

**Retirement Advisors of America –
A PHH Investments Company
B-FUND UNIT VALUE TABLE
(Revised 03/29/2011)**

Normal Lock - In Month	Normal Retire Month	Estimated Unit Value	Actual Unaudited Unit Value	Actual Audited Unit Value	Diff from Actual	Estimate Acc
Mar 09	Jun 1	56.818*		60.759	(3.941)	93.51%
Apr 09	Jul 1	68.150		67.279	.871	98.72%
May 09	Aug 1	72.557		72.315	.242	99.67%
Jun 09	Sep 1	72.066		72.315	(.249)	99.66%
Jul 09	Oct 1	78.956		78.448	.508	99.40%
Aug 09	Nov 1	81.398		81.159	.239	99.71%
Sep 09	Dec 1	84.934		85.162	(.228)	99.73%
Oct 09	Jan. 1, 2010	82.773		83.612	(.839)	99.00%
Nov 09	Feb 1	87.763		87.550	.213	99.76%
Dec 09	Mar 1	89.948	89.874	81.168	.074	99.92%
Jan 10	Apr 1	86.464	86.517		(.053)	99.94%
Feb 10	May 1	88.371	88.260		.111	99.87%
Mar 10	Jun 1	85.037		84.816	.221	99.74%
Apr 10	Jul 1	85.796		85.870	(.074)	99.91%
May 10	Aug 1	78.182		78.574	(.392)	99.50%
Jun 10	Sep 1	75.187		75.574	(.387)	99.50%
Jul 10	Oct 1	81.169		81.087	.082	99.89%
Aug 10	Nov 1	77.712		77.682	.030	99.96%
Sep 10	Dec 1	85.323		85.222	.101	99.88%
Oct 10	Jan 1, 2011	88.217		88.384	(.167)	99.81%
Nov 10	Feb 1	87.123		87.249	(.126)	99.86%
Dec 10	Mar 1	93.813	93.330	87.911	483	99.49%
Jan 11	April 1	95.172	95.113		(.833)	99.13%
Feb 11	May 1	99.071	97.951		.228	99.76%
Mar 11	June 1	93.431		92.653	.778	99.16%
Apr 11	July 1	95.333		96.078	(.745)	99.22%
May 11	Aug 1	95.011		94.585	.449	99.55%
Jun 11	Sep 1	93.082		92.829	.272	99.72%

Note: Unaudited figures are values in the first 3 months of year prior to make the reduction to reflect the 6% increases in number of units in each member's account.