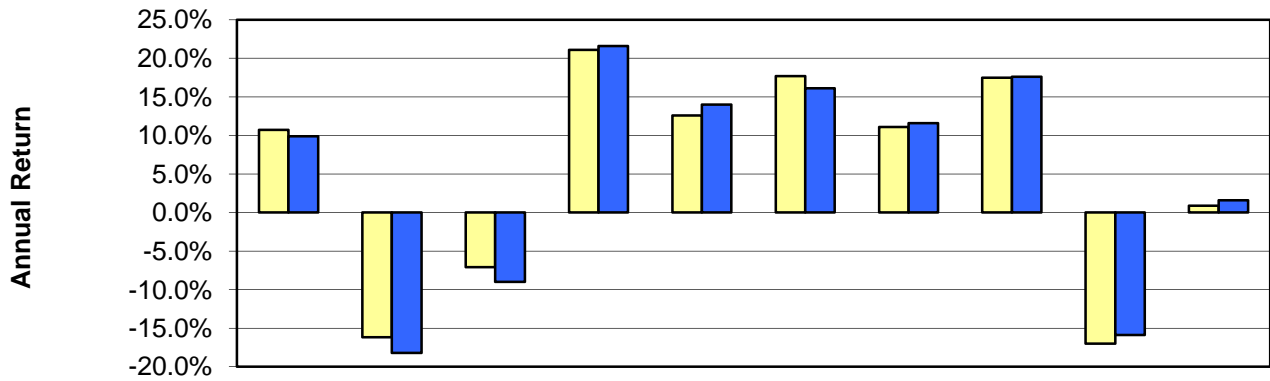


Retirement Fund vs. Hybrid Index One-Year Returns Through September 30

Returns are net of fees



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Retirem Fd	10.7%	-16.2%	-7.1%	21.1%	12.6%	17.7%	11.1%	17.5%	-17.0%	0.9%
Benchmark	9.9%	-18.2%	-9.0%	21.6%	14.0%	16.1%	11.6%	17.6%	-15.9%	1.6%