

PLAN B - MEMORANDUM ACCOUNT		Memo Acct Portf and GS US\$ Liquid Reserves Fund- Admin. Dist. - Return %																	
METHOD OF CALCULATIONS (TWO OPTIONS)		CALENDAR YEAR								2013									
		2005	2006	2007	2008	2009	2010	2011	2012	Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	YTD Sep 2013
Memo Account Portfolio Fund Return	100%	4.845	14.180	9.114	(20.970)	17.969	7.920	(0.601)	11.368	3.118	(0.316)	1.228	2.830	(0.763)	(1.993)	3.540	(1.620)	3.628	9.848
GS US\$ Liquid Reserves - Admin. Dist.	100%	2.860	4.710	4.970	2.310	0.180	0.010	0.0074	0.0060	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0045

October 23, 2013

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