

PLAN B - MEMORANDUM ACCOUNT		Memo Acct Portf and GS US\$ Liquid Reserves Fund- Admin. Dist. - Return %								
METHDOD OF CALCULATION (TWO OPTIONS)	Alloc %	CALENDAR YEAR								
		2005	2006	2007	2008	2009	2010	Jan 2011	Feb 2011	YTD Feb 2011
Memo Account Portfolio Fund Return	100%	4.85	14.18	9.11	-20.97	17.97	7.92	1.638	2.162	3.835
GS US\$ Liquid Reserves Fund - Admin. Dist.	100%	2.86	4.71	4.97	2.31	0.18	0.01	0.0009	0.0008	0.0017

March 22, 2011

Note: This information reflects past performance only and does not guarantee any future rates of return.