

# DCP NEWS

Defined Contribution Plan of the Public Employees Retirement Association of Minnesota

Over 7,000 Participants

Investments through the Minnesota State Board of Investment

## Minnesota Supplemental Investment Fund

COMMON STOCK INDEX

INTERNATIONAL SHARE

GROWTH SHARE

INCOME SHARE

BOND MARKET

MONEY MARKET

FIXED INTEREST

## Checking your PERA account is just a few clicks away

If you are already signed up for MY PERA, you know how easy it is to monitor your account any time of the day or night. Now PERA makes it easy for any DCP member to sign up for this free service.

If you are not yet a MY PERA member, your account access is just a few clicks away. In fact, you will find a unique, temporary password in the information block at the top of your plan statement. All you have to do is go to [www.mnpera.org](http://www.mnpera.org), click on MY PERA, enter your temporary password on the sign in page, and you're on your way. Just follow the 1-2-3 log on directions we've included in this packet to become a MY PERA member.

Once you're logged on, you have immediate access to all the information included in your current statement with the added benefit of updates every time



a new deposit is made in your account. AND, beginning this July, your share values are updated daily.

You can customize your on-line statement by specifying the start and end date for the statement period. You can also check your investment selections for future contributions to verify that any changes you have made are currently in force.

If you need general information on the DCP, just bypass MY PERA and go directly to the Member tab and select the Defined Contribution Plan. Here you'll find general information about your plan, benefits, fund performance and share values.

## DCP going to annual report next year

This is the last semi-annual report you will receive for your Defined Contribution Plan (DCP) account with PERA. Beginning in 2010, PERA will switch to an annual report every January. You will continue to receive the State Board of Investment (SBI) annual prospectus in August.

The switch coincides with the expansion of our services on line at MY PERA. Using your on-line access, you have all the information provided in the mailed report with one big advantage—the information is always up to date and accurately reflects your current account status. Beginning in July, we will be reporting your share values on a daily basis.

While some members may miss the semi-annual reporting, it is our way of containing costs and providing you with the lowest administrative fees possible. All other features of the DCP remain the same. You can change your investment selections for future contributions, or transfer funds from one account to another, at any time. (The only exception is that you may not retransfer moneys coming out of the Fixed Interest Account to the Money Market Account for at least three months.)

All your funds in the DCP become available following your termination of public service or upon becoming disabled.

Check your account anytime, anywhere at [www.mnpera.org](http://www.mnpera.org).



## Annualized Rates of Return for Investment Accounts

Investment goals and past performance for the accounts are reported in *Investment Options, Minnesota Supplemental Investment Fund*, published by the Minnesota State Board of Investment.

<b>FUND</b>	For Period Ending June 30, 2009				
	<b>6 Month</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>
<b>INCOME SHARE</b>	5.6%	-13.6%	-2.2%	1.4%	1.6%
<b>GROWTH SHARE</b>	5.1%	-27.3%	-9.1%	-2.4%	-2.3%
<b>COMMON STOCK INDEX</b>	4.1%	-26.4%	-8.3%	-1.7%	-1.5%
<b>INTERNATIONAL SHARE</b>	13.7%	-30.9%	-5.6%	4.6%	2.7%
<b>BOND MARKET</b>	6.3%	2.5%	4.4%	4.0%	5.7%
<b>MONEY MARKET</b>	1.3%	1.6%	3.8%	3.5%	3.5%
<b>FIXED INTEREST</b>	2.3%	4.8%	4.7%	4.5%	5.1%

## Annual Rates of Return (Fiscal Year 2005-2009)

The rates of return on accounts that use stocks and bonds can vary widely on a year-to-year basis. Although these options have historically provided competitive returns, they will reflect the volatility of the financial markets.

<b>FUND</b>	For Fiscal Year Ending June 30				
	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>
<b>INCOME SHARE</b>	-13.6%	-5.8%	14.9%	6.4%	7.7%
<b>GROWTH SHARE</b>	-27.3%	-13.5%	19.4%	8.3%	8.7%
<b>COMMON STOCK INDEX</b>	-26.4%	-12.5%	20.0%	9.9%	8.1%
<b>INTERNATIONAL SHARE</b>	-30.9%	-6.5%	30.4%	28.4%	15.6%
<b>BOND MARKET</b>	2.5%	4.4%	6.4%	-0.2%	7.1%
<b>MONEY MARKET</b>	1.6%	4.5%	5.1%	4.4%	2.3%
<b>FIXED INTEREST</b>	4.8%	4.7%	4.7%	4.5%	4.1%

