

# State of Minnesota Office of the State Auditor



**Rebecca Otto**  
**State Auditor**

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## **FINANCIAL and INVESTMENT REPORT of VOLUNTEER FIRE RELIEF ASSOCIATIONS**

**For the Year Ended December 31, 2010**

## **Description of the Office of the State Auditor**

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

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

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

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

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

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

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

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

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

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# Financial and Investment Report of Volunteer Fire Relief Associations

For the Year Ended December 31, 2010



March 15, 2012

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## Scope and Methodology

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This report summarizes and evaluates the finances, basic benefit structure, and investment performance of Minnesota's volunteer fire relief associations. Relief associations are governmental entities that receive and manage public money to provide retirement benefits for individuals providing the governmental services of firefighting and emergency first response. Relief associations are required under various Minnesota statutes to annually report financial, investment, and plan administration information to the Office of the State Auditor, and the State Auditor is required to provide a detailed report to the Legislature under Minnesota Statutes §§ 6.72 and 356.219.

During 2010, 713 relief associations were in existence in Minnesota. This report includes information on 702 of the 713 relief associations that were in existence during 2010. Eleven relief associations are not included in this report because the accuracy of certain data could not be determined in time for inclusion.<sup>1</sup> The report also provides investment information on three salaried police relief associations and one salaried fire relief association. Custom benchmark rates of return calculated by the Office of the State Auditor for each relief association provide a standard against which investment performance may be measured for this group.

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

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

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<sup>1</sup> The relief associations excluded from this report consist of nine defined-benefit lump-sum plans, one defined-benefit monthly/lump-sum combination plan, and one defined contribution plan.

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## Executive Summary

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- Relief associations held nearly \$440 million in net assets at the end of 2010, representing accrued benefits for 20,479 firefighters. (Pages 5 and 27)
- Investment earnings accounted for \$40.5 million, or 56.3 percent, of the total \$72.0 million in relief association revenue. (Page 7)
- In 2010, relief associations received \$17.1 million in fire state aid, an 11.0 percent increase from the amount received in 2009. (Page 8)
- Relief associations received \$13.2 million in municipal contributions in 2010, a 69.2 percent increase over the \$7.8 million received in 2009. Of the \$13.2 million received in municipal contributions, \$9.8 million was required to be contributed by statute. This required municipal contribution amount was roughly \$6.0 million more than was required in 2009. (Page 9)
- In 2010, there were 1,455 benefit disbursements to members or their beneficiaries. These disbursements included lump-sum service pensions, monthly service pensions, survivor benefits, and long-term disability benefits. The 1,455 benefit disbursements represent a 2.0 percent decrease from the 1,485 benefit disbursements that were made during 2009. (Page 5)
- A total of \$27.8 million in service pensions was paid out by 422 different relief associations in 2010. The \$27.8 million paid out in 2010 represents a 9.7 percent decrease from the \$30.8 million paid in 2009. (Page 16)
- In 2010, relief associations had an average rate of return of 8.7 percent. Investment returns decreased from the 16.0 percent average rate of return in 2009. (Page 12)
- Rates of return for 490 relief associations, or 69.5 percent, matched or exceeded their calculated custom benchmark rates of return during 2010. This is down from the 85.1 percent of relief associations that matched or exceeded their benchmark return in 2009. (Page 13)
- The average rate of return for relief associations over the past ten years was 3.0 percent, below the statutory interest rate assumption of five percent. There were 659 relief associations, or 95.6 percent, over the last ten years that had average rates of return below five percent. About 16.8 percent of relief associations had rates of return that were equal to or greater than the State Board of Investment's Income Share Account for the ten-year period. (Page 14)

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## Recommendations

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- Relief associations should make sure that their investment policies include specific target asset allocations and accurately reflect the investment strategy of their plan. Relief associations should also periodically review their plans' asset allocation to determine if it is appropriate given their investment goals, specific membership profile, and risk tolerance.
- In general, relief associations should consider investing in balanced portfolios to avoid major investment losses in a single asset class. The investment policy should be crafted and maintained with a long-term investment perspective in mind. Relief associations must be able to withstand the significant losses that occasionally occur in particular investments, and trustees should take a long-term view of the performance of these assets. Moving out of certain investments after their value has declined eliminates the chance of benefiting from eventual market recoveries.
- Relief association trustees should understand their fund managers' investment strategies and hold investment advisors accountable for the performance of the assets being managed. Relief association trustees do not abdicate their fiduciary duties by hiring professional consultants or investment advisors. Trustees and members should regularly compare the investment performance of their advisors with the performance of passively-managed index funds and other benchmarks.
- Relief association trustees are encouraged to work cooperatively with municipal officials, and municipal officials who serve as trustees on the association board are encouraged to be thoroughly familiar with the association's finances and investment performance.
- Relief association boards should have a goal of achieving full funding and maintaining a healthy funding ratio. Relief associations that are not fully funded must carefully balance the desire to maintain benefit levels with the duty to ensure that the association remains financially stable for the long term.
- To ensure the long-term health of a plan, relief association trustees and municipal officials should be cautious when considering benefit changes. Relief association trustees, members, municipalities, and independent nonprofit firefighting corporation boards must understand the effects that benefit changes have on the contribution requirements and long-term health of the plan before approving new benefit levels. Implementing smaller, but more frequent, benefit changes may provide more consistency to municipalities that are required to make contributions, and make benefit amounts more consistent over time.

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## Demographics

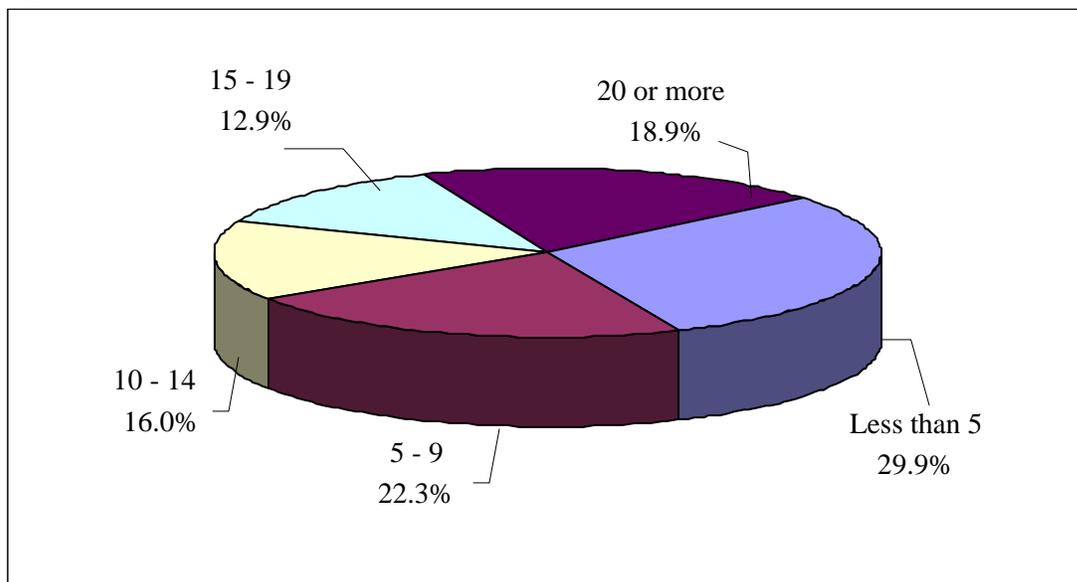
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During 2010, there were 20,479 relief association members that were active, inactive, or deferred. Of the 20,479 relief association members, 17,187 were active members. In 2010, there were 1,455 benefit disbursements to members or their beneficiaries. These disbursements included lump-sum service pensions, monthly service pensions, survivor benefits, and long-term disability benefits. The 1,455 benefit disbursements represent a 2.0 percent decrease from the 1,485 benefit disbursements that were made during 2009.

In 2010, 29.9 percent of active lump-sum and defined-contribution members had fewer than five years of active service.<sup>2</sup> Slightly over half, or 52.2 percent, of the active members had fewer than ten years of service. Of the 680 lump-sum and defined-contribution plans included in this report, 526 had vesting requirements of ten years or more. Assuming a ten-year vesting requirement, over one-half of the active members in these plan types would not yet be eligible to receive pension benefits if they were to retire today.

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

**Figure 1: Years of Service for Active Members – 2010**



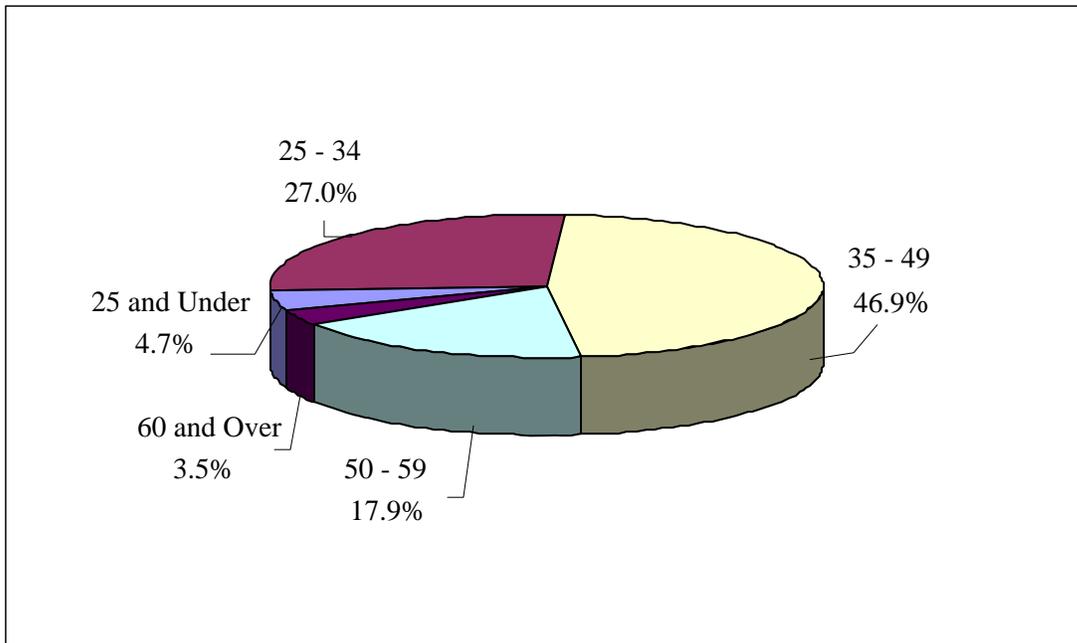
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<sup>2</sup> Lump-sum and defined-contribution plans provide membership information on reporting forms submitted to the Office of the State Auditor. Monthly and monthly/lump-sum combination plans are not required to provide the same membership data. See descriptions of the various plan types on pages 16 and 17 of this report.

The age of members and length of time until retirement are important considerations when setting benefit levels and formulating investment strategies. The largest age demographic was between 35 and 49, which represented 46.9 percent of all active relief association members. In 2010, 17.9 percent of active members were between 50 and 59, and 3.5 percent were age 60 or over. Given that the minimum statutory age for retirement is 50 years, 21.4 percent of active members have already met this requirement. As the population continues to age, relief associations could see an increase in the number and frequency of retirements. Therefore, recruitment and retention become important considerations for relief associations.

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

**Figure 2: Age of Active Members – 2010**



Deferred members are members who have separated from active service and are vested, but have not yet met the minimum retirement age to receive a service pension or have not yet requested payment of a service pension. Of deferred members with at least ten years of service, 27.9 percent had served for 20 or more years. Deferred members who are partially vested (have less than 20 years of service) receive a reduced benefit upon retirement based upon the relief association's bylaws.

The largest demographic of deferred members falls in the 35-to-49 age bracket, accounting for 69.9 percent of all deferred members.

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## Revenues

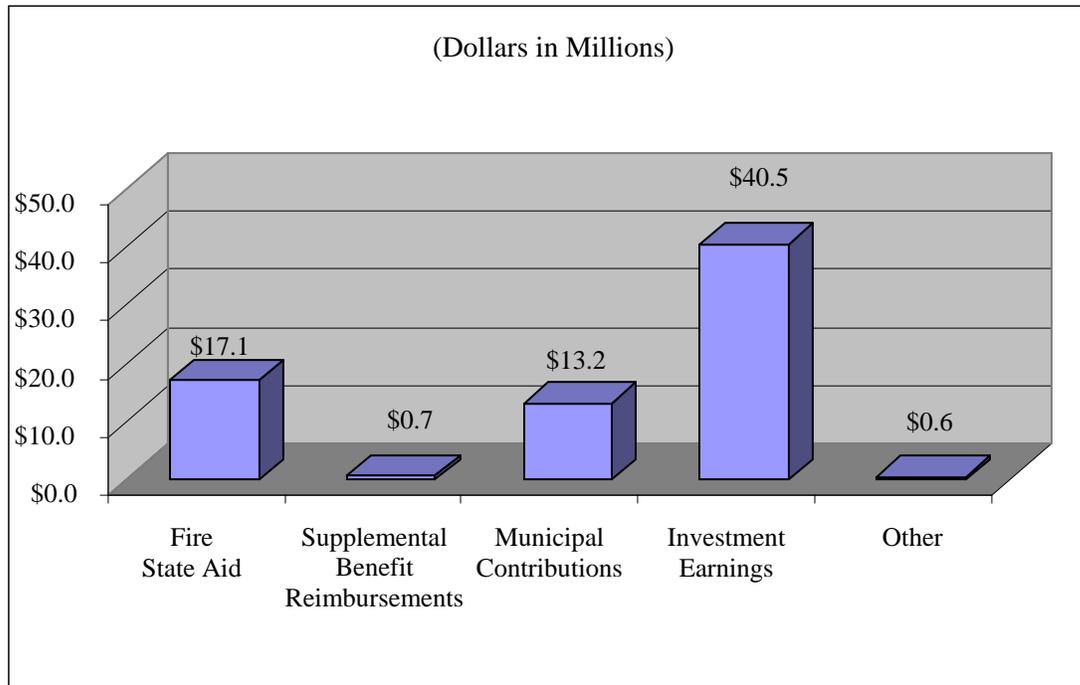
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For the purposes of this report, relief association revenues are summarized in five different categories. The primary sources of revenue for relief associations are fire state aid, municipal contributions, and investment earnings. Relief associations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

In 2010, total relief association revenues amounted to nearly \$72.0 million, down from \$88.1 million in 2009. Investment earnings had the largest impact on the assets of relief associations, and accounted for \$40.5 million, or 56.3 percent, of the revenue total.

Figure 3 below illustrates the revenue sources for relief associations during 2010.

**Figure 3: Relief Association Revenue Sources – 2010**



Fire state aid accounted for \$17.1 million of relief association revenue. Municipal contributions totaled \$13.2 million. Relief associations also received \$650,691 from supplemental benefit reimbursements and \$569,548 from other sources of income.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the net asset value for each relief association at the end of 2010 and the ranking by net assets relative to other associations of the same benefit type.

## **Fire State Aid**

Fire state aid is derived from a two-percent state tax on insurance premiums and is allocated based on the market value of real property in the fire district and on the population of each fire district. An additional allocation is given to relief associations with small numbers of active members to maintain a minimum amount of aid. When firefighters are covered by a pension plan, state law requires that fire state aid be used for pension purposes.

Volunteer fire relief associations received \$17.1 million in fire state aid during 2010, an 11.0 percent increase from the \$15.4 million received in 2009. Nearly all relief associations saw an increase in fire state aid, with an average increase of 33.1 percent. The 2010 increases occurred after most relief associations saw a decrease in fire state aid during the previous three-year period due, in part, to fewer taxes collected on insurance premiums and in part to prior year adjustments.

Relief associations received an average of \$24,327 in fire state aid, representing a 13.0 percent increase from the 2009 average of \$21,537. Only 20.8 percent of relief associations received a fire state aid amount that was greater than the 2010 average. The average fire state aid amount for the 589 lump-sum plans included in this report was \$19,454. The \$11.5 million received by lump-sum plans made up 67.1 percent of the total fire state aid disbursed to relief associations. Defined-contribution plans received a total of \$3.0 million in fire state aid, with an average of \$32,792. Monthly and monthly/lump-sum combination plans received \$2.6 million in fire state aid and averaged \$119,780 per plan. This higher average of fire state aid for the monthly and monthly/lump-sum combination plans is due to their location in the seven-county Metro Area (Metro Area). Many of these communities have relatively large populations and relatively high property values, the two factors on which the aid allocation is based.

The largest single disbursement of fire state aid was made to the Plymouth Fire Relief Association, which received \$310,510. The Eden Prairie and Edina Fire Relief Associations received \$292,384 and \$276,092, respectively. Of the ten relief associations that received over \$200,000 in fire state aid, the only lump-sum plan was Woodbury.

Fire state aid amounts varied by region due to variation in property values and the difference in population within the fire districts. The 91 relief associations in the Metro Area accounted for \$7.7 million, or 45.3 percent, of the total fire state aid revenue. The average amount received by these 91 relief associations was \$84,952, an increase from the 2009 average of \$82,817. The 117 relief associations in Greater Minnesota affiliated with municipalities having populations of at least 2,500 received \$4.0 million in fire state aid. These relief associations received an average of \$34,312 in fire state aid. Finally, the 494 relief associations in Greater Minnesota affiliated with municipalities having

populations of less than 2,500 received a total of \$5.3 million in fire state aid, with an average amount of \$10,794.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the 2010 fire state aid received by each relief association and the ranking by amount of fire state aid relative to other associations of the same benefit type.

## **Municipal Contributions**

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

Investment losses in 2008 still played a role in the municipal contribution requirements to relief associations because associations continued to amortize deficits from prior years.

Relief associations received \$13.2 million in municipal contributions, a 69.2 percent increase from the \$7.8 million contributed in 2009. Of the \$13.2 million received, \$9.8 million, or 74.2 percent, was required by statute to be contributed. The \$9.8 million in required municipal contributions is a significant increase of 157.9 percent from the \$3.8 million required for 2009.

The Eden Prairie Fire Relief Association received the largest municipal contribution, at \$1,129,002. The Eagan Fire Relief Association received the next highest municipal contribution, at \$385,559. The average municipal contribution for those relief associations that received one was \$24,778. This is a 47.5 percent increase from the 2009 average of \$16,793.

Municipal contributions as a percentage of a relief association's assets varied significantly. The Kelliher Fire Relief Association municipal contribution of \$56,128 made up 35.1 percent of its net assets. Of the \$56,128 contribution received by Kelliher, only \$8,180 was required to be contributed. The North Branch Fire Relief Association's municipal contribution of \$74,602 made up 15.7 percent of its net assets. North Branch had the lowest funding ratio of all relief associations in both 2009 and 2010, which played a considerable role in the large contribution that was required. In contrast, the large municipal contribution that the Eden Prairie Fire Relief Association received accounted for only 6.7 percent of its net assets.

Lump-sum plans received \$8.4 million in municipal contributions, an 86.7 percent increase from the \$4.5 million received in 2009. Of the \$8.4 million in municipal contributions made to lump-sum plans, 81.5 percent was required to be contributed. During 2010, 78.6 percent of lump-sum relief associations received a contribution. The Shakopee Fire Relief Association received \$339,752, the largest municipal contribution

among lump-sum plans. The Maplewood and Woodbury Fire Relief Associations also received municipal contributions that exceeded \$200,000. The average municipal contribution among lump-sum plans that received one was \$18,116.

Required municipal contributions for monthly and monthly/lump-sum combination plans are calculated by an actuary retained by the relief association, using a statutory formula that is different than the statutory formula that is used for lump-sum plans. Monthly and monthly/lump-sum plans received \$3.5 million in municipal contributions, a 75.0 percent increase from the \$2.0 million received in 2009. Twenty of the 22 monthly and monthly/lump-sum combination plans received a municipal contribution during 2010, averaging \$173,894 per contribution. Typically, monthly and monthly/lump-sum plans have higher municipal contribution amounts as these plans are impacted by the ongoing liabilities of their retired members.

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

Total municipal contributions made to defined-contribution plans were \$1.3 million, roughly the same amount that was contributed during 2009. During 2010, 52.7 percent of defined-contribution plans received a municipal contribution, with an average of \$26,906 for those that received one. The overall average size of each municipal contribution was influenced by the larger municipal contributions to the Eagan, West Metro, and Maple Grove Fire Relief Associations, which were \$385,559, \$253,627, and \$201,344, respectively. The largest municipal contribution of any other defined-contribution plan was \$53,050 for the Mendota Heights Fire Relief Association.

Municipal contribution amounts, like fire state aid amounts, varied by region. Relief associations in the Metro Area received \$7.6 million in municipal contributions, which made up 57.8 percent of the total municipal contributions received. Metro Area relief associations accounted for over one-half of all municipal contributions received, even though they make up only 13.0 percent of relief associations included in this report. The average municipal contribution for Metro Area plans that received one was \$96,277.

Relief associations affiliated with Greater Minnesota large municipalities (municipalities with a population of 2,500 or above) received \$2.5 million in municipal contributions, accounting for 18.7 percent of all municipal contributions received. The average municipal contribution for these relief associations was \$23,028.

Relief associations affiliated with Greater Minnesota small municipalities (municipalities with a population of less than 2,500) received \$3.1 million in municipal contributions, which is 23.5 percent of all municipal contributions received for the year. Of these relief associations, 69.8 percent received a municipal contribution, with the average contribution being \$8,948.

Tables 2-A, 2-B, and 2-C on pages 31 through 55 show the 2010 municipal contribution received by each relief association and the ranking by amount of municipal contributions received relative to other relief associations of the same benefit type.

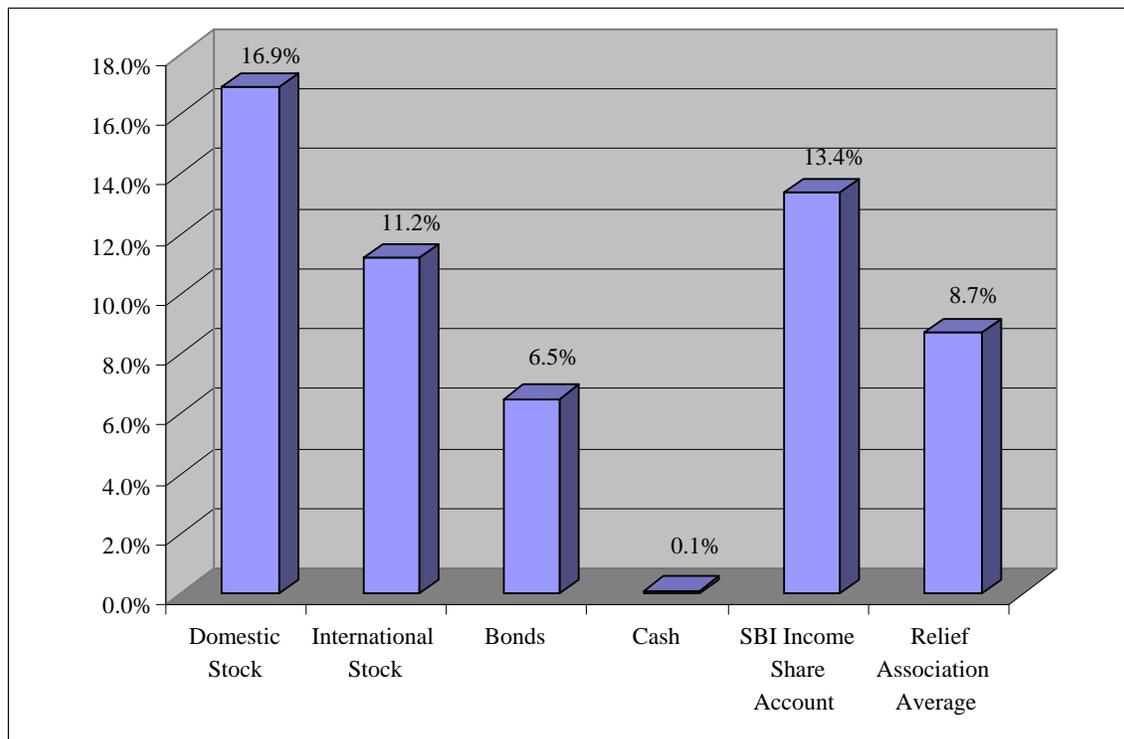
## Investment Earnings

Investments continued to recover in 2010 following large losses during 2008 and the first part of 2009. Domestic equity was the top-performing asset class in 2010. A strong final quarter of the year helped to contribute to the overall success of the asset class. Between September 1 and December 31, domestic equity returned 22.1 percent as measured by the Russell 3000 Index.

For the year, domestic equities, as measured by the Russell 3000 Index, returned 16.9 percent. International equities returned 11.2 percent, as measured by the Morgan Stanley Capital International (MSCI) All-Country World Index excluding the United States (ACWI ex. U.S.). Bonds returned 6.5 percent, as measured by the Barclays Capital Aggregate Index. Cash returned 0.1 percent, as measured by the 90-Day U.S. Treasury Bill.

Figure 4 below shows the 2010 rates of return for domestic stock, international stock, bond, and cash markets, as well as the 2010 rate of return for the State Board of Investment (SBI) Income Share Account and the relief association average rate of return.

**Figure 4: Rates of Return – 2010**



## Current Trends

In 2010, relief associations averaged an 8.7 percent rate of return. The Keewatin Fire Relief Association had the highest rate of return, at 31.0 percent. Keewatin held a diversified portfolio consisting of 61.6 percent domestic stock, 13.0 percent international stock, 12.1 percent bonds, and 13.3 percent cash. The Schroeder Fire Relief Association returned 30.2 percent. Schroeder held 73.1 percent of its investment portfolio in the SBI Growth Share Account and 25.9 percent in the SBI Common Stock Index Account at the end of the year. The Zimmerman Fire Relief Association returned 24.0 percent.

Five relief associations had negative investment returns in 2010. The South Bend Fire Relief Association had the lowest rate of return, at negative 6.3 percent. South Bend had a portfolio consisting of 53.1 percent domestic stock, 7.1 percent international stock, and 39.8 percent cash. While the overall stock market posted positive returns for the year, the particular equity holdings for South Bend underperformed the broad indices. The Alpha and Toivola Fire Relief Associations returned negative 3.6 percent and negative 3.4 percent, respectively. The Ellendale and Elgin Fire Relief Associations returned negative 1.7 percent and negative 0.1 percent, respectively.

The average asset allocation for relief associations was 44.8 percent domestic stock, 11.2 percent international stock, 22.8 percent bonds, 19.9 percent cash, and 1.3 percent other investments. Compared to the averages from 2009, domestic stock allocations increased by 1.7 percent, while cash decreased by 2.9 percent. Slightly less than 20.0 percent of relief associations held over one-half of their assets with the State Board of Investment (SBI). The average rate of return for these relief associations was 11.9 percent. Just over 10.0 percent of relief associations were solely invested in cash and had an average rate of return of 2.1 percent.

Of the \$40.5 million in investment earnings, lump-sum plans accounted for \$23.2 million, or 57.3 percent. Investment earnings for the 91 defined-contribution plans totaled \$7.8 million, which made up 19.2 percent of total investment gains. Monthly and monthly/lump-sum combination plans gained \$9.5 million, accounting for 23.5 percent of total investment earnings.

Legislation passed by the 2009 Minnesota Legislature created the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan (Plan). Four relief associations transferred their assets to the Plan in December 2009 and joined the Plan on January 1, 2010. An additional 12 relief associations transferred their assets to the Plan in December 2010 and joined the Plan on January 1, 2011. Each entity in the Plan has its own separate account, but assets are pooled for investment purposes. The Plan investments are managed by the SBI and have a long-term expected return of six percent. The 2010 rate of return and asset allocation of the Plan are provided in Table 7.

## Benchmarks

The Office of the State Auditor calculates a custom benchmark rate of return for each relief association. Benchmarks serve as a standard against which investment performance can be measured. The benchmark return is the return of a hypothetical portfolio of indices, invested in similar asset classes and in the same proportions as the relief association was invested in at the beginning of 2010. The actual asset allocations at the beginning of the year were used to calculate the custom benchmark rate of return since many relief associations do not have target asset allocations in their investment policies. The benchmark return is not a perfect measure of the plan's performance, but it is a good indicator of the returns available to the relief association during the year.

Each relief association has its custom benchmark displayed next to its 2010 rate of return as a comparison in Table 7 of this report. Although the indices used to calculate the benchmarks cannot be invested in directly, investments such as mutual funds and exchange traded funds that closely track most indices are widely available. These types of investments are a way for relief associations to invest in the markets as a whole.

The indices used in the Table 7 benchmark and the respective returns are as follows:

<b>Asset Class</b>	<b>Benchmark</b>	<b>2010 Return</b>
Domestic Stock	Russell 3000	16.9%
International Stock	MSCI ACWI ex. U.S.	11.2%
Bonds	Barclays Capital Aggregate	6.5%
Cash	90-Day U.S. Treasury Bill	0.1%
Other	Russell 3000	16.9%

## Current Trends

The Keewatin Fire Relief Association exceeded its custom benchmark by 17.8 percent, the highest margin among all relief associations. The Zimmerman Fire Relief Association exceeded its benchmark by 17.6 percent. Rates of return for 490 relief associations, or 69.5 percent, matched or exceeded their calculated custom benchmark rates of return. This is down from the 85.1 percent of relief associations that matched or exceeded their benchmark return in 2009. For 2010, 18.7 percent of relief associations missed their benchmark by one or more percent, an increase from the 10.7 percent that missed their benchmark by one or more percent in 2009. The South Bend and Toivola Fire Relief Associations both missed their respective benchmarks by 14.2 percent, the largest deviations among all relief associations.

The Brooklyn Park and Waconia Fire Relief Associations tied for the highest rate of return among the 91 relief associations in the Metro Area, both returning 15.3 percent. The Columbia Heights, Farmington, Scandia, and West Metro Fire Relief Associations also returned over 14.0 percent. All of the plans that returned over 14.0 percent in the

Metro Area had diversified portfolios. The Lexington Fire Relief Association returned 0.6 percent for the year, the lowest return of the Metro Area relief associations.

The Zimmerman Fire Relief Association had the highest rate of return among the 117 relief associations affiliated with Greater Minnesota large municipalities, with a 24.0 percent rate of return. The Alexandria and Barnesville Fire Relief Associations were the next highest, returning 18.0 percent and 16.3 percent, respectively. The Saint Augusta Fire Relief Association had the lowest rate of return among the Greater Minnesota large plans, returning 0.3 percent.

Relief associations affiliated with Greater Minnesota small municipalities had the overall highest and lowest rates of return. The highest overall rate of return, of 31.0 percent, was earned by the Keewatin Fire Relief Association.

## **Long-Term Trends**

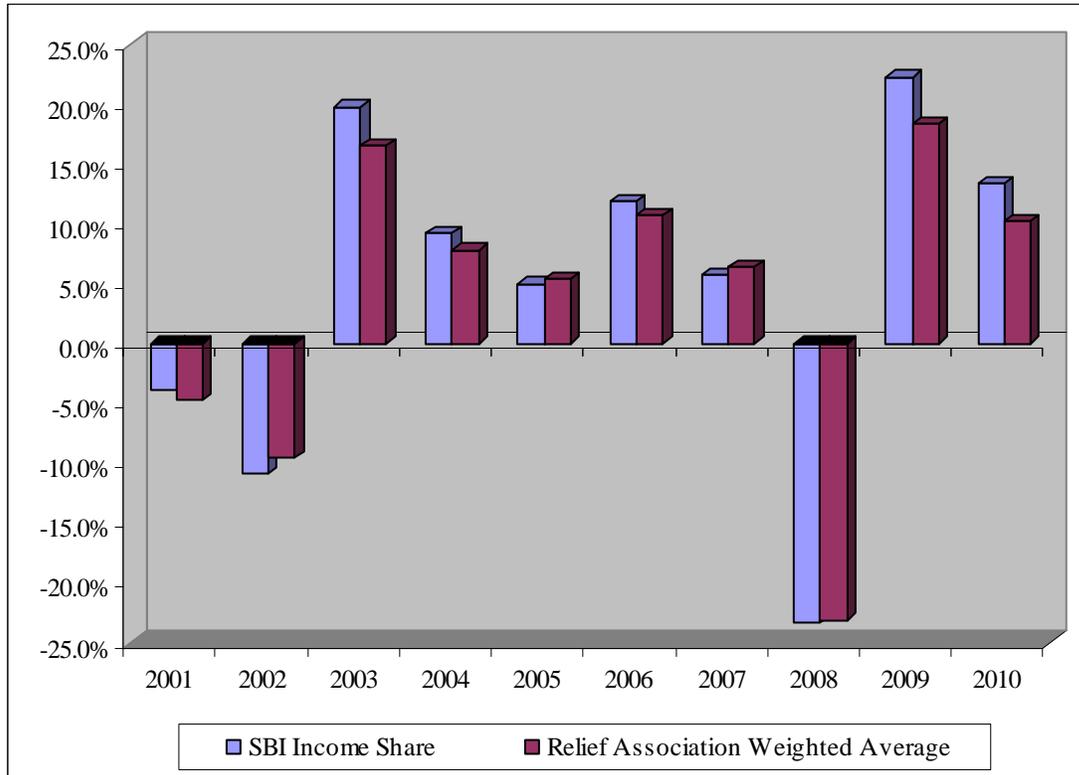
The volatility of rates of return over the last ten years has resulted in portfolio values remaining fairly constant, and allows us to measure the performance of relief associations during a time of stagnant investment growth. The stock market, as measured by the Russell 3000 Index, has posted negative returns in three years of the ten-year period. During this ten-year period, the average annual relief association return was 3.0 percent, below the statutory interest rate assumption of five percent. The SBI Income Share Account had an average annual return of 4.0 percent from 2001 through 2010. Only 30 of the 689 relief associations in existence for the full period and included in this report had a ten-year average annual rate of return of at least five percent.

The Saint Martin Fire Relief Association was the highest-returning relief association over the ten-year period, with an average annual return of 8.0 percent. Saint Martin held a diversified portfolio consisting of 32.3 percent domestic stock, 29.8 percent international stock, 11.2 percent bonds, 25.4 percent cash, and 1.3 percent other investments at the end of 2010. The Brimson and Ellendale Fire Relief Associations tied for the lowest average annual rate of return, at negative 2.0 percent over the ten-year period.

The SBI Income Share Account is shown for comparison in Table 7. It provides a good example of returns that were available over the ten-year period ending December 31, 2010. This account had an average annual return over the ten-year period of 4.0 percent. For the relief associations in existence for the entire ten-year period, 116 plans had a rate of return that was equal to or greater than the SBI Income Share Account. The average annual return for the SBI Income Share Account ranked in the 83rd percentile for the ten-year period.

Figure 5 on the following page shows relief association weighted average rates of return from 2001 to 2010 and the annual rates of return of the SBI Income Share Account.

**Figure 5: Annual Rates of Return – 2001 to 2010**



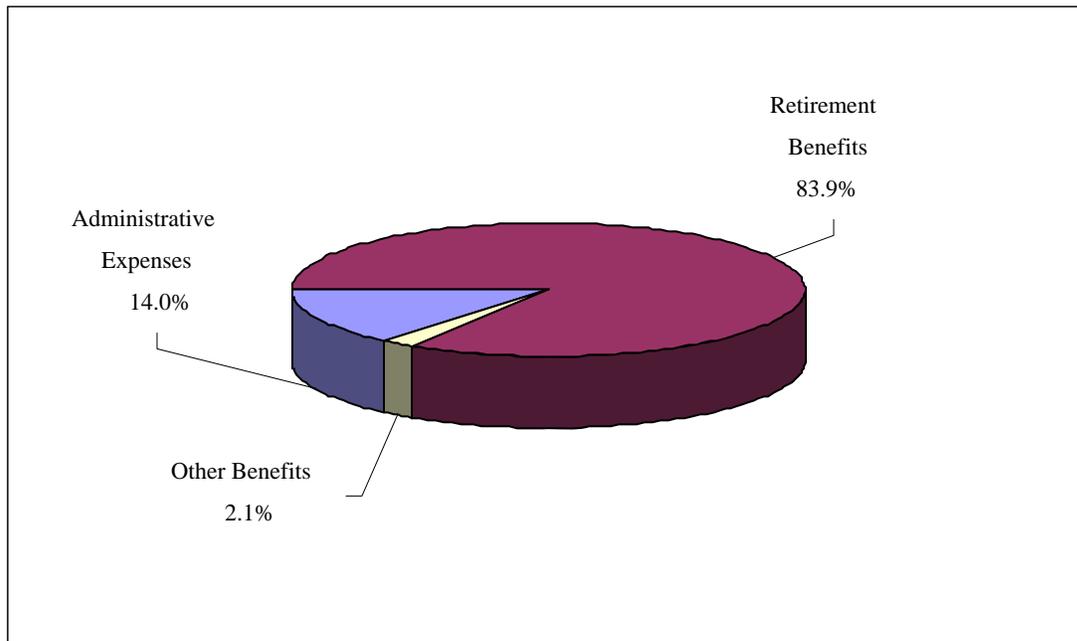
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## Expenditures

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The primary expenditures for relief associations are service pension (retirement) benefit payments, administrative expenses, and other benefit payments. Total expenditures for relief associations in 2010 were \$33.1 million, which is a 2.9 percent decrease from the 2009 total of \$34.1 million.

**Figure 6: Relief Association Expenditures – 2010**



## Benefit Payments

Relief associations exist to pay retirement, survivor, and disability benefits to members and their beneficiaries. These benefits compensate volunteer firefighters for their service to the community and assist in the recruitment and retention of volunteers. A total of \$27.8 million in service pensions was paid out by 422 different relief associations, a 9.7 percent decrease from the \$30.8 million paid in 2009. The Eden Prairie Fire Relief Association paid \$836,752 in service pensions during 2010, the largest total expenditure for service pensions among all relief associations.

Nearly 84 percent of relief associations in Minnesota are lump-sum plans, meaning that they pay benefits as a one-time lump-sum payment to members upon their retirement. In lump-sum plans, benefits are paid to members based on an annual benefit level in effect at the time of the member's separation from active service and membership. Lump-sum plans are the most common plan type because they are generally easier to administer and

have fewer associated administrative costs. Lump-sum plans paid a total of \$18.4 million in service pensions.

Defined-contribution plans are similar to lump-sum plans in that members receive a one-time lump-sum payment when they retire. The benefit amount is equal to the member's individual account balance at the time of retirement. Members of defined-contribution plans receive equal shares of state and municipal contributions and prorated shares of investment earnings. Account balances fluctuate from year to year based on the relief association's investment performance, revenues, and expenses. The 91 defined-contribution plans paid a total of \$3.7 million in service pensions.

In 2010, only 22, or 3.1 percent, of relief associations offered monthly benefits to retirees. Of these relief associations, 17 provided their members with a choice at retirement of receiving a monthly benefit or a lump-sum benefit. Five relief associations provided only monthly benefits to their members. Monthly benefits are based on the member's years of service and a monthly benefit amount, and are paid from the time of retirement until the member's death. Monthly benefit plans are the least common type of plan due to their complexity and higher administrative costs. The monthly and monthly/lump-sum combination plans paid \$5.7 million in service pensions.

Other benefits, such as disability and survivor benefit payments, totaled \$726,381, a 14.0 percent decrease from the 2009 total of \$844,496. Other benefit payments were paid to members and their beneficiaries by 49 different relief associations. Lump-sum plans paid a total of \$678,726 in other benefit payments. Defined-contribution plans paid a total of \$21,593 in other benefit payments, while monthly and monthly/lump-sum combination plans paid a total of \$26,062.

## **Administrative Expenses**

A relief association's Special Fund is a restricted fund that receives fire state aid and municipal contributions and is used to pay for pensions and other benefits. Disbursements from a Special Fund may be made only for purposes expressly authorized under state law. Relief associations are authorized to use Special Fund assets to pay certain administrative expenses. Administrative expenses include audit, actuarial and legal fees, office expenses, fidelity bond expenses, officer salaries, and training fees.

In 2010, administrative expenses totaled \$4.6 million, a 91.7 percent increase from the \$2.4 million of administrative expenses in 2009. This increase is due to the 12 relief associations that transferred their assets to the Voluntary Statewide Lump-Sum Firefighter Retirement Plan at the end of 2010. These transfers, totaling nearly \$2.5 million, were included as administrative expenses for reporting purposes. Total administrative expenses in 2010 excluding these transfers were less than \$2.2 million, a decrease from 2009. In 2010, 112 relief associations did not use Special Fund assets to pay administrative expenses.

Professional fees, which include audit, actuarial, and legal fees, accounted for the largest portion of administrative expenses. Professional fees totaled \$1.4 million, or 30.4 percent, of all administrative expenses. The \$1.4 million spent on professional fees is a 16.7 percent increase from the \$1.2 million spent in 2009.

Relief associations spent \$510,261 on officer salaries, which was a 0.6 percent increase over the 2009 amount of \$507,128. Two hundred and ninety-eight relief associations, or 42.5 percent, paid officer salaries from the Special Fund. Three relief associations reported total salary disbursements from the Special Fund of more than \$10,000. The average total salary disbursement for the 63 relief associations in the Metro Area that used Special Fund assets to pay officer salaries was \$4,346. The Apple Valley Fire Relief Association had the largest total salary disbursement of relief associations in the Metro Area, at \$26,261.

Only 33.0 percent of relief associations affiliated with Greater Minnesota small municipalities used Special Fund assets to pay officer salaries, with an average total disbursement of \$684. The Pierz Fire Relief Association had the largest salary disbursement for relief associations in this category, at \$3,525.

Nearly 61.5 percent of relief associations affiliated with Greater Minnesota large municipalities paid officer salaries from the Special Fund, with the average total disbursement at \$1,736. The New Ulm Fire Relief Association had the largest salary disbursement of these relief associations, at \$6,100.

The Scandia Fire Relief Association had the highest amount in administrative expenses, at \$577,259. This was due to the relief association transferring its assets to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan, and the transfer of its assets was included as an expense for reporting purposes.

Tables 4-A, 4-B, and 4-C on pages 81 through 105 show the 2010 administrative expenses for each relief association.

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## Health of the Plan

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### Funding Ratios

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

The average funding ratio for lump-sum plans was 250.1 percent, up from the 2009 average of 217.0 percent. The lump-sum average is skewed by a few exceptionally high funding ratios for recently-incorporated relief associations. The median presents a more accurate picture of the funding of lump-sum plans. The median funding ratio was 105.0 percent, compared to 98.0 percent in 2009. This means that one-half of the lump-sum plans had a funding ratio above 105.0 percent, while one-half of the plans were below 105.0 percent. Monthly and monthly/lump-sum combination plans had an average funding ratio of 87.6 percent. Defined-contribution plans are always 100.0 percent funded, as the liabilities are limited to the total plan assets.

Relief association funding ratios increased as asset values increased with investment gains. The effect was a dramatic decrease in the number of relief associations that had deficits (funding ratios below 100.0 percent). At the end of 2010, 245 relief associations, or 34.9 percent, had a deficit. By contrast, at the end of 2009, 344 relief associations had a deficit. The number of relief associations with funding ratios below 75.0 percent decreased from 72 in 2009 to 29 in 2010. The North Branch Fire Relief Association had the lowest funding ratio, at 51.5 percent.

While low funding ratios often trigger greater required municipal contributions, extremely high funding ratios can pose problems as well. Relief associations with excessively high funding ratios may be shortchanging current retiring members. Extremely high funding ratios signal that a relief association's assets are significantly higher than its liabilities. Since a relief association's benefit level has a direct impact on its accrued liability, a high funding ratio suggests that the benefit level is low compared to the relief association's assets.

Eighteen relief associations had funding ratios above 200.0 percent. This was a decrease from the 20 relief associations that had funding ratios above 200.0 percent in 2009. The Saint Augusta Fire Relief Association had the highest funding ratio, at 43,619.1 percent. This relief association, which incorporated in 2007, had a benefit level of \$1 per year of service. Other plans with exceptionally high funding ratios included the Hollandale and Morse-Fall Lake Fire Relief Associations, at 32,782.3 percent and 2,576.2 percent, respectively. Both of these relief associations were also recently incorporated. It is normal for funding ratios of recently-incorporated relief associations to be high.

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

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

## **Benefit Levels**

Benefit levels vary greatly among relief associations in Minnesota. Typically, relief associations with more assets are able to offer higher benefits to their members. The average benefit level for lump-sum plans was \$1,366, a 1.4 percent increase from the 2009 average of \$1,347. Only 33.8 percent of lump-sum plans offered a benefit level higher than the 2010 average of \$1,366.

The maximum lump-sum benefit level allowed under state law for the majority of 2010 was \$9,100 per year of service, although the maximum increased to \$10,000 per year of service on December 31, 2010.<sup>3</sup> Both the Northfield and Shakopee Fire Relief Associations offered a \$7,500 benefit level. A member who retired after serving for 20 years with either of these relief associations would receive a \$150,000 lump-sum benefit. The Rosemount Fire Relief Association offered a benefit level of \$6,900 per year of service.

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

For monthly/lump-sum combination plans, the average lump-sum benefit level was \$4,725, a 4.7 percent increase from the 2009 average of \$4,515. The Brooklyn Center, Plymouth, and Robbinsdale Fire Relief Associations offered the largest lump-sum benefits of the combination plans, all at \$7,500 per year of service. The monthly component of these plans had an average benefit of \$26. The Eden Prairie and Minnetonka Fire Relief Associations offered the highest monthly benefit levels of the combination plans, at \$56 and about \$53 per year of service, respectively. A 20-year

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<sup>3</sup> Due to recent legislation, the maximum allowable benefit level was set to incrementally increase until it reached \$10,000 per year of service on December 31, 2010.

retiring member from the Eden Prairie Fire Relief Association that chooses the monthly option would receive \$1,120 every month for the remainder of the member's life.

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

During 2010, 9.4 percent of the defined-benefit plans that offer a yearly benefit increased their benefit level. Thirty-seven of the 57 plans that increased their benefit level were fully funded. The Baldwin Fire Relief Association had the largest benefit increase, going from \$680 to \$1,600 per year of service. The Brainerd Fire Relief Association increased its benefit level by \$625.

The Kerrick Fire Relief Association had the largest percentage benefit increase at 4,900.0 percent, increasing its benefit level from \$1 to \$50 per year of service. With the increase, Kerrick was 93.2 percent funded at the end of the year. The Baldwin, Brownsville, and Warren Fire Relief Associations each increased their benefit levels by 100.0 percent or more. Twenty-seven, or 47.4 percent, of the relief associations that increased their benefit level had a percentage increase of ten percent or less.

Eleven relief associations decreased their benefit levels. The Hopkins Fire Relief Association decreased its benefit level from \$7,000 to \$5,300, leaving the plan 115.2 percent funded. The Clearbrook Fire Relief Association had the greatest percentage benefit decrease, at 36.7 percent, decreasing its benefit level from \$1,500 to \$950 per year of service.

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## **Regional Analysis**

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

### **Current Trends**

In 2010, the Metro Area region continued to have the highest average lump-sum benefit level, at \$3,734 per year of service, a decrease of 1.0 percent over the 2009 average of \$3,772 per year of service. The Central and North Central regions followed, with average benefit levels of \$1,692 and \$1,482 per year of service, respectively. Four of the 13 economic development regions had lower average benefit amounts than in 2009. The reduction in the average benefit levels was primarily the result of a few relief associations lowering their benefit levels during 2010. The Northwest region had the lowest average benefit level, at \$757 per year of service. The Northwest region's average of \$757 per year of service was a 4.7 percent increase from the 2009 average of \$723 per year of service. The East Central region had an average benefit level of \$1,433 per year of service, which was a 1.6 percent increase over the 2009 average benefit level of \$1,411 per year of service.

The Central region had the highest average funding ratio for defined-benefit plans, at 1,048.8 percent. This was an increase over the 2009 average funding ratio of 939.4 percent for the Central region. The region's funding ratio is skewed by the Saint Augusta Fire Relief Association's high funding ratio. The relief association was recently incorporated and had a benefit level of \$1. The Southeast region had an average funding ratio at 546.8 percent. The Southwest Central region had the lowest average funding ratio, at 97.2 percent. Only two regions had average funding ratios below 100.0 percent.

All 13 regions had positive average rates of return. The Metro Area region had the highest average rate of return, at 10.6 percent. The Arrowhead and Upper Southwest regions were close behind with average rates of return of 9.7 percent and 9.5 percent, respectively. The Northwest region had the lowest average rate of return at 6.5 percent. The Southwest and South Central regions had average rates of return at 7.0 percent and 7.6 percent, respectively.

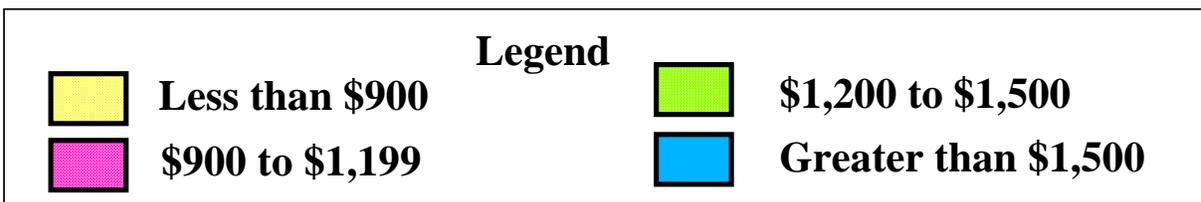
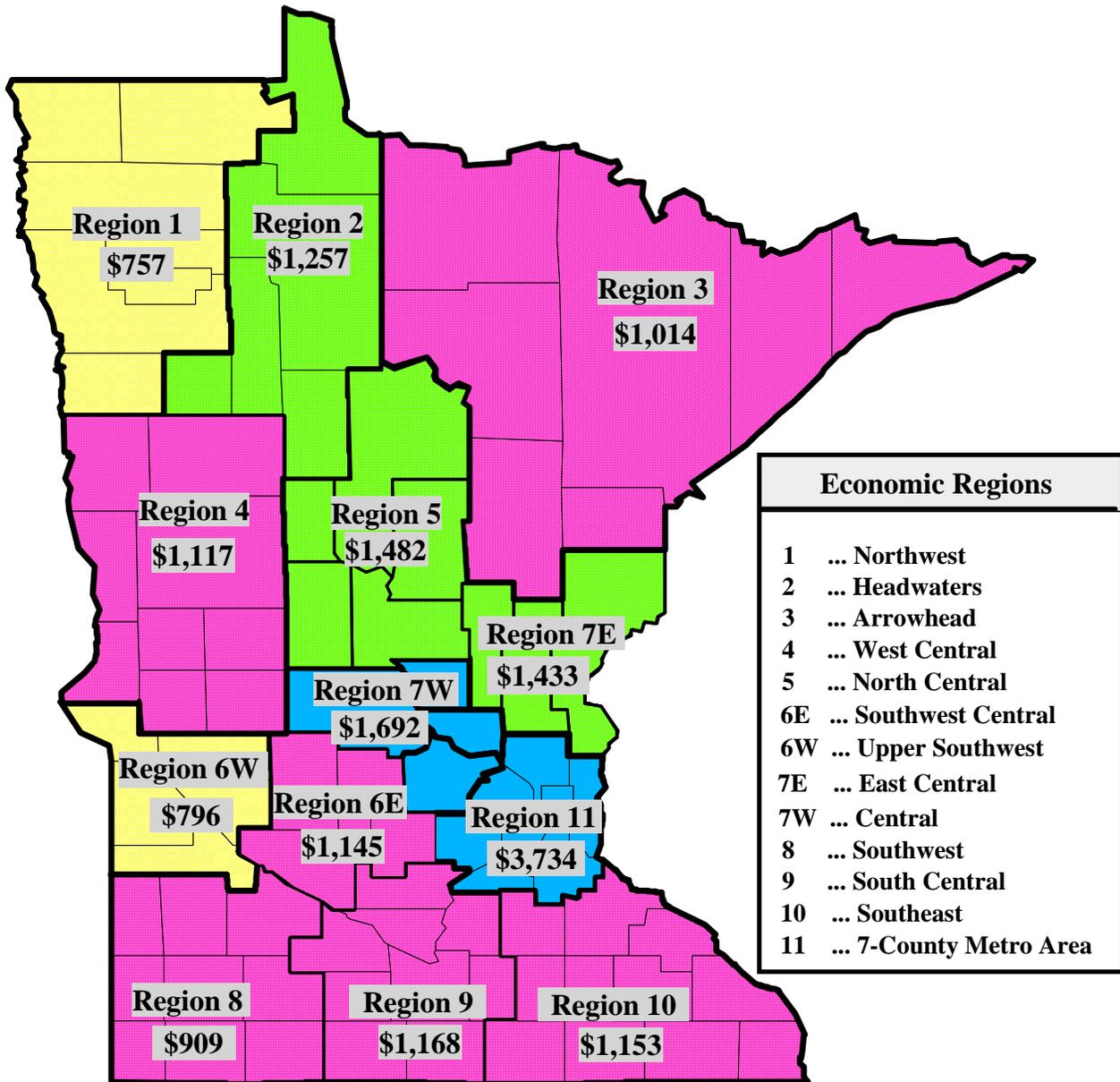
### **Long-Term Trends**

Relief associations in the West Central region had the highest ten-year average rate of return, at 3.0 percent. The Headwaters, Metro Area, Southeast, and Upper Southwest regions had ten-year average rates of return, at 2.9 percent.

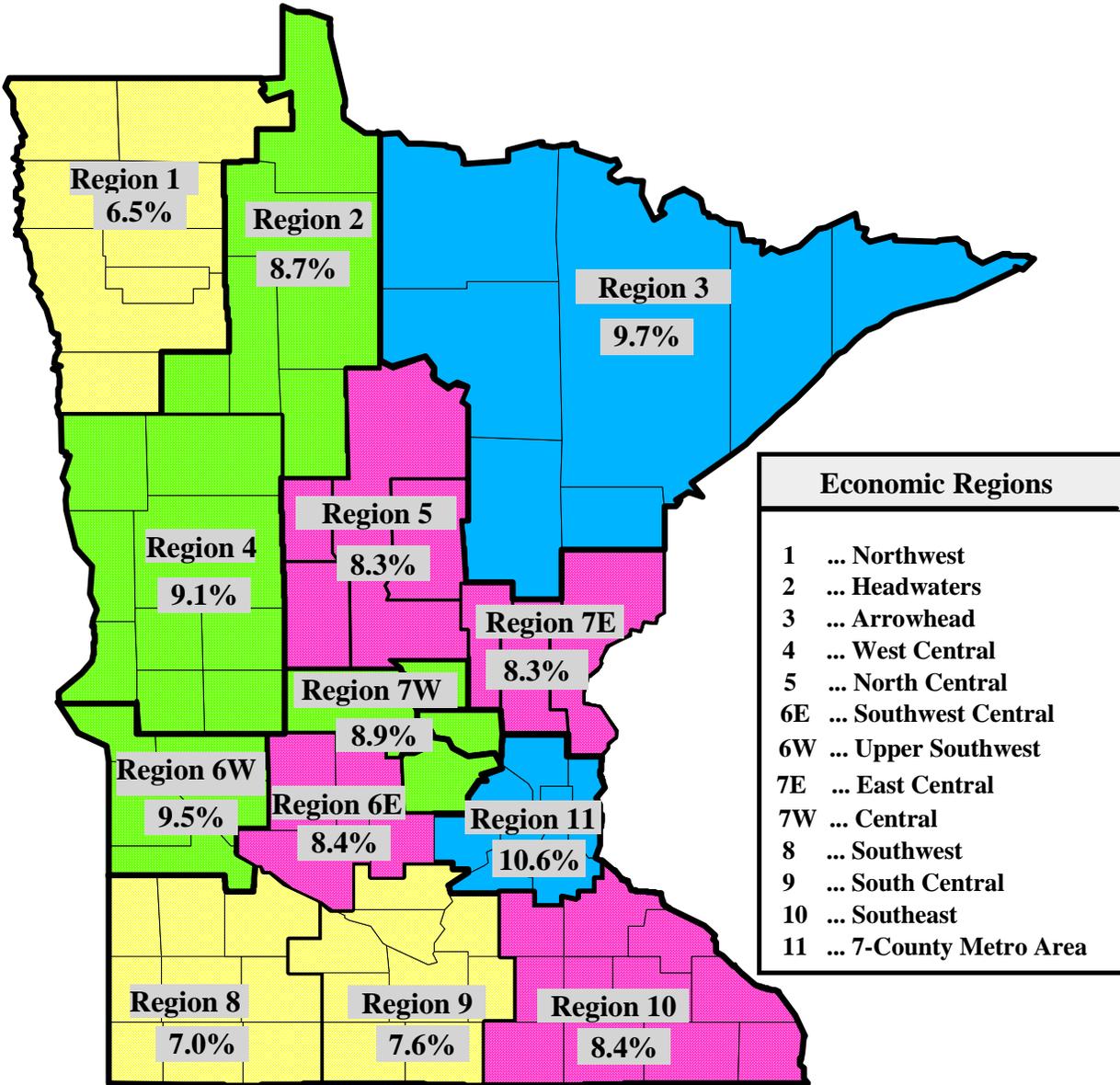
Statutory guidelines assume a rate of five percent growth for relief associations. All 13 regions saw increases in their ten-year average rates of return in 2010 when compared to 2009. None of the 13 regions had ten-year average rates of return above five percent. The South Central and Southwest Central regions had the lowest average rates of return over the ten-year period, at 2.4 percent.

The maps on the following three pages show the 2010 lump-sum benefit level, average 2010 rates of return, and average ten-year rates of return by economic development region.

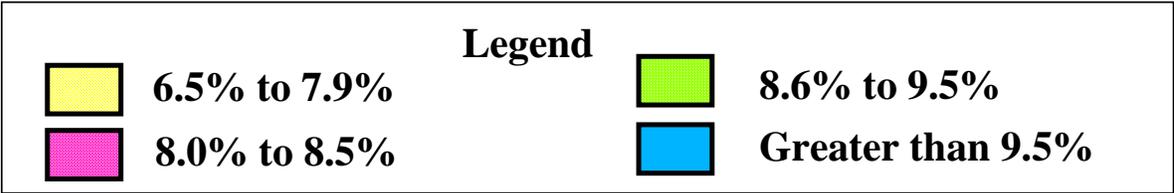
# 2010 Lump-Sum Benefit Level by Economic Development Region



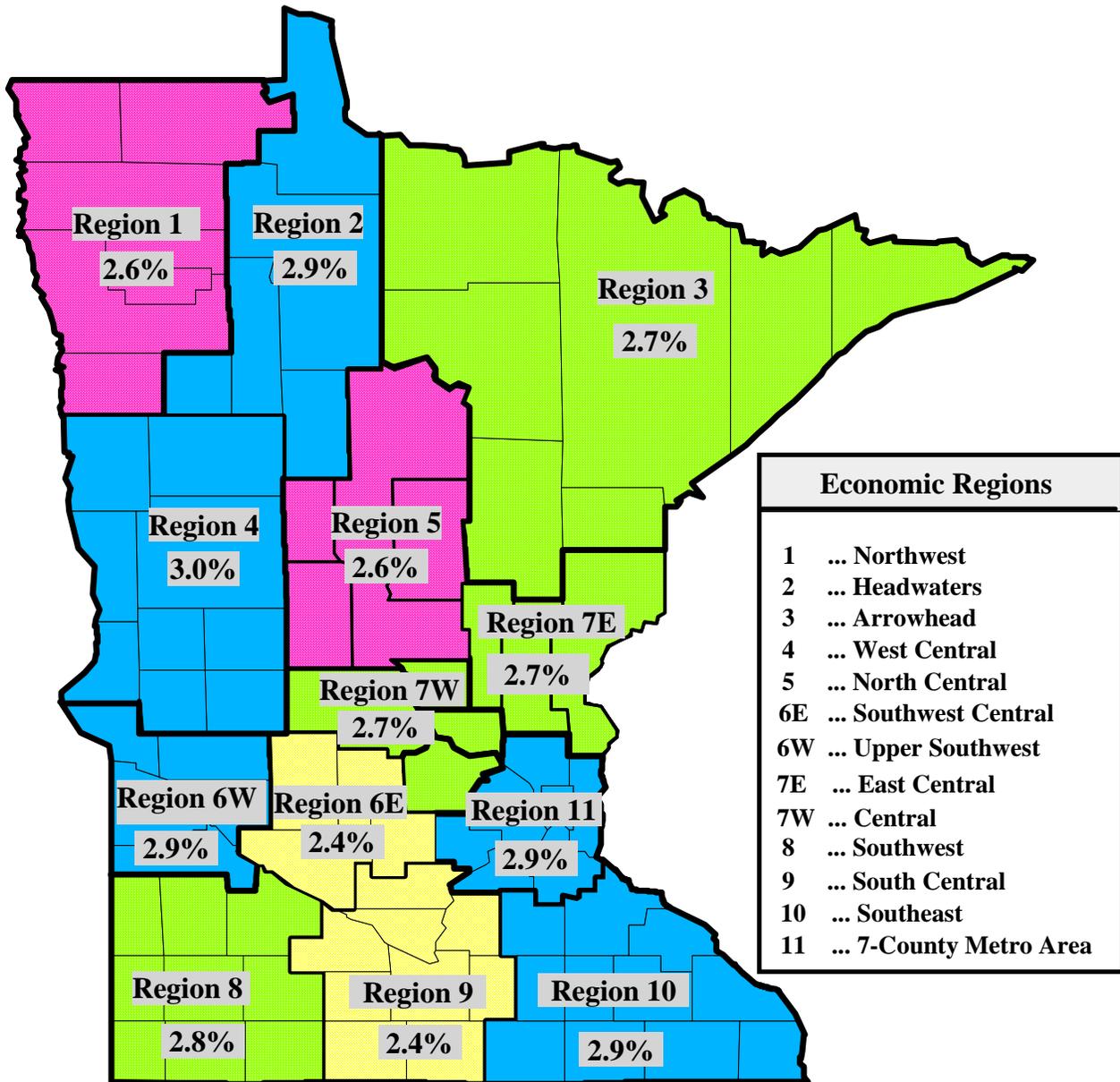
# 2010 Average Rates of Return by Economic Development Region



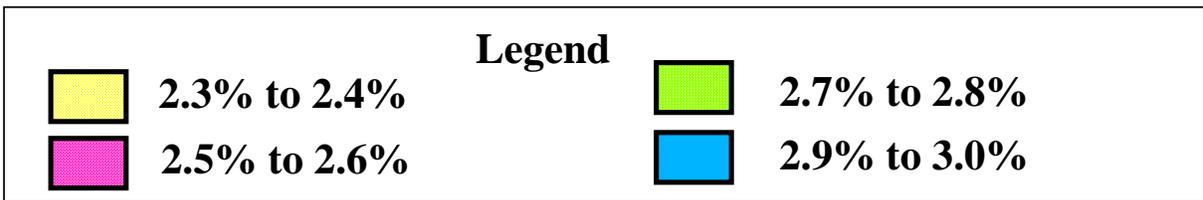
Economic Regions	
1	... Northwest
2	... Headwaters
3	... Arrowhead
4	... West Central
5	... North Central
6E	... Southwest Central
6W	... Upper Southwest
7E	... East Central
7W	... Central
8	... Southwest
9	... South Central
10	... Southeast
11	... 7-County Metro Area



# Ten-Year Average Rates of Return by Economic Development Region



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



**Table 1**  
**Financial and Membership Summary**  
**For the Year Ended December 31, 2010**

	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	73,805,912	264,075,431	20,722,926	81,180,754	439,785,023
Accrued Liabilities	82,040,956	259,432,719	22,172,895	81,180,754	444,827,324
<b>Surplus or (Deficit)</b>	<b>(8,235,044)</b>	<b>4,642,712</b>	<b>(1,449,969)</b>	<b>-</b>	<b>(5,042,301)</b>
Fire State Aid	2,099,338	11,458,340	535,827	2,984,059	17,077,564
Supplemental Benefit Reimbursements	28,000	555,592	-	67,099	650,691
Municipal Contributions	2,851,507	8,387,556	626,372	1,291,483	13,156,918
Investment Earnings	7,646,607	23,230,166	1,883,494	7,773,434	40,533,701
Other	35,510	492,382	-	41,656	569,548
<b>Total Revenues</b>	<b>12,660,962</b>	<b>44,124,036</b>	<b>3,045,693</b>	<b>12,157,731</b>	<b>71,988,422</b>
Normal Cost	2,231,956	22,539,626	375,201	-	25,146,783
Deficit Amortization Payment	1,085,077	4,315,482	359,518	-	5,760,077
Estimated Administrative Expenses	313,603	1,341,475	53,517	-	1,708,595
LESS: 10% of Surplus	-	1,372,955	-	-	1,372,955
<b>Total Financial Requirements</b>	<b>3,630,636</b>	<b>26,823,628</b>	<b>788,236</b>	<b>-</b>	<b>31,242,500</b>
Administrative Expenses*	293,438	3,929,595	73,359	331,804	4,628,196
Service Pension Benefit Expenditures	4,566,016	18,354,348	1,140,027	3,732,771	27,793,162
Other Benefit Expenditures	26,062	678,726	-	21,593	726,381
<b>Total Expenses</b>	<b>4,885,516</b>	<b>22,962,669</b>	<b>1,213,386</b>	<b>4,086,168</b>	<b>33,147,739</b>
<b>Relief Associations Reporting</b>	<b>17</b>	<b>589</b>	<b>5</b>	<b>91</b>	<b>702</b>
Number of Active Members	827	13,946	176	2,238	17,187
Number of Deferred/Inactive Members	207	2,186	32	867	3,292
<b>Total Membership (for 702 reporting)</b>	<b>1,034</b>	<b>16,132</b>	<b>208</b>	<b>3,105</b>	<b>20,479</b>
Number of Benefit Recipients	462	650	234	109	1,455

\* Includes \$2,462,614 in assets that were transferred to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan at the end of 2010 for relief associations that joined the Plan on January 1, 2011. The transfer of assets was included as an administrative expense for reporting purposes.

**Table 1**  
**Financial and Membership Summary**  
**For the Year Ended December 31, 2010**

	Monthly/Lump-Sum Service Pension Combination	Lump-Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
<b>Relief Associations Reporting</b>	<b>17</b>	<b>589</b>	<b>5</b>	<b>91</b>	<b>702</b>
Minimum Retirement Age					
Age 50	17	563	5	87	672
Age 55	-	24	-	3	27
Age 60	-	1	-	1	2
Age 65	-	1	-	-	1
Minimum Years Active Service in Fire Department					
5 Years	2	124	-	27	153
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
10 Years	15	445	2	60	522
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	5	1	1	7
20 Years	-	12	2	1	15
Minimum Years Active Membership in Relief Association					
5 Years	2	132	-	32	166
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	15	447	2	56	520
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	2	1	1	4
19 Years	-	-	1	-	1
20 Years	-	4	1	-	5

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## How to Read Tables 2-A Through 2-C

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Tables 2-A, 2-B, and 2-C provide relief association financial and investment data.

**Active Members** – Active relief association members as of the end of 2010.

**Net Assets** – The value of the relief association’s Special Fund assets as of the end of 2010. The net assets include any accounts payable or receivable that were outstanding as of December 31, 2010. The net asset value may therefore differ from the market value of the relief association’s investments.

**Rank (%-ile)** – For Net Assets, and for each of the following categories, the relief association is ranked relative to the other associations of the same benefit type. A rank of 0 percent is the lowest, 100 percent the highest. For example, a fire state aid rank of 87 percent means that the relief association received a fire state aid amount higher than 87 percent of the associations of the same benefit type.

**State Aid** – The amount of fire state aid the relief association received during 2010, or payable for 2010 if not yet received.

**Municipal Contributions** – The amount of city, town, or independent nonprofit firefighting corporation contributions received during 2010, or payable for 2010 if not yet received.

**Pension Amount** – For lump-sum plans, the amount per year of service in effect at the end of 2010. A retiring firefighter from a lump-sum plan would receive a benefit equal to the pension amount multiplied by the completed years of active service. Benefits for members of a defined-contribution plan are equal to the member’s account balance. Because the benefits for defined-contribution plan members are not based upon a per-year-of-service amount, there is no applicable pension amount.

Table 2-C provides both yearly and monthly benefit amounts. Members for most of the relief associations included in this table have the option of receiving either a lump-sum or a monthly benefit upon retirement. Benefits for members receiving a monthly pension are based on a monthly benefit amount which, when multiplied by the years of service, is the amount a retiring member would receive each month for the rest of his or her life. The yearly benefit amount is the amount per year of service in effect at the end of 2010 for members electing to receive their pension in a lump-sum payment.

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

**ROR 2010** – The rate of return earned on the relief association’s investments during 2010.

**Funding Ratio** – The relief association’s December 31, 2010 net assets divided by its accrued liabilities. Over 100 percent means the relief association has more assets than liabilities, while less than 100 percent means it has more projected liabilities than assets.

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Ada	28	280,681	53%	11,348	52%	5,165	47%	790	37%	10.9	70%	100	38%
Adams	23	193,559	36%	10,038	35%	-	0%	650	29%	1.6	4%	109	57%
Adrian	26	331,059	62%	10,911	44%	2,827	34%	1,000	47%	9.6	54%	118	72%
Aitkin	28	542,443	79%	39,173	90%	10,000	61%	2,000	80%	9.4	52%	92	22%
Albany	25	428,661	71%	13,853	64%	29,237	88%	1,400	66%	7.2	32%	110	59%
Albert Lea Township	16	195,347	36%	6,547	6%	22,171	81%	2,000	80%	6.3	25%	71	0%
Albertville	29	525,828	78%	29,079	85%	-	0%	1,740	76%	10.0	60%	101	40%
Alden	22	*	*	10,038	35%	6,400	52%	425	9%	15.6	98%	*	*
Alexandria	30	1,617,792	95%	86,585	96%	113,394	98%	6,314	98%	18.0	99%	90	20%
Almelund	32	311,761	58%	11,348	52%	8,000	56%	600	22%	7.6	33%	114	67%
Alpha	16	121,958	14%	6,547	6%	-	0%	600	22%	(3.6)	0%	100	38%
Altura	21	114,520	10%	9,165	27%	-	0%	400	6%	6.2	24%	114	67%
Amboy	20	149,189	23%	9,165	27%	6,211	52%	800	37%	9.0	47%	87	15%
Annandale	28	653,952	84%	31,161	86%	6,000	50%	1,200	58%	7.6	33%	197	96%
Argyle	25	131,476	16%	10,911	44%	-	0%	400	6%	6.8	29%	115	68%
Arlington	30	389,460	68%	14,453	66%	22,789	83%	1,150	57%	15.6	98%	99	36%
Arrowhead	11	76,867	3%	6,110	4%	1,947	29%	600	22%	12.3	83%	136	86%
Askov	19	184,809	33%	7,856	13%	2,054	31%	800	37%	1.5	4%	101	40%
Atwater	32	315,882	58%	11,067	51%	16,394	74%	1,000	47%	12.9	87%	92	22%
Audubon	23	295,791	55%	13,536	63%	3,081	36%	1,100	54%	10.5	66%	107	52%
Aurora	21	220,891	42%	9,602	30%	23,767	83%	1,300	63%	9.8	57%	71	0%
Avon	25	340,976	63%	20,027	76%	10,500	64%	1,500	69%	2.9	11%	108	55%
Babbitt	28	318,771	59%	10,911	44%	10,000	61%	1,000	47%	11.8	79%	112	63%
Backus	19	338,619	63%	15,478	69%	20,000	79%	1,400	66%	10.1	61%	123	77%
Badger	18	88,787	5%	7,856	13%	-	0%	500	13%	5.9	22%	134	85%
Bagley	23	318,133	59%	15,393	68%	6,056	51%	1,150	57%	8.6	43%	104	46%
Balaton	27	145,980	22%	11,348	52%	-	0%	500	13%	3.8	14%	109	57%
Baldwin	29	313,601	58%	19,700	76%	25,477	85%	1,600	72%	9.8	57%	189	96%
Balsam	22	158,645	26%	9,041	27%	18,243	78%	1,100	54%	14.2	93%	90	20%
Barnesville	26	197,486	37%	14,614	67%	8,000	56%	700	32%	16.3	98%	100	38%
Barnum	24	188,715	34%	10,911	44%	10,000	61%	700	32%	10.6	67%	146	88%
Barrett	17	103,413	7%	6,983	8%	2,000	30%	475	12%	10.3	64%	114	67%

**Table 1**  
**Financial and Membership Summary**  
**For the Year Ended December 31, 2010**

	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	73,805,912	264,075,431	20,722,926	81,180,754	439,785,023
Accrued Liabilities	82,040,956	259,432,719	22,172,895	81,180,754	444,827,324
<b>Surplus or (Deficit)</b>	<b>(8,235,044)</b>	<b>4,642,712</b>	<b>(1,449,969)</b>	<b>-</b>	<b>(5,042,301)</b>
Fire State Aid	2,099,338	11,458,340	535,827	2,984,059	17,077,564
Supplemental Benefit Reimbursements	28,000	555,592	-	67,099	650,691
Municipal Contributions	2,851,507	8,387,556	626,372	1,291,483	13,156,918
Investment Earnings	7,646,607	23,230,166	1,883,494	7,773,434	40,533,701
Other	35,510	492,382	-	41,656	569,548
<b>Total Revenues</b>	<b>12,660,962</b>	<b>44,124,036</b>	<b>3,045,693</b>	<b>12,157,731</b>	<b>71,988,422</b>
Normal Cost	2,231,956	22,539,626	375,201	-	25,146,783
Deficit Amortization Payment	1,085,077	4,315,482	359,518	-	5,760,077
Estimated Administrative Expenses	313,603	1,341,475	53,517	-	1,708,595
LESS: 10% of Surplus	-	1,372,955	-	-	1,372,955
<b>Total Financial Requirements</b>	<b>3,630,636</b>	<b>26,823,628</b>	<b>788,236</b>	<b>-</b>	<b>31,242,500</b>
Administrative Expenses*	293,438	3,929,595	73,359	331,804	4,628,196
Service Pension Benefit Expenditures	4,566,016	18,354,348	1,140,027	3,732,771	27,793,162
Other Benefit Expenditures	26,062	678,726	-	21,593	726,381
<b>Total Expenses</b>	<b>4,885,516</b>	<b>22,962,669</b>	<b>1,213,386</b>	<b>4,086,168</b>	<b>33,147,739</b>
<b>Relief Associations Reporting</b>	<b>17</b>	<b>589</b>	<b>5</b>	<b>91</b>	<b>702</b>
Number of Active Members	827	13,946	176	2,238	17,187
Number of Deferred/Inactive Members	207	2,186	32	867	3,292
<b>Total Membership (for 702 reporting)</b>	<b>1,034</b>	<b>16,132</b>	<b>208</b>	<b>3,105</b>	<b>20,479</b>
Number of Benefit Recipients	462	650	234	109	1,455

\* Includes \$2,462,614 in assets that were transferred to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan at the end of 2010 for relief associations that joined the Plan on January 1, 2011. The transfer of assets was included as an administrative expense for reporting purposes.

**Table 1**  
**Financial and Membership Summary**  
**For the Year Ended December 31, 2010**

	Monthly/Lump-Sum Service Pension Combination	Lump-Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
<b>Relief Associations Reporting</b>	<b>17</b>	<b>589</b>	<b>5</b>	<b>91</b>	<b>702</b>
Minimum Retirement Age					
Age 50	17	563	5	87	672
Age 55	-	24	-	3	27
Age 60	-	1	-	1	2
Age 65	-	1	-	-	1
Minimum Years Active Service in Fire Department					
5 Years	2	124	-	27	153
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
10 Years	15	445	2	60	522
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	5	1	1	7
20 Years	-	12	2	1	15
Minimum Years Active Membership in Relief Association					
5 Years	2	132	-	32	166
7 Years	-	1	-	1	2
8 Years	-	1	-	-	1
9 Years	-	1	-	-	1
10 Years	15	447	2	56	520
12 Years	-	1	-	-	1
13 Years	-	-	-	1	1
15 Years	-	2	1	1	4
19 Years	-	-	1	-	1
20 Years	-	4	1	-	5

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Ada	28	280,681	53%	11,348	52%	5,165	47%	790	37%	10.9	70%	100	38%
Adams	23	193,559	36%	10,038	35%	-	0%	650	29%	1.6	4%	109	57%
Adrian	26	331,059	62%	10,911	44%	2,827	34%	1,000	47%	9.6	54%	118	72%
Aitkin	28	542,443	79%	39,173	90%	10,000	61%	2,000	80%	9.4	52%	92	22%
Albany	25	428,661	71%	13,853	64%	29,237	88%	1,400	66%	7.2	32%	110	59%
Albert Lea Township	16	195,347	36%	6,547	6%	22,171	81%	2,000	80%	6.3	25%	71	0%
Albertville	29	525,828	78%	29,079	85%	-	0%	1,740	76%	10.0	60%	101	40%
Alden	22	*	*	10,038	35%	6,400	52%	425	9%	15.6	98%	*	*
Alexandria	30	1,617,792	95%	86,585	96%	113,394	98%	6,314	98%	18.0	99%	90	20%
Almelund	32	311,761	58%	11,348	52%	8,000	56%	600	22%	7.6	33%	114	67%
Alpha	16	121,958	14%	6,547	6%	-	0%	600	22%	(3.6)	0%	100	38%
Altura	21	114,520	10%	9,165	27%	-	0%	400	6%	6.2	24%	114	67%
Amboy	20	149,189	23%	9,165	27%	6,211	52%	800	37%	9.0	47%	87	15%
Annandale	28	653,952	84%	31,161	86%	6,000	50%	1,200	58%	7.6	33%	197	96%
Argyle	25	131,476	16%	10,911	44%	-	0%	400	6%	6.8	29%	115	68%
Arlington	30	389,460	68%	14,453	66%	22,789	83%	1,150	57%	15.6	98%	99	36%
Arrowhead	11	76,867	3%	6,110	4%	1,947	29%	600	22%	12.3	83%	136	86%
Askov	19	184,809	33%	7,856	13%	2,054	31%	800	37%	1.5	4%	101	40%
Atwater	32	315,882	58%	11,067	51%	16,394	74%	1,000	47%	12.9	87%	92	22%
Audubon	23	295,791	55%	13,536	63%	3,081	36%	1,100	54%	10.5	66%	107	52%
Aurora	21	220,891	42%	9,602	30%	23,767	83%	1,300	63%	9.8	57%	71	0%
Avon	25	340,976	63%	20,027	76%	10,500	64%	1,500	69%	2.9	11%	108	55%
Babbitt	28	318,771	59%	10,911	44%	10,000	61%	1,000	47%	11.8	79%	112	63%
Backus	19	338,619	63%	15,478	69%	20,000	79%	1,400	66%	10.1	61%	123	77%
Badger	18	88,787	5%	7,856	13%	-	0%	500	13%	5.9	22%	134	85%
Bagley	23	318,133	59%	15,393	68%	6,056	51%	1,150	57%	8.6	43%	104	46%
Balaton	27	145,980	22%	11,348	52%	-	0%	500	13%	3.8	14%	109	57%
Baldwin	29	313,601	58%	19,700	76%	25,477	85%	1,600	72%	9.8	57%	189	96%
Balsam	22	158,645	26%	9,041	27%	18,243	78%	1,100	54%	14.2	93%	90	20%
Barnesville	26	197,486	37%	14,614	67%	8,000	56%	700	32%	16.3	98%	100	38%
Barnum	24	188,715	34%	10,911	44%	10,000	61%	700	32%	10.6	67%	146	88%
Barrett	17	103,413	7%	6,983	8%	2,000	30%	475	12%	10.3	64%	114	67%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Battle Lake	20	388,614	67%	21,028	77%	-	0%	1,500	69%	12.4	84%	126	80%
Baudette	24	446,825	72%	13,182	62%	-	0%	1,150	57%	10.6	67%	135	85%
Bayport	24	1,544,340	95%	62,538	94%	-	0%	5,200	97%	13.0	88%	118	72%
Beardsley	23	152,343	24%	8,729	20%	316	22%	500	13%	13.0	88%	135	85%
Beaver Bay	12	116,161	11%	6,110	4%	672	24%	500	13%	3.0	11%	248	97%
Beaver Creek	18	116,495	12%	6,983	8%	2,205	32%	500	13%	6.2	24%	92	22%
Becker	31	902,024	89%	43,637	91%	21,396	81%	2,900	90%	10.2	62%	104	46%
Belgrade	25	336,511	63%	10,911	44%	8,426	58%	850	42%	6.7	28%	99	36%
Belle Plaine	22	532,844	78%	29,666	85%	39,684	92%	2,100	82%	10.4	65%	82	8%
Bellingham	19	164,123	27%	8,729	20%	500	23%	675	31%	9.2	49%	104	46%
Belview	23	214,698	41%	10,475	39%	153	21%	600	22%	1.4	3%	110	59%
Bemidji	36	2,386,635	97%	109,448	98%	12,051	68%	5,100	97%	13.6	91%	104	46%
Bertha	16	121,044	13%	8,729	20%	2,198	31%	800	37%	9.6	54%	132	83%
Big Lake	36	984,173	91%	55,175	93%	8,000	56%	2,600	88%	9.3	50%	107	52%
Bigelow	24	129,652	16%	8,292	15%	-	0%	200	2%	11.1	73%	223	97%
Bigfork	17	185,718	34%	19,647	76%	20,561	80%	2,100	82%	13.4	90%	76	4%
Bird Island	27	177,041	31%	10,911	44%	13,614	71%	950	45%	8.4	42%	93	25%
Biwabik	20	*	*	10,038	35%	2,000	30%	700	32%	14.5	94%	*	*
Biwabik City	21	378,820	66%	9,602	30%	10,000	61%	1,400	66%	9.3	50%	105	49%
Blackduck	25	230,111	44%	13,729	64%	13,152	69%	900	43%	13.4	90%	85	12%
Blackhoof	21	93,016	6%	8,729	20%	2,126	31%	500	13%	8.6	43%	103	44%
Blooming Prairie	25	315,710	58%	20,546	77%	4,000	40%	1,225	62%	11.9	80%	102	42%
Blue Earth	25	907,354	89%	17,788	72%	12,000	67%	1,700	74%	10.3	64%	123	77%
Bluffton	14	136,026	19%	-	0%	-	0%	350	5%	10.5	66%	191	96%
Bovey	17	115,039	10%	8,729	20%	7,005	55%	1,100	54%	4.9	18%	75	3%
Bowlus	22	121,326	13%	7,790	13%	-	0%	400	6%	9.6	54%	99	36%
Boyd	23	151,295	23%	8,292	15%	-	0%	320	4%	8.2	39%	139	87%
Braham	18	302,859	56%	20,833	77%	750	24%	1,245	62%	9.1	48%	106	51%
Brainerd	34	2,201,655	97%	142,236	99%	56,416	95%	6,825	99%	12.2	82%	96	31%
Brandon	24	183,330	32%	10,911	44%	11,937	67%	875	43%	9.5	52%	87	15%
Breckenridge	25	344,314	64%	17,542	72%	17,659	77%	1,200	58%	8.6	43%	81	7%
Breitung	23	284,067	54%	9,165	27%	16,500	75%	650	29%	6.5	27%	143	88%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Battle Lake	20	388,614	67%	21,028	77%	-	0%	1,500	69%	12.4	84%	126	80%
Baudette	24	446,825	72%	13,182	62%	-	0%	1,150	57%	10.6	67%	135	85%
Bayport	24	1,544,340	95%	62,538	94%	-	0%	5,200	97%	13.0	88%	118	72%
Beardsley	23	152,343	24%	8,729	20%	316	22%	500	13%	13.0	88%	135	85%
Beaver Bay	12	116,161	11%	6,110	4%	672	24%	500	13%	3.0	11%	248	97%
Beaver Creek	18	116,495	12%	6,983	8%	2,205	32%	500	13%	6.2	24%	92	22%
Becker	31	902,024	89%	43,637	91%	21,396	81%	2,900	90%	10.2	62%	104	46%
Belgrade	25	336,511	63%	10,911	44%	8,426	58%	850	42%	6.7	28%	99	36%
Belle Plaine	22	532,844	78%	29,666	85%	39,684	92%	2,100	82%	10.4	65%	82	8%
Bellingham	19	164,123	27%	8,729	20%	500	23%	675	31%	9.2	49%	104	46%
Belview	23	214,698	41%	10,475	39%	153	21%	600	22%	1.4	3%	110	59%
Bemidji	36	2,386,635	97%	109,448	98%	12,051	68%	5,100	97%	13.6	91%	104	46%
Bertha	16	121,044	13%	8,729	20%	2,198	31%	800	37%	9.6	54%	132	83%
Big Lake	36	984,173	91%	55,175	93%	8,000	56%	2,600	88%	9.3	50%	107	52%
Bigelow	24	129,652	16%	8,292	15%	-	0%	200	2%	11.1	73%	223	97%
Bigfork	17	185,718	34%	19,647	76%	20,561	80%	2,100	82%	13.4	90%	76	4%
Bird Island	27	177,041	31%	10,911	44%	13,614	71%	950	45%	8.4	42%	93	25%
Biwabik	20	*	*	10,038	35%	2,000	30%	700	32%	14.5	94%	*	*
Biwabik City	21	378,820	66%	9,602	30%	10,000	61%	1,400	66%	9.3	50%	105	49%
Blackduck	25	230,111	44%	13,729	64%	13,152	69%	900	43%	13.4	90%	85	12%
Blackhoof	21	93,016	6%	8,729	20%	2,126	31%	500	13%	8.6	43%	103	44%
Blooming Prairie	25	315,710	58%	20,546	77%	4,000	40%	1,225	62%	11.9	80%	102	42%
Blue Earth	25	907,354	89%	17,788	72%	12,000	67%	1,700	74%	10.3	64%	123	77%
Bluffton	14	136,026	19%	-	0%	-	0%	350	5%	10.5	66%	191	96%
Bovey	17	115,039	10%	8,729	20%	7,005	55%	1,100	54%	4.9	18%	75	3%
Bowlus	22	121,326	13%	7,790	13%	-	0%	400	6%	9.6	54%	99	36%
Boyd	23	151,295	23%	8,292	15%	-	0%	320	4%	8.2	39%	139	87%
Braham	18	302,859	56%	20,833	77%	750	24%	1,245	62%	9.1	48%	106	51%
Brainerd	34	2,201,655	97%	142,236	99%	56,416	95%	6,825	99%	12.2	82%	96	31%
Brandon	24	183,330	32%	10,911	44%	11,937	67%	875	43%	9.5	52%	87	15%
Breckenridge	25	344,314	64%	17,542	72%	17,659	77%	1,200	58%	8.6	43%	81	7%
Breitung	23	284,067	54%	9,165	27%	16,500	75%	650	29%	6.5	27%	143	88%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Brevator	14	134,653	18%	8,729	20%	-	0%	600	22%	9.7	56%	112	63%
Bricelyn	20	231,424	44%	9,602	30%	-	0%	600	22%	13.4	90%	129	82%
Brimson	11	78,284	4%	6,983	8%	-	0%	300	3%	12.6	85%	227	97%
Brook Park	22	129,675	16%	7,420	10%	-	0%	400	6%	6.7	28%	174	93%
Brooten	22	221,780	42%	9,165	27%	14,409	72%	700	32%	11.8	79%	112	63%
Browerville	21	257,426	49%	10,807	44%	2,600	34%	750	35%	4.1	15%	174	93%
Browns Valley	18	178,666	31%	9,165	27%	7,833	56%	750	35%	9.8	57%	97	33%
Brownsdale	20	263,018	49%	8,729	20%	-	0%	800	37%	6.2	24%	175	93%
Brownsville	18	85,115	5%	8,292	15%	1,000	25%	50	0%	14.3	94%	864	99%
Brownnton	30	275,402	52%	9,602	30%	29,199	88%	1,000	47%	10.0	60%	83	10%
Buffalo	28	1,133,140	92%	65,600	95%	76,198	97%	4,000	95%	10.9	70%	82	8%
Buffalo Lake	20	330,013	62%	10,475	39%	11,084	65%	1,000	47%	11.5	76%	100	38%
Buhl	17	126,344	15%	7,856	13%	15,870	74%	1,000	47%	7.8	35%	79	6%
Butterfield	22	187,797	34%	10,475	39%	5,500	48%	650	29%	1.6	4%	93	25%
Buyck	10	*	*	5,674	2%	4,171	42%	200	2%	10.8	69%	*	*
Byron	30	422,920	70%	24,193	81%	25,360	85%	1,150	57%	9.5	52%	86	14%
Caledonia	35	424,005	71%	18,440	73%	2,945	35%	1,050	53%	9.6	54%	100	38%
Cambridge	27	317,725	59%	43,980	91%	10,000	61%	2,400	86%	10.4	65%	85	12%
Campbell	20	181,701	32%	11,348	52%	-	0%	500	13%	9.0	47%	92	22%
Canby	22	354,956	64%	13,683	64%	3,000	35%	1,050	53%	15.1	96%	140	87%
Cannon Falls	29	755,998	87%	33,612	88%	-	0%	1,700	74%	10.5	66%	92	22%
Canosia	18	301,320	56%	8,729	20%	10,000	61%	1,000	47%	1.8	5%	109	57%
Canton	20	98,025	7%	8,292	15%	-	0%	400	6%	2.7	10%	101	40%
Carlos	26	664,633	84%	12,220	56%	24,600	85%	1,750	76%	11.4	75%	110	59%
Carlton	14	167,699	28%	12,187	56%	9,471	60%	1,750	76%	11.4	75%	133	84%
Carsonville	22	89,653	6%	8,292	15%	-	0%	500	13%	9.5	52%	109	57%
Carver	27	485,208	76%	15,784	69%	34,460	90%	1,900	79%	10.9	70%	98	35%
Cass Lake	19	497,272	76%	26,559	82%	10,850	64%	2,500	87%	9.0	47%	140	87%
Centennial	50	2,437,034	97%	101,711	97%	25,500	86%	4,000	95%	11.7	77%	108	55%
Center City	25	306,618	57%	8,402	20%	7,500	55%	1,250	62%	7.6	33%	112	63%
Ceylon	18	210,132	40%	9,165	27%	2,000	30%	550	20%	11.4	75%	113	65%
Chandler	15	159,919	26%	7,420	10%	775	24%	650	29%	5.8	22%	108	55%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Chatfield	24	366,782	65%	18,503	73%	5,973	50%	1,300	63%	10.4	65%	94	28%
Cherry	15	136,060	19%	8,729	20%	200	22%	600	22%	9.9	59%	177	94%
Chisago	22	688,987	85%	18,836	74%	14,677	72%	2,450	87%	12.9	87%	119	73%
Chisholm	24	607,894	83%	18,817	74%	38,711	92%	2,400	86%	13.9	92%	92	22%
Chokio	20	152,151	24%	9,602	30%	-	0%	500	13%	11.8	79%	160	92%
Clara City	20	300,050	56%	10,728	44%	8,000	56%	1,000	47%	10.5	66%	104	46%
Claremont	17	92,892	6%	7,106	10%	3,500	38%	700	32%	6.0	23%	99	36%
Clarissa	19	146,638	22%	10,475	39%	5,132	47%	600	22%	6.0	23%	91	21%
Clarkfield	30	246,633	47%	12,220	56%	8,834	59%	800	37%	11.4	75%	99	36%
Clarks Grove	23	157,001	25%	7,483	13%	-	0%	400	6%	6.9	29%	126	80%
Clear Lake	34	452,878	73%	19,096	75%	6,000	50%	1,200	58%	15.0	96%	120	75%
Clearbrook	20	134,463	17%	10,269	38%	6,176	51%	950	45%	8.9	46%	113	65%
Clearwater	30	316,558	59%	16,537	70%	13,185	70%	1,300	63%	8.2	39%	97	33%
Clements	20	151,802	24%	9,602	30%	1,943	29%	550	20%	10.9	70%	104	46%
Cleveland	27	424,638	71%	11,861	56%	13,600	71%	1,100	54%	8.2	39%	121	75%
Clifton	14	279,832	53%	8,729	20%	6,772	54%	950	45%	9.4	52%	145	88%
Climax	24	101,341	7%	7,420	10%	-	0%	150	1%	1.0	2%	272	98%
Clinton (Big Stone)	23	78,586	4%	9,165	27%	3,000	35%	600	22%	7.8	35%	72	1%
Clinton (Saint Louis)	20	147,186	22%	7,856	13%	-	0%	700	32%	10.7	69%	137	86%
Cohasset	25	633,770	83%	18,666	73%	13,209	70%	2,100	82%	12.3	83%	107	52%
Cokato	24	490,311	76%	20,084	76%	31,190	89%	1,600	72%	13.4	90%	82	8%
Cold Spring	29	933,150	90%	28,533	84%	14,900	72%	1,800	78%	10.2	62%	107	52%
Coleraine	20	181,254	32%	8,729	20%	15,715	74%	1,250	62%	6.9	29%	88	17%
Colvill	15	56,439	2%	5,674	2%	-	0%	200	2%	12.1	81%	270	98%
Colvin	11	53,932	1%	6,547	6%	5,998	50%	800	37%	5.8	22%	91	21%
Comfrey	21	196,381	37%	10,038	35%	4,000	40%	625	28%	1.5	4%	102	42%
Cook	15	362,618	65%	15,213	68%	1,500	27%	1,500	69%	8.1	38%	101	40%
Cosmos	13	192,922	35%	6,673	8%	-	0%	800	37%	8.5	43%	182	95%
Cottage Grove	49	1,810,182	96%	119,098	98%	4,346	43%	3,600	94%	8.9	46%	115	68%
Cotton	16	146,168	22%	13,093	59%	-	0%	400	6%	9.9	59%	189	96%
Cottonwood	21	322,687	60%	12,220	56%	-	0%	600	22%	8.1	38%	164	92%
Courtland	22	282,219	54%	9,602	30%	16,774	75%	1,200	58%	6.6	28%	85	12%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Cromwell	15	348,684	64%	11,784	55%	7,684	56%	1,200	58%	7.1	30%	111	61%
Crooked Lake	16	132,352	16%	8,292	15%	1,200	27%	350	5%	16.1	98%	181	95%
Crookston	25	473,284	74%	13,773	64%	10,000	61%	1,700	74%	10.9	70%	96	31%
Crosby	28	420,701	70%	17,220	71%	43,087	94%	2,050	82%	8.6	43%	75	3%
Culver	11	43,380	1%	2,776	0%	4,982	45%	85	1%	0.4	1%	315	98%
Currie	18	103,853	8%	9,602	30%	1,031	26%	600	22%	2.7	10%	82	8%
Cuyuna	24	190,867	35%	10,475	39%	19,214	78%	850	42%	10.3	64%	72	1%
Cyrus	18	120,691	13%	7,856	13%	-	0%	400	6%	7.9	36%	164	92%
Dalton	24	243,536	47%	10,475	39%	2,579	34%	600	22%	2.4	9%	117	70%
Danube	23	169,104	29%	7,856	13%	-	0%	550	20%	6.7	28%	121	75%
Danvers	10	76,263	3%	6,983	8%	-	0%	750	35%	2.2	8%	99	36%
Darfur	18	171,474	30%	6,983	8%	750	24%	400	6%	1.7	5%	116	69%
Dassel	26	800,869	88%	24,113	81%	43,620	94%	2,300	85%	8.0	37%	107	52%
Dawson	25	274,233	51%	12,398	57%	38,325	92%	1,800	78%	11.4	75%	77	5%
Dayton	27	562,015	80%	20,447	77%	21,157	80%	1,500	69%	4.7	17%	87	15%
Deer Creek	19	156,832	25%	8,729	20%	3,337	37%	625	28%	14.8	95%	103	44%
Deer River	23	316,116	58%	20,079	76%	15,043	73%	1,750	76%	11.5	76%	93	25%
Deerwood	18	335,188	62%	17,376	72%	-	0%	950	45%	8.1	38%	124	79%
Delano	28	689,080	85%	31,537	86%	25,500	86%	2,400	86%	11.7	77%	78	5%
Delavan	19	183,011	32%	8,292	15%	1,600	28%	750	35%	5.0	19%	114	67%
Dent	24	236,196	45%	12,546	58%	-	0%	600	22%	9.5	52%	115	68%
Detroit Lakes	29	1,759,597	96%	59,888	94%	11,190	65%	4,700	96%	10.2	62%	109	57%
Dexter	21	166,427	27%	6,983	8%	4,400	43%	400	6%	2.3	8%	111	61%
Dodge Center	22	518,226	77%	11,655	54%	11,941	67%	1,700	74%	8.9	46%	131	83%
Dover	19	208,658	39%	9,165	27%	213	22%	750	35%	12.4	84%	130	83%
Dovray	20	35,101	1%	5,674	2%	-	0%	160	1%	6.2	24%	93	25%
Dumont	22	118,231	12%	8,729	20%	-	0%	300	3%	1.7	5%	123	77%
Dunnell	15	117,478	12%	6,547	6%	-	0%	450	10%	4.0	15%	129	82%
Eagle Bend	20	237,429	45%	10,911	44%	3,604	39%	900	43%	3.1	12%	93	25%
East Bethel	30	1,141,265	93%	40,985	90%	39,103	92%	3,400	93%	12.3	83%	112	63%
East Grand Forks	27	716,517	86%	33,815	88%	-	0%	2,100	82%	13.4	90%	108	55%
Eastern Hubbard	21	236,245	45%	7,856	13%	6,000	50%	1,100	54%	3.8	14%	139	87%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Easton	25	137,367	20%	10,038	35%	-	0%	450	10%	7.4	32%	94	28%
Echo	20	181,843	32%	9,165	27%	950	25%	600	22%	8.0	37%	123	77%
Eden Valley	27	465,252	74%	13,728	64%	3,500	38%	1,000	47%	11.7	77%	112	63%
Edgerton	25	310,105	57%	10,476	43%	5,238	47%	850	42%	14.7	94%	119	73%
Eitzen	27	134,927	18%	10,911	44%	4,000	40%	450	10%	9.8	57%	105	49%
Elbow Tulaby Lakes	13	*	*	4,564	1%	-	0%	450	10%	0.0	0%	*	*
Elizabeth	21	185,182	34%	9,165	27%	5,957	49%	600	22%	11.8	79%	84	11%
Elk River	38	2,189,448	97%	98,255	97%	30,000	88%	5,091	97%	8.3	41%	91	21%
Elko New Market	25	1,202,310	93%	28,710	84%	89,422	97%	3,500	93%	5.6	21%	115	68%
Ellendale	17	135,358	18%	8,292	15%	3,000	35%	500	13%	(1.7)	0%	92	22%
Ellsworth	25	237,070	45%	10,911	44%	-	0%	500	13%	2.0	7%	107	52%
Elmer	12	87,487	5%	6,983	8%	-	0%	250	2%	9.9	59%	156	91%
Elmore	15	198,798	37%	10,475	39%	1,455	27%	1,100	54%	4.7	17%	95	29%
Elrosa	24	299,955	56%	13,093	59%	9,000	60%	600	22%	6.5	27%	109	57%
Ely	28	589,968	81%	16,813	70%	2,021	31%	1,600	72%	11.2	74%	100	38%
Elysian	26	274,140	51%	9,165	27%	17,471	76%	900	43%	4.3	16%	89	19%
Emily	22	177,625	31%	9,680	34%	11,291	65%	750	35%	3.7	14%	82	8%
Emmons	22	7,009	0%	10,038	35%	-	0%	600	22%	9.7	56%	*	*
Evansville	26	153,449	25%	13,093	59%	2,500	32%	320	4%	7.9	36%	178	94%
Eveleth	20	389,164	68%	10,827	44%	22,400	82%	1,900	79%	12.5	85%	93	25%
Excelsior	44	3,733,589	99%	100,625	97%	58,554	96%	6,250	98%	12.8	87%	100	38%
Eyota	23	293,657	55%	11,624	54%	3,675	39%	1,200	58%	8.8	45%	111	61%
Fairfax	17	281,613	54%	11,784	55%	5,791	49%	1,700	74%	2.0	7%	87	15%
Farmington	46	1,357,185	94%	71,358	95%	196,802	99%	4,575	96%	14.9	96%	67	0%
Fayal	20	305,832	57%	9,602	30%	16,398	75%	1,500	69%	12.0	81%	105	49%
Federal Dam	11	87,311	5%	2,917	0%	-	0%	100	1%	8.8	45%	588	99%
Fergus Falls	32	1,973,520	96%	59,036	94%	36,016	91%	3,900	94%	13.3	89%	100	38%
Fertile	25	255,176	48%	10,855	44%	-	0%	800	37%	9.8	57%	106	51%
Fifty Lakes	16	106,802	9%	5,674	2%	-	0%	600	22%	6.7	28%	123	77%
Finland	22	210,737	40%	10,720	43%	-	0%	650	29%	1.9	6%	102	42%
Finlayson	21	167,620	28%	13,093	59%	-	0%	600	22%	2.3	8%	105	49%
Flensburg	21	115,533	11%	5,761	3%	-	0%	575	22%	6.1	23%	95	29%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Floodwood	14	329,184	61%	11,784	55%	10,125	63%	1,000	47%	15.1	96%	127	81%
Foley	25	801,556	88%	32,544	87%	7,500	55%	2,100	82%	8.2	39%	112	63%
Forada	23	239,164	46%	10,475	39%	13,588	70%	800	37%	12.6	85%	152	91%
Forest Lake	36	1,746,295	95%	85,734	96%	18,000	77%	4,500	95%	12.6	85%	102	42%
Foreston	18	241,413	46%	10,038	35%	8,148	58%	1,000	47%	6.4	26%	89	19%
Franklin	20	292,596	55%	8,729	20%	8,729	59%	1,000	47%	7.6	33%	124	79%
Frazee	23	213,880	41%	17,194	71%	12,473	69%	1,200	58%	10.3	64%	80	6%
Fredenber	13	203,180	38%	6,547	6%	5,500	48%	700	32%	13.8	92%	125	80%
French Township	23	138,758	20%	10,911	44%	3,123	36%	500	13%	14.8	95%	95	29%
Frost	20	194,923	36%	9,602	30%	2,500	32%	500	13%	4.7	17%	111	61%
Fulda	22	284,639	54%	13,099	62%	4,000	40%	1,000	47%	3.6	13%	119	73%
Garfield	22	291,693	55%	11,615	54%	6,500	53%	1,000	47%	8.6	43%	109	57%
Garrison	25	604,715	82%	24,971	81%	11,428	66%	2,800	90%	10.7	69%	104	46%
Garvin	14	103,430	8%	6,547	6%	-	0%	450	10%	10.1	61%	105	49%
Gaylord	26	416,398	70%	14,214	66%	33,472	90%	1,350	65%	3.4	13%	87	15%
Geneva	22	123,774	14%	8,292	15%	-	0%	200	2%	8.0	37%	160	92%
Ghent	19	132,576	17%	6,983	8%	-	0%	525	19%	12.1	81%	111	61%
Gilbert	18	200,950	37%	8,729	20%	11,214	65%	1,100	54%	6.3	25%	94	28%
Glenwood	29	367,234	65%	22,227	79%	36,973	91%	1,600	72%	13.6	91%	82	8%
Glyndon	20	397,277	68%	11,348	52%	-	0%	900	43%	11.4	75%	108	55%
Gnesen	27	288,378	54%	10,911	44%	-	0%	1,000	47%	0.1	0%	96	31%
Golden Valley	48	4,858,029	99%	102,819	97%	152,825	98%	6,700	99%	13.6	91%	107	52%
Gonvick	20	201,422	37%	8,729	20%	3,993	40%	650	29%	8.6	43%	117	70%
Good Thunder	23	296,876	56%	9,978	35%	6,900	54%	900	43%	13.0	88%	112	63%
Goodview	31	337,910	63%	13,093	59%	27,848	88%	1,400	66%	6.3	25%	91	21%
Graceville	25	183,497	33%	10,911	44%	2,500	32%	550	20%	6.5	27%	117	70%
Granada	15	73,174	3%	7,420	10%	-	0%	500	13%	7.3	32%	109	57%
Grand Lake	24	333,234	62%	13,093	59%	10,243	63%	1,275	63%	9.0	47%	120	75%
Grand Marais	22	*	*	13,093	59%	8,529	58%	1,200	58%	9.0	47%	*	*
Grand Meadow	24	329,274	61%	12,911	58%	17,546	76%	1,100	54%	15.0	96%	95	29%
Grand Rapids	29	1,710,510	95%	86,228	96%	7,826	56%	5,000	96%	10.7	69%	118	72%
Granite Falls	32	333,943	62%	17,247	71%	28,999	88%	1,350	65%	9.7	56%	83	10%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Green Isle	20	178,971	31%	10,475	39%	3,500	38%	775	37%	8.8	45%	111	61%
Greenbush	31	205,602	39%	13,093	59%	-	0%	500	13%	7.8	35%	87	15%
Greenwood	21	400,907	68%	13,093	59%	30,000	88%	1,500	69%	10.6	67%	104	46%
Grey Eagle	20	232,535	45%	10,237	38%	3,000	35%	750	35%	12.0	81%	105	49%
Grove City	18	174,915	30%	9,163	27%	234	22%	1,000	47%	12.8	87%	97	33%
Grygla	20	117,112	12%	8,729	20%	-	0%	250	2%	7.3	32%	176	94%
Hackensack	29	549,640	79%	9,454	30%	24,000	84%	1,800	78%	4.8	18%	90	20%
Hallock	28	190,885	35%	12,220	56%	-	0%	500	13%	6.1	23%	100	38%
Halstad	24	196,255	36%	10,475	39%	2,000	30%	600	22%	2.9	11%	113	65%
Ham Lake	35	1,326,613	94%	55,786	93%	23,893	84%	3,200	93%	8.4	42%	98	35%
Hamburg	30	513,316	77%	11,784	55%	46,529	94%	1,450	68%	4.9	18%	85	12%
Hamel	27	1,277,531	93%	28,994	85%	42,271	93%	2,300	85%	10.2	62%	124	79%
Hancock	24	187,084	34%	10,038	35%	-	0%	600	22%	4.8	18%	110	59%
Hanley Falls	23	134,488	17%	10,038	35%	-	0%	400	6%	6.4	26%	114	67%
Hanover	29	559,690	79%	21,786	78%	3,150	36%	1,400	66%	6.9	29%	102	42%
Hanska	23	185,937	34%	10,911	44%	3,000	35%	480	13%	3.0	11%	125	80%
Harmony	26	253,154	48%	10,911	44%	5,000	45%	750	35%	5.4	20%	100	38%
Harris	18	139,427	20%	8,292	15%	5,420	48%	1,025	53%	6.3	25%	108	55%
Hartland	18	144,705	22%	9,165	27%	-	0%	425	9%	4.3	16%	215	97%
Hastings	51	3,334,387	98%	109,467	98%	58,835	96%	4,500	95%	10.5	66%	109	57%
Hayfield	22	276,365	52%	15,488	69%	25,251	85%	1,500	69%	8.9	46%	82	8%
Hayward	22	274,229	51%	9,602	30%	4,500	43%	800	37%	17.1	99%	156	91%
Hector	25	452,259	72%	11,515	53%	9,296	60%	1,200	58%	13.4	90%	118	72%
Henderson	21	173,018	30%	10,475	39%	21,554	81%	1,000	47%	6.1	23%	73	1%
Hendricks	22	195,560	36%	10,911	44%	13,895	71%	700	32%	4.6	17%	79	6%
Hendrum	21	133,282	17%	8,292	15%	-	0%	600	22%	1.4	3%	118	72%
Henning	25	273,499	51%	11,013	51%	13,859	71%	1,000	47%	10.9	70%	91	21%
Herman	24	123,643	14%	10,911	44%	-	0%	600	22%	12.8	87%	110	59%
Hermantown	29	958,629	90%	30,290	86%	25,500	86%	2,800	90%	10.0	60%	110	59%
Heron Lake	19	165,748	27%	8,729	20%	1,140	26%	600	22%	6.5	27%	111	61%
Hewitt	14	107,742	9%	6,110	4%	3,118	36%	500	13%	4.5	17%	130	83%
Hibbing	17	381,661	66%	-	0%	4,811	44%	1,200	58%	13.0	88%	105	49%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Hill City	24	123,802	14%	10,038	35%	10,687	64%	615	28%	5.6	21%	73	1%
Hills	19	104,288	8%	11,348	52%	5,000	45%	750	35%	5.7	21%	107	52%
Hinckley	22	478,345	75%	19,091	75%	3,108	36%	1,200	58%	7.8	35%	146	88%
Hitterdal	19	134,807	18%	6,547	6%	650	23%	500	13%	9.5	52%	108	55%
Hoffman	20	136,508	19%	10,475	39%	4,869	44%	650	29%	2.0	7%	85	12%
Hokah	26	126,124	15%	13,093	59%	-	0%	475	12%	2.5	9%	95	29%
Holdingsford	25	211,022	40%	10,475	39%	4,400	43%	900	43%	8.2	39%	88	17%
Holland	20	183,937	33%	8,729	20%	-	0%	250	2%	12.3	83%	201	97%
Hollandale	16	72,121	3%	8,729	20%	-	0%	1	0%	9.1	48%	32,782	99%
Hopkins	35	1,913,421	96%	68,132	95%	117,582	98%	5,300	97%	13.1	89%	115	68%
Houston	25	257,696	49%	10,911	44%	17,610	76%	850	42%	14.2	93%	113	65%
Hovland Area	13	112,820	10%	4,801	1%	2,000	30%	400	6%	15.1	96%	325	98%
Howard Lake	27	368,692	65%	14,929	68%	37,456	92%	1,400	66%	7.6	33%	79	6%
Hoyt Lakes	19	239,907	46%	10,911	44%	17,881	77%	1,500	69%	7.7	35%	84	11%
Hugo	28	651,733	84%	37,399	89%	19,453	79%	2,700	89%	9.1	48%	105	49%
Ideal	30	557,649	79%	21,390	78%	40,795	93%	2,100	82%	9.8	57%	84	11%
Industrial	17	264,169	50%	7,420	10%	8,000	56%	700	32%	12.2	82%	116	69%
International Falls	27	594,285	82%	37,514	89%	14,664	72%	2,750	89%	9.7	56%	97	33%
Inver Grove Heights	62	3,476,455	98%	121,119	98%	-	0%	5,000	96%	11.3	75%	131	83%
Iona	17	74,556	3%	3,928	0%	-	0%	300	3%	6.4	26%	114	67%
Ironton	19	157,971	26%	10,911	44%	8,238	58%	500	13%	11.1	73%	125	80%
Isanti	20	1,199,594	93%	44,927	92%	6,600	53%	3,800	94%	15.4	97%	82	8%
Isle	24	356,489	65%	22,169	79%	5,000	45%	967	46%	15.3	97%	111	61%
Jackson	28	578,623	81%	21,317	78%	15,858	74%	1,700	74%	10.2	62%	96	31%
Jacobson	26	115,159	11%	6,983	8%	2,442	32%	400	6%	12.0	81%	121	75%
Janesville	25	230,969	44%	14,264	66%	23,919	84%	1,400	66%	7.1	30%	79	6%
Jasper	25	170,154	29%	9,602	30%	3,300	37%	650	29%	8.2	39%	99	36%
Jeffers	21	128,257	15%	8,729	20%	4,753	44%	500	13%	10.0	60%	88	17%
Jordan	35	645,304	84%	27,585	83%	42,953	93%	1,900	79%	1.8	5%	86	14%
Kandiyohi	18	270,236	51%	8,730	26%	9,671	60%	1,100	54%	12.7	86%	96	31%
Karlstad	30	152,014	24%	13,093	59%	-	0%	350	5%	1.4	3%	147	89%
Kasota	22	413,555	69%	14,013	65%	8,500	58%	1,300	63%	10.9	70%	119	73%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Kasson	27	486,888	76%	23,300	80%	30,538	89%	2,000	80%	11.1	73%	86	14%
Keewatin	15	139,431	20%	9,165	27%	19,855	79%	1,600	72%	31.0	100%	74	2%
Kelliher	19	160,045	26%	10,038	35%	56,128	95%	560	22%	2.5	9%	98	35%
Kellogg	28	342,436	63%	10,038	35%	4,000	40%	680	31%	8.6	43%	103	44%
Kennedy	14	115,607	11%	6,547	6%	15,000	72%	350	5%	4.2	16%	187	95%
Kensington	26	203,731	39%	10,475	39%	1,073	26%	750	35%	3.8	14%	103	44%
Kerrick	21	13,902	0%	6,110	4%	-	0%	50	0%	0.4	1%	93	25%
Kettle River	18	101,466	7%	8,292	15%	1,916	29%	600	22%	11.9	80%	105	49%
Kilkenny	22	238,822	46%	9,602	30%	7,000	54%	725	34%	7.4	32%	119	73%
Kimball	26	251,378	48%	12,076	56%	5,000	45%	825	41%	9.6	54%	106	51%
Kinney	20	208,009	39%	8,292	15%	-	0%	650	29%	8.3	41%	117	70%
La Crescent	24	389,043	67%	23,700	80%	4,000	40%	1,600	72%	9.5	52%	92	22%
La Salle	17	93,301	6%	5,674	2%	-	0%	400	6%	9.0	47%	106	51%
Lafayette	25	323,820	60%	9,753	34%	4,000	40%	1,025	53%	10.7	69%	126	80%
Lake Benton	20	192,043	35%	11,175	51%	1,000	25%	700	32%	1.3	3%	133	84%
Lake Bronson	20	81,012	4%	6,110	4%	-	0%	400	6%	3.0	11%	147	89%
Lake City	21	697,447	86%	34,182	88%	26,846	87%	3,250	93%	12.4	84%	93	25%
Lake Crystal	25	452,811	72%	19,272	75%	36,413	91%	2,000	80%	10.5	66%	81	7%
Lake Elmo	23	846,373	88%	36,153	88%	18,928	78%	3,100	92%	10.6	67%	118	72%
Lake Henry	23	121,333	13%	7,856	13%	1,500	27%	425	9%	9.9	59%	115	68%
Lake Kabetogama	15	142,853	21%	8,292	15%	267	22%	750	35%	16.9	98%	121	75%
Lake Lillian	16	106,446	9%	6,547	6%	-	0%	700	32%	2.3	8%	86	14%
Lake Park	22	190,418	35%	13,696	64%	-	0%	875	43%	9.5	52%	102	42%
Lake Wilson	23	169,616	29%	7,420	10%	-	0%	600	22%	1.9	6%	102	42%
Lakefield	24	415,058	70%	14,767	67%	2,420	32%	1,000	47%	10.0	60%	117	70%
Lakeland	17	*	*	7,420	10%	15,066	73%	1,000	47%	4.0	15%	*	*
Lakeville	81	5,677,470	99%	196,224	99%	178,380	99%	6,230	98%	11.3	75%	107	52%
Lakewood	20	246,315	47%	10,911	44%	4,840	44%	650	29%	14.8	95%	117	70%
Lamberton	20	141,060	21%	8,729	20%	11,352	66%	950	45%	9.8	57%	84	11%
Lancaster	24	115,243	11%	8,292	15%	-	0%	500	13%	1.5	4%	127	81%
Lanesboro	22	270,345	51%	9,602	30%	3,500	38%	1,000	47%	7.1	30%	107	52%
Le Sueur	23	654,493	84%	25,405	82%	18,000	77%	2,600	88%	10.0	60%	116	69%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Leaf Valley	17	231,431	44%	8,292	15%	1,800	29%	900	43%	4.6	17%	82	8%
LeRoy	24	141,721	21%	10,475	39%	-	0%	450	10%	7.7	35%	119	73%
Lester Prairie	28	263,745	50%	13,093	59%	15,000	72%	850	42%	5.2	20%	89	19%
Lewiston	29	386,776	67%	18,373	73%	12,640	69%	1,250	62%	11.0	72%	106	51%
Lewisville	18	213,363	41%	7,856	13%	-	0%	700	32%	2.5	9%	122	76%
Lexington	17	*	*	10,911	44%	9,586	60%	2,300	85%	0.6	2%	*	*
Lindstrom	24	668,460	85%	22,888	79%	22,647	82%	2,295	85%	11.9	80%	101	40%
Linwood	26	464,551	73%	18,807	74%	31,742	89%	2,000	80%	12.9	87%	92	22%
Lismore	28	125,984	15%	10,038	35%	-	0%	300	3%	7.5	33%	114	67%
Litchfield	29	615,108	83%	39,488	90%	23,231	83%	2,000	80%	12.3	83%	87	15%
Little Canada	34	1,728,513	95%	38,344	89%	37,066	91%	3,100	92%	11.7	77%	101	40%
Little Falls	34	912,697	90%	52,270	93%	19,992	79%	3,000	91%	12.0	81%	90	20%
Littlefork	26	240,718	46%	11,348	52%	5,628	49%	800	37%	15.1	96%	124	79%
Long Lake	41	1,357,718	94%	78,211	96%	-	0%	2,889	90%	11.7	77%	108	55%
Long Prairie	22	412,077	69%	23,339	80%	6,000	50%	1,750	76%	4.3	16%	93	25%
Lonsdale	25	532,594	78%	29,414	85%	10,000	61%	1,900	79%	6.4	26%	119	73%
Loretto	27	1,348,627	94%	21,476	78%	78,000	97%	4,200	95%	11.0	72%	92	22%
Lower Saint Croix Valley	28	1,123,602	92%	32,422	87%	22,538	82%	3,100	92%	9.6	54%	102	42%
Lowry	24	321,907	60%	10,038	35%	5,000	45%	800	37%	7.4	32%	113	65%
Lucan	24	103,112	7%	9,602	30%	-	0%	450	10%	4.1	15%	105	49%
Lutsen	16	*	*	9,982	35%	13,287	70%	1,400	66%	12.2	82%	*	*
Luverne	37	733,745	87%	22,899	80%	19,108	78%	2,000	80%	8.0	37%	107	52%
Lynd	14	110,651	10%	6,547	6%	-	0%	450	10%	10.8	69%	111	61%
Mabel	20	122,602	14%	8,729	20%	3,027	36%	525	19%	6.9	29%	99	36%
Madelia	25	270,076	50%	13,855	65%	15,453	73%	1,150	57%	7.1	30%	76	4%
Madison	27	132,723	17%	11,210	52%	10,203	63%	1,000	47%	9.9	59%	73	1%
Madison Lake	21	257,528	49%	10,475	39%	8,725	59%	1,100	54%	15.1	96%	110	59%
Mahnomen	25	296,123	55%	10,911	44%	6,164	51%	1,100	54%	9.3	50%	107	52%
Mahtomedi	30	1,437,462	94%	50,619	93%	61,379	96%	4,300	95%	12.6	85%	105	49%
Mahtowa	22	109,532	9%	6,983	8%	3,209	37%	500	13%	7.9	36%	123	77%
Mantorville	24	276,006	52%	8,751	26%	3,500	38%	800	37%	9.2	49%	109	57%
Maple Hill	12	172,774	30%	7,420	10%	8,000	56%	700	32%	12.1	81%	179	94%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Maple Lake	30	873,823	89%	32,778	87%	13,000	69%	1,700	74%	5.0	19%	93	25%
Maple Plain	26	858,058	89%	17,878	73%	25,732	86%	2,100	82%	9.5	52%	95	29%
Mapleton	19	385,959	67%	13,420	63%	6,841	54%	1,800	78%	14.6	94%	122	76%
Maplewood	60	4,397,333	99%	146,924	99%	263,007	99%	5,500	98%	13.9	92%	97	33%
Marble	15	246,078	47%	8,292	15%	13,287	70%	1,450	68%	9.8	57%	119	73%
Marshall	46	2,383,562	97%	56,984	94%	132,860	98%	4,700	96%	10.4	65%	93	25%
Mayer	28	493,192	76%	10,475	39%	33,498	90%	1,600	72%	12.7	86%	95	29%
Maynard	22	266,690	50%	10,038	35%	-	0%	650	29%	8.9	46%	112	63%
McDavitt	16	148,958	23%	7,856	13%	8,940	59%	1,000	47%	11.6	77%	92	22%
McGrath	16	149,695	23%	8,729	20%	-	0%	500	13%	3.7	14%	137	86%
McGregor	25	444,438	72%	25,064	82%	58,127	96%	1,700	74%	10.5	66%	81	7%
McIntosh	22	115,105	10%	7,420	10%	2,560	33%	600	22%	12.6	85%	96	31%
McKinley	14	77,306	4%	4,801	1%	-	0%	300	3%	1.7	5%	187	95%
Meadowlands	11	56,695	2%	5,674	2%	-	0%	200	2%	7.9	36%	192	96%
Medford	27	230,569	44%	10,911	44%	15,000	72%	725	34%	13.8	92%	99	36%
Melrose	28	326,205	60%	18,904	74%	2,865	34%	1,250	62%	8.1	38%	93	25%
Menahga	22	329,562	61%	9,187	30%	3,734	39%	1,100	54%	8.4	42%	103	44%
Middle River	24	159,743	26%	8,292	15%	-	0%	400	6%	1.8	5%	181	95%
Miesville	33	252,319	48%	13,093	59%	1,800	29%	500	13%	8.8	45%	93	25%
Milaca	21	697,020	86%	27,299	83%	-	0%	2,400	86%	6.7	28%	103	44%
Milan	20	175,103	31%	8,729	20%	-	0%	500	13%	14.8	95%	136	86%
Miltona	25	223,393	43%	10,911	44%	12,200	68%	1,000	47%	4.9	18%	96	31%
Minneota	26	276,972	52%	13,163	62%	4,085	42%	1,000	47%	10.2	62%	117	70%
Minnesota Lake	24	216,439	41%	10,911	44%	15,850	74%	700	32%	9.7	56%	123	77%
Mission	19	248,566	47%	17,785	72%	11,651	66%	1,500	69%	6.8	29%	88	17%
Montevideo	28	570,325	80%	24,072	81%	4,135	42%	1,700	74%	11.1	73%	103	44%
Montgomery	30	456,623	73%	19,038	75%	21,966	81%	1,800	78%	9.5	52%	103	44%
Monticello	30	1,136,892	92%	65,774	95%	994	25%	2,650	89%	10.9	70%	96	31%
Montrose	30	459,677	73%	10,345	38%	42,000	93%	1,500	69%	7.6	33%	96	31%
Moose Lake	25	195,040	36%	20,593	77%	11,161	65%	1,000	47%	11.6	77%	89	19%
Mora	30	592,739	81%	37,937	89%	-	0%	1,700	74%	11.0	72%	102	42%
Morgan	25	501,958	77%	10,142	38%	16,750	75%	1,600	72%	11.2	74%	104	46%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Morris	28	586,810	81%	22,350	79%	21,750	81%	1,500	69%	13.6	91%	118	72%
Morristown	24	467,546	74%	14,685	67%	28,619	88%	1,700	74%	5.4	20%	98	35%
Morse-Fall Lake	28	26,097	0%	23,901	81%	2,400	32%	10	0%	0.2	0%	2,576	99%
Morton	19	173,810	30%	8,729	20%	5,395	48%	800	37%	8.3	41%	93	25%
Motley	18	172,930	30%	11,755	54%	7,937	56%	1,600	72%	11.7	77%	95	29%
Mountain Iron	20	213,102	40%	9,786	35%	10,800	64%	1,800	78%	8.3	41%	113	65%
Mountain Lake	23	202,869	38%	13,489	63%	-	0%	1,200	58%	2.0	7%	99	36%
Nashwauk	21	334,404	62%	11,784	55%	22,720	83%	1,300	63%	5.6	21%	92	22%
Nerstrand	17	43,442	1%	4,420	1%	-	0%	50	0%	0.3	0%	422	98%
Nevis	16	217,640	42%	16,245	69%	6,250	52%	1,050	53%	3.2	12%	128	82%
New Auburn	18	158,135	26%	9,602	30%	16,626	75%	1,000	47%	13.4	90%	71	0%
New Brighton	33	2,744,808	98%	84,146	96%	46,200	94%	5,400	98%	13.4	90%	103	44%
New Germany	22	424,095	71%	11,784	55%	7,000	54%	1,200	58%	7.4	32%	103	44%
New London	25	285,866	54%	28,253	84%	5,000	45%	1,525	71%	2.0	7%	78	5%
New Munich	20	117,311	12%	7,420	10%	-	0%	475	12%	3.3	13%	128	82%
New Prague	29	539,386	78%	44,973	92%	57,705	95%	3,050	92%	10.0	60%	68	0%
New Richland	24	308,130	57%	13,016	59%	450	23%	1,000	47%	1.4	3%	112	63%
New York Mills	21	168,567	28%	13,064	59%	4,941	45%	1,250	62%	6.7	28%	82	8%
Newfolden	16	130,998	16%	6,547	6%	-	0%	600	22%	2.4	9%	127	81%
Newport	28	819,192	88%	13,630	63%	66,660	96%	3,000	91%	10.3	64%	80	6%
Nicollet	25	278,249	53%	16,368	70%	5,405	48%	1,175	58%	14.9	96%	108	55%
Nisswa	26	761,420	87%	40,967	90%	10,036	63%	2,400	86%	7.1	30%	96	31%
Normanna	10	27,816	0%	5,237	2%	-	0%	100	1%	5.6	21%	451	99%
North Branch	26	475,015	74%	41,028	91%	74,602	97%	3,200	93%	11.7	77%	52	0%
North Mankato	30	1,382,824	94%	41,991	91%	27,349	87%	3,000	91%	10.3	64%	101	40%
North Saint Paul	36	1,068,216	92%	41,209	91%	58,086	95%	3,400	93%	11.8	79%	96	31%
Northfield	32	3,243,405	98%	95,313	97%	98,000	98%	7,500	99%	14.8	95%	93	25%
Northland	16	79,610	4%	4,364	1%	1,000	25%	250	2%	6.3	25%	171	93%
Northome	20	136,510	19%	8,729	20%	-	0%	550	20%	0.5	1%	103	44%
Norwood Young America	30	504,439	77%	17,472	72%	43,000	93%	1,575	72%	4.4	17%	75	3%
Oak Grove	33	976,274	91%	28,838	84%	22,427	82%	2,300	85%	12.0	81%	104	46%
Oakdale	41	1,914,023	96%	103,052	98%	48,532	94%	4,900	96%	11.3	75%	100	38%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Odin	15	111,949	10%	5,674	2%	-	0%	550	20%	2.5	9%	120	75%
Ogilvie	23	228,829	43%	12,263	57%	12,100	68%	1,250	62%	4.8	18%	73	1%
Okabena	15	167,369	28%	8,729	20%	-	0%	450	10%	6.3	25%	148	90%
Olivia	24	255,942	48%	14,401	66%	16,561	75%	1,100	54%	7.0	30%	73	1%
Onamia	20	225,454	43%	14,753	67%	12,338	68%	1,100	54%	13.7	92%	82	8%
Ormsby	20	165,246	27%	6,547	6%	-	0%	525	19%	3.1	12%	122	76%
Oronoco	23	170,698	29%	9,602	30%	875	25%	1,200	58%	1.2	2%	117	70%
Orr	14	162,228	27%	6,473	5%	59	21%	650	29%	8.0	37%	120	75%
Ortonville	31	403,083	69%	12,657	58%	4,511	44%	1,000	47%	7.9	36%	106	51%
Osakis	20	385,526	67%	17,444	72%	52,667	95%	2,600	88%	14.0	93%	75	3%
Osseo	28	538,539	78%	10,475	39%	12,653	69%	1,600	72%	9.3	50%	112	63%
Ostrander	11	64,945	2%	6,110	4%	3,735	39%	435	10%	0.6	2%	146	88%
Owatonna	32	1,931,044	96%	102,109	97%	30,434	89%	4,450	95%	14.1	93%	93	25%
Palisade	20	116,244	11%	8,292	15%	2,200	31%	600	22%	7.7	35%	96	31%
Palo	19	318,249	59%	10,911	44%	6,500	53%	950	45%	6.5	27%	108	55%
Park Rapids	26	1,027,128	91%	58,551	94%	27,311	87%	3,000	91%	9.8	57%	102	42%
Parkers Prairie	25	258,441	49%	10,911	44%	20,959	80%	950	45%	9.3	50%	73	1%
Paynesville	24	568,139	80%	24,750	81%	8,131	57%	2,000	80%	12.2	82%	97	33%
Pelican Rapids	22	380,911	66%	39,336	90%	-	0%	1,800	78%	10.2	62%	104	46%
Pemberton	17	109,784	9%	7,420	10%	-	0%	550	20%	3.0	11%	133	84%
Pennock	19	203,269	38%	8,858	27%	14,070	71%	900	43%	12.3	83%	97	33%
Pequaywan	14	48,978	1%	6,110	4%	7,000	54%	500	13%	18.0	99%	80	6%
Pequot Lakes	29	949,834	90%	28,803	84%	57,083	95%	2,900	90%	4.1	15%	118	72%
Perham	31	568,997	80%	26,324	82%	27,537	87%	1,900	79%	10.8	69%	85	12%
Pierz	27	341,512	63%	29,080	85%	10,550	64%	1,300	63%	9.2	49%	97	33%
Pillager	25	450,587	72%	21,301	78%	23,000	83%	2,200	84%	8.8	45%	82	8%
Pine Island	28	392,820	68%	29,791	86%	24,248	84%	2,500	87%	10.2	62%	86	14%
Pine River	24	599,548	82%	16,921	71%	22,570	82%	1,750	76%	11.0	72%	110	59%
Plato	28	476,909	74%	11,348	52%	6,500	53%	1,060	54%	11.7	77%	115	68%
Porter	25	279,722	53%	10,475	39%	5,000	45%	325	5%	14.6	94%	179	94%
Preston	24	218,620	42%	11,399	53%	19,439	79%	1,300	63%	9.6	54%	78	5%
Princeton	30	1,125,017	92%	36,812	88%	17,000	76%	2,875	90%	11.2	74%	103	44%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Prinsburg	18	214,104	41%	8,729	20%	-	0%	500	13%	2.3	8%	139	87%
Prior Lake	41	2,316,807	97%	125,482	99%	102,372	98%	6,500	98%	10.4	65%	88	17%
Proctor	26	351,868	64%	15,130	68%	5,000	45%	1,100	54%	8.3	41%	144	88%
Randall	21	322,169	60%	10,911	44%	30,000	88%	1,200	58%	8.5	43%	159	92%
Randolph	35	595,220	82%	15,446	68%	9,646	60%	1,000	47%	10.6	67%	99	36%
Raymond	26	229,301	44%	9,602	30%	3,975	40%	800	37%	6.3	25%	97	33%
Red Wing	15	806,679	88%	69,744	95%	-	0%	2,000	80%	8.1	38%	175	93%
Redwood Falls	28	853,432	89%	27,150	83%	51,840	94%	2,975	91%	9.9	59%	85	12%
Remer	20	481,850	75%	12,289	57%	10,099	63%	1,500	69%	3.8	14%	112	63%
Renville	25	263,623	49%	10,911	44%	32,190	90%	1,300	63%	9.4	52%	74	2%
Rice	21	382,216	66%	13,475	63%	5,000	45%	900	43%	10.1	61%	113	65%
Rice Lake	26	477,482	75%	14,075	65%	11,500	66%	1,400	66%	3.2	12%	126	80%
Richmond	24	400,639	68%	17,044	71%	9,928	61%	1,150	57%	11.5	76%	122	76%
Rockford	30	462,881	73%	21,558	78%	20,095	79%	1,750	76%	5.1	20%	90	20%
Rockville	24	414,586	69%	11,205	51%	26,625	87%	1,500	69%	11.3	75%	78	5%
Rogers	35	665,835	85%	49,830	93%	26,220	86%	2,600	88%	10.5	66%	80	6%
Rollingstone	22	89,195	6%	9,602	30%	-	0%	395	6%	1.7	5%	92	22%
Rose Creek	21	97,956	7%	9,165	27%	1,607	28%	400	6%	0.6	2%	74	2%
Roseau	26	546,590	79%	23,890	80%	10,000	61%	1,600	72%	11.1	73%	146	88%
Rosemount	45	2,615,897	98%	73,399	96%	161,200	99%	6,900	99%	5.2	20%	90	20%
Rothsay	23	329,412	61%	10,599	43%	-	0%	800	37%	9.8	57%	110	59%
Royalton	21	209,134	40%	9,602	30%	18,197	78%	875	43%	11.5	76%	90	20%
Rush City	30	437,167	72%	20,917	77%	36,657	91%	1,700	74%	0.4	1%	72	1%
Russell	22	135,969	19%	8,729	20%	-	0%	500	13%	1.6	4%	133	84%
Ruthton	16	202,583	38%	7,856	13%	425	23%	750	35%	6.0	23%	117	70%
Sabin-Elmwood	21	214,778	41%	9,165	27%	3,726	39%	800	37%	14.0	93%	135	85%
Sacred Heart	25	140,920	21%	10,911	44%	12,013	67%	760	37%	5.7	21%	75	3%
Saint Anthony	25	987,657	91%	33,415	88%	6,000	50%	2,600	88%	12.9	87%	114	67%
Saint Augusta	26	29,661	0%	12,176	56%	-	0%	1	0%	0.3	0%	43,619	100%
Saint Bonifacius	22	526,903	78%	26,267	82%	35,000	90%	2,519	88%	10.6	67%	106	51%
Saint Charles	28	606,143	83%	19,246	75%	7,000	54%	1,650	74%	13.0	88%	109	57%
Saint Clair	26	625,775	83%	15,047	68%	5,000	45%	1,200	58%	9.7	56%	149	90%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Saint Francis	31	662,836	84%	20,019	76%	-	0%	2,100	82%	9.2	49%	121	75%
Saint James	33	720,036	86%	22,624	79%	25,951	86%	1,700	74%	9.3	50%	102	42%
Saint Joseph	30	598,078	82%	31,914	87%	20,890	80%	1,800	78%	9.0	47%	87	15%
Saint Leo	14	145,424	22%	10,475	39%	-	0%	300	3%	4.9	18%	197	96%
Saint Martin	28	459,561	73%	10,475	39%	23,850	84%	1,100	54%	12.9	87%	113	65%
Saint Michael	30	722,039	86%	44,691	92%	22,346	82%	2,100	82%	3.6	13%	94	28%
Saint Paul Park	24	639,236	83%	19,037	74%	20,830	80%	2,200	84%	9.2	49%	100	38%
Saint Peter	29	697,111	86%	39,299	90%	24,162	84%	2,400	86%	10.0	60%	83	10%
Saint Stephen	25	369,591	65%	14,546	67%	19,097	78%	1,200	58%	11.1	73%	86	14%
Sanborn	21	130,169	16%	8,292	15%	4,000	40%	550	20%	2.3	8%	103	44%
Sandstone	25	170,580	29%	16,294	70%	16,856	76%	1,750	76%	8.8	45%	87	15%
Sartell	28	918,439	90%	48,041	92%	7,800	56%	2,500	87%	7.2	32%	98	35%
Sauk Centre	31	466,639	74%	28,947	84%	18,090	77%	1,550	71%	9.2	49%	81	7%
Sauk Rapids	26	1,176,171	93%	63,939	94%	12,000	67%	3,500	93%	9.3	50%	99	36%
Scandia	26	*	*	22,088	79%	75,000	97%	2,350	86%	14.7	94%	*	*
Scandia Valley	20	205,067	39%	11,411	53%	6,255	52%	1,200	58%	10.8	69%	89	19%
Schroeder	15	106,171	8%	4,801	1%	1,530	28%	800	37%	30.2	99%	152	91%
Sebeka	19	507,372	77%	14,142	65%	2,000	30%	1,500	69%	5.0	19%	95	29%
Sedan	19	55,406	2%	6,110	4%	-	0%	150	1%	0.3	0%	254	98%
Shafer	28	219,419	42%	9,602	30%	4,048	42%	825	41%	2.8	11%	104	46%
Shakopee	46	3,690,248	99%	123,647	99%	339,752	100%	7,500	99%	9.5	52%	84	11%
Shelly	19	133,104	17%	3,513	0%	1,527	28%	300	3%	7.1	30%	171	93%
Sherburn	25	479,504	75%	10,911	44%	3,596	38%	1,250	62%	8.1	38%	102	42%
Shevlin	17	204,025	39%	8,729	20%	2,500	32%	600	22%	13.3	89%	112	63%
Silica	14	124,536	15%	6,983	8%	4,205	43%	525	19%	9.1	48%	127	81%
Silver Bay	23	481,106	75%	11,750	54%	-	0%	1,000	47%	8.9	46%	133	84%
Silver Lake	28	234,139	45%	11,784	55%	8,880	59%	850	42%	2.5	9%	79	6%
Slayton	27	346,827	64%	13,370	63%	21,514	81%	1,500	69%	3.6	13%	75	3%
Sleepy Eye	33	755,228	87%	23,810	80%	6,516	53%	1,900	79%	1.8	5%	88	17%
Solway	20	181,520	32%	13,093	59%	3,600	39%	1,150	57%	10.8	69%	132	83%
Solway Rural	18	67,336	2%	8,292	15%	1,000	25%	500	13%	9.5	52%	95	29%
South Haven	26	276,370	52%	12,548	58%	12,165	68%	1,000	47%	6.7	28%	92	22%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Spicer	24	242,232	46%	16,020	69%	24,913	85%	1,300	63%	10.4	65%	82	8%
Spring Grove	27	152,504	24%	10,911	44%	8,886	59%	700	32%	8.4	42%	88	17%
Spring Valley	24	482,683	75%	14,368	66%	14,276	71%	1,410	68%	8.2	39%	103	44%
Springfield	26	268,888	50%	13,886	65%	35,710	90%	1,250	62%	10.2	62%	69	0%
Squaw Lake	20	179,522	31%	9,602	30%	2,714	34%	400	6%	9.0	47%	215	97%
Stacy-Lent Area	34	544,438	79%	15,694	69%	10,000	61%	1,000	47%	10.1	61%	115	68%
Staples	24	294,961	55%	17,070	71%	6,730	53%	1,400	66%	6.2	24%	88	17%
Starbuck	24	151,621	24%	14,177	65%	6,109	51%	850	42%	8.7	45%	82	8%
Stephen	24	188,967	35%	12,657	58%	1,000	25%	500	13%	10.5	66%	168	92%
Stewart	20	222,378	43%	10,475	39%	10,000	61%	1,000	47%	7.6	33%	129	82%
Stewartville	32	1,146,704	93%	32,918	87%	15,000	72%	1,800	78%	12.2	82%	149	90%
Stillwater	35	2,941,735	98%	103,411	98%	-	0%	5,000	96%	10.6	67%	111	61%
Storden	24	166,838	28%	9,602	30%	2,558	33%	600	22%	12.6	85%	96	31%
Sturgeon Lake	18	82,122	5%	6,110	4%	-	0%	525	19%	9.0	47%	124	79%
Sunburg	23	121,012	13%	8,292	15%	6	21%	450	10%	1.4	3%	86	14%
Taconite	15	138,244	20%	6,110	4%	5,503	49%	750	35%	4.1	15%	94	28%
Taunton	15	67,480	3%	6,110	4%	-	0%	300	3%	1.9	6%	107	52%
Taylors Falls	23	384,695	67%	10,911	44%	18,100	77%	1,400	66%	11.7	77%	88	17%
Thief River Falls	25	792,303	87%	38,874	89%	-	0%	3,000	91%	12.2	82%	108	55%
Thomson	24	431,163	71%	16,332	70%	17,014	76%	1,600	72%	5.4	20%	88	17%
Tofte	13	138,836	20%	4,801	1%	11,749	67%	1,015	53%	16.5	98%	86	14%
Tower	15	82,408	5%	8,292	15%	5,270	48%	550	20%	1.2	2%	132	83%
Tracy	26	278,938	53%	14,852	67%	7,480	55%	1,300	63%	9.5	52%	93	25%
Trimont	23	355,651	64%	9,602	30%	2,500	32%	1,050	53%	3.4	13%	109	57%
Truman	26	225,587	43%	10,911	44%	3,449	37%	800	37%	13.4	90%	96	31%
Twin Lakes (City)	18	210,003	40%	4,975	2%	-	0%	450	10%	2.3	8%	148	90%
Twin Lakes (VFD)	12	43,386	1%	5,193	2%	1,302	27%	450	10%	7.8	35%	64	0%
Two Harbors	23	572,059	80%	31,767	86%	5,220	47%	2,300	85%	11.9	80%	116	69%
Tyler	24	183,745	33%	10,475	39%	2,000	30%	500	13%	12.1	81%	107	52%
Upsala	20	156,599	25%	7,420	10%	1,500	27%	450	10%	1.6	4%	138	87%
Vadnais Heights	36	1,066,565	91%	53,741	93%	63,380	96%	3,600	94%	7.9	36%	89	19%
Vergas	21	140,750	21%	13,320	62%	1,665	28%	820	41%	7.1	30%	90	20%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Verndale	22	400,974	69%	10,475	39%	10,859	64%	1,300	63%	11.1	73%	124	79%
Vernon Center	20	117,420	12%	8,729	20%	607	23%	500	13%	7.0	30%	99	36%
Vesta	18	105,031	8%	7,420	10%	180	22%	500	13%	6.0	23%	108	55%
Victoria	35	750,045	87%	31,050	86%	38,800	92%	2,000	80%	11.9	80%	88	17%
Vining	17	61,311	2%	6,547	6%	120	21%	400	6%	9.2	49%	109	57%
Wabasha	21	415,299	70%	16,655	70%	13,345	70%	1,400	66%	8.6	43%	75	3%
Waconia	32	987,534	91%	45,389	92%	24,403	85%	2,300	85%	15.3	97%	100	38%
Wadena	20	581,458	81%	19,436	75%	3,479	37%	1,970	80%	11.9	80%	110	59%
Waite Park	28	673,739	85%	26,835	83%	6,886	54%	2,000	80%	7.5	33%	94	28%
Waldorf	23	169,081	29%	10,038	35%	3,814	40%	500	13%	8.3	41%	148	90%
Walker	21	576,976	81%	32,042	87%	6,368	52%	2,500	87%	9.3	50%	120	75%
Walnut Grove	21	119,525	13%	8,729	20%	1,000	25%	550	20%	2.0	7%	107	52%
Walters	18	94,197	6%	7,420	10%	600	23%	400	6%	6.0	23%	93	25%
Warba	18	9,222	0%	8,292	15%	4,193	42%	600	22%	5.7	21%	*	*
Warren	25	199,090	37%	12,916	59%	-	0%	625	28%	10.8	69%	122	76%
Warroad	27	314,081	58%	18,175	73%	-	0%	800	37%	9.3	50%	125	80%
Waseca	32	1,094,553	92%	44,422	92%	75,657	97%	3,100	92%	9.7	56%	83	10%
Watertown	29	605,773	82%	26,068	82%	27,670	87%	2,100	82%	8.9	46%	84	11%
Waterville	23	323,523	60%	11,563	54%	6,251	52%	1,300	63%	8.3	41%	93	25%
Watkins	25	327,932	61%	10,911	44%	12,513	69%	930	45%	13.1	89%	106	51%
Watson	12	166,546	27%	8,729	20%	1,711	29%	1,025	53%	10.9	70%	95	29%
Waubun	15	154,831	25%	8,729	20%	-	0%	600	22%	3.1	12%	133	84%
Waverly	21	255,451	48%	10,448	38%	10,000	61%	1,400	66%	8.0	37%	104	46%
Welcome	25	267,529	50%	10,911	44%	6,000	50%	850	42%	3.5	13%	107	52%
Wendell	21	149,573	23%	8,729	20%	2,586	34%	600	22%	3.2	12%	87	15%
West Concord	21	301,505	56%	11,008	51%	-	0%	950	45%	2.1	8%	153	91%
Westbrook	23	125,945	15%	8,292	15%	1,250	27%	650	29%	5.0	19%	144	88%
Wheaton	25	504,341	77%	13,318	62%	11,089	65%	1,800	78%	11.1	73%	130	83%
Willmar	36	907,365	89%	64,923	95%	3,408	37%	2,400	86%	8.4	42%	84	11%
Willow River	19	139,981	21%	6,983	8%	4,984	45%	600	22%	8.2	39%	103	44%
Wilmont	18	183,696	33%	10,475	39%	-	0%	450	10%	8.2	39%	133	84%
Wilson	20	375,672	66%	13,093	59%	11,478	66%	600	22%	8.3	41%	170	93%
Windom	29	793,849	88%	26,588	83%	5,000	45%	2,200	84%	12.7	86%	116	69%

**Table 2-A**  
**Financial and Investment Data for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Winnebago	22	303,337	57%	11,066	51%	4,000	40%	725	34%	9.8	57%	147	89%
Winsted	25	414,929	69%	13,101	62%	20,930	80%	1,500	69%	6.9	29%	85	12%
Wolf Lake	20	201,830	38%	9,165	27%	4,454	43%	800	37%	5.7	21%	91	21%
Wood Lake	18	135,540	18%	8,729	20%	822	24%	400	6%	8.1	38%	151	90%
Woodbury	76	6,268,024	100%	227,400	100%	202,634	99%	6,720	99%	10.9	70%	101	40%
Woodstock	13	134,879	18%	6,547	6%	-	0%	625	28%	9.8	57%	122	76%
Wrenshall	25	156,941	25%	8,292	15%	15,347	73%	500	13%	13.2	89%	105	49%
Wright	12	104,936	8%	7,856	13%	-	0%	625	28%	12.1	81%	146	88%
Wykoff	17	318,363	59%	8,729	20%	4,850	44%	1,000	47%	10.4	65%	109	57%
Wyoming	31	279,322	53%	29,393	85%	5,600	49%	1,150	57%	9.6	54%	108	55%
Zimmerman	26	422,868	70%	38,356	89%	39,962	93%	3,600	94%	24.0	99%	75	3%
Zumbro Falls	20	225,556	43%	10,702	43%	12,164	68%	1,200	58%	14.0	93%	89	19%

\* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2011. The assets of these relief associations were transferred to the State Board of Investment at the end of 2010, so there were no net assets or funding ratios for these associations.

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**Table 2-B**  
**Financial and Investment Data for Defined Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>
Alaska	14	114,832	19%	6,547	8%	-	0%	Bal	8.2	41%	100
Andover	50	2,962,890	91%	104,210	91%	50,000	95%	Bal	12.6	80%	100
Anoka-Champlin	40	3,107,343	92%	149,975	93%	10,920	84%	Bal	2.1	8%	100
Ashby	23	259,059	53%	10,475	52%	3,585	66%	Bal	7.7	36%	100
Austin	18	725,258	83%	44,000	84%	-	0%	Bal	11.4	70%	100
Brewster	21	260,262	55%	10,257	50%	-	0%	Bal	6.7	27%	100
Brooklyn Park	69	6,982,644	97%	257,930	97%	25,505	93%	Bal	15.3	96%	100
Callaway	13	182,026	43%	7,856	22%	-	0%	Bal	2.3	10%	100
Cloquet Area Fire District	11	72,652	6%	44,193	85%	-	0%	Bal	12.2	74%	100
Cologne	30	359,378	68%	12,685	64%	9,200	80%	Bal	10.7	58%	100
Columbia Heights	19	1,282,510	86%	65,739	87%	-	0%	Bal	14.6	93%	100
Coon Rapids	45	5,754,795	94%	224,896	95%	-	0%	Bal	13.1	85%	100
Crane Lake	10	*	*	5,237	2%	-	0%	Bal	14.1	87%	*
Crosslake	27	875,062	84%	30,883	82%	15,600	87%	Bal	12.9	82%	100
Dakota	17	92,938	13%	6,983	13%	1,050	50%	Bal	12.5	77%	100
Dalbo	18	339,810	66%	10,038	46%	2,570	61%	Bal	11.1	67%	100
Dilworth	28	665,777	78%	20,671	78%	8,000	77%	Bal	9.2	47%	100
Donnelly	22	154,347	31%	11,784	60%	-	0%	Bal	10.7	58%	100
Eagan	104	8,752,819	98%	269,106	98%	385,559	100%	Bal	12.1	73%	100
Edina	43	6,786,585	96%	276,092	100%	-	0%	Bal	12.5	77%	100
Elbow Lake	26	258,006	52%	11,784	60%	9,000	78%	Bal	10.3	55%	100
Elgin	25	285,517	58%	12,959	65%	-	0%	Bal	(0.1)	2%	100
Ellsburg	10	81,859	10%	4,364	0%	4,364	70%	Bal	15.4	97%	100
Embarrass	15	153,015	30%	8,292	27%	2,900	63%	Bal	1.9	6%	100
Erskine	20	157,844	35%	8,292	27%	2,750	62%	Bal	9.0	46%	100
Falcon Heights	17	1,280,755	85%	34,866	83%	-	0%	Bal	12.7	81%	100
Fisher	17	154,714	32%	11,348	58%	-	0%	Bal	9.7	51%	100
Fosston	27	385,732	71%	13,623	66%	-	0%	Bal	1.4	4%	100

**Table 2-B**  
**Financial and Investment Data for Defined Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>
Fountain	21	119,319	20%	8,729	34%	500	48%	Bal	3.3	14%	100
Freeport	20	292,505	60%	9,736	45%	1,900	54%	Bal	3.4	15%	100
Fridley	40	3,756,202	93%	106,278	92%	-	0%	Bal	10.0	54%	100
Gary	21	89,764	12%	6,983	13%	-	0%	Bal	1.3	3%	100
Gibbon	27	318,740	61%	11,197	57%	2,500	58%	Bal	4.1	21%	100
Glenville	24	151,441	28%	11,784	60%	-	0%	Bal	11.8	71%	100
Goodhue	22	716,372	82%	23,846	80%	-	0%	Bal	11.3	68%	100
Gunflint Trail	24	253,281	51%	14,753	72%	7,000	75%	Bal	9.4	50%	100
Hardwick	19	102,835	17%	7,856	22%	-	0%	Bal	8.1	37%	100
Hawley	21	382,988	70%	14,494	68%	7,700	76%	Bal	16.0	100%	100
Ivanhoe	31	279,731	57%	11,784	60%	4,000	67%	Bal	7.3	31%	100
Kelsey	10	31,884	0%	6,983	13%	-	0%	Bal	10.8	64%	100
Kenyon	29	510,029	75%	17,970	76%	4,000	67%	Bal	7.0	30%	100
Kerkhoven	24	225,490	49%	9,602	42%	1,378	53%	Bal	13.7	86%	100
Kiester	21	164,227	37%	9,165	40%	-	0%	Bal	6.1	25%	100
Lake George	10	133,895	24%	7,420	18%	-	0%	Bal	8.1	37%	100
Lakeport	17	205,971	47%	10,281	51%	10,813	83%	Bal	8.1	37%	100
Le Center	25	360,932	69%	15,498	73%	6,250	72%	Bal	7.5	34%	100
London	18	72,640	5%	6,110	5%	-	0%	Bal	9.8	53%	100
Longville	22	695,120	80%	25,486	81%	25,000	92%	Bal	5.9	24%	100
Lyle	19	101,321	16%	7,856	22%	-	0%	Bal	14.2	88%	100
Magnolia	9	57,443	2%	5,237	2%	-	0%	Bal	3.5	16%	100
Maple Grove	82	10,002,891	100%	253,212	96%	201,344	97%	Bal	10.7	58%	100
Marietta	15	71,066	4%	8,292	27%	2,500	58%	Bal	15.4	97%	100
Marine-On-Saint Croix	33	438,772	73%	10,475	52%	9,305	81%	Bal	10.8	64%	100
Mazeppa	21	210,354	48%	10,475	52%	3,129	65%	Bal	9.3	48%	100
Medicine Lake	21	669,105	79%	8,292	27%	21,000	91%	Bal	13.0	84%	100
Mendota Heights	34	2,248,179	89%	66,881	88%	53,050	96%	Bal	11.0	66%	100

**Table 2-B**  
**Financial and Investment Data for Defined Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>
Mentor	17	97,009	14%	4,801	1%	-	0%	Bal	7.4	32%	100
Millerville	26	335,313	65%	7,420	18%	13,400	85%	Bal	9.7	51%	100
Milroy	19	157,316	33%	6,547	8%	-	0%	Bal	10.7	58%	100
Murdock	22	164,313	38%	6,983	13%	2,201	56%	Bal	7.6	35%	100
Myrtle	21	179,135	41%	10,911	56%	-	0%	Bal	8.2	41%	100
Nassau	14	143,690	26%	8,729	34%	-	0%	Bal	14.3	90%	100
Nodine	13	172,944	39%	7,420	18%	-	0%	Bal	12.0	72%	100
Northrop	14	98,121	15%	6,547	8%	1,200	51%	Bal	15.1	95%	100
Odessa	16	56,972	1%	5,674	4%	-	0%	Bal	5.1	23%	100
Oklee	21	79,369	8%	7,856	22%	-	0%	Bal	1.5	5%	100
Plainview	21	537,973	77%	20,639	77%	6,600	74%	Bal	3.5	16%	100
Plummer	23	125,746	22%	10,475	52%	-	0%	Bal	12.9	82%	100
Ramsey	51	1,733,624	87%	93,009	90%	16,208	90%	Bal	8.9	45%	100
Red Lake Falls	22	181,091	42%	8,817	38%	3,060	64%	Bal	6.3	26%	100
Round Lake	20	235,309	50%	8,292	27%	-	0%	Bal	12.2	74%	100
Rushford	28	348,571	67%	17,614	75%	2,250	57%	Bal	7.4	32%	100
Rushmore	18	84,832	11%	9,165	40%	-	0%	Bal	4.2	22%	100
Saint Hilaire	16	135,932	25%	8,292	27%	-	0%	Bal	3.6	20%	100
Seaforth	11	78,884	7%	6,110	5%	-	0%	Bal	2.4	11%	100
South Bend	23	324,816	62%	6,634	12%	14,913	86%	Bal	(6.3)	0%	100
Swanville	19	195,635	46%	7,856	22%	4,500	71%	Bal	6.9	28%	100
Toivola	20	129,363	23%	10,038	46%	-	0%	Bal	(3.4)	1%	100
Ulen	21	153,011	29%	9,602	42%	300	47%	Bal	2.5	12%	100
Underwood	20	289,958	59%	14,603	70%	2,000	55%	Bal	8.3	43%	100
Vermilion Lake	16	182,123	44%	6,983	13%	1,300	52%	Bal	12.4	76%	100
Wabasso	23	174,297	40%	9,602	42%	-	0%	Bal	3.5	16%	100
Wanamingo	27	331,843	64%	14,146	67%	-	0%	Bal	14.4	92%	100
Wanda	19	120,518	21%	8,729	34%	-	0%	Bal	1.9	6%	100

**Table 2-B**  
**Financial and Investment Data for Defined Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Pension Amount</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>
Wayzata	28	1,797,626	88%	47,036	86%	45,000	94%	Bal	10.7	58%	100
Wells	25	448,154	74%	14,663	71%	6,250	72%	Bal	10.4	57%	100
West Metro	56	5,922,218	95%	154,961	94%	253,627	98%	Bal	14.3	90%	100
Williams	22	157,551	34%	8,729	34%	-	0%	Bal	14.6	93%	100
Winger	17	68,227	3%	6,110	5%	-	0%	Bal	2.6	13%	100
Winthrop	20	268,500	56%	10,223	48%	10,100	82%	Bal	8.3	43%	100
Zumbrota	30	519,844	76%	17,083	74%	16,202	88%	Bal	10.3	55%	100

\* This relief association joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2011. The assets of this relief association were transferred to the State Board of Investment at the end of 2010, so there were no net assets or funding ratios for this association.

**Table 2-C**  
**Financial and Investment Data for Other Plan Types**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Active Members</b>	<b>Net Assets</b>	<b>Rank (%-ile)</b>	<b>State Aid</b>	<b>Rank (%-ile)</b>	<b>Municipal Contributions</b>	<b>Rank (%-ile)</b>	<b>Yearly Benefit</b>	<b>Rank (%-ile)</b>	<b>Monthly Benefit</b>	<b>Rank (%-ile)</b>	<b>ROR 2010</b>	<b>Rank (%-ile)</b>	<b>Funding Ratio</b>	<b>Rank (%-ile)</b>
Apple Valley	63	4,466,882	71%	182,389	76%	292,161	90%	6,300	80%	42	90%	9.1	23%	72	14%
Benson	26	272,600	0%	22,237	4%	13,521	14%	1,100	25%	4	5%	6.8	4%	84	47%
Brooklyn Center	33	3,303,595	47%	98,752	57%	65,945	38%	7,500	90%	27	60%	12.0	61%	102	80%
Chanhassen	48	2,500,135	42%	104,474	61%	94,032	57%	5,050	65%	21	35%	12.7	85%	77	28%
Chaska	33	3,973,421	57%	83,772	47%	187,573	76%	-	0%	24	40%	8.1	19%	80	33%
Eden Prairie	97	16,967,737	100%	292,384	95%	1,129,002	100%	5,600	70%	56	100%	12.4	80%	88	61%
Fairmont	32	1,325,547	23%	51,404	23%	13,548	19%	3,800	55%	25	55%	7.9	14%	66	9%
Glencoe	37	682,093	9%	27,419	9%	68,779	42%	2,000	30%	13	20%	12.0	61%	72	14%
Hutchinson	28	1,449,258	33%	68,050	38%	12,449	9%	-	0%	15	25%	7.6	9%	57	0%
Lake Johanna	60	3,978,565	61%	186,486	80%	80,897	47%	5,600	70%	34	85%	12.2	76%	100	76%
Minnetonka	67	12,095,587	95%	254,282	85%	348,168	95%	6,910	85%	53	95%	10.7	33%	97	71%
Mound	40	4,159,951	66%	78,104	42%	137,600	61%	-	0%	29	65%	12.0	61%	93	66%
New Ulm	42	1,945,180	38%	57,510	33%	91,123	52%	3,750	50%	25	50%	9.2	28%	83	38%
Pine City	24	970,805	14%	38,325	19%	18,000	23%	-	0%	8	10%	5.1	0%	128	100%
Pipestone	32	529,281	4%	20,647	0%	36,653	33%	2,250	35%	3	0%	13.4	90%	75	23%
Plymouth	71	6,275,254	80%	310,510	100%	-	0%	7,500	90%	24	45%	11.9	57%	118	95%
Robbinsdale	27	1,378,234	28%	52,866	28%	184,795	71%	7,500	90%	13	15%	13.8	100%	60	4%
Roseville	69	7,524,091	85%	148,002	66%	216,500	80%	3,000	45%	30	70%	13.7	95%	87	57%
Savage	39	3,894,102	52%	92,440	52%	184,514	66%	5,021	60%	33	75%	11.7	47%	83	38%
Spring Lake Park	51	10,169,491	90%	267,576	90%	270,750	85%	-	0%	34	80%	11.1	38%	107	85%
White Bear Lake	49	5,492,113	76%	159,880	71%	-	0%	*	*	*	*	11.7	47%	113	90%
Worthington	35	1,174,916	19%	37,656	14%	31,869	28%	2,725	40%	17	30%	11.1	38%	85	52%

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

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## How to Read Tables 3-A Through 3-C

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Tables 3-A, 3-B, and 3-C provide relief association funding status and contribution requirement information.

**Net Assets** – The value of the relief association’s Special Fund assets as of the end of 2010. The net assets include any accounts payable or receivable that are outstanding as of December 31, 2010. The net asset value may therefore differ from the market value of the relief association’s investments.

**Accrued Liabilities** – An estimate of how much a relief association has accrued in pension benefits payable as of the end of 2010. The estimate is derived using statutory assumptions.

**Surplus or (Deficit)** – A surplus is the amount of a relief association’s net assets in excess of its accrued liabilities. A deficit is the amount of accrued liabilities a relief association had in excess of its assets as of December 31, 2010. A relief association that has a deficit is “under-funded,” while a relief association that has a surplus is “fully- funded.”

**Funding Ratio** – The relief association’s assets divided by its accrued liabilities at the end of 2010. Over 100 percent means the relief association had more assets than liabilities, while less than 100 percent means the association had more projected liabilities than assets.

**Deficit Amortization Payment** – Relief associations that showed a deficit on their 2010 Schedule Form or Actuarial Valuation are required to include this charge when calculating their required contribution. The amortization payment helps bring the relief association closer to full funding.

**Normal Cost** – The relief association’s cost of existing for one year; in this case, from 2010 to 2011. The normal cost includes the cost of members receiving one additional year of service credit, and becoming closer to receiving a fully-vested pension.

**Required Contribution** – The contribution required from the affiliated municipality or independent nonprofit firefighting corporation. The contribution helps bring the relief association closer to full funding, or helps offset normal costs in excess of projected income.

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**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution<sup>^</sup></b>
Ada	280,681	280,039	642	100%	4,802	21,015	4,867
Adams	193,559	177,791	15,768	109%	-	13,767	-
Adrian	331,059	280,261	50,798	118%	-	24,370	-
Aitkin	542,443	587,087	(44,644)	92%	16,527	56,600	9,775
Albany	428,661	390,030	38,631	110%	-	34,942	2,728
Albert Lea Township	195,347	274,729	(79,382)	71%	10,586	30,502	29,037
Albertville	525,828	519,678	6,150	101%	-	47,116	-
Alden	**	**	**	N/A	2,993	9,083	4,269
Alexandria	1,617,792	1,792,519	(174,727)	90%	76,378	180,826	108,341
Almelund	311,761	274,114	37,647	114%	-	19,226	-
Alpha	121,958	121,924	34	100%	-	9,888	-
Altura	114,520	100,288	14,232	114%	-	7,840	-
Amboy	149,189	170,640	(21,451)	87%	4,446	14,816	6,155
Annandale	653,952	332,784	321,168	197%	-	27,283	-
Argyle	131,476	114,782	16,694	115%	-	10,040	-
Arlington	389,460	391,767	(2,307)	99%	10,901	38,213	18,861
Arrowhead	76,867	56,652	20,215	136%	-	9,600	1,148
Askov	184,809	182,808	2,001	101%	295	14,816	1,983
Atwater	315,882	341,620	(25,738)	92%	10,177	30,140	16,243
Audubon	295,791	277,289	18,502	107%	-	27,108	-
Aurora	220,891	311,827	(90,936)	71%	12,580	29,414	24,833
Avon	340,976	314,880	26,096	108%	-	33,720	-
Babbitt	318,771	285,137	33,634	112%	-	26,280	3,126
Backus	338,619	276,319	62,300	123%	-	27,992	-
Badger	88,787	66,410	22,377	134%	-	6,100	-
Bagley	318,133	307,309	10,824	104%	3,268	30,621	7,046
Balaton	145,980	134,224	11,756	109%	-	12,630	-
Baldwin	313,601	166,176	147,425	189%	-	35,040	-
Balsam	158,645	176,726	(18,081)	90%	1,250	22,726	6,393
Barnesville	197,486	198,022	(536)	100%	1,632	19,105	3,982
Barnum	188,715	128,990	59,725	146%	-	14,294	-
Barrett	103,413	90,626	12,787	114%	-	8,227	-
Battle Lake	388,614	307,230	81,384	126%	-	30,870	-
Baudette	446,825	331,308	115,517	135%	-	24,242	-
Bayport	1,544,340	1,308,047	236,293	118%	-	109,486	-
Beardsley	152,343	112,922	39,421	135%	-	10,030	-
Beaver Bay	116,161	46,830	69,331	248%	-	4,950	-
Beaver Creek	116,495	126,100	(9,605)	92%	3,514	8,650	3,355
Becker	902,024	870,102	31,922	104%	-	93,554	-
Belgrade	336,511	340,780	(4,269)	99%	4,575	20,978	6,461
Belle Plaine	532,844	650,998	(118,154)	82%	23,946	65,087	39,999
Bellingham	164,123	158,539	5,584	104%	357	11,872	-
Belview	214,698	194,562	20,136	110%	-	15,346	-
Bemidji	2,386,635	2,302,059	84,576	104%	36,267	180,132	9,326

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
Bertha	121,044	91,964	29,080	132%	-	10,096	-
Big Lake	984,173	922,211	61,962	107%	-	76,700	-
Bigelow	129,652	58,124	71,528	223%	-	4,248	-
Bigfork	185,718	242,991	(57,273)	76%	12,101	25,578	10,118
Bird Island	177,041	190,733	(13,692)	93%	3,927	21,602	10,591
Biwabik	**	**	**	N/A	1,909	13,258	567
Biwabik City	378,820	361,182	17,638	105%	-	25,172	-
Blackduck	230,111	271,867	(41,756)	85%	11,342	23,799	14,113
Blackhoof	93,016	90,595	2,421	103%	2,103	10,717	3,895
Blooming Prairie	315,710	310,885	4,825	102%	6,086	33,588	-
Blue Earth	907,354	738,167	169,187	123%	-	58,127	-
Bluffton	136,026	71,169	64,857	191%	-	4,851	-
Bovey	115,039	153,000	(37,961)	75%	3,863	17,743	12,320
Bowlus	121,326	123,160	(1,834)	99%	2,478	8,112	-
Boyd	151,295	108,933	42,362	139%	-	6,945	-
Braham	302,859	284,644	18,215	106%	-	31,373	-
Brainerd	2,201,655	2,289,532	(87,877)	96%	45,846	245,430	65,993
Brandon	183,330	210,077	(26,747)	87%	6,396	20,334	10,170
Breckenridge	344,314	427,152	(82,838)	81%	15,336	31,056	20,899
Breitung	284,067	197,977	86,090	143%	-	15,457	-
Brevator	134,653	119,724	14,929	112%	-	10,152	-
Bricelyn	231,424	179,042	52,382	129%	-	12,120	-
Brimson	78,284	34,534	43,750	227%	-	4,200	-
Brook Park	129,675	74,408	55,267	174%	-	6,744	-
Brooten	221,780	197,724	24,056	112%	-	15,023	-
Browerville	257,426	147,960	109,466	174%	-	16,500	-
Browns Valley	178,666	183,675	(5,009)	97%	2,639	12,885	4,307
Brownsdale	263,018	150,132	112,886	175%	-	16,343	-
Brownsville	85,115	9,851	75,264	864%	-	1,056	-
Brownton	275,402	330,764	(55,362)	83%	14,906	28,640	29,242
Buffalo	1,133,140	1,390,272	(257,132)	82%	54,362	130,850	73,363
Buffalo Lake	330,013	328,409	1,604	100%	-	27,075	830
Buhl	126,344	160,520	(34,176)	79%	8,814	16,520	15,159
Butterfield	187,797	201,773	(13,976)	93%	4,773	14,989	4,475
Buyck	**	**	**	N/A	-	1,772	-
Byron	422,920	494,314	(71,394)	86%	15,436	43,932	18,628
Caledonia	424,005	425,271	(1,266)	100%	-	36,015	-
Cambridge	317,725	375,354	(57,629)	85%	13,619	54,960	7,576
Campbell	181,701	196,575	(14,874)	92%	4,048	9,910	-
Canby	354,956	253,385	101,571	140%	-	22,334	-
Cannon Falls	755,998	822,661	(66,663)	92%	14,067	47,532	-
Canosia	301,320	276,140	25,180	109%	-	18,840	-
Canton	98,025	97,512	513	101%	150	7,296	-
Carlos	664,633	604,492	60,141	110%	-	45,965	-

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution<sup>^</sup></b>
Carlton	167,699	126,560	41,139	133%	-	32,970	9,872
Carsonville	89,653	81,924	7,729	109%	-	8,520	-
Carver	485,208	496,040	(10,832)	98%	-	48,336	12,314
Cass Lake	497,272	355,617	141,655	140%	-	43,231	-
Centennial	2,437,034	2,246,268	190,766	108%	-	209,498	-
Center City	306,618	274,075	32,543	112%	-	29,250	3,283
Ceylon	210,132	186,473	23,659	113%	1,018	8,910	-
Chandler	159,919	147,580	12,339	108%	-	9,958	-
Chatfield	366,782	391,872	(25,090)	94%	9,373	30,940	6,892
Cherry	136,060	76,908	59,152	177%	-	7,968	-
Chisago	688,987	579,450	109,537	119%	-	55,468	-
Chisholm	607,894	662,946	(55,052)	92%	22,796	57,359	34,641
Chokio	152,151	95,080	57,071	160%	-	9,770	-
Clara City	300,050	288,370	11,680	104%	2,337	20,020	2,083
Claremont	92,892	93,520	(628)	99%	-	10,941	1,944
Clarissa	146,638	160,902	(14,264)	91%	2,078	10,488	433
Clarkfield	246,633	248,493	(1,860)	99%	3,267	22,937	9,254
Clarks Grove	157,001	124,376	32,625	126%	-	8,080	-
Clear Lake	452,878	378,772	74,106	120%	-	34,968	-
Clearbrook	134,463	119,235	15,228	113%	-	14,098	-
Clearwater	316,558	325,758	(9,200)	97%	4,934	39,059	15,388
Clements	151,802	145,360	6,442	104%	-	11,189	-
Cleveland	424,638	350,078	74,560	121%	-	31,130	-
Clifton	279,832	192,849	86,983	145%	-	12,198	-
Climax	101,341	37,308	64,033	272%	-	4,104	-
Clinton (Big Stone)	78,586	108,936	(30,350)	72%	3,980	12,912	7,035
Clinton (Saint Louis)	147,186	107,527	39,659	137%	-	12,520	-
Cohasset	633,770	592,158	41,612	107%	5,450	53,172	15,631
Cokato	490,311	600,992	(110,681)	82%	33,610	36,512	31,156
Cold Spring	933,150	869,332	63,818	107%	-	64,849	-
Coleraine	181,254	205,925	(24,671)	88%	7,897	24,225	17,321
Colvill	56,439	20,925	35,514	270%	-	2,704	-
Colvin	53,932	58,960	(5,028)	91%	2,593	6,915	5,350
Comfrey	196,381	193,213	3,168	102%	-	12,588	-
Cook	362,618	359,520	3,098	101%	3,689	22,080	-
Cosmos	192,922	106,037	86,885	182%	-	9,504	-
Cottage Grove	1,810,182	1,580,362	229,820	115%	-	158,472	-
Cotton	146,168	77,464	68,704	189%	-	5,616	-
Cottonwood	322,687	197,052	125,635	164%	-	14,556	-
Courtland	282,219	331,824	(49,605)	85%	7,658	23,808	10,937
Cromwell	348,684	314,112	34,572	111%	-	24,504	539
Crooked Lake	132,352	73,052	59,300	181%	-	4,893	-
Crookston	473,284	490,660	(17,376)	96%	4,154	40,018	13,711
Crosby	420,701	562,567	(141,866)	75%	28,125	57,892	45,708

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution<sup>^</sup></b>
Culver	43,380	13,752	29,628	315%	-	1,262	-
Currie	103,853	127,224	(23,371)	82%	6,765	9,324	5,565
Cuyuna	190,867	265,865	(74,998)	72%	12,343	21,097	21,236
Cyrus	120,691	73,604	47,087	164%	-	7,488	-
Dalton	243,536	208,576	34,960	117%	-	16,158	-
Danube	169,104	139,275	29,829	121%	-	11,814	-
Danvers	76,263	77,415	(1,152)	99%	445	6,930	-
Darfur	171,474	147,674	23,800	116%	-	6,126	-
Dassel	800,869	751,431	49,438	107%	-	52,513	-
Dawson	274,233	355,667	(81,434)	77%	11,171	43,128	32,856
Dayton	562,015	642,647	(80,632)	87%	18,114	42,078	20,641
Deer Creek	156,832	152,341	4,491	103%	3,464	11,101	3,738
Deer River	316,116	340,406	(24,290)	93%	8,739	38,360	14,054
Deerwood	335,188	271,323	63,865	124%	-	19,475	-
Delano	689,080	886,288	(197,208)	78%	27,026	63,984	24,957
Delavan	183,011	161,055	21,956	114%	-	13,575	-
Dent	236,196	205,142	31,054	115%	-	12,492	-
Detroit Lakes	1,759,597	1,614,108	145,489	109%	-	138,650	-
Dexter	166,427	150,157	16,270	111%	-	7,766	-
Dodge Center	518,226	395,624	122,602	131%	-	32,368	-
Dover	208,658	160,455	48,203	130%	-	12,435	-
Dovray	35,101	37,738	(2,637)	93%	1,923	2,874	175
Dumont	118,231	96,144	22,087	123%	-	6,234	-
Dunnell	117,478	90,747	26,731	129%	-	6,138	-
Eagle Bend	237,429	254,614	(17,185)	93%	4,501	20,088	6,607
East Bethel	1,141,265	1,022,064	119,201	112%	18,989	93,092	28,315
East Grand Forks	716,517	663,708	52,809	108%	-	64,622	-
Eastern Hubbard	236,245	170,125	66,120	139%	-	22,293	-
Easton	137,367	146,566	(9,199)	94%	3,173	10,152	2,495
Echo	181,843	147,684	34,159	123%	-	10,440	-
Eden Valley	465,252	416,905	48,347	112%	-	27,478	-
Edgerton	310,105	260,478	49,627	119%	-	20,826	-
Eitzen	134,927	128,439	6,488	105%	3,595	11,079	2,392
Elbow Tulaby Lakes	**	**	**	N/A	-	5,571	-
Elizabeth	185,182	220,028	(34,846)	84%	5,970	13,920	6,216
Elk River	2,189,448	2,398,067	(208,619)	91%	49,072	194,846	38,490
Elko New Market	1,202,310	1,048,706	153,604	115%	-	95,830	-
Ellendale	135,358	147,775	(12,417)	92%	-	9,040	-
Ellsworth	237,070	220,792	16,278	107%	-	12,470	-
Elmer	87,487	56,081	31,406	156%	-	3,055	-
Elmore	198,798	210,056	(11,258)	95%	2,774	17,226	3,521
Elrosa	299,955	275,088	24,867	109%	-	14,688	-
Ely	589,968	588,544	1,424	100%	8,298	48,480	-
Elysian	274,140	308,430	(34,290)	89%	11,950	22,554	12,495

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
Emily	177,625	217,095	(39,470)	82%	8,134	16,605	12,202
Emmons	7,009	**	7,009	N/A	-	11,160	-
Evansville	153,449	86,006	67,443	178%	-	8,804	-
Eveleth	389,164	420,262	(31,098)	93%	11,474	34,656	21,704
Excelsior	3,733,589	3,746,786	(13,197)	100%	39,396	295,133	70,499
Eyota	293,657	264,528	29,129	111%	-	22,992	-
Fairfax	281,613	324,995	(43,382)	87%	6,238	26,500	11,401
Farmington	1,357,185	2,019,821	(662,636)	67%	127,718	195,815	187,713
Fayal	305,832	291,810	14,022	105%	3,471	28,770	15,632
Federal Dam	87,311	14,843	72,468	588%	-	890	-
Fergus Falls	1,973,520	1,981,117	(7,597)	100%	30,545	134,706	24,632
Fertile	255,176	240,873	14,303	106%	-	18,704	-
Fifty Lakes	106,802	86,847	19,955	123%	-	9,321	-
Finland	210,737	206,960	3,777	102%	-	10,933	-
Finlayson	167,620	159,348	8,272	105%	-	11,400	-
Flensburg	115,533	121,454	(5,921)	95%	1,299	10,224	300
Floodwood	329,184	259,404	69,780	127%	-	20,840	-
Foley	801,556	717,454	84,102	112%	-	49,644	-
Forada	239,164	157,760	81,404	152%	-	15,248	-
Forest Lake	1,746,295	1,711,790	34,505	102%	27,501	154,080	13,540
Foreston	241,413	270,699	(29,286)	89%	5,136	15,281	4,061
Franklin	292,596	236,321	56,275	124%	-	20,272	727
Frazee	213,880	266,365	(52,485)	80%	7,690	26,985	10,960
Fredenberg	203,180	162,644	40,536	125%	-	12,530	-
French Township	138,758	146,210	(7,452)	95%	5,208	10,380	3,194
Frost	194,923	175,074	19,849	111%	-	9,610	-
Fulda	284,639	238,262	46,377	119%	-	21,082	-
Garfield	291,693	268,115	23,578	109%	-	25,184	2,058
Garrison	604,715	579,940	24,775	104%	-	55,664	-
Garvin	103,430	98,679	4,751	105%	564	6,510	-
Gaylord	416,398	481,334	(64,936)	87%	23,056	33,615	28,897
Geneva	123,774	77,387	46,387	160%	-	5,474	-
Ghent	132,576	118,968	13,608	111%	440	9,304	-
Gilbert	200,950	212,850	(11,900)	94%	3,226	18,920	10,889
Glenwood	367,234	449,897	(82,663)	82%	19,500	48,488	34,165
Glyndon	397,277	368,664	28,613	108%	-	17,982	-
Gnesen	288,378	300,859	(12,481)	96%	1,293	22,873	1,046
Golden Valley	4,858,029	4,530,370	327,659	107%	29,960	365,382	97,604
Gonvick	201,422	172,529	28,893	117%	-	16,751	448
Good Thunder	296,876	264,453	32,423	112%	-	18,828	-
Goodview	337,910	372,290	(34,380)	91%	-	38,388	10,763
Graceville	183,497	156,442	27,055	117%	-	13,651	-
Granada	73,174	67,141	6,033	109%	-	6,600	-
Grand Lake	333,234	277,844	55,390	120%	-	31,056	1,972

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution<sup>^</sup></b>
Grand Marais	**	**	**	N/A	7,102	24,288	5,345
Grand Meadow	329,274	348,385	(19,111)	95%	9,118	29,568	13,784
Grand Rapids	1,710,510	1,451,000	259,510	118%	-	146,500	-
Granite Falls	333,943	401,856	(67,913)	83%	13,956	40,766	26,713
Green Isle	178,971	161,739	17,232	111%	-	15,779	2,583
Greenbush	205,602	236,398	(30,796)	87%	5,638	16,879	3,913
Greenwood	400,907	385,120	15,787	104%	7,551	29,280	8,014
Grey Eagle	232,535	222,277	10,258	105%	1,951	14,925	-
Grove City	174,915	180,040	(5,125)	97%	-	18,553	290
Grygla	117,112	66,565	50,547	176%	-	4,725	-
Hackensack	549,640	612,288	(62,648)	90%	9,738	49,104	23,816
Hallock	190,885	190,314	571	100%	1,448	15,096	-
Halstad	196,255	173,313	22,942	113%	-	13,200	-
Ham Lake	1,326,613	1,358,752	(32,139)	98%	21,027	113,856	14,796
Hamburg	513,316	600,822	(87,506)	85%	29,301	47,701	46,712
Hamel	1,277,531	1,031,012	246,519	124%	-	62,680	-
Hancock	187,084	170,069	17,015	110%	-	13,884	-
Hanley Falls	134,488	118,218	16,270	114%	-	8,864	-
Hanover	559,690	551,300	8,390	102%	-	44,323	-
Hanska	185,937	148,234	37,703	125%	-	11,856	-
Harmony	253,154	252,763	391	100%	2,334	19,408	766
Harris	139,427	128,596	10,831	108%	-	15,254	-
Hartland	144,705	67,396	77,309	215%	-	7,711	-
Hastings	3,334,387	3,064,849	269,538	109%	12,963	246,750	-
Hayfield	276,365	336,944	(60,579)	82%	11,109	35,185	18,481
Hayward	274,229	175,808	98,421	156%	-	16,000	-
Hector	452,259	382,544	69,715	118%	-	30,120	-
Henderson	173,018	237,792	(64,774)	73%	11,814	19,980	22,906
Hendricks	195,560	246,644	(51,084)	79%	8,534	19,432	13,912
Hendrum	133,282	112,849	20,433	118%	-	9,085	-
Henning	273,499	300,580	(27,081)	91%	10,334	27,441	12,734
Herman	123,643	112,536	11,107	110%	415	14,004	3,263
Hermantown	958,629	875,432	83,197	110%	-	66,136	-
Heron Lake	165,748	148,896	16,852	111%	-	9,144	-
Hewitt	107,742	82,770	24,972	130%	-	6,450	-
Hibbing	381,661	362,871	18,790	105%	-	21,953	4,954
Hill City	123,802	168,878	(45,076)	73%	7,376	14,144	11,534
Hills	104,288	97,605	6,683	107%	-	12,435	1,056
Hinckley	478,345	328,408	149,937	146%	-	25,992	-
Hitterdal	134,807	125,072	9,735	108%	-	10,588	77
Hoffman	136,508	160,459	(23,951)	85%	3,417	13,988	1,411
Hokah	126,124	132,352	(6,228)	95%	1,096	11,675	-
Holdingsford	211,022	240,342	(29,320)	88%	6,136	17,928	4,183
Holland	183,937	91,375	92,562	201%	-	5,405	-

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
Hollandale	72,121	220	71,901	32782%	-	15	-
Hopkins	1,913,421	1,660,483	252,938	115%	-	183,711	-
Houston	257,696	228,534	29,162	113%	-	20,553	1,914
Hovland Area	112,820	34,688	78,132	325%	-	4,288	-
Howard Lake	368,692	468,028	(99,336)	79%	19,523	38,920	31,107
Hoyt Lakes	239,907	284,930	(45,023)	84%	6,423	28,260	18,650
Hugo	651,733	622,342	29,391	105%	13,964	63,416	17,344
Ideal	557,649	664,442	(106,793)	84%	20,667	61,543	35,916
Industrial	264,169	228,004	36,165	116%	-	11,312	-
International Falls	594,285	612,826	(18,541)	97%	12,514	64,735	13,836
Inver Grove Heights	3,476,455	2,650,228	826,227	131%	-	286,600	-
Iona	74,556	65,586	8,970	114%	-	4,572	-
Ironton	157,971	126,672	31,299	125%	-	11,347	189
Isanti	1,199,594	1,456,459	(256,865)	82%	56,695	94,477	53,376
Isle	356,489	321,182	35,307	111%	-	25,667	-
Jackson	578,623	602,719	(24,096)	96%	12,929	42,751	-
Jacobson	115,159	95,068	20,091	121%	-	10,936	404
Janesville	230,969	293,916	(62,947)	79%	8,911	34,944	24,256
Jasper	170,154	172,263	(2,109)	99%	2,558	16,419	4,360
Jeffers	128,257	145,130	(16,873)	88%	4,382	10,200	3,529
Jordan	645,304	748,429	(103,125)	86%	36,521	61,088	42,214
Kandiyohi	270,236	280,152	(9,916)	96%	-	20,637	-
Karlstad	152,014	103,159	48,855	147%	-	10,094	-
Kasota	413,555	347,128	66,427	119%	-	26,884	-
Kasson	486,888	566,584	(79,696)	86%	17,298	51,960	26,928
Keewatin	139,431	188,864	(49,433)	74%	10,412	24,032	21,569
Kelliher	160,045	162,915	(2,870)	98%	3,640	11,200	2,473
Kellogg	342,436	333,766	8,670	103%	-	20,714	-
Kennedy	115,607	61,663	53,944	187%	-	4,711	-
Kensington	203,731	198,557	5,174	103%	-	21,248	5,031
Kerrick	13,902	14,913	(1,011)	93%	221	1,053	-
Kettle River	101,466	96,772	4,694	105%	1,594	9,888	3,436
Kilkenny	238,822	200,770	38,052	119%	-	13,995	-
Kimball	251,378	236,988	14,390	106%	-	21,531	798
Kinney	208,009	177,538	30,471	117%	-	11,518	-
La Crescent	389,043	425,012	(35,969)	92%	6,182	38,144	5,484
La Salle	93,301	87,816	5,485	106%	452	6,280	-
Lafayette	323,820	256,376	67,444	126%	-	24,847	-
Lake Benton	192,043	144,494	47,549	133%	-	13,818	-
Lake Bronson	81,012	55,288	25,724	147%	-	6,848	-
Lake City	697,447	751,997	(54,550)	93%	22,653	66,170	21,139
Lake Crystal	452,811	559,267	(106,456)	81%	19,952	46,520	27,462
Lake Elmo	846,373	718,154	128,219	118%	-	80,526	9,807
Lake Henry	121,333	105,889	15,444	115%	-	10,039	-

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
Lake Kabetogama	142,853	117,645	25,208	121%	-	10,591	-
Lake Lillian	106,446	123,480	(17,034)	86%	2,155	10,892	2,788
Lake Park	190,418	186,360	4,058	102%	970	17,605	-
Lake Wilson	169,616	165,660	3,956	102%	-	12,600	287
Lakefield	415,058	356,240	58,818	117%	-	24,400	-
Lakeland	**	**	**	N/A	925	15,700	4,580
Lakeville	5,677,470	5,297,410	380,060	107%	-	510,706	44,804
Lakewood	246,315	210,275	36,040	117%	-	15,093	-
Lamberton	141,060	167,941	(26,881)	84%	6,204	18,601	11,103
Lancaster	115,243	91,042	24,201	127%	-	10,850	-
Lanesboro	270,345	252,224	18,121	107%	-	21,320	1,058
Le Sueur	654,493	561,925	92,568	116%	-	61,204	1,147
Leaf Valley	231,431	280,929	(49,498)	82%	3,667	17,643	3,522
LeRoy	141,721	119,147	22,574	119%	-	10,557	-
Lester Prairie	263,745	297,313	(33,568)	89%	4,649	24,701	8,990
Lewiston	386,776	363,813	22,963	106%	9,629	34,650	9,557
Lewisville	213,363	174,710	38,653	122%	-	12,082	-
Lexington	**	**	**	N/A	-	37,269	6,752
Lindstrom	668,460	660,219	8,241	101%	12,195	54,894	18,891
Linwood	464,551	506,240	(41,689)	92%	15,380	48,600	28,365
Lismore	125,984	110,080	15,904	114%	-	8,190	-
Litchfield	615,108	706,219	(91,111)	87%	20,972	60,535	20,639
Little Canada	1,728,513	1,712,548	15,965	101%	32,470	113,682	36,952
Little Falls	912,697	1,010,701	(98,004)	90%	21,437	97,839	30,696
Littlefork	240,718	193,584	47,134	124%	-	19,595	-
Long Lake	1,357,718	1,255,496	102,222	108%	-	114,949	-
Long Prairie	412,077	441,246	(29,169)	93%	6,583	40,145	5,378
Lonsdale	532,594	448,941	83,653	119%	-	49,210	-
Loretto	1,348,627	1,466,341	(117,714)	92%	38,885	114,761	69,066
Lower Saint Croix Valley	1,123,602	1,101,689	21,913	102%	20,310	78,306	21,226
Lowry	321,907	284,196	37,711	113%	-	19,255	-
Lucan	103,112	98,559	4,553	105%	-	10,134	-
Lutsen	**	**	**	N/A	6,360	22,582	14,057
Luverne	733,745	683,152	50,593	107%	-	72,560	11,691
Lynd	110,651	99,882	10,769	111%	200	6,219	-
Mabel	122,602	123,575	(973)	99%	996	10,197	236
Madelia	270,076	355,304	(85,228)	76%	11,800	28,359	16,204
Madison	132,723	182,132	(49,409)	73%	5,106	22,074	10,931
Madison Lake	257,528	234,794	22,734	110%	-	24,817	6,689
Mahnomen	296,123	275,670	20,453	107%	-	27,038	-
Mahtomedi	1,437,462	1,368,964	68,498	105%	37,595	117,820	39,103
Mahtowa	109,532	89,060	20,472	123%	-	10,220	-
Mantorville	276,006	252,440	23,566	109%	-	19,792	-
Maple Hill	172,774	96,283	76,491	179%	-	7,788	-

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
Maple Lake	873,823	944,410	(70,587)	93%	13,054	51,884	-
Maple Plain	858,058	903,305	(45,247)	95%	21,386	59,177	22,724
Mapleton	385,959	315,936	70,023	122%	-	35,532	-
Maplewood	4,397,333	4,542,810	(145,477)	97%	149,551	410,186	222,110
Marble	246,078	206,418	39,660	119%	-	19,775	5,705
Marshall	2,383,562	2,561,819	(178,257)	93%	56,064	234,995	134,649
Mayer	493,192	521,705	(28,513)	95%	11,539	45,113	32,101
Maynard	266,690	238,874	27,816	112%	-	15,491	-
McDavitt	148,958	161,698	(12,740)	92%	5,241	15,020	8,957
McGrath	149,695	109,198	40,497	137%	-	8,180	-
McGregor	444,438	550,634	(106,196)	81%	36,645	31,076	20,521
McIntosh	115,105	119,534	(4,429)	96%	-	12,384	2,251
McKinley	77,306	41,450	35,856	187%	-	3,762	-
Meadowlands	56,695	29,460	27,235	192%	-	2,680	-
Medford	230,569	233,349	(2,780)	99%	5,788	20,661	12,705
Melrose	326,205	351,783	(25,578)	93%	6,280	31,100	4,929
Menahga	329,562	320,836	8,726	103%	-	21,406	-
Middle River	159,743	88,368	71,375	181%	-	9,608	-
Miesville	252,319	270,507	(18,188)	93%	4,485	17,076	3,495
Milaca	697,020	674,248	22,772	103%	-	54,384	-
Milan	175,103	129,060	46,043	136%	-	8,270	-
Miltona	223,393	231,981	(8,588)	96%	1,806	24,018	8,617
Minneota	276,972	236,638	40,334	117%	-	26,280	944
Minnesota Lake	216,439	176,391	40,048	123%	-	15,456	-
Mission	248,566	282,504	(33,938)	88%	6,392	29,732	10,594
Montevideo	570,325	552,936	17,389	103%	3,186	49,640	1,495
Montgomery	456,623	442,508	14,115	103%	5,830	49,140	17,034
Monticello	1,136,892	1,190,292	(53,400)	96%	31,937	87,085	-
Montrose	459,677	480,240	(20,563)	96%	13,371	43,740	31,814
Moose Lake	195,040	219,934	(24,894)	89%	14,119	22,200	12,074
Mora	592,739	580,255	12,484	102%	-	57,135	-
Morgan	501,958	480,622	21,336	104%	7,013	37,338	17,340
Morris	586,810	497,130	89,680	118%	-	43,770	-
Morristown	467,546	475,762	(8,216)	98%	13,042	41,854	23,484
Morse-Fall Lake	26,097	1,013	25,084	2576%	101	246	347
Morton	173,810	186,544	(12,734)	93%	3,216	15,472	5,851
Motley	172,930	181,856	(8,926)	95%	2,856	22,976	7,429
Mountain Iron	213,102	188,856	24,246	113%	-	28,044	10,260
Mountain Lake	202,869	204,264	(1,395)	99%	-	23,352	4,130
Nashwauk	334,404	363,979	(29,575)	92%	7,588	29,753	13,519
Nerstrand	43,442	10,305	33,137	422%	-	847	-
Nevis	217,640	169,778	47,862	128%	-	16,831	-
New Auburn	158,135	221,227	(63,092)	71%	9,816	16,480	16,007
New Brighton	2,744,808	2,673,202	71,606	103%	54,264	177,012	36,646

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
New Germany	424,095	412,417	11,678	103%	2,402	30,149	5,113
New London	285,866	366,310	(80,444)	78%	12,500	34,435	8,309
New Munich	117,311	91,392	25,919	128%	-	9,237	-
New Prague	539,386	796,233	(256,847)	68%	43,373	88,267	60,739
New Richland	308,130	274,180	33,950	112%	-	24,020	-
New York Mills	168,567	204,950	(36,383)	82%	6,489	21,525	7,110
Newfolden	130,998	103,512	27,486	127%	-	9,768	-
Newport	819,192	1,029,626	(210,434)	80%	28,868	85,653	71,816
Nicollet	278,249	258,457	19,792	108%	2,711	28,303	3,265
Nisswa	761,420	797,088	(35,668)	96%	10,791	61,920	-
Normanna	27,816	6,172	21,644	451%	-	1,620	-
North Branch	475,015	922,319	(447,304)	52%	72,513	75,904	92,525
North Mankato	1,382,824	1,371,768	11,056	101%	13,144	117,829	29,742
North Saint Paul	1,068,216	1,110,242	(42,026)	96%	41,613	101,728	55,207
Northfield	3,243,405	3,475,820	(232,415)	93%	91,283	234,750	77,374
Northland	79,610	46,554	33,056	171%	-	4,295	-
Northome	136,510	133,078	3,432	103%	-	10,681	-
Norwood Young America	504,439	672,702	(168,263)	75%	27,690	49,904	37,774
Oak Grove	976,274	941,794	34,480	104%	-	88,422	-
Oakdale	1,914,023	1,905,396	8,627	100%	32,740	207,421	60,690
Odin	111,949	93,587	18,362	120%	-	7,667	-
Ogilvie	228,829	312,312	(83,483)	73%	9,027	31,436	16,344
Okabena	167,369	112,878	54,491	148%	-	6,786	-
Olivia	255,942	348,950	(93,008)	73%	12,311	28,556	16,681
Onamia	225,454	274,760	(49,306)	82%	10,749	22,154	11,031
Ormsby	165,246	135,339	29,907	122%	-	9,312	-
Oronoco	170,698	145,371	25,327	117%	-	20,394	4,563
Orr	162,228	135,090	27,138	120%	-	9,921	-
Ortonville	403,083	381,532	21,551	106%	-	28,780	3,177
Osakis	385,526	515,476	(129,950)	75%	29,536	51,428	49,464
Osseo	538,539	481,868	56,671	112%	-	41,440	-
Ostrander	64,945	44,435	20,510	146%	-	4,005	-
Owatonna	1,931,044	2,066,227	(135,183)	93%	68,459	146,939	45,655
Palisade	116,244	121,212	(4,968)	96%	2,420	12,120	6,064
Palo	318,249	295,368	22,881	108%	-	17,233	-
Park Rapids	1,027,128	1,005,180	21,948	102%	2,041	74,520	-
Parkers Prairie	258,441	353,813	(95,372)	73%	13,717	26,863	19,344
Paynesville	568,139	585,091	(16,952)	97%	11,273	46,530	8,289
Pelican Rapids	380,911	364,956	15,955	104%	1,573	37,008	-
Pemberton	109,784	82,280	27,504	133%	-	8,492	-
Pennock	203,269	208,634	(5,365)	97%	4,430	16,992	4,413
Pequaywan	48,978	61,526	(12,548)	80%	3,090	6,860	4,290
Pequot Lakes	949,834	808,162	141,672	118%	-	82,186	-
Perham	568,997	670,142	(101,145)	85%	22,522	59,242	31,538

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution<sup>^</sup></b>
Pierz	341,512	350,904	(9,392)	97%	5,389	36,660	4,423
Pillager	450,587	551,535	(100,948)	82%	11,960	50,028	22,897
Pine Island	392,820	456,651	(63,831)	86%	15,260	59,835	29,352
Pine River	599,548	546,256	53,292	110%	-	36,470	-
Plato	476,909	415,913	60,996	115%	-	28,665	3,848
Porter	279,722	156,478	123,244	179%	-	7,578	-
Preston	218,620	278,720	(60,100)	78%	8,898	30,368	17,282
Princeton	1,125,017	1,093,191	31,826	103%	8,662	89,683	15,510
Prinsburg	214,104	153,766	60,338	139%	-	8,710	-
Prior Lake	2,316,807	2,632,234	(315,427)	88%	74,108	264,472	100,175
Proctor	351,868	243,558	108,310	144%	-	25,366	-
Randall	322,169	202,832	119,337	159%	-	25,224	-
Randolph	595,220	601,162	(5,942)	99%	9,187	40,457	11,004
Raymond	229,301	236,848	(7,547)	97%	4,293	20,048	5,302
Red Wing	806,679	462,255	344,424	175%	-	36,379	-
Redwood Falls	853,432	1,003,756	(150,324)	85%	31,441	81,753	47,460
Remer	481,850	431,730	50,120	112%	-	32,760	-
Renville	263,623	354,960	(91,337)	74%	20,096	32,942	30,124
Rice	382,216	338,982	43,234	113%	-	20,954	-
Rice Lake	477,482	378,756	98,726	126%	-	34,244	-
Richmond	400,639	327,379	73,260	122%	-	28,712	-
Rockford	462,881	513,388	(50,507)	90%	10,960	54,423	20,850
Rockville	414,586	531,311	(116,725)	78%	22,900	33,900	24,435
Rogers	665,835	828,415	(162,580)	80%	29,521	84,689	34,509
Rollingstone	89,195	96,738	(7,543)	92%	1,313	8,697	-
Rose Creek	97,956	131,850	(33,894)	74%	4,757	8,821	3,867
Roseau	546,590	374,848	171,742	146%	-	39,424	-
Rosemount	2,615,897	2,902,338	(286,441)	90%	44,347	262,752	116,467
Rothsay	329,412	300,528	28,884	110%	-	17,984	-
Royalton	209,134	233,134	(24,000)	90%	10,827	18,690	12,459
Rush City	437,167	603,377	(166,210)	72%	29,188	50,730	37,429
Russell	135,969	102,100	33,869	133%	-	9,660	-
Ruthton	202,583	172,965	29,618	117%	-	11,505	-
Sabin-Elmwood	214,778	159,090	55,688	135%	-	15,968	-
Sacred Heart	140,920	186,744	(45,824)	75%	7,755	19,537	16,289
Saint Anthony	987,657	862,804	124,853	114%	-	57,876	-
Saint Augusta	29,661	68	29,593	43619%	-	7	-
Saint Bonifacius	526,903	498,727	28,176	106%	114	48,895	4,010
Saint Charles	606,143	554,106	52,037	109%	-	45,408	-
Saint Clair	625,775	420,336	205,439	149%	-	30,648	-
Saint Francis	662,836	546,638	116,198	121%	-	55,104	-
Saint James	720,036	708,226	11,810	102%	16,052	51,000	21,961
Saint Joseph	598,078	688,703	(90,625)	87%	16,553	53,797	9,271
Saint Leo	145,424	73,914	71,510	197%	-	4,710	-

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net</b>	<b>Accrued</b>	<b>Surplus or</b>	<b>Funding</b>	<b>Deficit</b>	<b>Normal</b>	<b>Required</b>
	<b>Assets</b>	<b>Liabilities</b>	<b>(Deficit)</b>	<b>Ratio</b>	<b>Amortization</b>	<b>Cost</b>	<b>Contribution<sup>^</sup></b>
					<b>Payment*</b>		
Saint Martin	459,561	405,554	54,007	113%	-	30,074	4,822
Saint Michael	722,039	766,144	(44,105)	94%	11,713	66,196	7,122
Saint Paul Park	639,236	640,484	(1,248)	100%	10,984	51,216	20,812
Saint Peter	697,111	838,290	(141,179)	83%	25,847	74,038	28,512
Saint Stephen	369,591	430,307	(60,716)	86%	18,631	34,433	21,648
Sanborn	130,169	126,731	3,438	103%	149	11,352	1,107
Sandstone	170,580	196,980	(26,400)	87%	9,144	28,350	17,453
Sartell	918,439	935,002	(16,563)	98%	9,888	71,700	-
Sauk Centre	466,639	574,074	(107,435)	81%	16,671	49,073	17,071
Sauk Rapids	1,176,171	1,193,260	(17,089)	99%	15,964	98,770	-
Scandia	**	**	**	N/A	47,203	56,648	57,781
Scandia Valley	205,067	229,806	(24,739)	89%	5,945	23,830	14,240
Schroeder	106,171	69,760	36,411	152%	-	10,800	1,832
Sebeka	507,372	535,689	(28,317)	95%	3,749	30,140	-
Sedan	55,406	21,849	33,557	254%	-	2,463	-
Shafer	219,419	210,839	8,580	104%	-	19,571	3,709
Shakopee	3,690,248	4,410,108	(719,860)	84%	247,753	396,418	351,975
Shelly	133,104	78,048	55,056	171%	-	5,730	-
Sherburn	479,504	468,590	10,914	102%	4,771	30,903	7,097
Shevlin	204,025	182,260	21,765	112%	-	13,588	-
Silica	124,536	98,265	26,271	127%	-	6,992	-
Silver Bay	481,106	360,780	120,326	133%	-	22,760	-
Silver Lake	234,139	295,611	(61,472)	79%	9,764	21,998	12,390
Slayton	346,827	459,570	(112,743)	75%	15,213	37,770	25,057
Sleepy Eye	755,228	853,400	(98,172)	88%	10,647	59,318	9,662
Solway	181,520	137,429	44,091	132%	-	19,941	-
Solway Rural	67,336	70,580	(3,244)	95%	1,090	7,500	1,646
South Haven	276,370	299,905	(23,535)	92%	5,221	24,340	8,422
Spicer	242,232	296,834	(54,602)	82%	10,024	31,018	20,512
Spring Grove	152,504	172,990	(20,486)	88%	6,173	18,284	10,769
Spring Valley	482,683	470,151	12,532	103%	7,628	33,672	9,491
Springfield	268,888	388,850	(119,962)	69%	20,563	32,160	30,526
Squaw Lake	179,522	83,570	95,952	215%	-	7,583	-
Stacy-Lent Area	544,438	474,198	70,240	115%	-	32,120	-
Staples	294,961	336,364	(41,403)	88%	5,651	34,328	10,295
Starbuck	151,621	184,354	(32,733)	82%	6,074	19,295	7,184
Stephen	188,967	112,720	76,247	168%	-	11,560	-
Stewart	222,378	172,361	50,017	129%	-	15,860	-
Stewartville	1,146,704	770,184	376,520	149%	-	57,492	-
Stillwater	2,941,735	2,645,318	296,417	111%	-	167,500	-
Storden	166,838	173,196	(6,358)	96%	4,432	12,768	3,883
Sturgeon Lake	82,122	66,322	15,800	124%	-	8,338	-
Sunburg	121,012	140,463	(19,451)	86%	2,539	11,106	2,792
Taconite	138,244	146,739	(8,495)	94%	1,827	11,988	4,839

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution^</b>
Taunton	67,480	63,288	4,192	107%	-	4,596	-
Taylor's Falls	384,695	436,216	(51,521)	88%	11,576	32,060	22,770
Thief River Falls	792,303	735,159	57,144	108%	-	73,283	-
Thomson	431,163	487,437	(56,274)	88%	13,124	35,104	14,564
Tofte	138,836	161,576	(22,740)	86%	5,981	12,776	9,132
Tower	82,408	62,304	20,104	132%	-	7,282	871
Tracy	278,938	300,386	(21,448)	93%	5,721	30,914	12,511
Trimont	355,651	325,206	30,445	109%	-	23,541	-
Truman	225,587	235,392	(9,805)	96%	6,133	19,536	4,479
Twin Lakes (City)	210,003	141,768	68,235	148%	-	7,848	-
Twin Lakes (VFD)	43,386	67,494	(24,108)	64%	4,823	4,572	7,305
Two Harbors	572,059	494,716	77,343	116%	-	47,884	-
Tyler	183,745	171,990	11,755	107%	2,895	12,380	258
Upsala	156,599	113,382	43,217	138%	-	10,074	-
Vadnais Heights	1,066,565	1,203,998	(137,433)	89%	36,432	126,175	66,128
Vergas	140,750	156,573	(15,823)	90%	3,570	15,941	1,162
Verndale	400,974	322,274	78,700	124%	-	26,130	-
Vernon Center	117,420	119,091	(1,671)	99%	933	10,698	1,963
Vesta	105,031	97,440	7,591	108%	-	9,050	-
Victoria	750,045	852,252	(102,207)	88%	31,377	72,212	42,569
Vining	61,311	56,200	5,111	109%	-	6,672	-
Wabasha	415,299	556,948	(141,649)	75%	20,471	29,372	18,690
Waconia	987,534	988,230	(696)	100%	28,785	72,956	15,459
Wadena	581,458	526,582	54,876	110%	-	36,010	-
Waite Park	673,739	720,280	(46,541)	94%	7,633	55,600	-
Waldorf	169,081	114,280	54,801	148%	-	13,110	-
Walker	576,976	479,000	97,976	120%	-	53,150	-
Walnut Grove	119,525	111,718	7,807	107%	-	12,540	-
Walters	94,197	101,016	(6,819)	93%	2,491	6,440	472
Warba	9,222	**	9,222	N/A	-	9,960	-
Warren	199,090	163,360	35,730	122%	-	14,172	-
Warroad	314,081	251,620	62,461	125%	-	22,545	-
Waseca	1,094,553	1,325,952	(231,399)	83%	45,502	102,165	50,313
Watertown	605,773	720,939	(115,166)	84%	20,206	62,401	21,996
Waterville	323,523	349,342	(25,819)	93%	4,691	26,624	5,616
Watkins	327,932	308,139	19,793	106%	6,385	24,011	7,664
Watson	166,546	175,883	(9,337)	95%	-	12,039	1,124
Waubun	154,831	116,344	38,487	133%	-	8,594	-
Waverly	255,451	246,785	8,666	104%	23	23,604	1,162
Welcome	267,529	250,606	16,923	107%	-	21,017	398
Wendell	149,573	171,948	(22,375)	87%	3,355	14,064	8,118
West Concord	301,505	196,562	104,943	153%	-	17,917	-
Westbrook	125,945	87,204	38,741	144%	-	12,428	-
Wheaton	504,341	387,561	116,780	130%	-	46,613	-

**Table 3-A**  
**Funding Status and Ratios for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net</b>	<b>Accrued</b>	<b>Surplus or</b>	<b>Funding</b>	<b>Deficit</b>	<b>Normal</b>	<b>Required</b>
<b>Assets</b>	<b>Liabilities</b>	<b>(Deficit)</b>	<b>Ratio</b>	<b>Amortization</b>	<b>Cost</b>	<b>Contribution<sup>^</sup></b>	
<b>Relief Association</b>	<b>Assets</b>	<b>Liabilities</b>	<b>(Deficit)</b>	<b>Ratio</b>	<b>Payment*</b>	<b>Cost</b>	<b>Contribution<sup>^</sup></b>
Willmar	907,365	1,077,880	(170,515)	84%	25,042	97,920	24,463
Willow River	139,981	136,152	3,829	103%	1,809	11,472	1,154
Wilmont	183,696	137,844	45,852	133%	-	8,388	-
Wilson	375,672	221,252	154,420	170%	-	10,260	-
Windom	793,849	684,515	109,334	116%	-	61,688	-
Winnebago	303,337	206,846	96,491	147%	-	18,164	-
Winsted	414,929	488,020	(73,091)	85%	11,317	33,780	18,398
Wolf Lake	201,830	222,120	(20,290)	91%	5,395	14,176	1,896
Wood Lake	135,540	89,783	45,757	151%	-	7,985	-
Woodbury	6,268,024	6,190,675	77,349	101%	112,439	549,296	143,189
Woodstock	134,879	110,887	23,992	122%	-	8,162	-
Wrenshall	156,941	148,882	8,059	105%	-	12,510	-
Wright	104,936	71,756	33,180	146%	-	7,051	-
Wykoff	318,363	291,580	26,783	109%	-	19,740	-
Wyoming	279,322	259,708	19,614	108%	-	27,669	-
Zimmerman	422,868	565,668	(142,800)	75%	27,369	81,792	55,586
Zumbro Falls	225,556	254,136	(28,580)	89%	9,178	23,808	12,896
<b>Totals</b>	<b>264,075,431</b>	<b>259,432,719</b>	<b>4,642,712</b>	<b>102%</b>	<b>4,315,482</b>	<b>22,539,626</b>	<b>5,971,131</b>

\* For lump-sum plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2010, as reported by relief associations on their 2010 Schedule Form.

<sup>^</sup> For lump-sum plans, the Required Contribution is obtained from the 2010 Schedule Form and represents amounts to be contributed to the relief association during 2011.

\*\* These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2011. The assets for these relief associations were transferred to the State Board of Investment and their liabilities were transferred to the Plan at the end of 2010.

**Table 3-B**  
**Funding Status and Ratios for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b>	<b>Normal Cost</b>	<b>Required Contribution</b>
Alaska	114,832	114,832	-	100%	-	-	-
Andover	2,962,890	2,962,890	-	100%	-	-	-
Anoka-Champlin	3,107,343	3,107,343	-	100%	-	-	-
Ashby	259,059	259,059	-	100%	-	-	-
Austin	725,258	725,258	-	100%	-	-	-
Brewster	260,262	260,262	-	100%	-	-	-
Brooklyn Park	6,982,644	6,982,644	-	100%	-	-	-
Callaway	182,026	182,026	-	100%	-	-	-
Cloquet Area Fire District	72,652	72,652	-	100%	-	-	-
Cologne	359,378	359,378	-	100%	-	-	-
Columbia Heights	1,282,510	1,282,510	-	100%	-	-	-
Coon Rapids	5,754,795	5,754,795	-	100%	-	-	-
Crane Lake	*	*	-	N/A	-	-	-
Crosslake	875,062	875,062	-	100%	-	-	-
Dakota	92,938	92,938	-	100%	-	-	-
Dalbo	339,810	339,810	-	100%	-	-	-
Dilworth	665,777	665,777	-	100%	-	-	-
Donnelly	154,347	154,347	-	100%	-	-	-
Eagan	8,752,819	8,752,819	-	100%	-	-	-
Edina	6,786,585	6,786,585	-	100%	-	-	-
Elbow Lake	258,006	258,006	-	100%	-	-	-
Elgin	285,517	285,517	-	100%	-	-	-
Ellsburg	81,859	81,859	-	100%	-	-	-
Embarrass	153,015	153,015	-	100%	-	-	-
Erskine	157,844	157,844	-	100%	-	-	-
Falcon Heights	1,280,755	1,280,755	-	100%	-	-	-
Fisher	154,714	154,714	-	100%	-	-	-
Fosston	385,732	385,732	-	100%	-	-	-
Fountain	119,319	119,319	-	100%	-	-	-
Freeport	292,505	292,505	-	100%	-	-	-
Fridley	3,756,202	3,756,202	-	100%	-	-	-
Gary	89,764	89,764	-	100%	-	-	-
Gibbon	318,740	318,740	-	100%	-	-	-
Glenville	151,441	151,441	-	100%	-	-	-
Goodhue	716,372	716,372	-	100%	-	-	-
Gunflint Trail	253,281	253,281	-	100%	-	-	-
Hardwick	102,835	102,835	-	100%	-	-	-
Hawley	382,988	382,988	-	100%	-	-	-
Ivanhoe	279,731	279,731	-	100%	-	-	-
Kelsey	31,884	31,884	-	100%	-	-	-
Kenyon	510,029	510,029	-	100%	-	-	-
Kerkhoven	225,490	225,490	-	100%	-	-	-
Kiester	164,227	164,227	-	100%	-	-	-
Lake George	133,895	133,895	-	100%	-	-	-

**Table 3-B**  
**Funding Status and Ratios for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b>	<b>Normal Cost</b>	<b>Required Contribution</b>
Lakeport	205,971	205,971	-	100%	-	-	-
Le Center	360,932	360,932	-	100%	-	-	-
London	72,640	72,640	-	100%	-	-	-
Longville	695,120	695,120	-	100%	-	-	-
Lyle	101,321	101,321	-	100%	-	-	-
Magnolia	57,443	57,443	-	100%	-	-	-
Maple Grove	10,002,891	10,002,891	-	100%	-	-	-
Marietta	71,066	71,066	-	100%	-	-	-
Marine-On-Saint Croix	438,772	438,772	-	100%	-	-	-
Mazeppa	210,354	210,354	-	100%	-	-	-
Medicine Lake	669,105	669,105	-	100%	-	-	-
Mendota Heights	2,248,179	2,248,179	-	100%	-	-	-
Mentor	97,009	97,009	-	100%	-	-	-
Millerville	335,313	335,313	-	100%	-	-	-
Milroy	157,316	157,316	-	100%	-	-	-
Murdock	164,313	164,313	-	100%	-	-	-
Myrtle	179,135	179,135	-	100%	-	-	-
Nassau	143,690	143,690	-	100%	-	-	-
Nodine	172,944	172,944	-	100%	-	-	-
Northrop	98,121	98,121	-	100%	-	-	-
Odessa	56,972	56,972	-	100%	-	-	-
Oklee	79,369	79,369	-	100%	-	-	-
Plainview	537,973	537,973	-	100%	-	-	-
Plummer	125,746	125,746	-	100%	-	-	-
Ramsey	1,733,624	1,733,624	-	100%	-	-	-
Red Lake Falls	181,091	181,091	-	100%	-	-	-
Round Lake	235,309	235,309	-	100%	-	-	-
Rushford	348,571	348,571	-	100%	-	-	-
Rushmore	84,832	84,832	-	100%	-	-	-
Saint Hilaire	135,932	135,932	-	100%	-	-	-
Seaforth	78,884	78,884	-	100%	-	-	-
South Bend	324,816	324,816	-	100%	-	-	-
Swanville	195,635	195,635	-	100%	-	-	-
Toivola	129,363	129,363	-	100%	-	-	-
Ulen	153,011	153,011	-	100%	-	-	-
Underwood	289,958	289,958	-	100%	-	-	-
Vermilion Lake	182,123	182,123	-	100%	-	-	-
Wabasso	174,297	174,297	-	100%	-	-	-
Wanamingo	331,843	331,843	-	100%	-	-	-
Wanda	120,518	120,518	-	100%	-	-	-
Wayzata	1,797,626	1,797,626	-	100%	-	-	-
Wells	448,154	448,154	-	100%	-	-	-
West Metro	5,922,218	5,922,218	-	100%	-	-	-
Williams	157,551	157,551	-	100%	-	-	-

**Table 3-B**  
**Funding Status and Ratios for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liabilities</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b>	<b>Normal Cost</b>	<b>Required Contribution</b>
Winger	68,227	68,227	-	100%	-	-	-
Winthrop	268,500	268,500	-	100%	-	-	-
Zumbrota	519,844	519,844	-	100%	-	-	-
<b>Totals</b>	<b>81,180,754</b>	<b>81,180,754</b>	<b>0</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>0</b>

\* This relief association joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2011. The assets for this relief association were transferred to the State Board of Investment and its liabilities were transferred to the Plan at the end of 2010.

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**Table 3-C**  
**Funding Status and Ratios for Other Plan Types**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Accrued Liability</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment*</b>	<b>Normal Cost</b>	<b>Required Contribution<sup>^</sup></b>
Apple Valley	4,466,882	6,182,445	(1,715,563)	72%	182,766	223,747	261,318
Benson	272,600	322,986	(50,386)	84%	19,145	8,550	10,667
Brooklyn Center	3,303,595	3,253,686	49,909	102%	-	101,575	12,711
Chanhassen	2,500,135	3,243,012	(742,877)	77%	69,705	74,020	57,179
Chaska	3,973,421	4,937,376	(963,955)	80%	161,117	78,301	163,891
Eden Prairie	16,967,737	19,282,133	(2,314,396)	88%	312,383	534,071	614,761
Fairmont	1,325,547	2,016,677	(691,130)	66%	80,796	53,910	81,177
Glencoe	682,093	946,731	(264,638)	72%	39,668	32,215	58,159
Hutchinson	1,449,258	2,542,247	(1,092,989)	57%	105,486	34,827	88,973
Lake Johanna	3,978,565	3,979,574	(1,009)	100%	35,074	157,837	43,124
Minnetonka	12,095,587	12,533,917	(438,330)	97%	64,590	244,379	84,143
Mound	4,159,951	4,462,411	(302,460)	93%	78,203	91,621	95,358
New Ulm	1,945,180	2,335,423	(390,243)	83%	44,972	68,017	69,428
Pine City	970,805	758,277	212,528	128%	-	12,019	-
Pipestone	529,281	704,756	(175,475)	75%	22,772	31,084	36,645
Plymouth	6,275,254	5,313,238	962,016	118%	-	235,735	-
Robbinsdale	1,378,234	2,280,733	(902,499)	60%	110,010	91,470	165,361
Roseville	7,524,091	8,692,343	(1,168,252)	87%	214,102	119,704	210,031
Savage	3,894,102	4,700,622	(806,520)	83%	(126,529)	86,368	142,784
Spring Lake Park	10,169,491	9,472,584	696,907	107%	14,712	158,433	-
White Bear Lake	5,492,113	4,873,330	618,783	113%	-	125,003	-
Worthington	1,174,916	1,379,350	(204,434)	85%	15,623	44,271	46,526
<b>Totals</b>	<b>94,528,838</b>	<b>104,213,851</b>	<b>(9,685,013)</b>	<b>91%</b>	<b>1,444,595</b>	<b>2,607,157</b>	<b>2,242,236</b>

\* 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, 2010.

<sup>^</sup> For monthly and monthly/lump-sum combination plans, the Required Contribution is obtained from actuarial valuation statistics associated with the December 31, 2010, benefit level of the plan and represents an estimated required contribution for the next budget year. If an estimated required contribution is not provided in the actuarial valuation, it is calculated by reducing the total financial requirements as stated in the valuation by the estimated fire state aid.

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## How to Read Tables 4-A Through 4-C

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Tables 4-A, 4-B, and 4-C provide relief association revenues and expenditures for 2010.

### Revenues

**State Aid** – The amount of fire state aid the relief association received during 2010, or the amount payable for 2010 if not yet received.

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

**Municipal Contributions** – The amount of city, town, or independent nonprofit firefighting corporation contributions received during 2010, or payable for 2010 if not yet received.

**Investment Earnings** – The net interest and realized and unrealized gain (loss) on investments during 2010.

**All Other** – All other income received by the relief association during 2010, which includes, but is not limited to, donations, transfers from the General Fund, and other income.

### Expenditures

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

**Service Pensions** – The total of all service pension disbursements during 2010, including lump-sum and monthly distributions.

**Other Benefits** – The total of all non-service pension benefit distributions during 2010, including short- and long-term disability payments and survivor benefits.

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**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Ada	11,348	1,000	5,165	25,502	-	751	24,700	-
Adams	10,038	1,000	-	2,982	-	1,010	17,250	-
Adrian	10,911	1,000	2,827	28,190	-	1,400	11,000	-
Aitkin	39,173	-	10,000	43,821	-	1,780	-	-
Albany	13,853	-	29,237	27,120	-	4,988	-	-
Albert Lea Township	6,547	704	22,171	11,325	12	1,627	7,744	-
Albertville	29,079	-	-	45,782	-	-	-	-
Alden	10,038	1,723	6,400	14,464	82	113,462^	6,944	-
Alexandria	86,585	-	113,394	235,700	142	1,050	159,902	-
Almelund	11,348	1,000	8,000	20,734	4,177	838	-	-
Alpha	6,547	-	-	(4,348)	-	15	16,000	-
Altura	9,165	1,000	-	6,297	-	400	2,640	-
Amboy	9,165	1,000	6,211	12,150	-	-	14,800	-
Annandale	31,161	-	6,000	44,593	-	3,990	-	2,778
Argyle	10,911	1,434	-	8,431	200	340	-	-
Arlington	14,453	532	22,789	49,415	40	1,000	10,510	-
Arrowhead	6,110	-	1,947	9,045	-	-	14,100	-
Askov	7,856	1,000	2,054	2,664	250	500	13,750	-
Atwater	11,067	-	16,394	33,189	-	1,750	-	-
Audubon	13,536	-	3,081	26,540	-	2,155	-	-
Aurora	9,602	1,000	23,767	19,656	525	3,010	30,501	-
Avon	20,027	1,000	10,500	14,665	-	4,526	38,500	-
Babbitt	10,911	-	10,000	31,834	300	1,462	-	-
Backus	15,478	-	20,000	27,809	3,113	1,475	-	-
Badger	7,856	2,000	-	4,528	500	936	-	-
Bagley	15,393	-	6,056	25,497	-	1,978	51,625	-
Balaton	11,348	-	-	5,008	3,000	2,068	-	-
Baldwin	19,700	-	25,477	26,509	-	3,959	-	-
Balsam	9,041	2,000	18,243	17,943	-	6	80,975	-
Barnesville	14,614	1,883	8,000	20,676	-	6,658	20,831	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Barnum	10,911	1,000	10,000	16,851	-	5,316	11,764	-
Barrett	6,983	-	2,000	8,869	-	1,114	-	-
Battle Lake	21,028	1,000	-	41,523	-	4,175	31,000	-
Baudette	13,182	2,661	-	42,863	-	-	54,919	-
Bayport	62,538	1,000	-	174,315	2,015	10,431	37,303	-
Beardsley	8,729	1,666	316	16,881	-	-	-	-
Beaver Bay	6,110	2,228	672	3,605	50	2,005	19,008	3,000
Beaver Creek	6,983	-	2,205	6,299	979	1,026	-	-
Becker	43,637	1,000	21,396	87,300	76	6,450	73,500	-
Belgrade	10,911	1,630	8,426	20,704	-	4,735	27,630	-
Belle Plaine	29,666	3,000	39,684	48,654	-	7,400	40,748	24,100
Bellingham	8,729	1,000	500	14,519	-	275	16,002	-
Belview	10,475	-	153	2,781	-	-	-	-
Bemidji	109,448	4,000	12,051	275,842	-	11,750	-	-
Bertha	8,729	1,000	2,198	10,153	200	1,885	17,000	-
Big Lake	55,175	1,000	8,000	84,344	-	8,208	49,600	-
Bigelow	8,292	-	-	12,142	-	-	-	-
Bigfork	19,647	1,000	20,561	21,319	-	3,573	56,650	-
Bird Island	10,911	2,326	13,614	13,141	2,167	2,401	31,153	-
Biwabik	10,038	-	2,000	25,551	-	210,427^	-	-
Biwabik City	9,602	-	10,000	30,544	-	1,334	-	-
Blackduck	13,729	-	13,152	25,330	120	2,408	20,013	-
Blackhoof	8,729	1,000	2,126	6,802	-	426	2,560	-
Blooming Prairie	20,546	5,000	4,000	33,921	155	200	137,375	-
Blue Earth	17,788	-	12,000	82,331	7,168	4,260	-	-
Bluffton	-	1,770	-	12,708	-	-	-	-
Bovey	8,729	1,000	7,005	5,663	500	1,629	23,000	-
Bowlus	7,790	-	-	10,079	-	-	14,200	-
Boyd	8,292	-	-	11,021	-	1,308	-	-
Braham	20,833	-	750	24,219	20	7,948	89,980	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Brainerd	142,236	2,000	56,416	233,005	87	13,021	230,269	-
Brandon	10,911	-	11,937	15,228	220	438	51,438	-
Breckenridge	17,542	1,000	17,659	25,329	285	6,239	26,200	165
Breitung	9,165	1,000	16,500	16,652	-	4,521	18,550	-
Brevator	8,729	-	-	11,232	-	962	-	-
Bricelyn	9,602	-	-	26,002	-	-	-	-
Brimson	6,983	-	-	8,217	-	135	-	-
Brook Park	7,420	-	-	7,723	-	-	-	-
Brooten	9,165	-	14,409	23,309	2,895	1,645	76,267	-
Browerville	10,807	-	2,600	10,527	4,247	5,425	-	-
Browns Valley	9,165	-	7,833	14,593	19	3,255	-	-
Brownsdale	8,729	1,403	-	15,360	9,140	3,185	-	-
Brownsville	8,292	-	1,000	9,436	-	100	-	-
Brownton	9,602	1,000	29,199	25,569	-	5,615	27,000	-
Buffalo	65,600	1,000	76,198	98,375	5,470	9,275	42,701	-
Buffalo Lake	10,475	-	11,084	32,322	-	-	23,000	-
Buhl	7,856	2,000	15,870	7,366	-	943	47,083	66
Butterfield	10,475	1,210	5,500	2,751	-	240	-	-
Buyck	5,674	-	4,171	1,766	35	36,802^	-	-
Byron	24,193	2,000	25,360	37,727	-	4,295	60,432	-
Caledonia	18,440	1,000	2,945	35,799	1,400	2,800	16,172	-
Cambridge	43,980	2,000	10,000	32,177	-	2,155	139,867	-
Campbell	11,348	-	-	13,639	-	2,479	-	-
Canby	13,683	1,000	3,000	44,331	3,000	3,976	23,172	-
Cannon Falls	33,612	1,000	-	69,494	3,000	1,588	52,000	-
Canosia	8,729	-	10,000	5,089	-	97	10,015	-
Canton	8,292	1,000	-	2,506	100	879	33,680	-
Carlos	12,220	1,000	24,600	65,549	2,000	25	-	-
Carlton	12,187	1,000	9,471	17,913	370	3,900	46,499	-
Carsonville	8,292	2,702	-	2,796	-	13	33,722	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Carver	15,784	-	34,460	45,172	1,680	9,969	-	-
Cass Lake	26,559	1,000	10,850	39,853	250	1,986	-	11,000
Centennial	101,711	1,000	25,500	243,781	-	9,449	21,282	-
Center City	8,402	1,000	7,500	24,857	-	1,228	37,250	-
Ceylon	9,165	-	2,000	20,281	2,205	3,873	-	-
Chandler	7,420	-	775	8,288	-	462	-	-
Chatfield	18,503	3,000	5,973	33,866	24	200	55,200	27,000
Cherry	8,729	561	200	14,054	482	3	-	-
Chisago	18,836	2,000	14,677	76,271	1,000	800	49,740	-
Chisholm	18,817	1,000	38,711	67,817	-	1,000	54,604	-
Chokio	9,602	-	-	14,815	-	710	-	-
Clara City	10,728	-	8,000	27,613	184	3,786	-	-
Claremont	7,106	1,000	3,500	5,036	-	3,295	21,067	-
Clarissa	10,475	-	5,132	7,665	-	1,190	-	-
Clarkfield	12,220	-	8,834	24,667	-	3,773	-	-
Clarks Grove	7,483	-	-	9,735	240	4,243	-	-
Clear Lake	19,096	1,060	6,000	57,381	35	4,104	11,656	-
Clearbrook	10,269	2,000	6,176	9,694	-	2,648	-	-
Clearwater	16,537	2,000	13,185	22,395	200	2,745	-	-
Clements	9,602	-	1,943	13,944	46	-	-	-
Cleveland	11,861	-	13,600	30,441	-	1,310	243	-
Clifton	8,729	-	6,772	23,277	-	4,450	-	-
Climax	7,420	-	-	905	350	-	-	-
Clinton (Big Stone)	9,165	1,000	3,000	5,994	180	960	14,800	-
Clinton (Saint Louis)	7,856	2,000	-	13,773	20	72	-	-
Cohasset	18,666	-	13,209	67,561	-	3,405	-	-
Cokato	20,084	1,000	31,190	62,836	-	1,050	63,400	-
Cold Spring	28,533	1,000	14,900	86,403	36	5,855	37,000	-
Coleraine	8,729	-	15,715	10,326	-	432	-	-
Colvill	5,674	-	-	5,495	-	550	-	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Colvin	6,547	-	5,998	2,644	-	2,294	-	-
Comfrey	10,038	3,000	4,000	3,043	-	2,098	58,000	750
Cook	15,213	2,000	1,500	28,717	-	2,685	103,500	-
Cosmos	6,673	1,157	-	14,716	96	-	-	-
Cottage Grove	119,098	1,000	4,346	141,383	-	8,908	19,480	-
Cotton	13,093	1,783	-	13,158	-	-	19,607	-
Cottonwood	12,220	-	-	23,510	33	175	-	-
Courtland	9,602	-	16,774	16,063	3,000	-	-	-
Cromwell	11,784	-	7,684	21,439	-	2,645	-	-
Crooked Lake	8,292	-	1,200	17,254	95	-	8,085	-
Crookston	13,773	1,000	10,000	44,778	-	6,160	34,600	-
Crosby	17,220	4,731	43,087	36,403	-	5,230	166,326	31,750
Culver	2,776	69	4,982	153	-	732	-	-
Currie	9,602	5,000	1,031	3,370	5,552	-	89,600	-
Cuyuna	10,475	-	19,214	14,900	-	4,473	-	-
Cyrus	7,856	840	-	8,742	-	100	9,240	-
Dalton	10,475	-	2,579	5,439	-	1,915	-	-
Danube	7,856	1,387	-	11,022	33	100	18,600	-
Danvers	6,983	1,143	-	1,510	-	432	1,000	-
Darfur	6,983	-	750	2,885	1,533	293	4,563	-
Dassel	24,113	-	43,620	55,915	-	4,910	-	-
Dawson	12,398	2,571	38,325	23,991	720	2,980	52,292	-
Dayton	20,447	1,000	21,157	21,657	1,508	7,470	15,040	-
Deer Creek	8,729	-	3,337	19,163	1,500	1,085	-	-
Deer River	20,079	1,000	15,043	31,825	120	600	32,000	-
Deerwood	17,376	1,000	-	24,311	-	1,630	18,000	-
Delano	31,537	1,000	25,500	69,851	1,282	3,730	55,075	-
Delavan	8,292	-	1,600	8,251	3,392	1,351	-	-
Dent	12,546	-	-	19,998	-	550	-	-
Detroit Lakes	59,888	-	11,190	155,957	16,300	5,211	180,578	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Dexter	6,983	386	4,400	4,217	1,000	3,512	34,361	4,769
Dodge Center	11,655	-	11,941	41,839	-	3,220	3,459	-
Dover	9,165	2,000	213	21,553	213	2,750	-	-
Dovray	5,674	-	-	1,795	-	424	-	-
Dumont	8,729	257	-	1,924	508	374	14,287	-
Dunnell	6,547	1,000	-	4,363	-	454	14,350	-
Eagle Bend	10,911	-	3,604	6,494	15,000	145	3,590	-
East Bethel	40,985	-	39,103	118,549	2,720	4,544	-	-
East Grand Forks	33,815	3,000	-	92,525	-	3,825	155,318	-
Eastern Hubbard	7,856	1,948	6,000	9,024	2,000	1,375	17,754	-
Easton	10,038	1,000	-	9,646	2,717	2,942	13,150	-
Echo	9,165	351	950	13,091	130	-	3,861	-
Eden Valley	13,728	-	3,500	48,025	-	650	20,907	-
Edgerton	10,476	1,000	5,238	39,805	150	1,370	19,700	-
Eitzen	10,911	-	4,000	10,924	-	655	2,970	-
Elbow Tulaby Lakes	4,564	729	-	528	1,246	54,236^	13,150	-
Elizabeth	9,165	1,000	5,957	19,830	-	2,438	22,000	-
Elk River	98,255	3,000	30,000	177,140	-	8,189	335,188	-
Elko New Market	28,710	-	89,422	60,320	-	-	-	-
Ellendale	8,292	-	3,000	(3,510)	-	6,086	35,000	-
Ellsworth	10,911	-	-	4,387	-	-	-	-
Elmer	6,983	2,075	-	7,249	-	961	11,275	6,300
Elmore	10,475	-	1,455	8,590	-	-	-	-
Elrosa	13,093	1,117	9,000	17,843	-	1,900	22,687	-
Ely	16,813	1,000	2,021	57,800	-	4,801	-	15,400
Elysian	9,165	-	17,471	10,603	-	60	-	-
Emily	9,680	-	11,291	6,157	801	5,264	-	-
Emmons	10,038	2,000	-	20,167	-	223,196^	45,800	-
Evansville	13,093	1,933	2,500	11,113	-	1,802	21,266	-
Eveleth	10,827	-	22,400	41,470	-	2,860	79	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Excelsior	100,625	2,000	58,554	421,461	-	13,044	185,293	-
Eyota	11,624	-	3,675	22,931	-	2,125	-	-
Fairfax	11,784	3,940	5,791	5,696	38	3,132	134,040	-
Farmington	71,358	6,000	196,802	150,209	46	4,914	369,313	24,875
Fayal	9,602	-	16,398	29,725	-	2,100	-	-
Federal Dam	2,917	-	-	6,812	-	-	-	-
Fergus Falls	59,036	1,000	36,016	228,802	-	5,712	22,440	1,800
Fertile	10,855	2,439	-	24,250	-	3,075	45,639	-
Fifty Lakes	5,674	-	-	6,091	320	3,065	-	-
Finland	10,720	1,000	-	3,584	3,314	944	2,016	-
Finlayson	13,093	-	-	3,397	-	-	60	-
Flensburg	5,761	-	-	6,339	105	-	-	-
Floodwood	11,784	2,250	10,125	42,673	-	6,427	66,296	-
Foley	32,544	-	7,500	61,586	-	-	46,725	-
Forada	10,475	2,000	13,588	24,746	50	1,231	-	-
Forest Lake	85,734	2,000	18,000	192,300	840	3,663	15,439	-
Foreston	10,038	1,000	8,148	13,964	-	2,075	21,000	-
Franklin	8,729	1,000	8,729	20,272	3,000	2,668	13,000	-
Frazee	17,194	468	12,473	17,150	-	2,741	468	-
Fredenberg	6,547	1,000	5,500	24,107	-	633	-	-
French Township	10,911	408	3,123	16,081	-	300	4,488	-
Frost	9,602	-	2,500	8,659	-	565	31,000	-
Fulda	13,099	-	4,000	9,112	157	1,940	-	-
Garfield	11,615	113	6,500	22,299	50	303	-	-
Garrison	24,971	-	11,428	56,184	-	-	85,300	-
Garvin	6,547	-	-	9,064	-	882	-	-
Gaylord	14,214	1,000	33,472	13,127	-	3,111	52,300	-
Geneva	8,292	-	-	8,595	500	40	-	-
Ghent	6,983	-	-	13,623	90	-	-	-
Gilbert	8,729	2,000	11,214	13,029	1,332	5,157	53,700	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Glenwood	22,227	-	36,973	31,137	435	3,934	-	-
Glyndon	11,348	-	-	41,006	-	2,717	37,900	-
Gnesen	10,911	3,000	-	1,078	150	1,459	88,333	18,500
Golden Valley	102,819	1,000	152,825	532,659	-	18,251	36,638	-
Gonvick	8,729	-	3,993	15,028	-	-	-	-
Good Thunder	9,978	-	6,900	36,672	-	5,906	98,463	-
Goodview	13,093	3,310	27,848	18,061	3,500	3,400	72,414	-
Graceville	10,911	-	2,500	10,122	3,520	1,191	-	-
Granada	7,420	-	-	4,453	-	904	-	-
Grand Lake	13,093	-	10,243	31,335	-	2,675	57,462	-
Grand Marais	13,093	2,000	8,529	26,689	-	327,714^	57,200	-
Grand Meadow	12,911	-	17,546	39,356	-	3,061	-	-
Grand Rapids	86,228	1,000	7,826	161,610	-	8,092	25,000	-
Granite Falls	17,247	-	28,999	26,042	9,820	7,445	-	-
Green Isle	10,475	1,000	3,500	14,300	1,544	2,650	17,275	-
Greenbush	13,093	-	-	16,800	300	1,240	56,500	-
Greenwood	13,093	2,000	30,000	36,056	200	2,795	60,980	-
Grey Eagle	10,237	-	3,000	23,879	-	2,620	-	-
Grove City	9,163	1,390	234	19,821	-	920	30,935	-
Grygla	8,729	1,861	-	7,346	-	1,455	12,991	-
Hackensack	9,454	-	24,000	23,962	-	200	-	-
Hallock	12,220	-	-	10,999	-	-	-	-
Halstad	10,475	786	2,000	5,191	-	-	3,025	-
Ham Lake	55,786	2,000	23,893	105,207	-	6,127	117,413	-
Hamburg	11,784	-	46,529	22,495	68	5,675	-	38,148
Hamel	28,994	1,692	42,271	115,478	-	3,920	41,261	-
Hancock	10,038	-	-	8,377	1,780	-	51,480	-
Hanley Falls	10,038	4,180	-	8,285	-	-	26,540	-
Hanover	21,786	-	3,150	34,187	3,083	1,560	-	-
Hanska	10,911	-	3,000	5,200	-	1,353	-	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Harmony	10,911	1,000	5,000	12,550	-	-	24,250	-
Harris	8,292	1,060	5,420	7,945	115	-	11,668	-
Hartland	9,165	2,546	-	7,138	450	2,375	35,492	-
Hastings	109,467	2,000	58,835	337,660	-	5,186	389,000	-
Hayfield	15,488	1,000	25,251	19,448	-	865	9,927	-
Hayward	9,602	241	4,500	38,471	-	2,510	2,649	-
Hector	11,515	1,000	9,296	53,657	-	20	79,513	-
Henderson	10,475	-	21,554	8,786	-	10,102	-	-
Hendricks	10,911	-	13,895	7,436	-	1,956	-	-
Hendrum	8,292	-	-	1,590	-	455	-	-
Henning	11,013	1,000	13,859	26,074	-	165	11,000	-
Herman	10,911	3,000	-	13,261	15,200	1,701	45,760	-
Hermantown	30,290	2,816	25,500	84,752	-	11,164	112,425	-
Heron Lake	8,729	-	1,140	9,770	950	484	-	-
Hewitt	6,110	150	3,118	4,389	-	877	1,650	-
Hibbing	-	-	4,811	43,588	-	3,575	-	-
Hill City	10,038	81	10,687	5,667	345	2,430	891	-
Hills	11,348	570	5,000	5,295	-	1,136	6,270	400
Hinckley	19,091	-	3,108	33,724	187	1,822	-	-
Hitterdal	6,547	-	650	11,168	-	113	-	-
Hoffman	10,475	5,490	4,869	3,915	-	3,194	106,100	-
Hokah	13,093	4,950	-	2,896	-	1,066	-	-
Holdingsford	10,475	-	4,400	16,880	1,932	2,125	28,000	-
Holland	8,729	525	-	19,440	-	-	5,775	-
Hollandale	8,729	-	-	5,425	165	1,345	-	-
Hopkins	68,132	6,000	117,582	186,480	23	13,807	339,809	-
Houston	10,911	-	17,610	30,444	337	2,985	11,200	5,100
Hovland Area	4,801	-	2,000	14,515	-	575	-	-
Howard Lake	14,929	1,000	37,456	26,306	-	5,238	13,000	-
Hoyt Lakes	10,911	-	17,881	16,571	-	4,225	-	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Hugo	37,399	-	19,453	52,499	-	7,450	-	-
Ideal	21,390	-	40,795	43,954	15,256	4,848	-	-
Industrial	7,420	-	8,000	27,318	-	3,050	-	-
International Falls	37,514	-	14,664	56,777	80	4,425	158,190	-
Inver Grove Heights	121,119	6,000	-	351,610	5,110	6,728	386,280	-
Iona	3,928	-	-	4,223	-	381	-	-
Ironton	10,911	-	8,238	13,194	-	3,314	-	-
Isanti	44,927	1,000	6,600	153,198	-	8,116	111,200	-
Isle	22,169	-	5,000	44,713	130	2,783	-	-
Jackson	21,317	1,328	15,858	49,635	10,708	760	-	-
Jacobson	6,983	-	2,442	11,380	256	99	-	-
Janesville	14,264	-	23,919	13,673	-	4,979	-	-
Jasper	9,602	-	3,300	10,934	13,828	12,459	1,000	-
Jeffers	8,729	2,000	4,753	11,384	-	550	-	22,000
Jordan	27,585	3,000	42,953	10,376	-	2,875	93,200	-
Kandiyohi	8,730	-	9,671	29,268	-	3,110	24,283	-
Karlstad	13,093	4,005	-	1,925	30	407	5,759	-
Kasota	14,013	-	8,500	38,857	-	1,903	-	-
Kasson	23,300	2,618	30,538	46,199	7,450	12,483	72,806	38,000
Keewatin	9,165	4,000	19,855	16,649	130	4,516	81,942	-
Kelliher	10,038	-	56,128	3,628	-	872	73,020	-
Kellogg	10,038	-	4,000	27,578	-	1,501	13,746	-
Kennedy	6,547	-	15,000	4,492	700	889	-	-
Kensington	10,475	1,000	1,073	7,175	-	350	-	-
Kerrick	6,110	-	-	33	-	1,200	-	-
Kettle River	8,292	1,642	1,916	10,702	20	2,297	20,064	-
Kilkenny	9,602	2,000	7,000	17,865	-	2,690	49,125	-
Kimball	12,076	1,000	5,000	22,664	1,189	3,473	21,800	-
Kinney	8,292	-	-	15,459	-	-	-	-
La Crescent	23,700	2,000	4,000	29,162	10,000	2,990	117,200	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
La Salle	5,674	-	-	7,645	95	-	8,800	-
Lafayette	9,753	1,000	4,000	31,377	-	-	27,650	-
Lake Benton	11,175	2,550	1,000	2,602	92	350	20,600	-
Lake Bronson	6,110	-	-	2,235	-	684	-	-
Lake City	34,182	-	26,846	69,829	-	-	-	-
Lake Crystal	19,272	-	36,413	41,609	-	1,200	-	-
Lake Elmo	36,153	4,000	18,928	93,804	-	9,766	217,151	-
Lake Henry	7,856	-	1,500	11,042	4,094	285	40,812	-
Lake Kabetogama	8,292	-	267	20,621	-	430	10,486	-
Lake Lillian	6,547	1,360	-	2,158	22	-	36,300	-
Lake Park	13,696	2,000	-	19,756	-	2,728	51,000	-
Lake Wilson	7,420	-	-	2,991	-	636	-	-
Lakefield	14,767	-	2,420	36,173	1,000	2,772	-	-
Lakeland	7,420	-	15,066	6,270	-	184,544^	-	-
Lakeville	196,224	4,000	178,380	560,847	-	8,767	298,815	-
Lakewood	10,911	1,000	4,840	30,565	-	500	15,950	-
Lamberton	8,729	-	11,352	12,670	1,114	-	1,618	-
Lancaster	8,292	2,510	-	1,701	418	610	7,920	-
Lanesboro	9,602	492	3,500	16,855	5,000	777	5,412	-
Le Sueur	25,405	-	18,000	57,693	1,500	-	-	-
Leaf Valley	8,292	-	1,800	9,854	-	1,110	-	-
LeRoy	10,475	783	-	9,230	-	1,102	8,615	-
Lester Prairie	13,093	2,000	15,000	13,527	-	4,429	59,800	-
Lewiston	18,373	4,000	12,640	41,843	160	3,711	153,375	-
Lewisville	7,856	748	-	5,101	-	1,106	8,228	-
Lexington	10,911	2,000	9,586	2,529	-	393,159^	114,592	-
Lindstrom	22,888	528	22,647	66,949	-	6,169	5,808	-
Linwood	18,807	-	31,742	48,192	240	7,817	-	-
Lismore	10,038	-	-	8,263	611	1,936	-	-
Litchfield	39,488	1,000	23,231	61,600	30	5,804	50,117	128

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Little Canada	38,344	-	37,066	177,115	-	4,850	-	-
Little Falls	52,270	1,000	19,992	94,447	496	5,924	67,000	-
Littlefork	11,348	1,228	5,628	30,477	60	836	-	-
Long Lake	78,211	-	-	137,959	-	5,290	-	-
Long Prairie	23,339	-	6,000	15,786	-	201	-	-
Lonsdale	29,414	-	10,000	40,280	17,823	7,425	-	500
Loretto	21,476	-	78,000	134,254	-	2,643	188,925	-
Lower Saint Croix Valley	32,422	976	22,538	95,381	-	6,170	10,736	-
Lowry	10,038	869	5,000	21,223	2,400	-	-	-
Lucan	9,602	-	-	3,917	66	974	-	-
Lutsen	9,982	3,000	13,287	14,214	105	160,260^	94,675	-
Luverne	22,899	1,000	19,108	50,377	-	1,419	57,000	750
Lynd	6,547	-	-	10,188	-	-	8,550	-
Mabel	8,729	-	3,027	7,613	-	613	-	-
Madelia	13,855	2,000	15,453	16,962	-	2,250	29,763	-
Madison	11,210	1,000	10,203	10,956	-	1,150	21,000	-
Madison Lake	10,475	2,000	8,725	31,020	90	5,441	58,716	-
Mahnomen	10,911	1,000	6,164	24,476	705	-	7,260	-
Mahtomedi	50,619	2,000	61,379	157,566	-	6,475	44,553	-
Mahtowa	6,983	2,000	3,209	7,606	-	450	24,000	-
Mantorville	8,751	-	3,500	23,020	106	-	19,400	-
Maple Hill	7,420	-	8,000	17,308	-	450	-	-
Maple Lake	32,778	-	13,000	39,739	1,700	3,970	-	-
Maple Plain	17,878	2,000	25,732	73,170	6,824	2,640	86,000	-
Mapleton	13,420	3,000	6,841	42,942	-	20	110,760	-
Maplewood	146,924	7,000	263,007	536,481	-	17,089	755,527	-
Marble	8,292	1,000	13,287	19,480	40	3,855	31,450	60
Marshall	56,984	1,000	132,860	216,708	-	5,255	142,000	-
Mayer	10,475	282	33,498	53,917	3	2,563	3,098	-
Maynard	10,038	-	-	21,498	-	6,474	-	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
McDavitt	7,856	1,176	8,940	15,196	-	12	12,941	-
McGrath	8,729	-	-	5,077	-	-	-	-
McGregor	25,064	1,000	58,127	41,119	505	4,404	60,550	-
McIntosh	7,420	936	2,560	12,463	-	947	2,059	-
McKinley	4,801	942	-	1,242	78	-	10,362	-
Meadowlands	5,674	515	-	3,673	60	800	6,650	515
Medford	10,911	-	15,000	27,219	-	6,041	-	-
Melrose	18,904	2,000	2,865	23,673	-	2,935	37,200	-
Menahga	9,187	900	3,734	25,084	750	-	9,900	-
Middle River	8,292	-	-	2,715	-	1,690	-	-
Miesville	13,093	-	1,800	19,195	-	2,276	-	-
Milaca	27,299	1,000	-	43,682	-	3,955	66,280	-
Milan	8,729	1,468	-	23,310	-	6	19,648	-
Miltona	10,911	1,246	12,200	9,754	-	2,584	30,246	-
Minneota	13,163	-	4,085	24,847	-	44	-	-
Minnesota Lake	10,911	-	15,850	16,892	6,026	4,720	-	-
Mission	17,785	-	11,651	21,484	10,000	7,900	40,114	-
Montevideo	24,072	2,645	4,135	59,673	-	-	75,758	-
Montgomery	19,038	1,000	21,966	38,065	-	1,600	11,179	-
Monticello	65,774	1,000	994	107,847	-	2,749	46,135	-
Montrose	10,345	-	42,000	30,208	-	9,720	-	-
Moose Lake	20,593	1,538	11,161	17,692	839	5,600	49,563	-
Mora	37,937	4,000	-	54,845	-	3,249	49,620	-
Morgan	10,142	-	16,750	50,305	-	1,238	-	-
Morris	22,350	6,000	21,750	73,420	2,500	4,195	219,742	-
Morristown	14,685	1,000	28,619	58,774	-	1,680	35,000	-
Morse-Fall Lake	23,901	-	2,400	36	-	240	-	-
Morton	8,729	-	5,395	12,399	-	3,011	-	-
Motley	11,755	-	7,937	17,745	-	5,690	-	-
Mountain Iron	9,786	2,000	10,800	13,046	230	3,306	92,000	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Mountain Lake	13,489	1,000	-	4,318	-	5,428	26,200	-
Nashwauk	11,784	1,000	22,720	16,418	536	1,700	34,800	-
Nerstrand	4,420	-	-	99	-	900	-	-
Nevis	16,245	1,000	6,250	6,748	-	1,980	-	25,325
New Auburn	9,602	4,000	16,626	16,286	95	3,230	-	-
New Brighton	84,146	1,000	46,200	316,788	-	7,980	156,025	-
New Germany	11,784	-	7,000	29,582	9,883	-	-	-
New London	28,253	1,000	5,000	8,506	323	2,594	40,650	-
New Munich	7,420	-	-	3,660	-	1,935	15,675	-
New Prague	44,973	2,000	57,705	41,446	-	3,950	87,000	-
New Richland	13,016	1,000	450	4,262	-	585	22,000	-
New York Mills	13,064	-	4,941	10,530	-	1,556	26,970	-
Newfolden	6,547	408	-	3,012	640	500	4,488	-
Newport	13,630	-	66,660	73,586	-	9,322	-	-
Nicollet	16,368	-	5,405	33,897	2,000	-	-	-
Nisswa	40,967	-	10,036	53,898	1,196	16	-	-
Normanna	5,237	-	-	1,210	-	-	-	-
North Branch	41,028	2,000	74,602	30,167	-	6,942	159,200	-
North Mankato	41,991	1,000	27,349	125,794	-	8,091	46,100	-
North Saint Paul	41,209	1,000	58,086	112,668	-	7,950	103,000	-
Northfield	95,313	-	98,000	410,033	8,700	6,098	-	-
Northland	4,364	-	1,000	4,377	-	-	2,196	-
Northome	8,729	2,000	-	676	29	183	-	-
Norwood Young America	17,472	1,000	43,000	19,346	305	1,515	23,771	-
Oak Grove	28,838	3,714	22,427	112,477	-	-	63,452	53,367
Oakdale	103,052	-	48,532	186,663	-	13,707	-	-
Odin	5,674	-	-	2,628	-	955	-	-
Ogilvie	12,263	-	12,100	11,913	335	2,025	46,208	-
Okabena	8,729	-	-	9,438	500	500	1,016	-
Olivia	14,401	-	16,561	14,925	-	1,378	-	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Onamia	14,753	1,000	12,338	22,790	-	3,560	35,100	-
Ormsby	6,547	-	-	4,904	-	1,505	-	-
Oronoco	9,602	-	875	1,975	5,023	1,004	29,168	-
Orr	6,473	-	59	11,406	-	807	14,650	-
Ortonville	12,657	1,000	4,511	28,229	-	6,357	25,000	-
Osakis	17,444	1,000	52,667	43,423	-	3,766	22,528	-
Osseo	10,475	-	12,653	46,372	-	5,457	44,200	-
Ostrander	6,110	5,246	3,735	353	-	-	-	-
Owatonna	102,109	1,000	30,434	223,372	-	4,980	169,128	-
Palisade	8,292	779	2,200	8,091	1,086	-	8,567	-
Palo	10,911	-	6,500	19,099	154	2,822	-	-
Park Rapids	58,551	4,000	27,311	84,601	1,092	15	-	-
Parkers Prairie	10,911	3,000	20,959	20,067	-	855	46,600	-
Paynesville	24,750	-	8,131	63,428	150	2,735	76,333	-
Pelican Rapids	39,336	-	-	31,156	-	620	-	-
Pemberton	7,420	1,000	-	2,960	-	1,267	12,550	-
Pennock	8,858	1,958	14,070	20,248	-	2,124	29,533	-
Pequaywan	6,110	-	7,000	5,217	-	242	13,583	-
Pequot Lakes	28,803	-	57,083	47,769	-	4,700	10,560	-
Perham	26,324	1,000	27,537	52,771	-	2,129	43,020	-
Pierz	29,080	-	10,550	27,123	-	5,889	-	-
Pillager	21,301	2,000	23,000	35,629	7,918	3,728	85,847	-
Pine Island	29,791	938	24,248	35,681	-	1,528	13,769	-
Pine River	16,921	1,530	22,570	56,956	-	2,158	-	1,855
Plato	11,348	1,000	6,500	48,764	3,953	4,320	26,440	-
Porter	10,475	82	5,000	34,059	-	35	898	-
Preston	11,399	2,000	19,439	17,535	24	-	-	-
Princeton	36,812	2,000	17,000	110,183	-	5,651	64,099	-
Prinsburg	8,729	-	-	4,610	75	2,730	-	-
Prior Lake	125,482	1,000	102,372	207,926	650	7,732	-	69,250

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Proctor	15,130	-	5,000	26,211	-	-	-	420
Randall	10,911	2,450	30,000	27,908	-	1,829	69,350	-
Randolph	15,446	-	9,646	55,276	102	6,131	-	-
Raymond	9,602	1,000	3,975	13,108	115	-	16,600	-
Red Wing	69,744	4,260	-	59,020	513	6,790	150,224	10,568
Redwood Falls	27,150	5,000	51,840	76,852	-	-	186,303	25,552
Remer	12,289	1,000	10,099	17,261	-	1,025	15,364	-
Renville	10,911	1,000	32,190	23,745	-	2,350	45,200	-
Rice	13,475	-	5,000	33,815	480	2,100	-	-
Rice Lake	14,075	-	11,500	14,256	-	5,500	-	-
Richmond	17,044	-	9,928	39,884	181	3,639	46,950	-
Rockford	21,558	1,000	20,095	21,980	-	-	13,320	-
Rockville	11,205	1,908	26,625	39,945	-	-	48,482	-
Rogers	49,830	1,000	26,220	58,795	-	2,200	40,172	-
Rollingstone	9,602	3,000	-	1,311	-	202	10,120	-
Rose Creek	9,165	-	1,607	591	2,516	510	-	-
Roseau	23,890	840	10,000	52,562	-	-	34,600	-
Rosemount	73,399	-	161,200	121,182	239	7,900	-	-
Rothsay	10,599	-	-	29,431	21,777	24,244	-	-
Royalton	9,602	2,000	18,197	21,914	1,785	3,319	43,125	-
Rush City	20,917	1,000	36,657	1,960	-	1,506	53,426	-
Russell	8,729	2,880	-	2,664	-	-	36,180	-
Ruthton	7,856	1,000	425	11,035	-	138	16,000	-
Sabin-Elmwood	9,165	-	3,726	24,418	-	-	-	-
Sacred Heart	10,911	-	12,013	7,172	-	1,875	-	-
Saint Anthony	33,415	1,000	6,000	111,787	-	5,000	32,200	-
Saint Augusta	12,176	-	-	49	-	1,100	-	-
Saint Bonifacius	26,267	-	35,000	47,973	-	5,340	-	7,557
Saint Charles	19,246	-	7,000	69,171	-	2,510	104,438	-
Saint Clair	15,047	555	5,000	53,415	13,000	2,448	6,104	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Saint Francis	20,019	2,000	-	55,379	105	7,138	91,775	-
Saint James	22,624	1,000	25,951	58,810	-	7,168	11,200	-
Saint Joseph	31,914	2,000	20,890	50,839	-	3,411	60,757	-
Saint Leo	10,475	-	-	6,425	-	2,801	-	-
Saint Martin	10,475	-	23,850	51,397	2,080	1,475	35,100	-
Saint Michael	44,691	3,000	22,346	23,257	-	1,650	83,795	-
Saint Paul Park	19,037	1,000	20,830	52,790	-	9,301	15,688	-
Saint Peter	39,299	2,000	24,162	64,466	-	5,843	131,600	-
Saint Stephen	14,546	1,000	19,097	35,376	5	1,825	71,486	-
Sanborn	8,292	-	4,000	2,720	-	900	-	-
Sandstone	16,294	-	16,856	11,475	1,403	4,301	5,880	-
Sartell	48,041	-	7,800	59,224	6,000	1,465	58,500	-
Sauk Centre	28,947	2,000	18,090	40,062	-	4,743	81,437	-
Sauk Rapids	63,939	-	12,000	96,480	-	-	-	-
Scandia	22,088	3,000	75,000	67,702	-	577,259^	157,121	29,396
Scandia Valley	11,411	2,000	6,255	18,964	55	114	63,200	-
Schroeder	4,801	-	1,530	16,892	200	610	27,618	-
Sebeka	14,142	2,000	2,000	23,849	3,000	1,767	69,560	-
Sedan	6,110	-	-	135	-	385	710	-
Shafer	9,602	-	4,048	5,599	1,921	1,456	-	-
Shakopee	123,647	3,000	339,752	308,627	-	8,573	160,248	106,000
Shelly	3,513	-	1,527	8,440	-	2,335	-	-
Sherburn	10,911	1,000	3,596	35,616	12,171	2,272	37,250	-
Shevlin	8,729	-	2,500	23,944	-	10	32,975	-
Silica	6,983	-	4,205	9,627	-	-	-	-
Silver Bay	11,750	-	-	38,914	-	498	-	-
Silver Lake	11,784	2,000	8,880	5,145	-	996	-	-
Slayton	13,370	3,000	21,514	11,032	10	1,549	113,640	-
Sleepy Eye	23,810	-	6,516	11,994	-	1,792	-	-
Solway	13,093	1,000	3,600	16,552	80	764	4,937	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Solway Rural	8,292	-	1,000	4,562	450	953	23,000	-
South Haven	12,548	-	12,165	16,293	155	3,975	-	-
Spicer	16,020	-	24,913	16,907	525	6,256	-	-
Spring Grove	10,911	4,000	8,886	10,307	-	1,675	19,900	-
Spring Valley	14,368	-	14,276	35,351	-	3,447	-	-
Springfield	13,886	4,000	35,710	23,179	-	7,475	128,188	-
Squaw Lake	9,602	-	2,714	13,937	-	1,931	-	-
Stacy-Lent Area	15,694	1,000	10,000	48,528	694	6,967	11,764	-
Staples	17,070	2,000	6,730	17,545	-	2,117	63,367	-
Starbuck	14,177	1,000	6,109	11,498	-	700	-	-
Stephen	12,657	2,000	1,000	18,880	-	186	28,500	-
Stewart	10,475	2,000	10,000	16,192	-	4,101	20,950	-
Stewartville	32,918	1,000	15,000	122,674	28,000	979	37,000	-
Stillwater	103,411	1,280	-	276,785	-	7,085	-	-
Storden	9,602	-	2,558	18,398	-	237	-	-
Sturgeon Lake	6,110	-	-	6,266	-	-	-	-
Sunburg	8,292	270	6	1,625	22	1,005	2,970	-
Taconite	6,110	-	5,503	5,161	105	1,141	-	-
Taunton	6,110	980	-	1,248	-	-	10,780	-
Taylor's Falls	10,911	1,000	18,100	41,972	270	6,300	38,800	-
Thief River Falls	38,874	-	-	82,648	76	3,525	454	-
Thomson	16,332	1,677	17,014	21,490	563	4,322	23,765	-
Tofte	4,801	-	11,749	17,719	-	645	20,755	-
Tower	8,292	2,340	5,270	935	-	3,611	35,673	-
Tracy	14,852	1,000	7,480	23,216	404	1,764	27,000	-
Trimont	9,602	1,000	2,500	11,446	-	-	33,550	-
Truman	10,911	2,000	3,449	27,538	25	-	38,000	-
Twin Lakes (City)	4,975	1,273	-	4,762	-	-	10,890	-
Twin Lakes (VFD)	5,193	395	1,302	2,720	66	-	-	-
Two Harbors	31,767	-	5,220	58,364	-	4,250	-	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Tyler	10,475	-	2,000	16,029	269	-	-	-
Upsala	7,420	-	1,500	2,268	-	515	-	-
Vadnais Heights	53,741	3,000	63,380	78,110	576	12,564	141,374	-
Vergas	13,320	4,456	1,665	8,665	21	1,430	17,400	-
Verndale	10,475	-	10,859	38,247	7,862	-	-	-
Vernon Center	8,729	-	607	7,347	412	2,532	-	-
Vesta	7,420	-	180	5,629	-	200	-	-
Victoria	31,050	2,000	38,800	76,263	2,357	10,126	48,754	-
Vining	6,547	1,000	120	4,627	-	485	-	-
Wabasha	16,655	3,000	13,345	33,722	-	3,661	86,000	-
Waconia	45,389	1,000	24,403	118,325	-	4,993	45,733	-
Wadena	19,436	-	3,479	59,839	4,675	4,746	-	-
Waite Park	26,835	1,000	6,886	46,538	-	1,125	41,000	-
Waldorf	10,038	500	3,814	12,627	257	-	2,909	-
Walker	32,042	3,000	6,368	48,276	-	-	1,000	53,500
Walnut Grove	8,729	4,480	1,000	2,198	37	-	62,300	-
Walters	7,420	-	600	5,388	16	238	-	-
Warba	8,292	930	4,193	6,848	-	127,992^	10,230	-
Warren	12,916	-	-	18,754	16	1,740	-	-
Warroad	18,175	749	-	25,298	516	1,700	8,549	-
Waseca	44,422	2,000	75,657	90,704	-	-	126,000	-
Watertown	26,068	1,000	27,670	45,988	5,200	-	57,700	-
Waterville	11,563	-	6,251	24,014	50	950	-	-
Watkins	10,911	1,302	12,513	37,561	-	750	-	7,812
Watson	8,729	-	1,711	16,460	-	5,617	-	9,225
Waubun	8,729	-	-	4,423	500	715	-	1,045
Waverly	10,448	-	10,000	17,093	-	25	-	-
Welcome	10,911	-	6,000	8,483	3,178	162	-	-
Wendell	8,729	1,000	2,586	4,873	-	246	-	-
West Concord	11,008	-	-	6,061	1,725	-	2,760	-

**Table 4-A**  
**Revenues and Expenditures for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Westbrook	8,292	-	1,250	6,244	6	2	21,784	-
Wheaton	13,318	-	11,089	48,834	6,506	1,060	-	-
Willmar	64,923	-	3,408	67,804	905	11,773	-	-
Willow River	6,983	1,000	4,984	12,382	-	-	32,200	-
Wilmont	10,475	-	-	13,175	-	38	-	-
Wilson	13,093	-	11,478	27,398	22	3,991	-	-
Windom	26,588	3,000	5,000	88,694	-	2,591	90,339	-
Winnebago	11,066	1,530	4,000	26,245	-	300	29,672	-
Winsted	13,101	-	20,930	25,694	53	7,866	-	-
Wolf Lake	9,165	1,000	4,454	11,603	-	-	23,400	-
Wood Lake	8,729	-	822	9,680	-	1,120	-	-
Woodbury	227,400	3,000	202,634	583,248	-	12,421	123,367	-
Woodstock	6,547	361	-	11,382	-	-	4,758	-
Wrenshall	8,292	-	15,347	16,171	-	2,258	-	-
Wright	7,856	-	-	10,085	-	-	-	-
Wykoff	8,729	-	4,850	28,820	-	600	-	-
Wyoming	29,393	-	5,600	22,052	2,160	7,100	-	-
Zimmerman	38,356	3,000	39,962	43,009	-	6,095	279,900	-
Zumbro Falls	10,702	1,000	12,164	28,134	48	2,488	31,000	-
<b>Totals</b>	<b>11,458,340</b>	<b>555,592</b>	<b>8,387,556</b>	<b>23,230,166</b>	<b>492,382</b>	<b>1,520,544</b>	<b>18,354,348</b>	<b>678,726</b>

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

^ Includes assets that were transferred to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan at the end of 2010. The relief associations joined the Plan on January 1, 2011. The transfer of assets was included as an administrative expense for reporting purposes.

**Table 4-B**  
**Revenues and Expenditures for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Alaska	6,547	837	-	8,248	325	425	-	-
Andover	104,210	567	50,000	327,364	-	7,296	6,226	-
Anoka-Champlin	149,975	3,000	10,920	62,473	-	14,275	129,588	-
Ashby	10,475	-	3,585	18,082	502	1,740	-	-
Austin	44,000	-	-	70,295	-	7,274	5,930	-
Brewster	10,257	-	-	15,748	-	120	-	-
Brooklyn Park	257,930	3,000	25,505	873,905	-	16,794	504,454	-
Callaway	7,856	-	-	4,008	436	-	-	-
Cloquet Area Fire District	44,193	-	-	3,102	-	-	-	-
Cologne	12,685	-	9,200	32,913	-	871	-	-
Columbia Heights	65,739	3,000	-	187,016	30	8,205	218,578	-
Coon Rapids	224,896	2,000	-	655,142	-	39,927	374,464	-
Crane Lake	5,237	4,140	-	13,233	-	64,648^	55,869	-
Crosslake	30,883	3,000	15,600	95,118	-	4,850	26,168	-
Dakota	6,983	-	1,050	9,540	-	635	-	-
Dalbo	10,038	-	2,570	32,912	-	-	-	-
Dilworth	20,671	1,433	8,000	54,174	239	-	15,766	-
Donnelly	11,784	496	-	14,508	-	1,740	5,456	-
Eagan	269,106	8,597	385,559	913,239	-	30,450	508,338	11,574
Edina	276,092	1,000	-	704,146	-	37,261	359,330	-
Elbow Lake	11,784	1,000	9,000	23,114	5,920	12	19,282	-
Elgin	12,959	-	-	(269)	-	3,469	-	-
Ellsburg	4,364	-	4,364	11,047	-	720	-	-
Embarrass	8,292	-	2,900	2,520	-	850	-	-
Erskine	8,292	702	2,750	12,202	-	-	-	7,721
Falcon Heights	34,866	1,000	-	145,239	5,026	7,228	39,457	-
Fisher	11,348	619	-	13,261	-	3,295	6,807	-
Fosston	13,623	-	-	5,097	-	-	-	-
Fountain	8,729	1,616	500	3,647	-	572	18,042	-
Freeport	9,736	-	1,900	9,639	-	-	-	-

**Table 4-B**  
**Revenues and Expenditures for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Fridley	106,278	2,000	-	346,052	-	11,100	184,548	-
Gary	6,983	743	-	1,143	99	189	8,171	-
Gibbon	11,197	-	2,500	12,116	550	1,102	-	-
Glenville	11,784	-	-	14,981	-	161	-	-
Goodhue	23,846	2,000	-	70,278	-	2,867	91,886	-
Gunflint Trail	14,753	-	7,000	21,725	200	2,400	-	-
Hardwick	7,856	-	-	7,287	-	1,230	-	-
Hawley	14,494	-	7,700	50,858	300	315	-	-
Ivanhoe	11,784	1,000	4,000	15,426	-	603	15,590	-
Kelsey	6,983	-	-	2,532	225	318	-	-
Kenyon	17,970	1,000	4,000	32,292	4,000	-	20,573	-
Kerkhoven	9,602	-	1,378	27,805	104	1,432	24,452	-
Kiester	9,165	814	-	8,896	-	1,188	8,950	-
Lake George	7,420	-	-	9,001	904	-	12,721	-
Lakeport	10,281	1,760	10,813	14,779	-	-	19,351	-
Le Center	15,498	1,851	6,250	26,147	-	2,387	35,748	-
London	6,110	-	-	5,960	-	950	-	-
Longville	25,486	-	25,000	36,341	-	1,975	-	-
Lyle	7,856	-	-	12,017	-	319	-	-
Magnolia	5,237	529	-	1,886	-	1,125	5,825	-
Maple Grove	253,212	-	201,344	943,193	-	9,339	159,669	-
Marietta	8,292	704	2,500	8,286	-	-	7,746	-
Marine-On-Saint Croix	10,475	658	9,305	41,381	-	975	6,737	46
Mazeppa	10,475	733	3,129	17,064	-	-	3,461	431
Medicine Lake	8,292	-	21,000	75,504	-	2,700	-	-
Mendota Heights	66,881	2,000	53,050	215,355	-	2,310	173,762	-
Mentor	4,801	-	-	6,423	-	-	-	-
Millerville	7,420	-	13,400	28,813	-	2,963	-	-
Milroy	6,547	-	-	14,729	144	856	-	-
Murdock	6,983	-	2,201	10,899	-	-	-	-

**Table 4-B**  
**Revenues and Expenditures for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Myrtle	10,911	-	-	12,726	165	50	-	-
Nassau	8,729	-	-	17,255	-	237	-	-
Nodine	7,420	-	-	17,758	-	-	-	-
Northrop	6,547	432	1,200	12,310	-	-	4,753	-
Odessa	5,674	573	-	2,482	-	525	6,298	-
Oklee	7,856	-	-	1,015	-	1,822	-	-
Plainview	20,639	-	6,600	17,924	-	-	54,823	-
Plummer	10,475	712	-	13,314	-	520	7,833	-
Ramsey	93,009	-	16,208	135,815	-	-	-	-
Red Lake Falls	8,817	1,000	3,060	10,377	-	300	14,327	-
Round Lake	8,292	-	-	24,840	25	1,800	-	-
Rushford	17,614	1,000	2,250	23,453	(884)	2,545	44,636	868
Rushmore	9,165	815	-	3,374	-	550	6,174	-
Saint Hilaire	8,292	1,267	-	4,665	-	771	13,945	-
Seaforth	6,110	-	-	1,773	-	-	6,908	-
South Bend	6,634	457	14,913	(20,675)	-	12	6,606	-
Swanville	7,856	953	4,500	12,228	-	1,850	-	953
Toivola	10,038	-	-	(4,742)	-	1,050	6,957	-
Ulen	9,602	-	300	3,468	-	-	-	-
Underwood	14,603	-	2,000	22,482	-	325	-	-
Vermilion Lake	6,983	-	1,300	19,834	-	716	-	-
Wabasso	9,602	1,000	-	5,839	-	908	11,426	-
Wanamingo	14,146	695	-	40,420	-	-	6,877	-
Wanda	8,729	-	-	2,263	-	-	-	-
Wayzata	47,036	605	45,000	164,226	20,449	2,480	6,655	-
Wells	14,663	-	6,250	40,841	2,687	-	-	-
West Metro	154,961	5,000	253,627	699,957	-	8,658	452,903	-
Williams	8,729	585	-	19,400	-	10	6,435	-
Winger	6,110	-	-	1,775	-	-	-	-
Winthrop	10,223	206	10,100	19,833	-	2,400	2,270	-

**Table 4-B**  
**Revenues and Expenditures for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Zumbrota	17,083	-	16,202	47,372	210	2,814	-	-
<b>Totals</b>	<b>2,984,059</b>	<b>67,099</b>	<b>1,291,483</b>	<b>7,773,434</b>	<b>41,656</b>	<b>267,156</b>	<b>3,732,771</b>	<b>21,593</b>

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

^ Includes assets that were transferred to the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan at the end of 2010. This relief association joined the Plan on January 1, 2011. The transfer of assets was included as an administrative expense for reporting purposes.

**Table 4-C**  
**Revenues and Expenditures for Other Plan Types**  
**For the Year Ended December 31, 2010**

	Revenues					Expenditures		
	State Aid	Supplemental Benefit Reimbursements	Municipal Contributions	Investment Earnings	All* Other	Administration	Service Pensions	Other Benefits
Apple Valley	182,389	2,000	292,161	350,677	69	34,635	311,855	-
Benson	22,237	6,000	13,521	18,263	201	3,518	113,920	22,900
Brooklyn Center	98,752	1,000	65,945	347,077	-	14,376	111,765	-
Chanhassen	104,474	-	94,032	264,335	-	9,470	41,230	-
Chaska	83,772	-	187,573	295,169	-	8,784	244,347	-
Eden Prairie	292,384	-	1,129,002	1,897,407	15,517	41,258	836,752	-
Fairmont	51,404	3,000	13,548	104,469	14,680	15,575	337,473	-
Glencoe	27,419	3,000	68,779	67,944	-	3,100	213,716	-
Hutchinson	68,050	-	12,449	101,029	-	16,144	155,223	-
Lake Johanna	186,486	2,000	80,897	430,164	12	23,752	266,306	-
Minnnetonka	254,282	2,000	348,168	1,150,523	2,972	28,460	539,766	-
Mound	78,104	-	137,600	443,995	-	18,360	236,479	-
New Ulm	57,510	1,000	91,123	164,098	-	14,443	184,672	1,888
Pine City	38,325	-	18,000	45,592	-	7,542	54,000	-
Pipestone	20,647	2,000	36,653	60,837	-	4,582	73,916	924
Plymouth	310,510	2,000	-	640,379	-	25,478	238,888	-
Robbinsdale	52,866	2,000	184,795	156,236	-	16,566	248,483	-
Roseville	148,002	1,000	216,500	900,709	-	21,470	505,000	-
Savage	92,440	-	184,514	401,966	-	13,141	210,181	350
Spring Lake Park	267,576	-	270,750	997,709	-	22,529	449,978	-
White Bear Lake	159,880	-	-	570,957	108	21,714	216,361	-
Worthington	37,656	1,000	31,869	120,566	1,951	1,900	115,732	-
<b>Totals</b>	<b>2,635,165</b>	<b>28,000</b>	<b>3,477,879</b>	<b>9,530,101</b>	<b>35,510</b>	<b>366,797</b>	<b>5,706,043</b>	<b>26,062</b>

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

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## How to Read Tables 5-A Through 5-C

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Tables 5-A, 5-B, and 5-C provide information regarding relief association membership and bylaw provisions in effect at the end of 2010.

**Active Members** – Active members in the relief association as of the end of 2010.

**Lump-Sum** – Retirees who received a lump-sum pension during 2010.

**Survivor** – Survivor benefits paid during 2010.

**Disability** – Disability benefits paid during 2010.

**Monthly** – Retirees or beneficiaries receiving a monthly pension during 2010 (for “Other Plan Types” only).

**Deferred Members** – Members no longer active in the fire department or relief association who are entitled to, but have yet to receive, a service pension.

**Minimum Retirement Age** – The minimum age at which a member may receive a service pension distribution. State law requires that members be at least age 50 to receive payment of their service pension.

**Active Service** – The minimum years a member must serve with the affiliated fire department before becoming eligible for a service pension.

**Active Membership** – The minimum years a member must be a member of the relief association before becoming eligible for a service pension.

**Treasurer** – The amount of the treasurer’s faithful performance bond. By law, it must be 10 percent of assets, although the amount of the bond need not exceed \$500,000.

**Secretary** – The amount of the secretary’s faithful performance bond, if applicable. State law does not require that the secretary be bonded.

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**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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	28	1	-	-	-	50	10	10	250,000	-
Adams	23	1	-	-	2	50	10	10	250,000	-
Adrian	26	1	-	-	1	50	10	10	150,000	-
Aitkin	28	-	-	-	1	50	10	10	200,000	200,000
Albany	25	-	-	-	1	50	5	5	50,000	-
Albert Lea Township	16	1	-	-	4	50	10	10	30,000	-
Albertville	29	-	-	-	8	50	10	10	60,000	-
Alden	22	1	-	-	1	50	10	10	15,000	-
Alexandria	30	1	-	-	2	50	10	10	200,000	-
Almelund	32	-	-	-	3	50	10	10	30,000	-
Alpha	16	1	-	-	2	50	10	10	25,000	-
Altura	21	1	-	-	2	50	10	10	20,000	-
Amboy	20	1	-	-	1	50	10	10	50,000	-
Annandale	28	-	-	1	20	50	5	5	80,000	-
Argyle	25	-	-	-	1	50	10	10	150,000	-
Arlington	30	1	-	-	6	50	10	10	45,000	-
Arrowhead	11	1	-	-	-	50	5	5	10,000	-
Askov	19	1	-	-	4	55	10	10	25,000	25,000
Atwater	32	-	-	-	3	50	10	10	30,000	-
Audubon	23	-	-	-	10	50	5	5	50,000	50,000
Aurora	21	1	-	-	4	50	10	10	500,000	-
Avon	25	1	-	-	3	50	10	10	40,000	-
Babbitt	28	-	-	-	6	50	5	5	250,000	250,000
Backus	19	-	-	-	4	50	10	10	50,000	-
Badger	18	-	-	-	4	50	10	10	50,000	-
Bagley	23	2	-	-	7	50	10	10	100,000	-
Balaton	27	-	-	-	2	50	10	10	130,000	-
Baldwin	29	-	-	-	-	50	5	5	100,000	-
Balsam	22	2	-	-	-	50	10	10	50,000	-
Barnesville	26	2	-	-	1	50	10	10	40,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability	Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Barnum	24	1	-	-	3	50	10	10	250,000	-
Barrett	17	-	-	-	3	55	10	10	10,000	-
Battle Lake	20	1	-	-	1	50	10	10	40,000	2,000
Baudette	24	3	-	-	6	50	5	5	250,000	-
Bayport	24	2	-	-	3	50	10	10	200,000	-
Beardsley	23	-	-	-	3	50	10	10	20,000	-
Beaver Bay	12	3	1	-	3	50	5	5	250,000	-
Beaver Creek	18	-	-	-	-	50	10	10	20,000	-
Becker	31	1	-	-	5	50	10	10	100,000	-
Belgrade	25	3	-	-	1	50	10	10	50,000	-
Belle Plaine	22	2	-	1	5	50	10	10	100,000	-
Bellingham	19	2	-	-	3	50	10	10	50,000	50,000
Belview	23	-	-	-	7	50	10	10	50,000	-
Bemidji	36	-	-	-	4	50	10	10	250,000	-
Bertha	16	1	-	-	2	50	10	10	50,000	-
Big Lake	36	1	-	-	10	50	5	5	100,000	-
Bigelow	24	-	-	-	2	50	5	5	50,000	50,000
Bigfork	17	1	-	-	3	50	10	10	50,000	50,000
Bird Island	27	2	-	-	5	50	10	10	30,000	-
Biwabik	20	-	-	-	-	50	5	5	20,000	-
Biwabik City	21	-	-	-	6	50	5	5	50,000	-
Blackduck	25	1	-	-	6	50	10	10	40,000	-
Blackhoof	21	1	-	-	3	50	10	10	15,000	15,000
Blooming Prairie	25	5	-	-	-	50	10	10	100,000	-
Blue Earth	25	-	-	-	14	50	5	5	100,000	-
Bluffton	14	-	-	-	-	50	20	10	15,000	-
Bovey	17	1	-	-	3	50	10	10	25,000	-
Bowlus	22	1	-	-	-	50	20	20	200,000	-
Boyd	23	-	-	-	4	50	10	10	15,000	-
Braham	18	3	-	-	2	50	5	5	35,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Brainerd	34	2	-	-	6	50	10	10	500,000	-
Brandon	24	2	-	-	4	50	5	5	30,000	-
Breckenridge	25	1	-	-	2	50	10	10	50,000	-
Breitung	23	1	-	-	1	50	10	10	30,000	-
Brevator	14	-	-	-	2	50	5	5	15,000	15,000
Bricelyn	20	-	-	-	4	55	10	10	25,000	-
Brimson	11	-	-	-	2	50	5	5	15,000	15,000
Brook Park	22	-	-	-	5	50	5	5	20,000	-
Brooten	22	3	-	-	2	50	10	10	30,000	-
Browerville	21	-	-	-	-	50	10	10	30,000	-
Browns Valley	18	-	-	-	-	50	20	10	25,000	-
Brownsdale	20	-	-	-	3	50	10	10	30,000	-
Brownsville	18	-	-	-	-	55	5	5	20,000	-
Brownton	30	1	-	-	1	50	10	10	30,000	-
Buffalo	28	1	-	-	4	50	10	10	500,000	-
Buffalo Lake	20	1	-	-	8	50	5	5	40,000	-
Buhl	17	2	-	-	-	50	10	10	20,000	-
Butterfield	22	-	-	-	4	50	5	5	20,000	-
Buyck	10	-	-	-	2	50	5	5	5,000	-
Byron	30	2	-	-	12	50	10	10	125,000	125,000
Caledonia	35	1	-	-	5	50	10	10	200,000	-
Cambridge	27	2	-	-	2	50	10	10	80,000	-
Campbell	20	-	-	-	3	50	20	10	25,000	-
Canby	22	1	-	-	6	50	10	10	50,000	50,000
Cannon Falls	29	1	-	-	4	50	10	10	100,000	-
Canosia	18	2	-	-	2	50	10	10	300,000	-
Canton	20	3	-	-	-	50	15	10	20,000	20,000
Carlos	26	-	-	-	2	50	10	10	70,000	-
Carlton	14	1	-	-	-	50	10	10	30,000	-
Carsonville	22	3	-	1	2	50	10	10	10,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Carver	27	-	-	-	12	50	5	5	60,000	60,000
Cass Lake	19	-	-	1	1	50	10	10	50,000	-
Centennial	50	1	-	-	21	50	10	10	300,000	-
Center City	25	1	-	-	3	50	10	10	40,000	-
Ceylon	18	-	-	-	3	50	10	10	250,000	250,000
Chandler	15	-	-	-	1	50	10	10	30,000	30,000
Chatfield	24	2	1	-	-	50	5	5	40,000	-
Cherry	15	-	-	-	4	50	5	5	100,000	-
Chisago	22	3	-	-	8	50	5	5	65,000	-
Chisholm	24	1	-	-	5	50	10	10	250,000	-
Chokio	20	-	-	-	-	50	10	10	20,000	-
Clara City	20	-	-	-	2	50	5	5	40,000	-
Claremont	17	1	-	-	1	50	10	10	50,000	-
Clarissa	19	-	-	-	1	50	10	10	20,000	-
Clarkfield	30	-	-	-	5	50	10	10	30,000	-
Clarks Grove	23	-	-	-	7	50	10	10	30,000	-
Clear Lake	34	2	-	-	4	50	10	10	165,000	165,000
Clearbrook	20	-	-	-	3	50	10	10	40,000	-
Clearwater	30	-	-	-	5	50	10	10	33,000	33,000
Clements	20	-	-	-	3	50	10	10	100,000	-
Cleveland	27	1	-	-	-	50	10	5	50,000	-
Clifton	14	-	-	-	10	50	5	5	60,000	60,000
Climax	24	-	-	-	-	50	10	10	10,000	-
Clinton (Big Stone)	23	1	-	-	-	50	10	10	12,000	-
Clinton (Saint Louis)	20	-	-	-	2	55	5	5	20,000	-
Cohasset	25	-	-	-	-	50	10	10	500,000	-
Cokato	24	1	-	-	5	50	5	5	50,000	50,000
Cold Spring	29	1	-	-	6	50	5	5	100,000	-
Coleraine	20	-	-	-	6	50	5	5	20,000	20,000
Colvill	15	-	-	-	2	50	5	5	100,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Colvin	11	-	-	-	1	50	5	5	10,000	-
Comfrey	21	3	1	-	4	50	5	5	200,000	-
Cook	15	2	-	-	1	50	20	20	45,000	-
Cosmos	13	-	-	-	9	50	5	5	25,000	-
Cottage Grove	49	1	-	-	21	50	5	5	500,000	-
Cotton	16	3	-	-	1	50	5	5	170,000	-
Cottonwood	21	-	-	-	5	55	10	10	35,000	-
Courtland	22	-	-	-	5	50	10	10	30,000	-
Cromwell	15	-	-	-	-	50	20	10	50,000	-
Crooked Lake	16	1	-	-	2	50	5	5	20,000	-
Crookston	25	1	-	-	4	55	10	10	75,000	-
Crosby	28	4	-	1	5	50	5	5	50,000	50,000
Culver	11	-	-	-	-	50	10	10	5,000	-
Currie	18	5	-	-	1	50	10	10	50,000	50,000
Cuyuna	24	-	-	-	1	50	10	10	20,000	-
Cyrus	18	1	-	-	1	50	10	10	15,000	-
Dalton	24	-	-	-	2	50	10	10	25,000	-
Danube	23	1	-	-	5	50	10	10	30,000	-
Danvers	10	1	-	-	-	50	10	10	7,500	7,500
Darfur	18	1	-	-	4	50	10	10	20,000	-
Dassel	26	-	-	-	11	50	5	5	90,000	-
Dawson	25	2	-	-	3	50	10	10	50,000	-
Dayton	27	1	-	-	3	50	5	5	500,000	-
Deer Creek	19	-	-	-	-	50	10	10	20,000	-
Deer River	23	1	-	-	4	50	10	10	50,000	-
Deerwood	18	1	-	-	2	50	10	10	100,000	-
Delano	28	1	-	-	5	50	10	10	1,000,000	1,000,000
Delavan	19	-	-	-	3	50	5	5	30,000	-
Dent	24	-	-	-	4	50	10	10	150,000	-
Detroit Lakes	29	3	-	-	6	50	5	5	250,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Dexter	21	4	1	-	1	50	10	10	20,000	-
Dodge Center	22	2	-	-	3	50	10	10	500,000	500,000
Dover	19	-	-	-	1	50	10	10	25,000	-
Dovray	20	-	-	-	3	50	5	5	5,000	-
Dumont	22	2	-	-	1	50	10	10	13,000	-
Dunnell	15	1	-	-	2	50	10	10	100,000	-
Eagle Bend	20	1	-	-	4	50	10	10	30,000	-
East Bethel	30	-	-	-	3	50	10	10	250,000	-
East Grand Forks	27	2	-	-	3	50	10	10	100,000	100,000
Eastern Hubbard	21	2	-	-	2	55	10	10	25,000	-
Easton	25	1	-	-	2	50	10	10	20,000	-
Echo	20	1	-	-	2	50	10	10	20,000	-
Eden Valley	27	1	-	-	2	50	10	10	100,000	-
Edgerton	25	1	-	-	3	50	10	10	30,000	-
Eitzen	27	1	-	-	-	50	10	10	20,000	-
Elbow Tulaby Lakes	13	1	-	-	-	50	10	10	10,000	10,000
Elizabeth	21	1	-	-	2	50	10	10	30,000	-
Elk River	38	3	-	-	5	50	5	5	500,000	500,000
Elko New Market	25	-	-	-	2	50	10	10	400,000	400,000
Ellendale	17	2	-	-	3	50	5	5	20,000	-
Ellsworth	25	-	-	-	4	55	10	10	100,000	15,000
Elmer	12	1	1	-	1	60	5	5	14,000	-
Elmore	15	-	-	-	2	50	10	10	60,000	-
Elrosa	24	2	-	-	7	55	5	5	30,000	-
Ely	28	-	-	1	1	50	10	10	500,000	-
Elysian	26	-	-	-	1	50	10	10	100,000	-
Emily	22	-	-	-	2	50	10	10	200,000	-
Emmons	22	2	-	-	1	50	10	10	50,000	-
Evansville	26	3	-	-	1	50	10	10	200,000	-
Eveleth	20	1	-	-	6	50	5	5	50,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Excelsior	44	2	-	-	8	50	10	10	500,000	500,000
Eyota	23	-	-	-	-	50	10	10	100,000	100,000
Fairfax	17	5	-	-	8	50	5	5	450,000	-
Farmington	46	4	1	-	7	50	10	10	1,000,000	-
Fayal	20	-	-	-	1	50	10	10	250,000	250,000
Federal Dam	11	-	-	-	5	50	10	10	10,000	10,000
Fergus Falls	32	1	1	-	11	50	10	10	250,000	-
Fertile	25	2	-	-	7	50	10	10	35,000	-
Fifty Lakes	16	-	-	-	-	50	5	5	100,000	-
Finland	22	1	-	-	-	50	10	10	100,000	-
Finlayson	21	1	-	-	7	50	10	10	20,000	-
Flensburg	21	-	-	-	-	50	10	10	40,000	-
Floodwood	14	3	-	-	2	50	5	5	125,000	125,000
Foley	25	1	-	-	3	50	10	10	100,000	-
Forada	23	-	-	-	5	50	10	10	25,000	25,000
Forest Lake	36	1	-	-	3	50	10	10	200,000	-
Foreston	18	1	-	-	9	50	5	5	250,000	-
Franklin	20	1	-	-	4	50	10	10	30,000	-
Frazee	23	1	-	-	6	50	5	5	40,000	-
Fredenber	13	-	-	-	-	50	10	10	40,000	40,000
French Township	23	1	-	-	1	50	10	10	15,000	15,000
Frost	20	2	-	-	2	50	10	10	50,000	-
Fulda	22	-	-	-	3	50	10	10	50,000	-
Garfield	22	-	-	-	8	50	5	5	350,000	350,000
Garrison	25	3	-	-	5	50	10	10	500,000	-
Garvin	14	-	-	-	3	50	5	5	25,000	-
Gaylord	26	1	-	-	4	50	10	10	100,000	100,000
Geneva	22	-	-	-	4	55	10	5	200,000	-
Ghent	19	-	-	-	1	50	10	10	20,000	-
Gilbert	18	2	-	-	2	50	5	5	35,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Glenwood	29	-	-	-	2	50	10	10	44,000	-
Glyndon	20	1	-	-	6	50	10	10	35,000	-
Gnesen	27	3	1	-	2	50	10	10	50,000	-
Golden Valley	48	1	-	-	12	50	10	10	500,000	500,000
Gonvick	20	-	-	-	4	50	10	10	25,000	-
Good Thunder	23	3	-	-	10	50	5	5	40,000	-
Goodview	31	5	-	-	4	50	8	8	50,000	-
Graceville	25	-	-	-	-	50	10	10	20,000	-
Granada	15	-	-	-	2	50	10	10	50,000	-
Grand Lake	24	2	-	-	3	50	10	10	1,000,000	1,000,000
Grand Marais	22	2	-	-	4	50	10	10	300,000	-
Grand Meadow	24	-	-	-	6	50	10	10	250,000	-
Grand Rapids	29	1	-	-	5	50	10	10	175,000	-
Granite Falls	32	-	-	-	3	50	10	10	160,000	160,000
Green Isle	20	1	-	-	6	50	10	10	100,000	-
Greenbush	31	4	-	-	5	50	10	5	500,000	-
Greenwood	21	2	-	-	3	50	5	5	50,000	-
Grey Eagle	20	-	-	-	4	50	5	5	30,000	-
Grove City	18	3	-	-	2	50	10	10	25,000	-
Grygla	20	2	-	-	1	50	10	10	20,000	-
Hackensack	29	-	-	-	-	50	10	10	50,000	-
Hallock	28	-	-	-	2	50	10	10	100,000	-
Halstad	24	1	-	-	5	55	10	10	25,000	-
Ham Lake	35	2	-	-	10	50	5	5	150,000	150,000
Hamburg	30	-	1	-	2	50	10	10	50,000	-
Hamel	27	2	-	-	10	50	10	10	120,000	-
Hancock	24	3	-	-	2	50	10	10	100,000	-
Hanley Falls	23	3	-	-	2	50	10	10	25,000	-
Hanover	29	-	-	-	4	50	10	10	200,000	-
Hanska	23	-	-	-	1	50	10	10	20,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Harmony	26	1	-	-	3	50	10	10	50,000	50,000
Harris	18	2	-	-	2	50	10	10	50,000	-
Hartland	18	4	-	-	2	50	10	10	100,000	-
Hastings	51	3	-	-	8	50	5	5	500,000	-
Hayfield	22	1	-	-	3	50	10	10	50,000	-
Hayward	22	1	-	-	1	50	10	10	50,000	-
Hector	25	2	-	-	4	50	10	10	60,000	-
Henderson	21	-	-	-	3	50	10	10	200,000	-
Hendricks	22	-	-	-	6	50	5	5	20,000	-
Hendrum	21	-	-	-	3	50	10	10	25,000	25,000
Henning	25	1	-	-	4	50	5	5	30,000	-
Herman	24	3	-	-	2	50	10	10	15,000	-
Hermantown	29	3	-	-	6	50	10	10	150,000	150,000
Heron Lake	19	-	-	-	2	55	10	10	20,000	-
Hewitt	14	1	-	-	2	50	10	10	25,000	25,000
Hibbing	17	-	-	-	8	50	5	5	250,000	-
Hill City	24	1	-	-	5	50	5	5	100,000	-
Hills	19	1	-	-	-	50	10	10	15,000	-
Hinckley	22	-	-	-	2	50	10	10	100,000	-
Hitterdal	19	-	-	-	4	50	10	10	20,000	-
Hoffman	20	6	-	-	-	50	10	10	25,000	-
Hokah	26	-	-	-	5	50	10	10	150,000	150,000
Holdingsford	25	1	-	-	6	50	10	10	50,000	-
Holland	20	1	-	-	-	50	10	10	50,000	-
Hollandale	16	-	-	-	-	50	10	10	50,000	-
Hopkins	35	4	-	-	18	50	5	5	300,000	300,000
Houston	25	1	1	-	3	50	10	10	30,000	-
Hovland Area	13	-	-	-	-	50	10	10	15,000	15,000
Howard Lake	27	1	-	-	2	50	10	10	100,000	-
Hoyt Lakes	19	-	-	-	6	50	5	5	500,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Hugo	28	-	-	-	5	50	10	10	75,000	-
Ideal	30	-	-	-	3	50	10	10	60,000	-
Industrial	17	-	-	-	3	50	5	5	30,000	-
International Falls	27	2	-	1	8	50	5	5	745,000	-
Inver Grove Heights	62	6	-	-	12	50	10	10	400,000	400,000
Iona	17	-	-	-	-	50	20	10	10,000	-
Ironton	19	-	-	-	8	50	10	10	150,000	-
Isanti	20	1	-	-	9	50	10	10	1,500,000	-
Isle	24	-	-	-	2	50	10	10	50,000	-
Jackson	28	-	-	-	12	50	10	10	100,000	-
Jacobson	26	-	-	-	1	50	5	5	25,000	25,000
Janesville	25	-	-	-	-	50	10	10	25,000	-
Jasper	25	1	-	-	-	50	10	10	50,000	-
Jeffers	21	-	1	-	-	50	15	10	20,000	-
Jordan	35	2	-	-	1	50	10	10	500,000	-
Kandiyohi	18	1	-	-	3	50	5	5	30,000	-
Karlstad	30	1	-	-	1	50	10	10	20,000	20,000
Kasota	22	-	-	-	3	50	10	10	50,000	-
Kasson	27	3	1	-	1	50	10	10	75,000	-
Keewatin	15	4	-	-	1	50	10	10	40,000	-
Kelliher	19	5	-	-	1	50	10	10	50,000	50,000
Kellogg	28	1	-	-	4	50	10	10	40,000	-
Kennedy	14	-	-	-	2	50	10	10	100,000	-
Kensington	26	-	-	-	4	50	10	10	200,000	-
Kerrick	21	-	-	-	-	55	10	10	125,000	125,000
Kettle River	18	2	-	-	3	50	5	5	30,000	30,000
Kilkenny	22	2	-	-	1	50	10	10	60,000	-
Kimball	26	1	-	-	1	50	10	10	25,000	-
Kinney	20	-	-	-	1	50	10	10	25,000	-
La Crescent	24	2	-	-	2	50	5	5	100,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
La Salle	17	1	-	-	1	50	10	10	50,000	-
Lafayette	25	1	-	-	1	50	10	10	40,000	-
Lake Benton	20	1	-	-	-	50	10	10	20,000	-
Lake Bronson	20	-	-	-	-	50	10	10	10,000	-
Lake City	21	-	-	-	5	50	10	10	250,000	-
Lake Crystal	25	-	-	-	2	50	10	10	50,000	-
Lake Elmo	23	4	-	-	5	50	10	10	250,000	250,000
Lake Henry	23	4	-	-	-	50	10	10	150,000	150,000
Lake Kabetogama	15	2	-	-	-	50	5	5	20,000	-
Lake Lillian	16	2	-	-	-	50	10	10	50,000	-
Lake Park	22	2	-	-	3	50	10	10	50,000	-
Lake Wilson	23	-	-	-	-	50	10	10	20,000	-
Lakefield	24	-	-	-	2	50	10	10	100,000	-
Lakeland	17	-	-	-	-	50	20	10	20,000	-
Lakeville	81	4	-	-	20	50	7	7	500,000	500,000
Lakewood	20	1	-	-	-	50	20	20	50,000	-
Lamberton	20	1	-	-	1	50	10	10	25,000	-
Lancaster	24	1	-	-	7	55	10	10	20,000	-
Lanesboro	22	1	-	-	3	50	10	10	30,000	-
Le Sueur	23	-	-	-	2	50	10	10	100,000	100,000
Leaf Valley	17	-	-	-	2	50	5	5	30,000	-
LeRoy	24	1	-	-	2	50	10	10	15,000	-
Lester Prairie	28	2	-	-	-	50	15	15	35,000	-
Lewiston	29	4	-	-	1	50	5	5	500,000	500,000
Lewisville	18	1	-	-	2	50	10	10	50,000	50,000
Lexington	17	2	-	-	3	50	10	10	250,000	-
Lindstrom	24	1	-	-	8	50	5	5	80,000	-
Linwood	26	-	-	-	1	50	10	10	50,000	-
Lismore	28	-	-	-	1	50	10	10	30,000	-
Litchfield	29	1	-	-	1	50	10	10	70,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Little Canada	34	-	-	-	2	50	10	10	160,000	-
Little Falls	34	1	-	-	2	50	10	10	650,000	-
Littlefork	26	-	-	-	-	50	5	5	250,000	250,000
Long Lake	41	-	-	-	10	50	10	10	500,000	-
Long Prairie	22	-	-	-	2	50	5	5	100,000	100,000
Lonsdale	25	-	1	-	1	50	10	10	50,000	-
Loretto	27	4	-	-	7	50	10	10	200,000	200,000
Lower Saint Croix Valley	28	1	-	-	3	50	10	5	250,000	250,000
Lowry	24	-	-	-	3	50	10	10	40,000	-
Lucan	24	-	-	-	-	50	10	10	20,000	-
Lutsen	16	3	-	-	2	50	10	10	25,000	-
Luverne	37	1	1	-	2	50	10	10	125,000	-
Lynd	14	1	-	-	-	50	10	5	50,000	-
Mabel	20	-	-	-	4	50	10	10	15,000	-
Madelia	25	2	-	-	-	50	10	10	250,000	250,000
Madison	27	1	-	-	1	50	10	10	35,000	35,000
Madison Lake	21	2	-	-	8	50	5	5	35,000	-
Mahnomen	25	1	-	-	2	50	10	10	350,000	-
Mahtomedi	30	2	-	-	9	50	10	10	150,000	150,000
Mahtowa	22	2	-	-	1	50	5	5	12,500	-
Mantorville	24	1	-	-	5	50	10	10	30,000	-
Maple Hill	12	-	-	-	4	50	5	5	20,000	20,000
Maple Lake	30	-	-	-	2	50	10	10	150,000	150,000
Maple Plain	26	1	-	-	4	50	10	10	250,000	-
Mapleton	19	3	-	-	-	50	10	10	60,000	-
Maplewood	60	6	-	1	38	50	10	10	500,000	500,000
Marble	15	1	-	1	2	50	10	10	30,000	30,000
Marshall	46	1	-	-	11	50	5	5	500,000	500,000
Mayer	28	1	-	-	4	50	10	10	50,000	-
Maynard	22	-	-	-	5	50	10	10	75,000	75,000

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Number of Members				Deferred Members	Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability			Active Service	Active Membership	Treasurer	Secretary
McDavitt	16	2	-	-	5	50	10	10	75,000	75,000
McGrath	16	-	-	-	3	50	5	5	25,000	-
McGregor	25	2	-	-	5	50	10	10	50,000	-
McIntosh	22	1	-	-	4	50	10	10	20,000	-
McKinley	14	2	-	-	1	50	10	10	10,000	-
Meadowlands	11	1	1	-	-	50	5	5	50,000	-
Medford	27	-	-	-	4	50	10	10	100,000	-
Melrose	28	2	-	-	10	50	10	10	300,000	300,000
Menahga	22	1	-	-	6	55	10	10	100,000	-
Middle River	24	-	-	-	1	50	10	10	19,000	-
Miesville	33	-	-	-	5	50	10	10	50,000	-
Milaca	21	2	-	-	7	50	5	5	75,000	-
Milan	20	2	-	-	4	55	10	10	30,000	-
Miltona	25	2	-	-	1	50	10	10	100,000	-
Minneota	26	-	-	-	2	50	10	10	250,000	250,000
Minnesota Lake	24	-	-	-	3	50	5	5	50,000	-
Mission	19	2	-	-	8	50	5	5	30,000	30,000
Montevideo	28	3	-	-	1	50	10	10	500,000	500,000
Montgomery	30	1	-	-	3	50	10	10	50,000	-
Monticello	30	1	-	-	3	50	10	10	110,000	-
Montrose	30	-	-	-	1	55	10	10	40,000	-
Moose Lake	25	2	-	-	5	50	10	10	50,000	50,000
Mora	30	1	-	-	9	55	10	10	100,000	-
Morgan	25	-	-	-	4	50	10	9	250,000	-
Morris	28	6	-	-	-	50	15	15	250,000	-
Morristown	24	1	-	-	-	50	10	10	50,000	-
Morse-Fall Lake	28	-	-	-	-	65	10	10	50,000	-
Morton	19	-	-	-	-	50	10	10	50,000	-
Motley	18	-	-	-	5	50	10	10	35,000	-
Mountain Iron	20	2	-	-	1	50	10	10	45,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Mountain Lake	23	1	-	-	4	50	10	10	100,000	-
Nashwauk	21	1	-	-	3	50	10	10	50,000	-
Nerstrand	17	-	-	-	-	50	5	5	50,000	-
Nevis	16	-	1	-	3	50	10	10	40,000	5,000
New Auburn	18	-	-	-	3	50	5	5	100,000	-
New Brighton	33	1	-	-	10	50	10	10	500,000	-
New Germany	22	-	-	-	4	50	10	10	85,000	-
New London	25	1	-	-	1	50	10	10	250,000	-
New Munich	20	1	-	-	4	50	10	10	15,000	-
New Prague	29	2	-	-	-	50	10	10	70,000	70,000
New Richland	24	1	-	-	2	50	10	10	250,000	-
New York Mills	21	2	-	-	3	50	10	10	20,000	-
Newfolden	16	1	-	-	1	50	10	10	20,000	-
Newport	28	-	-	-	9	50	10	10	100,000	-
Nicollet	25	-	-	-	2	50	5	5	30,000	-
Nisswa	26	-	-	-	-	50	10	10	300,000	-
Normanna	10	-	-	-	-	50	20	20	10,000	-
North Branch	26	2	-	-	10	50	10	10	100,000	-
North Mankato	30	1	-	-	16	50	5	5	200,000	-
North Saint Paul	36	1	-	-	5	50	10	10	150,000	150,000
Northfield	32	-	-	-	2	50	5	5	500,000	-
Northland	16	1	-	-	4	50	5	5	10,000	-
Northome	20	-	-	-	-	50	10	10	20,000	-
Norwood Young America	30	1	-	-	5	50	10	10	200,000	-
Oak Grove	33	2	1	-	11	50	5	5	300,000	-
Oakdale	41	-	-	-	9	50	10	10	250,000	250,000
Odin	15	-	-	-	1	50	10	10	15,000	-
Ogilvie	23	1	-	-	2	50	10	10	30,000	-
Okabena	15	1	-	-	-	55	5	5	20,000	-
Olivia	24	-	-	-	1	50	10	10	200,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Onamia	20	1	-	-	2	50	10	10	100,000	-
Ormsby	20	-	-	-	2	50	10	10	50,000	50,000
Oronoco	23	2	-	-	2	50	5	5	200,000	-
Orr	14	1	-	-	1	50	10	10	140,000	-
Ortonville	31	1	-	-	5	50	10	10	100,000	-
Osakis	20	1	-	-	1	50	10	10	55,000	-
Osseo	28	1	-	-	3	50	10	10	75,000	-
Ostrander	11	-	-	-	2	50	10	10	15,000	-
Owatonna	32	2	-	-	6	50	10	10	500,000	-
Palisade	20	2	-	-	-	50	10	10	100,000	-
Palo	19	-	-	-	1	50	10	10	500,000	-
Park Rapids	26	-	-	-	2	50	10	10	1,000,000	-
Parkers Prairie	25	2	-	-	2	50	10	10	300,000	-
Paynesville	24	2	-	-	3	50	5	5	500,000	-
Pelican Rapids	22	-	-	-	2	50	10	10	50,000	-
Pemberton	17	1	-	-	1	50	10	10	15,000	-
Pennock	19	2	-	-	2	50	10	10	20,000	-
Pequaywan	14	1	-	-	-	50	5	5	7,000	7,000
Pequot Lakes	29	1	-	-	3	50	10	10	250,000	-
Perham	31	2	-	-	3	50	10	10	65,000	-
Pierz	27	-	-	-	2	50	12	12	100,000	-
Pillager	25	2	-	-	2	50	10	10	50,000	50,000
Pine Island	28	1	-	-	3	50	10	10	1,000,000	-
Pine River	24	-	1	-	5	50	10	10	250,000	-
Plato	28	1	-	-	6	50	5	5	100,000	-
Porter	25	1	-	-	3	55	10	10	25,000	-
Preston	24	-	-	-	-	50	10	10	300,000	-
Princeton	30	2	-	-	4	50	10	10	115,000	-
Prinsburg	18	-	-	-	2	50	10	10	25,000	-
Prior Lake	41	-	-	1	7	50	10	10	250,000	250,000

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Proctor	26	-	-	-	1	50	20	10	50,000	50,000
Randall	21	3	-	-	4	50	10	10	40,000	-
Randolph	35	-	-	-	17	50	5	5	70,000	-
Raymond	26	1	-	-	2	50	10	10	300,000	-
Red Wing	15	3	1	-	7	50	10	10	500,000	500,000
Redwood Falls	28	4	1	-	3	50	10	10	150,000	-
Remer	20	1	-	-	1	50	10	10	100,000	100,000
Renville	25	1	-	-	1	50	10	10	100,000	-
Rice	21	-	-	-	5	50	5	5	40,000	-
Rice Lake	26	-	-	-	1	50	10	10	50,000	-
Richmond	24	3	-	-	4	50	10	10	500,000	500,000
Rockford	30	1	-	-	13	50	5	5	500,000	-
Rockville	24	2	-	-	7	50	10	10	100,000	100,000
Rogers	35	1	-	-	3	50	10	10	100,000	-
Rollingstone	22	2	-	-	-	50	10	10	15,000	-
Rose Creek	21	-	-	-	1	50	10	10	75,000	-
Roseau	26	1	-	-	2	50	10	10	250,000	-
Rosemount	45	-	-	-	6	50	10	10	300,000	-
Rothsay	23	-	-	-	1	50	10	10	35,000	-
Royalton	21	2	-	-	3	50	10	10	30,000	-
Rush City	30	2	-	-	4	50	10	10	50,000	50,000
Russell	22	3	-	-	6	50	10	10	20,000	-
Ruthton	16	1	-	-	1	50	10	10	75,000	75,000
Sabin-Elmwood	21	-	-	-	2	50	10	10	125,000	125,000
Sacred Heart	25	-	-	-	-	50	10	10	50,000	-
Saint Anthony	25	1	-	-	5	50	10	10	120,000	120,000
Saint Augusta	26	-	-	-	-	50	5	5	25,000	-
Saint Bonifacius	22	-	1	-	6	50	10	10	60,000	-
Saint Charles	28	2	-	-	1	50	10	10	65,000	-
Saint Clair	26	1	-	-	-	50	10	10	75,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Saint Francis	31	2	-	-	3	50	10	10	500,000	-
Saint James	33	1	-	-	6	50	10	10	100,000	-
Saint Joseph	30	1	-	-	1	50	10	10	80,000	-
Saint Leo	14	-	-	-	3	50	10	10	15,000	15,000
Saint Martin	28	1	-	-	2	50	10	10	450,000	-
Saint Michael	30	3	-	-	12	50	5	5	250,000	-
Saint Paul Park	24	1	-	-	4	50	10	10	70,000	-
Saint Peter	29	2	-	-	4	50	5	5	100,000	100,000
Saint Stephen	25	2	-	-	4	50	10	10	50,000	-
Sanborn	21	-	-	-	-	50	20	10	50,000	-
Sandstone	25	1	-	-	-	50	10	10	200,000	-
Sartell	28	1	-	-	2	50	10	10	100,000	100,000
Sauk Centre	31	2	-	-	-	50	10	10	75,000	-
Sauk Rapids	26	-	-	-	2	50	10	10	150,000	-
Scandia	26	3	-	1	2	50	10	10	70,000	-
Scandia Valley	20	2	-	-	1	50	10	10	40,000	40,000
Schroeder	15	2	-	-	1	50	10	10	15,000	15,000
Sebeka	19	2	-	-	1	50	10	10	150,000	150,000
Sedan	19	1	-	-	1	50	5	5	30,000	-
Shafer	28	-	-	-	6	50	10	10	250,000	-
Shakopee	46	1	-	1	14	50	5	5	500,000	500,000
Shelly	19	-	-	-	5	50	10	10	12,000	-
Sherburn	25	1	-	-	3	50	10	10	300,000	-
Shevlin	17	2	-	-	3	50	10	10	25,000	-
Silica	14	-	-	-	1	50	10	10	20,000	-
Silver Bay	23	-	-	-	3	50	10	10	75,000	-
Silver Lake	28	-	-	-	2	50	10	10	50,000	-
Slayton	27	3	-	-	-	50	5	5	50,000	-
Sleepy Eye	33	-	-	-	4	55	10	10	100,000	-
Solway	20	1	-	-	3	50	10	10	20,000	-

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Solway Rural	18	2	-	-	-	50	10	10	10,000	-
South Haven	26	-	-	-	3	50	5	5	25,000	-
Spicer	24	-	-	-	2	50	10	10	40,000	-
Spring Grove	27	1	-	-	1	50	10	10	250,000	-
Spring Valley	24	-	-	-	4	50	5	5	400,000	-
Springfield	26	4	-	-	1	50	10	10	100,000	-
Squaw Lake	20	-	-	-	5	50	10	10	17,000	-
Stacy-Lent Area	34	1	-	-	10	50	10	5	60,000	-
Staples	24	2	-	-	3	50	10	10	40,000	40,000
Starbuck	24	-	-	-	1	50	10	10	20,000	-
Stephen	24	2	-	-	1	50	10	10	300,000	-
Stewart	20	1	-	-	5	50	10	10	34,000	-
Stewartville	32	1	-	-	3	50	5	5	115,000	-
Stillwater	35	-	-	-	9	50	10	10	300,000	-
Storden	24	-	-	-	-	50	10	10	20,000	-
Sturgeon Lake	18	-	-	-	2	50	10	10	100,000	-
Sunburg	23	1	-	-	1	50	10	10	100,000	-
Taconite	15	-	-	-	3	50	10	10	15,000	-
Taunton	15	1	-	-	1	55	10	10	25,000	-
Taylor's Falls	23	1	-	-	3	50	10	10	60,000	-
Thief River Falls	25	2	-	-	4	50	10	10	100,000	-
Thomson	24	2	-	-	1	50	10	10	60,000	-
Tofte	13	2	-	-	2	50	5	5	15,000	15,000
Tower	15	3	-	-	-	50	10	10	100,000	-
Tracy	26	1	-	-	3	50	5	5	50,000	50,000
Trimont	23	1	-	-	2	50	10	10	75,000	-
Truman	26	2	-	-	1	50	10	10	105,000	-
Twin Lakes (City)	18	1	-	-	-	50	5	5	25,000	-
Twin Lakes (VFD)	12	-	-	-	1	50	10	10	20,000	-
Two Harbors	23	-	-	-	5	50	5	5	70,000	70,000

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability	Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Tyler	24	-	-	-	4	50	10	10	25,000	-
Upsala	20	-	-	-	1	50	10	10	25,000	-
Vadnais Heights	36	3	-	-	15	50	5	5	135,000	-
Vergas	21	1	-	-	4	50	10	10	35,000	-
Verndale	22	-	-	-	3	50	10	10	50,000	50,000
Vernon Center	20	-	-	-	4	50	10	10	15,000	-
Vesta	18	-	-	-	-	50	10	10	15,000	15,000
Victoria	35	2	-	-	10	50	5	5	500,000	-
Vining	17	-	-	-	2	55	10	10	10,000	-
Wabasha	21	2	-	-	7	50	10	10	75,000	75,000
Waconia	32	1	-	-	9	50	10	10	150,000	-
Wadena	20	-	-	-	2	50	10	10	300,000	-
Waite Park	28	1	-	-	1	50	10	10	72,000	-
Waldorf	23	1	-	-	-	50	10	10	50,000	50,000
Walker	21	1	-	1	-	50	10	10	75,000	-
Walnut Grove	21	4	-	-	1	50	10	10	100,000	-
Walters	18	-	-	-	3	50	5	5	25,000	-
Warba	18	1	-	-	1	50	15	5	20,000	-
Warren	25	-	-	-	7	50	10	10	50,000	50,000
Warroad	27	1	-	-	5	50	10	5	100,000	-
Waseca	32	2	-	-	4	50	10	10	150,000	150,000
Watertown	29	1	-	-	3	50	10	10	85,000	-
Waterville	23	-	-	-	2	50	10	10	50,000	-
Watkins	25	-	1	-	1	50	10	10	30,000	-
Watson	12	-	1	-	2	50	10	10	40,000	40,000
Waubun	15	-	-	1	4	50	10	10	15,000	-
Waverly	21	-	-	-	5	50	10	10	25,000	30,000
Welcome	25	-	-	-	1	50	10	10	100,000	-
Wendell	21	-	-	-	-	50	10	10	15,000	-
West Concord	21	1	-	-	10	50	5	5	40,000	40,000

**Table 5-A**  
**Membership and Bylaw Provisions for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

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						
Westbrook	23	2	-	-	2	50	10	10	20,000	-
Wheaton	25	-	-	-	2	50	10	10	100,000	-
Willmar	36	-	-	-	11	50	10	10	250,000	-
Willow River	19	2	-	-	-	50	10	10	100,000	-
Wilmont	18	-	-	-	6	50	10	10	150,000	150,000
Wilson	20	-	-	-	7	50	10	10	50,000	50,000
Windom	29	3	-	-	1	50	10	10	100,000	-
Winnebago	22	2	-	-	7	50	5	5	30,000	-
Winsted	25	-	-	-	8	50	10	10	50,000	-
Wolf Lake	20	1	-	-	10	50	10	10	100,000	100,000
Wood Lake	18	-	-	-	3	50	10	10	20,000	-
Woodbury	76	3	-	-	38	50	5	5	500,000	500,000
Woodstock	13	1	-	-	2	50	10	10	15,000	-
Wrenshall	25	-	-	-	4	50	10	10	50,000	-
Wright	12	-	-	-	5	50	10	10	15,000	-
Wykoff	17	-	-	-	1	50	10	10	35,000	-
Wyoming	31	-	-	-	6	50	10	10	50,000	50,000
Zimmerman	26	3	-	-	3	50	10	10	100,000	-
Zumbro Falls	20	1	-	-	4	50	10	10	31,000	-

**Table 5-B**  
**Membership and Bylaw Provisions for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Number of Members				Deferred Members	Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability			Active Service	Active Membership	Treasurer	Secretary
Alaska	14	-	-	-	3	50	10	5	10,000	-
Andover	50	1	-	-	21	50	5	5	300,000	-
Anoka-Champlin	40	3	-	-	8	50	10	10	500,000	500,000
Ashby	23	-	-	-	4	50	5	5	260,000	-
Austin	18	2	-	-	5	50	7	7	100,000	-
Brewster	21	-	-	-	8	50	10	10	100,000	-
Brooklyn Park	69	3	-	-	35	50	5	5	500,000	-
Callaway	13	-	-	-	6	50	10	10	70,000	-
Cloquet Area Fire District	11	-	-	-	1	50	5	5	25,000	-
Cologne	30	-	-	-	2	50	10	10	50,000	10,000
Columbia Heights	19	3	-	-	5	50	5	5	200,000	-
Coon Rapids	45	5	-	-	13	50	5	5	500,000	500,000
Crane Lake	10	5	-	-	-	50	10	10	15,000	10,000
Crosslake	27	3	-	-	1	50	10	10	400,000	-
Dakota	17	-	-	-	4	50	5	5	10,000	-
Dalbo	18	-	-	-	6	50	10	10	50,000	-
Dilworth	28	2	-	-	3	50	10	10	70,000	-
Donnelly	22	2	-	-	2	50	10	10	150,000	-
Eagan	104	8	1	-	45	50	5	5	500,000	500,000
Edina	43	3	-	-	10	50	5	5	500,000	500,000
Elbow Lake	26	1	-	-	7	50	10	10	30,000	-
Elgin	25	-	-	-	5	50	10	5	30,000	-
Ellsburg	10	-	-	-	1	55	5	5	25,000	-
Embarrass	15	-	-	-	5	50	10	10	15,000	-
Erskine	20	-	1	-	2	50	10	10	20,000	-
Falcon Heights	17	1	-	-	13	50	5	5	150,000	150,000
Fisher	17	1	-	-	2	50	15	15	15,471	-
Fosston	27	-	-	-	2	50	10	10	35,000	-
Fountain	21	2	-	-	2	50	10	10	75,000	75,000
Freeport	20	-	-	-	8	50	10	10	30,000	-

**Table 5-B**  
**Membership and Bylaw Provisions for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability	Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Fridley	40	3	-	-	9	50	5	5	350,000	-
Gary	21	1	-	-	4	50	10	10	20,000	-
Gibbon	27	-	-	-	-	50	13	13	40,000	-
Glenville	24	-	-	-	11	50	5	5	20,000	-
Goodhue	22	2	-	-	8	50	5	5	80,000	-
Gunflint Trail	24	-	-	-	2	50	5	5	30,000	-
Hardwick	19	-	-	-	3	50	10	10	45,000	-
Hawley	21	-	-	-	-	50	10	10	55,000	-
Ivanhoe	31	1	-	-	1	50	10	10	100,000	-
Kelsey	10	-	-	-	-	50	5	5	2,500	-
Kenyon	29	1	-	-	4	50	10	10	50,000	-
Kerkhoven	24	2	-	-	4	50	10	10	100,000	-
Kiester	21	1	-	-	4	55	10	10	125,000	-
Lake George	10	1	-	-	4	50	10	10	20,000	-
Lakeport	17	4	-	-	2	50	10	10	20,000	-
Le Center	25	2	-	-	1	50	10	10	35,000	-
London	18	-	-	-	6	50	5	5	10,000	-
Longville	22	-	-	-	5	50	5	5	75,000	-
Lyle	19	-	-	-	3	50	10	10	15,000	-
Magnolia	9	1	-	-	1	50	10	10	10,000	-
Maple Grove	82	3	-	-	47	50	5	5	1,000,000	-
Marietta	15	2	-	-	-	60	10	10	10,000	-
Marine-On-Saint Croix	33	1	1	-	20	50	5	5	125,000	-
Mazeppa	21	1	1	-	-	50	10	10	25,000	-
Medicine Lake	21	-	-	-	3	50	5	5	75,000	75,000
Mendota Heights	34	2	-	-	7	50	10	10	250,000	250,000
Mentor	17	-	-	-	1	50	10	10	10,000	-
Millerville	26	-	-	-	-	50	10	10	30,000	-
Milroy	19	-	-	-	5	50	10	10	50,000	-
Murdock	22	-	-	-	2	50	10	5	30,000	-

**Table 5-B**  
**Membership and Bylaw Provisions for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Lump-Sum	Survivor	Disability	Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Myrtle	21	-	-	-	9	50	5	5	20,000	-
Nassau	14	-	-	-	-	55	20	10	100,000	-
Nodine	13	-	-	-	1	50	10	10	20,000	-
Northrop	14	2	-	-	-	50	5	5	100,000	-
Odessa	16	2	-	-	4	50	10	5	10,000	-
Oklee	21	-	-	-	2	50	10	10	15,000	-
Plainview	21	1	-	-	1	50	10	10	60,000	20,000
Plummer	23	1	-	-	2	50	10	10	20,000	-
Ramsey	51	-	-	-	8	50	10	10	500,000	-
Red Lake Falls	22	1	-	-	1	50	10	10	21,000	-
Round Lake	20	-	-	-	1	50	10	5	60,000	-
Rushford	28	2	1	-	3	50	10	10	50,000	-
Rushmore	18	3	-	-	5	50	5	5	100,000	-
Saint Hilaire	16	2	-	-	1	50	10	10	20,000	-
Seaforth	11	1	-	-	1	50	10	10	9,000	-
South Bend	23	1	-	-	-	50	10	10	40,000	-
Swanville	19	-	1	-	-	50	10	10	25,000	-
Toivola	20	1	-	-	10	50	5	5	15,000	-
Ulen	21	-	-	-	1	50	10	10	125,000	-
Underwood	20	-	-	-	7	50	10	10	30,000	-
Vermilion Lake	16	-	-	-	1	50	10	10	20,000	-
Wabasso	23	1	-	-	1	50	10	10	25,000	-
Wanamingo	27	1	-	-	1	50	10	10	50,000	-
Wanda	19	-	-	-	1	50	10	10	15,000	-
Wayzata	28	1	-	-	3	50	10	10	200,000	-
Wells	25	-	-	-	4	50	5	5	100,000	-
West Metro	56	8	-	-	33	50	5	5	500,000	500,000
Williams	22	1	-	-	2	50	10	10	24,000	-
Winger	17	-	-	-	5	50	10	10	50,000	-
Winthrop	20	1	-	-	2	50	10	10	250,000	-

**Table 5-B**  
**Membership and Bylaw Provisions for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

	Number of Members					Minimum Retirement Age	Minimum Years		Performance Bond	
	Active Members	Retired			Deferred Members		Active Service	Active Membership	Treasurer	Secretary
Relief Association		Lump-Sum	Survivor	Disability						
Zumbrota	30	-	-	-	-	50	10	10	75,000	-

**Table 5-C**  
**Membership and Bylaw Provisions for Other Plan Types**  
**For the Year Ended December 31, 2010**

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	63	2	-	-	21	16	50	5	5	500,000	-
Benson	26	4	1	-	14	2	50	10	10	45,000	-
Brooklyn Center	33	1	-	-	27	9	50	10	10	500,000	500,000
Chanhassen	48	-	-	-	9	17	50	5	5	275,000	-
Chaska	33	-	-	-	50	10	50	10	10	1,000,000	1,000,000
Eden Prairie	97	-	-	-	76	12	50	10	10	500,000	500,000
Fairmont	32	3	-	-	15	2	50	10	10	300,000	300,000
Glencoe	37	4	-	-	13	3	50	10	10	100,000	-
Hutchinson	28	-	-	-	54	8	50	15	15	200,000	-
Lake Johanna	60	2	-	-	20	7	50	10	10	500,000	500,000
Minnetonka	67	2	-	-	59	16	50	10	10	1,000,000	1,000,000
Mound	40	-	-	-	37	4	50	20	20	500,000	-
New Ulm	42	1	-	-	14	10	50	10	10	500,000	-
Pine City	24	-	-	-	27	1	50	20	19	100,000	10,000
Pipestone	32	2	-	-	7	2	50	10	10	5,743	-
Plymouth	71	2	-	-	8	19	50	10	10	500,000	280,000
Robbinsdale	27	2	-	-	10	5	50	10	10	200,000	-
Roseville	69	1	-	-	55	12	50	10	10	500,000	500,000
Savage	39	-	-	-	29	38	50	10	10	500,000	-
Spring Lake Park	51	-	-	-	66	9	50	10	10	500,000	-
White Bear Lake	49	-	-	-	41	11	50	10	10	500,000	500,000
Worthington	35	1	-	-	16	3	50	10	10	200,000	-

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## How to Read Tables 6-A Through 6-C

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Tables 6-A, 6-B, and 6-C provide information regarding the benefits offered by each relief association during 2010.

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

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

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

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

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

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Ada	790	-	-	-	-	790	Y/S
Adams	650	650	Y/S	-	-	650	Y/S
Adrian	1,000	1,000	Y/S	-	-	1,000	Y/S
Aitkin	2,000	2,000	Y/S	-	-	2,000	Y/S
Albany	1,400	1,400	Y/S	-	-	1,400	Y/S
Albert Lea Township	2,000	2,000	Y/S	-	-	2,000	Y/S
Albertville	1,740	1,740	Y/S	-	-	1,740	Y/S
Alden	425	425	Y/S	-	-	425	Y/S
Alexandria	6,314	6,314	Y/S	-	-	6,314	Y/S
Almelund	600	600	Y/S	-	-	600	Y/S
Alpha	600	-	-	-	-	600	Y/S
Altura	400	-	-	200	Week	400	Y/S
Amboy	800	800	Y/S	-	-	800	Y/S
Annandale	1,200	1,200	Y/S	-	-	1,200	Y/S
Argyle	400	-	-	-	-	400	Y/S
Arlington	1,150	1,150	Y/S	-	-	1,150	Y/S
Arrowhead	600	600	Y/S	-	-	600	Y/S
Askov	800	800	Y/S	-	-	800	Y/S
Atwater	1,000	1,000	Y/S	-	-	1,000	Y/S
Audubon	1,100	1,100	Y/S	-	-	1,100	Y/S
Aurora	1,300	1,300	Y/S	3	Day	1,300	Y/S
Avon	1,500	-	-	-	-	1,500	Y/S
Babbitt	1,000	1,000	Y/S	-	-	1,000	Y/S
Backus	1,400	1,400	Y/S	-	-	1,400	Y/S
Badger	500	500	Y/S	-	-	500	Y/S
Bagley	1,150	1,150	Y/S	-	-	1,150	Y/S
Balaton	500	500	Y/S	10	Day	500	Y/S
Baldwin	1,600	1,600	Y/S	-	-	1,600	Y/S
Balsam	1,100	1,100	Y/S	-	-	1,100	Y/S
Barnesville	700	700	Y/S	-	-	700	Y/S
Barnum	700	700	Y/S	-	-	700	Y/S
Barrett	475	-	-	-	-	475	Y/S
Battle Lake	1,500	1,500	Y/S	-	-	1,500	Y/S
Baudette	1,150	1,150	Y/S	-	-	1,150	Y/S
Bayport	5,200	5,200	Y/S	-	-	5,200	Y/S
Beardsley	500	500	Y/S	-	-	500	Y/S
Beaver Bay	500	500	Y/S	5	Day	500	Y/S
Beaver Creek	500	500	Y/S	-	-	500	Y/S
Becker	2,900	2,900	Y/S	-	-	2,900	Y/S
Belgrade	850	850	Y/S	-	-	850	Y/S
Belle Plaine	2,100	2,100	Y/S	25	Day	2,100	Y/S
Bellingham	675	675	Y/S	-	-	675	Y/S
Belview	600	600	Y/S	-	-	600	Y/S
Bemidji	5,100	5,100	Y/S	-	-	5,100	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Bertha	800	800	Y/S	-	-	800	Y/S
Big Lake	2,600	2,600	Y/S	-	-	2,600	Y/S
Bigelow	200	200	Y/S	-	-	200	Y/S
Bigfork	2,100	1,100	Y/S	-	-	2,100	Y/S
Bird Island	950	950	Y/S	-	-	950	Y/S
Biwabik	700	700	Y/S	-	-	700	Y/S
Biwabik City	1,400	1,400	Y/S	-	-	1,400	Y/S
Blackduck	900	900	Y/S	-	-	900	Y/S
Blackhoof	500	500	Y/S	-	-	500	Y/S
Blooming Prairie	1,225	1,225	Y/S	-	-	1,225	Y/S
Blue Earth	1,700	1,700	Y/S	-	-	1,700	Y/S
Bluffton	350	350	Y/S	-	-	350	Y/S
Bovey	1,100	1,100	Y/S	-	-	1,100	Y/S
Bowlus	400	400	Y/S	-	-	400	Y/S
Boyd	320	320	Y/S	-	-	320	Y/S
Braham	1,245	1,245	Y/S	-	-	1,245	Y/S
Brainerd	6,825	6,825	Y/S	-	-	6,825	Y/S
Brandon	875	875	Y/S	-	-	875	Y/S
Breckenridge	1,200	1,200	Y/S	5	Day	1,200	Y/S
Breitung	650	650	Y/S	-	-	650	Y/S
Brevator	600	600	Y/S	-	-	600	Y/S
Bricelyn	600	600	Y/S	-	-	600	Y/S
Brimson	300	300	Y/S	-	-	300	Y/S
Brook Park	400	400	Y/S	-	-	400	Y/S
Brooten	700	700	Y/S	-	-	700	Y/S
Browerville	750	750	Y/S	-	-	750	Y/S
Browns Valley	750	750	Y/S	-	-	750	Y/S
Brownsdale	800	800	Y/S	-	-	800	Y/S
Brownsville	50	50	Y/S	-	-	50	Y/S
Brownton	1,000	1,000	Y/S	-	-	1,000	Y/S
Buffalo	4,000	-	-	-	-	4,000	Y/S
Buffalo Lake	1,000	1,000	Y/S	25	Day	1,000	Y/S
Buhl	1,000	1,000	Y/S	2	Day	1,000	Y/S
Butterfield	650	650	Y/S	5	Day	650	Y/S
Buyck	200	-	-	-	-	200	Y/S
Byron	1,150	1,150	Y/S	-	-	1,150	Y/S
Caledonia	1,050	1,050	Y/S	5	Day	1,050	Y/S
Cambridge	2,400	2,400	Y/S	-	-	2,400	Y/S
Campbell	500	-	-	-	-	175	Y/S
Canby	1,050	1,050	Y/S	-	-	1,050	Y/S
Cannon Falls	1,700	1,700	Y/S	-	-	1,700	Y/S
Canosia	1,000	1,000	Y/S	-	-	1,000	Y/S
Canton	400	400	Y/S	-	-	400	Y/S
Carlos	1,750	1,750	Y/S	-	-	1,750	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Carlton	1,750	1,750	Y/S	-	-	1,750	Y/S
Carsonville	500	500	Y/S	-	-	500	Y/S
Carver	1,900	1,900	Y/S	10	Day	1,900	Y/S
Cass Lake	2,500	2,500	Y/S	-	-	2,500	Y/S
Centennial	4,000	4,000	Y/S	-	-	4,000	Y/S
Center City	1,250	1,250	Y/S	-	-	1,250	Y/S
Ceylon	550	-	-	50	Week	550	Y/S
Chandler	650	650	Y/S	-	-	650	Y/S
Chatfield	1,300	1,300	Y/S	-	-	1,300	Y/S
Cherry	600	600	Y/S	25	Week	600	Y/S
Chisago	2,450	2,450	Y/S	-	-	2,450	Y/S
Chisholm	2,400	2,400	Y/S	-	-	2,400	Y/S
Chokio	500	500	Y/S	-	-	500	Y/S
Clara City	1,000	1,000	Y/S	-	-	1,000	Y/S
Claremont	700	700	Y/S	-	-	700	Y/S
Clarissa	600	600	Y/S	-	-	600	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	950	950	Y/S	-	-	950	Y/S
Clearwater	1,300	1,300	Y/S	-	-	1,300	Y/S
Clements	550	550	Y/S	-	-	550	Y/S
Cleveland	1,100	1,100	Y/S	-	-	1,100	Y/S
Clifton	950	950	Y/S	-	-	950	Y/S
Climax	150	-	-	-	-	150	Y/S
Clinton (Big Stone)	600	600	Y/S	-	-	600	Y/S
Clinton (Saint Louis)	700	-	-	-	-	700	Y/S
Cohasset	2,100	2,100	Y/S	-	-	2,100	Y/S
Cokato	1,600	1,600	Y/S	-	-	1,600	Y/S
Cold Spring	1,800	-	-	-	-	1,800	Y/S
Coleraine	1,250	1,250	Y/S	-	-	1,250	Y/S
Colvill	200	200	Y/S	-	-	200	Y/S
Colvin	800	800	Y/S	-	-	800	Y/S
Comfrey	625	625	Y/S	15	Day	625	Y/S
Cook	1,500	1,500	Y/S	-	-	1,500	Y/S
Cosmos	800	800	Y/S	-	-	800	Y/S
Cottage Grove	3,600	3,600	Y/S	-	-	3,600	Y/S
Cotton	400	400	Y/S	-	-	400	Y/S
Cottonwood	600	600	Y/S	-	-	600	Y/S
Courtland	1,200	1,200	Y/S	-	-	1,200	Y/S
Cromwell	1,200	1,200	Y/S	-	-	1,200	Y/S
Crooked Lake	350	-	-	-	-	350	Y/S
Crookston	1,700	1,700	Y/S	-	-	1,700	Y/S
Crosby	2,050	2,050	Y/S	-	-	2,050	Y/S

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Culver	85	85	Y/S	-	-	85	Y/S
Currie	600	600	Y/S	-	-	600	Y/S
Cuyuna	850	850	Y/S	-	-	850	Y/S
Cyrus	400	-	-	-	-	400	Y/S
Dalton	600	600	Y/S	-	-	600	Y/S
Danube	550	550	Y/S	-	-	550	Y/S
Danvers	750	750	Y/S	-	-	750	Y/S
Darfur	400	400	Y/S	20	Day	400	Y/S
Dassel	2,300	2,300	Y/S	-	-	2,300	Y/S
Dawson	1,800	1,800	Y/S	-	-	1,800	Y/S
Dayton	1,500	1,500	Y/S	-	-	1,500	Y/S
Deer Creek	625	625	Y/S	-	-	625	Y/S
Deer River	1,750	1,750	Y/S	-	-	1,750	Y/S
Deerwood	950	-	-	-	-	950	Y/S
Delano	2,400	2,400	Y/S	-	-	2,400	Y/S
Delavan	750	750	Y/S	-	-	750	Y/S
Dent	600	600	Y/S	-	-	600	Y/S
Detroit Lakes	4,700	-	-	-	-	4,700	Y/S
Dexter	400	400	Y/S	-	-	400	Y/S
Dodge Center	1,700	-	-	-	-	1,700	Y/S
Dover	750	750	Y/S	-	-	750	Y/S
Dovray	160	160	Y/S	-	-	160	Y/S
Dumont	300	300	Y/S	-	-	300	Y/S
Dunnell	450	450	Y/S	-	-	450	Y/S
Eagle Bend	900	900	Y/S	-	-	900	Y/S
East Bethel	3,400	-	-	-	-	3,400	Y/S
East Grand Forks	2,100	2,100	Y/S	-	-	2,100	Y/S
Eastern Hubbard	1,100	-	-	-	-	1,100	Y/S
Easton	450	450	Y/S	-	-	450	Y/S
Echo	600	600	Y/S	-	-	600	Y/S
Eden Valley	1,000	-	-	-	-	1,000	Y/S
Edgerton	850	850	Y/S	-	-	850	Y/S
Eitzen	450	-	-	-	-	450	Y/S
Elbow Tulaby Lakes	450	450	Y/S	-	-	450	Y/S
Elizabeth	600	600	Y/S	-	-	600	Y/S
Elk River	5,091	5,091	Y/S	-	-	5,091	Y/S
Elko New Market	3,500	3,500	Y/S	-	-	3,500	Y/S
Ellendale	500	500	Y/S	-	-	500	Y/S
Ellsworth	500	-	-	-	-	500	Y/S
Elmer	250	-	-	-	-	250	Y/S
Elmore	1,100	1,100	Y/S	-	-	1,100	Y/S
Elrosa	600	600	Y/S	-	-	600	Y/S
Ely	1,600	1,600	Y/S	10	Day	1,600	Y/S
Elysian	900	900	Y/S	-	-	900	Y/S

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Emily	750	-	-	-	-	750	Y/S
Emmons	600	600	Y/S	-	-	600	Y/S
Evansville	320	320	Y/S	-	-	320	Y/S
Eveleth	1,900	1,900	Y/S	-	-	1,900	Y/S
Excelsior	6,250	6,250	Y/S	-	-	6,250	Y/S
Eyota	1,200	1,200	Y/S	35	Week	1,200	Y/S
Fairfax	1,700	1,700	Y/S	-	-	1,700	Y/S
Farmington	4,575	4,575	Y/S	-	-	4,575	Y/S
Fayal	1,500	1,500	Y/S	-	-	1,500	Y/S
Federal Dam	100	100	Y/S	-	-	100	Y/S
Fergus Falls	3,900	-	-	-	-	3,900	Y/S
Fertile	800	800	Y/S	-	-	800	Y/S
Fifty Lakes	600	600	Y/S	-	-	600	Y/S
Finland	650	-	-	-	-	650	Y/S
Finlayson	600	600	Y/S	-	-	600	Y/S
Flensburg	575	575	Y/S	-	-	575	Y/S
Floodwood	1,000	1,000	Y/S	75	Week	1,000	Y/S
Foley	2,100	-	-	-	-	2,100	Y/S
Forada	800	800	Y/S	-	-	800	Y/S
Forest Lake	4,500	4,500	Y/S	-	-	4,500	Y/S
Foreston	1,000	1,000	Y/S	-	-	1,000	Y/S
Franklin	1,000	1,000	Y/S	-	-	1,000	Y/S
Frazee	1,200	1,200	Y/S	-	-	1,200	Y/S
Fredenberg	700	700	Y/S	-	-	700	Y/S
French Township	500	500	Y/S	-	-	500	Y/S
Frost	500	500	Y/S	5	Day	500	Y/S
Fulda	1,000	1,000	Y/S	-	-	1,000	Y/S
Garfield	1,000	1,000	Y/S	-	-	1,000	Y/S
Garrison	2,800	2,800	Y/S	-	-	2,800	Y/S
Garvin	450	450	Y/S	-	-	450	Y/S
Gaylord	1,350	1,350	Y/S	-	-	1,350	Y/S
Geneva	200	200	Y/S	-	-	200	Y/S
Ghent	525	-	-	25	Day	525	Y/S
Gilbert	1,100	1,100	Y/S	-	-	1,100	Y/S
Glenwood	1,600	1,600	Y/S	-	-	1,600	Y/S
Glyndon	900	-	-	-	-	900	Y/S
Gnesen	1,000	1,000	Y/S	-	-	1,000	Y/S
Golden Valley	6,700	6,700	Y/S	-	-	6,700	Y/S
Gonvick	650	650	Y/S	50	Week	650	Y/S
Good Thunder	900	-	-	300	Week	900	Y/S
Goodview	1,400	1,400	Y/S	-	-	1,400	Y/S
Graceville	550	550	Y/S	-	-	550	Y/S
Granada	500	-	-	-	-	500	Y/S
Grand Lake	1,275	1,275	Y/S	-	-	1,275	Y/S

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Grand Marais	1,200	1,200	Y/S	-	-	1,200	Y/S
Grand Meadow	1,100	1,100	Y/S	-	-	1,100	Y/S
Grand Rapids	5,000	5,000	Y/S	-	-	5,000	Y/S
Granite Falls	1,350	-	-	-	-	-	-
Green Isle	775	775	Y/S	-	-	775	Y/S
Greenbush	500	-	-	-	-	500	Y/S
Greenwood	1,500	1,500	Y/S	-	-	1,500	Y/S
Grey Eagle	750	750	Y/S	-	-	750	Y/S
Grove City	1,000	1,000	Y/S	-	-	1,000	Y/S
Grygla	250	250	Y/S	-	-	250	Y/S
Hackensack	1,800	1,800	Y/S	-	-	1,800	Y/S
Hallock	500	-	-	-	-	500	Y/S
Halstad	600	600	Y/S	-	-	600	Y/S
Ham Lake	3,200	3,200	Y/S	-	-	3,200	Y/S
Hamburg	1,450	1,450	Y/S	-	-	1,450	Y/S
Hamel	2,300	2,300	Y/S	-	-	2,300	Y/S
Hancock	600	-	-	-	-	600	Y/S
Hanley Falls	400	-	-	-	-	400	Y/S
Hanover	1,400	-	-	20	Day	1,400	Y/S
Hanska	480	480	Y/S	-	-	480	Y/S
Harmony	750	750	Y/S	-	-	750	Y/S
Harris	1,025	1,025	Y/S	-	-	1,025	Y/S
Hartland	425	425	Y/S	-	-	425	Y/S
Hastings	4,500	4,500	Y/S	-	-	4,500	Y/S
Hayfield	1,500	1,500	Y/S	-	-	1,500	Y/S
Hayward	800	800	Y/S	-	-	800	Y/S
Hector	1,200	1,200	Y/S	-	-	1,200	Y/S
Henderson	1,000	1,000	Y/S	-	-	1,000	Y/S
Hendricks	700	700	Y/S	-	-	700	Y/S
Hendrum	600	600	Y/S	-	-	600	Y/S
Henning	1,000	1,000	Y/S	-	-	1,000	Y/S
Herman	600	600	Y/S	-	-	600	Y/S
Hermantown	2,800	2,800	Y/S	-	-	2,800	Y/S
Heron Lake	600	600	Y/S	-	-	600	Y/S
Hewitt	500	500	Y/S	-	-	500	Y/S
Hibbing	1,200	1,200	Y/S	-	-	1,200	Y/S
Hill City	615	615	Y/S	-	-	615	Y/S
Hills	750	750	Y/S	40	Day	750	Y/S
Hinckley	1,200	1,200	Y/S	-	-	1,200	Y/S
Hitterdal	500	500	Y/S	-	-	500	Y/S
Hoffman	650	650	Y/S	-	-	650	Y/S
Hokah	475	475	Y/S	-	-	475	Y/S
Holdingford	900	900	Y/S	-	-	900	Y/S
Holland	250	250	Y/S	-	-	250	Y/S

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Hollandale	1	1	Y/S	-	-	1	Y/S
Hopkins	5,300	5,300	Y/S	-	-	5,300	Y/S
Houston	850	850	Y/S	-	-	850	Y/S
Hovland Area	400	400	Y/S	-	-	400	Y/S
Howard Lake	1,400	1,400	Y/S	-	-	1,400	Y/S
Hoyt Lakes	1,500	1,500	Y/S	3	Day	1,500	Y/S
Hugo	2,700	-	-	-	-	2,700	Y/S
Ideal	2,100	-	-	-	-	2,100	Y/S
Industrial	700	700	Y/S	-	-	700	Y/S
International Falls	2,750	2,750	Y/S	-	-	2,750	Y/S
Inver Grove Heights	5,000	5,000	Y/S	-	-	5,000	Y/S
Iona	300	300	Y/S	-	-	300	Y/S
Ironton	500	500	Y/S	-	-	500	Y/S
Isanti	3,800	3,800	Y/S	-	-	3,800	Y/S
Isle	967	967	Y/S	-	-	967	Y/S
Jackson	1,700	-	-	-	-	1,700	Y/S
Jacobson	400	400	Y/S	-	-	400	Y/S
Janesville	1,400	1,400	Y/S	-	-	1,400	Y/S
Jasper	650	650	Y/S	-	-	650	Y/S
Jeffers	500	-	-	-	-	500	Y/S
Jordan	1,900	1,900	Y/S	-	-	1,900	Y/S
Kandiyohi	1,100	-	-	-	-	1,100	Y/S
Karlstad	350	350	Y/S	-	-	350	Y/S
Kasota	1,300	1,300	Y/S	-	-	1,300	Y/S
Kasson	2,000	2,000	Y/S	-	-	2,000	Y/S
Keewatin	1,600	1,600	Y/S	10	Day	1,600	Y/S
Kelliher	560	560	Y/S	-	-	560	Y/S
Kellogg	680	680	Y/S	-	-	680	Y/S
Kennedy	350	350	Y/S	-	-	350	Y/S
Kensington	750	-	-	-	-	750	Y/S
Kerrick	50	-	-	-	-	50	Y/S
Kettle River	600	600	Y/S	-	-	600	Y/S
Kilkenny	725	725	Y/S	-	-	725	Y/S
Kimball	825	825	Y/S	-	-	825	Y/S
Kinney	650	650	Y/S	2	Day	650	Y/S
La Crescent	1,600	1,600	Y/S	-	-	1,600	Y/S
La Salle	400	400	Y/S	-	-	400	Y/S
Lafayette	1,025	-	-	-	-	1,025	Y/S
Lake Benton	700	700	Y/S	-	-	700	Y/S
Lake Bronson	400	400	Y/S	-	-	400	Y/S
Lake City	3,250	3,250	Y/S	-	-	3,250	Y/S
Lake Crystal	2,000	2,000	Y/S	-	-	2,000	Y/S
Lake Elmo	3,100	3,100	Y/S	-	-	3,100	Y/S
Lake Henry	425	425	Y/S	-	-	425	Y/S

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Lake Kabetogama	750	750	Y/S	-	-	750	Y/S
Lake Lillian	700	700	Y/S	-	-	700	Y/S
Lake Park	875	875	Y/S	-	-	875	Y/S
Lake Wilson	600	600	Y/S	-	-	600	Y/S
Lakefield	1,000	1,000	Y/S	-	-	1,000	Y/S
Lakeland	1,000	1,000	Y/S	-	-	1,000	Y/S
Lakeville	6,230	6,230	Y/S	-	-	6,230	Y/S
Lakewood	650	650	Y/S	-	-	650	Y/S
Lamberton	950	950	Y/S	-	-	950	Y/S
Lancaster	500	500	Y/S	-	-	500	Y/S
Lanesboro	1,000	1,000	Y/S	-	-	1,000	Y/S
Le Sueur	2,600	-	-	-	-	2,600	Y/S
Leaf Valley	900	900	Y/S	-	-	900	Y/S
LeRoy	450	450	Y/S	-	-	450	Y/S
Lester Prairie	850	850	Y/S	-	-	850	Y/S
Lewiston	1,250	1,250	Y/S	-	-	1,250	Y/S
Lewisville	700	700	Y/S	100	Week	700	Y/S
Lexington	2,300	2,300	Y/S	-	-	2,300	Y/S
Lindstrom	2,295	2,295	Y/S	-	-	2,295	Y/S
Linwood	2,000	2,000	Y/S	-	-	2,000	Y/S
Lismore	300	300	Y/S	100	Week	300	Y/S
Litchfield	2,000	2,000	Y/S	8	Day	2,000	Y/S
Little Canada	3,100	3,100	Y/S	-	-	3,100	Y/S
Little Falls	3,000	3,000	Y/S	-	-	3,000	Y/S
Littlefork	800	800	Y/S	-	-	800	Y/S
Long Lake	2,889	2,889	Y/S	-	-	2,889	Y/S
Long Prairie	1,750	1,750	Y/S	-	-	1,750	Y/S
Lonsdale	1,900	1,900	Y/S	-	-	1,900	Y/S
Loretto	4,200	4,200	Y/S	-	-	4,200	Y/S
Lower Saint Croix Valley	3,100	3,100	Y/S	-	-	3,100	Y/S
Lowry	800	800	Y/S	-	-	800	Y/S
Lucan	450	-	-	-	-	450	Y/S
Lutsen	1,400	1,400	Y/S	-	-	1,400	Y/S
Luverne	2,000	-	-	-	-	2,000	Y/S
Lynd	450	450	Y/S	-	-	450	Y/S
Mabel	525	525	Y/S	-	-	525	Y/S
Madelia	1,150	1,150	Y/S	-	-	1,150	Y/S
Madison	1,000	1,000	Y/S	10	Day	1,000	Y/S
Madison Lake	1,100	-	-	-	-	1,100	Y/S
Mahnomen	1,100	1,100	Y/S	-	-	1,100	Y/S
Mahtomedi	4,300	4,300	Y/S	-	-	4,300	Y/S
Mahtowa	500	500	Y/S	-	-	500	Y/S
Mantorville	800	800	Y/S	-	-	800	Y/S
Maple Hill	700	700	Y/S	-	-	700	Y/S

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**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Maple Lake	1,700	1,700	Y/S	-	-	1,700	Y/S
Maple Plain	2,100	2,100	Y/S	50	Week	2,100	Y/S
Mapleton	1,800	1,800	Y/S	-	-	1,800	Y/S
Maplewood	5,500	5,500	Y/S	-	-	5,500	Y/S
Marble	1,450	1,450	Y/S	10	Week	1,450	Y/S
Marshall	4,700	4,700	Y/S	50	Day	4,700	Y/S
Mayer	1,600	1,600	Y/S	-	-	1,600	Y/S
Maynard	650	650	Y/S	-	-	650	Y/S
McDavitt	1,000	1,000	Y/S	-	-	1,000	Y/S
McGrath	500	500	Y/S	-	-	500	Y/S
McGregor	1,700	1,700	Y/S	-	-	1,700	Y/S
McIntosh	600	600	Y/S	-	-	600	Y/S
McKinley	300	300	Y/S	-	-	300	Y/S
Meadowlands	200	200	Y/S	-	-	200	Y/S
Medford	725	725	Y/S	-	-	725	Y/S
Melrose	1,250	1,250	Y/S	-	-	1,250	Y/S
Menahga	1,100	1,100	Y/S	6	Day	1,100	Y/S
Middle River	400	400	Y/S	100	Week	400	Y/S
Miesville	500	500	Y/S	-	-	500	Y/S
Milaca	2,400	2,400	Y/S	-	-	2,400	Y/S
Milan	500	500	Y/S	3	Day	500	Y/S
Miltona	1,000	1,000	Y/S	-	-	1,000	Y/S
Minneota	1,000	1,000	Y/S	50	Week	1,000	Y/S
Minnesota Lake	700	700	Y/S	-	-	700	Y/S
Mission	1,500	1,500	Y/S	-	-	1,500	Y/S
Montevideo	1,700	1,700	Y/S	100	Week	1,700	Y/S
Montgomery	1,800	1,800	Y/S	-	-	1,800	Y/S
Monticello	2,650	2,650	Y/S	-	-	2,650	Y/S
Montrose	1,500	1,500	Y/S	-	-	1,500	Y/S
Moose Lake	1,000	1,000	Y/S	-	-	1,000	Y/S
Mora	1,700	1,700	Y/S	-	-	1,700	Y/S
Morgan	1,600	1,600	Y/S	-	-	1,600	Y/S
Morris	1,500	1,500	Y/S	-	-	1,500	Y/S
Morristown	1,700	-	-	-	-	1,700	Y/S
Morse-Fall Lake	10	10	Y/S	-	-	10	Y/S
Morton	800	800	Y/S	-	-	800	Y/S
Motley	1,600	1,600	Y/S	-	-	1,600	Y/S
Mountain Iron	1,800	1,800	Y/S	-	-	1,800	Y/S
Mountain Lake	1,200	1,200	Y/S	-	-	1,200	Y/S
Nashwauk	1,300	1,300	Y/S	-	-	1,300	Y/S
Nerstrand	50	50	Y/S	-	-	50	Y/S
Nevis	1,050	1,050	Y/S	-	-	1,050	Y/S
New Auburn	1,000	1,000	Y/S	-	-	1,000	Y/S
New Brighton	5,400	5,400	Y/S	-	-	5,400	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
New Germany	1,200	1,200	Y/S	-	-	1,200	Y/S
New London	1,525	1,525	Y/S	-	-	1,525	Y/S
New Munich	475	475	Y/S	-	-	475	Y/S
New Prague	3,050	3,050	Y/S	-	-	3,050	Y/S
New Richland	1,000	1,000	Y/S	-	-	1,000	Y/S
New York Mills	1,250	1,250	Y/S	-	-	1,250	Y/S
Newfolden	600	600	Y/S	300	Week	600	Y/S
Newport	3,000	3,000	Y/S	-	-	3,000	Y/S
Nicollet	1,175	1,175	Y/S	-	-	1,175	Y/S
Nisswa	2,400	2,400	Y/S	-	-	2,400	Y/S
Normanna	100	100	Y/S	-	-	100	Y/S
North Branch	3,200	3,200	Y/S	-	-	3,200	Y/S
North Mankato	3,000	3,000	Y/S	-	-	3,000	Y/S
North Saint Paul	3,400	3,400	Y/S	-	-	3,400	Y/S
Northfield	7,500	7,500	Y/S	-	-	7,500	Y/S
Northland	250	250	Y/S	-	-	250	Y/S
Northome	550	550	Y/S	-	-	550	Y/S
Norwood Young America	1,575	1,575	Y/S	-	-	1,575	Y/S
Oak Grove	2,300	2,300	Y/S	-	-	2,300	Y/S
Oakdale	4,900	4,900	Y/S	-	-	4,900	Y/S
Odin	550	-	-	15	Week	550	Y/S
Ogilvie	1,250	1,250	Y/S	-	-	1,250	Y/S
Okabena	450	450	Y/S	-	-	450	Y/S
Olivia	1,100	1,100	Y/S	-	-	1,100	Y/S
Onamia	1,100	1,100	Y/S	-	-	1,100	Y/S
Ormsby	525	-	-	-	-	525	Y/S
Oronoco	1,200	-	-	-	-	1,200	Y/S
Orr	650	650	Y/S	-	-	650	Y/S
Ortonville	1,000	1,000	Y/S	-	-	1,000	Y/S
Osakis	2,600	2,600	Y/S	-	-	2,600	Y/S
Osseo	1,600	1,600	Y/S	-	-	1,600	Y/S
Ostrander	435	435	Y/S	-	-	435	Y/S
Owatonna	4,450	4,450	Y/S	-	-	4,450	Y/S
Palisade	600	600	Y/S	-	-	600	Y/S
Palo	950	950	Y/S	-	-	950	Y/S
Park Rapids	3,000	-	-	-	-	3,000	Y/S
Parkers Prairie	950	950	Y/S	-	-	950	Y/S
Paynesville	2,000	2,000	Y/S	-	-	2,000	Y/S
Pelican Rapids	1,800	1,800	Y/S	-	-	1,800	Y/S
Pemberton	550	-	-	-	-	550	Y/S
Pennock	900	900	Y/S	-	-	900	Y/S
Pequaywan	500	-	-	-	-	500	Y/S
Pequot Lakes	2,900	-	-	-	-	2,900	Y/S
Perham	1,900	-	-	-	-	1,900	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Pierz	1,300	1,300	Y/S	-	-	1,300	Y/S
Pillager	2,200	2,200	Y/S	-	-	2,200	Y/S
Pine Island	2,500	2,500	Y/S	-	-	2,500	Y/S
Pine River	1,750	1,750	Y/S	-	-	1,750	Y/S
Plato	1,060	1,060	Y/S	-	-	1,060	Y/S
Porter	325	325	Y/S	-	-	325	Y/S
Preston	1,300	1,300	Y/S	-	-	1,300	Y/S
Princeton	2,875	2,875	Y/S	-	-	2,875	Y/S
Prinsburg	500	500	Y/S	-	-	500	Y/S
Prior Lake	6,500	6,500	Y/S	-	-	6,500	Y/S
Proctor	1,100	1,100	Y/S	5	Day	1,100	Y/S
Randall	1,200	1,200	Y/S	-	-	1,200	Y/S
Randolph	1,000	-	-	-	-	1,000	Y/S
Raymond	800	800	Y/S	-	-	800	Y/S
Red Wing	2,000	2,000	Y/S	-	-	2,000	Y/S
Redwood Falls	2,975	2,975	Y/S	-	-	2,975	Y/S
Remer	1,500	-	-	-	-	1,500	Y/S
Renville	1,300	1,300	Y/S	-	-	1,300	Y/S
Rice	900	900	Y/S	-	-	900	Y/S
Rice Lake	1,400	-	-	-	-	1,400	Y/S
Richmond	1,150	1,150	Y/S	-	-	1,150	Y/S
Rockford	1,750	1,750	Y/S	-	-	1,750	Y/S
Rockville	1,500	1,500	Y/S	-	-	1,500	Y/S
Rogers	2,600	2,600	Y/S	-	-	2,600	Y/S
Rollingstone	395	395	Y/S	-	-	395	Y/S
Rose Creek	400	400	Y/S	-	-	400	Y/S
Roseau	1,600	1,600	Y/S	-	-	1,600	Y/S
Rosemount	6,900	6,900	Y/S	-	-	6,900	Y/S
Rothsay	800	800	Y/S	-	-	800	Y/S
Royalton	875	875	Y/S	-	-	875	Y/S
Rush City	1,700	1,700	Y/S	-	-	1,700	Y/S
Russell	500	500	Y/S	-	-	500	Y/S
Ruthton	750	-	-	-	-	750	Y/S
Sabin-Elmwood	800	800	Y/S	-	-	800	Y/S
Sacred Heart	760	-	-	-	-	760	Y/S
Saint Anthony	2,600	2,600	Y/S	-	-	2,600	Y/S
Saint Augusta	1	-	-	-	-	1	Y/S
Saint Bonifacius	2,519	2,519	Y/S	-	-	2,519	Y/S
Saint Charles	1,650	1,650	Y/S	-	-	1,650	Y/S
Saint Clair	1,200	1,200	Y/S	-	-	1,200	Y/S
Saint Francis	2,100	2,100	Y/S	-	-	2,100	Y/S
Saint James	1,700	1,700	Y/S	-	-	1,700	Y/S
Saint Joseph	1,800	1,800	Y/S	-	-	1,800	Y/S
Saint Leo	300	300	Y/S	-	-	300	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Saint Martin	1,100	1,100	Y/S	-	-	1,100	Y/S
Saint Michael	2,100	2,100	Y/S	-	-	2,100	Y/S
Saint Paul Park	2,200	2,200	Y/S	-	-	2,200	Y/S
Saint Peter	2,400	2,400	Y/S	-	-	2,400	Y/S
Saint Stephen	1,200	1,200	Y/S	-	-	1,200	Y/S
Sanborn	550	550	Y/S	-	-	550	Y/S
Sandstone	1,750	1,750	Y/S	-	-	1,750	Y/S
Sartell	2,500	2,500	Y/S	-	-	2,500	Y/S
Sauk Centre	1,550	1,550	Y/S	-	-	1,550	Y/S
Sauk Rapids	3,500	3,500	Y/S	-	-	3,500	Y/S
Scandia	2,350	2,350	Y/S	-	-	2,350	Y/S
Scandia Valley	1,200	-	-	-	-	1,200	Y/S
Schroeder	800	800	Y/S	-	-	800	Y/S
Sebeka	1,500	1,500	Y/S	-	-	1,500	Y/S
Sedan	150	-	-	-	-	-	-
Shafer	825	825	Y/S	-	-	825	Y/S
Shakopee	7,500	7,500	Y/S	-	-	7,500	Y/S
Shelly	300	300	Y/S	-	-	300	Y/S
Sherburn	1,250	1,250	Y/S	75	Week	1,250	Y/S
Shevlin	600	600	Y/S	-	-	600	Y/S
Silica	525	-	-	-	-	525	Y/S
Silver Bay	1,000	1,000	Y/S	-	-	1,000	Y/S
Silver Lake	850	850	Y/S	-	-	850	Y/S
Slayton	1,500	1,500	Y/S	-	-	1,500	Y/S
Sleepy Eye	1,900	1,900	Y/S	-	-	1,900	Y/S
Solway	1,150	1,150	Y/S	-	-	1,150	Y/S
Solway Rural	500	500	Y/S	-	-	500	Y/S
South Haven	1,000	1,000	Y/S	-	-	1,000	Y/S
Spicer	1,300	1,300	Y/S	-	-	1,300	Y/S
Spring Grove	700	-	-	20	Day	700	Y/S
Spring Valley	1,410	1,410	Y/S	-	-	1,410	Y/S
Springfield	1,250	1,250	Y/S	15	Day	1,250	Y/S
Squaw Lake	400	400	Y/S	-	-	400	Y/S
Stacy-Lent Area	1,000	1,000	Y/S	-	-	1,000	Y/S
Staples	1,400	-	-	-	-	1,400	Y/S
Starbuck	850	850	Y/S	-	-	850	Y/S
Stephen	500	-	-	-	-	500	Y/S
Stewart	1,000	1,000	Y/S	-	-	1,000	Y/S
Stewartville	1,800	1,800	Y/S	-	-	1,800	Y/S
Stillwater	5,000	5,000	Y/S	-	-	5,000	Y/S
Storden	600	600	Y/S	-	-	600	Y/S
Sturgeon Lake	525	525	Y/S	-	-	525	Y/S
Sunburg	450	450	Y/S	-	-	450	Y/S
Taconite	750	-	-	5	Day	750	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

Relief Association	Annual Benefit	Long-Term Disability		Short-Term Disability		Survivor Benefit	
		Amount	Type	Amount	Type	Amount	Type
Taunton	300	-	-	10	Week	300	Y/S
Taylor's Falls	1,400	1,400	Y/S	-	-	1,400	Y/S
Thief River Falls	3,000	-	-	-	-	3,000	Y/S
Thomson	1,600	-	-	-	-	1,600	Y/S
Tofte	1,015	1,015	Y/S	-	-	1,015	Y/S
Tower	550	550	Y/S	-	-	550	Y/S
Tracy	1,300	1,300	Y/S	-	-	1,300	Y/S
Trimont	1,050	1,050	Y/S	-	-	1,050	Y/S
Truman	800	800	Y/S	-	-	800	Y/S
Twin Lakes (City)	450	450	Y/S	-	-	450	Y/S
Twin Lakes (VFD)	450	-	-	-	-	450	Y/S
Two Harbors	2,300	2,300	Y/S	-	-	2,300	Y/S
Tyler	500	500	Y/S	-	-	500	Y/S
Upsala	450	450	Y/S	-	-	450	Y/S
Vadnais Heights	3,600	-	-	-	-	3,600	Y/S
Vergas	820	-	-	-	-	820	Y/S
Verndale	1,300	1,300	Y/S	-	-	1,300	Y/S
Vernon Center	500	500	Y/S	-	-	500	Y/S
Vesta	500	500	Y/S	-	-	500	Y/S
Victoria	2,000	2,000	Y/S	-	-	2,000	Y/S
Vining	400	400	Y/S	-	-	400	Y/S
Wabasha	1,400	-	-	-	-	1,400	Y/S
Waconia	2,300	2,300	Y/S	-	-	2,300	Y/S
Wadena	1,970	1,970	Y/S	-	-	1,970	Y/S
Waite Park	2,000	2,000	Y/S	-	-	2,000	Y/S
Waldorf	500	-	-	-	-	500	Y/S
Walker	2,500	2,500	Y/S	100	Week	2,500	Y/S
Walnut Grove	550	550	Y/S	-	-	550	Y/S
Walters	400	-	-	-	-	400	Y/S
Warba	600	-	-	-	-	600	Y/S
Warren	625	625	Y/S	-	-	625	Y/S
Warroad	800	800	Y/S	-	-	800	Y/S
Waseca	3,100	-	-	-	-	3,100	Y/S
Watertown	2,100	2,100	Y/S	-	-	2,100	Y/S
Waterville	1,300	1,300	Y/S	-	-	1,300	Y/S
Watkins	930	930	Y/S	-	-	930	Y/S
Watson	1,025	1,025	Y/S	-	-	1,025	Y/S
Waubun	600	600	Y/S	-	-	600	Y/S
Waverly	1,400	1,400	Y/S	-	-	1,400	Y/S
Welcome	850	850	Y/S	-	-	850	Y/S
Wendell	600	600	Y/S	-	-	600	Y/S
West Concord	950	950	Y/S	-	-	950	Y/S
Westbrook	650	650	Y/S	-	-	650	Y/S
Wheaton	1,800	1,800	Y/S	-	-	1,800	Y/S

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

**Table 6-A**  
**Benefit Amounts for Lump-Sum Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Annual Benefit</b>	<b>Long-Term Disability</b>		<b>Short-Term Disability</b>		<b>Survivor Benefit</b>	
		<b>Amount</b>	<b>Type</b>	<b>Amount</b>	<b>Type</b>	<b>Amount</b>	<b>Type</b>
Willmar	2,400	2,400	Y/S	-	-	2,400	Y/S
Willow River	600	600	Y/S	-	-	600	Y/S
Wilmont	450	450	Y/S	-	-	450	Y/S
Wilson	600	600	Y/S	-	-	600	Y/S
Windom	2,200	2,200	Y/S	-	-	2,200	Y/S
Winnebago	725	725	Y/S	-	-	725	Y/S
Winsted	1,500	1,500	Y/S	-	-	1,500	Y/S
Wolf Lake	800	-	-	-	-	800	Y/S
Wood Lake	400	400	Y/S	-	-	400	Y/S
Woodbury	6,720	6,720	Y/S	-	-	6,720	Y/S
Woodstock	625	625	Y/S	-	-	625	Y/S
Wrenshall	500	500	Y/S	20	Day	500	Y/S
Wright	625	-	-	-	-	625	Y/S
Wykoff	1,000	1,000	Y/S	-	-	1,000	Y/S
Wyoming	1,150	1,150	Y/S	-	-	1,150	Y/S
Zimmerman	3,600	3,600	Y/S	-	-	3,600	Y/S
Zumbro Falls	1,200	1,200	Y/S	-	-	1,200	Y/S

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

**Table 6-B**  
**Benefit Amounts for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Annual Benefit</b>	<b>Long-Term Disability</b>		<b>Short-Term Disability</b>		<b>Survivor Benefit</b>	
		<b>Amount</b>	<b>Type</b>	<b>Amount</b>	<b>Type</b>	<b>Amount</b>	<b>Type</b>
Alaska	Bal	-	Bal	-	-	-	Bal
Andover	Bal	-	Bal	-	-	-	Bal
Anoka-Champlin	Bal	-	Bal	-	-	-	Bal
Ashby	Bal	-	Bal	-	-	-	Bal
Austin	Bal	-	Bal	-	-	-	Bal
Brewster	Bal	-	Bal	-	-	-	Bal
Brooklyn Park	Bal	-	Bal	-	-	-	Bal
Callaway	Bal	-	-	-	-	-	Bal
Cloquet Area Fire District	Bal	-	Bal	-	-	-	Bal
Cologne	Bal	-	-	-	-	-	Bal
Columbia Heights	Bal	-	Bal	-	-	-	Bal
Coon Rapids	Bal	-	Bal	-	-	-	Bal
Crane Lake	Bal	-	-	-	-	-	Bal
Crosslake	Bal	-	Bal	-	-	-	Bal
Dakota	Bal	-	Bal	-	-	-	Bal
Dalbo	Bal	-	-	-	-	-	Bal
Dilworth	Bal	-	Bal	-	-	-	Bal
Donnelly	Bal	-	Bal	-	-	-	Bal
Eagan	Bal	-	Bal	-	-	-	Bal
Edina	Bal	-	Bal	-	-	-	Bal
Elbow Lake	Bal	-	Bal	-	-	-	Bal
Elgin	Bal	-	Bal	-	-	-	Bal
Ellsburg	Bal	-	Bal	-	-	-	Bal
Embarrass	Bal	-	Bal	-	-	-	Bal
Erskine	Bal	-	Bal	-	-	-	Bal
Falcon Heights	Bal	-	Bal	-	-	-	Bal
Fisher	Bal	-	Bal	-	-	-	Bal
Fosston	Bal	-	Bal	-	-	-	Bal
Fountain	Bal	-	Bal	-	-	-	Bal
Freeport	Bal	-	Bal	-	-	-	Bal
Fridley	Bal	-	-	-	-	-	Bal
Gary	Bal	-	-	-	-	-	Bal
Gibbon	Bal	-	-	-	-	-	Bal
Glenville	Bal	-	Bal	-	-	-	Bal
Goodhue	Bal	-	Bal	-	-	-	Bal
Gunflint Trail	Bal	-	Bal	-	-	-	Bal
Hardwick	Bal	-	Bal	-	-	-	Bal
Hawley	Bal	-	-	-	-	-	Bal
Ivanhoe	Bal	-	Bal	-	-	-	Bal
Kelsey	Bal	-	Bal	-	-	-	Bal
Kenyon	Bal	-	Bal	-	-	-	Bal
Kerkhoven	Bal	-	Bal	-	-	-	Bal
Kiester	Bal	-	Bal	42	Week	-	Bal
Lake George	Bal	-	Bal	-	-	-	Bal

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

**Table 6-B**  
**Benefit Amounts for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

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

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

**Table 6-B**  
**Benefit Amounts for Defined-Contribution Plans**  
**For the Year Ended December 31, 2010**

<b>Relief Association</b>	<b>Annual Benefit</b>	<b>Long-Term Disability</b>		<b>Short-Term Disability</b>		<b>Survivor Benefit</b>	
		<b>Amount</b>	<b>Type</b>	<b>Amount</b>	<b>Type</b>	<b>Amount</b>	<b>Type</b>
Winger	Bal	-	Bal	-	-	-	Bal
Winthrop	Bal	-	Bal	-	-	-	Bal
Zumbrota	Bal	-	Bal	-	-	-	Bal

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

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**Table 6-C**  
**Benefit Amounts for Other Plan Types**  
**For the Year Ended December 31, 2010**

Relief Association	Benefit		Long-Term Disability		Short-Term Disability		Survivor Benefit	
	Annual	Monthly	Amount	Type	Amount	Type	Amount	Type
Apple Valley	6,300	42	-	-	-	-	6,300	Y/S
Benson	1,100	4	1,100	Y/S	-	-	1,100	Y/S
Brooklyn Center	7,500	27	-	-	-	-	7,500	Y/S
Chanhassen	5,050	21	5,050	Y/S	5	Day	5,050	Y/S
Chaska	-	24	24	M/S	-	-	24	M/S
Eden Prairie	5,600	56	56	M/S	-	-	56	M/S
Fairmont	3,800	25	3,800	Y/S	-	-	3,800	Y/S
Glencoe	2,000	13	2,000	Y/S	-	-	2,000	Y/S
Hutchinson	-	15	-	-	-	-	15	M/S
Lake Johanna	5,600	34	-	-	-	-	5,600	Y/S
Minnetonka	6,910	53	53	M/S	5	Day	53	M/S
Mound	-	29	-	-	-	-	29	M/S
New Ulm	3,750	25	3,750	Y/S	-	other	3,750	Y/S
Pine City	-	8	-	-	-	-	*	*
Pipestone	2,250	3	-	-	35	Day	-	-
Plymouth	7,500	24	7,500	Y/S	170	MO	7,500	Y/S
Robbinsdale	7,500	13	7,500	Y/S	-	-	7,500	Y/S
Roseville	3,000	30	3,000	Y/S	20	Day	3,000	Y/S
Savage	5,021	33	5,021	Y/S	25	Week	5,021	Y/S
Spring Lake Park	-	34	34	M/S	25	Day	34	M/S
White Bear Lake	*	*	*	*	-	-	*	*
Worthington	2,725	17	-	-	-	-	*	*

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

All benefit levels are rounded to the nearest whole dollar.

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## How to Read Table 7

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Table 7 provides relief association investment information.

**Market Value** – The value of the relief association’s Special Fund investments as of December 31, 2010.

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

**Allocations as of 12/31/10** – Percentage of the relief association’s investments that are held in each asset class. “Other” includes all investments besides cash, stocks, and bonds, including small allocations to this asset class within mutual funds.

### **Rates of Return**

**2010** – The return on the relief association’s investments for calendar year 2010.

**2010 Benchmark** – The return on a hypothetical portfolio, explained in detail below.

**Above (Below) Benchmark** – The 2010 Return minus the Benchmark Return. This figure shows how the relief association performed compared to its benchmark.

**5-Yr** – The relief association’s average annual return from 2006-2010.

**10-Yr** – The relief association’s average annual return from 2001-2010.

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

### **Benchmark Return**

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

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

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

### **Benchmark Calculation Example**

January 1, 2010 Asset Allocation		Benchmark	Return	(a) x (b)
	(a)		(b)	(c)
Domestic Stock	50.3%	Russell 3000	16.9%	8.5%
International Stock	11.6%	MSCI ACWI ex. U.S.	11.2%	1.3%
Bonds	10.8%	Barclays Capital Aggregate	6.5%	0.7%
Cash	26.7%	90-Day U.S. T-Bill	0.1%	0.0%
Other	0.6%	Russell 3000	16.9%	0.1%
Benchmark Return			Sum (c) =	10.6%

### **Common Benchmark Indices**

**Russell 3000 Index** – A measure of the overall U.S. stock market. This index includes the 3,000 largest publicly traded U.S. companies.

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

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

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

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
<b>Voluntary Statewide Plan</b>			<b>35.0</b>	<b>15.0</b>	<b>45.0</b>	<b>5.0</b>	-	<b>12.3</b>	<b>12.6</b>	<b>(0.3)</b>	<b>A</b>	<b>A</b>	<b>A</b>
Ada	277,183	-	53.4	12.5	7.2	26.5	0.4	10.9	7.9	3.0	3.1	2.9	47%
Adams	193,559	-	-	-	-	100.0	-	1.6	0.1	1.5	3.0	3.1	55%
Adrian	327,232	-	44.4	29.5	21.1	2.5	2.5	9.6	11.6	(2.0)	4.5	3.7	75%
Aitkin	538,443	-	49.8	6.9	19.7	22.9	0.7	9.4	11.3	(1.9)	3.2	3.8	78%
Alaska	114,832	38.7	28.6	5.2	4.3	61.9	-	8.2	5.4	2.8	3.8	4.1	85%
Albany	427,661	-	31.5	21.9	21.1	23.2	2.3	7.2	7.0	0.2	3.0	2.5	35%
Albert Lea Township	183,675	-	29.3	14.3	(0.4)	56.8	-	6.3	11.9	(5.6)	3.3	3.5	68%
Albertville	525,828	15.5	35.7	12.2	35.0	16.5	0.6	10.0	9.3	0.7	3.2	2.1	27%
Alden	C	-	-	-	-	-	-	15.6	16.1	(0.5)	0.8	0.5	5%
Alexandria	1,471,253	-	48.3	39.9	6.1	5.7	-	18.0	12.6	5.4	5.8	2.3	30%
Almelund	311,761	93.9	36.6	-	14.5	48.9	-	7.6	5.2	2.4	6.4	3.9	81%
Alpha	121,958	-	33.5	-	28.3	38.2	-	(3.6)	2.7	(6.3)	(0.8)	(0.8)	1%
Altura	114,520	-	13.6	8.3	19.7	57.9	0.5	6.2	4.4	1.8	5.4	4.6	93%
Amboy	148,189	60.0	42.3	-	17.7	40.0	-	9.0	8.2	0.8	3.3	3.0	51%
Andover	2,961,323	-	70.5	-	24.8	4.7	-	12.6	13.4	(0.8)	2.8	2.6	38%
Annandale	653,952	-	26.0	13.1	20.7	38.8	1.4	7.6	8.3	(0.7)	3.6	3.3	62%
Anoka-Champlin	3,112,092	-	20.5	-	19.3	60.0	0.2	2.1	4.8	(2.7)	(1.4)	1.1	10%
Apple Valley	4,462,893	-	40.8	15.0	29.1	13.9	1.2	9.1	10.2	(1.1)	3.7	2.5	35%
Argyle	131,476	30.5	33.6	2.5	32.3	30.4	1.2	6.8	7.0	(0.2)	(1.1)	0.4	5%
Arlington	391,410	-	46.3	25.9	11.2	15.7	0.9	15.6	12.3	3.3	3.2	3.9	81%
Arrowhead	76,867	85.2	56.0	-	28.0	16.0	-	12.3	12.8	(0.5)	2.4	A	A
Ashby	259,059	-	6.2	7.4	-	65.9	20.5	7.7	5.1	2.6	4.3	3.3	62%
Askov	183,559	-	-	-	-	100.0	-	1.5	0.1	1.4	2.7	3.0	51%
Atwater	299,488	-	43.3	13.2	17.5	25.9	0.1	12.9	10.1	2.8	4.4	3.0	51%
Audubon	278,462	88.1	37.8	-	47.1	15.1	-	10.5	9.7	0.8	5.0	3.5	68%
Aurora	219,891	-	20.7	20.0	36.1	22.6	0.6	9.8	8.1	1.7	0.8	(0.3)	2%
Austin	682,391	62.7	61.9	1.8	12.7	21.4	2.2	11.4	12.2	(0.8)	3.7	2.1	27%
Avon	339,976	11.2	5.7	-	63.6	30.7	-	2.9	5.1	(2.2)	2.9	3.0	51%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	<b>-</b>	<b>35.0</b>	<b>5.0</b>	<b>-</b>	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Babbitt	317,324	99.5	50.3	4.6	42.5	2.6	-	11.8	10.5	1.3	4.1	3.0	51%
Backus	336,619	19.7	45.2	22.1	6.6	26.0	0.1	10.1	11.4	(1.3)	(1.0)	1.7	18%
Badger	87,787	-	10.0	24.6	47.1	18.1	0.2	5.9	7.6	(1.7)	2.9	0.7	7%
Bagley	317,231	57.4	30.7	-	24.4	44.9	-	8.6	6.2	2.4	4.9	4.9	95%
Balaton	145,980	-	9.8	0.6	15.8	72.3	1.5	3.8	3.3	0.5	1.8	2.3	30%
Baldwin	313,601	-	45.9	22.0	16.6	13.7	1.8	9.8	10.2	(0.4)	4.5	A	A
Balsam	151,785	99.0	70.2	-	25.1	4.7	-	14.2	13.9	0.3	3.4	3.0	51%
Barnesville	195,603	-	54.6	19.1	-	26.2	0.1	16.3	12.3	4.0	3.8	2.4	33%
Barnum	178,615	60.9	51.4	-	9.0	39.6	-	10.6	8.8	1.8	4.9	3.3	62%
Barrett	96,430	-	30.1	21.7	28.6	19.4	0.2	10.3	10.2	0.1	1.4	2.3	30%
Battle Lake	387,614	-	11.7	2.1	73.9	12.1	0.2	12.4	6.8	5.6	5.9	5.7	99%
Baudette	444,687	-	36.8	14.7	37.9	8.3	2.3	10.6	9.8	0.8	4.5	5.8	99%
Bayport	1,544,440	-	66.1	2.1	19.6	12.0	0.2	13.0	13.2	(0.2)	4.3	2.3	30%
Beardsley	152,343	99.5	47.9	22.3	29.2	0.6	-	13.0	12.4	0.6	4.0	4.2	86%
Beaver Bay	113,547	-	-	-	-	100.0	-	3.0	0.1	2.9	3.0	3.2	60%
Beaver Creek	116,495	30.2	15.3	-	15.0	69.7	-	6.2	9.9	(3.7)	2.0	0.7	7%
Becker	974,524	-	37.1	15.5	25.2	20.2	2.0	10.2	11.3	(1.1)	4.1	2.7	41%
Belgrade	334,881	-	28.7	11.8	6.0	53.4	0.1	6.7	5.9	0.8	3.9	4.1	85%
Belle Plaine	529,844	-	50.9	11.3	15.5	21.0	1.3	10.4	8.4	2.0	3.6	3.5	68%
Bellingham	164,123	-	33.4	28.3	5.4	32.9	-	9.2	9.5	(0.3)	5.3	4.6	93%
Belview	214,698	-	-	-	-	100.0	-	1.4	0.1	1.3	3.5	3.5	68%
Bemidji	2,387,209	-	54.9	18.7	14.1	11.7	0.6	13.6	11.7	1.9	4.7	3.9	81%
Benson	266,600	44.9	29.0	-	24.7	46.3	-	6.8	4.4	2.4	1.8	3.2	60%
Bertha	120,044	59.3	44.8	-	12.7	42.5	-	9.6	7.5	2.1	3.0	2.7	41%
Big Lake	983,173	-	24.8	7.8	14.2	52.6	0.6	9.3	5.4	3.9	4.1	3.6	72%
Bigelow	121,360	-	23.6	13.5	31.6	29.9	1.4	11.1	8.4	2.7	3.5	2.1	27%
Bigfork	185,718	81.1	69.1	9.1	2.6	19.2	-	13.4	11.2	2.2	3.1	2.7	41%
Bird Island	175,630	53.2	41.4	-	10.3	48.3	-	8.4	7.6	0.8	3.0	2.9	47%
Biwabik	C	-	37.4	30.8	8.5	22.2	1.1	14.5	11.7	2.8	4.0	2.6	38%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Biwabik City	375,820	-	-	-	-	-	-	9.3	11.9	(2.6)	3.7	1.4	14%
Blackduck	230,111	24.2	53.8	33.0	0.6	12.6	-	13.4	14.2	(0.8)	1.6	0.6	6%
Blackhoof	93,016	-	17.7	13.9	39.6	12.0	16.8	8.6	10.4	(1.8)	4.4	3.1	55%
Blooming Prairie	310,710	26.5	39.0	2.2	33.2	25.1	0.5	11.9	9.7	2.2	3.7	3.0	51%
Blue Earth	907,354	-	51.9	11.5	3.4	32.4	0.8	10.3	11.1	(0.8)	2.5	2.9	47%
Bluffton	134,256	-	42.7	17.8	33.5	6.0	-	10.5	10.9	(0.4)	4.0	3.7	75%
Bovey	123,161	-	71.9	-	-	28.1	-	4.9	12.2	(7.3)	1.5	1.0	9%
Bowlus	121,326	-	53.1	8.6	30.7	7.2	0.4	9.6	12.0	(2.4)	(3.5)	(0.7)	1%
Boyd	151,295	16.3	37.0	2.7	3.2	57.1	-	8.2	6.6	1.6	2.8	1.3	12%
Braham	302,859	-	28.8	7.7	18.6	44.8	0.1	9.1	8.9	0.2	3.7	2.9	47%
Brainerd	2,200,293	-	35.9	19.6	28.1	12.8	3.6	12.2	10.8	1.4	4.9	4.0	83%
Brandon	183,330	-	34.6	20.7	6.0	34.8	3.9	9.5	7.9	1.6	2.0	0.6	6%
Breckenridge	341,314	-	31.6	17.6	20.1	30.4	0.3	8.6	8.7	(0.1)	3.1	1.4	14%
Breitung	283,067	-	17.7	6.1	25.3	46.5	4.4	6.5	6.4	0.1	1.7	2.1	27%
Brevator	125,924	-	22.5	28.4	41.1	7.0	1.0	9.7	8.9	0.8	2.3	2.2	29%
Brewster	250,018	-	22.8	9.9	16.1	42.3	8.9	6.7	7.1	(0.4)	3.4	2.0	25%
Bricelyn	231,424	95.4	57.2	-	33.4	9.4	-	13.4	12.4	1.0	4.6	4.0	83%
Brimson	78,284	99.9	42.1	17.8	35.2	4.9	-	12.6	10.6	2.0	5.0	(2.0)	0%
Brook Park	129,675	-	43.2	17.8	25.4	5.5	8.1	6.7	12.1	(5.4)	(1.9)	1.3	12%
Brooklyn Center	3,302,595	-	62.7	7.3	8.9	19.3	1.8	12.0	10.7	1.3	4.3	4.9	95%
Brooklyn Park	6,955,939	99.9	77.6	4.0	16.0	2.4	-	15.3	14.5	0.8	3.6	3.3	62%
Brooten	221,780	66.9	66.9	-	-	33.1	-	11.8	10.9	0.9	2.8	2.8	44%
Browerville	257,426	-	9.6	4.6	2.4	83.4	-	4.1	2.0	2.1	2.0	2.4	33%
Browns Valley	168,251	-	46.3	4.8	-	48.9	-	9.8	7.5	2.3	4.0	2.8	44%
Brownsdale	263,018	-	28.7	36.1	1.0	33.2	1.0	6.2	7.7	(1.5)	2.5	4.3	88%
Brownsville	75,823	99.4	62.2	10.6	24.5	2.7	-	14.3	12.0	2.3	2.6	A	A
Brownton	272,052	-	59.9	5.3	5.1	29.7	-	10.0	10.5	(0.5)	4.4	4.2	86%
Buffalo	1,067,040	-	58.5	6.1	9.3	25.5	0.6	10.9	10.6	0.3	3.3	0.9	8%
Buffalo Lake	308,454	77.6	63.4	-	12.4	24.2	-	11.5	10.3	1.2	3.4	2.8	44%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)	5-Yr	10-Yr	10-Yr
			%	%	%	%	%	2010	Benchmark	Benchmark			Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Buhl	123,344	-	51.1	16.1	-	32.8	-	7.8	10.9	(3.1)	0.4	(0.6)	2%
Butterfield	187,797	-	-	-	-	100.0	-	1.6	0.1	1.5	2.9	3.0	51%
Buyck	C	-	-	-	-	-	-	10.8	6.4	4.4	1.7	A	A
Byron	420,920	-	46.0	22.6	2.2	29.0	0.2	9.5	9.9	(0.4)	2.1	0.7	7%
Caledonia	424,239	53.2	29.6	12.3	20.2	37.9	-	9.6	8.3	1.3	3.0	3.5	68%
Callaway	182,026	-	-	-	-	100.0	-	2.3	0.1	2.2	3.6	4.5	91%
Cambridge	315,725	-	63.8	-	34.4	1.8	-	10.4	11.4	(1.0)	0.2	0.0	3%
Campbell	169,353	-	34.2	18.7	24.5	22.3	0.3	9.0	10.2	(1.2)	4.2	1.8	21%
Canby	340,273	100.3	72.4	12.0	13.2	2.4	-	15.1	13.5	1.6	3.1	1.4	14%
Cannon Falls	754,998	-	41.4	12.0	11.5	28.4	6.7	10.5	10.5	0.0	3.6	3.2	60%
Canosia	301,320	-	-	-	-	100.0	-	1.8	0.1	1.7	3.0	2.9	47%
Canton	97,885	-	10.2	0.4	-	89.4	-	2.7	1.4	1.3	2.8	2.5	35%
Carlos	664,633	-	62.5	10.0	9.0	7.0	11.5	11.4	14.9	(3.5)	3.5	2.3	30%
Carlton	163,694	88.0	51.0	12.0	24.2	12.8	-	11.4	9.1	2.3	(3.6)	0.5	5%
Carsonville	86,951	-	11.7	5.1	27.4	53.8	2.0	9.5	6.2	3.3	3.2	1.5	15%
Carver	485,708	-	46.4	7.7	18.0	27.8	0.1	10.9	11.4	(0.5)	4.1	3.7	75%
Cass Lake	496,272	-	48.2	15.9	14.3	20.3	1.3	9.0	11.8	(2.8)	3.9	3.3	62%
Centennial	2,440,272	-	57.7	14.1	11.9	16.0	0.3	11.7	9.9	1.8	2.2	2.0	25%
Center City	302,653	62.4	39.4	5.0	16.3	39.3	-	7.6	7.4	0.2	3.8	2.9	47%
Ceylon	208,634	71.7	61.0	-	9.4	29.6	-	11.4	10.8	0.6	2.7	2.3	30%
Chandler	151,724	-	26.4	1.8	17.7	54.1	-	5.8	5.7	0.1	3.3	3.7	75%
Chanhassen	2,406,103	-	62.9	6.1	14.1	15.5	1.4	12.7	13.3	(0.6)	3.7	4.2	86%
Chaska	3,953,731	-	33.7	7.3	1.7	57.3	-	8.1	6.0	2.1	3.5	2.9	47%
Chatfield	361,377	69.2	44.9	14.6	8.5	32.0	-	10.4	8.0	2.4	3.6	4.1	85%
Cherry	136,060	75.6	62.1	-	28.8	9.1	-	9.9	11.3	(1.4)	6.0	4.0	83%
Chisago	667,087	97.4	46.6	14.9	33.2	5.3	-	12.9	11.3	1.6	4.1	3.9	81%
Chisholm	606,894	-	53.7	17.9	0.1	28.2	0.1	13.9	12.5	1.4	1.7	0.2	4%
Chokio	139,721	89.4	53.6	-	31.3	15.1	-	11.8	10.7	1.1	3.4	3.1	55%
Clara City	299,050	-	51.1	9.4	7.4	31.6	0.5	10.5	10.5	0.0	3.5	3.5	68%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	10-Yr
			%	%	%	%	%						Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Claremont	90,479	-	46.2	1.0	16.1	36.2	0.5	6.0	11.7	(5.7)	0.3	0.8	8%
Clarissa	146,638	42.8	21.9	-	20.9	57.2	-	6.0	5.2	0.8	2.7	0.9	8%
Clarkfield	246,633	88.1	45.7	-	39.3	15.0	-	11.4	11.0	0.4	4.2	3.5	68%
Clarks Grove	157,161	-	23.4	11.4	(1.1)	66.3	-	6.9	8.9	(2.0)	1.9	2.7	41%
Clear Lake	449,818	97.6	74.8	-	20.9	4.3	-	15.0	13.9	1.1	3.3	2.9	47%
Clearbrook	120,515	-	41.9	13.9	26.1	12.8	5.3	8.9	11.2	(2.3)	0.9	1.5	15%
Clearwater	315,558	-	60.9	-	10.8	28.3	-	8.2	9.3	(1.1)	3.4	3.3	62%
Clements	141,810	-	43.2	19.0	15.4	18.4	4.0	10.9	11.1	(0.2)	3.3	3.0	51%
Cleveland	424,638	-	68.0	-	-	32.0	-	8.2	10.4	(2.2)	5.0	4.1	85%
Clifton	280,232	-	18.9	16.1	50.8	9.6	4.6	9.4	8.1	1.3	4.1	3.1	55%
Climax	93,921	-	-	-	-	100.0	-	1.0	0.1	0.9	2.9	2.6	38%
Clinton (Big Stone)	83,986	-	31.7	29.3	11.0	27.7	0.3	7.8	7.8	0.0	4.2	2.5	35%
Clinton (Saint Louis)	147,186	-	25.9	17.3	36.0	16.0	4.8	10.7	10.2	0.5	5.1	3.3	62%
Cloquet Area Fire District	28,459	100.0	63.8	-	34.8	1.4	-	12.2	7.2	5.0	2.4	A	A
Cohasset	633,770	7.9	63.2	5.8	9.3	7.8	13.9	12.3	13.8	(1.5)	5.1	4.4	90%
Cokato	489,757	-	37.8	20.5	30.2	9.6	1.9	13.4	12.8	0.6	1.9	0.6	6%
Cold Spring	932,150	-	27.5	15.8	26.1	28.8	1.8	10.2	8.4	1.8	5.9	3.4	66%
Coleraine	181,254	-	24.7	9.4	9.5	56.3	0.1	6.9	6.5	0.4	3.4	1.9	22%
Cologne	359,378	-	51.1	8.0	3.7	36.5	0.7	10.7	9.8	0.9	1.9	0.5	5%
Columbia Heights	1,498,762	94.6	71.6	-	23.0	5.4	-	14.6	13.2	1.4	3.7	3.1	55%
Colvill	50,765	94.1	46.3	14.2	27.0	12.5	-	12.1	9.5	2.6	A	A	A
Colvin	45,387	-	37.6	5.4	31.8	20.4	4.8	5.8	9.2	(3.4)	(1.2)	2.2	29%
Comfrey	189,381	-	-	-	-	100.0	-	1.5	0.1	1.4	2.6	2.8	44%
Cook	360,618	-	29.8	1.5	33.0	35.6	0.1	8.1	5.4	2.7	2.8	2.1	27%
Coon Rapids	5,760,350	33.9	47.9	2.7	45.0	4.0	0.4	13.1	11.5	1.6	5.3	5.3	98%
Cosmos	191,765	-	36.6	22.0	21.3	18.4	1.7	8.5	9.1	(0.6)	2.2	1.9	22%
Cottage Grove	1,809,182	-	40.6	13.4	39.5	4.2	2.3	8.9	9.2	(0.3)	3.0	1.6	17%
Cotton	144,385	-	43.6	5.0	23.6	27.6	0.2	9.9	9.1	0.8	2.7	1.0	9%
Cottonwood	322,687	-	33.6	10.4	48.1	7.7	0.2	8.1	9.8	(1.7)	3.3	2.8	44%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank	
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr		
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return	
<b>Relief Association</b>														
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>	
Courtland	282,219	-	24.1	7.8	10.8	56.9	0.4	6.6	5.4	1.2	3.3	3.9	81%	
Crane Lake	C	-	-	-	-	-	-	14.1	13.6	0.5	2.4	2.4	33%	
Cromwell	337,465	-	20.2	21.4	19.9	36.7	1.8	7.1	5.5	1.6	2.9	3.6	72%	
Crooked Lake	132,352	-	23.2	9.7	62.4	1.9	2.8	16.1	7.1	9.0	4.1	1.2	11%	
Crookston	473,484	-	36.3	14.4	37.5	9.0	2.8	10.9	10.2	0.7	4.5	3.8	78%	
Crosby	417,770	-	32.3	20.4	30.5	12.1	4.7	8.6	10.0	(1.4)	2.9	2.2	29%	
Crosslake	855,462	-	68.5	8.2	12.0	10.5	0.8	12.9	12.7	0.2	3.6	4.8	94%	
Culver	43,380	-	-	-	-	100.0	-	0.4	1.5	(1.1)	1.1	A	A	
Currie	97,853	-	-	-	-	100.0	-	2.7	0.1	2.6	3.6	3.2	60%	
Cuyuna	188,867	-	36.1	11.8	19.0	27.3	5.8	10.3	10.7	(0.4)	3.9	3.0	51%	
Cyrus	110,112	60.7	27.7	10.6	22.4	39.3	-	7.9	6.7	1.2	2.7	3.5	68%	
Dakota	92,938	99.2	46.5	-	50.9	2.6	-	12.5	11.1	1.4	3.9	1.7	18%	
Dalbo	339,810	-	37.3	15.2	30.6	12.0	4.9	11.1	11.0	0.1	4.9	6.0	99%	
Dalton	234,761	-	-	-	-	100.0	-	2.4	0.1	2.3	3.7	3.8	78%	
Danube	169,104	-	25.2	10.2	28.5	36.0	0.1	6.7	6.6	0.1	3.5	3.3	62%	
Danvers	75,120	-	-	-	-	100.0	-	2.2	0.1	2.1	3.2	3.5	68%	
Darfur	171,474	-	-	-	-	100.0	-	1.7	0.1	1.6	3.4	3.1	55%	
Dassel	806,080	-	27.1	14.2	43.8	14.1	0.8	8.0	9.8	(1.8)	1.6	0.7	7%	
Dawson	233,325	82.1	53.9	-	24.7	21.4	-	11.4	8.9	2.5	2.9	2.0	25%	
Dayton	561,015	60.9	32.9	-	8.5	58.6	-	4.7	6.9	(2.2)	2.2	1.9	22%	
Deer Creek	155,588	91.7	77.7	-	12.2	10.1	-	14.8	15.1	(0.3)	2.8	2.8	44%	
Deer River	303,203	-	29.3	27.5	30.4	10.1	2.7	11.5	10.8	0.7	1.9	1.9	22%	
Deerwood	334,188	-	26.9	8.7	24.4	38.4	1.6	8.1	6.8	1.3	3.4	1.2	11%	
Delano	688,080	13.9	41.8	22.0	17.4	18.7	0.1	11.7	10.8	0.9	1.7	2.0	25%	
Delavan	183,011	-	18.2	8.0	10.3	62.7	0.8	5.0	1.4	3.6	(1.8)	0.2	4%	
Dent	236,196	-	33.0	27.4	1.4	38.0	0.2	9.5	8.8	0.7	3.2	3.0	51%	
Detroit Lakes	1,759,597	-	24.2	10.4	57.2	6.2	2.0	10.2	9.2	1.0	5.6	5.1	97%	
Dexter	166,427	-	-	-	-	100.0	-	2.3	0.1	2.2	3.5	3.8	78%	
Dilworth	667,270	-	50.0	15.6	1.8	32.0	0.6	9.2	10.8	(1.6)	2.6	1.4	14%	

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	(%-ile)
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Dodge Center	517,531	-	36.3	15.0	23.9	24.3	0.5	8.9	11.6	(2.7)	3.5	1.5	15%
Donnelly	153,866	-	49.5	13.6	13.7	23.0	0.2	10.7	10.3	0.4	3.4	3.1	55%
Dover	208,658	95.3	46.2	14.3	25.5	14.0	-	12.4	11.1	1.3	4.9	4.5	91%
Dovray	35,101	-	22.1	0.2	-	77.7	-	6.2	3.5	2.7	2.8	A	A
Dumont	118,231	-	-	-	-	100.0	-	1.7	0.1	1.6	3.1	3.1	55%
Dunnell	117,478	-	7.7	0.9	17.5	73.4	0.5	4.0	1.4	2.6	2.1	3.0	51%
Eagan	8,568,773	-	46.5	18.1	29.1	6.1	0.2	12.1	11.9	0.2	3.6	2.5	35%
Eagle Bend	237,429	-	3.2	4.1	6.2	86.5	-	3.1	1.6	1.5	2.7	2.7	41%
East Bethel	1,141,265	-	46.3	20.0	24.1	6.6	3.0	12.3	12.8	(0.5)	3.3	3.1	55%
East Grand Forks	788,976	97.5	58.5	-	34.1	7.4	-	13.4	12.4	1.0	4.6	4.0	83%
Eastern Hubbard	234,297	-	14.8	8.4	3.3	73.4	0.1	3.8	3.6	0.2	1.5	1.7	18%
Easton	136,367	-	38.2	16.2	8.4	36.1	1.1	7.4	10.2	(2.8)	0.3	1.0	9%
Echo	182,264	-	28.0	2.8	11.4	57.8	-	8.0	5.1	2.9	3.6	2.6	38%
Eden Prairie	16,967,737	-	29.0	27.0	32.7	5.3	6.0	12.4	11.8	0.6	3.6	3.5	68%
Eden Valley	465,902	-	66.4	6.3	10.2	16.5	0.6	11.7	12.5	(0.8)	3.3	2.7	41%
Edgerton	309,105	99.4	73.5	-	22.7	3.8	-	14.7	13.8	0.9	3.9	3.3	62%
Edina	6,785,585	95.7	52.8	14.9	13.9	18.4	-	12.5	11.3	1.2	6.0	5.0	96%
Eitzen	134,927	-	0.9	-	64.3	34.3	0.5	9.8	3.1	6.7	5.9	5.1	97%
Elbow Lake	245,222	64.8	48.2	-	14.5	37.3	-	10.3	9.9	0.4	3.4	1.5	15%
Elbow Tulaby Lakes	C	-	-	-	-	-	-	N/A	N/A	N/A	N/A	N/A	N/A
Elgin	285,517	-	11.1	3.5	3.0	62.6	19.8	(0.1)	5.9	(6.0)	2.2	1.9	22%
Elizabeth	184,182	-	20.2	14.9	38.2	25.3	1.4	11.8	8.1	3.7	2.8	2.9	47%
Elk River	2,187,827	-	60.8	15.6	9.4	13.7	0.5	8.3	10.9	(2.6)	3.3	3.6	72%
Elko New Market	1,202,310	-	18.7	3.6	38.5	34.3	4.9	5.6	3.9	1.7	2.0	1.9	22%
Ellendale	135,358	-	30.3	3.2	45.6	13.1	7.8	(1.7)	10.0	(11.7)	(3.4)	(2.0)	0%
Ellsburg	81,859	98.8	98.8	-	-	1.2	-	15.4	15.6	(0.2)	2.8	0.2	4%
Ellsworth	226,159	-	-	-	-	100.0	-	2.0	0.1	1.9	3.0	3.2	60%
Elmer	80,419	-	23.2	-	8.6	46.1	22.1	9.9	6.4	3.5	4.2	3.1	55%
Elmore	197,343	24.7	24.7	-	-	75.3	-	4.7	4.0	0.7	0.8	1.4	14%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	(%-ile)
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	<b>-</b>	<b>35.0</b>	<b>5.0</b>	<b>-</b>	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Elrosa	298,838	-	29.3	5.9	35.9	28.5	0.4	6.5	8.5	(2.0)	2.7	2.3	30%
Ely	573,235	-	56.8	10.4	17.9	14.0	0.9	11.2	10.3	0.9	3.0	2.4	33%
Elysian	267,654	-	13.8	3.2	35.6	47.0	0.4	4.3	5.3	(1.0)	2.8	1.9	22%
Embarrass	142,016	-	9.6	5.6	0.4	84.4	-	1.9	2.4	(0.5)	1.4	2.0	25%
Emily	175,995	-	27.7	14.1	22.0	33.5	2.7	3.7	10.2	(6.5)	3.6	1.7	18%
Emmons	7,969	-	-	-	-	100.0	-	9.7	8.3	1.4	3.0	3.1	55%
Erskine	157,142	-	35.1	15.0	14.5	33.7	1.7	9.0	10.0	(1.0)	2.9	4.9	95%
Evansville	151,516	-	25.1	10.5	15.7	48.7	-	7.9	6.1	1.8	2.5	1.8	21%
Eveleth	389,164	-	71.8	13.9	-	14.3	-	12.5	12.9	(0.4)	1.9	2.8	44%
Excelsior	3,734,589	88.4	45.0	25.2	16.4	13.4	-	12.8	12.2	0.6	3.3	2.8	44%
Eyota	293,657	99.5	33.6	-	37.1	29.3	-	8.8	7.6	1.2	4.4	4.2	86%
Fairfax	276,673	-	-	-	-	100.0	-	2.0	0.1	1.9	2.9	2.9	47%
Fairmont	1,321,631	-	30.1	6.4	30.2	30.6	2.7	7.9	12.0	(4.1)	2.3	3.4	66%
Fairmont Police	7,421,193	97.1	69.8	-	25.7	4.5	-	14.0	12.4	1.6	6.5	5.3	98%
Falcon Heights	1,281,310	-	55.2	21.1	13.1	9.9	0.7	12.7	11.8	0.9	5.3	5.5	98%
Farmington	1,255,534	-	58.4	22.9	13.4	4.5	0.8	14.9	13.7	1.2	3.0	1.9	22%
Fayal	277,392	-	65.2	3.4	16.3	15.1	-	12.0	9.8	2.2	3.0	2.8	44%
Federal Dam	87,311	-	74.4	-	-	25.6	-	8.8	14.6	(5.8)	4.0	3.1	55%
Fergus Falls	1,973,720	99.3	57.9	5.0	34.9	2.2	-	13.3	12.0	1.3	4.2	4.4	90%
Fertile	252,737	-	58.6	11.7	22.5	6.8	0.4	9.8	6.5	3.3	3.1	2.4	33%
Fifty Lakes	104,457	-	25.2	12.9	5.6	56.1	0.2	6.7	6.0	0.7	3.1	3.0	51%
Finland	210,687	-	-	-	-	100.0	-	1.9	0.1	1.8	3.5	3.0	51%
Finlayson	154,527	-	-	-	-	100.0	-	2.3	0.1	2.2	5.7	5.0	96%
Fisher	154,095	-	31.6	7.6	24.2	36.3	0.3	9.7	7.9	1.8	3.1	1.9	22%
Flensburg	115,533	-	24.3	15.9	3.2	55.4	1.2	6.1	6.2	(0.1)	3.5	3.8	78%
Floodwood	331,929	-	58.7	1.7	26.7	12.4	0.5	15.1	11.2	3.9	4.3	0.8	8%
Foley	800,556	-	25.8	12.0	51.2	6.7	4.3	8.2	9.6	(1.4)	3.0	2.5	35%
Forada	239,164	-	53.8	8.2	-	38.0	-	12.6	10.7	1.9	3.0	3.1	55%
Forest Lake	1,745,295	15.4	50.0	23.2	7.7	5.9	13.2	12.6	11.7	0.9	2.9	1.8	21%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark		10-Yr	(%-ile)
			%	%	%	%	%	2010	Benchmark	5-Yr	10-Yr	10-Yr Return	
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Foreston	229,724	-	22.6	19.2	17.0	40.6	0.6	6.4	5.9	0.5	0.8	1.2	11%
Fosston	371,109	-	-	-	-	100.0	-	1.4	0.1	1.3	2.9	3.0	51%
Fountain	117,703	-	11.6	5.9	4.9	77.6	-	3.3	2.5	0.8	3.3	3.3	62%
Franklin	291,488	40.1	40.1	-	-	59.9	-	7.6	4.1	3.5	4.5	4.4	90%
Frazee	213,412	74.5	30.8	-	41.9	27.3	-	10.3	9.1	1.2	1.1	1.6	17%
Fredenberg	196,633	93.3	59.3	16.8	20.6	3.3	-	13.8	12.3	1.5	3.9	4.5	91%
Freeport	292,505	-	20.3	9.1	24.3	46.3	-	3.4	7.3	(3.9)	2.8	3.5	68%
French Township	133,467	-	78.1	18.2	-	3.7	-	14.8	12.8	2.0	2.3	1.0	9%
Fridley	3,754,202	-	43.4	-	46.0	10.6	-	10.0	10.7	(0.7)	5.5	4.5	91%
Frost	194,923	27.6	23.6	-	3.5	72.9	-	4.7	3.5	1.2	3.2	3.3	62%
Fulda	266,440	-	-	-	-	100.0	-	3.6	0.5	3.1	4.3	4.5	91%
Garfield	291,693	-	35.6	8.7	11.2	44.4	0.1	8.6	7.8	0.8	2.4	2.2	29%
Garrison	600,795	-	35.0	16.5	37.8	10.4	0.3	10.7	9.9	0.8	4.0	3.3	62%
Garvin	103,430	-	44.4	8.4	7.9	39.0	0.3	10.1	9.5	0.6	3.3	2.5	35%
Gary	89,021	-	-	-	-	100.0	-	1.3	0.1	1.2	2.6	2.6	38%
Gaylord	401,021	-	17.3	0.6	-	82.1	-	3.4	2.8	0.6	2.4	(0.9)	1%
Geneva	119,722	-	10.5	9.7	29.4	47.0	3.4	8.0	6.1	1.9	2.0	3.4	66%
Ghent	132,576	21.1	37.3	14.5	39.8	8.2	0.2	12.1	10.2	1.9	2.9	2.4	33%
Gibbon	318,740	-	11.6	7.0	1.5	79.8	0.1	4.1	2.8	1.3	3.4	3.8	78%
Gilbert	197,618	-	13.5	13.9	17.4	52.1	3.1	6.3	4.2	2.1	3.3	2.6	38%
Glencoe	683,350	17.0	53.6	6.9	6.5	33.0	-	12.0	10.9	1.1	3.8	2.6	38%
Glenville	151,432	87.1	40.9	17.3	24.1	17.7	-	11.8	11.0	0.8	3.9	1.8	21%
Glenwood	310,469	83.8	50.0	-	32.5	17.5	-	13.6	12.2	1.4	4.1	3.6	72%
Glyndon	387,268	-	47.0	3.0	45.0	4.9	0.1	11.4	10.9	0.5	6.0	4.8	94%
Gnesen	273,800	-	-	-	-	100.0	-	0.1	0.1	0.0	3.3	2.9	47%
Golden Valley	4,854,204	89.1	49.1	12.5	25.7	12.7	-	13.6	12.3	1.3	4.5	3.8	78%
Gonvick	191,693	39.7	43.7	4.2	8.6	43.5	-	8.6	8.4	0.2	2.6	2.6	38%
Good Thunder	279,998	63.1	65.0	6.3	13.5	15.2	-	13.0	12.1	0.9	3.0	2.5	35%
Goodhue	714,372	-	37.5	27.5	16.5	18.0	0.5	11.3	9.4	1.9	4.6	5.0	96%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Goodview	334,600	-	34.7	15.4	37.1	12.7	0.1	6.3	11.8	(5.5)	1.9	1.7	18%
Graceville	172,586	-	25.5	0.7	40.3	32.8	0.7	6.5	7.9	(1.4)	3.8	3.3	62%
Granada	69,543	-	36.1	4.4	0.2	59.3	-	7.3	7.1	0.2	1.8	1.7	18%
Grand Lake	328,991	-	19.3	21.3	41.4	12.2	5.8	9.0	8.5	0.5	3.6	3.6	72%
Grand Marais	C	-	-	-	-	-	-	9.0	7.2	1.8	3.8	3.9	81%
Grand Meadow	312,353	50.0	68.3	10.4	12.9	8.0	0.4	15.0	13.0	2.0	3.1	3.2	60%
Grand Rapids	1,706,510	-	70.7	5.5	11.9	11.3	0.6	10.7	13.3	(2.6)	3.9	4.2	86%
Granite Falls	307,694	-	35.3	14.1	36.2	11.7	2.7	9.7	8.4	1.3	1.8	3.1	55%
Green Isle	177,161	-	36.2	29.3	10.6	23.6	0.3	8.8	9.5	(0.7)	2.9	1.4	14%
Greenbush	234,262	-	48.9	8.5	5.2	37.3	0.1	7.8	8.7	(0.9)	2.0	2.4	33%
Greenwood	398,440	72.7	49.7	-	21.7	28.6	-	10.6	8.9	1.7	2.8	2.3	30%
Grey Eagle	232,835	69.1	41.9	17.8	27.7	12.5	0.1	12.0	11.7	0.3	4.1	3.2	60%
Grove City	174,915	-	25.5	15.3	49.7	8.8	0.7	12.8	8.3	4.5	4.1	2.9	47%
Grygla	117,112	-	27.4	9.2	19.5	43.0	0.9	7.3	6.6	0.7	4.2	3.6	72%
Gunflint Trail	253,281	-	34.0	16.9	27.1	18.1	3.9	9.4	9.3	0.1	4.1	4.5	91%
Hackensack	548,640	22.1	8.0	8.8	4.6	78.6	-	4.8	2.7	2.1	3.5	3.6	72%
Hallock	190,885	-	14.8	11.1	8.0	65.3	0.8	6.1	4.7	1.4	1.8	0.3	5%
Halstad	196,255	-	-	-	-	100.0	-	2.9	0.1	2.8	3.9	3.3	62%
Ham Lake	1,324,613	-	32.3	11.1	49.2	6.2	1.2	8.4	10.3	(1.9)	3.8	3.3	62%
Hamburg	513,316	-	34.5	16.1	35.5	11.0	2.9	4.9	9.9	(5.0)	5.5	4.2	86%
Hamel	1,233,568	-	46.0	9.7	35.7	5.2	3.4	10.2	12.4	(2.2)	5.2	3.8	78%
Hancock	185,404	-	0.1	-	61.6	37.6	0.7	4.8	3.4	1.4	4.0	3.5	68%
Hanley Falls	132,148	-	23.4	16.2	19.4	40.3	0.7	6.4	7.6	(1.2)	3.2	2.8	44%
Hanover	534,754	-	32.0	3.9	57.8	6.3	-	6.9	8.7	(1.8)	3.5	3.2	60%
Hanska	185,937	11.8	6.7	5.1	-	88.2	-	3.0	1.7	1.3	2.9	2.9	47%
Hardwick	102,835	8.3	30.3	6.0	4.8	58.8	0.1	8.1	6.1	2.0	2.9	2.4	33%
Harmony	252,154	24.9	12.2	12.7	-	75.1	-	5.4	3.2	2.2	3.9	3.5	68%
Harris	137,367	-	47.7	2.8	-	49.4	0.1	6.3	7.7	(1.4)	1.4	1.1	10%
Hartland	142,342	-	9.4	6.7	25.3	58.5	0.1	4.3	3.4	0.9	3.1	3.9	81%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010		Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	Return
<b>SBI Income Share</b>			<b>60.0</b>	<b>-</b>	<b>35.0</b>	<b>5.0</b>	<b>-</b>	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Hastings	3,489,887	-	41.8	16.3	36.4	5.3	0.2	10.5	11.8	(1.3)	4.6	4.4	90%
Hawley	383,288	15.6	80.6	10.9	0.3	7.8	0.4	16.0	15.8	0.2	2.5	4.2	86%
Hayfield	250,114	-	22.9	14.5	14.8	44.7	3.1	8.9	8.3	0.6	3.5	3.7	75%
Hayward	273,988	99.9	99.9	-	-	0.1	-	17.1	16.9	0.2	2.7	2.2	29%
Hector	434,487	99.9	59.9	-	35.0	5.1	-	13.4	12.0	1.4	4.6	4.0	83%
Henderson	171,678	-	25.0	12.0	22.8	40.1	0.1	6.1	7.6	(1.5)	1.0	0.0	3%
Hendricks	181,665	-	15.6	4.5	-	79.9	-	4.6	3.0	1.6	1.5	2.3	30%
Hendrum	133,282	-	-	-	-	100.0	-	1.4	0.1	1.3	3.1	3.4	66%
Henning	273,499	65.3	49.3	11.2	19.1	20.4	-	10.9	9.7	1.2	3.5	3.0	51%
Herman	112,412	92.2	46.3	17.7	28.1	7.9	-	12.8	10.0	2.8	4.8	2.0	25%
Hermantown	957,136	-	50.3	2.9	17.1	29.7	-	10.0	7.7	2.3	0.7	2.6	38%
Heron Lake	165,748	-	22.0	8.5	3.4	65.0	1.1	6.5	5.2	1.3	2.4	1.7	18%
Hewitt	101,482	18.9	18.9	-	-	81.1	-	4.5	3.0	1.5	3.6	3.7	75%
Hibbing	376,690	-	50.2	11.3	7.3	30.2	1.0	13.0	11.9	1.1	3.8	3.5	68%
Hill City	123,987	-	14.2	13.1	22.9	47.7	2.1	5.6	7.4	(1.8)	1.6	1.7	18%
Hills	101,218	15.0	45.1	15.0	2.9	34.2	2.8	5.7	10.7	(5.0)	(0.8)	1.3	12%
Hinckley	478,345	-	37.0	14.8	17.2	29.7	1.3	7.8	8.6	(0.8)	3.3	4.7	93%
Hitterdal	134,807	-	42.6	5.1	45.9	6.2	0.2	9.5	7.4	2.1	4.9	3.5	68%
Hoffman	173,650	-	-	-	-	100.0	-	2.0	0.1	1.9	2.9	3.2	60%
Hokah	126,124	-	5.9	1.9	14.8	77.0	0.4	2.5	1.8	0.7	0.9	0.9	8%
Holdingsford	211,022	13.7	29.0	12.3	37.8	17.8	3.1	8.2	8.4	(0.2)	3.4	2.3	30%
Holland	174,150	99.7	30.7	38.8	28.8	1.7	-	12.3	11.3	1.0	4.5	4.6	93%
Hollandale	72,121	-	60.2	-	11.2	28.6	-	9.1	7.1	2.0	A	A	A
Hopkins	1,910,421	-	35.3	18.6	26.2	19.0	0.9	13.1	12.0	1.1	3.0	3.6	72%
Houston	257,696	17.1	51.5	8.7	22.9	16.8	0.1	14.2	11.2	3.0	5.2	5.3	98%
Hovland Area	112,344	98.5	80.1	12.1	5.5	2.3	-	15.1	14.9	0.2	0.1	2.2	29%
Howard Lake	367,692	-	40.6	6.1	7.2	45.2	0.9	7.6	8.1	(0.5)	0.9	1.1	10%
Hoyt Lakes	239,907	-	24.1	24.9	25.4	25.4	0.2	7.7	9.7	(2.0)	5.2	1.2	11%
Hugo	651,733	-	39.5	13.4	18.1	29.0	-	9.1	8.8	0.3	1.8	0.8	8%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	<b>-</b>	<b>35.0</b>	<b>5.0</b>	<b>-</b>	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Hutchinson	1,450,796	-	32.9	8.1	37.4	14.8	6.8	7.6	9.4	(1.8)	4.7	4.8	94%
Ideal	557,649	-	29.1	12.3	32.0	26.3	0.3	9.8	9.7	0.1	3.2	2.5	35%
Industrial	256,749	40.6	39.9	12.3	30.5	6.4	10.9	12.2	11.9	0.3	5.5	4.7	93%
International Falls	594,285	-	52.6	11.4	31.4	4.6	-	9.7	11.4	(1.7)	4.0	3.9	81%
Inver Grove Heights	3,470,455	-	64.0	-	27.7	8.3	-	11.3	11.9	(0.6)	4.6	4.0	83%
Iona	69,628	-	35.2	2.6	-	62.2	-	6.4	5.9	0.5	1.2	(0.1)	3%
Ironton	129,391	-	54.9	15.3	24.8	4.9	0.1	11.1	11.7	(0.6)	3.3	2.1	27%
Isanti	1,198,594	99.5	64.1	35.4	-	0.5	-	15.4	14.1	1.3	3.7	3.1	55%
Isle	351,489	-	55.0	18.2	7.4	19.0	0.4	15.3	12.4	2.9	2.7	2.6	38%
Ivanhoe	261,947	-	36.1	3.8	0.3	59.7	0.1	7.3	6.3	1.0	2.9	3.1	55%
Jackson	578,623	-	53.0	2.0	26.5	13.9	4.6	10.2	8.5	1.7	0.3	0.0	3%
Jacobson	105,044	93.2	47.9	27.5	10.0	14.6	-	12.0	12.1	(0.1)	3.8	3.6	72%
Janesville	206,786	-	39.2	15.8	17.9	27.0	0.1	7.1	8.2	(1.1)	3.9	2.9	47%
Jasper	144,593	-	36.7	14.1	9.9	39.3	-	8.2	6.9	1.3	3.9	2.5	35%
Jeffers	126,257	-	48.0	8.1	12.3	31.5	0.1	10.0	9.3	0.7	0.5	1.3	12%
Jordan	645,295	-	-	-	-	100.0	-	1.8	0.1	1.7	3.4	(0.2)	2%
Kandiyohi	268,073	66.6	54.8	3.8	29.0	12.4	-	12.7	11.6	1.1	3.4	2.7	41%
Karlstad	152,014	-	-	-	-	100.0	-	1.4	0.1	1.3	2.8	3.1	55%
Kasota	405,055	-	35.4	17.9	26.3	20.0	0.4	10.9	10.7	0.2	4.1	4.4	90%
Kasson	482,270	-	56.6	14.7	9.8	18.2	0.7	11.1	9.2	1.9	3.5	4.9	95%
Keewatin	115,828	-	61.6	13.0	12.1	13.3	-	31.0	13.2	17.8	5.3	4.3	88%
Kelliher	160,045	-	-	-	-	100.0	-	2.5	9.3	(6.8)	1.6	2.2	29%
Kellogg	342,528	-	31.5	14.0	7.2	47.2	0.1	8.6	7.0	1.6	2.8	2.3	30%
Kelsey	31,884	76.4	24.8	24.7	26.9	23.6	-	10.8	5.6	5.2	A	A	A
Kennedy	115,607	-	10.3	7.8	5.6	75.7	0.6	4.2	3.7	0.5	0.2	(0.2)	2%
Kensington	203,731	-	-	-	-	100.0	-	3.8	0.1	3.7	3.8	4.0	83%
Kenyon	513,144	-	6.3	39.9	-	52.6	1.2	7.0	6.4	0.6	6.5	4.5	91%
Kerkhoven	223,425	100.0	61.4	-	37.3	1.3	-	13.7	12.7	1.0	3.9	3.5	68%
Kerrick	13,902	-	-	-	-	100.0	-	0.4	0.1	0.3	A	A	A

**Table 7**  
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**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010		Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Kettle River	102,903	77.7	62.9	-	13.0	24.1	-	11.9	11.8	0.1	4.1	2.9	47%
Kiester	163,413	29.7	17.6	12.0	-	70.4	-	6.1	4.2	1.9	3.5	3.4	66%
Kilkenny	236,822	57.7	47.0	-	6.6	46.4	-	7.4	5.5	1.9	3.5	4.1	85%
Kimball	249,378	61.6	51.0	-	9.3	39.7	-	9.6	8.5	1.1	3.1	3.0	51%
Kinney	208,009	-	51.1	1.2	-	47.7	-	8.3	8.5	(0.2)	2.4	1.7	18%
La Crescent	387,043	80.3	59.3	-	19.9	20.8	-	9.5	3.9	5.6	(0.3)	1.7	18%
La Salle	93,301	55.8	48.2	-	6.7	45.1	-	9.0	6.4	2.6	3.5	4.3	88%
Lafayette	321,250	89.0	46.7	5.4	34.8	13.1	-	10.7	12.4	(1.7)	3.2	3.1	55%
Lake Benton	192,043	-	-	-	-	100.0	-	1.3	0.1	1.2	2.6	2.8	44%
Lake Bronson	81,012	-	11.9	1.2	-	86.9	-	3.0	2.2	0.8	2.9	2.1	27%
Lake City	636,419	94.9	56.7	-	33.6	9.7	-	12.4	11.7	0.7	4.8	3.7	75%
Lake Crystal	454,011	-	33.1	12.8	39.5	8.3	6.3	10.5	11.4	(0.9)	3.2	2.2	29%
Lake Elmo	899,917	-	70.0	9.2	0.8	19.8	0.2	10.6	11.2	(0.6)	2.9	1.9	22%
Lake George	126,475	-	73.3	-	-	26.7	-	8.1	4.9	3.2	3.4	4.9	95%
Lake Henry	121,333	-	34.4	19.3	13.5	31.9	0.9	9.9	6.3	3.6	2.7	2.5	35%
Lake Johanna	3,977,290	-	44.5	19.8	24.0	11.5	0.2	12.2	10.6	1.6	4.0	4.1	85%
Lake Kabetogama	142,853	99.6	99.6	-	-	0.4	-	16.9	16.8	0.1	2.1	1.7	18%
Lake Lillian	106,446	-	-	-	42.6	57.4	-	2.3	2.2	0.1	2.5	2.5	35%
Lake Park	177,322	-	31.1	14.7	27.2	17.0	10.0	9.5	9.5	0.0	3.9	2.5	35%
Lake Wilson	168,616	-	-	-	-	100.0	-	1.9	0.1	1.8	3.1	3.0	51%
Lakefield	415,058	-	32.7	7.9	15.3	40.8	3.3	10.0	7.5	2.5	2.9	3.0	51%
Lakeland	C	-	-	-	-	-	-	4.0	8.6	(4.6)	1.8	0.6	6%
Lakeport	202,612	-	29.7	15.7	21.1	32.8	0.7	8.1	8.3	(0.2)	1.7	2.1	27%
Lakeville	5,674,204	-	62.5	15.4	10.8	10.8	0.5	11.3	11.8	(0.5)	4.3	3.9	81%
Lakewood	246,315	-	76.8	2.8	7.3	13.1	-	14.8	13.6	1.2	5.6	5.5	98%
Lamberton	141,060	-	58.4	10.7	26.4	4.5	-	9.8	13.8	(4.0)	2.5	2.7	41%
Lancaster	114,825	-	-	-	-	100.0	-	1.5	0.1	1.4	3.6	2.3	30%
Lanesboro	259,251	-	33.5	6.4	-	60.1	-	7.1	5.9	1.2	2.2	1.7	18%
Le Center	359,081	-	30.1	5.3	7.5	57.1	-	7.5	5.6	1.9	3.8	2.7	41%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	10-Yr
			%	%	%	%	%				Return	Return	(%-ile)
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Le Sueur	654,493	-	40.2	16.6	36.8	2.6	3.8	10.0	11.8	(1.8)	3.9	3.1	55%
Leaf Valley	223,139	-	33.4	10.1	2.0	40.9	13.6	4.6	8.1	(3.5)	1.3	1.1	10%
LeRoy	129,473	61.3	28.4	-	30.5	41.1	-	7.7	6.4	1.3	3.9	4.1	85%
Lester Prairie	261,745	-	26.4	5.6	25.4	39.9	2.7	5.2	5.1	0.1	1.3	1.3	12%
Lewiston	382,776	42.6	50.5	14.0	24.8	10.4	0.3	11.0	10.3	0.7	4.8	4.6	93%
Lewisville	205,259	-	-	-	-	100.0	-	2.5	0.1	2.4	3.8	4.3	88%
Lexington	C	-	-	-	-	-	-	0.6	0.4	0.2	2.7	3.3	62%
Lindstrom	667,932	-	60.0	14.4	15.7	7.6	2.3	11.9	12.5	(0.6)	4.2	2.8	44%
Linwood	440,652	92.9	55.8	-	32.5	11.7	-	12.9	11.5	1.4	4.1	3.7	75%
Lismore	125,984	-	28.1	16.2	12.6	42.6	0.5	7.5	8.2	(0.7)	2.6	2.4	33%
Litchfield	613,302	-	44.6	17.1	21.1	16.8	0.4	12.3	10.8	1.5	2.7	1.7	18%
Little Canada	1,727,513	-	52.2	10.8	5.7	28.4	2.9	11.7	10.7	1.0	4.9	3.6	72%
Little Falls	911,697	-	59.8	12.4	9.6	17.2	1.0	12.0	9.9	2.1	2.6	3.0	51%
Littlefork	240,718	99.6	81.3	-	16.1	2.6	-	15.1	14.7	0.4	3.8	3.1	55%
London	66,530	-	72.0	-	-	28.0	-	9.8	13.9	(4.1)	(0.2)	(1.3)	0%
Long Lake	1,354,008	-	54.9	8.5	1.7	31.1	3.8	11.7	11.3	0.4	3.4	3.1	55%
Long Prairie	382,738	-	13.0	14.0	0.3	72.6	0.1	4.3	3.8	0.5	1.7	2.3	30%
Longville	694,120	-	24.9	14.4	4.2	56.4	0.1	5.9	5.4	0.5	2.3	2.0	25%
Lonsdale	508,130	-	44.5	13.3	32.0	8.3	1.9	6.4	6.6	(0.2)	0.0	2.6	38%
Loretto	1,348,627	-	55.7	16.9	13.3	13.4	0.7	11.0	11.1	(0.1)	3.1	3.5	68%
Lower Saint Croix Valley	1,122,626	-	28.5	18.4	42.0	3.2	7.9	9.6	12.1	(2.5)	2.7	2.9	47%
Lowry	321,907	17.3	32.5	8.3	1.6	57.5	0.1	7.4	6.6	0.8	3.0	2.8	44%
Lucan	103,112	-	17.2	8.3	-	74.5	-	4.1	4.0	0.1	2.6	2.6	38%
Lutsen	123	-	-	-	-	100.0	-	12.2	9.3	2.9	3.4	1.7	18%
Luverne	732,745	-	49.6	11.2	21.9	15.4	1.9	8.0	10.4	(2.4)	3.4	0.5	5%
Lyle	101,321	89.6	71.2	-	16.1	12.7	-	14.2	13.2	1.0	2.5	2.9	47%
Lynd	104,104	-	54.7	15.0	21.7	8.3	0.3	10.8	11.8	(1.0)	2.1	2.6	38%
Mabel	122,602	-	26.4	2.7	9.4	61.1	0.4	6.9	5.7	1.2	2.2	1.0	9%
Madelia	268,916	-	22.1	7.5	25.7	44.7	-	7.1	5.3	1.8	4.1	2.0	25%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Madison	131,723	60.9	50.0	-	9.6	40.4	-	9.9	7.1	2.8	2.6	2.7	41%
Madison Lake	255,528	18.9	66.7	13.0	9.6	10.6	0.1	15.1	13.8	1.3	3.0	3.1	55%
Magnolia	55,924	-	-	-	-	100.0	-	3.5	0.1	3.4	3.4	3.8	78%
Mahnomen	296,123	-	42.4	19.4	18.4	18.1	1.7	9.3	10.3	(1.0)	3.9	3.4	66%
Mahtomedi	1,435,462	54.2	57.8	4.3	28.0	9.6	0.3	12.6	13.0	(0.4)	3.4	3.3	62%
Mahtowa	107,532	-	18.6	21.2	19.4	40.6	0.2	7.9	8.0	(0.1)	1.6	2.8	44%
Mantorville	276,006	-	48.7	13.3	0.3	37.7	-	9.2	9.4	(0.2)	3.4	2.0	25%
Maple Grove	10,001,122	-	47.7	12.7	31.5	7.9	0.2	10.7	7.9	2.8	3.1	3.3	62%
Maple Hill	172,774	90.1	43.6	-	42.9	13.5	-	12.1	9.1	3.0	4.4	3.6	72%
Maple Lake	873,823	-	34.6	0.7	17.1	47.3	0.3	5.0	6.9	(1.9)	0.7	2.8	44%
Maple Plain	856,058	-	91.9	-	-	8.1	-	9.5	10.3	(0.8)	3.5	2.2	29%
Mapleton	381,068	16.0	51.1	14.6	24.2	9.6	0.5	14.6	12.0	2.6	5.5	1.5	15%
Maplewood	4,386,743	87.8	59.5	8.7	19.6	12.2	-	13.9	13.7	0.2	3.8	3.1	55%
Marble	226,775	-	35.0	19.2	22.9	21.2	1.7	9.8	8.9	0.9	4.0	3.5	68%
Marietta	70,362	100.0	80.7	-	16.9	2.4	-	15.4	14.3	1.1	3.8	A	A
Marine-On-Saint Croix	438,114	82.6	42.8	19.3	10.9	27.0	-	10.8	10.2	0.6	2.7	2.6	38%
Marshall	2,382,562	-	37.8	14.7	39.4	7.6	0.5	10.4	10.3	0.1	4.6	3.5	68%
Mayer	486,411	82.3	60.4	0.7	25.6	13.3	-	12.7	10.7	2.0	3.8	3.3	62%
Maynard	266,690	29.0	30.0	24.7	18.0	26.9	0.4	8.9	9.1	(0.2)	3.2	2.5	35%
Mazeppa	206,190	-	37.9	17.0	17.7	26.7	0.7	9.3	10.0	(0.7)	1.8	1.6	17%
McDavitt	147,782	81.8	50.0	7.9	21.5	20.6	-	11.6	11.3	0.3	3.4	3.3	62%
McGrath	149,695	19.7	9.8	-	9.4	80.8	-	3.7	2.3	1.4	3.5	3.2	60%
McGregor	443,438	-	32.5	15.8	29.7	7.5	14.5	10.5	10.3	0.2	1.7	1.9	22%
McIntosh	115,105	77.3	68.9	-	7.3	23.8	-	12.6	12.7	(0.1)	3.0	2.1	27%
McKinley	69,339	-	-	-	-	100.0	-	1.7	0.1	1.6	3.7	3.7	75%
Meadowlands	56,695	-	0.9	0.1	73.8	25.0	0.2	7.9	6.0	1.9	4.7	4.3	88%
Medford	230,569	89.2	58.3	27.2	3.2	11.3	-	13.8	14.4	(0.6)	1.8	2.3	30%
Medicine Lake	669,105	95.3	44.2	25.6	25.5	4.7	-	13.0	12.1	0.9	4.0	3.5	68%
Melrose	324,205	-	25.3	11.0	42.9	20.5	0.3	8.1	7.2	0.9	2.4	2.4	33%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	10-Yr
			%	%	%	%	%						Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Menahga	328,662	57.9	15.6	-	64.5	19.8	0.1	8.4	7.0	1.4	4.7	4.8	94%
Mendota Heights	2,248,430	51.2	44.4	19.3	29.5	6.6	0.2	11.0	12.7	(1.7)	2.8	2.0	25%
Mentor	97,009	-	34.2	2.6	8.6	54.0	0.6	7.4	6.7	0.7	2.6	1.3	12%
Middle River	159,743	-	-	-	-	100.0	-	1.8	0.1	1.7	3.5	3.4	66%
Miesville	252,319	-	11.1	10.3	45.7	30.0	2.9	8.8	7.2	1.6	2.9	1.8	21%
Milaca	695,645	-	25.4	15.4	19.0	38.5	1.7	6.7	6.7	0.0	3.0	3.1	55%
Milan	173,635	67.4	82.5	2.1	13.2	2.2	-	14.8	15.3	(0.5)	2.9	1.5	15%
Millerville	331,963	-	39.9	13.8	11.6	34.6	0.1	9.7	9.1	0.6	3.4	1.7	18%
Milroy	157,216	-	29.8	12.9	35.4	21.7	0.2	10.7	9.0	1.7	7.0	5.0	96%
Miltona	222,147	-	10.9	8.5	18.2	56.2	6.2	4.9	5.4	(0.5)	1.9	2.6	38%
Minneota	257,123	36.9	42.7	20.7	14.9	21.6	0.1	10.2	10.9	(0.7)	3.8	4.3	88%
Minnesota Lake	213,369	-	30.7	12.3	16.9	38.9	1.2	9.7	7.6	2.1	2.4	1.6	17%
Minnnetonka	11,919,503	48.0	40.9	10.3	38.8	7.9	2.1	10.7	11.6	(0.9)	4.0	2.9	47%
Mission	250,541	-	19.7	5.0	61.7	12.4	1.2	6.8	9.5	(2.7)	2.4	2.6	38%
Montevideo	568,680	-	50.7	20.0	23.6	5.6	0.1	11.1	11.6	(0.5)	3.8	4.7	93%
Montgomery	455,623	-	57.8	14.9	13.1	12.9	1.3	9.5	12.7	(3.2)	4.9	4.4	90%
Monticello	1,135,892	-	38.4	9.6	33.6	18.1	0.3	10.9	9.2	1.7	3.3	3.6	72%
Montrose	459,677	6.4	32.2	6.0	13.7	48.0	0.1	7.6	6.6	1.0	1.5	1.3	12%
Moose Lake	193,502	-	35.6	13.7	21.7	28.2	0.8	11.6	10.1	1.5	2.3	1.6	17%
Mora	554,802	-	54.5	5.8	-	39.7	-	11.0	9.2	1.8	3.0	2.0	25%
Morgan	501,958	-	30.6	24.3	24.1	20.8	0.2	11.2	8.7	2.5	5.2	5.2	98%
Morris	587,879	17.3	32.1	24.7	35.9	6.5	0.8	13.6	11.6	2.0	3.8	3.0	51%
Morristown	466,596	94.6	74.3	3.6	14.6	7.5	-	5.4	14.5	(9.1)	1.7	2.3	30%
Morse-Fall Lake	26,097	96.2	57.7	-	33.7	8.6	-	0.2	0.0	0.2	A	A	A
Morton	170,500	-	30.1	14.1	42.9	12.8	0.1	8.3	5.4	2.9	3.3	0.2	4%
Motley	172,930	-	48.4	19.4	19.6	13.8	(1.2)	11.7	11.0	0.7	(1.7)	0.0	3%
Mound	4,137,018	-	71.5	5.7	12.0	10.2	0.6	12.0	13.4	(1.4)	4.6	4.1	85%
Mountain Iron	205,702	-	37.8	11.8	7.6	42.8	-	8.3	6.2	2.1	2.9	3.6	72%
Mountain Lake	201,869	-	-	-	-	100.0	-	2.0	0.1	1.9	3.0	3.1	55%

**Table 7**  
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**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark		10-Yr	(%-ile)
			%	%	%	%	%	2010	Benchmark	5-Yr	10-Yr	10-Yr Return	
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Murdock	164,313	66.3	62.9	16.7	15.1	4.6	0.7	7.6	12.7	(5.1)	0.9	1.1	10%
Myrtle	179,135	58.5	32.8	5.5	21.0	40.2	0.5	8.2	8.0	0.2	4.0	4.7	93%
Nashwauk	333,404	-	31.5	1.3	4.8	62.4	-	5.6	5.4	0.2	1.4	2.2	29%
Nashwauk Police	7,720	-	-	-	-	100.0	-	-	0.1	(0.1)	0.0	1.0	9%
Nassau	143,690	92.8	61.2	17.4	13.8	7.6	-	14.3	13.9	0.4	1.7	2.6	38%
Nerstrand	34,945	-	-	-	-	100.0	-	0.3	0.1	0.2	A	A	A
Nevis	216,640	-	-	-	15.5	84.5	-	3.2	1.0	2.2	4.1	0.9	8%
New Auburn	145,732	-	60.1	8.5	3.8	27.5	0.1	13.4	12.6	0.8	4.1	1.6	17%
New Brighton	2,743,808	98.3	61.8	-	36.5	1.7	-	13.4	12.8	0.6	4.4	4.0	83%
New Germany	424,095	18.9	54.4	0.4	20.2	24.8	0.2	7.4	9.1	(1.7)	0.7	1.0	9%
New London	285,866	-	-	-	-	100.0	-	2.0	0.1	1.9	1.1	0.1	4%
New Munich	109,891	-	15.3	0.6	-	84.1	-	3.3	2.4	0.9	2.2	2.4	33%
New Prague	537,386	-	40.8	18.2	18.2	18.3	4.5	10.0	11.5	(1.5)	1.7	1.4	14%
New Richland	304,637	-	-	-	-	100.0	-	1.4	0.1	1.3	3.3	3.4	66%
New Ulm	1,944,180	10.9	45.3	14.6	8.8	31.1	0.2	9.2	9.3	(0.1)	4.2	4.4	90%
New York Mills	166,626	74.0	44.4	-	25.9	29.7	-	6.7	8.0	(1.3)	3.6	3.5	68%
Newfolden	130,998	-	-	-	-	100.0	-	2.4	0.1	2.3	2.7	2.5	35%
Newport	819,192	-	35.1	16.9	32.1	13.2	2.7	10.3	10.0	0.3	(1.4)	(0.2)	2%
Nicollet	276,249	93.2	60.3	18.6	12.5	8.6	-	14.9	13.0	1.9	4.5	3.6	72%
Nisswa	758,420	-	21.3	9.9	26.8	32.4	9.6	7.1	8.4	(1.3)	7.9	2.7	41%
Nodine	172,944	99.9	39.4	18.5	32.9	9.2	-	12.0	10.7	1.3	5.4	5.0	96%
Normanna	27,816	-	13.5	14.5	25.6	45.8	0.6	5.6	2.6	3.0	1.9	A	A
North Branch	427,987	41.7	52.8	10.3	20.7	15.9	0.3	11.7	10.5	1.2	1.9	1.5	15%
North Mankato	1,381,824	-	37.8	17.8	17.5	25.9	1.0	10.3	9.1	1.2	4.5	3.7	75%
North Saint Paul	1,067,216	-	33.3	9.3	49.4	7.8	0.2	11.8	10.4	1.4	4.1	3.7	75%
Northfield	3,243,405	98.1	78.8	-	17.4	3.8	-	14.8	14.7	0.1	3.6	2.9	47%
Northland	79,610	-	35.8	2.7	45.7	11.2	4.6	6.3	10.2	(3.9)	4.3	4.4	90%
Northome	136,510	-	-	-	-	100.0	-	0.5	0.1	0.4	3.2	2.0	25%
Northrop	97,689	99.9	80.2	-	17.3	2.5	-	15.1	14.6	0.5	3.3	2.7	41%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	Above (Below)		5-Yr	10-Yr	10-Yr
			%	%	%	%	%	2010	Benchmark	Benchmark			Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Norwood Young America	481,939	96.6	17.2	-	13.6	69.2	-	4.4	0.2	4.2	(0.8)	(0.2)	2%
Oak Grove	974,569	-	62.4	14.2	11.5	11.2	0.7	12.0	12.3	(0.3)	4.8	2.8	44%
Oakdale	1,914,023	-	40.1	27.7	26.4	2.9	2.9	11.3	13.5	(2.2)	3.1	2.9	47%
Odessa	53,611	-	27.1	0.7	-	72.2	-	5.1	4.3	0.8	0.9	(0.6)	2%
Odin	111,949	-	-	-	-	100.0	-	2.5	0.1	2.4	3.3	3.5	68%
Ogilvie	228,829	-	6.0	4.0	72.6	10.2	7.2	4.8	7.5	(2.7)	3.2	2.6	38%
Okabena	166,369	-	9.4	0.1	20.7	69.8	-	6.3	1.9	4.4	3.5	3.5	68%
Oklee	79,369	-	-	-	-	100.0	-	1.5	0.1	1.4	3.0	3.0	51%
Olivia	254,942	-	64.4	0.4	10.0	25.0	0.2	7.0	12.0	(5.0)	(0.7)	(1.0)	1%
Onamia	223,454	-	39.1	12.2	28.1	20.3	0.3	13.7	9.1	4.6	3.0	0.3	5%
Ormsby	165,192	-	-	-	-	100.0	-	3.1	0.1	3.0	3.5	3.9	81%
Oronoco	170,681	-	-	-	-	100.0	-	1.2	0.1	1.1	2.7	3.1	55%
Orr	162,228	-	45.2	1.7	-	53.1	-	8.0	7.0	1.0	1.9	2.0	25%
Ortonville	399,560	-	45.6	19.0	20.6	12.6	2.2	7.9	10.8	(2.9)	3.2	4.4	90%
Osakis	384,526	95.4	71.1	11.9	12.4	4.6	-	14.0	13.3	0.7	5.6	4.3	88%
Osseo	524,051	-	57.3	12.2	12.2	17.2	1.1	9.3	10.2	(0.9)	5.3	4.9	95%
Ostrander	64,945	-	-	-	-	100.0	-	0.6	0.1	0.5	2.8	3.0	51%
Owatonna	1,900,610	94.6	71.5	6.7	10.7	11.1	-	14.1	13.5	0.6	3.1	2.7	41%
Palisade	110,096	-	56.0	9.1	6.1	26.4	2.4	7.7	9.9	(2.2)	3.5	2.7	41%
Palo	318,249	-	25.6	12.8	26.6	33.3	1.7	6.5	8.2	(1.7)	3.6	3.0	51%
Park Rapids	1,027,128	-	28.0	18.3	32.1	19.9	1.7	9.8	9.7	0.1	3.5	3.4	66%
Parkers Prairie	258,441	-	27.5	10.8	14.2	47.3	0.2	9.3	6.2	3.1	3.7	1.7	18%
Paynesville	568,139	-	29.1	28.9	14.4	26.0	1.6	12.2	8.3	3.9	5.7	6.4	100%
Pelican Rapids	341,575	-	41.3	13.2	2.2	38.2	5.1	10.2	10.2	0.0	2.8	2.6	38%
Pemberton	100,704	-	-	-	-	100.0	-	3.0	0.1	2.9	3.7	3.8	78%
Pennock	190,924	97.1	58.1	-	30.0	11.9	-	12.3	11.4	0.9	3.7	1.9	22%
Pequaywan	43,008	82.2	82.2	-	-	17.8	-	18.0	13.7	4.3	2.4	1.5	15%
Pequot Lakes	939,178	35.6	26.0	-	8.5	65.5	-	4.1	3.1	1.0	3.8	1.6	17%
Perham	568,829	-	45.1	19.7	17.5	17.6	0.1	10.8	11.0	(0.2)	3.5	3.6	72%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	10-Yr
			%	%	%	%	%						Return
<b>SBI Income Share</b>			<b>60.0</b>	<b>-</b>	<b>35.0</b>	<b>5.0</b>	<b>-</b>	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Pierz	340,852	-	38.8	18.2	33.6	6.2	3.2	9.2	10.8	(1.6)	2.5	2.7	41%
Pillager	439,799	-	38.2	16.0	31.5	7.3	7.0	8.8	11.4	(2.6)	2.3	1.2	11%
Pine City	970,805	-	19.7	19.3	24.1	36.4	0.5	5.1	8.0	(2.9)	3.3	3.2	60%
Pine Island	391,882	65.2	48.3	-	14.8	36.9	-	10.2	9.9	0.3	4.0	3.8	78%
Pine River	599,548	-	28.8	18.9	38.9	8.9	4.5	11.0	10.7	0.3	5.0	1.7	18%
Pipestone	527,281	52.4	50.8	6.2	30.2	11.1	1.7	13.4	11.1	2.3	3.7	3.6	72%
Plainview	537,973	-	24.3	7.2	13.1	47.7	7.7	3.5	7.3	(3.8)	2.2	2.9	47%
Plato	474,909	-	15.8	28.5	14.3	40.6	0.8	11.7	7.2	4.5	5.9	4.5	91%
Plummer	125,034	-	50.1	15.5	23.5	10.2	0.7	12.9	12.1	0.8	0.6	1.9	22%
Plymouth	6,276,682	-	47.4	11.3	34.0	7.1	0.2	11.9	11.3	0.6	4.3	3.5	68%
Porter	269,165	100.0	77.4	-	16.1	6.5	-	14.6	13.4	1.2	3.4	3.7	75%
Preston	218,620	-	50.6	17.4	19.7	11.9	0.4	9.6	12.5	(2.9)	5.0	4.3	88%
Princeton	1,106,017	-	62.8	8.8	15.2	12.4	0.8	11.2	12.2	(1.0)	2.9	0.9	8%
Prinsburg	213,304	-	10.0	0.8	-	89.2	-	2.3	1.8	0.5	2.6	2.4	33%
Prior Lake	2,273,971	6.3	45.6	25.7	13.2	15.3	0.2	10.4	11.8	(1.4)	3.6	3.6	72%
Proctor	351,868	-	26.7	10.6	27.7	32.8	2.2	8.3	6.7	1.6	3.7	4.0	83%
Ramsey	1,733,624	-	35.6	12.6	45.2	5.2	1.4	8.9	11.3	(2.4)	2.6	2.4	33%
Randall	326,429	-	19.7	13.4	56.6	9.4	0.9	8.5	8.2	0.3	3.5	2.3	30%
Randolph	585,574	69.1	49.5	6.8	11.2	32.5	-	10.6	9.9	0.7	1.8	1.6	17%
Raymond	210,207	-	19.5	25.6	11.3	43.2	0.4	6.3	6.2	0.1	2.5	0.6	6%
Red Lake Falls	180,091	40.1	24.1	-	14.0	61.9	-	6.3	4.6	1.7	4.0	3.7	75%
Red Wing	801,976	-	36.9	3.7	36.5	11.3	11.6	8.1	7.7	0.4	2.9	5.0	96%
Redwood Falls	820,444	5.1	32.3	4.8	41.9	20.6	0.4	9.9	7.5	2.4	4.5	3.7	75%
Remer	480,850	-	-	-	-	100.0	-	3.8	0.1	3.7	4.0	5.0	96%
Renville	262,623	70.7	41.1	-	28.5	30.4	-	9.4	8.4	1.0	3.8	3.7	75%
Rice	382,216	-	41.5	14.4	28.4	15.4	0.3	10.1	11.0	(0.9)	3.2	3.5	68%
Rice Lake	463,407	-	-	-	72.2	27.7	0.1	3.2	5.0	(1.8)	4.5	2.7	41%
Richmond	395,675	-	34.1	27.6	17.6	20.3	0.4	11.5	9.8	1.7	3.7	3.5	68%
Robbinsdale	1,376,234	96.3	63.1	10.3	15.7	10.9	-	13.8	12.6	1.2	3.8	3.2	60%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Rockford	461,881	-	17.5	14.0	32.7	28.8	7.0	5.1	9.6	(4.5)	1.0	0.5	5%
Rockville	412,678	-	41.7	19.4	24.7	11.6	2.6	11.3	10.5	0.8	2.5	2.7	41%
Rogers	664,835	-	52.2	9.7	13.2	24.0	0.9	10.5	9.4	1.1	3.7	3.4	66%
Rollingstone	89,195	-	-	-	-	100.0	-	1.7	0.1	1.6	3.8	1.7	18%
Rose Creek	97,956	49.9	-	49.9	-	50.1	-	0.6	0.1	0.5	(1.6)	0.6	6%
Roseau	546,590	0.2	33.8	15.6	37.3	12.2	1.1	11.1	9.6	1.5	1.8	4.3	88%
Rosemount	2,615,897	67.8	23.6	(1.6)	22.1	55.1	0.8	5.2	11.1	(5.9)	0.1	1.4	14%
Roseville	7,524,091	99.1	54.9	10.3	33.9	0.9	-	13.7	12.5	1.2	3.9	3.9	81%
Rothsay	351,189	-	36.1	13.6	7.7	38.8	3.8	9.8	8.7	1.1	3.5	4.4	90%
Round Lake	235,309	-	44.4	9.7	27.0	18.6	0.3	12.2	9.9	2.3	3.5	3.7	75%
Royalton	205,349	-	32.3	19.6	14.8	27.5	5.8	11.5	8.5	3.0	2.3	1.9	22%
Rush City	400,510	-	44.8	10.7	21.8	22.0	0.7	0.4	12.0	(11.6)	1.1	1.4	14%
Rushford	349,665	-	22.9	11.9	7.7	57.2	0.3	7.4	4.0	3.4	3.5	2.3	30%
Rushmore	84,017	-	14.7	6.1	16.4	62.7	0.1	4.2	3.9	0.3	2.2	1.4	14%
Russell	124,260	-	-	-	-	100.0	-	1.6	0.1	1.5	3.5	3.6	72%
Ruthton	193,727	44.0	27.8	-	4.1	68.1	-	6.0	4.3	1.7	3.0	3.0	51%
Sabin-Elmwood	210,423	-	36.5	-	54.4	9.1	-	14.0	10.1	3.9	7.5	6.4	100%
Sacred Heart	140,920	27.0	27.0	-	-	73.0	-	5.7	5.0	0.7	1.4	2.4	33%
Saint Anthony	987,657	-	49.1	17.6	23.3	9.3	0.7	12.9	11.7	1.2	3.9	5.3	98%
Saint Augusta	29,661	-	-	-	-	100.0	-	0.3	0.1	0.2	A	A	A
Saint Bonifacius	506,145	-	40.7	18.4	28.1	11.2	1.6	10.6	11.0	(0.4)	2.3	0.8	8%
Saint Charles	605,143	-	49.8	16.5	16.8	15.7	1.2	13.0	11.1	1.9	4.2	3.8	78%
Saint Clair	625,220	61.3	50.0	-	10.1	39.9	-	9.7	8.8	0.9	3.3	3.2	60%
Saint Francis	660,836	-	42.6	16.3	27.6	8.9	4.6	9.2	10.1	(0.9)	3.4	2.9	47%
Saint Hilaire	134,665	-	7.9	3.1	4.1	84.8	0.1	3.6	1.8	1.8	3.0	2.9	47%
Saint James	719,221	-	15.7	9.7	28.4	42.3	3.9	9.3	6.5	2.8	5.0	4.4	90%
Saint Joseph	598,078	-	40.3	14.3	33.4	9.8	2.2	9.0	10.6	(1.6)	3.0	2.1	27%
Saint Leo	143,846	-	22.1	2.6	-	75.3	-	4.9	4.0	0.9	3.0	3.2	60%
Saint Martin	459,561	-	32.3	29.8	11.2	25.4	1.3	12.9	10.0	2.9	8.7	8.0	100%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	<b>-</b>	<b>35.0</b>	<b>5.0</b>	<b>-</b>	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Saint Michael	717,409	11.3	10.6	6.1	14.2	69.1	-	3.6	2.2	1.4	(1.2)	(1.3)	0%
Saint Paul Park	638,236	-	44.9	12.2	33.4	7.8	1.7	9.2	11.8	(2.6)	3.0	2.9	47%
Saint Peter	682,930	44.9	38.3	17.3	11.6	32.3	0.5	10.0	5.9	4.1	4.3	4.3	88%
Saint Stephen	369,591	-	39.4	17.9	36.9	5.5	0.3	11.1	10.0	1.1	4.2	1.9	22%
Sanborn	129,989	-	-	-	-	100.0	-	2.3	0.1	2.2	3.0	3.2	60%
Sandstone	154,724	4.3	28.4	5.3	1.5	60.6	4.2	8.8	6.2	2.6	0.6	(0.3)	2%
Sartell	918,439	-	29.1	10.5	37.4	22.6	0.4	7.2	7.0	0.2	4.6	3.8	78%
Sauk Centre	464,639	-	45.4	4.6	25.5	23.7	0.8	9.2	9.0	0.2	3.6	3.8	78%
Sauk Rapids	1,176,171	-	42.1	13.2	22.8	20.5	1.4	9.3	9.4	(0.1)	3.5	1.5	15%
Savage	3,898,771	30.7	66.5	4.0	19.9	9.1	0.5	11.7	12.3	(0.6)	5.0	3.0	51%
Scandia	C	-	-	-	-	-	-	14.7	11.6	3.1	4.2	1.7	18%
Scandia Valley	186,401	98.0	58.8	-	34.3	6.9	-	10.8	9.5	1.3	(1.4)	0.9	8%
Schroeder	104,641	99.0	99.0	-	-	1.0	-	30.2	16.4	13.8	4.3	2.7	41%
Seaforth	78,884	-	-	-	-	100.0	-	2.4	0.1	2.3	3.5	3.9	81%
Sebeka	503,372	-	34.0	5.6	37.9	18.5	4.0	5.0	7.4	(2.4)	3.1	4.7	93%
Sedan	45,315	-	-	-	-	100.0	-	0.3	0.1	0.2	0.8	1.3	12%
Shafer	205,210	-	9.8	0.6	2.3	87.3	-	2.8	1.8	1.0	2.8	2.8	44%
Shakopee	3,690,248	48.3	42.9	5.7	23.5	27.8	0.1	9.5	8.8	0.7	3.6	3.5	68%
Shelly	131,411	-	27.4	1.6	46.9	24.0	0.1	7.1	7.0	0.1	2.8	1.6	17%
Sherburn	476,880	58.0	34.8	-	20.3	44.9	-	8.1	6.7	1.4	4.0	3.9	81%
Shevlin	204,025	37.9	37.3	12.1	36.5	13.7	0.4	13.3	9.2	4.1	4.9	4.4	90%
Silica	123,576	-	33.0	11.6	43.1	11.2	1.1	9.1	10.0	(0.9)	2.7	5.1	97%
Silver Bay	483,206	86.6	57.3	14.7	12.7	15.3	-	8.9	5.1	3.8	3.7	4.1	85%
Silver Lake	234,139	-	-	-	-	100.0	-	2.5	0.1	2.4	2.6	3.1	55%
Slayton	343,827	-	11.2	2.2	9.3	77.3	-	3.6	2.2	1.4	3.5	3.4	66%
Sleepy Eye	755,228	-	-	-	66.1	33.9	-	1.8	4.7	(2.9)	4.6	5.1	97%
Solway	181,520	90.8	24.1	-	64.7	11.2	-	10.8	9.1	1.7	5.1	5.0	96%
Solway Rural	66,336	22.8	54.6	23.0	10.4	11.2	0.8	9.5	5.1	4.4	(0.7)	1.6	17%
South Bend	324,359	-	53.1	7.1	-	39.8	-	(6.3)	7.9	(14.2)	(2.0)	(1.8)	0%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010		Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
South Haven	262,822	-	61.8	1.1	32.5	4.1	0.5	6.7	10.2	(3.5)	1.0	0.7	7%
Spicer	211,417	-	41.9	20.0	12.6	22.3	3.2	10.4	12.0	(1.6)	1.5	(0.3)	2%
Spring Grove	150,019	21.7	30.4	5.7	13.4	50.5	-	8.4	6.3	2.1	3.0	3.1	55%
Spring Lake Park	10,169,504	8.9	53.8	8.0	25.7	7.1	5.4	11.1	11.8	(0.7)	4.2	3.7	75%
Spring Valley	482,683	-	29.9	8.7	20.7	40.3	0.4	8.2	7.7	0.5	(1.3)	1.3	12%
Springfield	229,178	-	48.0	9.1	22.8	20.1	-	10.2	11.8	(1.6)	3.4	3.8	78%
Squaw Lake	171,282	-	56.2	-	-	43.8	-	9.0	9.4	(0.4)	1.3	4.3	88%
Stacy-Lent Area	544,438	-	41.4	16.7	34.2	4.2	3.5	10.1	11.6	(1.5)	4.0	4.7	93%
Staples	292,961	-	58.0	0.8	38.9	0.4	1.9	6.2	8.1	(1.9)	2.9	3.4	66%
Starbuck	151,621	54.8	41.8	5.2	6.8	46.2	-	8.7	8.9	(0.2)	2.3	2.6	38%
Stephen	186,967	51.8	45.5	-	5.5	49.0	-	10.5	7.2	3.3	5.1	3.5	68%
Stewart	228,141	50.0	36.3	-	12.0	51.7	-	7.6	6.6	1.0	3.4	3.4	66%
Stewartville	1,146,704	72.2	49.0	10.4	25.2	15.4	-	12.2	10.6	1.6	4.6	5.0	96%
Stillwater	2,938,735	19.8	42.7	12.8	28.3	13.9	2.3	10.6	11.0	(0.4)	2.9	2.9	47%
Storden	164,280	-	36.4	20.3	38.7	4.5	0.1	12.6	10.7	1.9	3.2	3.4	66%
Sturgeon Lake	76,012	51.7	42.4	-	9.3	48.3	-	9.0	6.6	2.4	2.6	2.8	44%
Sunburg	120,736	-	-	-	-	100.0	-	1.4	0.1	1.3	2.0	2.3	30%
Swanville	194,682	-	22.6	11.3	1.2	63.4	1.5	6.9	6.4	0.5	3.5	2.7	41%
Taconite	138,244	-	12.9	6.2	2.2	78.6	0.1	4.1	3.2	0.9	3.2	3.0	51%
Taunton	60,390	-	-	-	-	100.0	-	1.9	0.1	1.8	3.2	3.6	72%
Taylor's Falls	363,879	-	36.0	30.0	11.1	22.9	-	11.7	11.1	0.6	2.5	3.2	60%
Thief River Falls	792,205	-	22.8	5.4	55.6	16.0	0.2	12.2	10.6	1.6	3.6	3.7	75%
Thief River Falls Police	116,367	-	-	-	-	100.0	-	0.9	0.1	0.8	4.0	3.7	75%
Thomson	428,498	-	20.5	7.3	34.1	37.3	0.8	5.4	10.2	(4.8)	2.9	2.5	35%
Tofte	134,035	93.1	74.5	-	16.3	9.2	-	16.5	13.4	3.1	4.3	3.7	75%
Toivola	129,352	-	37.5	16.2	37.3	7.8	1.2	(3.4)	10.8	(14.2)	(0.7)	1.1	10%
Tower	80,068	-	-	-	-	100.0	-	1.2	0.1	1.1	(3.9)	(1.2)	1%
Tracy	277,938	-	40.6	15.6	20.0	23.6	0.2	9.5	9.2	0.3	2.8	2.0	25%
Trimont	354,651	-	-	-	-	100.0	-	3.4	0.1	3.3	4.1	4.1	85%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	(%-ile)
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Truman	224,307	96.6	67.3	-	27.9	4.8	-	13.4	7.8	5.6	3.9	3.8	78%
Twin Lakes (City)	209,013	-	-	-	19.5	80.5	-	2.3	1.2	1.1	3.0	3.1	55%
Twin Lakes (VFD)	43,386	-	22.7	13.8	40.1	22.1	1.3	7.8	7.2	0.6	(2.5)	(0.9)	1%
Two Harbors	572,059	89.4	33.9	20.6	37.6	7.9	-	11.9	11.1	0.8	7.1	5.8	99%
Tyler	156,195	87.2	52.3	-	30.5	17.2	-	12.1	11.8	0.3	3.2	0.5	5%
Ulen	143,109	-	-	-	8.9	90.5	0.6	2.5	0.7	1.8	4.0	4.2	86%
Underwood	289,958	5.3	34.1	10.0	14.3	41.6	-	8.3	7.6	0.7	3.6	2.7	41%
Upsala	149,179	-	-	-	-	100.0	-	1.6	0.1	1.5	2.8	2.4	33%
Vadnais Heights	1,063,565	7.3	46.9	14.2	9.8	24.1	5.0	7.9	10.8	(2.9)	3.3	2.4	33%
Vergas	125,765	-	18.7	11.2	18.2	51.3	0.6	7.1	4.3	2.8	3.5	3.2	60%
Vermilion Lake	182,123	99.1	59.5	-	34.7	5.8	-	12.4	12.0	0.4	4.5	3.9	81%
Verndale	401,604	4.5	44.8	8.3	10.2	28.1	8.6	11.1	12.4	(1.3)	3.7	3.1	55%
Vernon Center	117,388	-	26.3	6.7	11.8	55.1	0.1	7.0	6.2	0.8	2.0	1.4	14%
Vesta	105,031	-	20.1	0.5	8.5	70.8	0.1	6.0	4.0	2.0	3.2	2.6	38%
Victoria	750,454	-	56.6	-	5.7	37.7	-	11.9	10.3	1.6	2.9	0.3	5%
Vining	54,644	-	29.5	21.4	10.2	38.3	0.6	9.2	8.2	1.0	2.9	1.9	22%
Virginia Fire	2,013,116	-	42.5	-	46.6	10.9	-	8.6	9.2	(0.6)	4.2	3.9	81%
Wabasha	415,299	-	17.3	10.6	46.6	21.9	3.6	8.6	9.5	(0.9)	1.9	1.5	15%
Wabasso	173,297	-	21.6	4.9	9.5	50.9	13.1	3.5	7.1	(3.6)	2.6	1.4	14%
Waconia	986,238	90.4	67.1	12.6	9.4	10.9	-	15.3	14.2	1.1	3.1	1.9	22%
Wadena	580,955	-	47.5	17.4	29.4	5.1	0.6	11.9	11.4	0.5	4.4	3.3	62%
Waite Park	670,853	-	31.7	18.6	20.1	29.0	0.6	7.5	8.4	(0.9)	3.9	2.7	41%
Waldorf	168,581	-	33.0	13.9	7.3	44.9	0.9	8.3	6.2	2.1	2.3	1.7	18%
Walker	540,934	-	36.9	15.2	25.1	21.6	1.2	9.3	9.2	0.1	3.3	1.7	18%
Walnut Grove	115,525	-	-	-	-	100.0	-	2.0	0.9	1.1	2.0	2.0	25%
Walters	101,757	-	25.0	11.0	16.2	47.7	0.1	6.0	6.1	(0.1)	0.1	1.0	9%
Wanamingo	331,148	-	39.2	26.2	25.7	8.3	0.6	14.4	11.4	3.0	2.8	6.2	99%
Wanda	120,518	-	-	-	-	100.0	-	1.9	0.1	1.8	3.4	3.3	62%
Warba	C	-	-	-	-	-	-	5.7	4.1	1.6	2.8	2.9	47%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank
			U.S. Stock	Int'l Stock	Bond	Cash	Other	2010	2010	Above (Below)		10-Yr	
			%	%	%	%	%	2010	Benchmark	Benchmark	5-Yr	10-Yr	10-Yr Return
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Warren	199,090	-	41.8	19.8	10.3	27.6	0.5	10.8	9.9	0.9	4.6	2.8	44%
Warroad	318,537	66.6	40.0	-	23.3	36.7	-	9.3	8.3	1.0	3.5	3.2	60%
Waseca	1,092,553	-	37.2	9.8	34.0	15.3	3.7	9.7	10.3	(0.6)	4.6	4.2	86%
Watertown	599,373	-	35.1	27.2	14.9	18.5	4.3	8.9	10.3	(1.4)	4.7	2.0	25%
Waterville	322,410	-	23.1	8.4	50.3	17.3	0.9	8.3	6.1	2.2	3.7	3.6	72%
Watkins	334,442	-	23.9	21.6	38.5	14.6	1.4	13.1	10.9	2.2	2.8	3.0	51%
Watson	166,546	-	30.4	27.5	24.2	17.7	0.2	10.9	9.5	1.4	6.9	6.2	99%
Waubun	146,147	-	-	-	-	100.0	-	3.1	0.1	3.0	3.9	4.2	86%
Waverly	245,003	-	26.3	11.6	17.0	45.0	0.1	8.0	7.3	0.7	1.6	3.3	62%
Wayzata	1,794,541	-	41.1	4.6	51.6	2.6	0.1	10.7	10.8	(0.1)	4.6	3.8	78%
Welcome	267,529	-	-	-	-	100.0	-	3.5	0.1	3.4	3.7	4.1	85%
Wells	441,717	-	36.0	17.5	5.1	40.8	0.6	10.4	8.0	2.4	3.3	2.3	30%
Wendell	149,573	-	-	-	-	100.0	-	3.2	0.1	3.1	3.6	4.1	85%
West Concord	290,497	-	-	-	-	100.0	-	2.1	0.1	2.0	3.6	3.4	66%
West Metro	5,658,591	-	54.5	22.0	13.8	9.6	0.1	14.3	12.4	1.9	4.4	3.7	75%
Westbrook	125,945	-	12.5	5.7	18.6	63.1	0.1	5.0	3.6	1.4	3.1	4.0	83%
Wheaton	503,341	-	66.7	7.6	12.9	12.0	0.8	11.1	12.8	(1.7)	4.9	3.8	78%
White Bear Lake	5,492,113	-	66.1	9.2	11.6	12.5	0.6	11.7	13.3	(1.6)	4.2	4.9	95%
Williams	156,966	100.0	73.4	-	23.3	3.3	-	14.6	13.9	0.7	3.9	2.9	47%
Willmar	907,365	-	28.3	15.9	41.7	13.1	1.0	8.4	12.2	(3.8)	(1.8)	0.7	7%
Willow River	144,989	59.8	40.2	-	19.5	40.3	-	8.2	6.9	1.3	3.6	3.3	62%
Wilmont	183,696	-	37.6	16.1	13.3	32.9	0.1	8.2	9.3	(1.1)	2.8	1.9	22%
Wilson	374,739	-	32.1	19.2	10.7	37.9	0.1	8.3	7.8	0.5	4.2	4.4	90%
Windom	798,439	-	41.8	11.9	35.2	10.9	0.2	12.7	10.6	2.1	3.1	3.7	75%
Winger	62,117	-	40.3	20.8	8.5	30.1	0.3	2.6	9.4	(6.8)	2.0	0.2	4%
Winnebago	297,647	5.6	26.9	8.2	51.3	5.8	7.8	9.8	10.1	(0.3)	6.4	5.9	99%
Winsted	407,699	-	20.0	23.9	40.5	11.6	4.0	6.9	7.5	(0.6)	0.2	2.1	27%
Winthrop	266,296	-	34.0	21.7	9.7	32.5	2.1	8.3	9.3	(1.0)	2.2	1.2	11%
Wolf Lake	200,830	-	22.3	5.8	47.7	23.7	0.5	5.7	7.2	(1.5)	1.8	2.0	25%

**Table 7**  
**Rates of Return and Asset Allocation**  
**For the Year Ended December 31, 2010**

Relief Association	Market Value	% of Assets at SBI	Allocations as of 12/31/10					Rates of Return (%)					Rank (%-ile) 10-Yr Return
			U.S. Stock %	Int'l Stock %	Bond %	Cash %	Other %	2010	2010 Benchmark	Above (Below) Benchmark	5-Yr	10-Yr	
<b>SBI Income Share</b>			<b>60.0</b>	-	<b>35.0</b>	<b>5.0</b>	-	<b>13.4</b>	<b>12.4</b>	<b>1.0</b>	<b>4.6</b>	<b>4.0</b>	<b>83%</b>
Wood Lake	135,540	-	37.7	18.1	21.8	19.9	2.5	8.1	8.1	0.0	1.7	1.9	22%
Woodbury	6,062,390	99.9	51.6	15.6	7.7	25.1	-	10.9	10.1	0.8	3.2	2.8	44%
Woodstock	127,971	64.1	48.4	-	14.5	37.1	-	9.8	8.7	1.1	3.4	3.1	55%
Worthington	1,175,116	-	67.9	8.1	12.2	11.2	0.6	11.1	13.7	(2.6)	3.6	3.6	72%
Wrenshall	156,941	36.3	48.9	6.8	29.0	14.5	0.8	13.2	11.8	1.4	3.6	2.5	35%
Wright	93,590	91.1	54.7	-	31.9	13.4	-	12.1	11.4	0.7	4.0	3.6	72%
Wykoff	317,363	21.0	41.1	22.7	20.3	15.7	0.2	10.4	11.5	(1.1)	3.7	2.2	29%
Wyoming	279,322	74.5	27.9	-	44.3	27.8	-	9.6	8.4	1.2	5.0	4.6	93%
Zimmerman	376,006	-	54.2	5.6	2.2	37.8	0.2	24.0	6.4	17.6	4.3	2.7	41%
Zumbro Falls	214,392	95.2	63.6	5.2	23.4	7.8	-	14.0	12.4	1.6	4.0	3.6	72%
Zumbrota	519,844	-	39.5	17.6	12.8	29.0	1.1	10.3	9.4	0.9	1.9	0.1	4%
<b>Totals</b>	<b>445,976,480</b>	<b>23.9</b>	<b>44.8</b>	<b>11.2</b>	<b>22.8</b>	<b>19.9</b>	<b>1.3</b>	<b>10.2<sup>B</sup></b>			<b>3.4</b>	<b>3.0</b>	

**Legend**

A = The relief associations and the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan did not exist for either the full five-year or ten-year period during which the rates of return were calculated.

B = The total rate of return is calculated by dividing total investment earnings by beginning of year total investments.

C = These relief associations joined the Voluntary Statewide Lump-Sum Volunteer Firefighter Retirement Plan on January 1, 2011. The assets of these relief associations were transferred to the State Board of Investment at the end of 2010, so there were no market values or asset allocations for these associations.

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