

February 5, 2010

*GBA Retirement Services, Inc. offers high-quality 401(k), profit sharing and pension plans. For a complete information booklet about Trust programs and investments available to GBA members, please call **Mandy Richards** at 404.420.2025.*

Returns for Retirement Trust

2009 was a great year to be invested in the stock market. For participants that stayed invested in their long-term strategies, they could recover much of what was lost in 2008. All portfolios exceeded expectations against their benchmarks by well over 10%, with Aggressive Appreciation's return just over 40% for the year! The *LifeStyles*SM mutual fund portfolios and *Asset Class Fund Options* managed by **Reliance Trust Company**, and the two high-quality mutual funds managed by **Atlanta Capital Management** ("ACM" funds shown below) continue to compare favorably against similar funds and asset allocation models in the market. The investments offered through GBA Retirement Services provide a diversified selection of fund options for participants in the program due to flexibility among many fund families and asset allocation assistance through the popular *LifeStyles*SM portfolios.

Returns as of December 31, 2009

<u>LifeStylesSM Portfolios</u>	<u>QTD</u>	<u>YTD</u>	<u>5YR</u>
Current Income	1.80%	18.04%	3.33%
Income with Growth	3.24%	24.20%	4.00%
Moderate Growth	3.75%	28.28%	3.67%
Wealth Building	4.79%	32.95%	3.72%
Aggressive Appreciation	6.03%	40.50%	3.37%

<u>Asset Class Funds</u>	<u>QTD</u>	<u>YTD</u>	<u>5YR</u>
Amer. Beacon Lg Cap Val	5.78%	27.16%	0.59%
Amer. Funds Euro Pacif.	3.38%	39.13%	7.71%
Buffalo Small Cap	-0.06%	37.49%	2.49%
Columbia Small Cap Value	3.58%	25.14%	1.75%
Davis New York Venture	6.68%	32.06%	1.16%
Eaton Vance Float. Rate	3.31%	46.08%	2.77%
EV ACM Lg Cap Growth	4.40%	33.04%	1.13%
EV ACM SMID Cap	2.69%	34.94%	5.88%
Fidelity Equity Index	6.01%	26.51%	0.38%
Fidelity US Govt Reserves	0.01%	0.37%	3.09%
Gold. Sachs Mid Cap Value	7.21%	34.93%	3.03%
Munder Mid Cap Growth	5.57%	32.80%	2.82%
Oppenheimer Devl. Mkts	9.22%	81.73%	17.45%
PIMCO Total Return	0.93%	13.55%	6.58%
T.Rowe Instit. Large Cap	8.38%	53.40%	2.45%
Vanguard Inflat. Protected	1.91%	10.80%	4.36%
Vanguard ShortTerm Invest.	1.28%	14.03%	4.29%

<u>Indexes</u>	<u>QTD</u>	<u>YTD</u>	<u>5YR</u>
**Domestic Stock Funds	5.17%	32.89%	0.72%
**Taxable Bond Funds	0.91%	12.89%	3.68%
**Balanced Funds	3.42%	24.12%	2.78%
**Foreign Stock Funds	2.79%	38.05%	4.07%
Dow Wilshire 5000	5.79%	28.30%	0.93%
S&P 500	6.04%	26.46%	0.42%
Russell 2000	3.87%	27.17%	0.51%
Morgan Stanley EAFE	2.22%	32.46%	4.02%
Barclays Intern. US Govt/Cr	0.30%	5.24%	4.66%

*** Based on Morningstar mutual fund universe for all equity, taxable bond, balanced/asset allocation, and foreign stock mutual funds*

IRS Dollar Limits for Retirement Plans in 2010- Limits remain unchanged from 2009

Maximum Elective Deferrals	\$16,500
Catch-Up Contributions	\$5,500
Annual Defined Contribution Limit	\$49,000
Highly Compensated Definition	\$110,000
Maximum Compensation limit	\$245,000
Compensation for Determining Key Officer	\$160,000

401(k) Plan Review

If you have not done a review of your retirement plan recently, it is always a good idea to compare and review your plan to make sure you are satisfied with administration, performance and cost. If you would like someone to assist you with a fee and/or performance review of your existing plan, please contact Mandy Richards at 404.420.2025 or mrichards@gabankers.com for more information and to see if GBA Retirement Services may be able to meet your needs.