

SUMMER 2010

TCPT

A PUBLICATION OF

TWIN CITY PIPE TRADES SERVICE ASSOCIATION

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LaborCare Health Fair 2010 - Another Success!

Just over 5,000 plan participants took time on a beautiful Saturday in April to attend the annual LaborCare Health Fair. This huge number included union members and their families from nine different Health & Welfare Funds.

Over 1,200 were TCPT members, once again making Twin City Pipe Trades the largest group in attendance – way to go!

The free admission, free parking, healthy food options, expanded children's area, celebrity appearances and health screening tests were all well received by those in attendance.

Fund Office Hours:
Monday – Friday
8:30 am to 4:30 pm

See Member Reminders
on the back of this issue
for holiday closings

www.tcpt.org

continued on page 2

The Health Fair is just one stop on the road to better health – and one of many initiatives being put forth by the Twin City Pipe Trades Welfare Fund to change behaviors, to engage members to live a healthier lifestyle, to enjoy life and save healthcare dollars at the same time.

As we have stated before, estimates say that 40% to 50% of health care costs are related to lifestyle choices – you can and do make a difference!



Congratulations to Phil, Melissa and Jillian Wolfe, TCPT members that won the grand prize Polaris four-wheeler!



HEALTH + BENEFITS FAIR 2010

Thank you

to all members that attended this year's fair; we hope to see you again next year.

Medicare Members



Medicare
1-800-772-1213
**Medica Center for
Healthy Aging**
952-992-2330 or
1-800-575-2330

Attention TCPT Medicare members that participate in the Medica Advantage Plan, which generally are residents in states other than Minnesota and certain counties in Wisconsin, North Dakota and South Dakota.

The recently passed health care legislation affected Medicare Advantage Plans and this change will require the above referenced out of state Medicare members to enroll in a new plan. You will each receive information and an enrollment packet via mail and the coverage will be almost identical to your current plan. The new plan will take effect on January 1, 2011 and we will work to assist you in making this as smooth a transition as possible.

Important Note: Medicare members that are covered under the Medica Group Prime Solutions Plan are not affected by this change.

August is Children's Eye Health and Safety Month

In recognition of Children's Eye Health and Safety Month and as children head back to school please keep these tips for eye safety in mind:

- Avoid toys with sharp edges or hard points and spikes. Keep older children's toys away from younger children
- Keep hazardous chemicals including cleaning solutions, paints and fertilizers put away and out of children's reach
- Keep your child away from work areas and tools
- Don't allow children to play with laser pointers which when pointed directly into the eye can be more damaging than the sun.
- Walk, don't run with scissors, pens, pencils or other sharp objects
- Use sport specific protective eyewear when playing sports.

Our eyes are so important for all of us – everyone can benefit from the following ways to care for your eyes

- Remember to always protect your eyes from the sun by wearing glasses that filter out both UV-A and UV-B rays
- Never look directly at the sun, welding arcs or tanning beds as this can damage your eyes
- Make sure you are eating the proper doses of fruits and vegetables each day as this promotes eye health
- Leave the fireworks to professionals, consumer fireworks cause a significant number of eye injuries each year
- Never remove safety guards from power equipment
- Use good lighting to avoid straining your eyes when reading or writing
- Learn basic first aid for your eyes in case of injury



New Hearing Discount Plan

The Board of Trustees of your Health & Welfare Fund are pleased to announce that they have made arrangements with EPIC Hearing Service Plan (HSP) to assist you in locating quality hearing care professionals and in most cases, reducing your out-of-pocket expenses for your hearing exams and hearing aid devices.

As you know, the TCPT Health & Welfare Fund provides a hearing aid benefit with a payment at 90% up to \$2,000.00 once per 48 consecutive month period for Participants and Eligible Dependents. (This benefit does not include Medicare members as they are covered under another plan through Medica) You are not required to utilize the EPIC Hearing Service Plan and can still use any provider you choose.



However, the board believes this program will be beneficial to you in that you will receive quality examinations and have available state of the art hearing devices at reduced costs. The EPIC Hearing Service Plan which becomes effective September 1, 2010, reduces your out-of-pocket cost and maximizes your \$2,000 hearing aid benefit by coordinating your referrals through the plan. Please note: You are responsible for costs over the maximum allowance of \$2,000 once per 48 consecutive months.

If you wish to learn more, please contact the EPIC Hearing Service Plan at their toll free number: 1-866-956-5400.

Be sure to identify yourself or family members as being covered under the Twin City Pipe Trades Welfare Fund. The EPIC Hearing Service Plan counselor will:

- Register you and assist you in determining your hearing care needs
- Coordinate a referral to a provider located near your home or work
- Answer any questions you may have regarding hearing services

Hearing is a valued life asset that can be protected, treated and assisted through hearing healthcare. The EPIC Hearing Service Plan provides easy access to hearing health professionals, primarily physicians and audiologists who can help you achieve your maximum hearing potential throughout your life.

FUND UPDATES

PENSION

The required Annual Funding Notice for the TCPT Pension Fund was sent to members before the end of August. If you did not receive the notice please contact the fund office and we will send you another

copy. You may also review and print a copy of the document from the “Pension” page of the TCPT website at www.tcpt.org

WELFARE

Medica Fit Choices visit requirement - A member and/or spouse must go to a participating fitness center at least 8 times per month to be eligible for the \$20.00 reimbursement benefit. Most other Medica plans have changed the requirement to 12 times per month but the TCPT requirement has not changed and remains at 8 visits. If you have any questions regarding this benefit contact the fund office.

Minute Clinic – TCPT maintains a benefit with MinuteClinic with no “office visit co-pay” for services performed by MinuteClinic. However, please be advised that as their scope of services has increased MinuteClinic increasingly uses outside labs and other ancillary services where there may be out of pocket costs and/or charges that apply to your annual deductible. To avoid any surprises ask the MinuteClinic provider at the time services are rendered if they will be using any outside labs or service providers

TOTAL EMPLOYEE ASSISTANCE MANAGEMENT

T.E.A.M.

Working to help you help yourself

Your Member Assistance Program, T.E.A.M. (Total Employee Assistance Management), is a confidential counseling service available to TCPT Welfare Fund members and their families. Professionals at T.E.A.M. are committed to acting as an advocate for you! Please contact the Welfare Fund office to verify your eligibility for T.E.A.M.

We are your
“first call for help”
**For help call
800-634-7710**



The medical merry-go-round of chronic back pain

If you suffer from back pain, you're not alone. Nearly all adults will experience pain in their back at some point in life. For true acute pain, the old advice to "take two aspirins and call your doctor in the morning" often holds true.

As a labor member, however, you may be more likely to have chronic back pain. That means relief and recovery are often complicated by inaccurate or contradictory information. Different types of care providers will offer advice about how to fix the problem based on the type of services they offer. As a result, you may find yourself stuck on a medical merry-go-round, seeing a variety of different providers who offer "feel good" treatments, but no lasting pain relief.

In the worst cases, patients undergo expensive surgical procedures – only to awaken to the fact that they still have pain and now have reduced function as well. It's no surprise that people with chronic back pain often feel depressed, frustrated and distrustful of health care.

Fact: Chronic back pain is defined as pain that persists for more than three months.

Source: National Institute of Neurological Disorders and Stroke

Another approach to back pain

Chronic back pain usually takes one of two forms: pain that is constant but may vary in intensity, and pain that comes and goes over time. In either case, ignoring the problem is likely to lead to further complications. For example, trying to perform your normal duties at work without using your back can cause back muscles to weaken. In the long run, weakened muscles can aggravate the problem.

What can you do? According to Brian Nelson, MD, medical director at Physicians Neck and Back Clinics, treatments such as therapy, chiropractic care and surgery are appropriate in certain situations, although surgery, in particular, should generally be a last resort.

"Many people first try to ease pain with passive care that provides temporary relief, such as massage, cold compresses and injected medications," Nelson says. "For lasting relief, however, the best option is often an exercise regimen that helps to strengthen the spine and the muscles that support it. This approach can reduce the risk of pain flare-ups, reduce the pain and duration of flare-ups that do occur, and restore or improve activity levels."

If you have chronic back pain, make an appointment to see your doctor and discuss the treatment options available to you.

Resources:

www.pnbconline.com

www.niams.nih.gov

Physicians Neck and Back Clinics

National Institute of Arthritis and Musculoskeletal and Skin Diseases

healthforums.com/medica

HealthForums

FAQs about Back Pain

Q: Do I need surgery for a herniated disc?

A: probably not. More than 90 percent of all people with a herniated disc recover well without surgery. Research shows no long-term difference between people treated with surgery and those treated without surgery for a herniated disc, and the American Academy of orthopedic surgeons recommends three to six months of conservative care before surgery is considered.

Q: I've talked to many doctors about my chronic back pain, and everyone tells me something different. Who's right?

A: there is little agreement about the best way to treat chronic back problems, so you may get different information from different types of providers. The precise cause of back pain can be identified in only about 15 percent of all cases. For many patients, the best approach is to rule out identifiable problems, such as fractures, and then concentrate on reconditioning to ease pain and improve function, regardless of the underlying condition. That can strengthen your "weak link" and get you on the road to healthy activity.

For more FAQs, see page 6.

More FAQs about Back Pain

Q: In the past, my back pain has gone away with rest. Now my doctor says I need to start exercising it. Why?

A: Rest can relieve pain, but doesn't address its cause. Plus, inactivity causes muscle loss and other problems that can make back pain more likely to return and be more painful. Exercise can strengthen your back, so you are less likely to experience pain again.

Q: I'm not a candidate for surgery, and I have tried everything. Is there any hope?

A: one thing you do not want to do is give up all the activities that cause you pain. People who become inactive because of back pain tend to have poor long-term outcomes. The best option may be to improve your ability to do the things you want and need to do, with as little pain as possible. That may mean giving up some of your favorite activities but not all of them. For your physical health and mental well-being, it's better to give up a few activities than to become completely inactive.



For more information:
Physicians Neck & Back Clinics
612-664-9800
www.pnbconline.com

Take a fresh look at care options for back pain and heart disease

By Theodore Loftness, MD, vice president of Regional Health Services at Medica and medical director of LaborCare



Back pain and heart disease are two of the biggest health problems among labor members. They are also two of the biggest cost drivers for labor plans – and areas where quality of care is of special concern. Despite decades of research and clinical experience, the quality of back and heart care still varies tremendously.

There's an old saying: When you're a hammer, the whole world looks like a nail. In other words, a surgeon may tell you that surgery is the best treatment for a herniated disc, while a family doctor or chiropractor might recommend a very different care plan.

No treatment is right for every patient. Age, gender, family health history, lifestyle and overall health are a few important factors in deciding what treatment is best for an individual. Each person needs the treatment that will be the safest and most effective for his or her situation.

We developed the articles in this issue of LaborCare Health News in cooperation with two institutions that take that kind of individualized approach. Physicians Neck & Back Clinics (www.pnbconline.com) is a nationally recognized leader in treating back and neck pain. Unlike many providers, PNBC's doctors focus on long-term pain relief through improving strength and endurance, rather than temporary fixes.

Minneapolis Heart Institute® (www.mplsheart.com) is an international leader in heart and vascular care, with locations in approximately 60 communities throughout Minnesota. The institute provides a comprehensive range of advanced care options, including prevention, diagnosis, treatment and rehabilitation services.

These are two of the excellent providers in Medica's network who take a whole-patient approach to care. When you need care, I encourage you to use all available resources, such as mainstreetmedica.com, to find the doctors who will be the best fit for you.

Back pain? Don't just sit there, do something!

There are many causes of back pain and surprisingly there is one treatment that can help nearly all of them. Exercise seems to be effective regardless of the diagnosis. As patients get into better physical condition, they usually feel better and can do more, too.

On the other hand, inactivity is not effective in most cases of chronic back pain – and over time, may put the patient at risk of increased pain and disability.

If you have chronic back pain and are thinking about starting an exercise program, keep these tips in mind:

- Proper supervision is key. Your doctor or another qualified medical professional can help make sure your activities are safe and effective for you.
- Start slowly. Take it one step at a time and allow your body to adjust to your new activities.
- Stay motivated. If you find yourself skipping workouts, it may be time to refresh your exercise routine.
- Be careful. If you feel symptoms such as dizziness, faintness or chest pain while exercising, stop and seek appropriate care.

Remember: Physical activity can help ease chronic back pain and offers many other health benefits.

Preventing heart disease is a lot less painful than treating it

America's number one killer isn't cancer or car accidents. It's heart disease. Nearly 2,400 Americans die of cardiovascular disease each day – an average of one death every 37 seconds.* The danger is real but often preventable. To help lower your risk of heart disease:

Know your risk factors – Smoking is a major contributor to heart disease. No matter how long you've smoked, quitting tobacco can lower your heart disease risk. The health benefits of quitting start within minutes, and your risk of coronary heart disease drops 50 percent in the first year after you quit smoking.**

Lack of physical activity is another important risk factor. You may get some exercise on the job, but most adults need at least 40 minutes of exercise each day. A diet rich in fruits and vegetables (french fries don't count!) is also good for your heart.

You may have other risk factors you can't control. For example, if you have a family history of heart disease, you need to be extra careful to manage your controllable risk factors.

Know your numbers – Weight is an important measure of your overall health, but other numbers matter, too. Blood pressure, body mass index, waist size, blood-cholesterol level and even vitamin D levels can affect your heart disease risk.

Know your heart CT scan calcium scoring – This scan shows the amount of hardened plaque build-up in your heart and is an important number if you are age 40 or older. "A heart scan is a simple 15-minute test that is able to predict heart disease long before there are any symptoms," says Kevin Graham, MD, of the Minneapolis Heart Institute®.

Awareness is a good path to prevention. In the chart below, fill out as many numbers as you can. Then take it to your next scheduled checkup. Your doctor can fill in any missing numbers and explain the best ways you can reduce your heart disease risk.

My healthy heart chart for _____ (name)

1. Tobacco use: Smoke cigarettes or cigars ____ Other tobacco products ____
2. Average number of days per week you get at least 30 minutes of physical activity: ____
3. Family history of heart disease: No ____ Yes ____

If yes, use a separate sheet of paper to list each relative's name and heart condition

4. Weight: _____
5. Body mass index: _____
6. Blood pressure: _____
7. Waist size: _____
8. Lipid panel: _____ A series of tests that help determine heart attack and stroke risk
9. Fasting blood sugar: _____ Screens for diabetes and other conditions
10. Homocysteine: ____ Helps identify vitamin deficiencies
11. Hs-CRP: ____ Assesses risk of heart disease involving inflammation
12. Lp(a): ____ Helps determine heart disease risk
13. TSH: ____ Evaluates thyroid function
14. Vitamin D: ____ May help identify heart disease risk

Pay Attention to Heart Symptoms

Symptoms offer important clues for identifying and diagnosing heart disease. Keep in mind, however, that they may vary by condition, type and severity. For example, chest pressure is a common sign of heart attack. However, women are less likely than men to feel chest pressure and more likely to experience back pain, heartburn, nausea or fatigue during a

Fact: smokeless tobacco products, such as chewing tobacco, are not safe alternatives to smoking. they may increase your risk of heart attack, stroke and cancer.

Source: National Institute of Dental and Craniofacial Research

heart attack. The first symptoms of a heart attack can be fatal. However, heart attacks are usually sudden events with possible symptoms leading up to them.

Chest pressure (usually not pain) is one of the most common symptoms and typically occurs with exertion. Nausea, unusual sweating, arm pain, back pain, shortness of breath and increasing fatigue, especially with exertion, are other warning signs of heart disease. If you experience symptoms of heart attack, seek emergency help right away. Keep in mind that conditions, such as coronary artery disease and atherosclerosis, often have no early symptoms – that's why it's important to talk with your doctor about your heart disease risk.

*Source: American Heart Association, Heart Disease and Stroke Statistics, 2009 Update At-A-Glance

**Source: Centers for Disease Control and Prevention

When heart disease strikes, new lifesaving treatment options are available

When it comes to your heart, customized care can be critical to achieving your best health. Care teams can now develop a personalized treatment plan that helps you enjoy a longer, healthier life. Gone are the days when the treatment of heart disease necessarily required major surgery, lengthy hospitalization and a long road to recovery. Today, advances in medical technology and techniques have expanded and improved care options.

Minimally invasive procedures, new medications and sophisticated cardiac devices have revolutionized the treatment of heart disease. No matter what course gets you back on your feet, however, it is important to maintain your personalized plan for your long-term heart health.

PAD: What you don't know could hurt you

Although it affects about 15 percent of all Americans, you probably haven't heard of peripheral artery disease (PAD). PAD occurs when plaque builds up inside your arteries, especially in your legs, so blood can't circulate efficiently. Peripheral artery disease greatly increases your risk of heart attack or stroke.

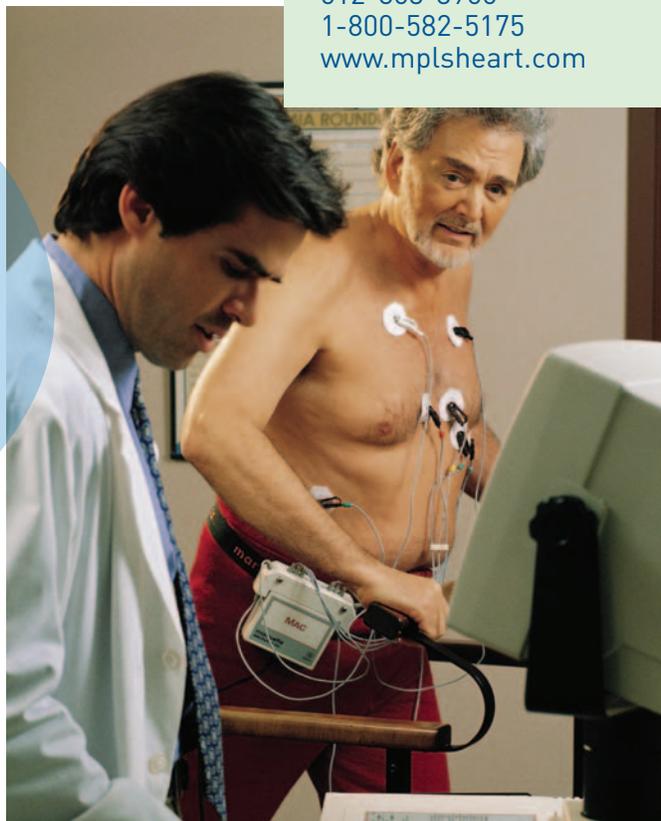
Fact: one in three people age 70 or older has PAD.

Source: The Society for Vascular Surgery, January 2010

"Most people with PAD have no symptoms," says Addi Z. Rizvi, MD, vascular and endovascular surgeon at Minneapolis Heart Institute®. "Among patients with moderate to severe blockage of the leg arteries, the most common symptom is intermittent pain in the calf muscles after walking. The pain subsides with rest but occurs again after walking. Essentially, the muscles are not receiving enough blood and feel starved."

PAD can be diagnosed with a simple, non-invasive test in your doctor's office. Treatment may include behavioral changes, such as smoking cessation and exercise, medication and treatment of diabetes or other accompanying conditions. With severe PAD, minimally invasive therapies or surgical options are available.

For more information:
The Minneapolis Heart Institute®
at Abbott Northwestern Hospital
920 East 28th Street
Minneapolis, Minnesota 55407
612-863-3900
1-800-582-5175
www.mplsheart.com



**Stay
Heart
Healthy!**

Summary Annual Report

FOR TWIN CITY PIPE TRADES PENSION SUPPLEMENT AND RETIREE HEALTH PLANS

This is a summary of the annual reports of the Twin City Pipe Trades Pension Supplement Plan and Twin City Pipe Trades Retiree Health Plan for the period January 1, 2009 through December 31, 2009.

The full annual reports for the benefit plans are filed with the Internal Revenue Service as required under the Employee Retirement Income Security Act of 1974 (ERISA) under the following employer identification numbers:

Twin City Pipe Trades Pension Supplement Plan	41-1539354
Twin City Pipe Trades Retiree Health Plan	16-1657260

TCPT Pension Supplement Fund Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$564,664,911 as of December 31, 2009, compared to \$476,593,069 as of January 1, 2009. During the plan year the plan experienced a change in its net assets of \$88,071,842. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$116,182,751, which included employer contributions of \$23,538,071, employee contributions of \$0, gain/loss of \$0 from the sale of assets, and earnings from investment of \$92,191,105.

Total plan expenses were \$28,110,909. These expenses included \$292,554 in administrative expenses and \$27,818,355 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 7,280 persons were participants or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

TCPT Retiree Health Plan Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$84,345,232 as of December 31, 2009, compared to \$61,931,059 as of January 1, 2009. During the plan year the plan experienced a change in its net assets of \$22,414,173. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$26,113,660 which, included employer contributions of \$11,940,680, employee contributions of \$0, gain/(loss) of \$770,600 from the sale of assets, and earnings from investment of \$13,402,380.

Total plan expenses were \$3,699,487. These expenses included \$321,989 in administrative expenses and \$3,777,498 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

Your Rights To Additional Information

You have the right to receive a copy of each full annual report or any part upon request. The items listed below are included in that report for the Pension and Welfare Plans.

- An accountant's report.
- Financial Information and information on payments to service providers.
 - Assets held for investment.
 - Transactions in excess of 5% of plan assets.
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates.
- Actuarial information regarding the funding of the plan

To obtain a copy of each of the full annual reports, or any part of a report, write or call the Office of the Plan Administrator, Twin City Pipe Trades Service Association, Inc., 700 Transfer Road, St. Paul, MN 55114, and Telephone (612) 645-4540. The report is furnished without charge. You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of each plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. You also have the legally protected right to examine each annual report at the main office of the Employee Benefit Plans, 700 Transfer Road, St. Paul, MN 55114 and at the U.S. Department of Labor in Washington, DC. Requests to the Department of Labor should be addressed to Public Disclosure Room N 1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, DC 20210. You have received this report in accordance with requirements of ERISA because you were a participant in at least one of the plans. Receipt of this report does not in any way imply that you were a participant in all of the listed plans. This report does not create any rights, or give benefits to you, other than those you were entitled to under the terms of a particular plan in which you qualified to be a participant. If you have any questions regarding whether you are a participant in a particular plan, or what benefits or entitlements are due you from a plan please contact the Service Association office.

Website Tools for Investing and Retirement Success

If you haven't been to the Pension Supplement website by Milliman recently we encourage you to give it a try. You can access the Milliman home page through a link at www.tcpt.org and have access to a variety of planning and educational tools.

There is a demonstration tutorial on the main page with audio and video that gives an overview of the participant website and its features (keep in mind this is a general tutorial for all Milliman members and some features are not specifically applicable to the TCPT plan) Even though some plan details may be different the video is a helpful tool for new participants and those who are not familiar with the website.

In addition to the tutorial there are a number of other planning tools and educational articles. On the main page you will find links to the following resources:

Retirement Planning

- Life Events
- New Saver
- Already Saving
- Nearing Retirement

Featured Tools and Calculators

- Social Security Benefits Calculator
- Paycheck Calculator
- Savings Goal Calculator
- Distribution Planner
- Credit Card Payoff

Once you are logged into the site, besides your personal account and investment information, you will find even more educational tools and information. If you have not signed into the site before, please contact the fund office or our investment education team, the Ehlers/Huebner group at 952-921-1952.

2010 Upcoming Educational Sessions

Thursday October 14

6:00 pm

Saint Paul Labor Center
411 Main Street
Saint Paul MN 55102

Wednesday October 20

6:00 pm

Pipefitters Local 539
New Training Center
6200 Lakeland Ave
Brooklyn Park, MN 55443

The "Lost Decade" of Investing

Experts and the media are referring to the last 10 years as the "Lost Decade" of investing. What does that really mean for you?

Join us for a discussion on:

- How to mentally stay focused on your specific goals
- Are your investments actually aligned with your goals?
- Should you be in or out of the stock market?
- Avoiding the next bubble, and
- How much is really enough? or What is YOUR real number?

Lingering Questions?

Investment Questions

Contact the Ehlers/Huebner Group at 952-921-1952, toll-free at 800-927-1990.

Investment Changes

Through the TCPT website (www.tcpt.org) or on the Voice Response Unit (VRU) at 877-645-8278. On both systems, your user ID is your social security number and your password is the month and year of your birth (MMYY). When on the VRU, you can either follow the prompts, or press "0" to speak to a live person.

Operations or Administration Issues

Call the TCPT office at 651-645-4540.

PERFORMANCE UPDATE

FOR THE PERIOD ENDING JULY 31, 2010

	As of	TOTAL RETURN (%)		AVERAGE ANNUALIZED RETURNS (%)				10-Year or Since Inception
		Quarter	Year-To-Date	1-Year	3-Year	5-Year		
Galliard Retirement Income	7/31/10	0.92%	2.15%	3.92%	4.28%	4.64%	5.21%	
PIMCO Total Return	7/31/10	3.21%	7.41%	12.50%	11.23%	7.94%	7.89%	
Income Fund of America	7/31/10	-1.77%	2.08%	15.09%	-3.11%	2.55%	6.16%	
Washington Mutual	7/31/10	-5.07%	0.14%	13.93%	-7.49%	-0.32%	3.20%	
Vanguard Total Stock	7/31/10	-7.11%	0.62%	15.10%	-6.01%	0.34%	0.09%	
Davis NY Venture	7/31/10	-6.99%	-2.45%	12.74%	-7.72%	-0.26%	1.53%	
Hartford Capital Appreciation	7/31/10	-6.03%	-2.65%	10.10%	-7.10%	2.17%	3.55%	
Lord Abbett Mid Cap	7/31/10	-7.67%	3.58%	20.89%	-9.00%	-1.89%	6.56%	
Columbia Acorn A	7/31/10	-7.45%	3.51%	20.26%	-3.72%	2.41%	8.02%	
Royce Low Price	7/31/10	-6.48%	1.71%	20.54%	-0.93%	5.64%	9.13%	
Neuberger Berman	7/31/10	-6.36%	2.12%	15.94%	-1.48%	3.12%	10.15%	
Fidelity Advisor Diversified Intl	7/31/10	-4.15%	-4.99%	6.03%	-11.71%	-0.01%	2.77%	
Capital World Growth & Income	7/31/10	-3.22%	-3.59%	9.59%	-5.65%	4.42%	6.59%	
TCPT MODEL PORTFOLIOS ***								
Conservative	7/31/10	0.04%	N/A	6.34%	2.78%	3.97%	4.33%	
Moderately Conservative	7/31/10	-1.02%	N/A	10.40%	1.84%	4.23%	5.60%	
Moderately Aggressive	7/31/10	-2.61%	N/A	11.41%	-0.81%	3.67%	5.38%	
Aggressive	7/31/10	-4.44%	N/A	13.67%	-3.34%	2.91%	5.97%	
INDUSTRY INDEXES								
Barclays Aggregate Bond	7/31/10	3.52%	6.46%	8.91%	7.63%	5.96%	6.48%	
S&P 500 Stock	7/31/10	-6.69%	-0.11%	13.84%	-6.78%	-0.17%	-0.76%	
Russell 2000	7/31/10	-8.89%	4.79%	18.43%	-4.32%	0.47%	4.03%	
NASDAQ	7/31/10	-8.39%	-0.64%	13.96%	-3.97%	0.63%	-5.00%	

* Performance history prior to December 1993 is that of the host fund, also advised by Morley Capital Management

**Quarter, Year-To-Date, 1-Year, and 3-Year are Admiral Share Class, Inception 11/13/00; all others are Investor Share Class.

***Weighted returns based on each fund's representation in the Model Portfolio

Member Reminders

Keeping the following items in mind will help us to serve you better!

Please remember:

- > Don't forget www.tcpt.org as a resource for many of your benefit questions. Call the fund office if you have not yet registered for the site.
- > Please open and read any mail you receive from TCPT. Most mailings contain important details about your benefits or are required regulatory disclosures. With the importance of the information and the high cost of postage it is important for members to open and read any mail from the TCPT office

TWIN CITY PIPE TRADES SERVICE ASSOCIATION

700 TRANSFER ROAD
ST. PAUL, MN 55114
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