,150	1,150	Y/S	5	Day	1,200	Lump	1,150	Y/S
Breitung	500	500	Y/S	-	-	-	-	500	Y/S
Brevator	600	600	Y/S	-	-	-	-	600	Y/S
Bricelyn	550	550	Y/S	-	-	-	-	550	Y/S
Brimson	200	200	Y/S	-	-	-	-	200	Y/S
Brook Park	400	400	Y/S	-	-	-	-	400	Y/S
Brooten	640	640	Y/S	-	-	-	-	640	Y/S
Browerville	500	400	Y/S	-	-	-	-	400	Y/S
Browns Valley	700	700	Y/S	-	-	-	-	700	Y/S
Brownsdale	700	700	Y/S	-	-	-	-	700	Y/S
Brownsville	25	25	Y/S	-	-	-	-	25	Y/S
Brownton	900	900	Y/S	-	-	-	-	900	Y/S
Buffalo	2,000	-	-	-	-	-	-	1,800	Y/S
Buffalo Lake	850	850	Y/S	25	Day	-	-	850	Y/S
Buhl	800	800	Y/S	2	Day	-	-	800	Y/S
Butterfield	600	600	Y/S	5	Day	-	-	600	Y/S
Byron	900	900	Y/S	-	-	-	-	900	Y/S
Caledonia	850	850	Y/S	5	Day	-	-	850	Y/S
Calumet	1,250	-	-	-	-	-	-	1,250	Y/S
Cambridge	1,900	1,900	Y/S	25	Day	-	-	1,900	Y/S
Canby	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
Cannon Falls	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Canosia	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Canton	400	400	Y/S	-	-	-	-	400	Y/S
Carlos	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Carlton	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Carsonville	400	400	Y/S	-	-	-	-	400	Y/S
Carver	1,700	-	-	10	Day	1,500	Lump	1,700	Y/S
Cass Lake	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
Cataract	3,200	3,200	Y/S	-	-	-	-	3,200	Y/S

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

Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Centennial	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
Center City	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Ceylon	500	-	-	50	Week	-	-	500	Y/S
Chandler	500	500	Y/S	-	-	-	-	500	Y/S
Chatfield	1,000	-	-	-	-	-	-	1,000	Y/S
Cherry	375	375	Y/S	-	-	-	-	375	Y/S
Chisago	2,250	2,250	Y/S	-	-	-	-	2,250	Y/S
Chisholm	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Chokio	500	300	Y/S	-	-	-	-	500	Y/S
Clara City	770	770	Y/S	-	-	-	-	770	Y/S
Claremont	700	700	Y/S	-	-	-	-	700	Y/S
Clarissa	400	400	Y/S	-	-	-	-	400	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	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Clearwater	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Clements	475	475	Y/S	-	-	-	-	475	Y/S
Clifton	700	700	Y/S	-	-	-	-	700	Y/S
Climax	150	-	-	-	-	-	-	-	-
Clinton (Big Stone)	500	500	Y/S	-	-	-	-	500	Y/S
Clinton (St Louis)	400	400	Y/S	25	Week	-	-	400	Y/S
Cohasset	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Cokato	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Cold Spring	1,700	-	-	-	-	1,000	Lump	1,700	Y/S
Coleraine	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Colvin	800	800	Y/S	-	-	-	-	800	Y/S
Comfrey	550	550	Y/S	15	Day	-	-	550	Y/S
Cook	1,100	-	-	-	-	-	-	1,100	Y/S
Cosmos	700	700	Y/S	-	-	-	-	700	Y/S
Cottage Grove	2,700	-	-	-	-	3,000	Lump	2,700	Y/S
Cotton	200	200	Y/S	-	-	-	-	200	Y/S
Cottonwood	600	600	Y/S	-	-	-	-	600	Y/S
Courtland	800	800	Y/S	-	-	-	-	800	Y/S
Cromwell	1,000	500	Y/S	-	-	-	-	1,000	Y/S
Crooked Lake	250	250	Y/S	-	-	-	-	250	Y/S
Crookston	1,500	1,000	Y/S	-	-	-	-	1,000	Y/S
Crosby	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Culver	85	85	Y/S	-	-	-	-	85	Y/S
Currie	550	550	Y/S	-	-	-	-	550	Y/S
Cuyuna	600	600	Y/S	-	-	-	-	600	Y/S
Cyrus	325	-	-	-	-	-	-	325	Y/S
Dalton	450	450	Y/S	-	-	-	-	450	Y/S
Danube	550	550	Y/S	-	-	-	-	550	Y/S

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

Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Danvers	475	475	Y/S	-	-	-	-	475	Y/S
Darfur	325	325	Y/S	20	Day	-	-	325	Y/S
Dassel	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
Dawson	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
Dayton	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Deer Creek	625	625	Y/S	-	-	-	-	625	Y/S
Deer River	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Deerwood	950	-	-	-	-	-	-	950	Y/S
Delano	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Delavan	625	625	Y/S	-	-	-	-	625	Y/S
Dent	500	-	-	-	-	-	-	500	Y/S
Dexter	300	300	Y/S	-	-	-	-	300	Y/S
Dodge Center	1,300	-	-	-	-	-	-	1,300	Y/S
Dover	600	600	Y/S	-	-	-	-	600	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	750	750	Y/S	-	-	-	-	750	Y/S
Eagle Lake	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
East Bethel	2,400	2,400	Y/S	25	Day	-	-	2,400	Y/S
East Grand Forks	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
Eastern Hubbard	1,100	-	-	-	-	-	-	1,100	Y/S
Easton	400	400	Y/S	-	-	-	-	400	Y/S
Echo	500	500	Y/S	-	-	-	-	500	Y/S
Eden Valley	1,000	-	-	-	-	3,000	Lump	1,000	Y/S
Edgerton	800	800	Y/S	-	-	-	-	800	Y/S
Elbow Tulaby Lakes	100	100	Y/S	-	-	-	-	100	Y/S
Elizabeth	550	550	Y/S	-	-	-	-	550	Y/S
Elk River	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
Ellendale	400	400	Y/S	-	-	-	-	400	Y/S
Ellsworth	300	-	-	-	-	-	-	300	Y/S
Elmer	200	-	-	-	-	-	-	200	Y/S
Elmore	900	900	Y/S	-	-	-	-	900	Y/S
Elrosa	450	450	Y/S	-	-	-	-	450	Y/S
Ely	1,300	1,300	Y/S	10	Day	-	-	1,300	Y/S
Elysian	900	900	Y/S	-	-	-	-	900	Y/S
Emily	600	-	-	-	-	-	-	600	Y/S
Emmons	550	550	Y/S	-	-	-	-	550	Y/S
Evansville	320	320	Y/S	-	-	-	-	320	Y/S
Eveleth	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
Excelsior	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
Eyota	1,000	250	Y/S	35	Week	-	-	1,000	Y/S
Fairfax	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Fayal	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

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Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Federal Dam	100	100	Y/S	-	-	-	-	100	Y/S
Fergus Falls	3,400	-	-	-	-	-	-	3,400	Y/S
Fertile	800	800	Y/S	-	-	-	-	800	Y/S
Fifty Lakes	600	600	Y/S	-	-	-	-	600	Y/S
Finlayson	600	600	Y/S	-	-	-	-	600	Y/S
Flensburg	425	425	Y/S	-	-	-	-	425	Y/S
Foley	1,500	-	-	-	-	-	-	1,500	Y/S
Forada	600	600	Y/S	-	-	-	-	600	Y/S
Forest Lake	4,100	4,100	Y/S	-	-	-	-	4,100	Y/S
Foreston	800	800	Y/S	-	-	-	-	800	Y/S
Franklin	900	900	Y/S	-	-	-	-	900	Y/S
Frazee	900	900	Y/S	-	-	-	-	900	Y/S
Fredenberg	500	500	Y/S	-	-	-	-	500	Y/S
French Township	500	500	Y/S	-	-	-	-	500	Y/S
Frost	400	400	Y/S	5	Day	-	-	400	Y/S
Fulda	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Garfield	850	850	Y/S	-	-	-	-	850	Y/S
Garrison	2,875	2,875	Y/S	-	-	-	-	2,875	Y/S
Garvin	425	425	Y/S	-	-	-	-	425	Y/S
Gaylord	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
Geneva	100	100	Y/S	-	-	-	-	100	Y/S
Ghent	475	-	-	25	Day	-	-	475	Y/S
Gilbert	1,100	-	-	-	-	-	-	1,100	Y/S
Glenwood	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Glyndon	900	-	-	-	-	-	-	900	Y/S
Golden Valley	6,000	6,000	Y/S	-	-	1,500	Lump	-	-
Gonvick	650	650	Y/S	50	Week	-	-	650	Y/S
Good Thunder	1,050	-	-	100	Week	-	-	1,050	Y/S
Goodview	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Graceville	550	550	Y/S	-	-	-	-	550	Y/S
Granada	500	-	-	-	-	-	-	500	Y/S
Grand Lake	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Grand Marais	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Grand Meadow	900	900	Y/S	-	-	-	-	900	Y/S
Grand Rapids	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
Green Isle	675	675	Y/S	-	-	-	-	675	Y/S
Greenbush	350	-	-	-	-	-	-	350	Y/S
Greenwood	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Grey Eagle	750	100	Y/S	-	-	-	-	750	Y/S
Grove City	720	720	Y/S	-	-	-	-	720	Y/S
Grygla	250	250	Y/S	-	-	-	-	250	Y/S
Hackensack	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Hallock	500	20	Y/S	-	-	-	-	50	Y/S
Halstad	400	400	Y/S	-	-	-	-	400	Y/S

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Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Ham Lake	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
Hamburg	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
Hamel	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Hancock	500	-	-	-	-	-	-	500	Y/S
Hanley Falls	325	-	-	-	-	-	-	325	Y/S
Hanover	1,000	-	-	20	Day	-	-	1,000	Y/S
Hanska	425	425	Y/S	-	-	-	-	425	Y/S
Harmony	550	550	Y/S	-	-	-	-	550	Y/S
Hartland	425	425	Y/S	-	-	-	-	425	Y/S
Hastings	3,750	3,750	Y/S	-	-	-	-	3,750	Y/S
Hayfield	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Hayward	800	800	Y/S	-	-	-	-	800	Y/S
Hector	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Henderson	800	800	Y/S	-	-	-	-	800	Y/S
Hendricks	600	600	Y/S	-	-	-	-	600	Y/S
Hendrum	300	300	Y/S	-	-	-	-	300	Y/S
Henning	825	825	Y/S	-	-	-	-	825	Y/S
Herman	525	525	Y/S	-	-	-	-	525	Y/S
Hermantown	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
Heron Lake	600	600	Y/S	-	-	-	-	600	Y/S
Hewitt	400	400	Y/S	-	-	-	-	400	Y/S
Hibbing	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Hills	475	475	Y/S	40	Day	-	-	475	Y/S
Hinckley	900	900	Y/S	-	-	-	-	900	Y/S
Hitterdal	400	400	Y/S	-	-	-	-	400	Y/S
Hoffman	600	600	Y/S	-	-	-	-	600	Y/S
Hokah	350	350	Y/S	-	-	-	-	350	Y/S
Holdingsford	900	900	Y/S	-	-	-	-	900	Y/S
Holland	250	250	Y/S	-	-	-	-	250	Y/S
Hopkins	6,000	6,000	Y/S	-	-	-	-	6,000	Y/S
Houston	800	800	Y/S	-	-	-	-	800	Y/S
Hovland	400	250	Y/S	-	-	-	-	400	Y/S
Howard Lake	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Hoyt Lakes	1,500	1,500	Y/S	3	Day	-	-	1,500	Y/S
Hugo	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Ideal	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Industrial	700	700	Y/S	-	-	-	-	700	Y/S
International Falls	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Inver Grove Heights	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
Iona	250	250	Y/S	-	-	-	-	250	Y/S
Ironton	500	-	-	-	-	-	-	500	Y/S
Isanti	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
Isle	842	842	Y/S	-	-	-	-	842	Y/S
Jackson	1,600	-	-	42	Week	-	-	1,600	Y/S

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Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Jacobson	300	300	Y/S	-	-	-	-	300	Y/S
Janesville	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Jasper	450	450	Y/S	-	-	-	-	450	Y/S
Jeffers	400	-	-	-	-	-	-	400	Y/S
Jordan	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
Kandiyohi	900	-	-	-	-	-	-	900	Y/S
Karlstad	350	350	Y/S	-	-	-	-	350	Y/S
Kasota	900	900	Y/S	-	-	-	-	900	Y/S
Kasson	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Kelliher	475	475	Y/S	-	-	-	-	475	Y/S
Kellogg	680	680	Y/S	-	-	-	-	680	Y/S
Kennedy	350	350	Y/S	-	-	-	-	350	Y/S
Kensington	750	-	-	-	-	-	-	-	-
Kettle River	550	550	Y/S	-	-	-	-	550	Y/S
Kimball	680	680	Y/S	-	-	-	-	680	Y/S
Kinney	650	650	Y/S	2	Week	-	-	650	Y/S
La Crescent	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Lafayette	725	-	-	-	-	-	-	725	Y/S
Lake Benton	575	575	Y/S	-	-	-	-	575	Y/S
Lake Bronson	350	150	Y/S	-	-	-	-	150	Y/S
Lake City	3,250	3,250	Y/S	-	-	-	-	3,250	Y/S
Lake Crystal	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Lake Elmo	3,100	-	-	-	-	-	-	3,100	Y/S
Lake Henry	350	350	Y/S	-	-	-	-	350	Y/S
Lake Kabetogama	800	800	Y/S	-	-	-	-	800	Y/S
Lake Lillian	600	600	Y/S	-	-	-	-	600	Y/S
Lake Park	525	525	Y/S	-	-	-	-	525	Y/S
Lake Wilson	500	500	Y/S	-	-	-	-	500	Y/S
Lakefield	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Lakeland	800	800	Y/S	-	-	-	-	800	Y/S
Lakeville	5,550	5,550	Y/S	-	-	-	-	5,550	Y/S
Lakewood	650	650	Y/S	-	-	-	-	650	Y/S
Lamberton	750	750	Y/S	-	-	-	-	750	Y/S
Lancaster	200	50	Y/S	-	-	-	-	50	Y/S
Lanesboro	850	-	-	-	-	-	-	-	-
Lasalle	250	250	Y/S	-	-	-	-	250	Y/S
Le Roy	450	450	Y/S	-	-	-	-	450	Y/S
Le Sueur	2,050	250	Y/S	-	-	-	-	2,050	Y/S
Leaf Valley	800	800	Y/S	-	-	-	-	800	Y/S
Lester Prairie	850	850	Y/S	-	-	-	-	850	Y/S
Lewiston	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Lewisville	700	700	Y/S	100	Week	-	-	700	Y/S
Lexington	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Lindstrom	2,163	2,163	Y/S	-	-	-	-	2,163	Y/S

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Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Linwood	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Lismore	170	170	Y/S	100	Week	200	Lump	170	Y/S
Litchfield	1,750	1,750	Y/S	8	Day	-	-	1,750	Y/S
Little Canada	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
Little Falls	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
Littlefork	700	700	Y/S	-	-	-	-	700	Y/S
Long Prairie	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Loretto	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
Lower Saint Croix Valley	2,600	-	-	-	-	-	-	2,600	Y/S
Lowry	700	100	Y/S	-	-	-	-	700	Y/S
Lucan	350	-	-	-	-	-	-	350	Y/S
Lutsen	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Lynd	250	-	-	-	-	-	-	250	Y/S
Mabel	475	250	Y/S	-	-	-	-	125	Y/S
Madelia	1,000	600	Y/S	-	-	-	-	1,000	Y/S
Madison	1,000	1,000	Y/S	10	Day	-	-	-	-
Madison Lake	900	-	-	-	-	-	-	900	Y/S
Mahnomen	900	900	Y/S	-	-	-	-	900	Y/S
Mahtomedi	3,400	3,400	Y/S	-	-	-	-	3,400	Y/S
Mahtowa	500	500	Y/S	-	-	-	-	500	Y/S
Makinen	500	500	Y/S	-	-	-	-	500	Y/S
Mantorville	800	800	Y/S	-	-	-	-	800	Y/S
Maple Hill	150	150	Y/S	-	-	-	-	150	Y/S
Maple Lake	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Maple Plain	1,750	1,750	Y/S	50	Week	-	-	1,750	Y/S
Mapleton	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Maplewood	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
Marble	1,125	1,125	Y/S	10	Week	-	-	1,125	Y/S
Marshall	3,775	3,775	Y/S	50	Day	-	-	3,775	Y/S
Mayer	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Maynard	600	600	Y/S	-	-	-	-	150	Y/S
McDavitt	600	600	Y/S	-	-	-	-	600	Y/S
McGrath	500	500	Y/S	-	-	-	-	500	Y/S
McIntosh	600	600	Y/S	-	-	-	-	600	Y/S
McKinley	300	300	Y/S	-	-	-	-	300	Y/S
Meadowlands	200	100	Y/S	-	-	-	-	100	Y/S
Medford	725	725	Y/S	-	-	-	-	725	Y/S
Melrose	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Menahga	900	300	Y/S	6	Day	-	-	900	Y/S
Middle River	400	400	Y/S	100	Week	-	-	400	Y/S
Miesville	400	400	Y/S	-	-	-	-	400	Y/S
Milaca	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
Milan	500	500	Y/S	3	Day	-	-	500	Y/S
Miltona	650	650	Y/S	-	-	-	-	650	Y/S

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Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Minnesota	825	825	Y/S	25	Week	-	-	825	Y/S
Minnesota City	1	1	Y/S	-	-	-	-	1	Y/S
Minnesota Lake	1,000	-	-	-	-	-	-	1,000	Y/S
Mission	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Montevideo	1,500	1,500	Y/S	100	Week	-	-	1,500	Y/S
Montgomery	1,350	-	-	-	-	-	-	1,350	Y/S
Monticello	3,050	3,050	Y/S	-	-	-	-	3,050	Y/S
Montrose	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Moose Lake	1,241	1,241	Y/S	-	-	200	Lump	1,241	Y/S
Mora	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Morgan	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Morris	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Morristown	1,700	-	-	-	-	-	-	1,700	Y/S
Morton	800	800	Y/S	-	-	-	-	800	Y/S
Motley	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Mountain Iron	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Mountain Lake	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Nashwauk	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Nevis	950	950	Y/S	-	-	-	-	950	Y/S
New Brighton	4,500	4,500	Y/S	-	-	-	-	4,500	Y/S
New Germany	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
New London	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
New Market	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
New Prague	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
New Richland	800	800	Y/S	-	-	-	-	800	Y/S
New Scandia	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
New York Mills	850	850	Y/S	-	-	-	-	850	Y/S
Newfolden	650	650	Y/S	200	Week	300	Lump	650	Y/S
Newport	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
Nicollet	1,090	-	-	-	-	-	-	-	-
Nisswa	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
North Branch	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
North Mankato	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
North St. Paul	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
North Star	350	-	-	-	-	-	-	350	Y/S
Northfield	6,600	6,600	Y/S	-	-	-	-	6,600	Y/S
Northland	50	50	Y/S	-	-	-	-	50	Y/S
Northome	500	500	Y/S	-	-	-	-	500	Y/S
Norwood Young America	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
Oak Grove	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Oakdale	3,850	3,850	Y/S	-	-	-	-	3,850	Y/S
Odin	550	-	-	15	Week	-	-	550	Y/S
Ogilvie	750	750	Y/S	-	-	-	-	750	Y/S
Okabena	425	425	Y/S	-	-	-	-	425	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 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Olivia	950	950	Y/S	-	-	-	-	950	Y/S
Onamia	900	900	Y/S	-	-	-	-	900	Y/S
Ormsby	525	-	-	10	Week	-	-	525	Y/S
Oronoco	900	-	-	-	-	-	-	900	Y/S
Orr	650	650	Y/S	-	-	-	-	650	Y/S
Ortonville	800	800	Y/S	-	-	-	-	800	Y/S
Osakis	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Osseo	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
Ostrander	325	325	Y/S	-	-	-	-	325	Y/S
Ottertail	500	500	Y/S	-	-	-	-	500	Y/S
Owatonna	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
Palisade	450	450	Y/S	-	-	-	-	450	Y/S
Palo	850	850	Y/S	-	-	-	-	850	Y/S
Park Rapids	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
Parkers Prairie	850	850	Y/S	-	-	-	-	850	Y/S
Paynesville	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Pelican Rapids	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Pemberton	550	-	-	-	-	-	-	550	Y/S
Pennock	800	800	Y/S	-	-	-	-	800	Y/S
Pequaywan	60	-	-	-	-	-	-	60	Y/S
Pequot Lakes	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Perham	1,250	-	-	-	-	-	-	1,250	Y/S
Pierz	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Pike-Sandy-Britt	700	700	Y/S	-	-	-	-	700	Y/S
Pillager	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Pine Island	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Pine River	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
Plato	990	990	Y/S	-	-	-	-	990	Y/S
Porter	225	135	Y/S	-	-	-	-	225	Y/S
Preston	1,000	-	-	-	-	-	-	1,000	Y/S
Princeton	2,875	1,438	Y/S	-	-	-	-	1,425	Y/S
Prinsburg	500	500	Y/S	-	-	-	-	500	Y/S
Prior Lake	4,400	4,400	Y/S	-	-	-	-	4,400	Y/S
Proctor	1,100	1,100	Y/S	5	Day	-	-	1,100	Y/S
Randall	500	500	Y/S	-	-	-	-	500	Y/S
Raymond	600	600	Y/S	-	-	-	-	600	Y/S
Red Wing	800	800	Y/S	-	-	-	-	800	Y/S
Redwood Falls	2,350	2,350	Y/S	-	-	-	-	2,350	Y/S
Remer	1,250	-	-	-	-	-	-	1,250	Y/S
Renville	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Revere	150	100	Y/S	-	-	-	-	150	Y/S
Rice	650	650	Y/S	-	-	-	-	650	Y/S
Richmond	925	925	Y/S	-	-	-	-	925	Y/S
Rockford	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

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

Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Rockville	1,200	1,200	Y/S	30	Day	-	-	1,200	Y/S
Rogers	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
Rollingstone	385	385	Y/S	-	-	-	-	385	Y/S
Rose Creek	400	400	Y/S	-	-	-	-	400	Y/S
Roseau	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Rosemount	5,300	5,300	Y/S	-	-	-	-	5,300	Y/S
Rothsay	800	800	Y/S	-	-	-	-	800	Y/S
Royalton	575	575	Y/S	-	-	-	-	575	Y/S
Rush City	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Russell	375	375	Y/S	-	-	-	-	375	Y/S
Ruthton	750	-	-	-	-	-	-	750	Y/S
Sabin-Elmwood	800	800	Y/S	-	-	-	-	800	Y/S
Sacred Heart	600	-	-	-	-	-	-	600	Y/S
Saint Anthony	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
Saint Bonifacius	2,150	2,150	Y/S	-	-	-	-	2,150	Y/S
Saint Charles	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Saint Clair	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Saint Cloud Township	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
Saint Francis	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Saint James	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
Saint Joseph	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
Saint Leo	300	-	*	-	-	-	-	300	Y/S
Saint Martin	675	-	-	-	-	-	-	-	-
Saint Michael	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Saint Paul Park	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
Saint Peter	2,150	2,150	Y/S	-	-	-	-	2,150	Y/S
Saint Stephen	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
Sanborn	450	450	Y/S	-	-	-	-	450	Y/S
Sandstone	1,500	-	-	-	-	-	-	-	-
Sartell	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
Sauk Centre	1,350	-	-	-	-	-	-	-	-
Sauk Rapids	2,900	2,900	Y/S	50	Week	-	-	2,900	Y/S
Scandia Valley	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Scanlon	800	-	-	-	-	-	-	800	Y/S
Schroeder	800	800	Y/S	-	-	-	-	800	Y/S
Sebeka	1,175	1,175	Y/S	-	-	-	-	1,175	Y/S
Sedan	150	-	-	-	-	-	-	-	-
Shafer	700	700	Y/S	-	-	-	-	700	Y/S
Shakopee	7,500	-	-	-	-	-	-	7,500	Y/S
Sherburn	1,075	1,075	Y/S	75	Week	-	-	1,075	Y/S
Shevlin	600	600	Y/S	-	-	-	-	600	Y/S
Silica	700	-	-	-	-	-	-	700	Y/S
Silver Bay	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Silver Lake	750	750	Y/S	-	-	-	-	750	Y/S

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Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Slayton	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Sleepy Eye	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
Solway Rural	400	400	Y/S	-	-	-	-	400	Y/S
Solway Township	650	650	Y/S	-	-	-	-	650	Y/S
South Haven	800	800	Y/S	-	-	-	-	800	Y/S
Spicer	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Spring Grove	700	-	-	20	Day	-	-	700	Y/S
Spring Valley	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
Springfield	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
Stacy-Lent	900	900	Y/S	-	-	-	-	900	Y/S
Staples	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Starbuck	750	750	Y/S	-	-	-	-	750	Y/S
Stephen	375	-	-	-	-	-	-	375	Y/S
Stewart	900	900	Y/S	-	-	-	-	900	Y/S
Stewartville	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
Stillwater	4,200	4,200	Y/S	5	Day	-	-	4,200	Y/S
Storden	600	600	Y/S	-	-	-	-	600	Y/S
Sturgeon Lake	400	400	Y/S	-	-	-	-	400	Y/S
Sunburg	350	350	Y/S	-	-	-	-	350	Y/S
Taconite	750	-	-	5	Day	-	-	750	Y/S
Taunton	200	-	-	10	Week	-	-	200	Y/S
Taylors Falls	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Thief River Falls	2,500	-	-	-	-	-	-	-	-
Thomson	1,100	-	-	-	-	-	-	1,100	Y/S
Tofte	400	250	Y/S	-	-	-	-	400	Y/S
Tower	450	450	Y/S	-	-	-	-	450	Y/S
Tracy	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
Trimont	950	950	Y/S	-	-	-	-	950	Y/S
Truman	725	725	Y/S	-	-	-	-	725	Y/S
Twin Lakes (Freeborn)	300	300	Y/S	-	-	-	-	300	Y/S
Twin Lakes (Mahnomon)	250	-	-	-	-	-	-	250	Y/S
Twin Valley	650	650	Y/S	-	-	-	-	650	Y/S
Two Harbors	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Tyler	500	500	Y/S	-	-	-	-	500	Y/S
Upsala	400	400	Y/S	-	-	-	-	400	Y/S
Vadnais Heights	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
Vergas	720	-	-	-	-	-	-	720	Y/S
Verndale	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Vernon Center	500	500	Y/S	-	-	-	-	500	Y/S
Vesta	400	400	Y/S	-	-	-	-	400	Y/S
Victoria	1,872	1,872	Y/S	-	-	-	-	1,872	Y/S
Villard	500	500	Y/S	-	-	-	-	500	Y/S
Vining	400	-	-	-	-	300	Lump	400	Y/S
Wabasha	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S

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

Table 15-A
Benefit Amounts for Lump Sum Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Waconia	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
Wadena	1,885	1,885	Y/S	-	-	-	-	1,885	Y/S
Waite Park	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Waldorf	500	-	-	-	-	-	-	500	Y/S
Walker	2,000	2,000	Y/S	100	Week	1,000	Lump	2,000	Y/S
Walnut Grove	500	500	Y/S	-	-	-	-	500	Y/S
Warba	600	-	-	-	-	-	-	600	Y/S
Warren	598	598	Y/S	-	-	-	-	598	Y/S
Warroad	800	800	Y/S	-	-	-	-	800	Y/S
Waseca	2,800	2,800	Y/S	35	Day	1,500	Lump	2,800	Y/S
Watertown	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
Waterville	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
Watkins	825	825	Y/S	-	-	-	-	825	Y/S
Watson	675	675	Y/S	-	-	-	-	675	Y/S
Welcome	725	725	Y/S	-	-	-	-	725	Y/S
Wendell	500	500	Y/S	-	-	-	-	500	Y/S
West Concord	750	750	Y/S	-	-	-	-	750	Y/S
Westbrook	650	650	Y/S	-	-	-	-	650	Y/S
Wheaton	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
Willmar	3,300	3,300	Y/S	-	-	-	-	3,300	Y/S
Willow River	400	400	Y/S	-	-	-	-	400	Y/S
Wilmont	250	250	Y/S	-	-	-	-	250	Y/S
Wilson	500	500	Y/S	-	-	-	-	500	Y/S
Windom	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
Winnebago	725	725	Y/S	-	-	-	-	725	Y/S
Winsted	1,200	100	Y/S	-	-	-	-	1,200	Y/S
Wolf Lake	725	-	-	-	-	-	-	725	Y/S
Wood Lake	400	400	Y/S	-	-	-	-	400	Y/S
Woodbury	5,600	5,600	Y/S	-	-	-	-	5,600	Y/S
Wrenshall	450	450	Y/S	20	Day	-	-	450	Y/S
Wright	450	450	Y/S	-	-	-	-	450	Y/S
Wykoff	800	800	Y/S	-	-	-	-	800	Y/S
Wyoming	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
Zimmerman	2,750	1,500	Y/S	-	-	-	-	1,500	Y/S
Zumbro Falls	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

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

Table 15-B
Benefit Amounts for Defined Contribution Plans
For the Year Ended December 31, 2005

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type	Amount	Type
Alaska	Bal	-	Bal	-	-	-	-	-	Bal
Albany	Bal	-	Bal	-	-	-	-	-	Bal
Andover	Bal	-	Bal	-	-	-	-	-	Bal
Anoka-Champlin	Bal	-	Bal	-	-	-	-	-	Bal
Ashby	Bal	-	Bal	-	-	-	-	-	Bal
Austin	Bal	-	Bal	-	-	-	-	-	Bal
Brewster	Bal	-	Bal	-	-	-	-	-	Bal
Brooklyn Park	Bal	-	Bal	-	-	-	-	-	Bal
Callaway	Bal	-	-	-	-	-	-	-	Bal
Cologne	Bal	-	-	-	-	-	-	-	Bal
Columbia Heights	Bal	-	Bal	-	-	-	-	-	Bal
Coon Rapids	Bal	-	Bal	-	-	20,000	Lump	-	Bal
Crane Lake	Bal	-	-	-	-	-	-	-	Bal
Crosslake	Bal	-	Bal	-	-	-	-	-	Bal
Dakota	Bal	-	Bal	-	-	-	-	-	Bal
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
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
Kenyon	Bal	-	Bal	-	-	-	-	-	Bal
Kerkhoven	Bal	-	Bal	-	-	-	-	-	Bal
Kiester	Bal	-	Bal	42	Week	-	-	-	Bal
Lake George	Bal	-	Bal	-	-	-	-	-	Bal
Le Center	Bal	-	Bal	-	-	-	-	-	Bal
London	Bal	-	Bal	-	-	-	-	-	Bal
Longville	Bal	-	-	-	-	-	-	-	Bal

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

Table 15-B
Benefit Amounts for Defined Contribution Plans
For the Year Ended December 31, 2005

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

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

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

Table 15-C
Benefit Amounts for Other Plan Types
For the Year Ended December 31, 2005

Relief Association	Benefit		Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Annual	Monthly	Amount	Type	Amount	Type	Amount	Type	Amount	Type
Apple Valley	4,900	32	-	-	-	-	9,800	Lump	4,900	Y/S
Benson	1,000	4	1,000	Y/S	-	-	-	-	1,000	Y/S
Brooklyn Center	7,000	27	-	-	-	-	-	-	7,000	Y/S
Chanhassen	4,000	21	4,000	Y/S	5	Day	-	-	4,000	Y/S
Chaska	-	23	23	Y/S	-	-	4,250	Lump	23	Y/S
Detroit Lakes	3,100	*	1,000	Y/S	50	Week	-	-	3,100	Y/S
Eden Prairie	4,800	48	48	M/S	-	-	-	-	48	M/S
Fairmont	3,800	25	3,800	Y/S	-	-	-	-	3,800	Y/S
Glencoe	1,600	11	1,600	Y/S	-	-	-	-	1,600	Y/S
Hutchinson	-	11	-	-	-	-	5,000	Lump	-	*
Lake Johanna	5,432	33	-	-	-	-	-	-	5,432	Y/S
Luverne	2,000	*	-	-	-	-	-	-	2,000	Y/S
Mnnetonka	6,143	47	47	M/S	5	Day	5,000	Lump	47	M/S
Mound	-	29	-	-	-	-	3,000	Lump	29	M/S
New Ulm	2,700	18	2,700	Y/S	-	*	-	*	2,700	Y/S
Pine City	-	8	-	-	-	-	1,500	Lump	-	*
Pipestone	1,700	*	-	-	35	Day	1,000	Lump	-	-
Plymouth	7,000	24	7,000	Y/S	170	Month	-	-	7,000	Y/S
Robbinsdale	5,500	13	5,500	Y/S	-	-	2,500	Lump	5,500	Y/S
Roseville	2,700	27	2,700	Y/S	18	Day	5,400	Lump	2,700	Y/S
Savage	4,090	27	-	*	25	Week	5,000	Lump	-	-
Spring Lake Park	-	30	30	M/S	25	Day	4,000	Lump	30	M/S
White Bear Lake	*	*	5,700	Y/S	-	-	2,000	Lump	-	*
Worthington	2,313	14	-	-	-	-	-	*	-	*

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

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Ada	215,485	-	37	10	31	22	3.94	2.8	2.8	9%
Adams	161,926	-	-	-	100	-	2.31	3.2	4.0	29%
Adrian	289,883	-	66	17	17	-	6.23	2.9	6.0	74%
Aitkin	738,614	-	54	22	24	-	4.64	4.4	6.5	86%
Alaska	80,073	46	40	6	54	-	5.41	4.4	4.5	42%
Albany	319,768	-	44	3	53	-	5.97	1.9	4.5	42%
Albertville	287,628	-	42	16	41	1	2.05	1.0	4.1	30%
Alborn	97,002	56	43	11	46	-	3.49	2.4	5.1	55%
Alden	104,399	50	50	-	50	-	4.96	0.1	1.8	4%
Alexandria	1,438,104	-	52	32	16	-	12.66	(1.1)	3.9	27%
Almelund	176,768	100	91	7	2	-	6.05	1.6	6.4	83%
Alpha	132,165	-	52	30	18	-	(2.76)	(0.7)	1.5	3%
Altura	116,620	-	-	-	100	-	2.84	3.8	4.2	35%
Amboy	119,711	62	45	17	38	-	4.93	2.7	5.2	59%
Andover	2,220,908	-	73	16	11	-	4.66	2.4	5.2	58%
Annandale	373,246	-	42	13	45	-	9.89	2.9	2.4	7%
Anoka-Champlin	4,267,843	-	55	22	22	1	7.12	3.6	6.2	80%
Apple Valley	3,105,395	-	54	28	18	-	4.24	1.4	4.2	34%
Argyle	142,058	30	86	10	4	-	6.18	1.9	3.2	14%
Arlington	308,215	-	56	10	33	1	7.60	4.6	5.1	56%
Arrowhead	54,530	98	81	15	4	-	5.56	B	B	B
Ashby	169,895	-	13	-	62	25	3.42	2.2	3.2	14%
Askov	147,969	41	25	14	61	-	3.86	3.3	5.4	62%
Atwater	221,311	-	56	19	25	-	3.13	1.5	5.2	58%
Audubon	186,617	96	43	50	7	-	4.17	2.1	6.5	87%
Aurora	336,368	-	33	8	30	29	1.49	(1.4)	1.4	3%
Austin	505,363	71	75	14	5	6	4.40	0.4	3.9	28%
Avon	350,909	10	9	18	73	-	2.17	3.1	4.1	30%
Babbitt	217,793	100	50	47	3	-	4.53	2.0	2.6	8%
Backus	199,913	29	74	-	26	-	4.92	4.4	4.9	51%
Badger	102,331	-	27	37	36	-	1.72	(1.4)	(0.1)	1%
Balaton	131,326	-	10	9	81	-	3.23	2.8	3.7	23%
Baldwin	30,739	-	57	10	32	1	6.03	B	B	B
Balsam	252,779	100	77	20	3	-	5.67	2.6	7.4	96%
Barnesville	278,998	-	67	8	25	-	5.33	1.0	3.4	17%
Barnum	225,067	96	93	3	4	-	6.07	1.8	3.5	19%
Barrett	97,082	-	-	-	100	-	1.77	3.3	4.4	41%
Battle Lake	269,094	-	6	82	12	-	0.79	5.5	6.0	75%
Baudette	409,725	-	56	37	6	1	5.23	7.1	6.3	83%
Bayport	1,770,618	-	65	21	12	2	2.90	0.3	5.2	58%
Beardsley	117,996	-	78	17	5	-	5.58	4.3	3.5	19%
Beaver Creek	98,760	29	50	13	37	-	4.72	(0.6)	2.8	9%
Becker	839,108	-	48	39	13	-	2.24	1.3	4.2	33%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Belgrade	295,285	-	52	28	20	-	3.86	4.3	6.2	80%
Belle Plaine	440,856	-	50	11	38	1	7.07	3.4	6.6	87%
Bellingham	138,144	-	61	6	26	7	7.16	3.9	7.0	93%
Belview	147,273	-	-	-	100	-	2.59	3.5	4.7	48%
Bemidji	1,741,879	-	59	19	21	1	6.86	3.1	5.6	67%
Benson	417,482	46	32	18	50	-	4.44	4.7	6.4	84%
Bertha	98,485	61	46	13	41	-	4.04	2.4	3.4	17%
Big Lake	579,678	-	38	12	49	1	4.64	3.0	4.4	39%
Bigelow	69,929	-	45	16	39	-	4.10	0.7	3.0	11%
Bigfork	242,347	54	52	2	46	-	4.96	2.3	4.8	50%
Bird Island	183,206	43	34	8	58	-	3.13	2.9	4.3	36%
Biwabik	132,023	38	61	16	23	-	5.24	1.2	6.1	78%
Biwabik City	261,868	-	64	5	31	-	5.85	(0.8)	4.5	43%
Blackduck	266,036	-	58	10	32	-	4.15	(0.3)	2.5	8%
Blomkest	147,129	-	10	5	85	-	5.40	3.3	3.9	26%
Blooming Prairie	441,041	29	46	26	2	26	4.10	2.4	4.1	31%
Blue Earth	764,766	-	59	14	26	1	8.00	3.4	6.1	77%
Bluffton	101,693	-	67	20	12	1	6.33	3.3	3.9	26%
Bovey	187,912	-	52	32	11	5	1.87	0.5	0.6	2%
Bowlus	142,737	-	-	14	86	-	1.34	2.2	2.6	8%
Boyd	104,735	20	51	4	45	-	4.07	(0.3)	4.3	37%
Brainerd	2,431,503	-	62	31	7	-	7.43	3.1	5.2	60%
Brandon	198,058	-	48	3	45	4	3.81	(0.8)	3.5	19%
Breckenridge	368,757	-	45	22	33	-	1.93	(0.2)	2.4	8%
Breitung	200,933	-	42	30	26	2	5.21	2.5	3.2	13%
Brevator	92,156	-	57	29	13	1	4.92	2.1	5.7	69%
Brewster	207,257	-	45	32	23	-	3.63	0.7	2.8	10%
Bricelyn	178,846	100	60	35	5	-	4.96	3.3	5.6	67%
Brimson	37,049	97	59	34	7	-	5.81	(8.4)	(0.4)	0%
Brook Park	144,159	-	71	22	7	-	3.59	4.6	4.2	33%
Brooklyn Center	3,701,259	-	66	13	20	1	7.88	5.5	6.8	90%
Brooklyn Park	6,688,583	100	80	17	3	-	5.58	3.0	5.8	72%
Brooten	225,085	73	73	-	27	-	5.15	2.7	6.3	81%
Browerville	237,802	-	12	-	88	-	3.04	2.7	4.1	31%
Browns Valley	198,763	-	47	-	53	-	5.60	1.6	4.8	49%
Brownsdale	221,736	-	64	4	11	21	8.66	6.2	6.7	89%
Brownsville	28,848	71	44	23	33	-	3.13	B	B	B
Brownton	256,533	-	61	25	14	-	3.43	4.1	5.0	55%
Buffalo	576,576	-	28	33	20	19	3.85	(1.4)	2.2	6%
Buffalo Lake	267,718	76	63	12	25	-	4.84	2.2	6.3	83%
Buhl	142,870	-	57	-	34	9	1.85	(1.5)	3.2	14%
Butterfield	123,701	-	-	-	100	-	2.47	3.2	3.8	24%
Byron	305,962	-	58	9	33	-	5.71	(0.6)	4.2	34%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Caledonia	301,642	40	30	17	53	-	4.79	4.0	4.9	51%
Callaway	143,878	-	-	-	100	-	4.69	5.4	5.6	68%
Calumet	236,593	-	68	-	32	-	6.69	4.5	5.4	63%
Cambridge	674,325	-	67	18	15	-	5.03	(0.1)	4.7	48%
Canby	425,605	34	76	17	7	-	6.00	(0.3)	4.3	37%
Cannon Falls	571,152	-	49	19	22	10	6.95	2.9	4.9	51%
Canosia	200,253	-	-	-	100	-	2.94	2.8	3.5	20%
Canton	94,298	-	12	-	88	-	3.39	2.3	2.9	10%
Carlos	434,622	-	74	-	5	21	5.43	1.1	5.6	67%
Carlton	407,273	-	51	43	6	-	3.38	4.9	6.5	86%
Carsonville	97,745	-	36	-	63	1	3.91	(0.2)	4.2	33%
Carver	428,511	-	47	17	35	1	3.69	3.4	4.7	46%
Cass Lake	359,336	-	49	22	28	1	5.83	2.8	5.2	60%
Cataract	1,634,306	15	66	11	12	11	7.02	0.9	5.8	70%
Centennial	2,207,852	28	59	26	15	-	5.16	1.9	5.5	67%
Center City	292,289	55	37	16	47	-	3.66	2.0	5.1	57%
Ceylon	155,330	63	54	8	38	-	4.20	2.0	3.6	21%
Chandler	128,922	-	26	17	57	-	3.05	4.1	5.0	53%
Chanhassen	1,964,906	-	66	14	20	-	6.88	4.7	7.3	94%
Chaska	3,130,594	-	45	2	53	-	2.11	2.3	5.2	57%
Chatfield	313,528	46	38	7	55	-	4.80	4.5	5.1	57%
Cherry	70,043	49	36	36	28	-	3.87	2.7	5.6	68%
Chisago	490,132	92	51	37	12	-	3.95	3.8	6.9	92%
Chisholm	770,269	-	78	13	6	3	5.65	(1.3)	5.4	63%
Chokio	150,646	73	44	40	16	-	4.15	2.7	5.8	70%
Clara City	249,862	-	69	5	26	-	10.50	3.5	7.1	93%
Claremont	107,861	-	66	-	34	-	3.13	1.2	3.6	22%
Clarissa	88,865	58	32	26	42	-	3.48	(0.9)	1.8	4%
Clarkfield	205,151	97	58	36	6	-	4.50	2.8	6.6	88%
Clarks Grove	194,974	-	60	-	39	1	3.85	3.6	4.4	41%
Clear Lake	431,682	97	76	18	6	-	5.55	2.5	6.9	92%
Clearbrook	301,892	-	57	10	32	1	5.86	2.1	6.3	81%
Clearwater	231,771	-	53	33	13	1	8.26	3.2	5.3	62%
Clements	122,161	-	50	19	31	-	5.74	2.6	6.5	85%
Clifton	202,257	-	47	31	21	1	3.14	2.1	5.4	64%
Climax	67,954	-	-	-	100	-	2.24	2.4	3.9	26%
Clinton (Big Stone)	105,948	-	39	6	55	-	1.74	0.8	1.8	4%
Clinton (St. Louis)	141,504	-	37	29	34	-	5.04	1.6	5.9	72%
Cohasset	613,534	8	72	11	6	11	6.14	3.6	5.2	57%
Cokato	396,690	-	71	22	7	-	0.90	(0.7)	3.3	15%
Cold Spring	640,814	-	61	5	34	-	8.23	0.9	5.1	56%
Coleraine	102,583	-	42	42	16	-	1.23	0.3	2.2	5%
Cologne	233,969	-	79	5	16	-	6.33	(1.0)	5.2	58%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Columbia Heights	1,435,860	93	76	17	7	-	5.47	2.5	4.5	42%
Colvin	86,549	-	19	41	40	-	7.04	5.6	8.2	98%
Comfrey	228,090	-	-	-	100	-	1.88	2.9	3.6	22%
Cook	359,868	-	44	7	49	-	3.89	1.4	4.4	41%
Coon Rapids	4,438,197	32	58	34	8	-	4.56	5.2	6.7	89%
Cosmos	154,898	-	50	16	33	1	3.55	1.6	5.8	71%
Cottage Grove	1,461,999	-	59	30	10	1	8.38	0.1	4.3	36%
Cotton	124,642	-	44	14	42	-	3.37	(0.6)	1.8	4%
Cottonwood	276,930	-	51	43	6	-	3.87	2.4	6.5	85%
Courtland	183,672	-	38	8	54	-	3.02	4.5	6.3	82%
Crane Lake	78,066	87	63	13	24	-	7.60	2.4	6.4	84%
Cromwell	230,159	-	20	18	62	-	2.80	4.3	5.1	55%
Crooked Lake	112,813	-	28	56	15	1	2.20	(1.5)	2.9	10%
Crookston	533,475	-	57	36	6	1	5.14	3.2	6.7	89%
Crosby	401,756	-	48	25	27	-	2.30	1.4	4.1	32%
Crosslake	724,304	-	54	12	33	1	6.99	6.0	7.3	95%
Culver	19,150	-	-	-	100	-	0.45	B	B	B
Currie	155,677	-	-	-	100	-	3.08	2.8	4.2	34%
Cuyuna	128,980	-	59	14	27	-	5.17	2.1	2.6	8%
Cyrus	92,559	-	34	9	56	1	3.51	4.3	4.0	28%
Dakota	35,985	96	42	51	7	-	3.80	(0.4)	B	B
Dalton	180,269	-	-	-	100	-	3.01	3.8	4.6	45%
Danube	155,992	-	37	23	40	-	4.59	3.2	3.7	24%
Danvers	55,155	-	-	-	100	-	1.92	3.9	4.6	44%
Darfur	115,854	-	-	-	100	-	2.02	2.8	4.4	41%
Dassel	727,468	-	61	17	22	-	4.48	(0.1)	3.8	26%
Dawson	298,843	87	63	21	16	-	4.85	1.1	5.8	72%
Dayton	383,356	-	49	25	26	-	3.29	1.6	3.5	19%
Deer Creek	112,000	82	71	10	19	-	5.04	2.8	4.9	51%
Deer River	351,053	-	59	31	10	-	5.52	2.0	6.7	89%
Deerwood	230,168	-	44	15	41	-	3.87	(0.9)	2.2	6%
Delano	405,240	21	40	35	24	1	3.87	2.3	3.0	12%
Delavan	185,186	-	40	4	56	-	4.67	2.3	3.5	18%
Dent	150,429	-	54	-	46	-	6.83	2.9	4.1	31%
Detroit Lakes	1,454,413	-	40	50	10	-	4.69	4.6	6.5	87%
Dexter	157,616	-	-	-	100	-	2.66	4.1	4.8	49%
Dilworth	558,924	-	63	17	20	-	8.03	0.3	5.3	61%
Dodge Center	392,945	-	32	26	39	3	3.45	(0.4)	3.5	19%
Donnelly	122,941	-	63	23	14	-	6.40	2.9	3.3	15%
Dover	196,330	100	42	39	19	-	4.58	4.0	6.3	80%
Dovray	9,900	-	27	-	73	-	1.87	B	B	B
Dumont	97,750	-	-	-	100	-	2.08	3.2	3.8	25%
Dunnell	109,715	-	25	3	72	-	1.01	3.9	4.3	35%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Eagan	6,487,232	-	67	28	5	-	7.66	1.3	4.0	29%
Eagle Bend	138,914	-	-	-	100	-	2.49	2.7	3.5	18%
Eagle Lake	273,310	-	-	-	100	-	2.32	3.6	4.4	40%
East Bethel	900,550	-	68	26	5	1	7.44	2.9	5.4	63%
East Grand Forks	868,708	99	59	35	6	-	4.97	3.3	5.4	63%
Eastern Hubbard	161,714	-	39	1	60	-	4.15	2.0	4.6	46%
Easton	142,489	-	56	4	39	1	8.44	1.6	4.3	39%
Echo	146,227	-	54	-	46	-	4.60	1.7	4.0	29%
Eden Prairie	13,399,391	-	69	17	14	-	2.20	3.5	7.7	97%
Eden Valley	374,888	-	59	12	29	-	4.26	2.1	5.5	66%
Edgerton	290,010	78	58	18	24	-	4.51	2.8	6.3	81%
Edina	4,957,044	100	70	17	13	-	5.98	3.9	5.8	70%
Elbow Lake	195,556	67	49	16	35	-	4.26	(0.3)	4.7	48%
Elbow Tulaby Lakes	45,645	-	-	-	100	-	2.72	3.0	4.2	34%
Elgin	232,516	-	18	13	58	11	3.65	1.6	3.6	21%
Elizabeth	221,138	-	60	28	11	1	3.63	3.0	5.7	69%
Elk River	1,886,585	89	49	37	14	-	4.77	3.9	5.2	59%
Ellendale	138,300	-	39	20	32	9	2.62	(0.5)	1.5	3%
Ellsburg	37,763	99	99	-	1	-	5.18	(2.4)	B	B
Ellsworth	169,932	-	-	-	100	-	2.44	3.4	4.3	38%
Elmer	74,011	-	22	8	70	-	3.42	2.1	3.4	15%
Elmore	169,589	26	62	14	24	-	4.47	2.0	3.9	27%
Elrosa	250,719	-	34	54	10	2	1.92	2.0	5.4	65%
Ely	554,553	-	68	16	16	-	6.38	1.8	4.9	53%
Elysian	99,379	-	29	11	60	-	2.66	1.0	4.6	44%
Embarrass	123,013	-	10	5	85	-	2.84	2.6	3.5	20%
Emily	174,725	-	70	12	17	1	2.59	(0.2)	3.0	11%
Emmons	236,512	72	58	8	34	-	5.67	3.1	6.4	84%
Erskine	116,972	-	54	12	34	-	2.67	7.0	6.9	92%
Evansville	111,742	-	41	6	52	1	2.62	1.1	1.6	3%
Eveleth	389,324	-	77	-	13	10	7.44	3.7	6.0	74%
Excelsior	2,969,272	77	62	13	25	-	9.32	2.2	6.4	84%
Eyota	188,241	89	34	45	21	-	4.21	4.0	4.6	45%
Fairfax	402,453	-	-	-	100	-	1.16	2.9	4.1	30%
Fairmont	2,242,711	-	59	29	5	7	7.36	4.5	5.6	68%
Fairmont Police	6,732,970	-	42	52	6	-	3.60	4.2	6.7	90%
Falcon Heights	1,199,312	-	57	28	15	-	8.54	5.6	9.1	100%
Fayal	381,380	18	62	22	11	5	5.90	2.6	5.8	72%
Federal Dam	50,680	-	72	24	4	-	0.24	2.2	12.2	100%
Fergus Falls	1,405,497	85	58	28	14	-	5.35	4.5	5.3	60%
Fertile	222,500	-	63	23	14	-	6.08	1.6	7.1	94%
Fifty Lakes	104,027	-	14	1	85	-	2.92	2.8	3.7	23%
Finlayson	140,341	-	-	-	100	-	3.01	4.4	5.0	54%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Fisher	105,523	-	43	23	34	-	3.69	0.8	2.2	6%
Flensburg	83,761	-	55	19	26	-	3.58	4.2	5.2	59%
Foley	610,010	-	49	36	15	-	3.82	2.0	4.2	32%
Forada	179,488	-	51	-	49	-	7.04	3.2	4.7	48%
Forest Lake	1,146,328	26	64	18	7	11	7.10	0.8	5.8	70%
Foreston	255,693	-	71	4	25	-	4.05	1.6	8.1	98%
Fountain	98,853	-	3	15	82	-	1.77	3.3	4.7	46%
Franklin	260,586	-	-	-	100	-	3.10	4.2	5.0	54%
Frazee	373,997	76	58	32	9	1	4.89	2.1	4.5	43%
Fredenberg	133,276	80	77	18	5	-	11.30	5.2	8.6	99%
Freeport	263,688	-	34	23	43	-	5.35	4.2	5.1	56%
French Township	116,390	-	92	-	3	5	6.34	(0.3)	5.8	72%
Fridley	2,679,881	-	43	51	6	-	4.35	3.6	4.5	43%
Frost	160,086	27	23	3	74	-	3.77	3.4	5.4	64%
Fulda	451,251	-	3	-	94	3	3.60	4.7	5.4	63%
Garfield	214,888	-	28	9	63	-	4.03	2.1	4.4	40%
Garrison	706,177	-	56	39	5	-	5.33	2.7	6.9	91%
Garvin	86,256	-	52	9	39	-	7.68	1.7	5.0	53%
Gary	61,861	-	-	-	100	-	2.00	2.6	3.3	14%
Gaylord	288,349	-	24	-	76	-	3.02	(4.1)	1.9	5%
Geneva	67,420	-	36	13	51	-	4.73	4.9	B	B
Ghent	86,980	-	17	-	83	-	4.67	2.0	4.9	51%
Gibbon	276,500	-	15	1	84	-	4.02	4.2	4.8	50%
Gilbert	243,264	-	37	-	63	-	4.26	1.9	5.4	63%
Glencoe	737,977	20	62	19	19	-	4.57	1.4	4.7	47%
Glenville	102,569	70	38	15	47	-	3.89	(0.3)	0.1	1%
Glenwood	257,904	99	62	36	2	-	4.96	3.2	3.8	25%
Glyndon	273,536	-	20	65	15	-	(0.97)	3.6	6.0	74%
Golden Valley	4,234,919	94	69	23	8	-	6.95	3.0	7.8	98%
Gonvick	146,395	44	53	9	38	-	4.57	2.5	5.2	58%
Good Thunder	344,678	79	72	13	15	-	4.90	2.1	5.4	64%
Goodhue	676,278	-	61	19	20	-	7.91	5.4	8.1	98%
Goodview	365,732	-	62	29	9	-	5.03	1.5	5.4	64%
Graceville	160,092	-	29	35	36	-	3.11	2.8	5.2	57%
Granada	125,217	-	70	-	14	16	6.64	1.7	6.2	79%
Grand Lake	235,653	-	45	13	42	-	4.82	3.6	4.8	49%
Grand Marais	339,963	83	23	40	37	-	3.45	4.0	5.9	74%
Grand Meadow	253,383	49	72	7	21	-	6.18	3.3	7.4	96%
Grand Rapids	1,652,709	-	54	14	31	1	7.80	4.5	6.2	78%
Green Isle	131,560	-	42	3	55	-	4.40	(0.1)	4.2	33%
Greenbush	215,214	-	57	5	38	-	5.75	2.8	7.6	97%
Greenwood	259,729	71	69	17	14	-	5.57	1.8	5.2	59%
Grey Eagle	214,381	66	58	17	25	-	6.22	2.2	4.2	34%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Grove City	179,688	-	36	4	60	-	5.17	1.7	5.3	61%
Grygla	86,650	-	63	20	16	1	9.26	3.1	6.0	74%
Gunflint Trail	99,404	-	46	22	32	-	6.09	5.0	B	B
Hackensack	329,779	18	11	6	83	-	3.22	3.7	5.4	64%
Hallock	179,646	-	42	-	58	-	4.20	(1.2)	1.8	4%
Halstad	152,853	-	-	-	100	-	1.95	2.7	3.7	24%
Ham Lake	1,023,928	-	55	31	13	1	7.10	2.8	5.3	61%
Hamburg	327,130	-	46	6	48	-	5.09	2.8	4.9	52%
Hamel	868,023	-	42	46	12	-	4.35	2.4	7.5	97%
Hancock	180,847	-	-	26	71	3	1.66	2.9	4.0	29%
Hanley Falls	131,433	-	45	8	46	1	4.13	2.4	3.4	17%
Hanover	420,305	-	35	53	12	-	3.51	2.8	4.2	32%
Hanska	158,973	12	12	1	87	-	2.87	3.0	3.9	26%
Hardwick	101,472	-	27	2	70	1	3.21	2.0	3.2	13%
Harmony	210,299	25	25	-	75	-	4.09	3.2	4.3	36%
Hartland	151,561	-	32	3	65	-	5.34	4.7	4.3	37%
Hastings	2,812,606	-	58	33	8	1	6.62	4.3	6.9	91%
Hawley	406,244	17	48	11	7	34	6.56	5.9	7.3	95%
Hayfield	236,355	-	80	4	15	1	13.26	3.8	3.8	25%
Hayward	209,740	94	94	-	6	-	6.23	1.8	5.8	70%
Hector	467,510	99	59	35	6	-	4.96	3.3	7.4	96%
Henderson	155,965	-	43	19	38	-	4.05	(1.0)	3.9	27%
Hendricks	148,637	-	32	-	68	-	5.09	3.2	4.2	32%
Hendrum	89,149	-	-	-	100	-	2.81	3.7	4.2	32%
Henning	192,171	75	62	24	14	-	7.94	2.5	5.9	73%
Herman	103,000	-	73	13	12	2	2.26	(0.8)	1.1	2%
Hermantown	933,894	-	55	31	14	-	7.73	4.6	6.3	83%
Heron Lake	153,761	-	27	4	68	1	2.04	1.1	2.4	7%
Hewitt	77,400	-	-	-	100	-	2.10	3.8	4.5	43%
Hibbing	403,796	54	74	16	10	-	5.22	3.2	7.8	97%
Hills	93,681	-	17	45	27	11	4.94	3.4	3.5	18%
Hinckley	349,667	17	52	11	37	-	6.22	6.1	6.6	88%
Hitterdal	100,773	-	26	66	8	-	(3.88)	2.2	3.7	23%
Hoffman	217,648	-	-	-	100	-	2.85	3.5	4.3	37%
Hokah	133,795	-	29	12	59	-	3.71	0.9	4.1	30%
Holdingford	240,384	10	36	20	44	-	3.13	1.2	4.7	46%
Holland	128,160	93	65	27	8	-	8.88	4.7	6.6	87%
Hopkins	3,054,594	-	63	16	21	-	6.30	4.1	8.4	99%
Houston	258,934	14	47	19	34	-	5.34	5.5	6.1	77%
Hovland	95,288	24	66	17	16	1	4.15	4.4	6.3	83%
Howard Lake	332,118	-	42	6	51	1	4.25	1.2	2.8	10%
Hoyt Lakes	300,000	-	34	22	44	-	1.86	(2.6)	1.9	5%
Hugo	566,339	-	59	18	23	-	3.64	(0.3)	4.1	31%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Hutchinson	1,483,952	-	66	15	15	4	9.23	4.9	7.3	95%
Ideal	512,748	-	60	30	10	-	6.43	1.8	6.7	89%
Industrial	217,419	42	48	36	8	8	5.61	3.8	5.3	61%
International Falls	614,479	-	63	34	3	-	5.28	3.7	3.9	28%
Inver Grove Heights	2,693,676	-	63	33	4	-	5.94	3.4	5.7	69%
Iona	59,690	-	48	-	52	-	3.84	(1.4)	(0.3)	0%
Ironton	127,330	-	80	13	7	-	4.93	1.0	5.8	71%
Isanti	874,175	99	99	-	1	-	18.70	2.4	5.3	62%
Isle	295,230	-	66	7	27	-	7.02	2.5	4.5	43%
Ivanhoe	242,746	-	35	-	65	-	5.68	3.4	4.6	44%
Jackson	546,253	-	67	19	14	-	3.98	(0.4)	2.3	6%
Jacobson	77,953	79	61	9	30	-	6.03	3.3	3.6	21%
Janesville	220,378	-	42	3	55	-	3.79	2.0	4.7	47%
Jasper	142,744	27	74	1	24	1	6.82	1.1	3.0	12%
Jeffers	127,519	-	66	13	21	-	5.35	2.0	3.7	23%
Jordan	474,762	-	-	-	100	-	3.08	(3.7)	(1.5)	0%
Kandiyohi	246,526	53	54	40	6	-	4.83	2.1	5.9	73%
Karlstad	143,108	-	-	-	100	-	0.88	3.4	4.0	30%
Kasota	296,538	-	61	7	32	-	7.46	4.8	5.0	54%
Kasson	539,870	-	51	6	39	4	6.86	6.3	7.3	95%
Kelliher	127,714	72	65	6	29	-	5.65	2.9	4.3	38%
Kellogg	302,636	-	63	-	37	-	9.51	1.8	6.5	86%
Kennedy	68,701	-	46	-	54	-	4.14	(0.7)	3.9	26%
Kensington	152,502	-	-	-	100	-	4.01	4.1	4.8	50%
Kenyon	334,416	-	45	26	33	(4)	8.02	2.6	4.6	44%
Kerkhoven	201,934	95	55	39	6	-	4.99	3.0	4.4	41%
Kettle River	115,165	83	66	15	19	-	4.88	1.7	2.8	10%
Kiester	180,027	23	23	-	77	-	3.92	3.4	4.3	38%
Kimball	191,923	55	46	8	46	-	4.55	2.8	5.5	65%
Kinney	135,667	-	40	17	43	-	3.50	0.9	3.5	20%
La Crescent	488,118	30	47	19	34	-	4.94	3.6	4.6	45%
La Salle	63,378	52	45	6	49	-	4.28	5.1	5.2	59%
Lafayette	333,301	92	58	35	7	-	5.10	3.0	5.4	62%
Lake Benton	153,491	-	-	-	100	-	1.86	2.9	3.8	25%
Lake Bronson	45,197	-	17	-	83	-	(0.24)	1.2	2.5	8%
Lake City	457,185	79	47	28	25	-	4.30	2.7	6.5	86%
Lake Crystal	400,042	-	60	13	9	18	6.27	1.2	5.9	73%
Lake Elmo	845,656	-	70	-	30	-	5.49	1.0	5.5	65%
Lake George	86,485	-	49	9	41	1	7.82	6.4	7.0	92%
Lake Henry	97,866	37	34	16	50	-	3.68	2.3	3.4	16%
Lake Johanna	4,222,634	-	48	34	18	-	5.95	4.2	6.8	90%
Lake Kabetogama	117,834	100	100	-	-	-	6.39	1.4	7.1	93%
Lake Lillian	105,003	-	-	35	65	-	9.04	2.6	3.7	22%

Table 16
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For the Year Ended December 31, 2005

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			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Lake Park	192,927	-	36	24	37	3	4.71	1.1	3.2	13%
Lake Wilson	147,369	-	-	-	100	-	2.16	2.9	3.6	21%
Lakefield	296,346	-	62	-	21	17	8.32	3.1	4.0	30%
Lakeland	117,510	-	60	21	19	-	3.12	(0.6)	3.3	14%
Lakeville	4,301,173	-	47	38	14	1	4.65	3.6	6.8	91%
Lakewood	185,595	-	59	32	9	-	0.18	5.4	7.0	93%
Lamberton	189,089	-	52	33	15	-	4.78	2.8	6.6	88%
Lancaster	101,640	-	20	-	80	-	3.11	1.0	2.4	7%
Lanesboro	209,610	-	44	-	56	-	6.22	1.1	3.7	23%
Le Center	312,418	-	25	8	67	-	4.15	1.5	3.4	16%
Le Roy	122,000	51	24	25	51	-	3.80	4.3	4.8	50%
Le Sueur	541,593	-	59	30	11	-	6.12	2.4	6.3	82%
Leaf Valley	243,414	-	52	4	36	8	4.97	0.9	6.3	82%
Lester Prairie	360,380	-	45	17	38	-	4.03	1.3	4.9	52%
Lewiston	645,464	25	72	21	7	-	5.66	4.4	7.5	97%
Lewisville	182,956	-	-	-	100	-	4.58	4.8	5.0	53%
Lexington	477,268	18	-	5	78	17	3.03	4.0	4.7	47%
Lindstrom	584,789	-	73	17	10	-	6.36	1.5	5.3	61%
Linwood	451,070	100	60	35	5	-	4.96	3.3	7.4	96%
Lismore	116,531	83	72	10	18	-	5.28	2.2	3.1	12%
Litchfield	547,350	-	59	24	17	-	4.36	0.8	3.3	14%
Little Canada	1,347,334	-	50	9	40	1	5.21	2.4	5.1	56%
Little Falls	804,179	28	40	22	38	-	4.37	3.4	4.3	38%
Littlefork	189,489	92	73	17	10	-	5.53	2.5	6.1	78%
London	53,727	-	81	-	19	-	0.58	(2.3)	0.5	1%
Long Prairie	326,122	-	23	4	73	-	3.46	3.0	5.1	57%
Longville	553,961	-	43	-	57	-	4.90	1.7	6.1	78%
Loretto	972,599	-	61	21	18	-	8.56	4.0	6.9	91%
Lower Saint Croix Valley	960,378	-	71	19	10	-	8.83	3.1	5.2	59%
Lowry	258,387	19	46	-	54	-	5.80	2.6	6.5	85%
Lucan	71,926	-	33	-	67	-	3.37	2.6	3.8	24%
Lutsen	173,066	-	43	22	35	-	6.22	0.1	6.3	81%
Luverne	962,015	-	61	20	19	-	1.11	(2.4)	1.1	2%
Lyle	81,667	-	-	-	100	-	2.24	3.3	4.4	39%
Lynd	79,710	-	58	4	38	-	6.62	3.2	6.4	85%
Mabel	100,117	-	36	22	42	-	2.73	(0.2)	1.3	3%
Madelia	251,343	-	49	34	17	-	3.48	(0.1)	2.9	11%
Madison	282,089	69	60	8	32	-	5.01	2.7	4.3	36%
Madison Lake	236,026	26	84	8	4	4	6.88	3.3	5.4	65%
Magnolia	50,973	-	-	-	100	-	2.05	4.1	4.5	42%
Mahnomen	256,841	-	47	20	32	1	7.07	3.0	6.4	85%
Mahtomedi	1,019,525	47	61	33	5	1	5.37	3.1	7.4	95%
Mahtowa	99,371	-	-	-	100	-	2.82	4.1	4.6	46%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Makinen	58,551	-	-	-	100	-	3.02	4.5	4.6	46%
Mantorville	213,812	-	61	16	21	2	6.09	0.6	3.4	16%
Maple Grove	6,762,543	-	71	24	4	1	8.35	3.6	5.9	73%
Maple Hill	93,535	-	-	-	100	-	2.54	2.7	3.4	16%
Maple Lake	736,190	-	43	21	36	-	2.81	4.9	6.7	90%
Maple Plain	709,341	-	15	81	4	-	4.43	1.0	3.2	13%
Mapleton	369,784	30	66	14	20	-	4.40	0.7	3.1	12%
Maplewood	4,124,829	93	71	22	7	-	5.24	2.3	5.5	66%
Marble	282,240	-	59	31	10	-	5.46	2.9	5.8	72%
Marietta	30,197	100	78	19	3	-	5.57	7.8	B	B
Marine on Saint Croix	401,101	86	41	10	49	-	5.25	2.5	6.1	77%
Marshall	1,877,479	-	59	33	8	-	4.22	2.4	6.7	89%
Mayer	341,448	93	68	25	7	-	5.05	2.9	7.0	92%
Maynard	174,526	35	44	16	40	-	2.53	1.8	5.4	62%
Mazeppa	199,086	-	63	17	20	-	4.25	1.3	5.1	56%
Mc Davitt	207,719	74	54	18	28	-	5.65	3.3	5.7	70%
Mc Grath	87,866	27	14	12	74	-	2.71	3.0	4.7	47%
Mc Intosh	146,618	79	70	8	22	-	5.54	1.3	4.8	49%
Mc Kinley	73,415	-	-	-	100	-	2.44	3.7	4.4	39%
Meadowlands	36,738	-	1	64	35	-	1.40	4.0	B	B
Medford	157,597	85	77	7	16	-	8.32	2.7	3.4	17%
Medicine Lake	474,915	96	49	24	27	-	5.00	3.0	7.2	94%
Melrose	291,087	-	48	47	5	-	5.13	2.5	4.6	45%
Menahga	269,337	50	14	63	23	-	3.12	4.9	6.2	80%
Mendota Heights	1,872,436	50	69	17	14	-	4.86	1.1	2.9	11%
Mentor	69,570	-	44	9	47	-	3.29	A	4.8	48%
Middle River	128,596	-	-	-	100	-	3.05	3.3	4.3	37%
Miesville	203,311	-	56	16	28	-	3.59	0.7	3.1	12%
Milaca	663,641	18	41	20	38	1	4.46	3.2	4.5	43%
Milan	178,485	54	83	12	5	-	5.27	0.1	4.2	33%
Millerville	251,153	-	58	6	36	-	5.84	0.1	3.8	25%
Milroy	109,113	-	-	-	100	-	4.08	3.0	5.3	60%
Miltona	206,000	-	-	-	100	-	2.79	3.3	3.9	28%
Minneota	264,114	29	63	11	26	-	7.12	4.8	6.2	79%
Minnesota City	19,491	-	-	-	100	-	1.23	B	B	B
Minnesota Lake	313,955	-	42	2	50	6	3.77	0.8	4.3	35%
Minnetonka	10,654,328	50	61	36	3	-	4.40	1.8	6.4	84%
Mission	164,770	-	30	35	35	-	3.27	2.8	6.6	89%
Montevideo	593,926	-	67	18	15	-	8.45	5.7	8.3	99%
Montgomery	446,474	-	56	12	31	1	8.43	3.8	6.3	80%
Monticello	859,246	-	74	11	15	-	7.82	3.8	5.7	69%
Montrose	293,579	9	48	12	40	-	4.83	1.0	4.5	42%
Moose Lake	320,022	-	64	14	23	(1)	2.17	0.8	2.4	7%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Mora	598,559	-	59	10	31	-	6.37	1.0	4.2	34%
Morgan	351,529	-	60	27	13	-	5.50	5.2	7.7	97%
Morris	636,206	30	79	19	2	-	6.07	2.1	5.9	74%
Morristown	368,404	95	81	12	7	-	5.74	2.9	7.2	94%
Morton	143,797	-	18	2	79	1	4.49	(2.7)	2.6	9%
Motley	285,570	-	89	-	11	-	12.39	1.7	3.6	21%
Mound	3,419,844	-	64	21	14	1	8.09	3.7	6.2	79%
Mountain Iron	324,633	-	37	16	47	-	4.59	4.3	4.9	52%
Mountain Lake	330,460	-	-	-	100	-	2.35	3.1	4.4	40%
Murdock	122,111	59	88	6	6	-	8.39	1.4	3.0	11%
Myrtle	105,006	46	44	18	38	-	3.02	5.4	5.2	59%
Nashwauk Fire	344,431	-	39	7	54	-	4.40	3.0	4.7	47%
Nashwauk Police	9,062	-	-	-	100	-	A	1.9	3.5	18%
Nevis	119,013	-	-	46	54	-	1.22	(2.3)	2.4	7%
New Brighton	2,064,663	99	63	37	-	-	4.99	3.6	5.7	69%
New Germany	301,720	15	40	20	40	-	3.38	1.4	6.3	83%
New London	281,677	-	57	-	43	-	6.90	(0.9)	1.3	3%
New Market	642,444	-	16	5	79	-	2.10	1.8	3.0	11%
New Prague	562,885	-	56	12	22	10	4.80	1.2	3.2	13%
New Richland	282,130	-	-	-	100	-	3.07	3.5	4.5	41%
New Scandia	436,455	-	-	-	100	-	1.31	(0.8)	3.4	16%
New Ulm	2,169,764	15	55	14	31	-	5.48	4.6	7.9	98%
New York Mills	190,705	66	40	23	37	-	4.29	3.3	6.1	76%
Newfolden	90,990	-	-	-	100	-	1.98	2.3	3.5	18%
Newport	787,426	-	42	49	9	-	2.05	1.0	4.2	35%
Nicollet	321,192	100	84	14	2	-	8.07	2.8	4.6	46%
Nisswa	439,940	-	60	-	39	1	6.70	(0.3)	3.4	16%
Nodine	109,098	100	61	39	-	-	6.87	4.5	7.5	96%
North Branch	713,605	23	60	22	18	-	5.01	1.0	5.0	55%
North Mankato	1,002,981	-	58	13	29	-	7.03	3.0	8.3	99%
North St. Paul	1,011,496	-	46	49	5	-	3.84	3.2	6.6	88%
North Star	43,871	43	43	-	57	-	2.12	0.5	2.4	7%
Northfield	2,337,496	100	84	14	2	-	5.64	2.2	6.4	84%
Northland	45,549	-	54	3	43	-	12.08	4.5	6.5	85%
Northome	108,644	-	40	33	27	-	0.60	0.7	3.0	11%
Northrop	56,077	100	81	16	3	-	5.73	2.2	4.5	42%
Norwood Young America	544,903	92	31	31	38	-	4.14	0.3	4.6	45%
Oak Grove	742,591	-	60	11	28	1	8.44	0.8	5.6	68%
Oakdale	1,519,365	-	68	26	6	-	7.15	2.8	5.3	61%
Odessa	47,840	-	30	-	70	-	3.78	(2.0)	(2.0)	0%
Odin	117,938	-	-	-	100	-	2.76	3.8	4.4	39%
Ogilvie	171,965	-	10	37	53	-	1.94	1.9	2.7	9%
Okabena	153,227	-	-	32	68	-	0.22	3.5	4.3	37%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Oklee	83,664	-	-	-	100	-	1.94	2.9	3.6	22%
Olivia	196,429	-	64	-	36	-	2.64	(1.2)	2.7	9%
Onamia	197,412	-	55	5	40	-	4.17	(2.3)	0.2	1%
Ormsby	122,070	-	-	-	100	-	3.52	4.2	4.7	47%
Oronoco	157,992	-	19	-	81	-	3.30	3.5	4.3	38%
Orr	123,410	-	57	1	42	-	5.85	2.1	4.4	40%
Ortonville	368,245	-	56	7	37	-	9.47	5.6	7.9	98%
Osakis	446,518	84	63	21	16	-	5.06	2.9	5.2	60%
Osseo	448,879	-	63	5	23	9	6.57	4.5	6.3	81%
Ostrander	108,073	-	-	-	100	-	2.17	3.2	4.3	35%
Ottertall	313,279	68	41	24	35	-	3.99	2.6	6.0	76%
Owatonna	1,380,122	100	84	10	6	-	6.44	2.4	4.8	49%
Palisade	82,414	-	57	30	13	-	3.75	2.0	3.2	13%
Palo	203,519	-	49	33	16	2	2.77	2.4	3.4	17%
Park Rapids	866,704	-	79	7	14	-	0.97	3.3	5.0	54%
Parkers Prairie	194,738	-	55	3	42	-	5.83	(0.2)	3.5	18%
Paynesville	371,847	-	70	4	25	1	19.18	7.1	8.4	99%
Pelican Rapids	442,095	-	54	7	34	5	5.03	2.4	5.4	62%
Pemberton	100,498	-	-	-	100	-	3.17	3.9	4.8	48%
Pennock	114,016	-	48	15	31	6	(2.47)	0.1	A	1%
Pequaywan	38,727	85	85	-	15	-	8.32	0.6	0.8	2%
Pequot Lakes	564,179	-	-	1	99	-	3.17	(0.5)	3.2	13%
Perham	512,256	-	68	10	22	-	7.75	3.6	6.1	76%
Pierz	413,531	-	55	38	7	-	5.87	3.0	6.1	76%
Pike-Sandy-Britt	208,980	-	8	27	65	-	4.48	4.9	5.5	66%
Pillager	309,055	-	55	27	7	11	4.87	0.2	5.0	54%
Pine City	804,638	-	55	9	36	-	7.42	3.1	6.2	79%
Pine Island	387,150	55	41	12	47	-	4.59	3.6	5.8	71%
Pine River	426,101	34	59	35	6	-	3.20	(1.4)	1.7	4%
Pipestone	612,401	39	61	17	22	-	6.21	3.6	5.0	53%
Plainview	398,889	-	32	20	41	7	4.94	3.5	5.7	69%
Plato	397,216	-	48	18	34	-	8.95	3.2	4.8	49%
Plummer	112,509	-	63	21	16	-	10.23	3.3	3.5	20%
Plymouth	5,454,663	43	45	45	10	-	6.84	2.7	5.5	66%
Porter	169,260	100	72	19	9	-	5.21	4.0	5.2	58%
Preston	246,907	-	57	4	39	-	4.87	3.6	6.1	78%
Princeton	1,113,315	-	59	38	3	-	4.73	(1.1)	3.4	17%
Prinsburg	205,777	-	9	-	91	-	3.15	2.1	3.3	15%
Prior Lake	1,626,468	-	53	28	19	-	5.67	3.6	6.2	79%
Proctor	209,593	-	36	12	51	1	3.76	4.4	5.6	67%
Ramsey	1,053,365	-	60	18	19	3	5.98	2.2	5.3	62%
Randall	262,225	-	41	2	47	10	6.30	1.1	6.6	87%
Raymond	180,855	-	37	19	43	1	4.68	(1.3)	2.1	5%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Red Lake Falls	150,028	38	23	13	64	-	3.54	3.4	4.1	31%
Red Wing	548,865	-	54	16	30	-	5.28	7.1	7.8	97%
Redwood Falls	954,843	3	41	20	36	3	4.70	2.9	6.0	75%
Remer	314,246	10	9	1	90	-	4.93	5.9	6.4	84%
Renville	193,663	68	41	26	33	-	3.93	3.5	5.6	68%
Revere	72,680	-	6	9	85	-	3.42	3.4	3.7	23%
Rice	255,893	-	51	35	14	-	6.02	3.8	5.0	54%
Richmond	241,881	-	53	40	7	-	7.72	3.3	5.6	68%
Robbinsdale	1,171,892	89	66	16	18	-	6.41	2.6	5.0	54%
Rockford	314,213	-	58	15	26	1	4.06	A	1.9	5%
Rockville	339,268	-	67	28	5	-	6.73	2.8	4.8	50%
Rogers	622,822	-	34	18	48	-	5.47	3.1	3.8	25%
Rollingstone	112,767	-	-	-	100	-	2.91	(0.4)	0.8	2%
Rose Creek	103,076	71	56	11	33	-	4.55	3.0	3.4	16%
Roseau	478,705	0	57	35	8	-	5.84	6.9	8.0	98%
Rosemount	2,055,229	68	85	12	3	-	11.64	2.6	5.3	61%
Roseville	7,165,225	99	69	30	1	-	6.46	3.9	6.8	90%
Rothsay	283,252	-	34	14	52	-	2.00	5.3	6.0	76%
Round Lake	158,695	-	59	29	11	1	8.50	4.0	4.4	40%
Royalton	134,687	-	40	43	17	-	4.99	1.5	3.6	21%
Rush City	481,156	78	61	15	24	-	5.12	1.7	6.5	86%
Rushford	273,546	-	36	-	64	-	2.96	1.2	4.6	44%
Rushmore	54,343	-	8	8	84	-	2.09	0.5	B	B
Russell	108,916	-	-	-	100	-	3.24	3.7	4.4	41%
Ruthton	156,355	22	16	2	82	-	3.32	2.9	4.9	52%
Sabin-Elmwood	121,132	-	53	37	10	-	1.23	5.3	6.1	78%
Sacred Heart	194,502	-	-	-	100	-	2.67	3.4	4.4	40%
Saint Anthony	815,938	-	60	3	37	-	8.16	6.7	5.5	65%
Saint Bonifacius	411,736	-	61	9	30	-	6.44	(0.8)	1.1	2%
Saint Charles	484,123	-	68	17	15	-	8.74	3.4	9.0	100%
Saint Clair	551,722	54	41	12	47	-	4.13	3.2	4.3	38%
Saint Cloud Township	-	-	-	-	-	-	3.26	4.7	6.3	81%
Saint Francis	520,317	-	61	24	11	4	4.14	2.4	4.3	36%
Saint Hilaire	98,355	-	14	5	81	-	3.47	2.7	3.5	20%
Saint James	527,974	-	52	2	33	13	4.93	3.7	5.5	67%
Saint Joseph	713,588	-	49	36	15	-	5.08	1.3	5.1	55%
Saint Leo	116,463	-	27	-	73	-	3.57	3.4	4.0	28%
Saint Martin	297,915	-	71	-	29	-	18.90	7.4	5.6	67%
Saint Michael	460,013	15	48	1	51	-	6.78	(1.3)	2.1	5%
Saint Paul Park	706,007	-	61	28	11	-	6.46	2.7	5.8	70%
Saint Peter	680,845	35	35	44	21	-	4.67	4.3	5.1	56%
Saint Stephen	338,468	-	61	26	13	-	7.77	(0.4)	4.8	50%
Sanborn	89,308	-	-	-	100	-	2.52	3.4	4.2	34%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Sandstone	168,031	55	33	19	48	-	0.21	(1.2)	3.7	24%
Sartell	680,210	-	34	61	4	1	1.56	2.9	5.9	74%
Sauk Centre	447,177	-	46	21	33	-	2.96	4.0	6.0	75%
Sauk Rapids	684,148	-	52	4	44	-	5.87	(0.5)	3.5	18%
Savage	2,705,155	32	62	21	16	1	6.21	1.0	4.6	44%
Scandia Valley	280,051	92	55	32	13	-	4.96	3.3	7.3	95%
Scanlon	183,491	-	50	34	16	-	4.62	0.2	2.2	6%
Schroeder	130,852	85	85	-	15	-	5.47	1.1	3.8	26%
Seaforth	47,918	-	-	-	100	-	2.76	4.3	4.5	43%
Sebeka	476,816	-	11	55	34	-	5.45	6.3	8.5	99%
Sedan	26,875	-	-	-	100	-	0.77	1.7	B	B
Shafer	166,962	-	12	2	86	-	2.37	2.9	3.9	27%
Shakopee	3,100,221	50	50	16	34	-	5.20	3.4	6.3	82%
Sherburn	380,976	58	35	20	45	-	3.89	3.8	6.3	82%
Shevlin	170,693	42	26	51	22	1	3.09	3.9	4.9	51%
Silica	142,782	-	34	60	6	-	4.66	7.5	6.6	88%
Silver Bay	365,893	39	49	8	43	-	4.41	4.5	6.3	82%
Silver Lake	171,979	-	-	-	100	-	2.50	3.6	4.2	33%
Slayton	464,060	-	9	7	84	-	3.76	3.3	5.0	53%
Sleepy Eye	519,710	-	-	95	5	-	4.62	5.6	5.8	71%
Solway Rural	75,825	19	94	2	4	-	8.56	3.8	5.1	56%
Solway Township	157,129	100	29	69	2	-	3.98	5.0	6.2	79%
South Bend	295,184	-	48	17	35	-	4.02	(1.5)	3.5	20%
South Haven	175,335	-	68	13	19	-	3.51	0.3	5.1	55%
Spicer	170,381	-	59	9	32	-	1.39	(2.1)	3.3	15%
Spring Grove	184,879	-	15	10	75	-	2.08	3.1	3.6	21%
Spring Lake Park	7,854,920	10	59	21	20	-	5.83	3.2	6.9	92%
Spring Valley	449,233	-	53	6	41	-	2.01	4.0	6.6	87%
Springfield	353,829	-	52	23	25	-	5.79	4.1	6.3	82%
Stacy-Lent	349,840	-	58	18	24	-	6.68	5.5	6.0	75%
Staples	262,644	-	58	1	41	-	2.81	3.8	2.6	8%
Starbuck	134,947	52	45	6	49	-	4.84	2.9	3.7	22%
Stephen	210,476	61	51	9	40	-	4.50	2.1	4.4	39%
Stewart	170,528	55	40	13	47	-	4.09	3.3	5.2	60%
Stewartville	713,927	56	46	43	11	-	5.40	5.5	6.1	77%
Stillwater	2,478,704	26	60	24	16	-	6.81	2.9	7.3	95%
Storden	140,439	-	65	31	4	-	8.62	3.7	5.9	73%
Sturgeon Lake	80,505	53	42	11	47	-	4.34	3.0	5.8	72%
Sunburg	97,138	-	-	-	100	-	1.39	2.6	3.7	24%
Swanville	165,898	-	42	2	56	-	3.76	2.0	4.4	39%
Taconite	128,011	-	33	22	33	12	5.30	2.9	1.1	2%
Taunton	41,054	-	-	-	100	-	2.54	4.0	4.1	31%
Taylors Falls	502,881	-	78	7	14	1	6.77	3.9	6.6	88%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

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			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Thief River Falls Fire	1,041,256	-	26	60	14	-	3.22	3.9	6.9	92%
Thief River Falls Police	147,951	-	-	-	100	-	2.85	3.5	5.2	57%
Thomson	373,166	10	57	23	20	-	3.93	2.0	7.0	93%
Tofte	81,746	99	80	17	3	-	5.86	3.0	7.2	94%
Toivola	118,364	-	56	4	40	-	11.42	2.8	4.9	52%
Tower	95,009	-	54	14	32	-	4.91	1.6	3.3	15%
Tracy	320,745	-	31	6	63	-	4.44	1.2	4.3	36%
Trimont	314,799	-	-	-	100	-	2.69	4.1	4.9	52%
Truman	267,226	70	51	18	31	-	4.60	3.7	6.2	79%
Twin Lakes (Freeborn)	173,690	-	18	-	82	-	2.89	3.2	3.9	28%
Twin Lakes (Mahnomon)	38,913	-	46	30	24	-	(1.11)	0.7	1.6	3%
Twin Valley	187,111	-	66	3	31	-	7.85	3.2	6.7	90%
Two Harbors	563,867	72	59	36	5	-	5.54	4.5	5.4	65%
Tyler	144,162	-	71	17	10	2	4.96	(2.2)	0.5	1%
Ulen	133,882	-	-	6	94	-	3.42	4.4	4.7	48%
Underwood	189,378	-	50	5	45	-	2.82	1.9	4.6	45%
Upsala	116,551	15	5	10	85	-	2.93	2.0	2.9	10%
Vadnais Heights	892,491	7	39	29	27	5	7.59	1.5	3.7	23%
Vergas	192,406	67	40	24	36	-	4.12	2.9	5.9	73%
Vermilion Lake	120,469	99	59	35	6	-	4.96	3.3	7.4	96%
Verndale	329,350	5	73	8	10	9	3.97	2.5	6.6	87%
Vernon Center	97,617	-	48	-	52	-	4.49	0.9	2.4	7%
Vesta	94,205	-	22	6	72	-	3.71	2.0	2.9	10%
Victoria	495,173	-	50	20	29	1	4.20	(2.3)	1.9	5%
Villard	161,229	-	-	29	53	18	2.20	3.0	4.3	38%
Vining	69,599	-	27	26	47	-	5.20	0.8	3.9	27%
Virginia Fire	2,800,698	-	39	47	14	-	2.07	3.7	5.5	66%
Wabasha	468,987	-	60	16	24	-	3.51	1.2	3.6	22%
Wabasso	126,807	-	34	7	59	-	4.06	0.3	3.9	28%
Waconia	780,053	90	82	12	6	-	5.91	0.7	4.2	33%
Wadena	551,156	-	64	30	6	-	5.51	2.3	6.1	77%
Waite Park	518,486	-	49	10	40	1	4.31	1.6	5.8	71%
Waldorf	106,740	-	65	-	35	-	4.40	1.2	3.3	15%
Walker	573,508	-	61	3	36	-	4.80	0.1	6.1	77%
Walnut Grove	125,776	-	7	-	92	1	2.02	1.9	3.9	27%
Wanamingo	292,205	-	70	29	1	-	11.91	9.8	10.8	100%
Wanda	98,450	-	-	-	100	-	2.76	3.2	4.2	32%
Warba	97,918	41	25	30	45	-	3.52	2.9	4.3	36%
Warren	205,469	-	60	5	35	-	8.20	1.0	6.8	90%
Warroad	247,552	68	41	24	35	-	3.79	3.0	5.5	66%
Waseca	1,116,559	-	51	16	33	-	3.89	3.7	6.0	76%
Watertown	551,070	-	46	12	35	7	6.45	(0.7)	2.2	6%
Waterville	242,976	-	34	14	52	-	2.69	3.6	5.8	71%

Table 16
Rates of Return and Asset Allocation
For the Year Ended December 31, 2005

Relief Association	Market Value	% of Assets @ SBI	Allocations @ 12/31/05				Rates of Return			Rank (%-ile)
			Stock %	Bond %	Cash %	Other %	2005	5-Yr	9-Yr	9-Yr Return
Watkins	209,568	-	66	1	33	-	7.77	3.1	6.0	75%
Watson	181,732	-	67	19	14	-	8.84	5.6	6.0	75%
Wayzata	1,193,597	-	44	45	11	-	4.08	2.9	3.8	25%
Welcome	175,827	-	-	-	100	-	3.00	4.4	4.8	51%
Wells	333,670	-	55	2	41	2	5.22	1.3	4.0	29%
Wendell	134,595	-	-	-	100	-	3.24	4.6	4.8	49%
West Concord	209,865	-	-	-	100	-	3.13	3.2	4.1	30%
West Metro	4,236,016	-	77	19	4	-	7.96	3.0	5.7	69%
Westbrook	173,905	-	13	9	78	-	3.10	4.8	5.5	66%
Wheaton	476,632	-	49	20	30	1	7.90	2.7	6.0	75%
White Bear Lake	5,142,466	-	64	18	18	-	8.75	5.5	6.9	91%
Williams	106,482	100	77	20	3	-	5.54	2.0	4.0	29%
Willmar	2,073,758	-	67	24	9	-	7.14	3.3	6.5	86%
Willow River	105,041	60	40	20	40	-	4.24	2.9	5.4	64%
Wilmont	159,261	-	53	11	36	-	4.54	1.0	3.1	12%
Wilson	296,205	-	50	15	35	-	6.39	4.5	6.9	91%
Windom	769,283	-	59	38	3	-	6.28	4.3	7.1	93%
Winger	36,396	-	57	4	39	-	3.67	(1.6)	B	B
Winnebago	245,573	5	3	84	13	-	1.19	5.4	6.2	80%
Winsted	335,363	-	65	6	29	-	5.16	4.0	6.2	80%
Winthrop	231,648	-	62	5	32	1	7.20	0.2	4.1	31%
Wolf Lake	192,151	-	47	25	28	-	6.29	2.2	4.9	52%
Wood Lake	103,182	-	54	11	35	-	3.85	2.0	2.7	9%
Woodbury	4,890,614	100	57	34	9	-	5.64	2.4	7.0	93%
Worthington	1,190,793	-	61	10	28	1	6.70	3.6	6.4	85%
Wrenshall	152,355	31	89	7	4	-	6.54	1.4	3.5	20%
Wright	100,356	83	50	29	21	-	4.30	3.1	4.2	35%
Wykoff	227,560	29	70	20	10	-	7.61	0.7	7.1	94%
Wyoming	281,830	73	22	49	29	-	3.24	4.3	4.5	44%
Zimmerman	588,727	-	51	-	48	1	4.43	1.1	5.4	64%
Zumbro Falls	237,032	99	67	29	4	-	5.04	3.1	6.1	77%
Zumbrota	365,616	-	67	8	25	-	7.12	(1.7)	3.5	19%
Totals	381,282,229	23	56	22	21	1	5.4	2.9	5.3	

Legend

A = The rates of return for these plans were between (0.05)% and 0.05% but would have shown as 0.0% due to rounding and space limitations.

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