THIS AGREEMENT, made and entered into this 10th day of June, 2011, is by and between the City of Fort Lauderdale, a Florida municipality, ("City"), whose address is 100 North Andrews Avenue, Fort Lauderdale, FL 33301-1016, and Suntrust Bank, a Georgia corporation ("Contractor" or "Company"), authorized to transact business in the state of Florida, whose address and phone are 76 South Laura Street, 23rd Floor, Jacksonville, FL 32202, Phone: 904-632-2716, Fax: 904-632-2874

WHEREAS, the City issued Request for Proposal Number 715-10686 ("RFP"), and the Contractor submitted a proposal in response to the RFP; and

WHEREAS, on April 20, 2011, the City Commission of the City of Fort Lauderdale approved an agreement with Contractor for the goods or services described in the RFP (Pur-05, CAR No. 11-0523),

NOW, THEREFORE, for and in consideration of the mutual promises and covenants set forth herein and other good and valuable consideration, the City and the Contractor covenant and agree as follows:

1. The Contractor agrees to provide to the City Trust Services – Cemetery Perpetual Care Trust Fund in accordance with and in strict compliance with the specifications, terms, conditions, and requirements set forth in the RFP and any and all addenda thereto beginning July 1, 2011 and ending June 30, 2016.

2. This contract form G-110 Rev. 01/10, the RFP, any and all addenda to the RFP, and the Contractor's response thereto, and the Contractor's proposal in response to the RFP are integral parts of this Contract, and are incorporated herein.

3. In the event of conflict between or among the contract documents, the order of priority shall be as follows:

First, this contract form, G-110 Rev. 01/10;
Second, any and all addenda to the RFP in reverse chronological order;
Third, the RFP;
Fourth, the Contractor's response to any addendum requiring a response;
Fifth, the Contractor's response to the RFP.

4. The Company warrants that the goods and services supplied to the City pursuant to this Contract shall at all times fully conform to the specifications set forth in the RFP and be of the highest quality. In the event the City, in the City's sole discretion, determines that any product or service supplied pursuant to this Contract is defective or does not conform to the specifications set forth in the RFP the City reserves the right unilaterally to cancel an order or cancel this Contract upon written notice to the Contractor, and reduce commensurately any amount of money due the Contractor.

5. The Contractor shall not present any invoice to the City that includes sales tax (85-8012514506C-7) or federal excise tax (59-6000319).

6. Contractor shall direct all invoices in duplicate for payment to Finance Department, City of Fort Lauderdale, 100 N. Andrews Avenue, 6th Floor, Fort Lauderdale, FL 33301. Any applicable discount MUST appear on the invoice.

7. Any and all references in the Contractor's response to the RFP suggesting that it is "confidential" and any other language contained in the Contractor's

response to the RFP suggesting that the Contractor's response to the RFP contains trade secrets or other information exempt from the Florida public records law are deleted.

IN WITNESS WHEREOF, the City and the Contractor execute this Contract as follows:

CITY OF FORT LAUDERDALE

By: _____
Director of Procurement Services

Approved as to form:

_____
Assistant City Attorney

ATTEST

_____
Print Name: JOHN CARLSON
Title: VICE PRESIDENT

(CORPORATE SEAL)

CONTRACTOR – SUNTRUST BANK

By: _____
~~President~~
FIRST VICE PRESIDENT

STATE OF FLORIDA:
COUNTY OF ORANGE:

The foregoing instrument was acknowledged before me this 26 day of MAY, 2011, by MARK A. HALL as FIRST VICE PRESIDENT (title) for Suntrust Bank, a Georgia corporation authorized to transact business in the state of Florida

(SEAL)

GARY O HEUPEL
Notary Public - State of Florida
My Comm. Expires Mar 30, 2014
Commission # DD 976999
Bonded Through National Notary Assn.

_____
Notary Public, State of FLORIDA
(Signature of Notary)

GARY O HEUPEL
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known X OR Produced ID _____
Type of ID Produced _____

SunTrust
Live Solid. Bank Solid.

COPY

CONTRACT COPY

Response to Request for Proposal for Trustee and Investment Management Services

For

The City of Fort Lauderdale, Florida Municipal Cemetery System Perpetual Care Trust Fund

RFP# 715-10686

Due: February 9, 2011 @ 2:00 pm. EST

Benjamin M. Clark
Director
76 South Laura Street, 23th Floor
Jacksonville, Florida 32202
904.632.2716 (Office)
904.632.2874 (Fax)
benjamin.clark@suntrust.com

Table of Contents

Page

Part I. Cost Proposal 3

Part II. Technical Proposal 5

Tab 1. Bid/Proposal Signature Page 6
Tab 2. Non-Collusion Statement 7
Tab 3. Letter of Interest 8
Tab 4. Business Licenses 9
Tab 5. Evidence of Insurance 10
Tab 6. Organization 11
Tab 7. Professional Qualifications 15
Tab 8. Investment Philosophy/Hypothetical Analysis of Fund 18
Tab 9. Investment Manager Selection 23
Tab 10. Performance Evaluation 30
Tab 11. Experience 34
Tab 12. Data Processing/Computer Systems 38
Tab 13. On-Line communications 43
Tab 14. Accounting and Reporting 45
Tab 15. Securities Processing/Procedures and Controls 51
Tab 16. Cash Management 55
Tab 17. Transition to New Trustee 57
Tab 18. Proposed Contract 60
Tab 19. Disputes, Litigation and Defaults 61
Tab 20. Additional Services 62
Tab 21. References 63
Tab 22. Additional Attachments 64

- Addendum #1
- Fund Fact Sheets
- News Release
- Market Indices and Benchmarks
- Statement Guides: Trade Date and Settlement Date
- Topic 820 (FAS 157) Fair Value Measurement
- Sample Quarterly Performance Review
- Important Disclosures

Part I - Cost Proposal

Cost to the City: Contractor must quote firm, fixed, annual rate for all services identified in this Request for Proposal. This is a fixed rate based on the value of the portfolio. No other costs will be accepted. The basis points as indicated on this cost proposal will be the same for the initial contract period of five years.

Basis Points 25 on the first $15,000,000

Basis Points 25 on the next $ 2,000,000

Basis Points 25 on the next $ 2,000,000

Basis Points 25 on the next $ 2,000,000

Basis Points 25 on the next $ 2,000.000

Cost of sample portfolio for five years (basis points to be in accordance with above response):

YEAR 1	$15,000,000 x	25	Basis Points =	$37,500
YEAR 2	$17,000,000 x	25	Basis Points =	$42,500
YEAR 3	$19,000,000 x	25	Basis Points =	$47,500
YEAR 4	$21,000,000 x	25	Basis Points =	$52,500
YEAR 5	$23,000,000 x	25	Basis Points =	$57,500
	TOTAL SAMPLE COST FOR 5 YEARS			**$237,500**

Part II - Technical Proposal

Tab 1. Bid/Proposal Signature Page

How to submit bids/proposals: It is preferred that bids/proposals be submitted electronically at www.bidsync.com, unless otherwise stated in the bid packet. If mailing a hard copy, it will be the sole responsibility of the Bidder to ensure that the bid reaches the City of Fort Lauderdale, City Hall, Procurement Department, Suite 619, 100 N. Andrews Avenue, Fort Lauderdale, FL 33301, prior to the bid opening date and time listed. Bids/proposals submitted by fax or email will NOT be accepted.

The below signed hereby agrees to furnish the following article(s) or services at the price(s) and terms stated subject to all instructions, conditions, specifications addenda, legal advertisement, and conditions contained in the bid. I have read all attachments including the specifications and fully understand what is required. By submitting this signed proposal I will accept a contract if approved by the CITY and such acceptance covers all terms, conditions, and specifications of this bid/proposal.

Please Note: If responding to this solicitation through BidSync, the electronic version of the bid response will prevail, unless a paper version is clearly marked **by the bidder** in some manner to indicate that it will supplant the electronic version. All fields below **must** be completed. If the field does not apply to you, please note N/A in that field.

Submitted by: _____ 2-8-11
(signature) (date)

Name (printed) Benjamin M. Clark Title: Director

Company: (Legal Registration) SunTrust Bank

CONTRACTOR, IF FOREIGN CORPORATION, MAY BE REQUIRED TO OBTAIN A CERTIFICATE OF AUTHORITY FROM THE DEPARTMENT OF STATE, IN ACCORDANCE WITH FLORIDA STATUTE §607.1501 (visit http://www.dos.state.fl.us/).

Address: 76 South Laura Street, 23th Floor

City: Jacksonville State: Florida Zip: 32202

Telephone No. 904.632.2716 FAX No. 904.632.2874 Email: benjamin.clark@suntrust.com

Delivery: Calendar days after receipt of Purchase Order (section 1.02 of General Conditions): 30

Payment Terms (section 1.03): _____ Total Bid Discount (section 1.04): _____

Does your firm qualify for MBE or WBE status (section 1.08): MBE N/A WBE N/A

ADDENDUM ACKNOWLEDGEMENT - Proposer acknowledges that the following addenda have been received and are included in the proposal:

Addendum No.	Date Issued
Addendum # 1 (Attachments B-C-D)	January, 7th 2011

VARIANCES: State any variations to specifications, terms and conditions in the space provided below or reference in the space provided below all variances contained on other pages of bid, attachments or bid pages. No variations or exceptions by the Proposer will be deemed to be part of the bid submitted unless such variation or exception is listed and contained within the bid documents and referenced in the space provided below. If no statement is contained in the below space, it is hereby implied that your bid/proposal complies with the full scope of this solicitation. HAVE YOU STATED ANY VARIANCES OR EXCEPTIONS BELOW? BIDDER MUST CLICK THE EXCEPTION LINK IF ANY VARIATION OR EXCEPTION IS TAKEN TO THE SPECIFICATIONS, TERMS AND CONDITIONS. If this section does not apply to your bid, simply mark N/A in the section below.
Variances:
N/A

Tab 2. Non-Collusion Statement

NON-COLLUSION STATEMENT:

By signing this offer, the vendor/contractor certifies that this offer is made independently and *free* from collusion. Vendor shall disclose below any City of Fort Lauderdale, FL officer or employee, or any relative of any such officer or employee who is an officer or director of, or has a material interest in, the vendor's business, who is in a position to influence this procurement.

Any City of Fort Lauderdale, FL officer or employee who has any input into the writing of specifications or requirements, solicitation of offers, decision to award, evaluation of offers, or any other activity pertinent to this procurement is presumed, for purposes hereof, to be in a position to influence this procurement.

For purposes hereof, a person has a material interest if they directly or indirectly own more than 5 percent of the total assets or capital stock of any business entity, or if they otherwise stand to personally gain if the contract is awarded to this vendor.

In accordance with City of Fort Lauderdale, FL Policy and Standards Manual, 6.10.8.3,

> 3.3. City employees may not contract with the City through any corporation or business entity in which they or their immediate family members hold a controlling financial interest (e.g. ownership of five (5) percent or more).
>
> 3.4. Immediate family members (spouse, parents and children) are also prohibited from contracting with the City subject to the same general rules.

Failure of a vendor to disclose any relationship described herein shall be reason for debarment in accordance with the provisions of the City Procurement Code.

NAME	RELATIONSHIPS
_____	_____
_____	_____
	_____
	_____

In the event the vendor does not indicate any names, the City shall interpret this to mean that the vendor has indicated that no such relationships exist.

Tab 3. Letter of Interest

February 8, 2011

Cemetery System Board of Trustees
City of Fort Lauderdale
Municipal Cemetery System Perpetual Care Trust Fund
100 N. Andrews Avenue
Fort Lauderdale, Florida 33301

Re: Municipal Cemetery System Perpetual Care Trust Fund

Dear Trustees:

Thank you for the opportunity for SunTrust Bank to respond to the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund's RFP. We appreciate the City of Fort Lauderdale's investment of time to learn about SunTrust Institutional Investment Management and in particular our Funeral and Cemetery Trust Services group.

SunTrust Bank's Cemetery and Funeral Trust Services proposes to provide the City of Fort Lauderdale, Florida (City) Managing Trustee Services which includes investment management/consulting services, named trustee appointment and administrative custodial trustee services for the City's Perpetual Care Trust Fund. SunTrust aims to meet the Trust Fund's objective of obtaining a net yield of $600,000 annually from interest and dividends through an innovative cost effective investment approach. We also will adhere to and support the ongoing development of the City's Investment Policy within the framework of a perpetual care trust fund's long term objectives and applicable Florida Statues.

SunTrust's service expands beyond investment management with a dedicated Funeral and Cemetery Trust Services Client Manager, Melanie Cianciotto. Melanie will help the Trust Fund utilize all of SunTrust's industry leading capabilities and resources. With working knowledge developed from extensive funeral and cemetery relationships at SunTrust, we are ready to help the Trust Fund successfully move forward. As a fiduciary you can be confident with SunTrust as one of the largest providers to the cemetery industry in the nation.

Thank you again for the opportunity to respond to your RFP. We look forward to an opportunity to meet with the Board. In the interim please call me directly at 904.632.2716 should you have any questions.

Sincerely,

Benjamin M. Clark
Director

ALL INFORMATION IS CONFIDENTIAL

Tab 4. Business Licenses

Evidence that your firm and/or persons performing the work are licensed to do business in the State of Florida.

SunTrust's certification from the Florida Secretary of State, verifying our corporate status and good standing, is shown below.

State of Florida

Department of State

I certify from the records of this office that SUNTRUST BANK is a corporation organized under the laws of Georgia, authorized to transact business in the State of Florida, qualified on October 1, 1999.

The document number of this corporation is F99000005073.

I further certify that said corporation has paid all fees due this office through December 31, 2010, that its most recent annual report was filed on May 25, 2010, and its status is active.

I further certify that said corporation has not filed a Certificate of Withdrawal.

Given under my hand and the Great Seal of Florida, at Tallahassee, the Capital, this the Twentieth day of January, 2011

Secretary of State

Authentication ID: 700192065267-012011-F99000005073

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.
https://efile.sunbiz.org/certauthver.html

Tab 5. Evidence of Insurance

Certificate of Insurance showing coverage, forms, limits. Actual insurance certificates will be required from recommended contractor, prior to award.

Please see the following page for a Certificate of Insurance.

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 08/02/2010

PRODUCER

877-945-7378

Willis Insurance Services of Georgia, Inc.
26 Century Blvd.
P. O. Box 305191
Nashville, TN 37230-5191

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURED

SunTrust Banks, Inc.
303 Peachtree Street
Suite 700
MC GA-Atlanta-0690
Atlanta, GA 30308

INSURERS AFFORDING COVERAGE	NAIC#
INSURER A: Arch Insurance Company	11150-001
INSURER B: Allied World Assurance (US)	19489-001
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS	
A		GENERAL LIABILITY	31GPP4963101	8/1/2010	8/1/2011	EACH OCCURRENCE	$ 3,000,000
		X COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurence)	$ 1,000,000
		CLAIMS MADE X OCCUR				MED EXP (Any one person)	$ 10,000
						PERSONAL & ADV INJURY	$ 3,000,000
						GENERAL AGGREGATE	$ 3,000,000
		GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	$ 3,000,000
		POLICY PRO-JECT LOC					
A		AUTOMOBILE LIABILITY	AOS 31CAB4963201	8/1/2010	8/1/2011	COMBINED SINGLE LIMIT (Ea accident)	$ 2,000,000
A		X ANY AUTO	MA 31CAB4963301	8/1/2010	8/1/2011		
		ALL OWNED AUTOS				BODILY INJURY (Per person)	$
		SCHEDULED AUTOS					
		X HIRED AUTOS				BODILY INJURY (Per accident)	$
		X NON-OWNED AUTOS					
						PROPERTY DAMAGE (Per accident)	$
		GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	$
		ANY AUTO				OTHER THAN AUTO ONLY: EA ACC	$
						AGG	$
B		EXCESS / UMBRELLA LIABILITY	0305-7993	8/1/2010	8/1/2011	EACH OCCURRENCE	$ 5,000,000
		X OCCUR CLAIMS MADE				AGGREGATE	$ 5,000,000
							$
		DEDUCTIBLE					$
		X RETENTION $ 10,000					$
A		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	31WCI4963401 (AOS)	8/1/2010	8/1/2011	X WC STATU-TORY LIMITS / OTH-ER	
A		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N (Mandatory in NH)	31WCI4963501 (OR, WI)	8/1/2010	8/1/2011	E.L. EACH ACCIDENT	$ 1,000,000
		If yes, describe under SPECIAL PROVISIONS below				E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
						E.L. DISEASE - POLICY LIMIT	$ 1,000,000
		OTHER					

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

CERTIFICATE HOLDER

Evidence Only

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Paige Laurence

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Tab 6. Organization

1. **Describe the organization, date founded, and ownership of the firm and regulatory bodies this firm reports to. Has your firm experienced a significant change in organizational structure, ownership or management during the past three years and, if so, please describe.**

About SunTrust

SunTrust Banks, Inc., with total assets of $172.9 billion as of December 31, 2010, is one of the nation's largest and strongest financial holding companies. Founded in 1811 and organized as a public corporation, SunTrust (NYSE: STI) is a diversified financial, banking and investment services company headquartered in Atlanta, Georgia.

SunTrust is a member of, and regulated by, the Federal Reserve.

As part of its operations, SunTrust Banks, Inc., regularly evaluates the potential for mergers and acquisitions. SunTrust's last significant merger was in 2004 with Memphis-based National Commerce Financial Corporation. During 2009, SunTrust's Wealth and Investment Management business completed three acquisitions of family office enterprises: Epic Advisors, Inc; a division of CSI Capital Management; and Martin Kelly Capital Management LLC. Effective May 1, 2008, SunTrust acquired GB&T. Additional information on these and other acquisitions is included in SunTrust's 2009 Annual Report, available at www.suntrust.com.

For additional information regarding SunTrust, please visit the Investor Relations tab at the bottom of the page at www.suntrust.com.

2. **Describe any other business affiliations (e.g. subsidiaries, joint ventures, "soft dollar" arrangements with brokers).**

SunTrust Banks, Inc. is a fully diversified financial services firm providing a full complement of services for our clients through SunTrust Bank and other subsidiaries. Please see www.suntrust.com for complete details regarding our organization, including affiliates and subsidiaries.

3. Identify the types of accounts primarily managed by your firm.

The table below details our institutional client base, for whom we provide both investment advisory and/or administrative services. Assets under administration and accounts are as of December 31, 2010.

		Number of Accounts	Assets
Corporate	Deferred Compensation	127	$420,405,389
	Insurance Assets	23	$437,942,848
	Rabbi Trust	15	$143,385,160
	VEBA	20	$286,806,118
	Working Capital	212	$6,830,981,409
Corporate Total		397	$8,119,520,924
ERISA	401 (k)	555	$6,757,027,409
	Cash Balance	15	$370,145,364
	Combined DB/DC	4	$370,863,948
	Defined Benefit	652	$12,123,548,211
	Defined Contribution	30	$68,830,675
	Profit Sharing	27	$110,993,058
	ESOP	16	$102,873,643
	Other Pension/Retirement	29	$159,415,883
	Other Employee Benefits	47	$1,246,764,311
ERISA Total		1,375	$21,310,462,501
Individual Investors	Individual Investors	217	$159,292,234
Individual Investors Total		217	$159,292,234
Escrow Services	Escrow Services	3,753	$14,333,825,534
Escrow Services Total		3,753	$14,333,825,534
Institution/Not-For-Profit	**Funeral Home and Cemetery**	**677**	**$1,308,148,590**
	Charitable Organization	187	$1,159,279,681
	Education	626	$3,183,273,952
	Healthcare	449	$6,715,766,495
	Labor Union	53	$736,535,518
	Municipality	**174**	**$4,481,528,888**
	Private Foundation	343	$3,588,272,707
	Religious Organization	337	$1,117,582,764
	Trade Association	146	$1,374,256,724
	Other Not For Profit	148	$749,821,854
	Other F&E	153	$1,399,921,100
Institution/Not-For-Profit		3,293	$25,814,388,271
Grand Total		**9,035**	**$69,737,489,465**

ALL INFORMATION IS CONFIDENTIAL

4. **Does your firm have an office in the State of Florida? If so, please indicate the closest location to Fort Lauderdale.**

SunTrust has offices in the State of Florida. Our Funeral and Cemetery Trust Services team is based in Orlando, Florida.

5. **Provide a brief history of your company's experience with custody, safekeeping clearing services, investment management and any special expertise or unique capabilities. Describe your strengths that differentiate your services from other providers.**

SunTrust Funeral and Cemetery Trust Services
With over $1.3 billion in funeral pre-need and cemetery trust assets under administration, SunTrust is one of the leading financial services institutions serving this industry. This provides you and your clients with the additional benefit of knowing your funds are being prudently handled by a premiere financial institution. This unit works exclusively with clients in the cemetery and funeral industry and assists them in managing their trust, investment and reporting needs.

The Funeral and Cemetery Trust Services was established in 1990 and is based in Orlando, Florida, as part of our institutional investment division which is focused exclusively on providing administrative services to institutional client needs.

Our mission is to be a trusted advisor and the market leader in providing trust, administrative and investment advisory services to the funeral and cemetery industry. Our fiduciary services are specialized to meet the needs of the industry and include:

- Cemetery Care and Maintenance Trusts
- Pre-Need Merchandise Trusts
- Funeral Home Pre-Need Funeral Trust
- Endowment Care Trusts
- Pre-Construction Mausoleum Trusts

6. **Summarize fidelity bond coverage, errors and omissions, employee dishonesty, fiduciary liability insurance, or other fiduciary coverage the firm carries. Certificate of insurance should be provided in Tab 5 above.**

SunTrust Banks, Inc., with total assets of $172.9 billion, is one of the nation's largest and strongest financial holding companies. In order to protect the assets of the corporation and better serve our clients, we maintain robust insurance coverage for SunTrust and all of our subsidiaries.

Directors & Officers Liability

Per Loss Limit:	$125,000,000
Coverage Type:	Coverage for wrongful acts of directors and officers while fulfilling their respective duties
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/11

General Liability

Per Loss Limit:	$3,000,000
Coverage Type:	Coverage for 3rd party claims arising from bodily injury, property damage, personal injury, etc.
Carrier:	Arch Insurance Co.
Expiration:	08/01/11

Bankers Professional Liability (E&O)

Per Loss Limit:	$125,000,000
Coverage Type:	Coverage for wrongful acts, errors, omissions, neglect, etc. in rendering professional services
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/11

Automobile Liability

Per Loss Limit:	$2,000,000
Coverage Type:	Coverage for bodily injury or property damage arising from the use of vehicles
Carrier:	Arch Insurance Co.
Expiration:	08/01/11

Financial Institution Bond (Crime)

Per Loss Limit:	$175,000,000
Coverage Type:	Coverage for employee dishonesty, fraud, robbery, theft, forgery, etc.
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/11

Workers Compensation

Per Loss Limit:	Statutory Limits
Coverage Type:	Coverage for employee injury as prescribed/mandated by state regulation
Carrier:	Arch Insurance Co.
Expiration:	08/01/11

Property

Per Loss Limit:	$450,000,000
Coverage Type:	Coverage for loss to real and personal property, boiler and machinery, EDP equipment, etc.
Carrier:	RSUI & multiple other carriers
Expiration:	03/01/11

Umbrella Liability

Per Loss Limit:	$125,000,000
Coverage Type:	Coverage for liability in excess of the general liability and auto liability limits
Carrier:	AWAC & multiple other carriers
Expiration:	08/01/11

**The information shown above is not an exhaustive listing of all insurance coverages maintained by SunTrust.*

Tab 7. Professional Qualifications

1. **Is this organization a subsidiary, parent, or affiliate of any other firm? If so, please describe in detail. Do any of these affiliates provide any other fund services such as investment management, actuarial work, etc? If you provide more than one service, how do you protect against conflicts of interest?**

   The services proposed would be provided by SunTrust Bank. SunTrust provides investment management, allocation advisory, custody, trustee and administration services to clients of the Funeral and Cemetery Trust Services group.

   As a Trustee for your assets, SunTrust works to eliminate potential conflicts of interest through the application of our formal due diligence and review process for all investment managers. Control systems and audits are used to maintain ongoing objectivity.

   As part of our commitment to integrity, SunTrust has a written code of conduct. The following portion outlines required conduct related to investment management and fiduciary practices. The rules of the Code are enforced through audit, examination, and personnel procedures. Violation of the code can result in disciplinary measures up to and including termination.

   From SunTrust Bank Code of Conduct:

   VIII. Investment management and fiduciary services
   SunTrust has various fiduciary obligations to clients and we will adhere to the following guidelines to prevent conflicts of interest between clients and Teammates:

   A. *Confidential information held in other areas of the Company must not be used in investment decisions.*

   B. *We will not accept fiduciary or investment management accounts when we believe that a conflict of interest could interfere with proper account administration.*

   C. *SunTrust Teammates and their family members are not allowed to purchase or lease managed assets, unless they themselves are trustees or beneficiaries of a fiduciary account.*

   D. *Teammates that provide investment advice or manage fiduciary or investment management accounts must not recommend purchase of SunTrust stock to clients or purchase SunTrust stock on their own discretion for client accounts.*

2. **What is the number of full time employees in this firm?**

SunTrust Banks, Inc. has approximately 28,000 employees. Of these, over 2,700 work within our Wealth and Investment Management line of business. There are approximately 200 of these employees dedicated to the delivery of institutional trust services.[1] SunTrust institutional clients are managed by cross-functional teams to assure everyone on the team is prepared to provide superior services.

3. **Submit biographical profiles on the individual(s) who will be assigned to this account including but not limited to, title, number of years at this firm, total number of years of experience, professional designations or licenses and SEC, NASD, or any other regulatory censures or actions or litigations, if any. Please indicate where these individual(s) are located? Indicate which individuals will attend quarterly review meetings with Cemetery Advisory Board of Trustees.**

SunTrust provides dedicated, expert resources for all aspects of your investment management needs.

- Investment management services are provided by SunTrust Bank. Your dedicated investment manager is Shane Coldren.
- Account management, administration and trustee services will be provided by a SunTrust Client Manager, Melanie Cianciotto, and Account Specialists, Jerry Lewin and Ramona Chi, specializing in cemetery services and regulatory compliance.

The Relationship Management Team for the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund is located in our Orlando, Florida office. Please see professional profiles below.

Melanie A. Cianciotto
Vice President, Client Manager

Melanie Cianciotto is a Client Manager and has 14 years of experience in the financial services industry.

Melanie joined SunTrust in 1996. She earned a Bachelor of Science degree from the University of Central Florida in 1994 and the Certified Trust and Financial Advisor designation in 2002.

[1] As of January 1, 2011. SunTrust's Institutional Investment Solutions division

Melanie is responsible for providing administrative and business solution services to non-profit organizations with a focus on foundations and endowments.

She is a member of the Central Florida Chapter of the Association of Fundraising Professionals and the Planned Giving Council of Central Florida. In 2007, she was selected for and participated in the Hull Fellows Program, a leadership development program for foundation professionals facilitated by the Southeastern Council of Foundations.

Shane Coldren, CFA

Managing Director, Senior Investment Manager

Shane Coldren, a Managing Director with SunTrust's Foundations and Endowments Specialty Practice, has over 25 years investment experience.

Shane joined SunTrust in 1985. As an Investment Manager, he is responsible for investment advisory services, including day-to-day portfolio monitoring and investment/spending policy development and review. Shane also serves as a foundation and endowment Strategist. In this role, he proactively presents new product ideas, alternate business strategies and solutions to administrative, regulatory and legal aspects of non-profit relationships.

Prior to joining SunTrust, Shane was an Investment Specialist with the Flagship National Bank in Tampa, Florida. His responsibilities included portfolio management, client service and asset/liability management.

Shane holds a BA in Finance and Marketing from Florida State University and an MBA from the University of South Florida. He is also a graduate of the Florida Trust School. Shane is a Chartered Financial Analyst (CFA) and is active in the Atlanta Society of Financial Analysts. He is also the Founder and past President of the Orlando Financial Analyst Society.

Tab 8. Investment Philosophy/Hypothetical Analysis of Fund

1. Briefly describe the firm's investment philosophy in developing portfolio construction to meet the client's investment policy objectives.

Investment Philosophy
SunTrust's investment philosophy is grounded in the fiduciary (legal) responsibilities of our clients.

We seek to deliver fully optimized portfolios that are constructed within the context of, and in compliance with, your organization's Investment Policy Statement (IPS).

The principles that have enabled our approach to be successful are:

Expand the Universe	Asset allocation is a primary determinant (92.6%) of the variability in portfolio returns.[1] Broad diversification, over time, has the potential to improve performance consistency and minimize risk. We expand the universe of asset classes utilized by our clients.
Select Strategies	We seek managers with exceptional skill, insight and a disciplined investment process. Our rigorous research and due diligence process secures strategies managed in accordance with these parameters.
Adjust Opportunistically	Within the asset class ranges allowed by the Investment Policy Statement, we seek to take advantage of *under*valued sectors and exit *over*valued sectors. We constantly monitor risk metrics, historical returns and other aspects to identify adjustment opportunities.

[1] Source: "Determinants of Portfolio Performance II: An Update," Gary P. Brinson, Brian D. Singer and Gilbert L. Beebower, Financial Analyst Journal, May-June, 1994, pages 40-48.

2. **Provide a sample analysis of the current Fund amount of $18,500,000. Allocate the assets to specific classes. Show the prospectus for any mutual fund and/or investment manager to be used as well as all fees associated with the allocation. Provide the projected annual yield for each asset allocation.**

Proposed Asset Allocation

	HIST RETURN[3]	FWD EST RETURN[3]	STD DEV[3]	CORREL TO S&P 500[3]	60/40 Core Plus Strategy	50/50 Core Plus Strategy	40/60 Core Plus Strategy	30/70 Core Plus Strategy
FIXED INCOME					**39.5%**	**49.0%**	**58.5%**	**68.0%**
BarCap US Aggregate Bond	8.05%	2.80%	4.65%	0.10	33.5%	41.5%	49.6%	57.7%
ML U.S. Treasury Inflation-Linked Sec.	6.66%	2.40%	6.53%	0.20	2.0%	2.5%	3.0%	3.4%
ML Hi-Yld Master	8.60%	8.00%	9.34%	0.65	4.0%	5.0%	5.9%	6.9%
EQUITY					**54.0%**	**45.0%**	**36.0%**	**27.0%**
S&P 500	10.54%	7.60%	17.41%	1.00	9.7%	8.0%	6.4%	4.8%
Russell 3000	10.43%	7.76%	17.57%	0.99				
Russell 1000 Growth	9.79%	7.99%	19.94%	0.96	14.3%	11.9%	9.6%	7.2%
Russell 1000 Value	10.89%	7.49%	16.81%	0.94	9.7%	8.0%	6.4%	4.8%
Russell Mid Cap Growth	9.91%	8.35%	24.29%	0.87	4.8%	4.0%	3.2%	2.4%
Russell Mid Cap Value	11.40%	7.85%	18.33%	0.89	3.9%	3.3%	2.6%	2.0%
Russell 2000 Growth	7.00%	8.25%	25.76%	0.83	2.4%	2.0%	1.6%	1.2%
Russell 2000 Value	11.01%	7.75%	19.58%	0.83	1.9%	1.6%	1.3%	1.0%
MSCI EAFE	10.17%	8.60%	19.97%	0.83	4.7%	3.9%	3.1%	2.3%
MSCI Emerging Markets	13.83%	11.00%	28.54%	0.80	2.6%	2.3%	1.8%	1.3%
ALTERNATIVES					**3.0%**	**2.5%**	**2.0%**	**1.5%**
FTSE-NAREIT Equity	10.11%	6.50%	20.25%	0.65	1.0%	0.8%	0.7%	0.5%
DJ-UBS Commodity	5.55%	6.00%	15.51%	0.30	2.0%	1.7%	1.3%	1.0%
HFRX Global Hedge Index	6.81%	6.00%	7.44%	0.70				
CASH					**3.5%**	**3.5%**	**3.5%**	**3.5%**
ML U.S. 3 mo Tbill	4.80%	2.00%	1.00%	0.08	3.5%	3.5%	3.5%	3.5%
TOTALS					100.0%	100.0%	100.0%	100.0%
Expected Return[3]					5.91%	5.47%	5.03%	4.59%
Historical Return[3]					9.17%	8.96%	8.76%	8.55%
Expected Standard Deviation[3]					10.75%	9.28%	7.87%	6.57%
Historical Standard Deviation[3]					10.54%	9.13%	7.78%	6.53%
Best Case Scenario (Mean+2 Standard Deviations)[4]					27.41%	24.03%	20.77%	17.73%
Worst Case Scenario (Mean-4 Standard Deviations)[4]					-37.09%	-31.65%	-26.45%	-21.69%
Sharpe Ratio (R_F = 2.0%)					0.36	0.37	0.39	0.39
Historical Sharpe Ratio (R_F = 4.5%)					0.44	0.49	0.55	0.62

Asset Allocation Analysis Table Notes

1. The Asset Allocation Strategies may change at any time without notice. Portfolio statistics are prepared using Morningstar Encorr.

2. Data sources include: Morningstar Encorr, HFRI

3. Estimated returns, standard deviations and correlations are forward-looking assumptions over the next 3-5 years. These assumptions reflect our current expectations for each asset class. They are not guaranteed and are subject to revision without notice. Estimated returns are derived from a combinationof mean-reversion analysis using historical returns over the last 25 years (if available), Black-Litterm and fundamental research. Estimated standard deviations and correlations are derived from historical data and our expectations for each asset class based on its in-house research. Historical returns are based on the dataset of 1/1985-12/2009 (depending on the availability of data) and are calculated using a geometric mean.

4. Best and worst case scenarios are calculated from probabilities based on a normal return distribution; however, actual results may be better or worse than shown.

5. Mean-Variance Optimization assumes that return distributions are normal; however, hedge funds/private equity funds/real estate funds usually do not have normal distributions. Therefore, negative events than what is estimated by the optimizer. There may be risks that are not accounted for in the mean-variance optimization. Investing in hedge funds is intended for experienced and sophisticated investors the high economic risks of the investment. Investors should carefully review and consider potential risks before investing. Allocations to hedge funds may not be as liquid as long-only investments in tradi may be subject to lock-ups.

6. Recommended portfolios may require changes to the client's Investment Policy Statement.

Past performance is not indicative of future results. Please see Important Disclosures for additional information.

Sample Portfolio: 40%/ 60% Core Plus

City of Ft. Lauderdale Cemetery Trust

(Assume asset allocation of 40% equity/ 60% fixed income)

Asset	*Ticker*	*Market Value*	*Percent of Total*	*Manager Fees*	*Est. Current Yield*	*Est. Annual Yield in $**
Total Equity		**$6,660,000**	**36.0%**			
iShares Russell 1000 Growth (Lg Growth)	IWF	$1,776,000	9.6%	0.20%	1.32%	$23,443
iShares S&P 500 (Lg Core)	IVV	$1,184,000	6.4%	0.09%	1.87%	$22,141
iShares Russell 1000 Value (Lg Value)	IWD	$1,184,000	6.4%	0.20%	2.11%	$24,982
iShares Russell Mid Cap Growth (Md Growth)	IWP	$592,000	3.2%	0.25%	0.80%	$4,736
iShares Russell Mid Cap Value (Md Value)	IWS	$481,000	2.6%	0.25%	2.02%	$9,716
iShares Russell 2000 Growth (Sm Growth)	IWO	$296,000	1.6%	0.25%	0.58%	$1,717
iShares Russell 2000 Value (Sm Value)	IWN	$240,500	1.3%	0.41%	1.60%	$3,848
iShares Devl Intl EAFE (Intl)	EFA	$592,000	3.2%	0.35%	2.50%	$14,800
Vanguard Emerging Markets (EM)	VWO	$314,500	1.7%	0.27%	1.21%	$3,805
Total Alternatives		**$370,000**	**2.0%**			
PIMCO Commodity Real Return (Commodities)	PCRIX	$240,500	1.3%	0.74%	9.51%	$22,872
iShares DJ US Real Estate Index	IYR	$129,500	0.7%	0.47%	3.48%	$4,507
Total Fixed		**$10,822,500**	**58.5%**			
iShares iBoxx Investment Grade (Corp Bonds)	LQD	$9,176,000	49.6%	0.15%	4.82%	$442,283
iShares BarCap Treasury Infl Protected (TIPS)	TIP	$555,000	3.0%	0.20%	2.47%	$13,709
iShares iBoxx High Yield (High Yield)	HYG	$1,091,500	5.9%	0.50%	8.48%	$92,559
Total Cash		**$647,500**	**3.5%**			
Federated Prime Obligations Fund	POIXX	$647,500	3.5%	0.20%	0.17%	$1,101
Total Portfolio		$18,500,000		0.21%	3.71%	$686,219

**Estimated Yield is net of ETF/Mutual Fund Manager Fees.*

Fund fact sheets are available in Tab 22 "Additional Attachments". Complete prospectuses are available via the fund family website.

3. What are the primary strategies employed by your firm for adding value to the portfolio (e.g. market timing, research, etc.)

SunTrust employs an active, tailored approach to every client portfolio. As noted in Question 1 above, we seek to ensure broad diversification of client portfolios, leveraging time-tested manager strategies. Further, we adjust the portfolio opportunistically within the asset class ranges defined by your IPS.

Our investment management philosophy and process is supported by asset allocation technical expertise, including efficient frontier modeling and proprietary forward return estimates; rigorous research and due diligence; exceptional, experienced professionals; and an active management model by which your portfolio is continually monitored and formally reviewed for rebalancing each quarter.

4. **Describe how investment ideas are originated and how researched, and how the ultimate investment decision is made. Explain how investment decisions are then implemented, monitored and evaluated.**

SunTrust's objective is to prudently select managers for our recommended manager list based on absolute, relative and cooperative standards. We do not use Wall Street sources in our due diligence process. All decisions to include or exclude a manager are made internally.

Using a combination of external databases and internal qualitative screening, we monitor a universe of more than 13,000 managers. Our firm uses Zephyr Style Advisor, Morningstar Direct 3.0, eVestment Alliance, and Lipper analytics to conduct manager searches. Additionally, we utilize Factset Spar and Pertrac Analytics. These databases allow us to conduct searches and analyze managers based upon specific criteria that we determine, including confirming risk/ return and style consistency.

In addition to proprietary screens and data provided by third party research data vendors, we have partnered with a tenured, independent manager research and due diligence firm to further support our research and due diligence process. These external resources help us to objectively identify the best managers to compliment our clients' portfolio strategies.

The strategies included in the database represent approved managers that have been fully vetted and pass our quantitative and qualitative due diligence process. Managers cannot choose to be included, and those managers selected do not pay to be included. SunTrust has no "pay to play" for manager inclusion in either our searches or our platforms. We maintain independence throughout the manager selection process.

Selected managers are leveraged in client portfolios based on IPS-specific asset allocation ranges. Managers are continuously monitored for style consistency, risk/return features and other factors. Please see Tab 9: "Investment Manager Selection," for additional information on our due diligence and monitoring procedures.

SunTrust has seven (7) internal senior professionals who provide research, analysis and due diligence oversight. This team also leverages the expertise of twenty-eight (28) external industry analysts who generate additional research and due diligence for our review.

All manager selection is vetted by our senior investment professionals. This senior team, which averages more than 20 years industry experience, finalizes recommendations for our manager platform.

Tab 9. Investment Manager Selection

1. **What is the procedure and criteria you follow in the selection of investment managers? Historically, how long does this process take from start to finish?**

SunTrust Due Diligence Process
Investment manager due diligence and selection is critical to fulfilling our role as a fiduciary and to attaining the client's financial goals. We bring extensive experience and a product-neutral view to a rigorous, multi-step process to identify and employ top performing investment managers on your behalf.

Selection Philosophy
Our goal is to select managers who provide disciplined and compelling strategies with attractive returns at an acceptable level of risk.

To accomplish this goal, analytical objectivity and thorough due diligence are applied to select quality investment managers who demonstrate superior skill. Investment strategies with a competitive edge, and managers who execute those strategies consistently, are incorporated in portfolio optimization strategies for our clients. A strategy must be repeatable and deliver a superior risk-return profile.

Investment vehicles managed by SunTrust affiliates or subsidiaries are considered for use in our recommended list; however, proprietary strategies must successfully fulfill both our quantitative and qualitative selection criteria in the same manner as external managers.

Pre-Selection Criteria
Step one is to create a qualified universe:

- Preferred managers are organized as a registered investment company or registered investment advisor in order to meet our regulatory oversight minimums
- Minimum size requirements of assets under management (AUM) specific to each asset class are applied. The strategy must also have sufficient capacity available for SunTrust clients
- The strategy, or its lead manager, must have, at a minimum, 3-year performance track records

Initial Quantitative Analysis

Next, the qualified universe of investment strategies will be evaluated against criteria and metrics measuring performance, style and risk.

- Performance is examined for the trailing 1, 3, 5 and 10 years (if available) versus benchmarks and the applicable peer group. Both rolling and period specific results are reviewed to discern a repeatable track record from periods of outlier performance. Consistent, superior performance over the long-term is sought.
- R-Squared and Tracking Error metrics are used to analyze consistency which helps detect style drift. Style purity is critical for the proper execution of portfolio construction goals.
- Risk-adjusted performance metrics are measured, including Alpha, the Information Ratio, the Sharpe Ratio and the Sortino Ratio versus the peer group.
- Additional quantitative research focuses on portfolio turnover, number of holdings, upside and downside capture ratios, maximum drawdown, standard deviations versus the benchmark and fees.

Our objective comparative analysis determines the finalists.

Qualitative Due Diligence

Representatives of the remaining investment firms are required to complete a comprehensive questionnaire (RFI) and return it with a recent presentation for the strategy under review. The firm's compliance record is investigated through regulatory filings.

Factors we examine include:

- Firm structure and ownership
- Firm and product assets under management - growth of assets
- Employee turnover
- Management incentives
- Depth of staff
- Composite quality
- Trading skill
- Operations control

Additional aspects of the qualitative research include an investigation of the firm's compliance records, through regulatory filings, along with background checks.

On-Site Meeting
The objective of the on-site meeting is twofold:

- First, RFI responses are verified to obtain a deeper understanding of the manager's history, ownership, culture, and caliber of its people. Additional due diligence is conducted to assess the firm's risk management structure and oversight.
- Second, the investment management team and its strategy are evaluated. Time is spent with the lead manager(s) and the analysts studying the investment approach, security selection criteria, portfolio construction, risk controls and sell discipline. Armed with the quantitative metrics, our experienced team is able to explore the portfolio characteristics and results in depth.

Manager Selection
As noted above, the resulting research and due diligence information is distilled and ultimately provided to our senior investment advisors. The senior team is responsible for reviewing the research presented and approving the strategies that become the recommended manager list.

The SunTrust Difference
Qualitative due diligence requires experience, rigorous attention to detail and sound judgment. We thoroughly scrutinize who is managing your money; how your money is being managed; and how that manager will likely perform in various market environments. Most importantly, we select investment managers who will complement each other within a customized asset allocation strategy designed to meet your financial goals and objectives. We also seek to optimize cost efficiencies and minimize total expense to the client.

2. How many firms do you track for investment manager search purposes? How many investment managers do you typically recommend to the Board from the total search database?

Using a combination of external databases and internal qualitative screening, SunTrust monitors a universe of more than 13,000 managers covering the asset classes shown below. We typically maintain a carefully screened, recommended platform of one to three managers per asset class.

3. **What criteria are used to recommend termination of an investment manager?**

We will recommend a manager change if, for any reason, we determine that a manager is no longer able to prudently manage our client's assets based on the criteria for which they were initially selected. More specifically, our investment analysts in the course of ongoing due diligence look for flags such as:

- Key management departures
- Change of process
- Change of benchmark
- Significant change in assets under management
- Changes to the firm's advisor
- Significant changes in fees or expenses
- Legal or regulatory issues
- Overall deterioration in performance
- Organizational issues

These changes will trigger additional due diligence and in-depth meetings with the fund's senior management. The outcome of this additional research will determine whether a manager change is appropriate.

Our ongoing efficient frontier asset allocation reviews do, from time to time, trigger manager searches based on recommended introduction of additional asset classes. At this time, we will recommend managers that best fit the mandates of the asset class and best complement the existing managers utilized in the portfolio.

4. **Do you or a related company have relationships with investment managers that you recommend, consider for recommendation, or otherwise mention to the plan for consideration? If so, describe those relationships.**

SunTrust's investment manager platform is designed to provide a range of manager strategies in each asset class. We do not engage in any "pay to play" arrangements. Managers cannot choose to be included on our platform, and those managers selected do not pay to be included.

Clients are fully informed of any relationships which may exist. Further, clients are not required at any time to include any affiliated manager strategies within their portfolio.

RidgeWorth Capital Management, Inc.
RidgeWorth Capital Management, Inc. is a wholly-owned investment advisory subsidiary of SunTrust Banks, Inc.

Clients choosing to utilize investment managers in the RidgeWorth family are notified in writing of the ownership position and the revenue considerations.

Federated Investors, Inc.
Recently, SunTrust Banks, Inc. announced a definitive agreement for Federated Investors, Inc. (Federated) to acquire approximately $17 billion in managed liquidity assets. Please see a copy of the news release in Appendix. These agreements were strategic and limited in nature and in no way affect or impact delivery of services proposed herein.

Lighthouse Partners, LLC
SunTrust maintains a residual relationship with Lighthouse Partners, LLC, a premier manager of alternative strategies. All aspects of this relationship are fully disclosed to clients.

5. Do you or a related company receive any payments from investment managers you recommend, consider for recommendation, or otherwise mention to the plan for consideration? If so, what is the extent of these payments in relation to your other income (revenue)?

SunTrust does not engage in "pay to play" arrangements for manager inclusion in either our searches or our platforms. We maintain complete independence throughout the manager selection process. Our database is proprietary and the strategies included in the database represent approved managers that have been fully vetted and pass our quantitative and qualitative due diligence process. Managers may not choose to be included, and those managers selected do not pay to be included.

Further, SunTrust does not garner revenue streams from providing consulting services to investment managers, software, conference attendance, access to manager databases, etc.

SunTrust Banks, Inc. has recently entered into an agreement with Federated Investors, Inc. relating to Federated's acquisition of the RidgeWorth money market funds. As part of our agreements, SunTrust Bank may receive compensation in exchange for services ("fees for services") that it provides to various Federated money market mutual funds. These fees for services shall be in addition to, and will not reduce, SunTrust Bank's compensation for serving in a fiduciary capacity. Please see the Appendix for full disclosures.

6. **Do you have any policies or procedures to address conflicts of interest or to prevent these payments or relationships from being considered when you provide advice to your clients? Explain your procedures.**

As a Trustee for your assets, SunTrust works to eliminate potential conflicts of interest through the application of our formal due diligence and review process for all investment managers. Control systems and audits are used to maintain ongoing objectivity. If subsidiary or sponsored investment vehicles are utilized, they must meet the same requirements as external investment managers; if they fail to meet the criteria they are replaced.

As noted below in Question 7, SunTrust maintains fully independent trading desks for the benefit and use of our institutional clients. These desks are structured to provide best execution and price to facilitate asset allocation and manager changes, gift clearing and transition management. There are no financial considerations made from the independent trading to the research and investment management teams charged with fiduciary investment management responsibility for client accounts.

Further, SunTrust does not garner revenue streams from providing consulting services to investment managers, software, conference attendance, access to manager databases, etc.

SunTrust Bank has a written Code of Conduct policy. Key excerpts of the policy related to investment advisory services and fiduciary responsibility have been provided below. Failure to comply with the policy can result in disciplinary actions up to, and including, termination.

From SunTrust Bank Code of Conduct:

VIII. Investment management and fiduciary services
SunTrust has various fiduciary obligations to clients and we will adhere to the following guidelines to prevent conflicts of interest between clients and Teammates:

A. *Confidential information held in other areas of the Company must not be used in investment decisions.*

B. *We will not accept fiduciary or investment management accounts when we believe that a conflict of interest could interfere with proper account administration.*

C. *SunTrust Teammates and their family members are not allowed to purchase or lease managed assets, unless they themselves are trustees or beneficiaries of a fiduciary account.*

D. *Teammates that provide investment advice or manage fiduciary or investment management accounts must not recommend purchase of SunTrust stock to clients or purchase SunTrust stock on their own discretion for client accounts.*

SunTrust's complete Code of Conduct is available at www.suntrust.com in the Corporate Governance section under "About Us."

7. Do you have any arrangements with broker-dealers under which you or a related company will benefit if investment managers place trades for their clients with such broker-dealers?

No. SunTrust maintains fully independent trading desks for the benefit and use of our institutional clients. These desks are structured to provide best execution and price to facilitate asset allocation and manager changes, gift clearing and transition management.

Tab 10. Performance Evaluation

1. **Describe and illustrate any special indices constructed by your firm. Do you use peer review in evaluating an investment manager's performance?**

   Client Benchmarking: Maintaining Consistency with Your Investment Policy
   We work with our clients to choose the most appropriate benchmarks for each asset class and total portfolio. Benchmarks, once selected, are recommended to be incorporated in your Investment Policy Statement.

   Broader based benchmarks at the asset allocation level are selected based on the positioning of the particular asset class. For example, if the equity portion of a portfolio can include large-cap, mid-cap and small-cap stocks with blends of both growth and value, the Russell 3000 index provides a good benchmark proxy for domestic equity.

   If an asset class has specific constraints, we will construct an asset class policy benchmark that is weighted in correlation to the various asset class sub components.

   For total client portfolio benchmarking, we recommend a policy index that consists of the target weightings of each asset class as stated in the Investment Policy Statement.

2. **Please explain size, composition, and source of the firm's performance measurement database. What indices are used for relative comparisons? Specifically describe the performance evaluation system and the philosophy behind it.**

   SunTrust utilizes First Rate Advisor® performance measurement system to supply our clients with portfolio returns. First Rate Advisor® enables us to customize and monitor client accounts. The system operates at the individual transaction and asset level for accounts.

First Rate Advisor® features include:

- Core performance measurement and reporting
- Flexible portfolio aggregation
- Comprehensive reporting formats
- Attribution analysis
- GIPS (formerly AIMR) compliant calculation methodology
- Time-weighted historical return reporting
- An extensive library of market indices
- Basic performance analytics
- Risk measurement and analysis

Indices Used

SunTrust utilizes a comprehensive set of index and performance information. Please see the Appendix for a complete list of market indices that we currently utilize for measuring investment returns and modeling portfolios and benchmarking performance.

3. **Will you be able to meet the requirement of meeting quarterly with the Board? How soon, following the end of a reporting period, can you have copies of evaluation reports to us?**

Yes, your dedicated Relationship Team is available to meet with the Board on a quarterly basis.

Portfolio statements are delivered monthly, and performance reports can be delivered as frequent as monthly. Reports are typically available on-line by the 3rd business day. Hard copy monthly performance reports are available by the 7th business day following month end.

Consolidated investment reports are typically available by the 15th of the month following month or quarter end. Exceptions do occur when pricing data is not available in a timely manner. In the case of alternatives, performance reports may be delayed as updated pricing and performance typically lags by 20-30 days.

4. **Provide samples of your standard reports. How much variation is available from your standard reports?**

Specialized Reporting Solutions

SunTrust delivers comprehensive reporting services for our clients, incorporating both standard and customizable formats. The table below illustrates the breadth of our client reporting offering.

Standard Reporting	SunTrust PortfolioView℠	Specialized Reporting*
Standard Accounting Statements • Trade date accrual format • Settlement date format; optional transaction detail schedules • Combined account format • Accretion and amortization cost adjustments optional • All reports available on-line; no additional cost or software required • Reports available on a monthly, quarterly and annual basis **Topic 820** (Formerly FAS 157) • Fair value evaluation matrix • Asset listing with pricing source **Detail and Summary Reports available**	Password-protected, 24/7 access that includes: **Asset Information** • Summary by major asset classification • Detail by sector and CUSIP • Report options include investment review, tax lot review, maturity date, and holdings by registration/ location • Shows long-term gain or loss **Transaction Detail** • Daily transaction detail available • Selection by date range or prior day • Transaction filtering options • 18 months of historical data **Cash Summary** **Pending Trades** **Market Value History** **Data Export Capabilities**	**Fund Accounting** • Reports available on a monthly, quarterly and annual basis • Dollar-weighted • Investment results allocated to multiple sub-accounting categories • Contributions and withdrawals time-weighted **Customizable Formats** • Separate income and principal or combined income and principal • Trade or settlement date • Multi-level sub-components **Custom File Delivery** • Customized to your data layout preferences • Downloadable daily **Additional fees may apply*

SunTrust PortfolioView℠ is a federally registered service mark of SunTrust Banks, Inc.

More About SunTrust PortfolioView℠

A dedicated SunTrust PortfolioView℠ Customer Care Group is available to assist with log-in problems, resetting passwords and navigation, Monday to Friday 6:30 a.m. - 10:00 p.m.; Saturday to Sunday 7:30 a.m. - 4:00 p.m. (EST).

No specialized software or hardware is required to access the on-line system. All services are Internet accessible through standard Explorer based on-line services.

On-line Demo

To view an on-line demonstration of SunTrust PortfolioView℠, please visit www.suntrust.com.

- Select Corporate and Institutional Tab
- Select Institutional Investment Services
- Select SunTrust PortfolioView℠
- Select the link for the on-line demo from the middle of the SunTrust PortfolioView℠ landing page

Sample Reports

Please see the Appendix for sample reports, including trade date and settlement date statement guides, Topic 820 (FAS 157) fair value measurement and quarterly performance review.

Tab 11. Experience

1. **Describe the firm's experience in managing portfolio of this type for trust accounts including any relevant experience in managing trust funds in Florida. Specifically list governmental or similar accounts.**

   SunTrust is uniquely qualified to support the needs of the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund based on our breadth, depth and history of experience with these types of accounts.

   SunTrust maintains a reputation as a leading financial institution in the funeral and cemetery trust services industry. Our Funeral and Cemetery Trust Services was established in 1990 and is based in Orlando, Florida. We serve about 700 accounts totaling over $1.3 billion in funeral and cemetery trust funds.

   SunTrust has historically ranked as the Top Ranking Trust Banking Firm by total trust assets in Florida.[2] With over 10,000 trust fund accounts[3] we have developed extensive expertise in the Florida fiduciary marketplace. Further, SunTrust has relationships with more than 140 municipal, government and quasi-municipal organizations throughout the Southeast with total assets under administration greater than $4 billion.

   SunTrust takes great care to provide our clients with the highest level of service and privacy. It is our corporate policy to release client information only with the express consent of our clients. It is our pleasure to offer specific references, with client consent, in lieu of a client list.

2. **Provide details on the scope of the firm's trustee services. Does the firm serve as a named Trustee? If so, how long has it served in this capacity?**

   Yes, if awarded, SunTrust will execute a successor trustee document naming SunTrust as a named Trustee. We have served in named Trustee capacity for funeral, pre-need and cemetery trusts since 1990. We have provided trust services for over 100 years.

   We take our role as trustee and fiduciary very seriously, we accept that role and all related duties and responsibilities which are outlined in the trust agreement.

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[2] Source: 2009 Trend Magazines, Inc., "Top Rank Florida™", October, 2009
[3] Source: 2009 Trend Magazines, Inc., "Top Rank Florida™", October, 2009

As fiduciary, we are typically responsible for:

- Maintaining indicia of ownership of assets
- Providing guidance and assistance with the development of an investment policy
- Investing the assets in accordance with the investment policy and state regulations
- Facilitating transactions, purchases and sales
- Providing accounting and reporting
- Collecting interest and dividends
- Providing cash sweep investment services
- Exercising fiduciary discretionary actions

a. Define your process of fiduciary oversight. How would you assist the Cemetery Advisory Board in meeting its fiduciary responsibilities? If you are awarded this contract will you acknowledge in writing that you have a fiduciary obligation as the trustee?

The concept of fiduciary oversight is a top priority for SunTrust. The responsibility begins with a position in SunTrust Bank's Senior Management Team with responsibility for a secure fiduciary program within all aspects of Wealth and Investment Management operations. It includes a dedicated Risk Management and Compliance Team of professionals with assignments to implement proper policy and procedural systems and testing. If awarded this contract, SunTrust will acknowledge in writing, per standard agreement language, that we have a fiduciary obligation as the trustee.

The final item in the process is the provision of local resources, training and expertise that handles the day to day implementation of service. With over 100 years of fiduciary experience, SunTrust knows, understands and utilizes all of the required talent to be a corporate professional fiduciary.

SunTrust would assist the board through attendance at quarterly meeting focusing on the goals outlined in the IPS and working to ensure the investment portfolio reflects a risk allocation appropriate to a Perpetual Cemetery Trust.

b. Why is your firm uniquely qualified to service this account?

The primary elements of our proposal include:

- **Extensive Funeral/ Cemetery Trust Experience**, ensuring that the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund is fully supported by a corporate trustee with expertise, technology and professionals specifically focused on these types of trusts.

- **Dedicated Client Manager** available to work with the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund and your staff, providing not only regular reporting and support, but also personal attention to your relationship, identifying ways that we can improve our service to you based upon the organization's needs and the requirements of your investment managers.

- **Best Practices Sharing.** Leveraging the breadth of our Cemetery and Funeral client base, SunTrust is uniquely positioned to share methodologies and approaches that have worked well for organizations similar to the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund in developing programs and other creative approaches to support the changing needs of the organization.

- **Efficient Administrative Support Services** which are critical in organizations where staff time is at a premium and multiple investment managers are involved, making timely, accurate concise information even more vital than ever before.

- **Clear Reporting** providing information on the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund separate pools while aggregating assets for pricing purposes.

- **Competitive Fees** while delivering a full complement of administrative and support services.

c. What is the total number of your Trust Custodial clients?

As of December 31, 2010, SunTrust institutional trust and investment division serves 2,014 clients, delivering custody, trustee, investment advisory and other specialized solutions.

d. **What is the total market value of all your clients?**

Our total assets under administration as of December 31, 2010 is $69.7 billion.

e. **What is the distribution of your Trust Custodial clients?**

By size in dollars:	
Less than $50 million	35.26%
$50- $100 million	17.55%
$100- $500 million	28.77%
$500 million - $5 billion	7.01%
Over $5 billion	11.40%

As of December 31, 2010

These percentages are based on the sum of the market values for each of the five categories.

Tab 12. Data Processing/Computer Systems

1. **Please indicate the locations(s) of your administrative operations and computer facilities that support your custody operations.**

   Our Cemetery and Funeral Trust Services is based in Orlando, Florida. Operational divisions supporting the Funeral and Cemetery Trust Services are located in Richmond, Virginia and Atlanta, Georgia.

   SunTrust uses the Trust3000® trust accounting system. We run the trust accounting system, developed by SEI (NASDAQ:SEIC), via direct connectivity to SEI's system in Wayne, Pennsylvania.

2. **Please describe your system's software. Indicate who designed the software (in-house versus purchased) and how long the current software has been in use.**

   SunTrust Bank has utilized the SEI Trust 3000® accounting system since May 1, 2005.

   The core trust accounting system was developed and is supported by SEI. SEI has a standard release schedule that includes two major releases every year. The enhancements included in each release are managed by SEI with input from their clients.

   The ancillary applications that are used internally by SunTrust Bank, Inc. to interface with the trust accounting system were developed internally. These applications are on a set release schedule to deliver enhancements several times a year.

3. **Define the systems support available to your Trust Custodial services.**

   a. **Backup and recovery capabilities**
   b **Security and emergency arrangements**
   c. **Downtime experience**

   All office locations have access to the various servers that make up our information systems. Our servers are backed up nightly onto tape and stored offsite. In the event of a disaster affecting one location, we shift operations to another running location.

Business Continuity

The SunTrust Business Continuity program provides for enterprise-wide planning for business disruption. Business continuity addresses both the recovery of business processes as well as the associated technology. Recovery plans are tested and reviewed for compliance on an annual basis.

SunTrust's corporate-wide Business Continuity Policy clearly and concisely delineates the scope, roles, and responsibilities. The scope of the Policy includes Business Impact Analysis, Threat Assessment, Recovery Prioritization, Testing, Training, and Employee Awareness. Business Continuity standards, procedures, and guidelines are documented in support of the policy to ensure efficient and effective manageability of business continuity efforts.

SunTrust has extensively documented critical processes and recovery plans utilizing a software application specific to business resumption planning. Business Continuity coordinators and assigned individual Business Continuity Planners ensure ongoing maintenance of recovery processes are performed.

Data Backup and Disaster Recovery

SunTrust and its trust accounting systems vendor, SEI Systems, have established comprehensive disaster and recovery plans. These plans are fully tested at least semi-annually, once in the first half of the year and the other in the second half of the year. SunTrust provides services through five regional locations (Washington, DC; Richmond, VA; Chattanooga, TN; Atlanta, GA; Orlando, FL). The geographic distribution of our sites provides redundancy in our servicing capabilities. Provisions for large scale disasters are included in our master recovery plan which is developed in coordination with our system partners.

SEI's Recovery Strategy will enable SunTrust to continue processing through SEI's alternate disaster recovery site in the event of a disaster at SEI's Information Technology Center located in Wayne, Pennsylvania. Using the alternate processing facilities and standby computer resources of a third party recovery services provider, SEI can rebuild the processing infrastructure and resume critical processing services. The strategy of the recovery methodology is to rebuild the technology infrastructure, recover the server 3-tier hosting environment, re-establish the security environment and internet access controls, recover the client's data and restore the production processing capabilities. The fundamental recovery strategy is to "replicate" SEI's Data Center at the recovery site, reestablishing the same production controls, standards and security policies. This "replication" strategy ensures that there are no differences in products, features, services, client connectivity or client access. The objective is designed to restore critical process features within 18 hours.

SEI has contracted with IBM Business Continuity and Recovery Services, the global leader in business continuity and recovery services. IBM Recovery Services offers the most comprehensive solution of concepts and services, including computer systems, telecommunications and support systems to meet the specific requirements of SEI's disaster recovery needs. With geographically diverse recovery sites, IBM Recovery Services provides multiple recovery options to SEI as needed or in the event of a regional disaster.

Back Up and Recovery Testing
SunTrust recently completed recovery testing on October 10, 2010, as part of our normally scheduled processes.

System Availability Rates
In the past 36 months (January 2008 through December 2010), we have not experienced any measurable down time on Trust 3000®, the primary trust accounting system. All months were 100% availability. During the same period, we have experienced 99.99% availability on two separate months (October 2008 and January 2009) and all other months have been 100% availability on CSS, the web-based, on-line administrative tool. We monitor downtime daily and report it on a monthly basis. Availability is measured on our contractually subscribed times.

4. **Do you plan any major system conversions within the next two years? If so, please briefly explain the process.**

   There are no current or anticipated plans for any major system conversions within the next two (2) years.

5. **If your system prices holdings, how often are domestic and foreign prices updated? What are your domestic and foreign pricing sources and how are prices verified? How are mortgage and other non-traditional fixed income securities priced?**

   Pricing information is received from our vendors on a best efforts basis. Each vendor is responsible for performing a quality review process and will confirm or deny any price. We automatically price 350,000-400,000 securities on a monthly basis and manually price about 2,000 securities.

SunTrust maintains relationships with numerous vendors to facilitate pricing requirements and compliance with Accounting Standards Codification 820. In situations where a secondary inquiry is required to resolve a pricing issue we may engage another vendor to assist in the valuation process.

Please see our pricing sources and frequency below.

Security Type	Frequency	Vendor or Source
Closely Held Securities	Annually	Privately Held Investments Group
Collateralized Mtg Oblig/Asset Backed Securities (CMO/ABSs)	Weekly/Monthly	Interactive Data Corp
Non-Actively Traded "Other"	Monthly	Bloomberg, Brokers, Interactive Data Corp
Common Trust Funds	Monthly	SEI/Bisys-Funds Accounting Unit
Corporate Bonds	Daily	Interactive Data Corp
Equities	Daily	Interactive Data Corp
Non-Actively Traded Equities	Monthly	Bloomberg, National Quotation Bureau Pink Sheets, Brokers
Federal Agencies and Fed Disc	Daily	Interactive Data Corp
US Treasuries/Savings Bonds	Daily	Interactive Data Corp
Foreign Debt Securities	Monthly	Interactive Data Corp
Foreign Equity Securities	Monthly	Interactive Data Corp
Non-Actively Traded Foreign	Monthly	Bloomberg, Brown Brother Harriman
Mortgage-Backed Pools	Daily	Interactive Data Corp
GNMA,FNMA, FHLMC & SBA	Daily	Interactive Data Corp
Medium Term Notes	Daily	Interactive Data Corp, Bloomberg, Brokers
Municipal Bonds	Daily	JJ Kenny
Private Placements/144A	Daily	Interactive Data Corp, Bloomberg, Brokers
Rights/Warrants	Daily	Interactive Data Corp
Non-Actively Traded Fixed	Monthly	Bloomberg, National Quotation Bureau
Variable Rate, Zero Coupon Bonds	Daily	Interactive Data Corp, Bloomberg, Brokers
Non-Actively Traded Bonds	Monthly	Interactive Data Corp, Bloomberg, Brokers
Options/Futures/Currency	Daily	Interactive Data Corp
Non-Actively Traded Options	Monthly	Bloomberg, CBOE
Commercial Paper/Banker Acceptances	Price at Cost	Use Straight-Line Accretion Methodology

SunTrust sets a specific tolerance to track significant variances in the pricing file and employs a secondary source to test the accuracy of the primary pricing provider at the end of each month before statement release. SunTrust will review and resolve significant variances.

SunTrust will accept pricing challenges should the manager feel the vendor provided data is still out of range with the market. In some cases, the expected value quoted by a broker/dealer or external investment manager may be based on average daily price (some may use an end-of-day price). Prices used may also vary depending on the exchange. Differences may also be seen between settlements versus trade date reporting. It is generally preferable if the vendor affirms their price, that it be viewed as an impartial or unbiased evaluation which the client may rely. As Custodian, SunTrust uniformly prices all securities in all investment manager accounts in the same fashion.

6. Please describe the independent audit review that is performed on the computer system.

PricewaterhouseCoopers, LLP (PWC) is the independent auditor for SEI, the vendor of our primary trust accounting system. PWC conducts an annual SAS 70 Type II review. SunTrust receives a copy of the SAS 70 report for our internal use and review.

Tab 13. On-Line Communications

1. What reports and functions are available on-line? Please provide examples.

SunTrust provides secure Internet access for clients to account data. SunTrust PortfolioView℠ offers many benefits and efficiencies for clients. Through this daily web-based access to account information, PortfolioView℠ users can access account holding and transaction information 24 hours per day, seven days per week. SunTrust PortfolioView℠ includes access to:

- Current and historical asset and account market values
- Pending and historical transaction information
- Current asset allocation
- Detailed asset information
- Customizable bond maturity schedules

Data can be sorted and filtered to meet the specific reporting needs of the user. Information is as of the close of the previous business day and can be exported to spreadsheets on the user's computer for ease of data manipulation and analysis. The product is available to clients and third party vendors, as authorized by each client, free of charge. SunTrust PortfolioView℠ is SSL encrypted and password protected.

Users can create groups and view accounts in a consolidated mode or individually. You can toggle between trade date and settlement date information.

No specialized software or hardware is required to access the on-line system. All services are Internet accessible through standard Explorer based on-line services.

Please see instructions provided in Tab 10, "Performance Evaluation," for on-line demo of PortfolioView℠.

2. How current are the transactions and valuations?

Our trust accounting system functions in real time, so there is no lag in transactions and settlements posting to the reporting system.

Transaction data is posted in overnight batch processing to SunTrust PortfolioView℠ where the data may be viewed by clients the next day.

3. **Describe your system's customer availability timeframes.**

PortfolioView℠ is available seven days per week, 24 hours per day. A dedicated SunTrust PortfolioView℠ Customer Care Group is available to assist with log-in problems, resetting passwords and navigation, Monday to Friday 6:30 a.m. - 10:00 p.m.; Saturday to Sunday 7:30 a.m. - 4:00 p.m. (EST).

Tab 14. Accounting and Reporting

1. Describe your accounting and reporting system.

SunTrust uses the Trust 3000® trust accounting system, developed by SEI. SunTrust elected to partner with SEI in 2005, due to their extensive expertise in this area. SEI (NASDAQ:SEIC) is a leading global outsourcer of investment processing and investment operations solutions. SunTrust runs SEI Trust 3000® via direct connectivity to SEI's system.

The ancillary applications that are used internally by SunTrust Bank, Inc. to interface with the trust accounting system were developed internally. These applications are on a set release schedule to deliver enhancements several times a year.

Trust 3000® is a complete trust accounting and investment system that provides straight-through-business processing for investment transactions for multiple types of investment accounts, including personal trust, corporate trust, institutional trust, and nontrust investment accounts.

Trust 3000® reports trade date and provides accrual accounting on a daily basis.

SunTrust maintains relationships with numerous vendors to facilitate pricing requirements. Our primary pricing vendor is Interactive Data Services, Inc. In situations where a secondary inquiry is required to resolve a pricing issue, we will immediately engage another vendor to assist in the valuation process. Pricing interfaces with our trust accounting system. Please refer to the Appendix for SunTrust valuation services by type and vendor.

The integrated investment functionality of Trust 3000® supports the full range of activities for master custody clients including:

Trade execution services - straight-through trade order management and electronic trading services for equities and mutual funds;

Account services - cash processing and investor reporting for all accounts. The software supports many specialized activities associated with large, multi-manager accounts;

Investment processing - securities processing and investment accounting for all types of domestic and global securities[4]; and

Compliance reporting - audit, compliance, and regulatory reporting.

The SEI accounting system performs field level editing when data is input. It validates code set entries, valid account numbers and asset CUSIP numbers, current account holdings in a sale/delivery entry, etc. Warnings and error messages are displayed prior to posting the entry.

Periodically the system compares detailed records (taxlots) to the corresponding summary records (positions) to the overall account summary records to overall system level summary records to ensure the records are in balance.

2. Describe what format is used to report data (i.e., trade date, settlement date or cash basis).

Trust 3000® can accommodate both trade date and contractual settlement date cash basis accounting. Either reporting format is available to clients on-line via SunTrust PortfolioView℠.

3. Describe procedures to ensure securities are properly priced.

SunTrust has detailed pricing procedures in place. Please see Question 5 in Tab 12, "Data Processing/ Computer Systems" for complete information.

4. What reports are provided as part of your standard Trust Custodial package? How frequently are they produced and how quickly are they distributed? Please list and describe each report separately, along with dates available to the client and provide examples of these reports.

Portfolio statements are delivered monthly, and performance reports can be delivered as frequent as monthly. Reports are typically available on-line by the 3rd business day. Hard copy monthly performance reports are available by the 7th business day following month end.

[4] Global processing interfaces with Brown Brothers Harriman systems

Consolidated investment reports are typically available by the 15th of the month following month or quarter end. Exceptions do occur when pricing data is not available in a timely manner. In the case of alternatives, performance reports may be delayed as updated pricing and performance typically lags by 20-30 days.

Please see Question 4 in Tab 10, "Performance Evaluation," for complete details of the comprehensive reporting SunTrust provides. Sample reports are available in the Appendix.

5. What optional reports are available with/without an extra fee?

Clients may select from any of the reports listed as part of our Specialized Reporting Solutions (Question 4, Tab 10). Further, SunTrust does provide Custom File Delivery.

Custom File Delivery
SunTrust can supply customized reporting formats delivered via Custom File Delivery (CFD). The CFD process provides significant flexibility for clients to access any range of data regarding their accounts in a manner that best meets the organization's individual needs.

For example, we can provide asset holdings data with any number of details about each asset, customized to the client's needs. We can deliver similar flexibility for transaction reporting, filtering by type of transactions or other data points.

Reporting can be delivered as often as daily or as a snapshot in time on a weekly, monthly, quarterly or other basis.

Custom files are delivered in a .csv file type. Files can be transmitted directly or clients can access them through SunTrust PortfolioView℠ via the Internet.

Fees may apply for Custom File Delivery, depending upon complexity of the request.

6. How are special requests handled? Is your system flexible enough to accommodate tailored reporting requirements?

We review all special requests and work with you to accommodate your reporting needs. As noted above, our system is very flexible and can deliver a variety of customized reporting.

7. **Describe any unique features that your reporting package includes as it relates to standard trustee accounting reports.**

SunTrust can work with the Board of Directors to establish concise fund accounting (subaccounting) reports. This would provide total fund level reporting data for the City of Fort Lauderdale Municipal Cemetery System Perpetual Care Trust Fund as well as separate reporting data for Lauderdale Memorial Park, Sunset Memorial Gardens, Evergreen Cemetery and Woodlawn Cemetery.

Through our custodial reporting platform, SunTrust utilizes a proprietary fund accounting system to account for each investment pool/account separately. Fund accounting is a process in which investment income, realized and unrealized gains and losses, payments and expenses from a pooled investment fund are allocated to individual fund pools based on their pro rata share of the fund's total market value. Fund accounting enables the client to maximize investment efficiencies and reduce expenses while maintaining accounting integrity over the value of each pool's contribution.

Features

- Settlement date or trade date accrual format
- Combined or separate principal/income treatment
- All contributions and withdrawals are time weighted

Benefits

- More accurate allocations through time weighting of contributions and withdrawals
- Elimination of time consuming manual processing
- Faster turnaround

Reports can be further customized to the City's needs. Depending on complexity, there may or may not be an additional charge.

8. **Does your system allow reports to be recreated as of an interim past date?**

Yes. Our trust accounting system and our performance measurement system both allow for up to 18 months past history reporting. Information can be accessed via SunTrust PortfolioView℠.

9. **Indicate how quickly transactions are posted and how quickly monthly reports are available after month end.**

Our trust accounting system functions in real time, so there is no lag in transactions and settlements posting to the reporting system.

Transaction data is posted in overnight batch processing to SunTrust PortfolioView℠ where the data may be viewed by clients the next day.

As noted in Question 4 above, portfolio statements are delivered monthly, and performance reports can be delivered as frequent as monthly. Reports are typically available on-line by the 3rd business day. Hard copy monthly performance reports are available by the 7th business day following month end.

10. **How do asset valuations and transactions statements reflect pending transactions?**

If using a settlement date statement, pending transactions are not reflecting on the asset valuation or transaction schedule. If using trade date statements, pending transactions are included on the applicable schedule (sales/purchases) as well as a pending trade schedule as long as they are entered (pended) on or before the last day of the reporting period.

11. **How do asset statements reflect accrued items, such as accrued income and expenses?**

Settlement date statements do not reflect accrued items. Trade date statements include detail of assets reflecting ending accrued income for the period by asset; subtotals by asset category; and total for the period is included at the end of the schedule. There is also a separate schedule of income which shows prior income, income collected, ending accrual and income earned for the period by asset.

12. **Is interest and dividend income reported on a cash or accrual basis, if accrual, is the accrual used in the calculation of the monthly fee? When are income payments on government, corporate bonds, equities, or short-term paper credited?**

Settlement date statements report income on a cash basis and trade date statements report income on an accrual basis. Accrued income is not normally included in the calculation of the monthly fee.

Assets held on our system are illustrated on a cash basis. Income is received and credited to the accounts based on the following schedule:

Investment Type	Income Crediting Policy
DTC Held	Income is posted and available for investment on payable date.
Corporate	Income is posted and available for investment on payable date.
Municipal	Income is posted and available for investment on payable date.
U.S. Governments	Income is posted and available for investment on payable date.
GNMAs	Income is posted and available for investment on payable date.
FNMAs	Income is posted and available for investment on payable date.
FHLBs	Income is posted and available for investment on payable date.
Foreign Securities:	
Interest	Income is posted on payable date and available on payable date +1.
Dividends	Income is posted on payable date and available on payable date +1.
Depository Held:	
Foreign Stock	Income is posted and available for investment on payable date.
Mortgage Backed	Income is posted on payable date and available on payable date +1.
Real Estate	Income is posted and available for investment upon receipt.
Private Placements	Income is posted on payable date and available on payable date +1.

Funds posted and available for investment on payable date are paid in Fed (investable) Funds.
Funds posted on payable date & available payable date + 1 are paid in clearing house funds.

Tab 15. Securities Processing/Procedures and Controls

1. Which major depository and clearinghouse facilities are you a member of?

SunTrust participates in the major payment transfer systems, i.e. DTCC, ACH and CHIPS. Because we are a Federal Reserve Bank, we use Fedwire® Funds Service, which is operated by the Federal Reserve Banks.

Fedwire® Funds Service is an important participant in providing interbank payment services as well as safekeeping and transfer services for U.S. government and agency securities, and mortgage-backed securities. In addition, Fedwire® Funds Service and the Federal Reserve's National Settlement Service (NSS) are critical components used in other payment systems' settlement processes. The Clearing House Interbank Payments Company L.L.C. (CHIP Co.) operates the second, the Clearing House Interbank Payments System (CHIPS).

2. Please describe how you distribute and keep track of proxy information. Give examples of any reports you produce that are available to clients. What is the price of this service, if any?

SunTrust Bank has entered into an agreement with Broadrige (formerly ADP) to provide proxy administration support. Accounts can be coded to send the proxy information directly to your designated recipient. If your designated recipient is a ProxyEdge user, he/she may elect to receive proxy information electronically. SunTrust does not accept standing voting instructions.

There is no additional price associated with this service.

3. Do you automatically file securities class action suits for your clients for securities held in the period under contract with your institution? How about claims for securities held by the client prior to the period under contract with your institution?

Yes. SunTrust will monitor and file responses on the client's behalf for class action and bankruptcy filings. Filings are handled based on the information we have available to us. If we receive the necessary data to complete claims for securities held by the client prior to the period under contract with us, we can handle those filings. However, we generally not provided sufficient data by the prior custodian to handle these types of claims.

4. **Is there a general audit system in place certified by a major public accounting firm? Discuss frequency and scope of review performed.**

SunTrust Bank receives an annual Type II SAS 70 review of its internal controls over custodial accounts and functions, which is performed by a PCAOB-registered public accounting firm. In addition, in accordance with trust regulatory best practices, SunTrust Audit Services utilizes a continuous risk-based internal audit approach. Their audit plan, which is subject to review and approval by the Audit Committee of the Board of Directors, seeks to ensure compliance with applicable laws, regulations, agreements, and internal policies.

5. **What securities pricing services are utilized for each asset category and how are the prices verified and when are prices available?**

Please see Question 5, Tab 12, "Data Processing/ Computer Systems" for complete pricing information. Further detail is available in the Appendix attachment regarding Topic 820.

6. **What is your system of quality control to ensure reporting accuracy?**

Accounting Statement Audits
All trade date and accrual accounting statements are audited and reconciled prior to delivery. Client statements are reviewed for accuracy by our Client Reporting group, an independently-functioning unit within our trust operations area. For the past five (5) years, we have achieved a 99.95% success rate of meeting our statement delivery standards.

Performance Reporting Audits
Performance measurement and accuracy of a client portfolio or manager within a portfolio is equally important. We have an internal team dedicated to reviewing and analyzing performance returns. All accounts are run through a series of audits on a monthly basis.

Data is processed daily. Data is received electronically each day and loaded into the system using a series of software programs. After each day has been processed, the job stream report is reviewed for problems. In addition, a unit balance report is generated to verify that the current number of units for each asset in each account is equal to last month's units plus or minus any trading activity in the current month.

At month end, there are a group of reports that are reviewed for data accuracy. The first gives an overall distribution of the returns for the month among the major asset classes of all accounts. The second report identifies all accounts that have potential return problems based upon tolerance ranges that have been established for each of the asset classes. The third report verifies that cash is in balance for all accounts. The fourth report checks the financial information in the current month to make sure that everything is in balance. The fifth report flags exception transactions that can be reviewed to verify they were valued and treated correctly. The sixth report will show any assets that have changed asset classes.

Finally, a price warning report is also available to show any security that has a questionable return. These questionable returns are based on an established tolerance range.

Should any of the data need to be adjusted on the performance measurement system, it is updated and returns are recalculated. This process continues until the account has passed verification.

Our performance system allows for the ability to set a tolerance range at the sector level. This enables our team to view accounts that do not meet that tolerance. If there is a data issue (bad price, bad transaction code, etc.), we would be able to edit the data to correct the problem.

Statement of Accounting Standards (SAS 70)
SunTrust is pleased to provide an electronic copy of our most recent Statement of Accounting Standards (SAS 70) upon request. This report further details our quality control standards.

7. What controls are in place to ensure that account activity is within the policies set by the client?

SunTrust provides comprehensive compliance and risk management support for all policies, processes and procedures related to client accounts and investments.

As noted above, Trust 3000® provides compliance reporting, inclusive of audit, compliance and regulatory reporting for each client account.

Utilizing the technology of our trading platform, Longview®, we code asset class ranges set forth in the IPS to maintain compliance as well as rebalancing to coincide with the IPS guidelines for asset allocation.

Our performance reporting includes an IPS checklist that measures, monitors and illustrates investment manager and total portfolio compliance, including manager style consistency, performance targets and other factors as outlined by the IPS.

Tab 16. Cash Management

1. Describe your policies concerning:

(1) Collection and crediting of interest and dividend income
(2) Automatic investment of cash balances

Interest and Dividend Income Crediting
Trust 3000®, our trust accounting system, has an advanced cash management program that projects cash to be received for maturities, interest, and dividends. This information is checked for agreement with payment information from the various depositories SunTrust Bank uses. Any exceptions are monitored and resolved. All income that can be readily determined is credited to the client's account on payable date in same day funds.

Automated Cash Sweep
The Trust 3000® system monitors current and anticipated cash balances. In an effort to make sure that clients are fully invested, this system sweeps all available cash to the penny twice each day.

2. Describe your investment vehicles used for short-term cash reserves.

SunTrust provides a daily sweep of all cash into selected investment vehicles. All excess cash is automatically swept and invested 30 minutes prior to fund closing each day. Interest is accrued monthly and credited the first business day of the following month. The minimum purchase unit for all funds is $1.00. Sweep options are noted below.

Sweep Vehicle Name	Sweep Run Times	Middle Office Cash Posting Cut Off Times	SRC Cash Posting Cut Off Times
Federated Municipal Obligations #852	10:00 ET	9:45 ET	9:30 ET
Federated Virginia Municipal Cash Trust #286	10:00 ET	9:45 ET	9:30 ET
Dreyfus Cash Mgmt Plus #132	10:00 ET	9:45 ET	9:30 ET
Federated Tax Free Obligations #15	11:30 ET	11:15 ET	11:00 ET
Federated NC Muni Cash Trust #321	11:30 ET	11:15 ET	11:00 ET
Federated Govt Tax Managed #637	11:30 ET	11:15 ET	11:00 ET

Sweep Vehicle Name	Sweep Run Times	Middle Office Cash Posting Cut Off Times	SRC Cash Posting Cut Off Times
Dreyfus Tax Exempt Cash Mgmt #264	11:30 ET	11:15 ET	11:00 ET
Federated Treasury US Trsy Cash Reserve #125	12:15 ET	12:00 ET	11:45 ET
Federated Government Obligations #5	14:00 ET	13:45 ET	13:30 ET
Federated Treasury Obligations #862	14:00 ET	13:45 ET	13:30 ET
Dreyfus Govt Cash Mgmt #289	14:00 ET	13:45 ET	13:30 ET
Dreyfus Treas & Agency Cash Mgmt #521	14:00 ET	13:45 ET	13:30 ET
Federated Prime Obligations #10	16:00 ET	15:45 ET	15:30 ET
Federated Treasury Obligation #68	16:00 ET	15:45 ET	15:30 ET
SunTrust Instl NOW Deposit Option	16:00 ET	15:45 ET	15:30 ET
Dreyfus Cash Mgmt #288	16:00 ET	15:45 ET	15:30 ET

Important Disclosure
Prior to investment, an investor should consider the fund's investment objectives, risks, and charges and expenses carefully before investing or sending money.

3. When does income become available for investment?

All income that can be readily determined is available for investment on payable date in same day funds.

4. What is the procedure for requesting demand checks? What is the turn-around time? Is there a related cost for demand checks?

With direction from an authorized signer, SunTrust can provide disbursements in the form of check, ACH or wire. Check requests made by noon are processed same day. After noon, requests are processed next day.

Checks can be sent directly to recipient if desired and directed by your authorized signer(s).

There are no additional costs associated with this service. An authorized signers list will be requested of Ft. Lauderdale as part of the account conversion process.

Tab 17. Transition to New Trustee

1. Include a conversion plan and an outline of the process.

We believe it is important to review the conversion planning process with the client so that reasonable expectations can be set initially, which helps to eliminate misunderstandings or problems during the conversion process. The Client Manager oversees the entire conversion process. A dedicated transition team works directly with the existing service provider's client relationship team and the client to insure that the conversion is completed on time and that the client's expectations and needs are met.

After the execution of a formal agreement that will appoint SunTrust Bank as trustee and investment manager, the former trustee and investment manager will need to be notified of our appointment and authorized to work with us in the transfer of the relationship.

Once the transfer date has been identified, we will need approximately 30 days to fully transfer the assets and become operational. Special procedures will be outlined to insure the most effective transfer of securities and account data. Conference calls will be held as needed with the client and existing service provider to provide status updates.

SunTrust Bank assumes full responsibility for the conversion process. The transition team is responsible for the reconciliation of shares and cost.

Timeline and Tasks
Once notification occurs, your Client Manager will coordinate all aspects of the conversion, including:

- Determination of transfer date
- Communication of appropriate account numbers, wire instructions, DTC and Federal Reserve numbers, etc.
- Establishment of reporting requirements
- Confirmation of all optional selections, i.e. cash management sweep vehicles, statement formats, etc.
- On-line set up and training
- Re-registration of mutual funds, hedge funds, etc.

Please refer to the following table for a sample conversion timeline with task responsibilities.

Time Frame	Responsibilities Client	Responsibilities SunTrust Bank
Weeks 1 and 2	• Determine transfer date(s). • Sign agreement. • Choose cash vehicle. • Review requirements for on-line system. • Choose statement formats. • Establish time line for various accounts. • Notify current trustee and investment manager of termination. • Give contact information for terminated trustee and investment manager to SunTrust's Client Manager. • Give list of assets to SunTrust's Client Manager. Should include cost basis and cusip numbers.	• Determine transfer date(s). • Establish account. • Communicate with current trustee and investment manager. • Give them account number, delivery Instructions, etc. • Establish date of transfer. • Determine/review outstanding issues. • Review reporting requirements (performance, unitization, standard). • Collect and review all documentation for relationship.
Weeks 3 and 4		• Receive assets through DTC, Fed, etc. • Full reconciliation of all accounts. • Instruction on use of on-line system. • Daily-weekly contact with client.

2. Please specify if you have a dedicated "conversion team".

SunTrust does have a dedicated conversion team for each transition. The Client Manager oversees the entire conversion process. A dedicated transition team works directly with the existing service provider's client relationship team and the client to insure that the conversion is completed on time and that the client's expectations and needs are met.

3. **What amount of lead time is necessary to proceed with the conversion? Describe the timeframe associated with the conversion process.**

   Typically, conversions require 30 to 90 days, depending upon complexity. Please see Question 1 above for complete details regarding timelines around transition processes.

Tab 18. Proposed Contract

1. **Provide a proposed custodial trustee agreement for your firm's services.**

   In our experience, cemetery, funeral and pre-need trusts typically operate under a custom drafted agreement. SunTrust would operate under the existing trust agreement, following review by our legal counsel. Agreement to operate under the trust will be demonstrated by our signature as named Trustee in the Successor Trustee document.

Tab 19. Disputes, Litigation and Defaults

Applicant shall disclose the results, including amount of settlement, if any, for all prior litigation, arbitration, mediation or other claims involving the applicant related to custodial trustee services for a period of five (5) years prior to the submission of this proposal.

There is no present or pending investigation, litigation, arbitration, mediation, customer complaint, enforcement or regulatory proceedings relating to our firm, its officers or principals related to the services proposed herein, nor has there been within the past five (5) years.

From time to time, affiliates of SunTrust Banks, Inc., may be involved in legal actions to either pursue legal claims or remedies or to defend them. Such claims and actions are reviewed closely by the company's executive management, legal counsel, and independent accountants.

If any such action or event is deemed to be material, it would be disclosed and reported pursuant to regulations and law in its periodically required financial statements. SunTrust Banks, Inc. is required to submit such financial filings and disclosures to the Securities Exchange Commission (SEC). To review those filings on-line you may go to www.suntrust.com or you may find the same information by going to www.sec.gov and following the lookup instructions.

Tab 20. Additional Services

Additional services available in-house, not requested by the City in Part IV - technical specifications/scope of work with fee schedule for those services (For Informational Purposes Only).

In addition to comprehensive investment advisory and administrative services tailored to municipal and government organizations, SunTrust offers a broad range of credit, deposit and financial solutions. We invite you to visit www.suntrust.com for additional information about our complete array of services.

Tab 21. References

List of 3 clients/references for whom you have provided similar services in the last three years; this will include any contracts you have had with the City of Fort Lauderdale. Provide agency name, address, telephone number, contact person, and date service was provided. Be prepared to provide, upon request, evidence of work product, ability to meet schedules, cooperation, and responsiveness. Attach additional sheets if necessary.

Remembrance Services of Florida, LLC
Neal Shoger
Secretary/Treasurer
3925 River Crossing Parkway, Suite 100
Indianapolis, IN 46240
317.816.9000 ext 1070
nshoger@gpiproperties.com

Year Service Initiated: 1994

Beth Israel Memorial Chapel
Bob Mandell
Managing Director
5808 W. Atlantic Avenue
Delray Beach, FL 33484
561.499.8000
rcmandell@comcast.net

Year Service Initiated: 1995

Stewart Enterprises
Angela Crossen
1333 S. Clearview Parkway
Jefferson, LA 70121
ACrossen@stei.com
504.729.1787

Esther Bateman
1333 S. Clearview Parkway
Jefferson, LA 70121
EBateman@stei.com
504.729.1688

Year Service Initiated: 2004

Tab 22. Any Additional Attachments to Your Proposal

- Addendum #1
- Fund Fact Sheets
- News Release
- Market Indices and Benchmarks
- Statement Guides: Trade Date and Settlement Date
- Topic 820 (FAS 157) Fair Value Measurement
- Sample Quarterly Performance Review
- Important Disclosures

Chapter 10 CEMETERIES*

***Editor's note:** Ord. No. C-90-102, § 1, adopted Dec. 18, 1990, amended Ch. 10 in its entirety to read as herein set out. Prior to inclusion of said ordinance, Ch. 10 pertained to similar subject matter and derived from Code 1953, §§ 13-1, 13-2, 13-6, 13-6.1, 13-7, 13-8(a)--(c), 13-9--13-11, 13-14--13-19, 13-21. See the Code Comparative Table for a detailed analysis of inclusion.

State law references: Municipal Home Rule Powers Act, F.S. ch. 166; burial permits, F.S. § 382.006 et seq.

Article I. In General
Sec. 10-1. All burials to be in properly platted and recorded cemetery.
Secs. 10-2--10-24. Reserved.
Article II. Municipal Cemetery System
Division 1. Generally
Sec. 10-25. Scope.
Sec. 10-25.1. Authority to contract for maintenance and operation.
Sec. 10-26. Declared public municipal cemetery system; supervision; locations.
Sec. 10-27. Cemetery system board of trustees created; duties generally; penalty for violation of board's rules and regulations.
Sec. 10-28. Cemetery manager; qualifications, duties generally.
Sec. 10-29. Prices for cemetery plots, mausoleum crypts and columbarium niches.
Secs. 10-30--10-45. Reserved.
Division 2. Funds and Trusts
Sec. 10-46. Naming of trustee of funds; investments of funds; annual financial statement.
Sec. 10-47. Municipal cemetery system funds.
Sec. 10-48. Reserved.
Sec. 10-49. Fiscal year.
Sec. 10-50. Bonds on persons handling funds.
Secs. 10-51--10-59. Reserved.
Division 3. Memorials, Monuments, Foundations and Curbs
Sec. 10-60. Specifications for installations.
Article III. Burial of Paupers
Sec. 10-61. Burial of paupers.

ARTICLE II. MUNICIPAL CEMETERY SYSTEM

DIVISION 1. GENERALLY

Sec. 10-25. Scope.

Except as otherwise stated in this article, this article applies to cemeteries that are owned or controlled by the city.

(Ord. No. C-90-102, § 1, 12-18-90)

Sec. 10-25.1. Authority to contract for maintenance and operation.

The city commission, by motion, may authorize the proper city officials to enter into a contract with a private entity for the maintenance and operation of all or any portion of the functions of the municipal cemetery system. Notwithstanding anything to the contrary in this chapter, the terms and conditions of such contract shall control the functions of the municipal cemetery system.

(Ord. No. C-93-24, § 1, 4-6-93)

Sec. 10-26. Declared public municipal cemetery system; supervision; locations.

There is hereby declared a public municipal cemetery system of the city, such cemetery system being under the control and supervision of the city and comprised of the following described properties:

(1) Lauderdale Memorial Park, located on blocks 104, 105, 106, 107, 108 and 109 of Lauderdale, and blocks 120, 121, 122, 123, 124 and 125 of Lauderdale 4th, together with all improvements thereon.

(2) Sunset Memorial Gardens, located on the south half of the southeast quarter of the southeast quarter and the southeast quarter of the southwest quarter of the southeast quarter, all of Section 30, Township 49 South, Range 42 East, less the south 35 feet and the east 35 feet thereof, together with all improvements thereon.

(3) Evergreen Cemetery, located on blocks 1 through 33 of Evergreen Cemetery, and blocks 34 through 51 of First Addition Evergreen Cemetery, and blocks 52 through 58 of Second Addition Evergreen Cemetery, and blocks 59 through 69, and blocks 70 through 79, Parcel "A" and Parcel "B" of Evergreen Cemetery Third Addition, together with all improvements thereon.

(4) Woodlawn Cemetery, located on all of blocks 1 through 4 and areas identified as roads and walkways of Replat of North Woodlawn Cemetery, according to the plat thereof, recorded in Plat Book 19, Page 1, of the public records of Broward County, Florida, together with all improvements thereon.

(Ord. No. C-90-102, § 1, 12-18-90; Ord. No. C-02-21, § 2, 9-4-02)

Sec. 10-27. Cemetery system board of trustees created; duties generally; penalty for violation of board's rules and regulations.

(7) *Aid public.* To aid and assist the public in the locating of burial spaces, entombment crypts and inurnment niches or in interpreting the meaning of this article and to take such steps as are necessary for the protection and convenience of all funeral service attendees.

(8) *Duplicate plat of cemeteries.* To keep a duplicate plat and record of each cemetery in the cemetery system, on which shall be shown all sections, lots or plots and subdivisions with the location, name and date of all burials, mausoleum walls, rows and crypts with the name and date of all entombments and columbarium walls, rows and niches with the location, name and date of all inurnments.

(9) *Record of plots, crypts and niches sold.* To keep a plat and plat book of the cemeteries on which shall be shown all plots, crypts and niches which are sold or are for sale and a record made of the date, name of purchaser and the amount received for each sale.

(10) *Selling lots, plots, crypts and niches.* To sell such lots, plots, crypts and niches in the municipal cemetery system as are authorized by the cemetery system board of trustees under the restrictions imposed by such board and at the price set by the city commission, and to issue a certificate of ownership of burial rights, entombment rights or inurnment rights upon a payment of the whole amount, naming such special restrictions as are not set forth in this article, signed by the proper city officials and stamped with the seal of the city.

(11) *Record transfers of certificates of ownership.* To record the transfer of certificates of ownership of burial rights, entombment rights or inurnment rights from one (1) owner to another, after a request for transfer has been made and the appropriate fee has been paid.

(12) *Record in cemetery office certain transactions.* To record in the office of the cemetery manager all owners' declaration of reservation for burial rights, entombment rights and inurnment rights with the signatures of the owners, the names of all proposed interments, entombments or inurnments, the individual's relationship to the owner and a complete legal description of the designated plot, crypt or niche to be used.

(13) *Collection of moneys.* To collect all money in payment for lots, plots, crypts, niches, perpetual care, interments, entombments, inurnments, merchandise and for all services rendered by the employees of the cemetery system in the performance of their duties, and such moneys so collected, after being checked by the finance department, shall be deposited with the city treasurer who shall give a receipt for the funds received.

(Ord. No. C-90-102, § 1, 12-18-90)

Sec. 10-29. Prices for cemetery plots, mausoleum crypts and columbarium niches.

The prices to be charged for plots, crypts, niches, merchandise and services within the municipal cemetery system shall be as established by the cemetery manager, subject to review by the cemetery system board of trustees and with the approval by resolution of the city commission.

(Ord. No. C-90-102, § 1, 12-18-90)

Secs. 10-30--10-45. Reserved.

(b) [*Reserved.*]

(Ord. No. C-90-102, § 1, 12-18-90; Ord. No. C-00-55, § 1, 10-3-00; Ord. No. C-03-45, § 2, 1-6-04)

Sec. 10-48. Reserved.

Editor's note: Ord. No. C-00-55, § 2, adopted Sept. 26, 2000, repealed § 10-48 in its entirety. Formerly, said section pertained to duties of the director of finance as adopted by Ord. No. C-90-102, § 1, Dec. 18, 1990. See the Code Comparative Table.

Sec. 10-49. Fiscal year.

The cemetery system shall be operated on a fiscal year basis coinciding with the fiscal year of the city.

(Ord. No. C-90-102, § 1, 12-18-90)

Sec. 10-50. Bonds on persons handling funds.

All persons handling funds in the operation of the cemetery system shall be bonded in the amount decided upon by the director of finance.

(Ord. No. C-90-102, § 1, 12-18-90)

Secs. 10-51--10-59. Reserved.

ARTICLE III. BURIAL OF PAUPERS

Sec. 10-61. Burial of paupers.

The city commission may designate a portion of a cemetery in the municipal cemetery system to the burial of the poor. Whenever it is made to appear to the cemetery manager by proof submitted that a person who has died does not have an estate sufficient to pay the purchase price of a plot in the designated cemetery, and the nearest relative or representative of such deceased person desires to have the human remains of such deceased interred, the cemetery manager shall grant a burial space for such deceased person, in the designated portion of a cemetery. All strangers without funds or paupers who may die in the city may be accorded the privileges herein granted. In the event the burial space of any deceased person granted this privilege is to be marked with an appropriate marker, either donated or purchased, prior to the marker's installation the city must receive the purchase price of the burial space at the time of interment.

(Ord. No. C-90-102, § 1, 12-18-90)

Cemetery Trust Fund Activity

ATTACHMENT D

		Deposits				Expenses							
Fiscal Yr	Opening Fund Balance	Property Sales PC	Capital Gain/Losses	Dividends Interest	Bank Fees	Maint Expense	Capital Expense	Ending Fund Balance	Corpus	% of Fund	Accumulated Earnings	Fund Return (1)	Fund Return Less Exp (2)
1986	$5,000,075	$117,232	$80,247	$529,947	$17,956	$316,510	$0	$5,393,035	$2,119,978	42%	$3,273,057	8%	12%
1987	$5,393,035	$138,501	$21,465	$629,737	$13,778	$333,661	$0	$5,835,299	$2,258,479	42%	$3,576,820	8%	12%
1988	$5,835,299	$154,247	$76,694	$419,557	$15,965	$373,343	$0	$6,096,489	$2,412,726	41%	$3,683,763	4%	9%
1989	$6,096,489	$168,123	-$105,692	$604,636	$27,624	$332,850	$0	$6,403,082	$2,580,849	42%	$3,822,233	5%	8%
1990	$6,403,082	$170,112	$58,798	$630,880	$30,025	$436,876	$0	$6,795,971	$2,750,961	43%	$4,045,010	6%	11%
1991	$6,795,971	$127,676	-$35,184	$564,076	$29,267	$375,337	$0	$7,047,935	$2,878,637	42%	$4,169,298	4%	8%
1992	$7,047,935	$125,149	$75,812	$545,434	$26,800	$276,535	$0	$7,490,995	$3,003,786	43%	$4,487,209	6%	9%
1993	$7,490,995	$114,504	-$51,742	$512,297	$28,455	$865,459	$0	$7,172,140	$3,118,290	42%	$4,053,850	-4%	6%
1994	$7,172,140	$240,262	-$93,429	$543,628	$35,583	$552,131	$0	$7,274,887	$3,358,552	47%	$3,916,335	1%	6%
1995	$7,274,887	$264,769	$201,060	$474,512	$45,240	$290,114	$0	$7,879,874	$3,623,321	50%	$4,256,553	8%	9%
1996	$7,879,874	$423,801	$251,850	$469,481	$42,786	$426,694	$0	$8,555,526	$4,047,122	51%	$4,508,404	9%	9%
1997	$8,555,526	$368,002	$1,755,389	$505,505	$42,408	$456,838	$0	$10,685,176	$4,415,124	52%	$6,270,052	25%	26%
1998	$10,685,176	$343,902	$471,710	$502,862	$48,366	$444,268	$70,000	$11,441,016	$4,759,026	45%	$6,681,990	7%	9%
1999	$11,441,016	$406,228	$903,338	$519,706	$56,160	$461,071	$0	$12,753,057	$5,165,254	45%	$7,587,803	11%	12%
2000	$12,753,057	$302,181	$964,142	$541,165	$68,216	$453,937	$0	$14,038,392	$5,467,435	43%	$8,570,957	10%	12%
2001	$14,038,392	$352,428	-$2,302,403	$510,868	$63,313	$434,632	$0	$12,101,340	$5,819,863	41%	$6,281,477	-14%	-13%
2002	$12,101,340	$740,692	-$1,079,553	$495,449	$62,580	$445,360	$12,490	$11,737,498	$6,560,555	54%	$5,176,943	-3%	-5%
2003	$11,737,498	$376,827	$901,124	$492,740	$48,952	$434,918	$20,942	$13,003,377	$6,937,382	59%	$6,065,995	11%	12%
2004	$13,003,377	$427,809	$698,503	$446,321	$59,846	$472,306	$0	$14,043,858	$7,365,191	57%	$6,678,667	8%	9%
2005	$14,042,492	$495,768	$1,049,467	$481,751	$74,664	$467,515	$10,892	$15,516,407	$7,860,959	56%	$7,655,448	10%	11%
2006	$15,516,407	$540,448	$565,494	$593,022	$88,491	$515,653	$926,380	$15,684,847	$8,401,407	54%	$7,283,440	1%	7%
2007	$15,684,847	$655,016	$1,116,281	$705,640	$95,418	$596,092	$338,890	$17,131,384	$9,056,423	58%	$8,074,961	9%	12%
2008	$17,131,384	$546,701	-$2,458,755	$652,384	$95,786	$607,264	$969	$15,167,695	$9,603,124	56%	$5,564,571	-11%	-11%
2009	$15,167,195	$658,958	$1,123,628	$477,816	$91,598	$424,759	$0	$16,290,823	$10,262,082	68%	$6,028,741	7%	11%
2010	$16,290,823	$681,478	$2,279,698	$621,146	$105,557	$498,168	$75,015	$18,570,521	$10,943,560	67%	$7,626,961	14%	18%
		$8,940,814	$6,467,942	$13,470,560	$1,314,834	$11,292,291	$1,455,578				Avg Return	6%	8%

*Notes:

(1) Fund return percentage based on beginning balance after deposits and expenses.

(2) Fund return prior to expenses.

Total Deposits $28,879,316

Total Expenses $14,062,703

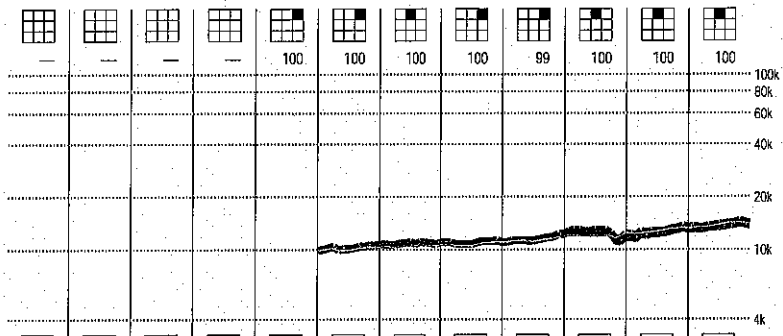
iShares Barclays TIPS Bond

Overall Morningstar Rtg™	Prem/Discount	Mkt Price	Morningstar Cat
★★★ 152 Inflation-Protected Bond (MF)	0.29	107.52	Inflation-Protected Bond (MF)

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	4.90	-0.11	-3.86	-1.26	-0.53
2009	3.54	0.38	2.97	1.81	8.96
2010	0.20	4.02	2.49	-0.90	5.87

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Mkt 12-31-2010	5.87	—	5.19	—	5.32
Std NAV 12-31-2010	6.09	—	5.19	—	5.31
Mkt Total Ret	5.87	4.69	5.19	—	5.32
NAV Total Ret	6.09	4.82	5.19	—	5.31
+/- Barcap Ag	-0.45	-1.08	-0.61	—	—
+/- Barcap U.	-0.22	-0.15	-0.14	—	—
% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—



Investment Style
Fixed Income
Bond %

Growth of $10,000
- iShares Barclays TI $14,299
- Cat Avg: Inflation- $13,539
- Index: Barcap Agg $14,167

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10	History
—	—	—	—	—	—	—	—	—	—	—	—	
—	—	—	—	—	—	—	—	—	—	—	—	
—	—	—	—	—	100	100	100	100	99	100	100	100
—	—	—	—	—	8.29	2.52	0.29	11.93	-0.53	8.96	5.87	Mkt Total Ret %
—	—	—	—	—	8.23	2.67	0.30	11.46	-2.53	11.39	6.09	NAV Total Ret %
—	—	—	—	—	3.89	0.24	-4.03	4.49	-7.77	5.46	-0.45	+/- Barcap Ag
—	—	—	—	—	-0.23	-0.17	-0.11	-0.18	-0.18	-0.02	-0.22	+/- Barcap U.
—	—	—	—	—	—	—	—	—	—	—	—	% Rank Cat
—	—	—	—	—	—	—	—	—	—	—	—	No. of Funds in Cat
—	—	—	—	0.10	0.18	0.06	0.04	0.06	0.53	0.32	0.29	Avg Prem/Discount %

Performance Quartile (within category)

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when sold, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-474-2737 or visit www.ishares.com.

Fees and Expenses

Sales Charges	
Front-End Load %	**NA**
Deferred Load %	**NA**
Fund Expenses	
Management Fees %	0.20
12b1 Expense %	NA
Expense Ratio %	**0.20**

Risk and Return Profile

	3 Yr 152 funds	5 Yr 125 funds	10 Yr 17 funds
MorningstarRating™	3★	3★	—
Morningstar Risk	Avg	Avg	—
Morningstar Return	+Avg	Avg	—

	3 Yr	5 Yr	10 Yr
Standard Deviation	8.97	7.50	—
Mean	4.82	5.19	—
Sharpe Ratio	0.49	0.41	—

MPT Statistics	Standard Index Barcap Agg	Best Fit Index Barcap US Treasury TIPS
Alpha	-3.25	-0.14
Beta	1.48	1.00
R-Squared	51.00	100.00

12-Month Yield	2.51%
30-day SEC Yield	0.81
Potential Cap Gains Exp	6.00% Assets

Portfolio Analysis 12-31-2010

Composition %	Long %	Short%	Net %
Cash	0.3	0.0	0.3
U.S. Stocks	0.0	0.0	0.0
Non-U.S. Stocks	0.0	0.0	0.0
Bonds	99.7	0.0	99.7
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	—	—	—
P/C Ratio TTM	—	—	—
P/B Ratio TTM	—	—	—
Geo Avg Mkt Cap $mil	—	—	—

Fixed-Income Style
Short Int Long
High Med Low

Avg Eff Duration	5.10
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	2.13
Avg Wtd Price	—

Credit Analysis 12-31-2010	Bond %
AAA	99.31
AA	0.00
A	0.00
BBB	0.00
BB	0.00
B	0.00
Below B	0.00
NR/NA	0.69

Regional Exposure	Stocks %	Rel Barcap Ag
Americas	—	—
Greater Europe	—	—
Greater Asia	—	—

Share Chg since 12-30-2010	Share Amount	0 Total Stocks 30 Total Fixed-Income 15% Turnover Ratio	% Net Assets
⊖	960 mil	US Treasury Bond 2.375%	5.51
⊖	738 mil	US Treasury Bond 3.875%	5.12
⊖	888 mil	US Tr Bds 12 C-2012	4.69
⊖	849 mil	US Treasury Note 2%	4.55
⊖	668 mil	US Treasury Bond 3.625%	4.45
⊖	831 mil	US Treasury Note 1.875%	4.41
⊖	750 mil	US Treasury Note 2%	4.06
⊖	736 mil	US Treasury Note 1.625%	3.95
⊖	649 mil	US Treasury Note 2.5%	3.69
⊖	650 mil	US Treasury Note 2%	3.58
⊖	639 mil	US Treasury Bond 2%	3.50
⊖	651 mil	US Tr Bds 20	3.47
⊖	651 mil	US Tr Bds 20	3.42
⊖	613 mil	US Treasury Note 1.875%	3.34
⊖	548 mil	US Treasury Note 2.375%	3.10

Sector Weightings	Stocks %	Rel Barcap Ag
Information Economy	—	—
Software	—	—
Hardware	—	—
Media	—	—
Telecommunication	—	—
Service Economy	—	—
Healthcare Services	—	—
Consumer Services	—	—
Business Services	—	—
Financial Services	—	—
Manufacturing Economy	—	—
Consumer Goods	—	—
Industrial Goods	—	—
Energy	—	—
Utilities	—	—

Operations

Family:	iShares	Ticker:	TIP
Manager:	Sterne/Pierre/Buell	Exchange	ARCA
Tenure:	4.0 Years	Incept	12-04-03
Total Assets	$19,351 mil	NAV	107.21

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MORNINGSTAR®

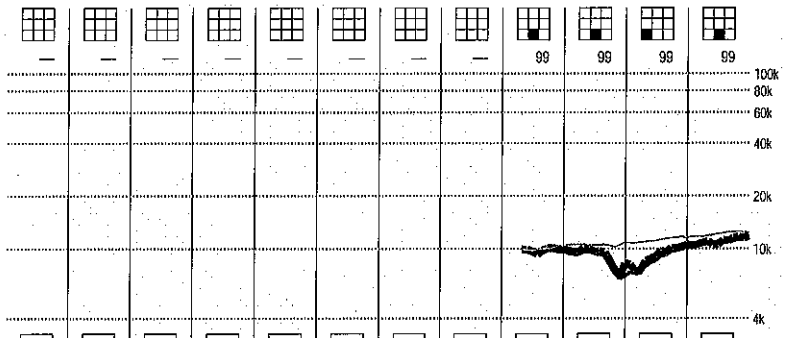
iShares iBoxx $ High Yield Corporate Bd

Overall Morningstar Rtg™	Prem/Discount	Mkt Price	Morningstar Cat
★★ 512 High Yield Bond (MF)	1.43	90.29	High Yield Bond (MF)

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	-2.72	-0.89	-10.90	-3.85	-17.40
2009	-8.76	21.03	11.26	4.88	28.86
2010	2.15	-1.71	7.91	2.68	11.25

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Mkt 12-31-2010	11.25	—	—	—	5.09
Std NAV 12-31-2010	12.08	—	—	—	5.23
Mkt Total Ret	11.25	5.80	—	—	5.09
NAV Total Ret	12.08	6.30	—	—	5.23
+/- Barcap Ag	5.54	0.40	—	—	—
+/- ML US Hig	-3.11	-3.83	—	—	—
% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—



Investment Style
Fixed Income
Bond %

Growth of $10,000
- iShares iBoxx $ Hig $11,933
- Cat Avg: High Yield $11,820
- Index: Barcap Agg $12,450

Performance Quartile (within category)

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10	History
—	—	—	—	—	—	—	—	—	99	99	99	99
—	—	—	—	—	—	—	—	—	-17.40	28.86	11.25	Mkt Total Ret %
—	—	—	—	—	—	—	—	—	-23.86	40.74	12.08	NAV Total Ret %
—	—	—	—	—	—	—	—	—	-29.10	34.81	5.54	+/- Barcap Ag
—	—	—	—	—	—	—	—	—	2.53	-16.77	-3.11	+/- ML US Hig
—	—	—	—	—	—	—	—	—	—	—	—	% Rank Cat
—	—	—	—	—	—	—	—	—	—	—	—	No. of Funds in Cat
—	—	—	—	—	—	—	—	1.57	2.44	1.78	1.43	Avg Prem/Discount %

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

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Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-474-2737 or visit www.ishares.com.

Fees and Expenses

Sales Charges	
Front-End Load %	**NA**
Deferred Load %	**NA**
Fund Expenses	
Management Fees %	0.50
12b1 Expense %	NA
Expense Ratio %	**0.50**

Risk and Return Profile

	3 Yr 512 funds	5 Yr 434 funds	10 Yr 291 funds
MorningstarRating™	2★	—	—
Morningstar Risk	+Avg	—	—
Morningstar Return	-Avg	—	—

	3 Yr	5 Yr	10 Yr
Standard Deviation	19.38	—	—
Mean	6.30	—	—
Sharpe Ratio	0.35	—	—

MPT Statistics	Standard Index Barcap Agg	Best Fit Index ML US High Yld Master II
Alpha	-0.73	-3.19
Beta	1.47	0.96
R-Squared	14.00	95.00

12-Month Yield	8.37%
30-day SEC Yield	8.50
Potential Cap Gains Exp	7.00% Assets

Portfolio Analysis 12-31-2010

Composition %	Long %	Short%	Net %
Cash	1.6	0.0	1.6
U.S. Stocks	0.0	0.0	0.0
Non-U.S. Stocks	0.0	0.0	0.0
Bonds	98.4	0.0	98.4
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth — Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	—	—	—
P/C Ratio TTM	—	—	—
P/B Ratio TTM	—	—	—
Geo Avg Mkt Cap $mil	—	—	—

Fixed-Income Style
Short Int Long — High Med Low

Avg Eff Duration	4.10
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	8.54
Avg Wtd Price	—

Credit Analysis 12-31-2010	Bond %
AAA	0.18
AA	0.00
A	0.00
BBB	0.19
BB	35.82
B	47.50
Below B	12.25
NR/NA	4.06

Regional Exposure	Stocks %	Rel Barcap Ag
Americas	—	—
Greater Europe	—	—
Greater Asia	—	—

Share Chg since 12-30-2010	Share Amount	0 Total Stocks 410 Total Fixed-Income 67% Turnover Ratio	% Net Assets
	66 mil	11 Lyondell 18 SrN	1.08
	74 mil	7 CIT Group17 SrN A	1.05
	60 mil	Hca 9.25%	0.94
	58 mil	Chs / Cmnty Health Sys 8.875%	0.89
	99 mil	Texas Competitive Elec Hldgs	0.86
	58 mil	7 CIT Group 16SrN A	0.82
	63 mil	First Data 9.875%	0.78
	47 mil	8 LBI 17 SrN-144A	0.73
	49 mil	Nrg Engy 7.375%	0.71
	47 mil	10 Energy 20 SrN	0.70
	45 mil	8.3 Ally 15 SrN	0.70
	60 mil	Amer Gen Fin Medtm Srnt Be 6.	0.69
	43 mil	11.25 Harrahs17 SrN	0.69
	44 mil	9.25 Clear 17 SrN B	0.68
	40 mil	11.75 Win17SrN-144A	0.64

Sector Weightings	Stocks %	Rel Barcap Ag
Information Economy	—	—
Software	—	—
Hardware	—	—
Media	—	—
Telecommunication	—	—
Service Economy	—	—
Healthcare Services	—	—
Consumer Services	—	—
Business Services	—	—
Financial Services	—	—
Manufacturing Economy	—	—
Consumer Goods	—	—
Industrial Goods	—	—
Energy	—	—
Utilities	—	—

Operations

Family:	iShares	Ticker:	HYG
Manager:	Sterne/Radell	Exchange	ARCA
Tenure:	2.1 Years	Incept	04-04-07
Total Assets	$7,273 mil	NAV	89.02

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MORNINGSTAR®

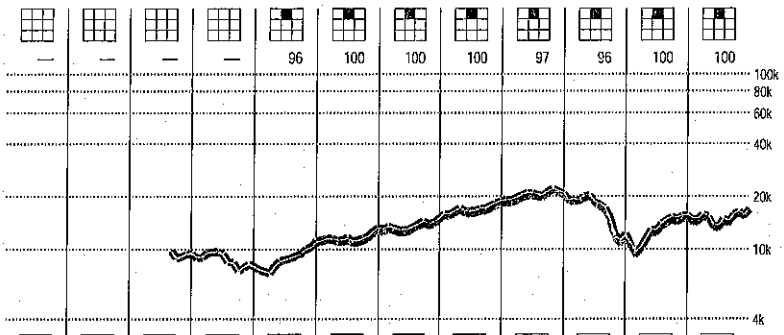
iShares MSCI EAFE Index

Overall Morningstar Rtg	Prem/Discount	Mkt Price	Morningstar Cat
★★★ 694 Foreign Large Blend (MF)	0.26	58.22	Foreign Large Blend (MF)

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	-8.35	-2.67	-18.02	-19.32	-41.00
2009	-16.21	24.36	19.36	2.00	26.88
2010	1.27	-15.39	18.08	7.00	8.25

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Mkt 12-31-2010	8.25	—	2.30	—	5.63
Std NAV 12-31-2010	7.62	—	2.36	—	5.60
Mkt Total Ret	8.25	-6.77	2.30	—	5.63
NAV Total Ret	7.62	-7.01	2.36	—	5.60
+/- MSCI Eafe	-0.13	0.01	-0.10	—	—
+/- MSCI AC W	-3.53	-1.98	-2.46	—	—
% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—



1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10	History
—	—	—	—	96	100	100	100	97	96	100	100	Investment Style Equity Stock %
—	—	—	-15.43	39.71	18.94	13.35	25.79	9.94	-41.00	26.88	8.25	Mkt Total Ret %
—	—	—	-15.63	38.37	19.72	13.40	25.99	10.92	-43.10	31.31	7.62	NAV Total Ret %
—	—	—	0.31	-0.22	-0.53	-0.14	-0.35	-0.25	0.28	-0.47	-0.13	+/- MSCI Eafe
—	—	—	-0.68	-2.46	-1.19	-3.22	-0.66	-5.73	2.43	-10.14	-3.53	+/- MSCI AC W
—	—	—	—	—	—	—	—	—	—	—	—	% Rank Cat
—	—	—	—	—	—	—	—	—	—	—	—	No. of Funds in Cat
—	—	0.30	0.14	0.32	0.58	0.24	0.29	0.11	0.47	-0.29	0.26	Avg Prem/Discount %

Growth of $10,000
- iShares MSCI EAFE I $17,078
- Cat Avg: Foreign La $16,445
- Index: MSCI Eafe Nd $17,266

Performance Quartile (within category)

Performance Disclosure

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Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-474-2737 or visit www.ishares.com.

Fees and Expenses

Sales Charges	
Front-End Load %	**NA**
Deferred Load %	**NA**
Fund Expenses	
Management Fees %	0.35
12b1 Expense %	NA
Expense Ratio %	**0.35**

Risk and Return Profile

	3 Yr 694 funds	5 Yr 511 funds	10 Yr 289 funds
MorningstarRating™	3★	3★	—
Morningstar Risk	-Avg	-Avg	—
Morningstar Return	Avg	Avg	—

	3 Yr	5 Yr	10 Yr
Standard Deviation	27.91	22.54	—
Mean	-7.01	2.36	—
Sharpe Ratio	-0.13	0.11	—

MPT Statistics	Standard Index MSCI Eafe Ndtr_D	Best Fit Index MSCI EAFE Ndtr_D
Alpha	-0.07	-0.07
Beta	0.99	0.99
R-Squared	100.00	100.00

12-Month Yield	2.41%
30-day SEC Yield	0.77
Potential Cap Gains Exp	-9.00% Assets

Portfolio Analysis 11-30-2010

Composition %	Long %	Short%	Net %
Cash	0.2	0.0	0.2
U.S. Stocks	0.3	0.0	0.3
Non-U.S. Stocks	99.3	0.0	99.3
Bonds	0.0	0.0	0.0
Other	0.2	0.0	0.2
Total	100.0	0.0	100.0

Equity Style: Value Blend Growth; Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	13.3	0.97	0.95
P/C Ratio TTM	6.5	0.96	0.93
P/B Ratio TTM	1.4	0.93	0.82
Geo Avg Mkt Cap $mil	28454	0.96	1.21

Fixed-Income Style: Short Int Long; High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	1.63
Avg Wtd Price	—

Credit Analysis 12-31-2010	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel MSCI Eafe
Americas	0.3	—
Greater Europe	63.5	—
Greater Asia	36.1	—

931 Total Stocks, 0 Total Fixed-Income, 5% Turnover Ratio

Share Chg since 10-31-2010	Share Amount		% Net Assets
	12 mil	Nestle SA	1.78
	59 mil	HSBC Holdings PLC	1.69
	177 mil	Vodafone Group PLC	1.33
	11 mil	BHP Billiton Limited	1.29
	63 mil	BP Plc	1.19
	7 mil	Novartis AG	1.14
	12 mil	Royal Dutch Shell PLC ADR B	1.07
	7 mil	Total SA	1.07
	14 mil	Telefonica, S.A. ADR	1.03
⊕	28 mil	Banco Santander SA ADR	0.99
	2 mil	Roche Holding AG	0.97
	17 mil	GlaxoSmithKline PLC	0.95
	9 mil	Toyota Motor Corporation	0.92
	3 mil	Siemens AG	0.88
	5 mil	Rio Tinto PLC	0.87

Sector Weightings	Stocks %	Rel MSCI Eafe
Information Economy	**10.9**	—
Software	1.3	—
Hardware	1.1	—
Media	1.5	—
Telecommunication	7.1	—
Service Economy	**40.0**	—
Healthcare Services	8.9	—
Consumer Services	4.5	—
Business Services	3.3	—
Financial Services	23.3	—
Manufacturing Economy	**49.0**	—
Consumer Goods	14.2	—
Industrial Goods	21.5	—
Energy	8.3	—
Utilities	5.1	—

Operations

Family:	iShares	Ticker:	EFA
Manager:	Hsiung/Savage/Casis	Exchange	ARCA
Tenure:	2.0 Years	Incept	08-14-01
Total Assets	$36,829 mil	NAV	58.07

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MORNINGSTAR®

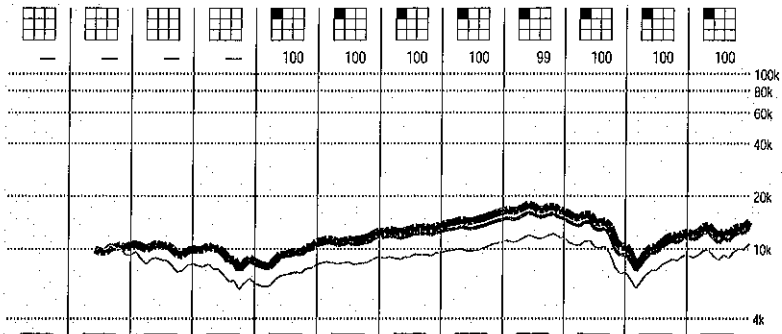
iShares Russell 1000 Value Index

Overall Morningstar Rtg™	Prem/Discount	Mkt Price	Morningstar Cat
★★★ 1120 Large Value (MF)	0.05	64.87	Large Value (MF)

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	-7.85	-5.99	-6.14	-21.85	-36.45
2009	-16.89	16.78	18.04	4.07	19.23
2010	6.85	-11.23	10.07	10.57	15.44

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Mkt 12-31-2010	15.44	—	1.24	3.09	3.65
Std NAV 12-31-2010	15.25	—	1.17	3.11	3.64
Mkt Total Ret	15.44	-4.37	1.24	3.09	3.65
NAV Total Ret	15.25	-4.48	1.17	3.11	3.64
+/- S&P 500	0.19	-1.62	-1.12	1.70	—
+/- Rus 1000V	-0.26	-0.06	-0.11	-0.15	—
% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—



Investment Style
Equity
Stock %

Growth of $10,000
- iShares Russell 100 $14,504
- Cat Avg: Large Valu $13,395
- Index: S&P 500 $10,763

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10	Performance Quartile (within category)
—	—	—	—	100	100	100	100	99	100	100	100	

History	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10
Mkt Total Ret %	-6.26	-15.18	29.51	16.11	6.64	22.48	-0.73	-36.45	19.23	15.44
NAV Total Ret %	-5.73	-15.64	29.66	16.27	6.92	21.99	-0.30	-36.82	19.70	15.25
+/- S&P 500	6.16	6.46	0.97	5.39	2.01	6.20	-5.79	0.18	-6.76	0.19
+/- Rus 1000V	-0.14	-0.12	-0.37	-0.22	-0.13	-0.26	-0.13	0.03	0.01	-0.26
% Rank Cat	—	—	—	—	—	—	—	—	—	—
No. of Funds in Cat	—	—	—	—	—	—	—	—	—	—
Avg Prem/Discount %	0.36	-0.02	-0.01	0.00	0.05	-0.05	0.03	0.00	0.02	0.04	0.05

Performance Disclosure

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Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-474-2737 or visit www.ishares.com.

Fees and Expenses

Sales Charges	
Front-End Load %	NA
Deferred Load %	NA
Fund Expenses	
Management Fees %	0.20
12b1 Expense %	NA
Expense Ratio %	**0.20**

Risk and Return Profile

	3 Yr 1120 funds	5 Yr 956 funds	10 Yr 502 funds
MorningstarRating™	3★	3★	3★
Morningstar Risk	Avg	Avg	Avg
Morningstar Return	Avg	Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	23.38	18.86	16.32
Mean	-4.48	1.17	3.11
Sharpe Ratio	-0.10	0.04	0.13

MPT Statistics	Standard Index S&P 500	Best Fit Index Russ 1000 Value
Alpha	-1.33	-0.08
Beta	1.04	1.00
R-Squared	98.00	100.00

12-Month Yield	1.98%
30-day SEC Yield	2.05
Potential Cap Gains Exp	-19.00% Assets

Portfolio Analysis 12-31-2010

Composition %	Long %	Short%	Net %
Cash	0.1	0.0	0.1
U.S. Stocks	99.3	0.0	99.3
Non-U.S. Stocks	0.6	0.0	0.6
Bonds	0.0	0.0	0.0
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style

Value	Blend	Growth	
■			Large
			Mid
			Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	13.7	0.88	1.05
P/C Ratio TTM	7.5	0.81	1.01
P/B Ratio TTM	1.6	0.73	0.94
Geo Avg Mkt Cap $mil	33355	0.69	0.99

Fixed-Income Style

Short	Int	Long	
			High
			Med
			Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis 12-31-2010	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B--	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel S&P 500
Americas	99.6	1.00
Greater Europe	0.4	—
Greater Asia	0.0	—

Share Chg since 12-30-2010	Share Amount	668 Total Stocks, 0 Total Fixed-Income, 24% Turnover Ratio	% Net Assets
⊕	4 mil	Procter & Gamble Company	2.76
⊕	9 mil	AT&T, Inc.	2.74
⊕	3 mil	Chevron Corporation	2.57
⊕	6 mil	J.P. Morgan Chase & Co.	2.48
⊕	4 mil	Johnson & Johnson	2.41
⊕	3 mil	Berkshire Hathaway Inc. B	2.30
⊕	8 mil	Wells Fargo Company	2.21
⊕	13 mil	Pfizer Inc.	2.19
⊕	13 mil	General Electric Company	2.16
⊕	16 mil	Bank of America Corp	1.83
⊕	5 mil	Merck & Co Inc	1.79
⊕	4 mil	Verizon Communications Inc.	1.51
⊕	34 mil	Citigroup, Inc.	1.48
⊕	815,783	Goldman Sachs Group, Inc.	1.34
⊕	3 mil	Walt Disney Company	1.19

Sector Weightings	Stocks %	Rel S&P 500
Information Economy	**15.1**	**0.62**
Software	1.7	0.38
Hardware	1.9	0.21
Media	5.0	1.56
Telecommunication	6.5	0.90
Service Economy	**47.4**	**1.22**
Healthcare Services	12.9	1.17
Consumer Services	4.0	0.48
Business Services	2.8	0.87
Financial Services	27.8	1.70
Manufacturing Economy	**37.5**	**1.02**
Consumer Goods	7.5	0.84
Industrial Goods	10.2	0.84
Energy	13.0	1.05
Utilities	6.8	2.06

Operations

Family:	iShares	Ticker:	IWD
Manager:	Hsiung/Savage	Exchange	ARCA
Tenure:	3.0 Years	Incept	05-22-00
Total Assets	$10,698 mil	NAV	64.84

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MORNINGSTAR®

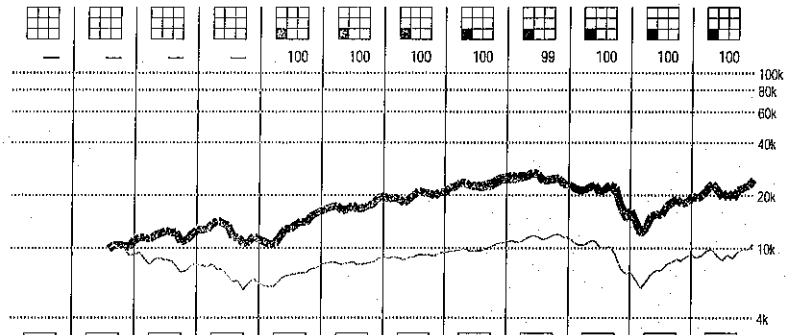
iShares Russell 2000 Value Index

Overall Morningstar Rtg™	Prem/Discount	Mkt Price	Morningstar Cat
★★ 307 Small Value (MF)	0.06	71.09	Small Value (MF)

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	-6.79	-2.82	6.61	-26.18	-28.72
2009	-19.29	17.92	22.41	3.51	20.59
2010	10.28	-10.65	9.61	15.44	24.68

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Mkt 12-31-2010	24.68	—	3.47	8.24	9.13
Std NAV 12-31-2010	24.24	—	3.40	8.22	9.13
Mkt Total Ret	24.68	2.34	3.47	8.24	9.13
NAV Total Ret	24.24	2.17	3.40	8.22	9.13
+/- S&P 500	9.18	5.03	1.11	6.81	—
+/- Rus 2000V	-0.26	-0.02	-0.12	-0.20	—
% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—



Investment Style
Equity
Stock %

Growth of $10,000
- iShares Russell 200 $24,964
- Cat Avg: Small Valu $25,112
- Index: S&P 500 $10,671

Performance Quartile (within category)

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10	History
—	—	13.60	-11.89	45.94	22.09	4.37	23.36	-10.31	-28.72	20.59	24.68	Mkt Total Ret %
—	—	13.40	-11.49	45.57	22.00	4.50	23.06	-9.92	-28.73	20.45	24.24	NAV Total Ret %
—	—	25.29	10.61	16.88	11.12	-0.41	7.27	-15.41	8.27	-6.01	9.18	+/- S&P 500
—	—	-0.62	-0.06	-0.46	-0.25	-0.21	-0.42	-0.14	0.19	-0.13	-0.26	+/- Rus 2000V
—	—	—	—	—	—	—	—	—	—	—	—	% Rank Cat
—	—	—	—	—	—	—	—	—	—	—	—	No. of Funds in Cat
—	-0.05	0.02	-0.30	-0.14	0.00	-0.13	-0.07	-0.16	0.06	-0.15	0.06	Avg Prem/Discount %

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

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Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-474-2737 or visit www.ishares.com.

Fees and Expenses

Sales Charges	
Front-End Load %	NA
Deferred Load %	NA
Fund Expenses	
Management Fees %	0.25
12b1 Expense %	NA
Expense Ratio %	**0.41**

Risk and Return Profile

	3 Yr 307 funds	5 Yr 241 funds	10 Yr 135 funds
MorningstarRating™	2★	3★	2★
Morningstar Risk	Avg	Avg	Avg
Morningstar Return	-Avg	-Avg	-Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	28.48	23.34	20.28
Mean	2.17	3.40	8.22
Sharpe Ratio	0.20	0.17	0.38

MPT Statistics	Standard Index S&P 500	Best Fit Index Russ 2000 Value
Alpha	6.94	-0.02
Beta	1.21	1.00
R-Squared	87.00	100.00

12-Month Yield	1.63%
30-day SEC Yield	2.31
Potential Cap Gains Exp	-16.00% Assets

Portfolio Analysis 12-31-2010

Composition %	Long %	Short%	Net %
Cash	0.1	0.0	0.1
U.S. Stocks	98.9	0.0	98.9
Non-U.S. Stocks	0.9	0.0	0.9
Bonds	0.0	0.0	0.0
Other	0.1	0.0	0.1
Total	100.0	0.0	100.0

Equity Style (Value Blend Growth; Large Mid Small)

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	15.0	0.97	1.04
P/C Ratio TTM	7.7	0.83	1.05
P/B Ratio TTM	1.3	0.59	1.00
Geo Avg Mkt Cap $mil	907	0.02	0.80

Fixed-Income Style (Short Int Long; High Med Low)

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis 12-31-2010	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel S&P 500
Americas	99.8	1.00
Greater Europe	0.1	—
Greater Asia	0.0	—

Share Chg since 12-30-2010	Share Amount	1297 Total Stocks, 1 Total Fixed-Income, 38% Turnover Ratio	% Net Assets
	2 mil	Hecla Mining Company	0.46
	3 mil	American Capital, Ltd.	0.46
	1 mil	Biomed Realty Trust, Inc.	0.43
	607,075	Highwoods Properties	0.43
	2 mil	MFA Financial, Inc.	0.43
	1 mil	CBL & Associates Properties,	0.43
	626,946	Complete Production Services,	0.41
	671,872	National Retail Properties, I	0.41
	374,896	Entertainment Properties Trus	0.40
	578,547	Piedmont Natural Gas Company	0.40
	526,369	American Campus Communities,	0.38
	493,565	W.R. Grace & Company	0.38
	2 mil	Apollo Investment Corporation	0.38
	663,890	Coeur D'Alene Mines Corporati	0.38
	776,820	Alterra Capital Holdings Ltd	0.37

Sector Weightings	Stocks %	Rel S&P 500
Information Economy	**10.0**	**0.41**
Software	2.4	0.53
Hardware	4.2	0.46
Media	1.0	0.31
Telecommunication	2.4	0.33
Service Economy	**57.5**	**1.47**
Healthcare Services	5.3	0.48
Consumer Services	7.2	0.86
Business Services	8.5	2.66
Financial Services	36.5	2.23
Manufacturing Economy	**32.5**	**0.88**
Consumer Goods	5.4	0.61
Industrial Goods	14.0	1.16
Energy	6.8	0.55
Utilities	6.3	1.91

Operations

Family:	iShares	Ticker:	IWN
Manager:	Hsiung/Savage	Exchange	ARCA
Tenure:	3.0 Years	Incept	07-24-00
Total Assets	$4,728 mil	NAV	71.05

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MORNINGSTAR®

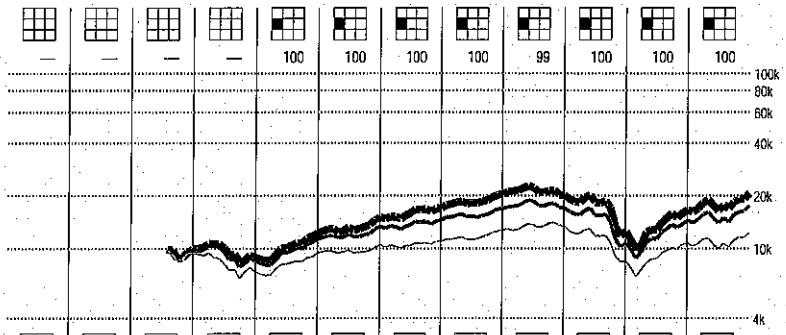
iShares Russell Midcap Value Index

Overall Morningstar Rtg™	Prem/Discount	Mkt Price	Morningstar Cat
★★★ 360 Mid-Cap Value (MF)	-0.04	45.01	Mid-Cap Value (MF)

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	-8.57	0.03	-7.48	-26.71	-37.98
2009	-15.13	21.00	23.61	5.01	33.31
2010	9.55	-9.65	12.06	12.18	24.43

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Mkt 12-31-2010	24.43	—	3.97	—	8.06
Std NAV 12-31-2010	24.40	—	3.95	—	8.06
Mkt Total Ret	24.43	0.95	3.97	—	8.06
NAV Total Ret	24.40	0.94	3.95	—	8.06
+/- S&P 500	9.34	3.80	1.66	—	—
+/- RusMidVal	-0.35	-0.07	-0.13	—	—
% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—



Investment Style
Equity
Stock %

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10
—	—	—	—	100	100	100	100	99	100	100	100

Growth of $10,000
- iShares Russell Mid $20,907
- Cat Avg: Mid-Cap Va $17,748
- Index: S&P 500 $12,456

Performance Quartile (within category)

History	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10
Mkt Total Ret %	—	—	—	-10.43	38.60	22.96	12.54	20.00	-1.59	-37.98	33.31	24.43
NAV Total Ret %	—	—	—	-9.65	37.67	23.24	12.68	19.94	-1.59	-38.34	34.07	24.40
+/- S&P 500	—	—	—	12.45	8.98	12.36	7.77	4.15	-7.08	-1.34	7.61	9.34
+/- RusMidVal	—	—	—	0.00	-0.40	-0.47	0.03	-0.28	-0.17	0.11	-0.14	-0.35
% Rank Cat	—	—	—	—	—	—	—	—	—	—	—	—
No. of Funds in Cat	—	—	—	—	—	—	—	—	—	—	—	—
Avg Prem/Discount %	—	—	0.13	0.05	0.20	0.00	0.00	-0.02	-0.05	-0.07	-0.03	-0.04

Performance Disclosure

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Portfolio Analysis 12-31-2010

Composition %	Long %	Short%	Net %
Cash	0.2	0.0	0.2
U.S. Stocks	98.3	0.0	98.3
Non-U.S. Stocks	1.5	0.0	1.5
Bonds	0.0	0.0	0.0
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style

Value	Blend	Growth	
			Large
■			Mid
			Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	15.0	0.97	1.06
P/C Ratio TTM	7.2	0.77	1.00
P/B Ratio TTM	1.5	0.68	0.94
Geo Avg Mkt Cap $mil	6399	0.13	1.17

Fixed-Income Style

Short	Int	Long	
			High
			Med
			Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Share Chg since 12-30-2010	Share Amount	541 Total Stocks, 0 Total Fixed-Income, 27% Turnover Ratio	% Net Assets
	395,929	Peabody Energy Corporation	0.82
	2 mil	Xerox Corporation	0.82
	954,257	Spectra Energy Corporation	0.80
	257,168	Noble Energy, Inc.	0.73
	415,328	Consolidated Edison Company	0.71
	987,495	Progressive Corporation	0.71
	390,154	Equity Residential	0.68
	474,393	Ingersoll-Rand PLC	0.68
	442,683	CenturyLink, Inc.	0.67
	423,089	Progress Energy, Inc.	0.65
	364,664	Sempra Energy	0.64
	710,363	PPL Corporation	0.63
	225,223	Lorillard, Inc.	0.63
	3 mil	Qwest Communications Internat	0.63
	480,210	Edison International	0.62

Sector Weightings	Stocks %	Rel S&P 500
Information Economy	**10.6**	**0.44**
Software	0.9	0.20
Hardware	3.0	0.33
Media	3.9	1.22
Telecommunication	2.8	0.39
Service Economy	**43.2**	**1.11**
Healthcare Services	5.4	0.49
Consumer Services	5.0	0.60
Business Services	3.4	1.06
Financial Services	29.4	1.79
Manufacturing Economy	**46.2**	**1.26**
Consumer Goods	8.9	1.00
Industrial Goods	13.9	1.15
Energy	11.9	0.96
Utilities	11.4	3.45

Fees and Expenses

Sales Charges	
Front-End Load %	**NA**
Deferred Load %	**NA**

Fund Expenses	
Management Fees %	0.25
12b1 Expense %	NA
Expense Ratio %	**0.25**

Risk and Return Profile

	3 Yr 360 funds	5 Yr 286 funds	10 Yr 98 funds
MorningstarRating™	3★	3★	—
Morningstar Risk	+Avg	+Avg	—
Morningstar Return	Avg	Avg	—

	3 Yr	5 Yr	10 Yr
Standard Deviation	27.57	22.01	—
Mean	0.94	3.95	—
Sharpe Ratio	0.15	0.19	—

MPT Statistics	Standard Index S&P 500	Best Fit Index Russ Midcap Value
Alpha	5.37	-0.09
Beta	1.20	1.00
R-Squared	95.00	100.00

12-Month Yield	1.95%
30-day SEC Yield	1.96
Potential Cap Gains Exp	-18.00% Assets

Credit Analysis 12-31-2010

	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel S&P 500
Americas	98.8	0.99
Greater Europe	1.2	—
Greater Asia	0.0	—

Operations

Family:	iShares	Ticker:	IWS
Manager:	Hsiung/Savage	Exchange	ARCA
Tenure:	3.0 Years	Incept	07-17-01
Total Assets	$3,100 mil	NAV	45.03

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MORNINGSTAR®

PIMCO Commodity Real Ret Strat Instl

Overall Morningstar Rtg™	Incept	Type	Total Assets	Morningstar Cat
★★★ (36)	06-28-02	MF	$16,581 mil	Commodities Broad Basket (MF)

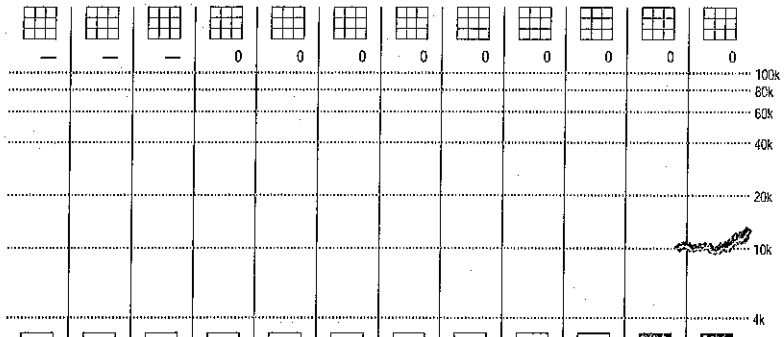
Standard Index Mstar Lng-Only Commdty

Category Index DJ UBS Commodity TR USD

Performance 12-31-2010

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2008	14.38	14.28	-32.60	-35.68	-43.33
2009	-0.85	15.50	9.44	11.64	39.92
2010	-3.22	-3.06	14.60	15.45	24.13

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	24.13	-0.53	3.39	—	12.25
Std 12-31-2010	24.13	—	3.39	—	12.25
Total Return	24.13	-0.53	3.39	—	12.25
+/- Std Index	0.51	0.52	-1.57	—	—
+/- Cat Index	7.30	3.14	2.21	—	—
% Rank Cat	4	3	4	—	—
No. in Cat	56	36	28	5	—
7-day Yield	—				



Investment Style
Equity
Stock %

Growth of $10,000
- PIMCO Commodity Real Ret Strat Instl $13,205
- Category Average $11,999
- Standard Index $12,939

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	12-10	History
—	—	—	11.56	13.67	14.85	14.86	13.96	16.23	6.39	8.28	9.29	NAV
—	—	—	—	29.82	16.36	20.50	-3.04	23.80	-43.33	39.92	24.13	Total Return %
—	—	—	—	5.09	-1.27	-5.04	-2.81	-7.96	-9.56	21.60	0.51	+/- Standard Index
—	—	—	—	5.89	7.21	-0.86	-5.11	7.57	-7.68	21.01	7.30	+/- Category Index
—	—	—	—	—	—	—	—	—	—	3	4	% Rank Cat
—	—	—	—	—	—	—	—	—	—	50	56	No. of Funds in Cat

Performance Quartile (within category)

Performance Disclosure

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Fees and Expenses

Sales Charges	
Front-End Load %	**NA**
Deferred Load %	**NA**

Fund Expenses	
Management Fees %	0.74
12b1 Expense %	NA
Prospectus Gross Exp Ratio %	**0.89**

Risk and Return Profile

	3 Yr 36 funds	5 Yr 28 funds	10 Yr *5 funds*
MorningstarRating™	3★	4★	—
Morningstar Risk	+Avg	Avg	—
Morningstar Return	+Avg	+Avg	—

	3 Yr	5 Yr	10 Yr
Standard Deviation	30.64	25.51	—
Mean	-0.53	3.39	—
Sharpe Ratio	0.12	0.18	—

MPT Statistics	Standard Index	Best Fit Index DJ UBS Commodity TR USD
Alpha	1.86	5.25
Beta	1.15	1.20
R-Squared	93.00	94.00

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	13.00% Assets

Portfolio Analysis 06-30-2010

Composition %	Long %	Short%	Net %
Cash	21.9	50.4	-28.5
U.S. Stocks	0.0	0.0	0.0
Non-U.S. Stocks	0.0	0.0	0.0
Bonds	111.4	1.4	110.0
Other	19.0	0.4	18.5
Total	152.2	52.2	100.0

Equity Style (Value Blend Growth; Large Mid Small)

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	—	—	—
P/C Ratio TTM	—	—	—
P/B Ratio TTM	—	—	—
Geo Avg Mkt Cap $mil	—	—	—

Fixed-Income Style (Short Int Long; High Med Low)

Avg Eff Duration	4.30
Avg Eff Maturity	5.40
Avg Credit Quality	—
Avg Wtd Coupon	2.92
Avg Wtd Price	198.59

Credit Analysis 03-31-2010	Bond %
AAA	90.00
AA	4.00
A	4.00
BBB	1.00
BB	1.00
B	0.00
Below B	0.00
NR/NA	0.00

Regional Exposure	Stocks %	Rel Std Index
Americas	—	—
Greater Europe	—	—
Greater Asia	—	—

Share Chg since 03-31-2010	Share Amount	0 Total Stocks, 398 Total Fixed-Income, 397% Turnover Ratio	% Net Assets
⊕	11 bil	Pimco Cayman Cmdty Fd Ltd Ins	14.93
⊕	1 bil	US Treasury Note 2.5%	8.86
⊕	1 bil	US Treasury Note 1.875%	8.35
⊕	1 bil	US Treasury Note 1.875%	7.81
⊕	1 bil	US Treasury Note 2%	7.51
⊕	1 bil	US Treasury Note 2%	7.41
⊕	1 bil	US Treasury Note 1.625%	6.84
⊖	924 mil	US Treasury Note 3%	5.97
⊕	800 mil	US Treasury Note 2.625%	5.48
✱	564 mil	US Treasury (Fut)	4.20
⊖	630 mil	US Treasury Note 1.25%	4.00
⊕	584 mil	US Treasury Note 2%	3.83
⊕	536 mil	US Treasury Note 1.625%	3.43
⊕	442 mil	US Treasury Note 2.375%	2.97
⊕	417 mil	US Treasury Note 1.375%	2.59

Sector Weightings	Stocks %	Rel Std Index
Information Economy	—	—
Software	—	—
Hardware	—	—
Media	—	—
Telecommunication	—	—
Service Economy	—	—
Healthcare Services	—	—
Consumer Services	—	—
Business Services	—	—
Financial Services	—	—
Manufacturing Economy	—	—
Consumer Goods	—	—
Industrial Goods	—	—
Energy	—	—
Utilities	—	—

Operations

Family:	PIMCO	Objective:	Specialty--Natural Res	Minimum IRA Purchase:	$0
Manager:	Worah, Mihir	Ticker:	PCRIX	Min Auto Investment Plan:	$0
Tenure:	3.0 Years	Minimum Intitial Purchase:	$1,000,000	Purchase Constraints:	T/A/

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MORNINGSTAR®

Federated®

Federated Prime Obligations Fund

Institutional Shares

12/31/2010

MONEY MARKET PRIME

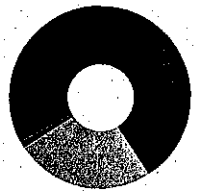
Credit Ratings

AAAm *Standard & Poor's*
Aaa *Moody's*
AAA *Fitch*
NAIC Approved List*

Portfolio Assets

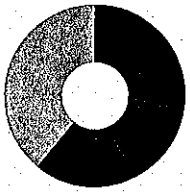
$51.9 billion

Portfolio Composition (%)



- Commercial Paper & Notes **41.8**
- Variable Rate Instruments **25.2**
- Repurchase Agreements **1.3**
- Bank Instruments **31.7**

Credit Quality Composition (%)

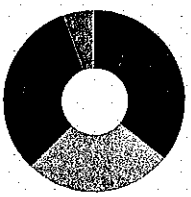


- A-1+ **60.5**
- A-1 **39.5**

2a-7 Liquidity

Daily	19.05%
Weekly	36.67%

Effective Maturity Schedule (%)



- 1-7 Days **34.7**
- 8-30 Days **27.7**
- 31-90 Days **24.0**
- 91-180 Days **9.1**
- 181 + Days **4.5**

Weighted Average Maturity

43 Days

Weighted Average Life

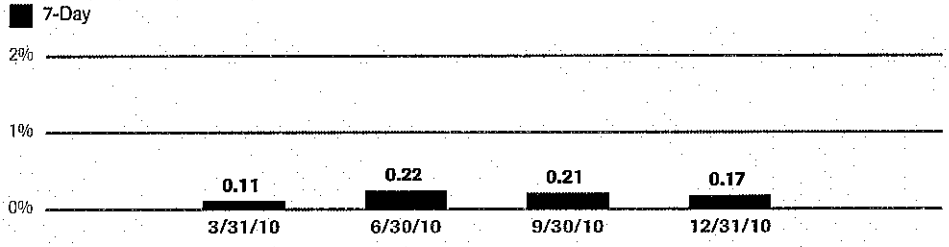
74 Days

Product Highlights

- Pursues current income consistent with stability of principal.
- Invests primarily in short-term, high-quality, fixed-income securities issued by banks, corporations and the U.S. government, rated in the highest short-term category or of comparable quality.
- Holds AAAm, Aaa and AAA ratings from Standard & Poor's, Moody's and Fitch, respectively.
- On National Association of Insurance Commissioners (NAIC) Approved List.*
- Gives investors more time to complete daily cash processing and initiate late-day deposit transactions through 5 p.m. EST cut-off time for purchases and redemptions.

Fund Performance

Yield History (%)



Net yields are based on the average daily income dividend and average net asset value for the 7 days ended on the date of calculation.

Net Yields (%)	7-Day
Federated Prime Obligations Fund	0.17

Annualized Yields (%)	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
7-Day	0.10	0.08	0.11	0.14	0.19	0.22	0.24	0.24	0.21	0.20	0.18	0.17

1 Year Total Return: 0.17%

Performance data quoted represents past performance which is no guarantee of future results. Investment return will vary. An investor's shares, when redeemed, may be worth more or less than the original cost. Current performance may be lower or higher than what is stated. To view performance current to the most recent month-end, contact us or visit our Web site at FederatedInvestors.com.

Although not contractually obligated to do so, the adviser and/or certain fund service providers waived all or a portion of their fees or reimbursed the fund for certain operating expenses. These voluntary waivers and reimbursements may be modified or terminated at any time; accordingly, the fund's expenses may vary (i.e., increase or decrease) during the fund's fiscal year. These waivers increase income to the fund and result in a higher return to investors.

Otherwise, the 7-day yield would have been 0.09% and total return would have been lower.

Total return represents the change in value of an investment after reinvesting all income and capital gains. Yield quotations more closely reflect the current earnings of the fund than the total return quotation.

The 2010 amendments to Rule 2a-7 dictate that money market funds maintain a 10% daily liquidity bucket and a 30% weekly liquidity bucket. Both requirements are 'point of purchase' requirements. Thus, it is permissible and probable that money market funds may, at any given time, have liquidity percentages reflecting less than the 10% and 30% thresholds. In such circumstances, the portfolio manager will be required to purchase securities to fill the requisite liquidity bucket prior to purchasing longer-dated securities. Additionally, the SEC requirements for what may be defined as 'daily' and 'weekly' differs from the standard maturities used in calculating the 'Effective Maturity Schedule.' Therefore, the percentages in the 2a-7 Liquidity table will generally not equal the amounts shown in the 'Effective Maturity Schedule.'

**This fund is on the NAIC's "approved" list as a Class 1 listing. A designation of approved denotes that the fund meets certain quality and pricing guidelines. This is subject to an annual review.*

Not FDIC Insured
May Lose Value • No Bank Guarantee

News Release

SunTrust Completes Strategic Review of RidgeWorth Capital Management

Federated Investors, Inc. to Acquire $17 Billion in Managed Liquidity Assets

ATLANTA, July 16, 2010 /PRNewswire via COMTEX/ --

SunTrust Banks, Inc. (NYSE: STI) today announced the completion of the strategic review of its RidgeWorth Capital Management subsidiary, and that the Company has reached a definitive agreement for Federated Investors, Inc. (Federated) (NYSE: FII) to acquire approximately $17 billion in managed liquidity assets. SunTrust will retain RidgeWorth's long-term asset management business.

Under the agreement, approximately $17 billion in money market mutual fund assets currently managed in nine RidgeWorth money market mutual funds will transition to six existing Federated money market mutual funds with similar investment objectives. The transactions are subject to receipt of the customary approvals and the companies expect the migration to the Federated Funds will be completed by year end. SunTrust will continue to offer a variety of liquidity options and money market solutions for its institutional and individual clients.

"These actions reflect SunTrust's ongoing efforts to ensure its business mix maximizes client satisfaction and shareholder value," said William H. Rogers, Jr., president of SunTrust Banks, Inc. "Federated shares SunTrust's focus on providing outstanding client service, and we are dedicated to ensuring a smooth transition for our managed liquidity clients. Furthermore, we believe RidgeWorth's long-term asset management business offers attractive growth opportunities for us, and we look forward to driving its continued success."

RidgeWorth's strong investment performance has been recognized by the industry and it continues to grow its assets under management. In March, Lipper awarded RidgeWorth its Small Company "Overall" and "Mixed-Asset" Awards for the highest consistent return among qualifying small companies over the three-year period ending December 31, 2009. In addition, at the end of the first quarter, Morningstar had awarded four or five star Overall ratings to 23 of RidgeWorth's 41 I-share class mutual funds. This strong investment performance has enabled RidgeWorth and its boutiques to gather over $10.6 billion in new, non-trust client assets over the last 18 months.

RidgeWorth and its boutiques collectively managed $65.1 billion in assets as of March 31, 2010. SunTrust had more than $211 billion in assets under advisement, including $122.7 billion in assets under management as of March 31, 2010.

SunTrust Banks, Inc., headquartered in Atlanta, is one of the nation's largest banking organizations, serving a broad range of consumer, commercial, corporate and institutional clients. As of March 31, 2010, SunTrust had total assets of $171.8 billion and total deposits of $118.8 billion. The Company operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states and a full array of technology-based, 24-hour delivery channels. The Company also serves clients in selected markets nationally. Its primary businesses include deposit, credit, trust and investment services. Through various subsidiaries the Company provides mortgage banking, insurance, brokerage, investment management, equipment leasing and investment banking services. SunTrust's Internet address is suntrust.com

SOURCE SunTrust Banks, Inc.

City of Fort Lauderdale, Florida
Trustee and Investment Management Services
Municipal Cemetery System
Perpetual Care Trust Fund

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ALL INFORMATION IS CONFIDENTIAL

Market Indices and Benchmarks

The following is a list of market indices that SunTrust currently utilizes for measuring investment returns, modeling portfolios and benchmarking performance.

- HFRI Alternative Universe
- iMoneyNet Financial First Tier Money Funds Avg.
- iMoneyNet Financial US Treasury & Repo Funds Avg.
- iMoneyNet Government Institutional
- iMoneyNet All Tax Free
- iMoneyNet Tax-Free National Retail
- Barclays Govt / Credit Index
- Barclays Govt / Credit Index A or better
- Barclays Govt / Credit Intermediate Index
- Barclays Govt / Credit Intermediate Index A or better
- Barclays Govt 1-3 Year Index
- Barclays Aggregate Index
- Barclays Aggregate Index A or Better
- Barclays High Yield Bond Index
- Barclays Intermediate U.S. Government Bond Index
- Barclays 1-5 Year Govt/Credit Index
- Barclays U.S. Govt Bond Index
- Barclays U.S. Treas: U.S. TIPS
- Barclays Intermediate U.S. Aggregate Bond Index
- Barclays Inter US Agg Bond Index A+ (Ex Baa)
- Barclays 3 Year Municipal Bond Index
- Barclays 5 Year Municipal Bond Index
- Barclays 7 Year Municipal Bond Index
- Barclays 10 Year Municipal Bond Index
- Lipper Balanced Average
- Lipper Balanced Index
- Lipper Capital Appreciation Funds Avg.
- Lipper Corporate A Rated Debt Funds Avg.
- Lipper Equity Income Average
- Lipper Florida Municipal Debt Funds Index
- Lipper General Equity Average
- Lipper Growth & Income Average
- Lipper Growth Average
- Lipper Intermediate-Term Inv Grade Debt Average
- Lipper Intermediate-Term U.S. Govt Avg.
- Lipper International Funds Average
- GS Commodity
- CTA/Managed Futures Index
- Lipper International Municipal Debt Funds Index
- Lipper Large Cap Core Index
- Lipper Loan Participation Funds Avg.
- Lipper Mid-Cap Average
- Lipper Multi-Cap Growth Index
- Lipper Multi-Cap Value Index
- Lipper Money Market Funds Index
- Lipper Science and Technology Index
- Lipper Short-Int. Term U.S. Govt Avg.
- Lipper Short-Term Investment Grade Debt Avg.
- Lipper Short-Term Treasury Avg.
- Lipper Small Cap Average
- Lipper Ultra Short Obligation Funds Index
- LV Aggressive Growth Hybrid Index (90/10)
- LV Conservative Hybrid Index (70/20/10)
- LV Growth & Income Hybrid Index (65/25/10)
- LV Moderate Growth Hybrid Index (50/40/10)
- 60% S&P500/40% Barclays Agg (Qtrly Rebalancing)
- Merrill Lynch 1-3 Govt / Corp. Index
- Merrill Lynch 1-5 Govt / Corp. Index
- Merrill Lynch 1-5 U.S Treasuries/Agencies Index
- Merrill Lynch 6 Month US Treasury Bill Index
- Merrill Lynch US Corp/Government A+ Rated Index
- Merrill Lynch Govt Mortgage Index
- Merrill Lynch High Yield Master
- MSCI EAFE-GDP Weighted (Price)
- MSCI - EAFE (Net Dividends)
- MSCI EAFE Growth Index (Net Divs)
- MSCI EAFE Small Cap Index (Net Divs)
- MSCI EAFE Value Index (Net Divs)
- MSCI EAFE + Emerging Markets Free Index (Gross)
- MSCI Emerging Markets Free Index (Net)
- MSCI World Index (Net Divs)
- MSCI World Ex US Index (Net Divs)

SunTrust

Trade Date Statement Guide

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COST SUMMARY 7

5/1/05 THROUGH 5/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 2

	AMOUNT	TOTAL
BEGINNING COST + CASH		11,500,000.00
CASH RECEIPTS, DISTRIBUTIONS & EXPENSES		
OTHER DISTRIBUTIONS	-50.00	
TOTAL CASH RECEIPTS, DISB & EXP		-50.00
INVESTMENT EARNINGS		
INCOME COLLECTED	50,000.00	
REALIZED GAIN/LOSS-ASSETS DISPOSED/SOLD	-10,000.00*	
TOTAL INVESTMENT EARNINGS		40,000.00
ENDING COST + CASH		11,539,950.00

7 These sections allow you to gauge the **cost basis** and **cash value** of your account at a glance.

SUNTRUST

CASH SUMMARY 7

5/1/05 THROUGH 5/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 3

	AMOUNT	TOTAL
BEGINNING CASH BALANCE		50,550.00
CASH RECEIPTS, DISTRIBUTIONS & EXPENSES		
OTHER DISTRIBUTIONS	-50.00	
TOTAL CASH RECEIPTS, DISB & EXP		-50.00
INVESTMENT ACTIVITY		
ASSETS ACQUIRED / PURCHASED	-150,000.00	
ASSETS DISPOSED / SOLD	650,000.00	
TOTAL INVESTMENT ACTIVITY		-100,000.00
INVESTMENT EARNINGS		
INCOME COLLECTED	50,000.00	
TOTAL INVESTMENT EARNINGS		50,000.00
ENDING CASH BALANCE		0.00

SUNTRUST

CONTRIBUTIONS AND BENEFIT PAYMENTS 8

5/1/05 THROUGH 5/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 4

EFFECTIVE DATE	DESCRIPTION	SHARES/ PAR VALUE	CASH	COST	MARKET VALUE	REALIZED GAIN/LOSS	ADJUSTMENT TO UNREALIZED GAIN/LOSS
5/15/05	ACK EMPLOYEE CONTRIB SUMMARY RECD FROM ABC ADMINISTR NON REDUCE FROM 5/1/05 5/15/05		18,080.00				
	TOTAL EMPLOYEE SUMMARY	0.000	18,080.00	0.00	0.00		

8 If applicable, any contributions and benefit payments for the statement period will be summarized here.

SUNTRUST

RECEIPTS, DISBURSEMENTS AND EXPENSES 9

5/1/05 THROUGH 5/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 5

EFFECTIVE DATE	DESCRIPTION	CASH
	CASH DISBURSEMENTS	
	OTHER DISBURSEMENTS	
5/16/05	TAX FOREIGN WITH DIVIDENDS DIVIDEND ON EAST CORP	-25.00
5/25/05	MISCELLANEOUS EXPENSE PAID TO PAYING AGENT .002 PER SHARE ADR FEE DEXO CORP CUSIP XXXXXXXX	-25.00
	TOTAL OTHER DISBURSEMENTS	-50.00

9 These two sections keep track of your **cash** and **non-cash** movement into and out of your account for the statement period.

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NON-CASH RECEIPTS, NON-CASH DISBURSEMENTS AND ADJUSTMENTS 9

5/1/05 THROUGH 5/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 6

EFFECTIVE DATE	DESCRIPTION	SHARES/ PAR VALUE	COST	MARKET VALUE	REALIZED GAIN/LOSS	ADJUSTMENT TO UNREALIZED GAIN/LOSS
	NON-CASH RECEIPTS					
	MISCELLANEOUS ASSETS					
5/19/05	CLASS ACTION PENDING FOR ABC CORP PENDING FINAL PAYMENT CUSIP: XXXXXXXX	1.000	1.00	0.00	0.00	1.00
	TOTAL MISCELLANEOUS ASSETS	1.000	1.00	0.00	0.00	1.00

12 Here you will find a high-level summary of your entire portfolio, categorized by asset class. At a glance, you may view the most pertinent information about your holdings, including the current market value, cost basis and estimated annual income of each asset class.

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SUMMARY OF ASSETS HELD 12

8/1/05 THROUGH 8/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 42

ASSET CATEGORY	MARKET VALUE	% TOTAL AT MKT	COST	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD AT MKT	ACCRUED INCOME
MF EQUITIES	1,300,000.00	10.00%	1,275,000.00	25,000.00	0,000.00	0.00	0.00
TOTAL MUTUAL FUNDS	1,300,000.00	10.00%	1,275,000.00	25,000.00	0,000.00	0.00	0.00
MISCELLANEOUS ASSETS							
OTHER REC/PAYABLE	0.00	0.00	1.00	-1.00	0.00	0.00	0.00
TOTAL MISCELLANEOUS ASSETS	0.00	0.00	1.00	-1.00	0.00	0.00	0.00
CASH	0.00	0.00	0.00				
PENDING CASH	0.00	0.00	0.00				
TOTAL ACCOUNT	12,879,000.00		11,535,550.00	1,000,000.00	270,000.00	2.75	40,000.00
ACCRUED INCOME	40,000.00		40,000.00				
TOTAL VALUE	12,719,550.00		11,879,550.00	1,000,000.00	270,000.00	2.75	40,000.00

13 A detailed description of each individual holding, along with a total, is provided in this section of your statement.

SUNTRUST

DETAIL OF ASSETS HELD 13

AS OF 8/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 43

SHARES PAR VALUE	ASSET DESCRIPTION	CUSIP NUMBER MOODY/S&P	MARKET VALUE MARKET PRICE	% NET YLD MKT	COST PRIT COST	UNREALIZED GAIN/LOSS	ACCRUED INCOME EST ANN INCOME
	STIP & MONEY MARKET FUNDS						
	SHORT TERM INVT TRADERS						
350,000.00	SEE CLOSING FOR SEIMS QUALITY INV TO T SMS	XXXXX1234	350,000.00 1.000	2.70 2.00	350,000.00 1.00	0.00	600.00 2,500.00
350,000.00	TOTAL SHORT TERM INVT TRADERS		350,000.00	2.70 2.00	350,000.00	0.00	600.00 2,500.00
350,000.00	TOTAL STIP & MONEY MARKET FUNDS		350,000.00	2.70 2.00	350,000.00	0.00	600.00 2,500.00
	U.S. GOVERNMENT & AGENCY BONDS						
	US TREASURIES						
115,000.000	UNITED STATES TREASURY NOTES	XXXXX4321	140,000.00 121.739	1.85% 4.95%	135,000.00 117.391	5,000.00	2,500.00 2,500.00

14 Any trades executed within the statement period but have a settlement date outside of the statement period will be displayed here.

SUNTRUST

SCHEDULE OF PENDING TRADES 14

8/01/05 THROUGH 8/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 44

TRADE DATE SETTLE DATE	SHARES/ PAR VALUE	DESCRIPTION	TRANSACTION AMOUNT
8/30/05	50,000.00	XXX STAR ACCRP 1.000% 6/30/05	50,000.00
8/01/05		50,000 PAR VALUE AT 100% CUSIP XXXXXXXXX 7654321	
		TOTAL SALES	50,000.00
		NET TRADES PENDING SETTLEMENT	50,000.00

15 Here you can compare unrealized gains or losses from one statement period to the next. Also, the section total represents the total year-to-date unrealized value.

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CHANGE IN UNREALIZED GAIN/LOSS 15

8/01/05 THROUGH 8/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 45

TOTAL ENDING MARKET VALUE	12,719,550.00	
TOTAL ENDING COST VALUE	11,535,550.00	
ENDING UNREALIZED GAIN/LOSS		1,200,000.00
LESS		
TOTAL BEGINNING MARKET VALUE	12,500,000.00	
TOTAL BEGINNING COST VALUE	11,520,000.00	
BEGINNING UNREALIZED GAIN/LOSS		980,000.00
CHANGE IN UNREALIZED GAIN/LOSS		200,000.00

16 This quick summary displays the broker commissions paid during the statement period, listed in alphabetical order, with a total at the end.

SUNTRUST

BROKER COMMISSION SUMMARY 16

8/01/05 THROUGH 8/31/05

ACCOUNT 7654321

ABC CORPORATION RETIREMENT PLAN

PAGE 46

BROKER NAME	TRAN TYPE	PURCHASE/SALE VOLUME	PURCHASE/SALE SHARES/PAR VALUE	PURCHASE/SALE COMMISSIONS	AVERAGE COMM PER SHARE
ABC BROKERAGE, INC.	P	67,525.00	700.000	35.00	0.0500
BROKER TOTAL		67,525.00	700.000	35.00	0.0500

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Traditional Settlement Date Statement Guide

4 If you receive a consolidated statement, your relationship's lead account number will usually be the lowest account number of those accounts in your relationship.

5 A summary listing of the accounts included in your consolidated statement is also provided.

4

CONSOLIDATED REPORT
JOHN DOE AND JANE DOE MARITAL TR
JUNE 1, 2005 THRU JUNE 30, 2005
FOR THE FOLLOWING ACCOUNTS:

5

ACCOUNT NUMBER:		ACCOUNT NAME:
A	1234567	JOHN DOE
B	1234568	JANE DOE

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JOHN DOE AND JANE DOE MARITAL TR
ACCOUNT NO. 1234567

PORTFOLIO SUMMARY 6
AS OF 06/30/05

PAGE 1

MAJOR INVESTMENT CLASS	MARKET VALUE	PERCENT OF ACCOUNT	FEDERAL TAX COST	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
PRINCIPAL PORTFOLIO						
STIF & MONEY MARKET FUNDS	250,000.00	2.50 %	250,000.00	0.00	6,000	2.40 %
EQUITY SECURITIES	6,250,000.00	67.61 %	5,500,000.00	1,250,000.00	76,000	1.60 %
U.S. GOVERNMENT & AGENCY BONDS	3,981,500.00	50.13 %	4,806,500.00	175,000.00	200,000	4.00 %
PRINCIPAL PORTFOLIO TOTAL	9,981,500.00	100.25 %	8,556,500.00	1,425,000.00	282,000	2.82 %
INCOME PORTFOLIO						
INCOME CASH	6,500.00-	0.25-%	6,500.00-			
TOTAL ASSETS 7	9,975,000.00	100.00 %	8,550,000.00	1,425,000.00	282,000	2.82 %

6 At a glance, you can view the current status of each investment class you hold, including market value, percent of your account, tax cost, unrealized gains/losses, and yield at market. This sample Portfolio Summary shows Estimated Annual Income. However, based on the statement format you select, Accrued Income may be displayed in this column.

7 Your total assets appear at the bottom of this Portfolio Summary.

8 Depending upon the statement you choose, this section will be categorized by asset class or listed alphabetically. It displays detailed financial information about each individual holding within your portfolio as of the date of your last statement. You will find a total for your entire portfolio at the end of this section.

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JOHN DOE AND JANE DOE MARITAL TR
ACCOUNT NO. 1234567

PORTFOLIO DETAIL 8
AS OF 06/30/05

PAGE 2

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE MARKET PRICE % OF MARKET	FED TAX COST COST PER UNIT	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET/ YIELD TO MATURITY
PRINCIPAL PORTFOLIO						
STIF & MONEY MARKET FUNDS						
250,000.00	STI CLASSIC FDS US GOVT SEC INS FD T SHS CUSIP: 784766305	250,000.00 1.000 2.50 %	250,000.00 1.00	0.00	6,000	2.40 % 0.00 %
EQUITY SECURITIES						
INFORMATION TECHNOLOGY						
1000	HAIN DEVELOPMENT CORP COM CUSIP: XXXXXXXXX	50,000 50.00 0.50 %	25,000.00 34.38	25,000	500	100 % 0.00 %
U.S. GOVERNMENT & AGENCY BONDS						
500,000	UNITED STATES TREASURY NOTE DTD 1/1/00 DUE 12/31/06 CUSIP: XXXXXXXXX	525,000.00 105.000 5.26 %	500,000.00 100.00	25,000.00	10,000	2.75 % 2.00 %

⓫ This section outlines each investment "buy" you made in your portfolio, along with any free receipts and deliveries during the statement period, sorted by transaction type and asset class. It also shows the Tax Cost of the investment purchased or received, as well as the total value of purchases and receipts.

SUNTRUST ⓫

SCHEDULE OF INVESTMENTS RECEIVED / PURCHASED

JOHN DOE AND JANE DOE MARITAL TR
ACCOUNT NO. 123456?

06/01/05 THROUGH 06/30/05

PAGE 16

DATE	PAR VALUE OR SHARES	DESCRIPTION	CASH	FED TAX COST
		BUYS		
VARIOUS	10,000.00	STI CLASSIC FDS US GOVT SEC INT SHS	10,000.00-	10,000.00
		TOTAL BUYS	10,000.00-	10,000.00
		TOTAL INVESTMENTS RECEIVED/PURCHASED	10,000.00-	10,000.00

SUNTRUST ⓬

SCHEDULE OF INVESTMENTS SOLD / MATURED / DISTRIBUTED

JOHN DOE AND JAN DOE MARITAL TR
ACCOUNT NO. 123456?

06/01/05 THROUGH 06/30/05

PAGE 17

DATE	PAR VALUE OR SHARES	DESCRIPTION	PROCEEDS	FEDERAL TAX COST	REALIZED GAIN/LOSS
		SALES			
VARIOUS	46,125.00	STI CLASSIC FDS US GOVT SEC INT SHS	46,125.00	46,125.00-	0.00
		TOTAL SALES	46,125.00	46,125.00-	0.00
		TOTAL INVESTMENTS SOLD/MATURED/DISTRIBUTED		46,125.00-	0.00

⓬ Your current investment sales, maturities and distributions are displayed in this section, highlighting the value of the proceeds and the cost basis for each. Any realized net gain or loss from sales and maturities will be reflected. The total value of these transactions is also provided. This schedule is sorted by transaction type and asset class.

⓭ This convenient synopsis displays your portfolio's current market value and provides a comparison to its value at the end of the previous statement period.

⓮ This line item shows the net change in your account's value that is attributable to appreciation or depreciation of your account's assets.

⓯ The total market value of your total account at the end of the statement period.

SUNTRUST ⓭

MARKET VALUE SUMMARY

JOHN DOE AND JANE DOE MARITAL TR
ACCOUNT NO. 123456?

06/01/05 THROUGH 06/30/05

PAGE 18

BEGINNING MARKET VALUE		9,947,375.00
RECEIPTS		
DIVIDENDS	40,000.00	
ASSETS RECEIVED	55,000.00	
TOTAL RECEIPTS		95,000.00
DISBURSEMENTS		
ADMINISTRATIVE EXPENSES	56,125.00-	
TOTAL DISBURSEMENTS	46,500.00-	102,625.00-
⓮ NET CHANGE IN MARKET VALUE		55,250.00-
⓯ ENDING MARKET VALUE		9,975,000.00

SUNTRUST

Topic 820 Overview (FAS 157)

SunTrust Bank is providing this document as guidance to our clients regarding the requirements of the Financial Accounting Standards Board Statement of Financial Accounting Standards Topic 820. It is our intention to inform our clients of the general requirements and the information available from SunTrust Bank to assist clients in meeting the standard's requirements. The information provided by SunTrust Bank, as discussed below, can be used as a basis for supporting client decisions. All conclusions as it relates to applying Topic 820 are the responsibility of the client, and not SunTrust Bank.

What is TOPIC 820?

The Financial Accounting Standards Board issued Statement of Financial Accounting Standards Number 157, now referred to as "Topic 820" Fair Value Measurements in September 2006 addressing fair value measurements standards in financial statements. Beginning for fiscal years after November 15, 2007, Topic 820 applies to fair value measurements of assets and liabilities included in financial statements prepared in accordance with generally accepted accounting principles ("GAAP"). The U.S. Securities and Exchange Commission (SEC) requires publicly traded companies and other regulated companies to follow GAAP for financial reporting. This includes employee benefit plan financial statements prepared according to GAAP and attached to Form 5500 filed with the Department of Labor (DOL).

Topic 820 defines how fair value should be determined, establishes a framework for measuring fair value, and requires financial statement preparers to disclose information about their fair value determinations in their financial statements.

Topic 820 establishes a fair value hierarchy based on the nature of data inputs for fair value determinations, under which a statement preparer is required to value each asset using assumptions that market participants would employ to value that asset. When a financial statement preparer uses significant, non-market observable assumptions to value an asset, Topic 820 requires the preparer to disclose additional information about the assumptions used and the effects of the measurements on earnings or changes in net assets for the period.

The financial statement preparer is responsible for the preparation, presentation, and distribution of its financial statements, in accordance with governing principles and financial reporting standards. The preparer's accountant opines on the financial statements, as well as management's representations with regard to those financial statements and related disclosures.

What information is available from SunTrust Bank to support clients in determining fair market valuations?

An "Asset Holdings Report" is available, listing assets held and includes: asset type, pricing method, asset value(s) and the exchange on which it trades.

A "Fair Value Matrix" is also available providing asset type, pricing method, pricing sources, evaluation frequency and customary fair value level.

Fair Value Evaluation Matrix

* These services are subject to change without notice.

SunTrust

***This information is provided as guidance only* when considering the Fair Value Hierarchy Level for financial statement preparation, in accordance with applicable governing principles and financial reporting standards. You should consider current market conditions in evaluating and presenting your financial statements. Such events may impact the Fair Value Hierarchy Level and may not necessarily follow this matrix at the time your financial statements are prepared.**

Asset Category	Frequency	Primary Pricing Method	Secondary Pricing Method	Customary Fair Value Level *
COMMON AND PREFERRED STOCK				
COMMON AND PREFERRED STOCK - Includes Domestic, Foreign, ADR, Rights & Warrants, and Convertible Preferreds	Daily/Monthly	Pricing tape	International	1
COMMON AND PREFERRED STOCK - Other - Includes Closely Helds/LTD Partnerships, Auction Rate Preferreds and Other Preferreds	Daily/Other	Pricing tape	Company	3
OPTIONS AND FUTURES - Includes Futures & Forward Contracts, Calls, Puts, Written Future Contract, Put Calls, Call Option Short and Put Option Short	Daily/Monthly	Pricing tape	Broker	1
MUTUAL AND OTHER FUNDS				
MONEY MARKET FUNDS - Includes Short Term Investment Taxable, Tax Exempt, US Government, Money Market and Other Money Market Funds	Daily/Monthly/Other	Price always at par	Not Priced	1
MUTUAL FUNDS, INCLUDING UNIT INVESTMENT TRUSTS, CLOSED END FUNDS, PROPRIETARY FUNDS (RIDGEWORTH FUNDS) AND OTHER EXCHANGE TRADED FUNDS	Daily	Pricing tape	VMS Specialized Info Service International	1
COMMON AND COLLECTIVE FUNDS - Includes SunTrust Equity, Fixed Income, Government and Tax Exempt Common Trust Funds	Daily/Monthly/Other	SEI Funds Accounting Pricing	Company	2
CORPORATE OBLIGATIONS				
CORPORATE OBLIGATIONS - Includes Domestic, Corp Discount/Strips/Zero Coupon, Corp Convertibles, Private Placement, CMOs, ABS & Pass-thrus	Daily/Monthly	FTID Institutional Bond Quotes FTID CMO Pricing	Bloomberg/Broker	2
CORPORATE OBLIGATIONS - Closely Held	Other Period	Company	Not Priced	3
COMMERCIAL PAPER				
COMMERCIAL PAPER - Discount Commercial Papers	Daily	Matrix Pricing		2
COMMERCIAL PAPER - Interest Bearing and Tax Exempt Commercial Papers	N/A	Price always at par		2
COMMERCIAL PAPER - Repurchase, Master Note and Open Repurchase Agreements	N/A	Price always at par		3
GOVERNMENT-RELATED SECURITIES				
GNMA, FNMA, FHLMC POOLS AND GOVERNMENT CMOS AND REMICS	Daily	FTID MBS Pricing		2
US TREASURY AND US GOVERNMENT AGENCY OBLIGATIONS INCLUDING US TREASURY BILLS AND DISCOUNT GOVERNMENT AGENCIES , STRIPS, AND ZERO COUPON BONDS	Daily	FTID Institutional Bond Quotes	Pricing tape	1
US GOVERNMENT & AGENCY - TREASURY INFLATION INDICES and TBAS	Daily/Monthly	FTID Institutional Bond Quotes		2
US SAVINGS BONDS - Includes US Savings Series E/EE and Freedom, Series H/HH	Weekly	Pricing tape		2
US GOVERNMENT & AGENCY - STATE AND LOCAL GOVERNMENT AND TBAS	N/A	Price always at par	Not Priced	3
MUNICIPAL SECURITIES				
STATE, COUNTY AND MUNICIPAL OBLIGATIONS - Includes Municipal Tax Exempt, Municipal Taxable and Municipal Zero Coupons	Daily/Monthly	Kenny Municipals	Municipal pricing tape	2
FOREIGN OBLIGATIONS				
EURO AND INTERNATIONAL FIXED INCOME BONDS	Daily/Monthly	FTID Institutional Bond Quotes	International	1
FOREIGN OBLIGATIONS - Includes corporates and governments	Monthly	EXTEL International Bond Evaluat	International	2
CURRENCY AND DEPOSITS				
MARKETABLE CDS AND TIME DEPOSITS - Includes Currency, Bank Savings, CDs and Time Deposits	Daily/Monthly/Other	Pricing tape FTID CD Pricing	International/Not Priced FTID Institutional Bond Quotes	1

Sample Topic 820 (FAS 157) Report

CUSIP	SECURITY SHORT NAME	UNIT QUANTITY	PRICING DATE	MARKET VALUE	SECURITY CLASS	PRICING METHOD	RATING
17306UAQ1	CITIFINL REMIC 2003 4.282% 1/25/33	10,194.08	12/31/2009	$9,108.41	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	AAA
225470AM5	CSFB COML MTG PTC 20 5.100% 8/15/38	10,000.00	12/31/2009	$9,792.60	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	AAA
36158YAB5	GE CAP COML MTG CO 6.496% 1/15/33	40,756.95	12/31/2009	$41,874.10	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	N/A
36828QAD8	GE CAP CMBS 2003-C1 4.819% 1/10/38	10,000.00	12/31/2009	$10,153.50	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	AAA
52108HCB8	LB-UBS COML MTG TR 6.510% 12/15/26	16,805.97	12/31/2009	$17,234.69	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	AAA
52108MAD5	LB-UBS CMBS 2005-C 5.64344% 11/15/30	10,000.00	12/31/2009	$10,084.50	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	AAA
9297664N0	WACHOVIA BK COML MTG 5.110% 7/15/42	20,000.00	12/31/2009	$20,000.20	CMOS, ABS & PASSTHRUS	IDSI CMO Pricing	AAA
22541LBK8	CREDIT SUISSE FB USA 5.125% 8/15/15	48,000.00	12/31/2009	$51,034.56	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A+
931142BY8	WAL MART STORES INC 4.500% 7/01/15	9,000.00	12/31/2009	$9,596.79	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA
931142CJ0	WAL MART STORES 5.800% 2/15/18	59,000.00	12/31/2009	$65,475.25	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA
931422AD1	WALGREEN CO 4.875% 8/01/13	17,000.00	12/31/2009	$18,255.45	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A+
92343VAC8	VERIZON COM 5.550% 2/15/16	17,000.00	12/31/2009	$18,326.00	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
92343VAN4	VERIZON COMM INC 5.250% 4/15/13	18,000.00	12/31/2009	$19,403.46	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
92343VAQ7	VERIZON COMM INC 8.750% 11/01/18	41,000.00	12/31/2009	$51,209.82	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
92553PAB8	VIACOM INC 6.125% 10/05/17	9,000.00	12/31/2009	$9,707.04	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB
78387GAP8	SBC COMMUNICATIONS 5.100% 9/15/14	37,000.00	12/31/2009	$39,799.42	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
806605AJ0	SCHERING PLOUGH 6.000% 9/15/17	29,000.00	12/31/2009	$32,211.46	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA-
842400FK4	SOUTHERN CAL EDISON 5.750% 3/15/14	27,000.00	12/31/2009	$29,854.71	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
88163VAC3	TEVA PHARMACEUTICAL 5.550% 2/01/16	19,000.00	12/31/2009	$20,055.83	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB+
88732JAH1	TIME WARNER CABLE IN 5.850% 5/01/17	61,000.00	12/31/2009	$64,090.87	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB
88732JAQ1	TIME WARNER CABLE 8.250% 2/14/14	27,000.00	12/31/2009	$31,555.98	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB
907818DB1	UNION PAC CORP 7.875% 1/15/19	63,000.00	12/31/2009	$76,230.00	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB
893570BY6	TRANSCONTINENTAL GAS 6.050% 6/15/18	6,000.00	12/31/2009	$6,389.76	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB-
913017BQ1	UNITED TECHNOLOGIES 6.125% 2/01/19	49,000.00	12/31/2009	$54,147.45	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
984121BS1	XEROX CORP 5.500% 5/15/12	13,000.00	12/31/2009	$13,738.66	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB
984121BW2	XEROX CORP 6.350% 5/15/18	23,000.00	12/31/2009	$23,991.99	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB
59156RAR9	METLIFE INC 6.817% 8/15/18	10,000.00	12/31/2009	$11,137.60	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A-
59562VAK3	MIDAMERICAN ENERGY 5.000% 2/15/14	45,000.00	12/31/2009	$47,221.20	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB+
629491AA9	NYSE EURONEXT 4.800% 6/28/13	27,000.00	12/31/2009	$28,326.51	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA
651639AL0	NEWMONT MINING CORP 5.125% 10/01/19	64,000.00	12/31/2009	$64,030.08	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB+
665859AH7	NORTHERN TRUST CO 5.200% 11/09/12	31,000.00	12/31/2009	$33,668.17	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA-
665859AK0	NORTHERN TRUST CORP 4.625% 5/01/14	4,000.00	12/31/2009	$4,262.48	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA-
670346AK1	NUCOR CORP 5.850% 6/01/18	7,000.00	12/31/2009	$7,543.13	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
68389XAC9	ORACLE CORP 5.750% 4/15/18	33,000.00	12/31/2009	$35,679.27	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
69373UAB3	PACCAR INC 6.375% 2/15/12	24,000.00	12/31/2009	$26,008.80	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA-
694308GN1	PACIFIC GAS & ELEC 8.250% 10/15/18	7,000.00	12/31/2009	$8,547.35	DOMESTIC BONDS	IDSI Institutional Bond Quotes	BBB+
713448BJ6	PEPSICO INC 7.900% 11/01/18	24,000.00	12/31/2009	$29,454.00	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A+
717081DB6	PFIZER INC 6.200% 3/15/19	29,000.00	12/31/2009	$32,236.98	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA
74005PAR5	PRAXAIR INC 4.625% 3/30/15	31,000.00	12/31/2009	$32,970.05	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
74005PAW4	PRAXAIR INC 1.750% 11/15/12	44,000.00	12/31/2009	$43,574.52	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
742718DL0	PROCTER & GAMBLE CO 4.600% 1/15/14	41,000.00	12/31/2009	$43,655.98	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA-
369550AN8	GENERAL DYNAMICS 5.250% 2/01/14	18,000.00	12/31/2009	$19,583.46	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
369604AY9	GENERAL ELEC CO 5.000% 2/01/13	17,000.00	12/31/2009	$17,985.32	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA+
369604BC6	GENERAL ELEC CO 5.250% 12/06/17	18,000.00	12/31/2009	$18,393.48	DOMESTIC BONDS	IDSI Institutional Bond Quotes	AA+
373334JM4	GEORGIA PWR CO 6.000% 11/01/13	11,000.00	12/31/2009	$12,226.94	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A
377372AD9	GLAXOSMITHKLINE CAP 5.650% 5/15/18	27,000.00	12/31/2009	$29,121.93	DOMESTIC BONDS	IDSI Institutional Bond Quotes	A+

SUNTRUST

Investment Review

4th Quarter 2010

Sample

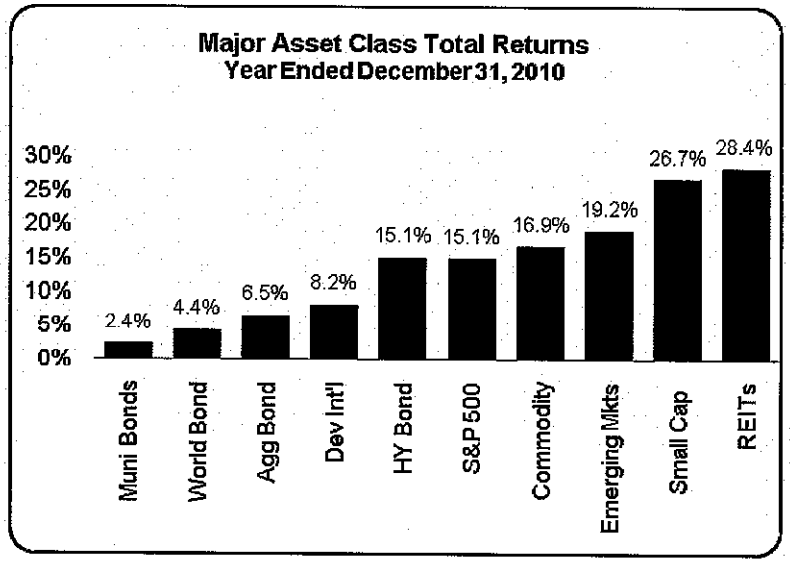
Strictly Private and Confidential

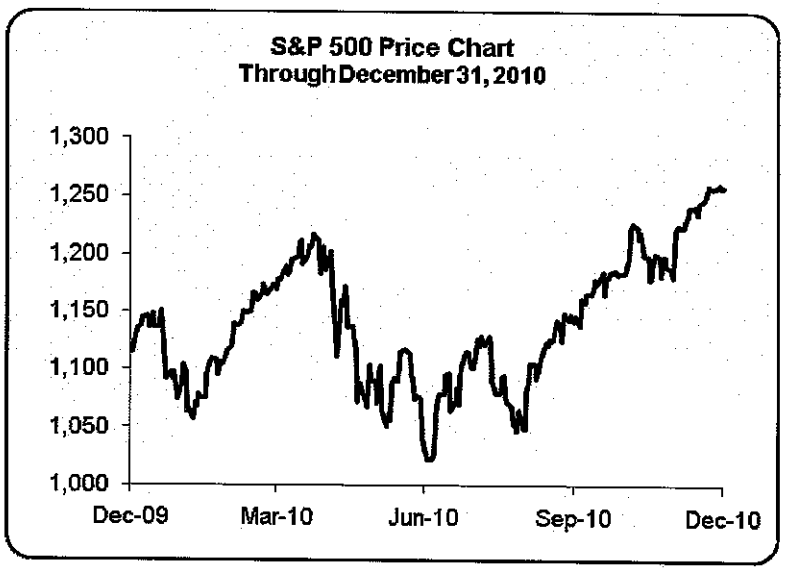
Economic Overview Fourth Quarter 2010

- **Recovery is firmly in place**
  - Recent data confirms economic growth in the US is accelerating and 2011 is on a path to surpass the disappointing 2.6% pace of 2010.
  - We attribute much of last year's growth shortfall, relative to both past recoveries and our forecast, to policy uncertainty and a scarcity of credit. Both of these risks now appear to be abating.
  - Stronger measures of business activity such as the Institute of Supply Management (ISM) surveys, especially non-manufacturing, as well as robust holiday retail sales and higher equity prices all point to improving economic momentum.
- **The labor market is slowly improving**
  - In the past year, the labor market has generated 1.1 million new jobs and seen the number of unemployed drop 727,000.
  - The labor market is recovering slowly, but it has established a sustainable rate of improvement through the year. The decreasing trend in initial claims for unemployment insurance is indicative of an improving labor market.
- **Holiday spending was up sharply**
  - Low prices set the stage for robust holiday spending. The November/December holiday shopping season averaged a 7.8% year over year gain. Over the past 45 years, only two seasons bested 2010 on a inflation adjusted basis.
- **Inflation moves up on our list of risks**
  - The current 4%+ GDP growth rate we expect the economy to post for the fourth quarter and for 2011 is above the speed limit at which point growth risks igniting inflation, and thus we are closely monitoring inflation indicators.
  - The inflation threat may come not directly, but no less relentlessly, from an old antagonist – crude oil. Our calculations suggest oil becomes a risk to the recovery at a sustained price over $125 per barrel.

Investors Were Rewarded for Taking Risk in 2010

A fall equity rally helped all of the major asset classes generate positive returns for 2010, despite significant intra-year volatility. The steep mid-year equity correction reversed in late summer as fears of a double-dip recession faded and the Federal Reserve committed to additional policy steps to enhance liquidity. Fourth quarter economic data was also unambiguous—global growth was reaccelerating after the summer slowdown. The US dollar was mixed in 2010; it strengthened approximately 7% against the euro, but weakened against emerging market currencies.





Data source: Morningstar Direct

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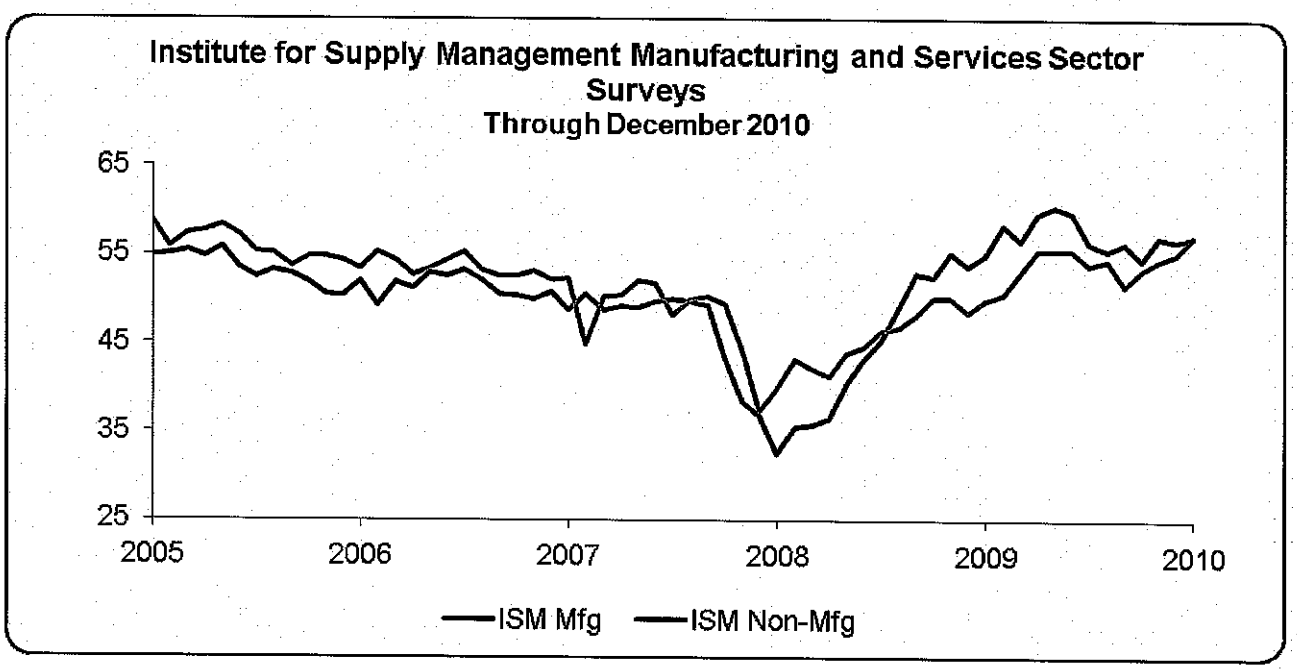
Recovery is Firmly in Place

Recent economic data confirms growth in the US is accelerating and 2011 is on a path to surpass the disappointing 2.6% pace of 2010. Stronger measures of business activity such as the Institute of Supply Management (ISM) surveys, especially non-manufacturing, as well as robust holiday retail sales and higher equity prices all point to improving economic momentum.



Data source: Factset

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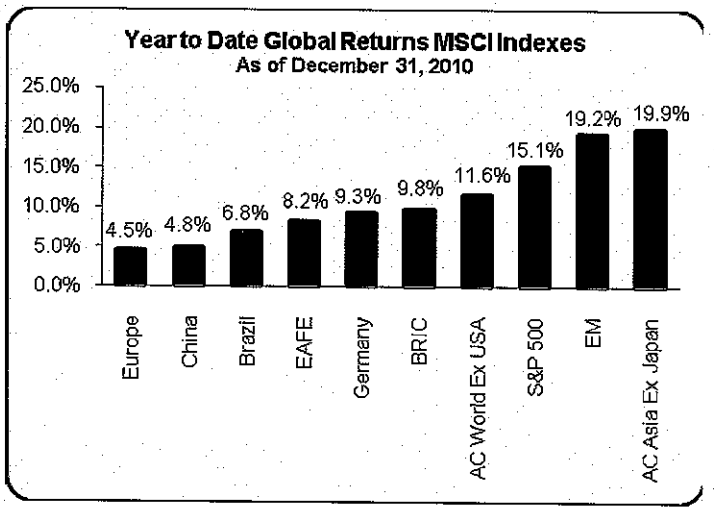
Equity Market Overview



Market Barometer: Domestic Equities Year-to-Date 2010
Morningstar Style Indexes

		Value	Core	Growth
	US Market 16.80%	16.65%	16.73%	17.11%
Large	**13.44%**	14.69%	12.93%	12.91%
Mid	**24.92%**	20.61%	26.46%	27.67%
Small	**28.37**	25.96%	27.77%	31.26%

Data source: Morningstar Direct, Bloomberg

- **2010 ended on a high note as stocks post fourth best December since 1926**
  - Bolstered by December's 6.7% return for the S&P 500, stocks finished the year with double-digit gains. Economically sensitive areas, such as emerging markets, mid- and small-caps, consumer discretionary and industrials provided leadership, which is typical during early recovery bull markets.
  - Global returns were mixed. A weakening euro added further pressure to European market performance already diminished by the fiscal crisis which began in Greece and spread across the region. Emerging markets were relatively strong, boosted by strengthening currencies.
- **The rise in equity prices has solid underpinnings**
  - Stocks have now posted double-digit increases for two consecutive years and the S&P 500 has gained over 80% since the March 2009 lows. While the increase has been sharp, from a longer-term perspective it's hard to argue that stocks have moved "too far, too fast" considering the S&P 500 remains 20% below its 2007 peak. Moreover, the rise in equity prices has solid fundamental underpinnings: US GDP and consumer spending have returned to pre-recession levels, while corporate profits on a national basis have already surpassed previous highs.

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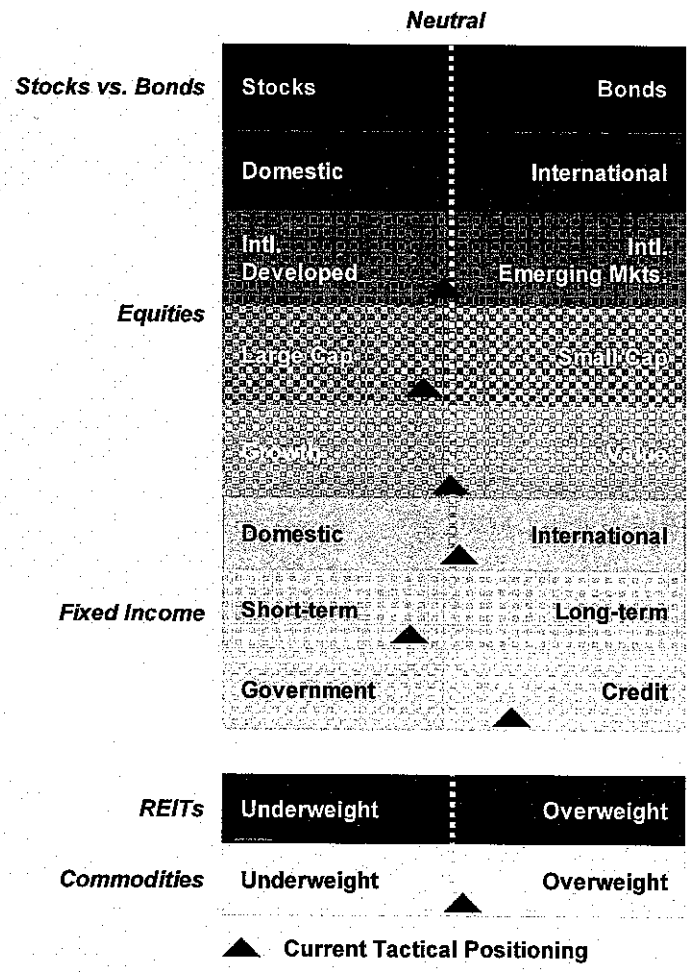
Strategy Summary

Tradeoff between risk and reward still favors equities

January 2011 Tactical Positions for Major Asset Classes



- Signs continue to point to an economy in recovery. Low interest rates, strong profit growth and valuations favor stocks over bonds
- Recovery is uneven across the globe.
- Emerging markets have recovered more rapidly than many developed countries and continue to offer opportunity, but valuations are also higher.
- Market leadership has begun to rotate away from the highest-beta, riskiest stocks (that had been hit the hardest in the downturn) toward somewhat larger higher quality names that lagged in the early stages of recovery.
- Individual company characteristics are key to long term performance, although the markets are still trading predominantly on macro concerns.
- Low rate levels and strong supply lead us to favor international over domestic in fixed income, with a preference for emerging over developed in the international arena.
- Yields have dropped and could reverse quickly, warranting a shorter duration posture.
- Low Treasury yields and strong corporate profits favor corporate bonds.
- 2010 year to date rally has stretched valuations
- Commodity outlook is mixed. Some, such as gold and oil appear to have over-shot on the upside; fundamental demand for commodities overall improving

SunTrust

ABC

Portfolio Summaries as of December 31, 2010

Portfolio Name Account Number	ABC Investment		Benevolent Fund		Foundation		#1 Endowment		#2 Endowment	
Cash & Equivalents	137,111	3.1%	6,956	3.1%	23,971	3.4%	9,761	2.1%	37,990	3.1%
Fixed Income	1,591,571	36.4%	80,700	36.4%	342,728	48.9%	170,680	36.7%	439,149	36.4%
Equities	2,647,569	60.5%	134,294	60.5%	334,472	47.7%	284,037	61.2%	730,725	60.5%
Total Portfolio Value	4,376,251	100.0%	221,950	100.0%	701,171	100.0%	464,478	100.0%	1,207,864	100.0%
Portfolio Asset Allocation Strategies	Equity - 50 - 70% Fixed - 30 - 50% Cash - 0 - 5%		Equity - 50 - 70% Fixed - 30 - 50% Cash - 0 - 5%		Equity - 40 - 60% Fixed - 40 - 60% Cash - 0 - 5%		Equity - 50 - 70% Fixed - 30 - 50% Cash - 0 - 5%		Equity - 50 - 70% Fixed - 30 - 50% Cash - 0 - 5%	

Past performance is not indicative of future results.
Please refer to appendix for full disclosure.

Period ending December 31, 2010
Source: SunTrust PortfolioView

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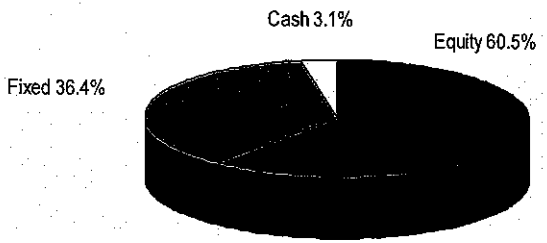
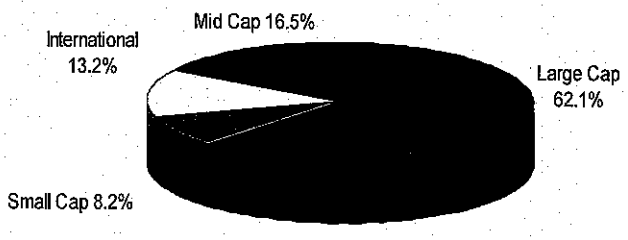
Portfolio Composition - ABC Investment Account

Assets		Current Market Value	Actual Allocation
Total Portfolio	**$**	**4,376,250**	**100.0%**
Total Equity	**$**	**2,647,569**	**60.5%**
Legg Mason Emerging Markets	$	124,907	2.9%
MFS Research International	$	225,109	5.1%
Jensen I	$	346,888	7.9%
JP Morgan US Equity Instl	$	469,258	10.7%
Harbor Capital Appreciation Instl	$	357,828	8.2%
RigdeWorth Large Cap Value Equity	$	236,917	5.4%
Hartford Dividend & Growth	$	231,279	5.3%
Goldman Sachs Growth Opportunities	$	235,530	5.4%
RidgeWorth Mid Cap Value Equity	$	202,419	4.6%
Invesco Small Cap Growth	$	120,871	2.8%
Perkins Small Cap Value	$	96,563	2.2%
Total Fixed Income	**$**	**1,591,571**	**36.4%**
RidgeWorth Total Return Bond	$	665,341	15.2%
PIMCO Total Return Bond	$	675,468	15.4%
iShares Barclays Tips ETF	$	80,748	1.8%
RidgeWorth SEIX High Yield	$	170,014	3.9%
Total Cash	**$**	**137,111**	**3.1%**

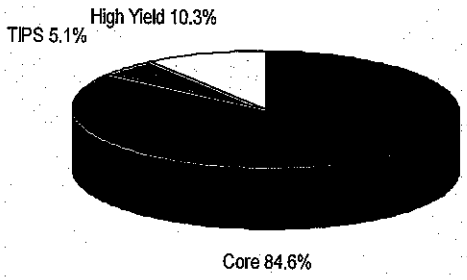
Total Allocation



Equity Allocation



Fixed Allocation



Please refer to appendix for full disclosure.

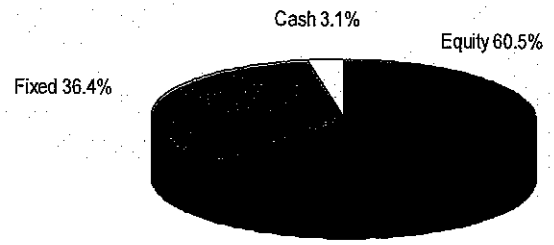
SunTrust

Period ending December 31, 2010

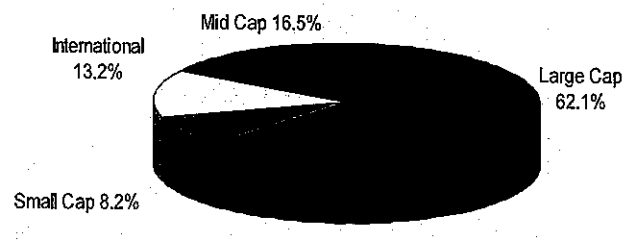
Portfolio Composition - ABC Benevolent Fund

Assets		Current Market Value	Actual Allocation
Total Portfolio	**$**	**221,950**	**100.0%**
Total Equity	**$**	**134,294**	**60.5%**
Legg Mason Emerging Markets	$	6,345	2.9%
MFS Research International	$	11,410	5.1%
Jensen I	$	17,602	7.9%
JP Morgan US Equity Instl	$	23,810	10.7%
Harbor Capital Appreciation Instl	$	18,137	8.2%
RigdeWorth Large Cap Value Equity	$	12,013	5.4%
Hartford Dividend & Growth	$	11,720	5.3%
Goldman Sachs Growth Opportunities	$	11,959	5.4%
RidgeWorth Mid Cap Value Equity	$	10,275	4.6%
Invesco Small Cap Growth	$	6,116	2.8%
Perkins Small Cap Value	$	4,908	2.2%
Total Fixed Income	**$**	**80,700**	**36.4%**
RidgeWorth Total Return Bond	$	33,737	15.2%
PIMCO Total Return Bond	$	34,246	15.4%
iShares Barclays Tips ETF	$	4,086	1.8%
RidgeWorth SEIX High Yield	$	8,631	3.9%
Total Cash	**$**	**6,956**	**3.1%**

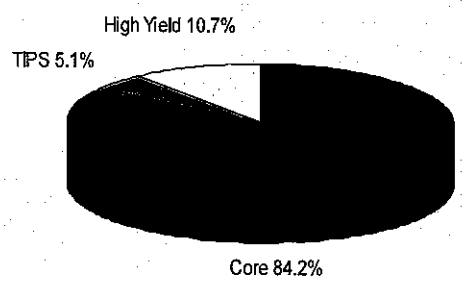
Total Allocation



Equity Allocation



Fixed Allocation



Please refer to appendix for full disclosure.

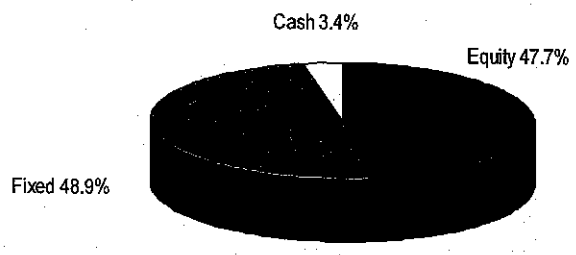
SunTrust

Period ending December 31, 2010

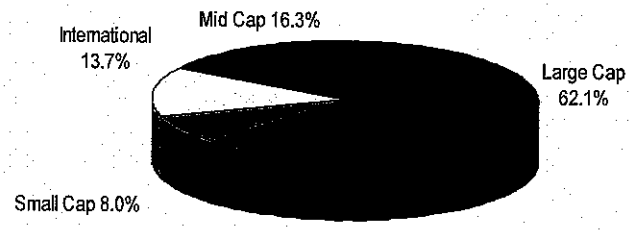
Portfolio Composition – ABC Foundation

Assets		Current Market Value	Actual Allocation
Total Portfolio	**$**	**701,171**	**100.0%**
Total Equity	**$**	**334,472**	**47.7%**
Legg Mason Emerging Markets	$	16,563	2.4%
MFS Research International	$	29,198	4.2%
Jensen I	$	44,213	6.3%
JP Morgan US Equity Instl	$	60,016	8.6%
Harbor Capital Appreciation Instl	$	44,194	6.3%
RigdeWorth Large Cap Value Equity	$	29,623	4.2%
Hartford Dividend & Growth	$	29,875	4.3%
Goldman Sachs Growth Opportunities	$	29,541	4.2%
RidgeWorth Mid Cap Value Equity	$	24,611	3.5%
Invesco Small Cap Growth	$	14,690	2.1%
Perkins Small Cap Value	$	11,948	1.7%
Total Fixed Income	**$**	**342,728**	**48.9%**
RidgeWorth Total Return Bond	$	143,758	20.5%
PIMCO Total Return Bond	$	145,950	20.8%
iShares Barclays Tips ETF	$	17,526	2.5%
RidgeWorth SEIX High Yield	$	35,494	5.1%
Total Cash	**$**	**23,971**	**3.4%**

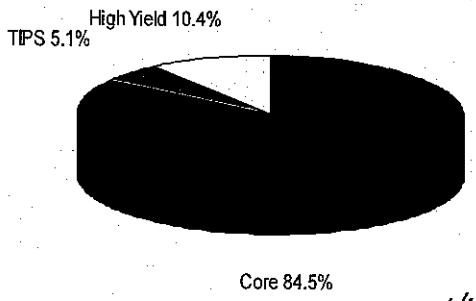
Total Allocation



Equity Allocation



Fixed Allocation



Please refer to appendix for full disclosure.

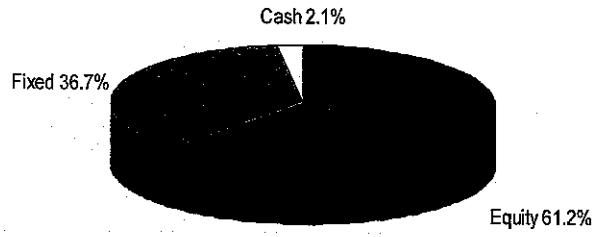
SunTrust

Period ending December 31, 2010

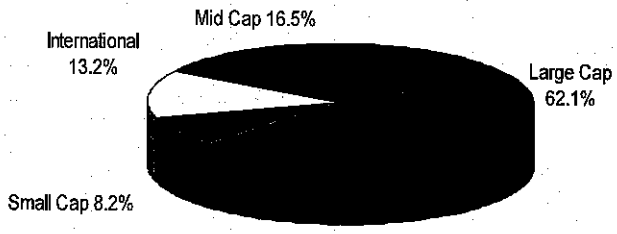
Portfolio Composition – ABC Foundation/#1 Endowment

Assets		Current Market Value	Actual Allocation
Total Portfolio	**$**	**464,477**	**100.0%**
Total Equity	**$**	**284,037**	**61.2%**
Legg Mason Emerging Markets	$	13,402	2.9%
MFS Research International	$	24,157	5.2%
Jensen I	$	37,227	8.0%
JP Morgan US Equity Instl	$	50,347	10.8%
Harbor Capital Appreciation Instl	$	38,375	8.3%
RigdeWorth Large Cap Value Equity	$	25,408	5.5%
Hartford Dividend & Growth	$	24,825	5.3%
Goldman Sachs Growth Opportunities	$	25,259	5.4%
RidgeWorth Mid Cap Value Equity	$	21,715	4.7%
Invesco Small Cap Growth	$	12,962	2.8%
Perkins Small Cap Value	$	10,360	2.2%
Total Fixed Income	**$**	**170,680**	**36.7%**
RidgeWorth Total Return Bond	$	71,381	15.4%
PIMCO Total Return Bond	$	72,465	15.6%
iShares Barclays Tips ETF	$	8,602	1.9%
RidgeWorth SEIX High Yield	$	18,232	3.9%
Total Cash	**$**	**9,761**	**2.1%**

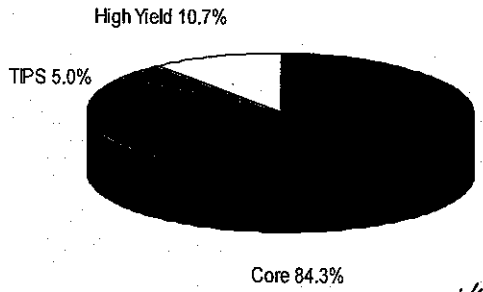
Total Allocation



Equity Allocation



Fixed Allocation



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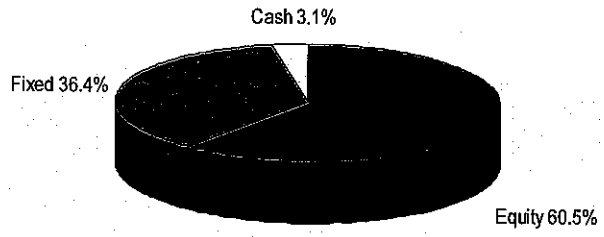
SunTrust

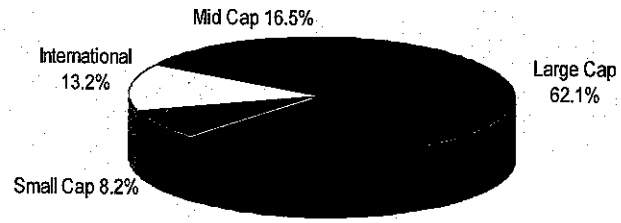
Period ending December 31, 2010

Assets		Current Market Value	Actual Allocation
Total Portfolio	**$**	**1,207,864**	**100.0%**
Total Equity	**$**	**730,725**	**60.5%**
Legg Mason Emerging Markets	$	34,473	2.9%
MFS Research International	$	62,118	5.1%
Jensen I	$	95,747	7.9%
JP Morgan US Equity Instl	$	129,519	10.7%
Harbor Capital Appreciation Instl	$	98,766	8.2%
RigdeWorth Large Cap Value Equity	$	65,389	5.4%
Hartford Dividend & Growth	$	63,837	5.3%
Goldman Sachs Growth Opportunities	$	65,025	5.4%
RidgeWorth Mid Cap Value Equity	$	55,852	4.6%
Invesco Small Cap Growth	$	33,352	2.8%
Perkins Small Cap Value	$	26,647	2.2%
Total Fixed Income	**$**	**439,149**	**36.4%**
RidgeWorth Total Return Bond	$	183,638	15.2%
PIMCO Total Return Bond	$	186,440	15.4%
iShares Barclays Tips ETF	$	22,149	1.8%
RidgeWorth SEIX High Yield	$	46,922	3.9%
Total Cash	**$**	**37,990**	**3.1%**

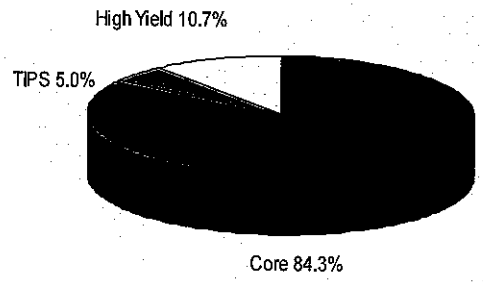
Total Allocation



Equity Allocation



Fixed Allocation



Please refer to appendix for full disclosure.

Performance Comparisons

	Ticker Symbol	3 Months	12 Months	3 Year	5 Year	10 Years	Net Expense Ratio *	Morningstar Rating
INTERNATIONAL								
EMERGING MARKETS								
Legg Mason International Emerging Markets	LGEMX	6.97%	18.58%	-3.60%	12.15%	N/A	1.25	3 Stars
MSCI Emerging Markets Free Index (Net)		*7.34%*	*18.88%*	*-0.32%*	*12.78%*	*N/A*	-	
FOREIGN STOCKS								
MFS Research International Fund	MRSIX	8.64%	11.22%	-5.60%	3.99%	5.16%	0.99	4 Stars
MSCI EAFE (Net Dividends)		*6.61%*	*7.75%*	*-7.02%*	*2.46%*	*3.50%*	-	
SMALL / MID CAP								
SMALL CAP GROWTH								
Invesco Small Cap Growth	GTSVX	14.75%	26.82%	1.76%	6.22%	N/A	0.85	4 Stars
Russell 2000 Growth		*17.11%*	*29.09%*	*2.18%*	*5.30%*	*3.78%*	-	
SMALL CAP VALUE								
Perkins Small Cap Value I	JSCOX	10.24%	18.13%	8.24%	8.06%	9.87%	0.85	5 Stars
Russell 2000 Value		*15.36%*	*24.50%*	*2.19%*	*3.52%*	*8.42%*	-	
MID CAP VALUE								
Goldman Sachs Growth Opportunities I	GGOIX	9.35%	19.10%	4.19%	7.63%	6.08%	0.97	4 Stars
Russell Midcap Growth		*14.01%*	*26.38%*	*0.97%*	*4.88%*	*3.12%*	-	
MID CAP VALUE								
RidgeWorth Mid-Cap Value Equity Fund	SMVTX	14.97%	27.66%	6.96%	9.49%	N/A	1.05	5 Stars
Russell Midcap Value		*12.24%*	*24.75%*	*1.01%*	*4.08%*	*8.07%*	-	
LARGE CAP								
LARGE CAP GROWTH								
Harbor Capital Appreciation Instl	HACAX	11.47%	11.61%	-0.15%	2.72%	0.58%	0.70	3 Stars
Jensen I	JENIX	9.31%	12.12%	1.07%	4.87%	3.24%	0.62	5 Stars
Russell 1000 Growth		*11.83%*	*16.71%*	*-0.47%*	*3.75%*	*0.02%*	-	
LARGE CAP BLEND								
JP Morgan US Equity Instl	JMUEX	11.57%	14.50%	-0.09%	5.28%	2.68%	0.64	4 Stars
S & P 500 Index		*10.76%*	*15.06%*	*-2.86%*	*2.29%*	*1.41%*	-	
LARGE CAP VALUE								
RidgeWorth Large Cap Value Equity Fund	STVTX	12.40%	18.27%	-0.07%	4.87%	4.59%	0.82	5 Stars
Hartford Dividend & Growth	HDGYX	9.68%	13.08%	-1.34%	4.53%	4.50%	0.69	4 Stars
Russell 1000 Value		*10.54%*	*15.51%*	*-4.42%*	*1.28%*	*3.26%*	-	
FIXED INCOME								
HIGH YIELD FIXED INCOME								
Seix High Yield Bond Fund	SAMHX	3.46%	14.93%	7.55%	6.41%	7.57%	0.50	4 Stars
BofA Merrill Lynch High Yield Constrained B		*1.58%*	*14.26%*	*10.30%*	*8.36%*	*8.66%*	-	
INTERMEDIATE FIXED INCOME								
RidgeWorth Total Return Bond Fund	SAMFX	-1.23%	6.49%	6.97%	6.32%	5.74%	0.35	4 Stars
PIMCO Total Returns Instl	PTTRX	-0.92%	8.83%	9.10%	8.05%	7.33%	0.46	5 Stars
Barclays Capital Aggregate Index		*-1.30%*	*6.54%*	*5.90%*	*5.80%*	*5.84%*	-	
INFLATION PROTECTED FIXED INCOME								
iShares Barclays TIPS Bond	TIP	-0.71%	6.09%	4.82%	5.19%	N/A	0.20	3 Stars
Barclays Capital U.S. Treas: U.S. TIPS		*-0.65%*	*6.31%*	*4.97%*	*5.33%*	*7.02%*	-	
CASH EQUIVALENTS								
STABLE VALUE								
Federated Prime Obligations Instl	PRSXX	0.00%	0.01%	1.01%	2.53%	2.27%	0.37	N/A
Citigroup 3 Month T Bill		*0.04%*	*0.13%*	*0.69%*	*2.30%*	*2.26%*	-	

*Annualized
Source: Morningstar Principia

SunTrust

Period ending December 31, 2010

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