

BF&M Golden Accumulator Pension Plan



Summary Performance-Dec 2006

SEG PLAN

as of 18-January-2007

<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>	Annualized	2.87%	2.62%	4.09%	2.21%
	<i>Benchmark</i>	2.38%	3.05%	4.88%	2.60%
<u>Conservative Risk</u>	Annualized	5.26%	4.97%	7.12%	4.17%
	<i>Benchmark</i>	5.02%	5.52%	7.82%	4.47%
<u>Moderate Risk</u>	Annualized	5.89%	6.05%	8.80%	5.37%
	<i>Benchmark</i>	5.53%	6.48%	9.24%	5.50%
<u>Accumulator</u>	Annualized	8.04%	8.27%	11.84%	7.34%
	<i>Benchmark</i>	7.89%	8.82%	12.20%	7.38%
<u>Stable Growth</u>	Annualized	8.14%	9.47%	12.27%	7.61%
	<i>Benchmark</i>	7.80%	9.85%	12.81%	7.48%
<u>Growth Risk</u>	Annualized	7.55%	9.82%	12.20%	7.47%
	<i>Benchmark</i>	7.10%	10.36%	12.68%	7.30%
<u>Aggressive Risk</u>	Annualized	8.97%	12.98%	14.65%	9.07%
	<i>Benchmark</i>	8.21%	13.17%	15.50%	8.65%

<u>PERFORMANCE BY FUND</u>		<u>PAST & CURRENT FUNDS</u>			
		<u>5 Yrs</u>	<u>3 Yrs</u>	<u>1 Yrs</u>	For the Period of <u>6 Mos</u>
Guaranteed Interest <i>RT Cash</i>	Account	2.87%	2.62%	4.09%	2.21%
	<i>Index</i>	2.38%	3.05%	4.88%	2.60%
MS Global Bond <i>JPM Glb Bnd Index Brd</i>	Fund	7.69%	1.93%	5.01%	2.44%
	<i>Index</i>	8.81%	3.36%	6.49%	3.65%
FT Mutual Beacon <i>S&P Value</i>	Fund	8.93%	12.54%	18.30%	12.16%
	<i>Index</i>	6.72%	11.46%	18.02%	12.16%
Vontobel Glb/ MS Glb Eq <i>EAFE/ MS World</i>	Fund	9.37%	13.65%	23.68%	16.42%
	<i>Index</i>	8.59%	13.50%	20.48%	13.80%
MFS Res Int'l/Putnam Intl <i>MS EAFE</i>	Fund	11.02%	18.73%	26.00%	14.78%
	<i>Index</i>	12.43%	23.47%	23.47%	13.80%
TFM US Aggr/MS US Sml Cap/ <i>Russell 3000 Grwth/2000Index</i>	Fund	7.56%	10.84%	5.37%	3.82%
	<i>Index</i>	4.68%	6.96%	9.91%	3.86%

Past performance is no guarantee of future returns. The value of the shares of the mutual funds held within each portfolio may go up as well as down and any income received may vary. Investments involves risk, disclosed in the fund prospectus, available upon request. Currency fluctuations based on the stocks and bonds owned within a fund also affects returns. Individual performance may vary based on the actual amount and timing of contributions. North Atlantic is licensed to conduct investment business by the BMA under the Investment Business Act of 2003.