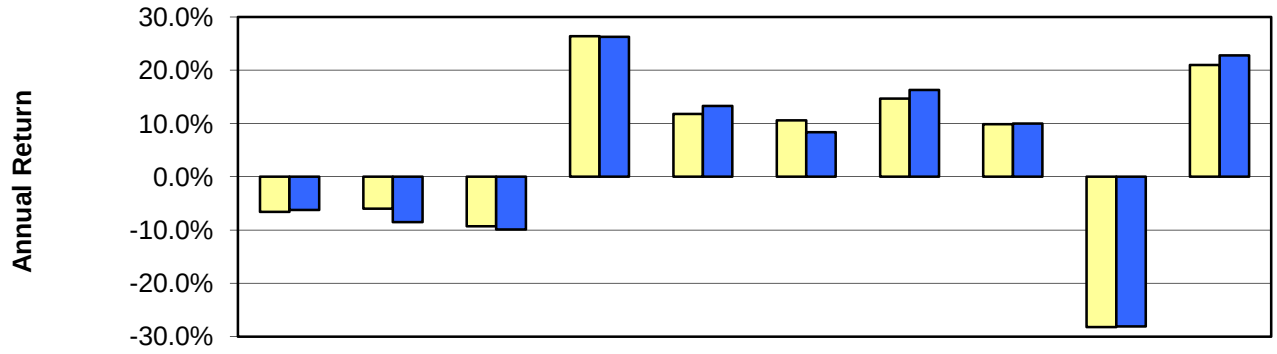
Retirement Fund vs. Hybrid Index
One-Year Returns Through December 31
Returns are net of fees



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Retirem Fd	-6.6%	-6.0%	-9.3%	26.4%	11.8%	10.6%	14.7%	9.9%	-28.2%	21.0%
Benchmark	-6.2%	-8.5%	-9.9%	26.3%	13.3%	8.4%	16.3%	10.0%	-28.1%	22.8%