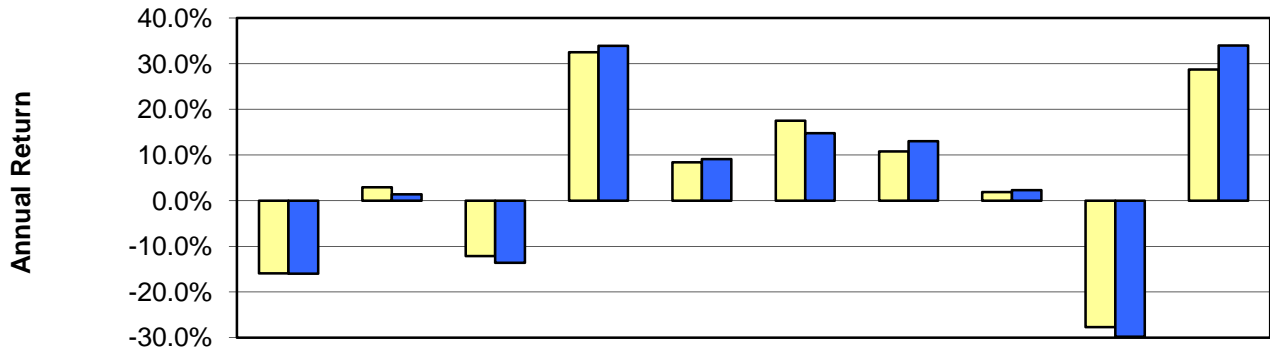


Retirement Fund vs. Hybrid Index
One-Year Returns Through March 31
 Returns are net of fees



	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Retirem Fd	-15.9%	2.9%	-12.1%	32.5%	8.4%	17.5%	10.8%	1.9%	-27.7%	28.7%
Benchmark	-16.0%	1.4%	-13.6%	33.9%	9.1%	14.8%	13.0%	2.3%	-29.8%	34.0%