



RETROSPECTIVE RETURN HISTORY

FUND YEAR	RETRO DISTRIBUTION
2012	\$5,000,000
2011	\$4,400,000
2010	\$4,000,000
2009	\$3,500,000
2008	\$3,000,000
2007	\$2,100,000
2006	\$2,030,000
2005	\$1,900,000
2004	\$1,800,000
2003	\$2,450,000
2002	\$2,406,968
1984-2001	\$12,319,816
TOTAL	\$44,906,784

All retrospective returns are given as a credit on renewal contributions.

Participants are eligible for a retrospective return if they meet the following requirements:

1. Having been a participant in the Fund during the fiscal year to which the return applies; and
2. Being a current participant in the Fund with continuous participation from the fiscal year that the return applies until the fiscal year of the distribution of the retrospective return; and
3. Having less than a 70 percent Loss Ratio for Fund Year(s) in which retrospective return applies.

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