

# BF&M Golden Accumulator Pension Plan

## Summary Performance-June 2006

### SEG PLAN



<u>PERFORMANCE BY PROFILE</u>		<u>5 Yrs</u>	<u>3 Yrs</u>	<u>1 Yrs</u>	For the Period of <u>6 Mos</u>
<u>Guaranteed Interest</u>	<b>Annualized</b>	<b>2.86%</b>	<b>2.16%</b>	<b>3.00%</b>	<b>1.84%</b>
	<i>Benchmark</i>	2.21%	2.32%	4.04%	2.22%
<u>Conservative Risk</u>	<b>Annualized</b>	<b>5.20%</b>	<b>6.52%</b>	<b>5.49%</b>	<b>2.95%</b>
	<i>Benchmark</i>	4.27%	6.20%	5.96%	3.29%
<u>Moderate Risk</u>	<b>Annualized</b>	<b>5.84%</b>	<b>8.38%</b>	<b>6.98%</b>	<b>3.55%</b>
	<i>Benchmark</i>	4.53%	7.74%	7.23%	3.75%
<u>Accumulator</u>	<b>Annualized</b>	<b>7.95%</b>	<b>12.30%</b>	<b>9.49%</b>	<b>4.67%</b>
	<i>Benchmark</i>	6.42%	11.27%	9.18%	4.82%
<u>Stable Growth</u>	<b>Annualized</b>	<b>8.02%</b>	<b>14.17%</b>	<b>11.25%</b>	<b>4.78%</b>
	<i>Benchmark</i>	6.10%	12.82%	11.28%	5.29%
<u>Growth Risk</u>	<b>Annualized</b>	<b>7.18%</b>	<b>13.77%</b>	<b>12.03%</b>	<b>4.64%</b>
	<i>Benchmark</i>	5.11%	12.51%	11.87%	5.20%
<u>Aggressive Risk</u>	<b>Annualized</b>	<b>8.29%</b>	<b>18.46%</b>	<b>16.03%</b>	<b>5.35%</b>
	<i>Benchmark</i>	5.45%	16.68%	16.08%	6.53%

<u>PERFORMANCE BY FUND</u>		<u>5 Yrs</u>	<u>3 Yrs</u>	<u>1 Yrs</u>	For the Period of <u>6 Mos</u>
<b>Guaranteed Interest</b> <i>RT Cash</i>	<b>Account</b>	<b>2.86%</b>	<b>2.16%</b>	<b>3.00%</b>	<b>1.84%</b>
	<i>Index</i>	2.21%	2.32%	4.04%	2.22%
<b>MS Global Bond</b> <i>JPM Glb Bnd Index Brd</i>	<b>Fund</b>	<b>7.98%</b>	<b>3.71%</b>	<b>-0.25%</b>	<b>2.50%</b>
	<i>Index</i>	8.82%	4.48%	-0.16%	2.74%
<b>FT Mutual Beacon</b> <i>S&amp;P Value</i>	<b>Fund</b>	<b>5.63%</b>	<b>12.95%</b>	<b>12.37%</b>	<b>5.47%</b>
	<i>Index</i>	2.07%	12.77%	10.07%	5.31%
<b>Vontobel Global x-US</b> <i>MS World</i>	<b>Fund</b>	<b>12.26%</b>	<b>25.84%</b>	<b>23.74%</b>	<b>10.25%</b>
	<i>Index</i>	7.64%	21.13%	23.69%	8.50%
<b>MFS Research Int'l Fund</b> <i>MS EAFE</i>	<b>Fund</b>	<b>10.16%</b>	<b>23.09%</b>	<b>30.41%</b>	<b>9.77%</b>
	<i>Index</i>	7.64%	21.13%	23.69%	8.50%
<b>MS US Sml Cap Grwth</b> <i>Russell 2000 Grwth</i>	<b>Fund</b>	<b>6.43%</b>	<b>17.45%</b>	<b>8.31%</b>	<b>1.49%</b>
	<i>Index</i>	2.95%	15.73%	14.02%	5.82%

Past performance is no guarantee of future returns. Fund prices can decrease as well as increase.

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