

# NDPERS BOARD MEETING

## Agenda

**Bismarck Location:**  
ND Association of Counties  
1661 Capitol Way  
**Fargo Location:**  
BCBS, 4510 13<sup>th</sup> Ave SW

**November 15, 2007**

**Time: 8:30 AM**

### **I. MINUTES**

- A. October 18, 2007

### **II. GROUP INSURANCE**

- A. GASB 45 Report – Sharon (Information)
- B. Minute Clinics Year 1 Update – BCBS (Information)
- C. Member Services Survey – BCBS (Information)
- D. Medical Management Reports – BCBS (Information)
  - 1. Tobacco Cessation
  - 2. Utilization/Case Management (Actives & Retirees)
- E. Health Trends – BCBS (Information)
- F. UND Request – Sparb (Board Action)
- G. Surplus/Affordability Update – Bryan (Information)
- H. Quarterly Graphs – Bryan (Information)
- I. Prescription Drugs Update – Bryan (Information)

### **III. DEFERRED COMPENSATION**

- A. Investment Options – Sparb (Information)

### **IV. MISCELLANEOUS**

- A. 2008 Board Meeting Dates – Sparb (Information)
- B. Board Planning Meeting in December – Sparb (Information)
- C. SIB Agenda

### **V. RETIREMENT**

- A. Member Appeal (Overpayment) – Kathy and Sharmain (Board Action)

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Any individual requiring an auxiliary aid or service must contact the NDPERS ADA Coordinator at 328-3900, at least 5 business days before the scheduled meeting.

## MEMORANDUM

**TO:** NDPERs Board

**FROM:** Sharon Schiermeister

**DATE:** October 10, 2007

**SUBJECT:** **GASB 45 Valuation**

The Government Accounting Standards Board (GASB) released Statement No. 43 – Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans (GASB 43) in April 2004 which establishes uniform accounting and financial reporting standards for plans such as the Retiree Health Insurance Credit Plan administered by NDPERs. The reporting standards under GASB 43 have been implemented for the Retiree Health Insurance Credit Plan for fiscal year ending June 30, 2007, as required.

GASB also issued Statement No. 45 – Accounting and Financial Reporting by Employers for Postemployment Benefit Plans Other Than Pension Plans (GASB 45) in June 2004 which establishes uniform accounting and financial reporting standards for employers who offer postemployment benefits other than pensions (OPEB). Under GASB 45, an actuarial valuation is required to determine the implicit subsidy applicable to our pre-Medicare retirees who are participating in our health plan.

In August, the Board awarded the contract for this actuarial valuation to Gallagher Benefit Services. The valuation report is included with your Board materials. Bill Robinson from GBS will be attending the meeting via conference call to present the report.

The reporting standards under GASB 45 are required to be implemented for the fiscal year ending June 30, 2008. This valuation report will provide us with the required information for fiscal year 08 and 09, as GASB only requires a valuation every 2 years. At this time, we are working with Brady Martz, the State Auditor's Office and the Office of Management and Budget to determine how these reporting requirements will be implemented.

# **NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM**

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## **ACTUARIAL VALUATION OF RETIREE HEALTH PLANS AS OF JULY 1, 2007**

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*October 1, 2007*

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## Introduction

### *Scope*

This report presents the results of the actuarial valuation of the North Dakota Public Employee Retirement System (“NDPERS”) post-retirement benefit plan (other than pensions) as of July 1, 2007. The purpose of the report is to:

- Develop the expected plan liability and annual expense assuming implementation on July 1, 2007; and
- Document actuarial assumptions and plan provisions.

### *Plans Valued*

The retiree benefits included in this actuarial valuation are the fully-insured Dakota Plan for early retirees and Dakota Retiree Plan for Medicare-eligible retirees. These plans cover both medical services and prescription drugs.

### *Applicability of Accounting Standards*

The Governmental Accounting Standards Board (GASB) released Statement No. 43 – Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans (“GASB 43”) in April 2004 and Statement No. 45 – Accounting and Financial Reporting by Employers for Postemployment Benefit Plans Other Than Pension Plans (“GASB 45”) in June 2004. These two statements establish uniform accounting and financial reporting standards for state and local governmental entities related to post-employment benefits other than pensions (“OPEB”).

The required effective dates for implementation of the standards by an employer varies depending on their total annual revenue. For the purposes of defining the effective date of the standards, GASB 43 and 45 use the terms *phase 1 government*, *phase 2 government*, and *phase 3 government*. The following table shows the definition of the three phases for plans and employers and their respective effective dates. The employer is required to report under the standards no later than the first fiscal year beginning after the date shown.

<b>Phase</b>	<b>Total Annual Revenues</b>	<b>Plans</b>	<b>Employers</b>
1	\$100,000,000 or more	12/15/05	12/15/06
2	\$10,000,000 - \$100,000,000	12/15/06	12/15/07
3	Less than \$10,000,000	12/15/07	12/15/08

### *Data*

We relied on the accuracy of the data supplied to APEX by NDPERS for this project. We have assumed the census provided to APEX represents all potential retirees and their dependents who can receive post-retirement medical benefits with the exception of future retirees under TIAA-CREF or NDTFFR. Please note we may have adjusted some of the underlying census data records to correct duplicate records or to correct what “appeared” to be inconsistent or illogical

dates. In our opinion, the changes we made are not material in the aggregate and, for purposes of this report, did not warrant a delay in the release of these results.

### Summary of Results

GASB allows the use of one of the following actuarial cost methods for the valuation: Unit Credit, Entry Age Normal, Attained Age, Aggregate, Frozen Entry Age, or Frozen Attained Age. These methods can be amortized on either a level dollar or a level percentage of earnings basis. The results in this report assume the use of the Unit Credit method with amortization on a level percentage basis because we believe the Unit Credit method provides the most logical correlation between accruing and expensing of retiree benefits. (Note: The Unit Credit method is the only method allowed under the Financial Accounting Standards Board's ("FASB") corresponding statement, *Statement of Financial Accounting Standards No. 106* ("FAS106")).

The valuation results were developed assuming two different discount rates. Each discount rate is determined based on the expected rate of return for investments used to finance the payment of benefits. For an unfunded plan, the investment return assumption is based on the expected return on employer assets which generally consist of short-term liquid investments. For a funded plan, the investment return assumes benefits are provided through a trust or similar arrangement; contributions are consistently greater than or equal to the Annual Required Contribution, and the plan's assets are the sole source for the payment of benefits. The investment return for the funded plan is based on the expected return on the plan's assets which generally consist of long-term, less liquid investments. Overall, the long-term investment return for a funded plan will be greater than an unfunded plan. Currently, the NDPERS is considered to be an unfunded plan since there are no assets and retiree benefits are paid annually on a cash basis.

### Actuarial Accrued Liability

The Actuarial Accrued Liability ("AAL") is the present value of all future expected postretirement medical payments and administrative costs which are attributable to past service. Depending on how they fund the retiree benefit, we have determined the AAL as of July 1, 2007 to be:

	Unfunded	Funded
Accrued Actuarial Liability	\$30,733,000	\$23,771,000

***Annual Required Contribution***

The Annual Required Contribution (“ARC”) is the annual expense recognition of the post-retirement benefit plan cost for the fiscal year. For the year ending June 30, 2008, we have projected the following ARC values:

	<b>Unfunded</b>	<b>Funded</b>
Normal Cost	\$2,656,000	\$1,864,000
Interest on Normal Cost	\$133,000	\$149,000
Amortization	\$1,172,000	\$1,299,000
Interest on Amortization	\$59,000	\$104,000
<b>Total ARC</b>	<b>\$4,020,000</b>	<b>\$3,416,000</b>

***Pay-As-You-Go Expense***

The Pay-As-You-Go Expense is the net expected cost of providing retiree benefits. This expense reflects the expected cost of providing the medical/Rx benefit to retirees less retiree contributions. The expected Pay-As-You-Go Expense for the period July 1, 2007 – June 30, 2008 is \$1,542,000.

***Net OPEB Obligation***

The Net OPEB Obligation (“NOO”) is the cumulative difference between the ARC and the employer’s contributions to the plan. Since this is considered to be the transition period, the NOO is equal to zero.

However, we have estimated that if NDPERS continues paying benefits on a pay-as-you-go basis (Unfunded) or contributes an amount up to the ARC (Funded), the NOO at June 30, 2008 will be:

	<b>Unfunded</b>	<b>Funded</b>
<b>NOO – Beginning of Year</b>	\$0	\$0
<b>Annual OPEB Cost</b>	\$4,020,000	\$3,416,000
<b>Employer Contributions</b>	\$1,542,000	\$3,416,000
<b>Increase in NOO</b>	\$2,478,000	\$0
<b>NOO – End of Year</b>	\$2,478,000	\$0

***Caveat***

The results of this analysis are based on assumptions related to current and future retiree benefit costs. Actual results may differ from expected. In some cases, these differences may be material. Therefore, we recommend continued monitoring of actual versus expected results for the purpose of determining whether any or all of the assumptions should be modified.

***Actuarial Certification***

North Dakota Public Employees Retirement System retained the APEX Management Group, a division of Gallagher Benefit Services, Inc., to perform a valuation of its required disclosure information under Statement No. 45 of the Governmental Accounting Standards Board (“GASB 45”). The calculations derived for this report have been made on a basis consistent with our understanding of GASB 45. The valuation has been conducted in accordance with generally accepted actuarial principles and practices. The results of this report are to be used solely for the purpose of meeting employer financial accounting requirements.

In preparing the results of this report, we have relied on employee data, plan information and claims data provided by the North Dakota Public Employees Retirement System. While the scope of the engagement did not call for us to perform an audit or independent verification of this information, we reviewed it for reasonableness. The accuracy of the results presented in the report is dependent upon the accuracy and completeness of the underlying information.

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Thomas M. Skurat, FSA, MAAA  
Consulting Actuary  
October 1, 2007

### **Actuarial Cost Methods**

One of the following actuarial cost methods can be used: Unit Credit, Entry Age Normal, Attained Age, Aggregate, Frozen Entry Age, or Frozen Attained Age. These methods can be used on a service (level dollar) or earnings (level percentage) basis.

### **Calculation Definitions**

- Actuarial Accrued Liability (“AAL”) – The AAL is the portion of the actuarial present value of the total projected benefits allocated to years of employment prior to the measurement date.
- Unfunded Actuarial Accrued Liability (“UAAL”) – The UAAL is the difference between the AAL and the actuarial value of plan assets.

### **Reporting Requirements**

- Annual Required Contribution (“ARC”) – The ARC is equal to the normal cost and the amortization of the Unfunded Actuarial Accrued Liability plus interest. The normal cost is equal to the actuarial present value (“APV”) allocated to one year of service.
- Net OPEB Obligation (“NOO”) – The NOO is the cumulative difference between the ARC and employer’s contributions to the plan. For unfunded plans, the employer’s contribution would be equal to the annual benefit payments less employee contributions. At transition, the NOO may be set at zero.
- Required Supplementary Information (“RSI”) – The RSI will require historical trend information from the last three valuations, including disclosure information about the UAAL and the progress in funding the plan. At transition, the RSI may include only the first year of information.

### **Disclosures**

The following information is required to be disclosed:

- Plan description, including:
  - Type of employer – single employer, multiple-employer, etc.
  - Classes of employees covered and the number of plan members
  - Brief description of benefit provisions
- Summary of significant accounting policies, including a brief description of how fair value of investments is determined.
- Contributions and reserves, including:
  - Authority under which the obligations of plan members, employer(s), and other contributing entities who contribute to the plan are established or may be amended.
  - Funding policy
  - Required contribution rates of actives and retirees in accordance with the funding policy.

- Brief description of the terms of any long-term contracts for contributions to the plan and disclosure of the amounts outstanding at the reporting date.
- The balance in the plan's legally required reserves at the reporting date.
- Funded status and progress
  - Information about the funded status as of the most recent valuation date, including:
    - Actuarial Valuation Date
    - Actuarial Value of Assets
    - Actuarial Accrued Liability ("AAL")
    - Total Unfunded Actuarial Accrued Liability ("UAAL")
    - Funded ratio – actuarial value of assets as a percentage of the actuarial accrued liability
    - Annual Covered Payroll
    - Ratio of Unfunded Actuarial Liability to Annual Covered Payroll
- Disclosure of information about actuarial methods and assumptions used in valuations on which reported information about the ARC and the funded status and funding progress of OPEB plans are based.

The following tables provide a summary of participant information and the Present Value of Future Benefits for NDPERS.

<b>NUMBER OF PARTICIPANTS</b>	
Actives (Fully Eligible)	5,328
Actives (Not Fully Eligible)	18,797
Retirees	5,650
<b>TOTAL</b>	<b>29,775</b>

	<b>UNFUNDED PLAN</b>	<b>FUNDED PLAN</b>
<b>PRESENT VALUE OF FUTURE BENEFITS (PVFB)</b>		

<b>BY EMPLOYEE TYPE</b>		
Actives (Fully Eligible)	\$11,908,000	\$10,351,000
Actives (Not Fully Eligible)	\$49,011,000	\$30,431,000
<b>TOTAL ACTIVES</b>	<b>\$60,919,000</b>	<b>\$40,782,000</b>
Retirees	\$5,415,000	\$4,904,000
<b>TOTAL</b>	<b>\$66,334,000</b>	<b>\$45,686,000</b>

<b>BY BENEFIT</b>		
Expected Retiree Premiums	\$2,120,039,000	\$1,201,688,000
Retiree Contributions	(\$2,053,705,000)	(\$1,156,002,000)
<b>TOTAL</b>	<b>\$66,334,000</b>	<b>\$45,686,000</b>

<b>BY SUBSIDY TYPE</b>		
Explicit Subsidy	\$0	\$0
Implicit Subsidy	\$66,334,000	\$45,686,000
<b>TOTAL</b>	<b>\$66,334,000</b>	<b>\$45,686,000</b>

<b>BY AGE</b>		
Actives (<65)	\$60,919,000	\$40,782,000
Actives (65+)	\$0	\$0
<b>TOTAL ACTIVES</b>	<b>\$60,919,000</b>	<b>\$40,782,000</b>
Retirees (<65)	\$5,415,000	\$4,904,000
Retirees (65+)	\$0	\$0
<b>TOTAL RETIREES</b>	<b>\$5,415,000</b>	<b>\$4,904,000</b>
<b>TOTAL</b>	<b>\$66,334,000</b>	<b>\$45,686,000</b>

The following tables provide the Actuarial Accrued Liability using the Projected Unit Credit cost method on an unfunded and funded basis.

	UNFUNDED PLAN	FUNDED PLAN
<b>ACTUARIAL ACCRUED LIABILITY (AAL)</b>		
<b>BY EMPLOYEE TYPE</b>		
Actives (Fully Eligible)	\$8,772,000	\$7,655,000
Actives (Not Fully Eligible)	\$16,546,000	\$11,212,000
<b>TOTAL ACTIVES</b>	<b>\$25,318,000</b>	<b>\$18,867,000</b>
Retirees	\$5,415,000	\$4,904,000
<b>TOTAL</b>	<b>\$30,733,000</b>	<b>\$23,771,000</b>
<b>BY BENEFIT</b>		
Expected Retiree Premiums	\$1,179,103,000	\$756,557,000
Retiree Contributions	(\$1,148,370,000)	(\$732,786,000)
<b>TOTAL</b>	<b>\$30,733,000</b>	<b>\$23,771,000</b>
<b>BY SUBSIDY TYPE</b>		
Explicit Subsidy	\$0	\$0
Implicit Subsidy	\$30,733,000	\$23,771,000
<b>TOTAL</b>	<b>\$30,733,000</b>	<b>\$23,771,000</b>
<b>BY AGE</b>		
Actives (<65)	\$25,318,000	\$18,867,000
Actives (65+)	\$0	\$0
<b>TOTAL ACTIVES</b>	<b>\$25,318,000</b>	<b>\$18,867,000</b>
Retirees (<65)	\$5,415,000	\$4,904,000
Retirees (65+)	\$0	\$0
<b>TOTAL RETIREES</b>	<b>\$5,415,000</b>	<b>\$4,904,000</b>
<b>TOTAL</b>	<b>\$30,733,000</b>	<b>\$23,771,000</b>
<b>UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)</b>		
<b>TOTAL</b>	<b>\$30,733,000</b>	<b>\$23,771,000</b>

The following tables provide the Annual Required Contribution (“ARC”) and Net OPEB Obligation for the Projected Unit Credit cost method on an unfunded and funded basis. The ARC is calculated on a level percentage of earnings assuming an amortization period of 30 years (maximum allowed by GASB 45).

	UNFUNDED PLAN	FUNDED PLAN
<b>ANNUAL REQUIRED CONTRIBUTION (ARC)</b>		
Normal Cost	\$2,656,000	\$1,864,000
Interest on Normal Cost	\$133,000	\$149,000
Amortization Payment	\$1,172,000	\$1,299,000
Interest on Amortization Payment	\$59,000	\$104,000
<b>TOTAL</b>	<b>\$4,020,000</b>	<b>\$3,416,000</b>

<b>NET OPEB OBLIGATION *</b>		
<b>Net OPEB Obligation - Beginning of Year</b>	\$0	\$0
<b>ARC</b>	\$4,020,000	\$3,416,000
<b>Interest on prior year NOO</b>	\$0	\$0
<b>Adjustment to ARC</b>	\$0	\$0
<b>Annual OPEB Cost</b>	<b>\$4,020,000</b>	<b>\$3,416,000</b>
<b>Employer Contributions *</b>	\$1,542,000	\$3,416,000
<b>Increase in Net OPEB Obligation</b>	<b>\$2,478,000</b>	<b>\$0</b>
<b>Net OPEB Obligation – End of Year</b>	<b>\$2,478,000</b>	<b>\$0</b>
<b>Percentage of OPEB Cost Contributed</b>	<b>38.4%</b>	<b>100.0%</b>

\* For illustrative purposes, we have assumed that contributions are equal to the expected pay-as-you-go cost in the Unfunded scenario and contributions are equal to the ARC in the Funded scenario.

The following exhibit illustrates the impact of a 1% change in the health care trend rates:

UNFUNDED PLAN		FUNDED PLAN	
Plus 1%	Minus 1%	Plus 1%	Minus 1%

### VALUATION RESULTS

ACTUARIAL ACCRUED LIABILITY (AAL)				
<b>TOTAL</b>	\$33,528,000	\$28,274,000	\$25,617,000	\$22,125,000

UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)				
<b>TOTAL</b>	\$33,528,000	\$28,274,000	\$25,617,000	\$22,125,000

ANNUAL REQUIRED CONTRIBUTION (ARC)				
Normal Cost	\$3,003,000	\$2,360,000	\$2,072,000	\$1,685,000
Interest on Normal Cost	\$150,000	\$118,000	\$165,000	\$135,000
Amortization Payment	\$1,280,000	\$1,079,000	\$1,400,000	\$1,209,000
Interest on Amortization Payment	\$64,000	\$54,000	\$112,000	\$96,000
<b>TOTAL</b>	\$4,497,000	\$3,611,000	\$3,749,000	\$3,125,000

### IMPACT OF TREND CHANGE

ACTUARIAL ACCRUED LIABILITY (AAL)				
<b>TOTAL</b>	\$2,795,000	(\$2,459,000)	\$1,846,000	(\$1,646,000)
<b>% CHANGE</b>	9.1%	-8.0%	7.8%	-6.9%

UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)				
<b>TOTAL</b>	\$2,795,000	(\$2,459,000)	\$1,846,000	(\$1,646,000)
<b>% CHANGE</b>	9.1%	-8.0%	7.8%	-6.9%

ANNUAL REQUIRED CONTRIBUTION (ARC)				
Normal Cost	\$347,000	(\$296,000)	\$208,000	(\$179,000)
Interest on Normal Cost	\$17,000	(\$15,000)	\$16,000	(\$14,000)
Amortization Payment	\$108,000	(\$93,000)	\$101,000	(\$90,000)
Interest on Amortization Payment	\$5,000	(\$5,000)	\$8,000	(\$8,000)
<b>TOTAL</b>	\$477,000	(\$409,000)	\$333,000	(\$291,000)
<b>% CHANGE</b>	11.9%	-10.2%	9.7%	-8.5%

The following exhibit provides the expected cash flow for the NDPERS retiree benefit based on the current population:

<b>Year</b>	<b>Retiree Premiums</b>	<b>Retiree Contributions</b>	<b>Net Benefit Payments</b>
7/2007 - 6/2008	\$29,596,000	(\$28,054,000)	\$1,542,000
7/2008 - 6/2009	\$34,273,000	(\$31,136,000)	\$3,137,000
7/2009 - 6/2010	\$39,617,000	(\$37,360,000)	\$2,257,000
7/2010 - 6/2011	\$45,727,000	(\$43,041,000)	\$2,686,000
7/2011 - 6/2012	\$52,504,000	(\$49,375,000)	\$3,129,000
7/2012 - 6/2013	\$58,962,000	(\$55,531,000)	\$3,431,000
7/2013 - 6/2014	\$65,523,000	(\$61,823,000)	\$3,700,000
7/2014 - 6/2015	\$72,322,000	(\$68,349,000)	\$3,973,000
7/2015 - 6/2016	\$79,244,000	(\$74,958,000)	\$4,286,000
7/2016 - 6/2017	\$86,530,000	(\$81,901,000)	\$4,629,000

**SUMMARY OF OTHER ACTUARIAL COST METHODS**

The following table provides the Actuarial Accrued Liability and Annual Required Contribution (“ARC”) for each allowable cost method under GASB 45. The ARC is calculated assuming an amortization period of 30 years (maximum allowed by GASB 45). The results are presented using discount rate assumptions for both unfunded and funded plans.

**UNFUNDED PLAN**

	COST METHOD				
	UNIT CREDIT	ENTRY AGE NORMAL	AGGREGATE	FROZEN ENTRY AGE	FROZEN ATTAINED AGE
<b>ACTUARIAL ACCRUED LIABILITY (AAL)</b>					
TOTAL	\$30,733,000	\$37,450,000	\$0	\$37,450,000	\$30,733,000

<b>UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)</b>					
TOTAL	\$30,733,000	\$37,450,000	\$0	\$37,450,000	\$30,733,000

**ANNUAL REQUIRED CONTRIBUTION (ARC)**

<b>1. LEVEL PERCENTAGE OF PROJECTED PAYROLL</b>					
Normal Cost	\$2,656,000	\$2,813,000	\$6,587,000	\$2,870,000	\$3,535,000
Interest on Normal Cost	\$133,000	\$141,000	\$329,000	\$143,000	\$177,000
Amortization Payment	\$1,172,000	\$1,429,000	\$0	\$1,429,000	\$1,172,000
Interest on Amortization	\$59,000	\$71,000	\$0	\$71,000	\$59,000
<b>TOTAL</b>	<b>\$4,020,000</b>	<b>\$4,454,000</b>	<b>\$6,916,000</b>	<b>\$4,513,000</b>	<b>\$4,943,000</b>

<b>2. LEVEL DOLLAR</b>					
Normal Cost	\$2,656,000	\$2,813,000	\$6,587,000	\$2,870,000	\$3,535,000
Interest on Normal Cost	\$133,000	\$141,000	\$329,000	\$143,000	\$177,000
Amortization Payment	\$1,903,000	\$2,320,000	\$0	\$2,320,000	\$1,903,000
Interest on Amortization	\$96,000	\$115,000	\$0	\$115,000	\$96,000
<b>TOTAL</b>	<b>\$4,788,000</b>	<b>\$5,389,000</b>	<b>\$6,916,000</b>	<b>\$5,448,000</b>	<b>\$5,711,000</b>

**FUNDED PLAN**

	COST METHOD				
	UNIT CREDIT	ENTRY AGE NORMAL	AGGREGATE	FROZEN ENTRY AGE	FROZEN ATTAINED AGE
<b>ACTUARIAL ACCRUED LIABILITY (AAL)</b>					
TOTAL	\$23,771,000	\$28,119,000	\$0	\$28,119,000	\$23,771,000

<b>UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)</b>					
TOTAL	\$23,771,000	\$28,119,000	\$0	\$28,119,000	\$23,771,000

**ANNUAL REQUIRED CONTRIBUTION (ARC)**

<b>1. LEVEL PERCENTAGE OF PROJECTED PAYROLL</b>					
Normal Cost	\$1,864,000	\$1,857,000	\$4,538,000	\$1,746,000	\$2,177,000
Interest on Normal Cost	\$149,000	\$148,000	\$363,000	\$140,000	\$175,000
Amortization Payment	\$1,299,000	\$1,536,000	\$0	\$1,536,000	\$1,299,000
Interest on Amortization	\$104,000	\$123,000	\$0	\$123,000	\$104,000
<b>TOTAL</b>	<b>\$3,416,000</b>	<b>\$3,664,000</b>	<b>\$4,901,000</b>	<b>\$3,545,000</b>	<b>\$3,755,000</b>

<b>2. LEVEL DOLLAR</b>					
Normal Cost	\$1,864,000	\$1,857,000	\$4,538,000	\$1,746,000	\$2,177,000
Interest on Normal Cost	\$149,000	\$148,000	\$363,000	\$140,000	\$175,000
Amortization Payment	\$1,955,000	\$2,313,000	\$0	\$2,313,000	\$1,955,000
Interest on Amortization	\$156,000	\$185,000	\$0	\$185,000	\$156,000
<b>TOTAL</b>	<b>\$4,124,000</b>	<b>\$4,503,000</b>	<b>\$4,901,000</b>	<b>\$4,384,000</b>	<b>\$4,463,000</b>

**Eligibility**

A member must be receiving a retirement allowance from NDPERS to be eligible for the retiree health benefit. The eligibility for a retirement allowance varies depending on the type of employee. The earliest eligibility by employee is as follows:

***Main System***

Employee must be a minimum of age 55 with 3 years of service.

***Judges***

Employee must be a minimum of age 55 with 5 years of service.

***National Guard and Law Enforcement***

Employee must be a minimum of age 50 with 3 years of service.

***Highway Patrol***

Employee must be a minimum of age 50 with 10 years of service.

A member receiving a retirement allowance from NDTFFR or TIAA-CREF is also eligible for the retiree health benefit.

**Plan Design**

Eligible retirees receive health care coverage through one of two medical plans: the Dakota Plan or the Dakota Retiree Plan. The Dakota Plan is available until retired employees or covered dependent(s) become eligible for Medicare. Upon attaining Medicare eligibility, a member can enroll in the Dakota Retiree Plan.

A summary of the key plan design features for each plan is provided in the tables below:

**Dakota Plan**

<b>Benefit</b>	<b>EPO</b>	<b>PPO</b>	<b>Basic</b>
<b>Deductible (3X Family)</b>	\$200	\$400	\$400
<b>Coinsurance</b>	85%	80%	75%
<b>Coins. Max. (2X Family)</b>	\$500	\$750	\$1,250
<b>E.R. Copayment</b>	\$50	\$50	\$50
<b>Office Visit Copayment</b>	\$20	\$25	\$30
<b>Rx Drug Copay</b>			
<b>Generic *</b>	\$5 and 15% Coinsurance		
<b>Preferred Brand *</b>	\$20 and 25% Coinsurance		
<b>Non-Preferred Brand</b>	\$25 and 50% Coinsurance		
<b>* OOP Maximum</b>	* Covered at 100% after \$1,000		

**Dakota Retiree Plan**

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Hospital Deductible</b>	\$400	\$400
<b>Hospital Coinsurance</b>	80%	75%
<b>Physician Coinsurance</b>	80% of Medicare's Balance	75% of Medicare's Balance
<b>Rx Drug Copay</b>		
<b>Generic</b>	\$5 and 15% Coinsurance	
<b>Preferred Brand</b>	\$15 and 25% Coinsurance	
<b>Non-Preferred Brand</b>	\$25 and 50% Coinsurance	
<b>OOP Maximum</b>	\$3,850, after which claimants pay the greater of a 5% coinsurance or a copay of \$2.15 for generic or \$5.35 for brand drugs	

**Required Monthly Retiree Contributions**

Contributions are required for both retiree and dependent coverage. These contributions reflect the actual fully insured premiums and are dependent on family size and Medicare eligibility for a retiree/dependent.

The current monthly contribution amounts are provided in the table below.

<b>Dakota Plan (Non-Medicare Retiree)</b>	
<b>Rate Tier</b>	<b>Monthly Contribution*</b>
<b>Single</b>	\$475.34
<b>Family</b>	\$946.44
<b>Family (3+)</b>	\$1,181.98

<b>Dakota Retiree Plan (Medicare Retiree)</b>		
<b>Rate Tier</b>	<b>Enrolled Prior 7/1/07*</b>	<b>Enrolled On or After 7/1/07</b>
<b>Single</b>	\$214.20	\$207.22
<b>Family</b>	\$418.46	\$404.94
<b>Family (One Medicare/One Non-Medicare)</b>	\$621.88	\$596.42

\* These rates remain in effect until June 30, 2009. After this date, we have assumed retiree contributions increase with medical trend.

In addition, a member is eligible for COBRA continuation if enrolled in the Dakota plan as an active employee and is not eligible for Medicare, whichever occurs first. A member receiving a retiree allowance from NDPERS is eligible for 18 months of COBRA continuation.

The current monthly contribution COBRA amounts are provided in the table below.

<b>Employee Type</b>	<b>Single</b>	<b>Family</b>
<b>State Agencies</b>	\$324.58	\$779.22
<b>Political Subdivisions, enrolled prior to 7/1/07*</b>	\$346.27	\$833.85
<b>Political Subdivisions, enrolled after 6/30/07</b>	\$330.76	\$796.23
<b>EPO Only Groups, prior to 7/1/07*</b>	\$322.54	\$775.99
<b>EPO Only Groups, enrolled after 6/30/07</b>	\$308.12	\$741.01

\* These rates remain in effect until June 30, 2009. After this date, we have assumed retiree contributions increase with medical trend.

**Valuation Date**

July 1, 2007

**Discount Rate**

The analysis assumes two discount rates for comparison purposes. A 5.0% annual discount rate is used assuming NDPERS will fund the retirement benefit on a pay-as-you-go basis. An 8.0% annual discount rate is used assuming NDPERS will fund the plan and consistently contribute an amount equal to or greater than the ARC.

**Attribution Method**

Projected Unit Credit. The results for all other cost methods (Entry Age, Aggregate, Frozen Entry Age, and Frozen Attained Age) are presented in Section 6.

**Amortization Method**

The Unfunded Actuarial Accrued Liability is amortized over the maximum acceptable period of 30 years. It is calculated assuming a level percentage of projected payroll.

**Expected Monthly Costs**

North Dakota state law establishes the rate for Pre-Medicare retirees as:

- Single Rate – 150% of the state active single rate
- Family Rate – 2 times the Pre-Medicare single rate

Since the premiums for non-Medicare retirees are based on a combined active/retiree population, there is an implicit subsidy associated with the non-Medicare population. Based on an analysis of NDPERS non-Medicare retiree experience, we have developed the expected fully-insured premiums if the non-Medicare retirees were rated on their own and were self-supporting.

Based on this analysis, the projected monthly premiums for non-Medicare retirees are:

<b>Rate Tier</b>	<b>Non-Medicare Monthly Premium</b>
<b>Single</b>	\$522
<b>Family</b>	\$1,010

This results in a monthly implicit subsidy for pre-Medicare retirees of approximately:

<b>Rate Tier</b>	<b>Approximate Monthly Implicit Subsidy</b>
<b>Single</b>	\$47
<b>Family</b>	\$64

For Medicare retirees, we believe the current premiums being charged by BCBS are self-supporting. For this reason, there is no implicit subsidy associated with this benefit.

**Health Care Cost Trend**

The following annual trend rates are applied to the expected monthly premiums and contributions on a select and ultimate basis:

<b>Benefit</b>	<b>Select</b>	<b>Ultimate</b>
Medical/Rx	11.0%	6.0%

Select trends are reduced 0.5% each year until reaching the ultimate trend.

**Retirement Age**

Retirement probabilities have been developed from the North Dakota Public Employee Retirement System Actuarial Valuation as of July 1, 2006.

Retirement probabilities for Main System members are based on the age of the employee. Sample retirement ages and the associated annual probabilities of retirement are as follows:

<b>Age</b>	<b>Annual Probability</b>
55	4.0%
57	6.0%
60	8.0%
62	35.0%
65	40.0%
67	20.0%
70	100.0%

Retirement probabilities for Judges begin at age 65. Thirty-five percent of Judges are assumed to retire at each age from 62 to 64, 50% at each age from 65 to 69, and 100% at age 70.

Retirement for members of the National Guard and Law Enforcement is assumed to occur at age 60 or initial eligibility date, whichever comes later.

Retirement for members of the Highway Patrol is assumed to occur at age 50 or initial eligibility date, whichever comes later.

**Mortality**

1983 Group Annuity Mortality Table, applied on a gender-specific basis

**Termination**

Probabilities of withdrawal for reasons other than death and retirement have been developed from the North Dakota Public Employee Retirement System Actuarial Valuation as of July 1, 2006.

**Main System Employees**

In the first five years of services, the assumed termination rates are as follows:

Years of Service	Entry Age		
	Less than 30	30-39	40 & Over
1	23%	17%	15%
2	20%	15%	12%
3	17%	13%	10%
4	16%	12%	8%
5	15%	11%	6%

After five years of services, the assumed withdrawal rates are as follows:

Age	Male	Female
20-24	12.0%	12.0%
25-29	8.0%	10.0%
30-34	5.0%	8.0%
35-39	3.5%	5.0%
40-44	3.0%	4.0%
45-49	2.5%	3.5%
50+	2.0%	3.0%

**National Guard and Law Enforcement Employees**

In the first five years of services, the assumed termination rates are as follows:

Years of Service	Entry Age		
	Less than 30	30-39	40 & Over
1	23%	17%	15%
2	20%	15%	12%
3	17%	13%	10%
4	16%	12%	8%
5	15%	11%	6%

After five years of services, the assumed termination rates are as follows:

<b>Age</b>	<b>Male</b>	<b>Female</b>
<b>20-24</b>	12.0%	12.0%
<b>25-29</b>	8.0%	10.0%
<b>30-34</b>	5.0%	8.0%
<b>35-39</b>	4.0%	6.0%
<b>40-44</b>	3.0%	5.0%
<b>45-49</b>	3.0%	4.0%
<b>50+</b>	2.0%	3.0%

**Judges**

Withdrawal rates at each age are 50% of the rate for members of the National Guard and Law Enforcement with at least five years of service.

**Highway Patrol**

Withdrawal rates are 2% per year under age 35 and 1% per year for age 35 and older.

**Plan Participation Percentage**

Plan participation probabilities have been developed from the North Dakota Public Employee Retirement System NRPERS Retiree Health Insurance Credit Valuation as of July 1, 2006. The percentage of eligible employees and their spouses who participate in the retiree health plan is dependent on the years of service at retirement.

The expected participation rates are as follows:

<b>Years of Service</b>	<b>Main System, National Guard and Law Enforcement</b>	<b>Judges and Highway Patrol</b>
<b>Less than 3</b>	0%	0%
<b>3-4</b>	25%	0%
<b>5-9</b>	50%	50%
<b>10-14</b>	70%	70%
<b>15-19</b>	80%	80%
<b>20-24</b>	95%	95%
<b>25+</b>	100%	100%

**Dependent Composition at Retirement**

For retired employees, the assumed number of eligible dependents is based on the current proportions of single and family contracts. For active employees, the percentage of employees with spouses is based on the current retiree population. We have assumed that 55% of male employees and 34% of female employees will have spouses at retirement.

**Salary Increase Assumption**

4.0% per Annum

**Medicare Part D Prescription Drug Subsidy**

Based on GASB Technical Bulletin No. 2006-1, an employer should apply the measurement requirements of GASB Statement 45 to determine the actuarial accrued liabilities, the annual required contribution of the employer, and the annual OPEB cost *without reduction* for RDS payments. For this reason, we have excluded the Medicare Part D employer subsidy from this valuation.

DRAFT

A summary of the current active employee and retired population for NDPERS is provided in the tables below:

Age Group	ACTIVE POPULATION			RETIRED EMPLOYEES
	Fully Eligible	Not Fully Eligible	Total	
<40	0	6,873	6,873	0
40-44	0	2,954	2,954	4
45-49	0	3,993	3,993	19
50-54	33	4,197	4,230	76
55-59	2,944	457	3,401	327
60-64	1,675	226	1,901	838
65-69	475	59	534	1,153
70-74	144	26	170	1,228
75-79	53	10	63	926
80-84	4	2	6	614
85+	0	0	0	465
<b>Total</b>	<b>5,328</b>	<b>18,797</b>	<b>24,125</b>	<b>5,650</b>

A summary of the current active employees based on years of service is provided in the table below:

Age	0-4	5-9	10-14	15-19	20-24	25-29	30+	Total
<40	4,664	1,589	474	141	5	0	0	6,873
40-44	1,146	776	441	413	170	8	0	2,954
45-49	1,189	973	559	572	393	285	22	3,993
50-54	1,000	903	608	720	401	368	230	4,230
55-59	763	629	437	647	384	309	232	3,401
60-64	375	342	256	426	226	137	139	1,901
65-69	106	127	73	133	44	31	20	534
70-74	43	37	33	30	12	6	9	170
75-79	18	12	14	8	6	1	4	63
80-84	3	0	0	1	0	2	0	6
85+	0	0	0	0	0	0	0	0
<b>Total</b>	<b>9,307</b>	<b>5,388</b>	<b>2,895</b>	<b>3,091</b>	<b>1,641</b>	<b>1,147</b>	<b>656</b>	<b>24,125</b>



## Memorandum

**TO:** Sparb Collins, NDPERS

**FROM:** Larry Brooks, BCBSND

**DATE:** November 6, 2007

**SUBJECT: Minute Clinics - Reporting**

At the October 19, 2006 PERS Board meeting, the Board approved waiving the 5% EPO discount for the Meritcare Minute Clinic located in Hornbachers grocery store in south Fargo. BCBSND proposed that we offer a participation agreement to this clinic and proceed to operate on a pilot basis for 2007.

At the PERS Board meeting, the question was asked about our process for assessing and measuring the effectiveness of the Minute Clinic concept during 2007. Steve Lindemann, of our Provider Networks area, responded that a review would be available later in 2007. A copy of his initial findings is enclosed.

Steve will be available at the November 15 Board meeting to answer any questions you might have.

If you have any questions, please let me know.

## Fast Track Claims from 12/1/06 through 10/31/07

Number of Claims (All Members)	Claims	% of Total
Real Time Electronic	968	93.4%
Paper	68	6.6%
Total Claims	1,036	

Average RealTime Claim (All Members)    \$    43.29

The 968 real time claims had a total of 1,103 services, or 1.14 services / claim.

Remaining services were:

Immunizations	37
Urinalysis (dipstick)	63
Strep Test	35

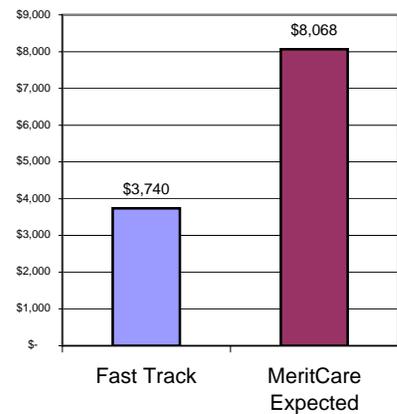
NDPERS Members Only	Total	RealTime
EPO (MeritCare)	59	50
PPO	33	33
Total	92	83

Total Allowed for NDPERS Members    \$    3,740    \$    3,362

Average RealTime Claim (NDPERS)    \$    40.65    \$    40.51

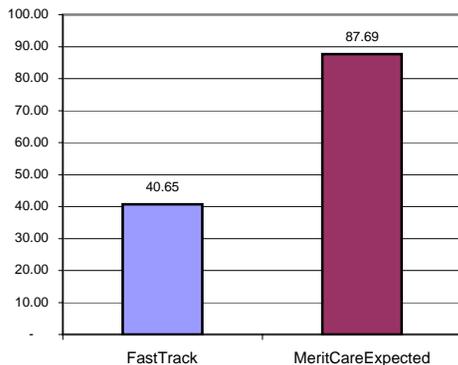
Main Diagnoses (NDPERS)	Diagnosis	% of Total
Acute Sinusitis	25	27.2%
Acute Pharyngitis	11	12.0%
Otitis Media	8	8.7%
Urinary Tract Infection	8	8.7%
Conjunctivitis (Pink Eye)	7	7.6%
All Others (4 or fewer occurrences)	33	35.9%
Total	92	

**PERS Member Expenditures**

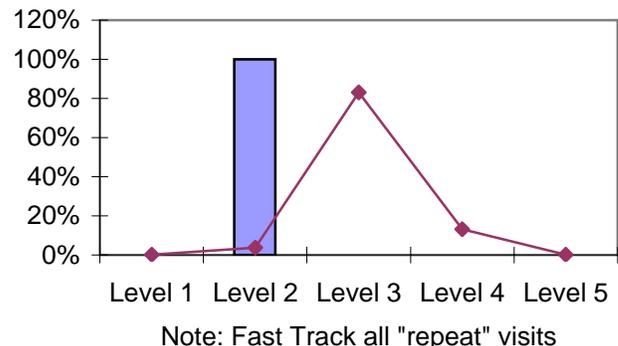


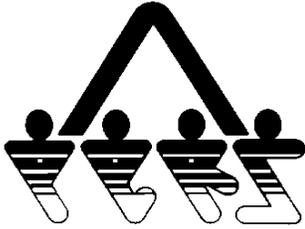
**Assuming all 92 NDPERS patients had seen a MeritCare Clinic MD for a 'usual' sinusitis office call:**

**Average Cost Per Visit**



**Office Visit Levels**





**North Dakota**  
**Public Employees Retirement System**  
400 East Broadway, Suite 505 • Box 1657  
Bismarck, North Dakota 58502-1657

**Sparb Collins**  
Executive Director  
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# Memorandum

**TO:** PERS Board

**FROM:** Sparb

**DATE:** November 8, 2007

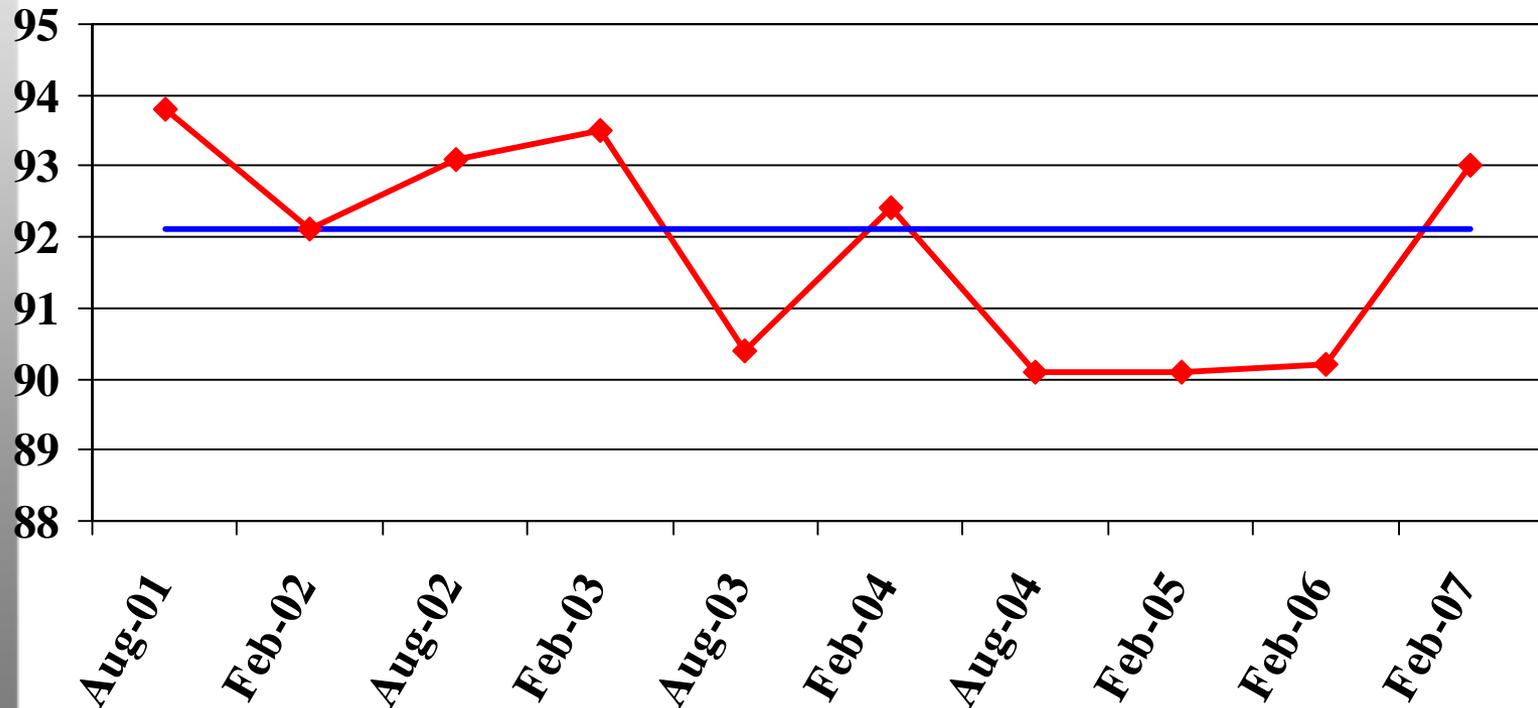
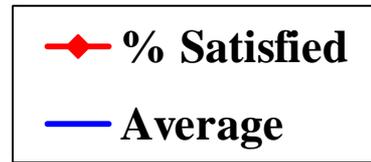
**SUBJECT:** Member Services Survey

Representatives from BCBSND will be at the November Board meeting to review the attached Member Services Survey.

# NDPERS

## Member Satisfaction Survey

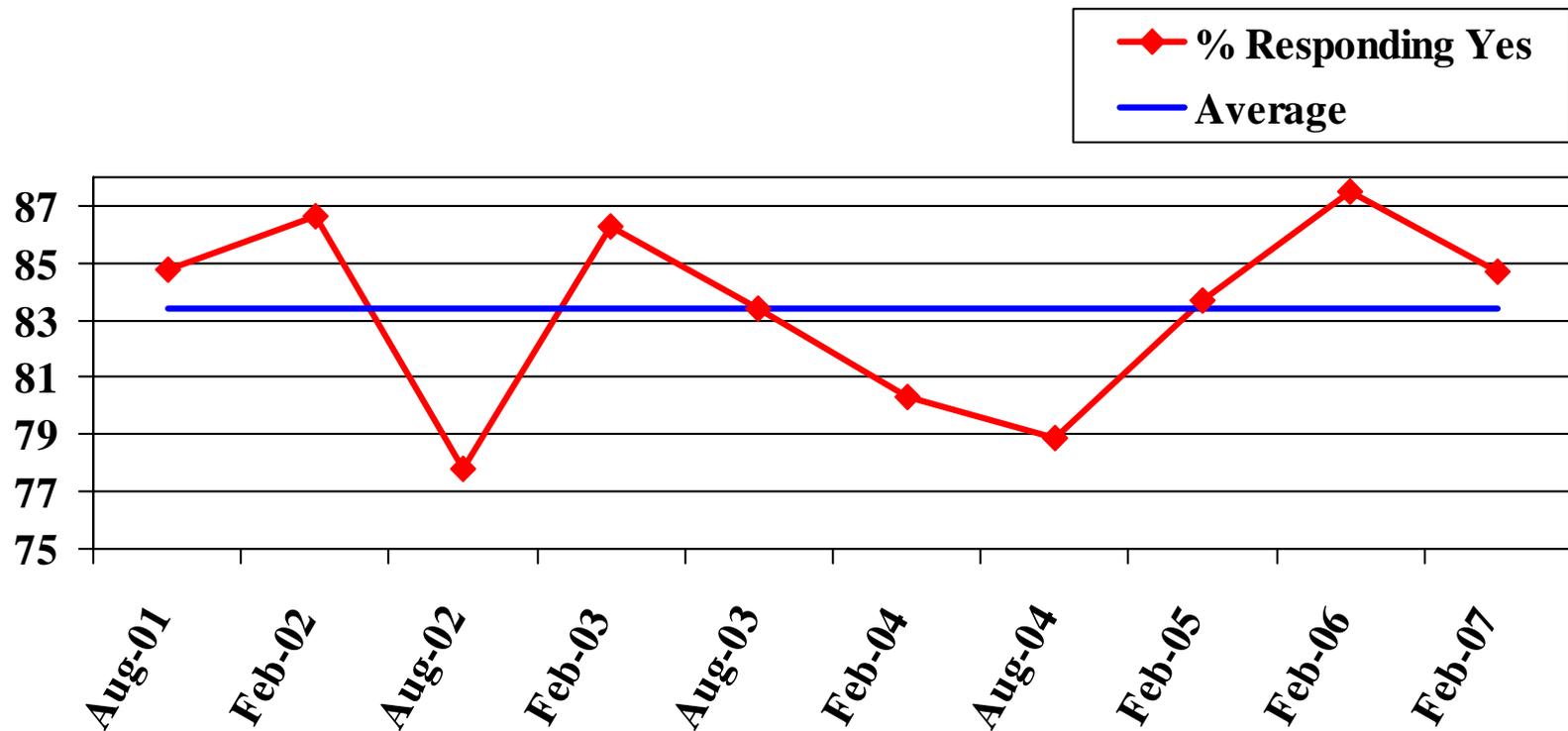
Q2-Overall Satisfaction Rating



# NDPERS

## Member Satisfaction Survey

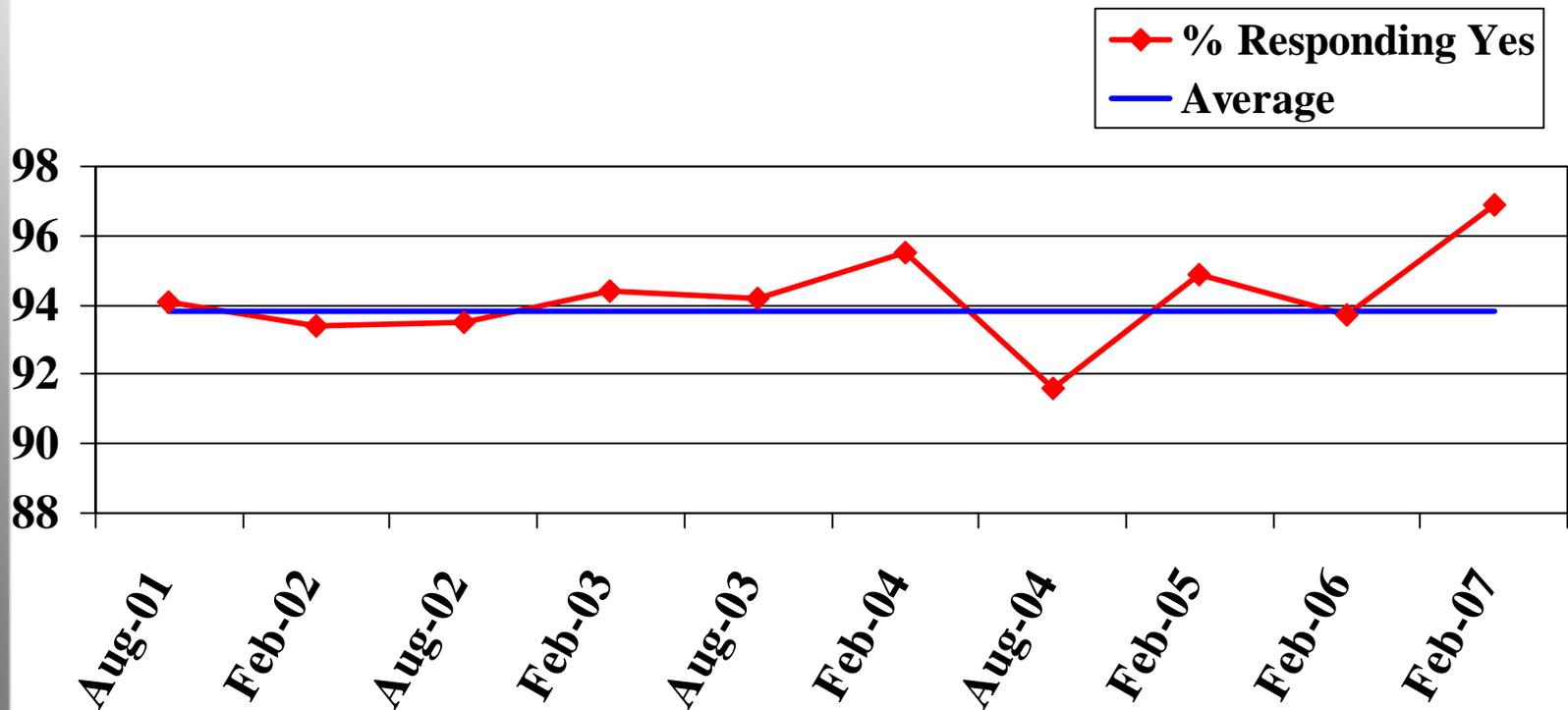
### Q3-Question Answered/Problem Solved



# NDPERS

## Member Satisfaction Survey

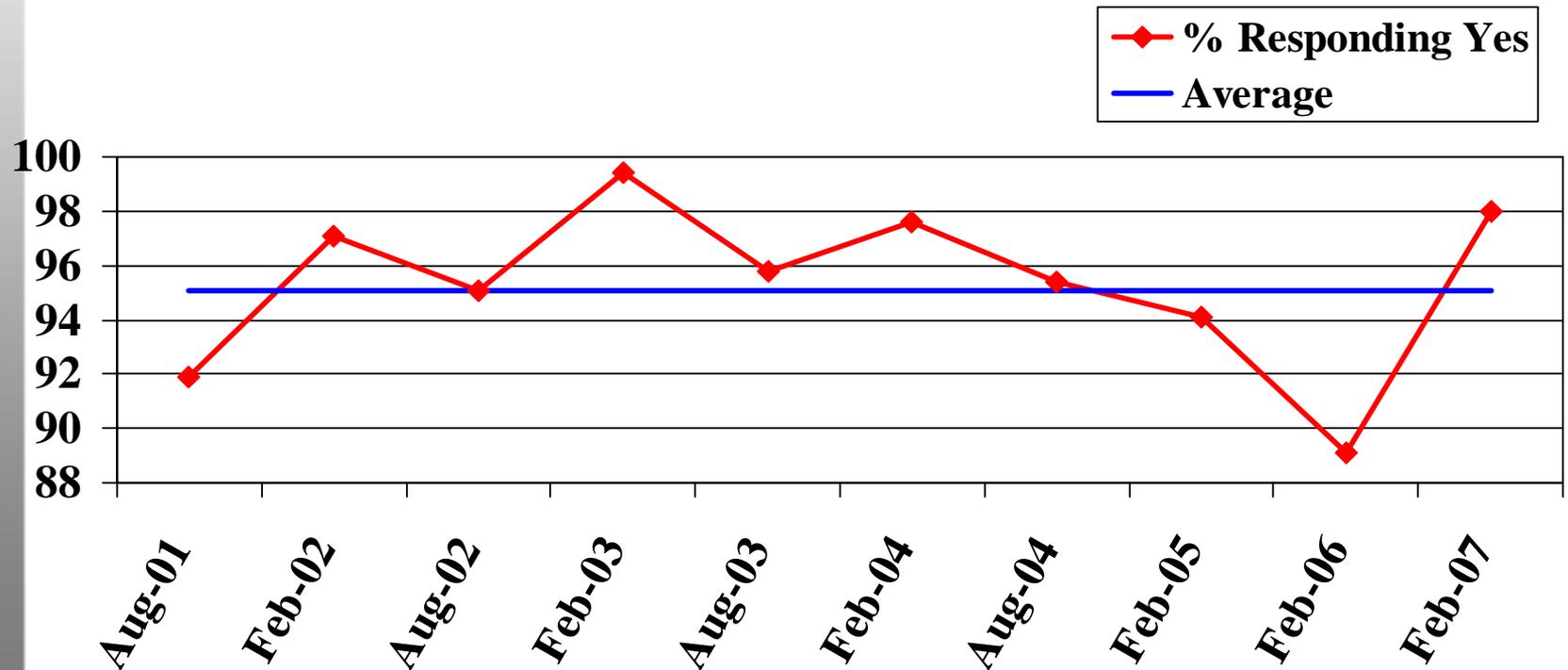
### Q5a - Time Reasonable to Resolve the Inquiry



# NDPERS

## Member Satisfaction Survey

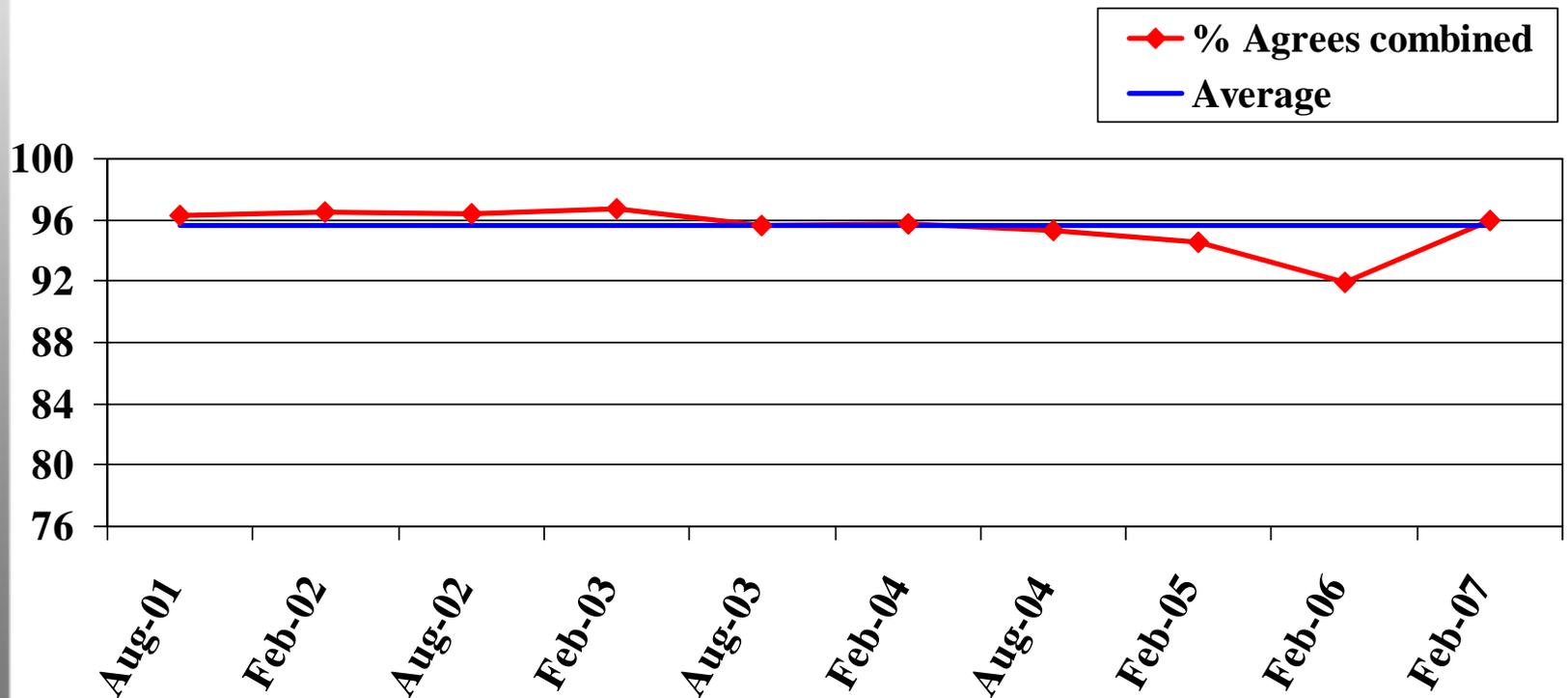
Q7 - Wait time reasonable to speak to a rep



# NDPERS

## Member Satisfaction Survey

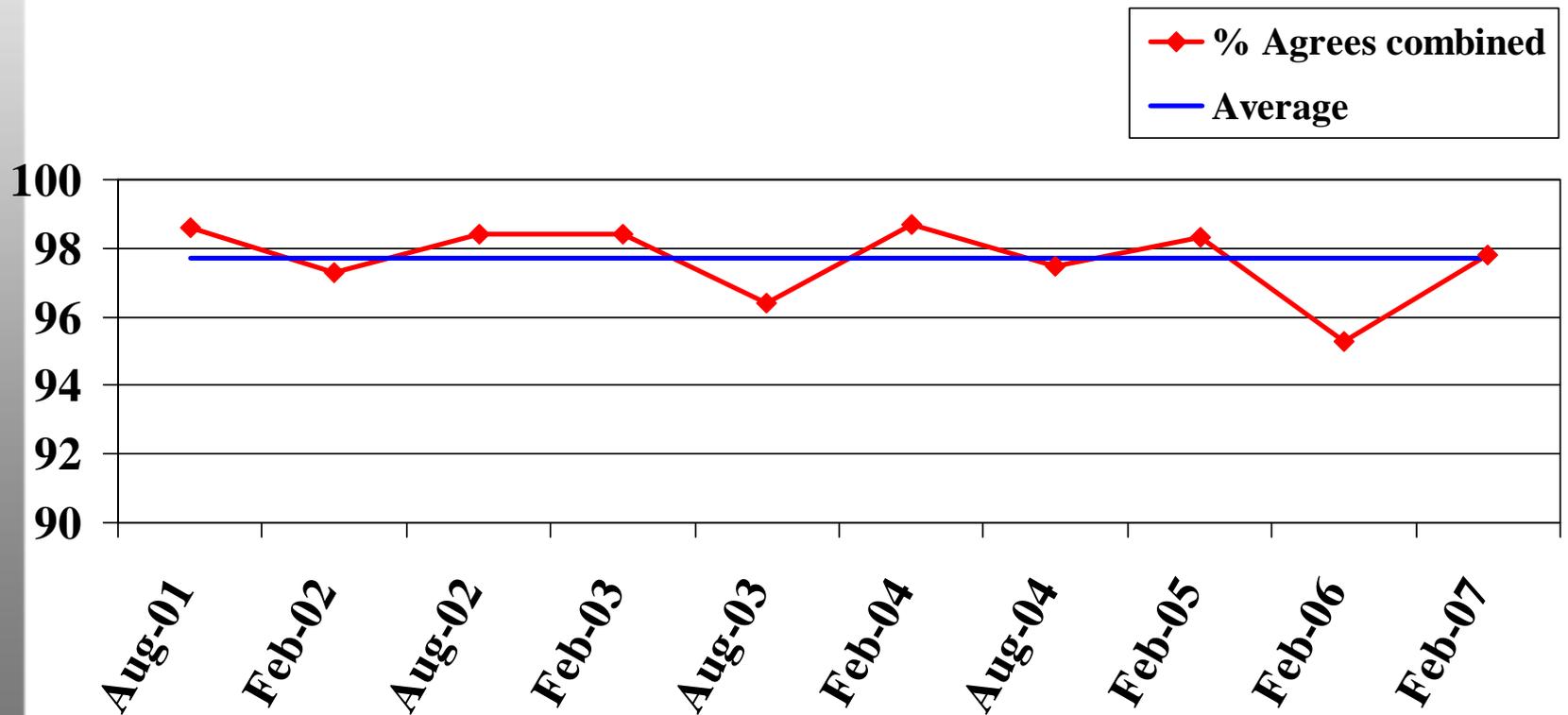
Q9a - Rep sounded like they cared  
about my question or problem



# NDPERS

## Member Satisfaction Survey

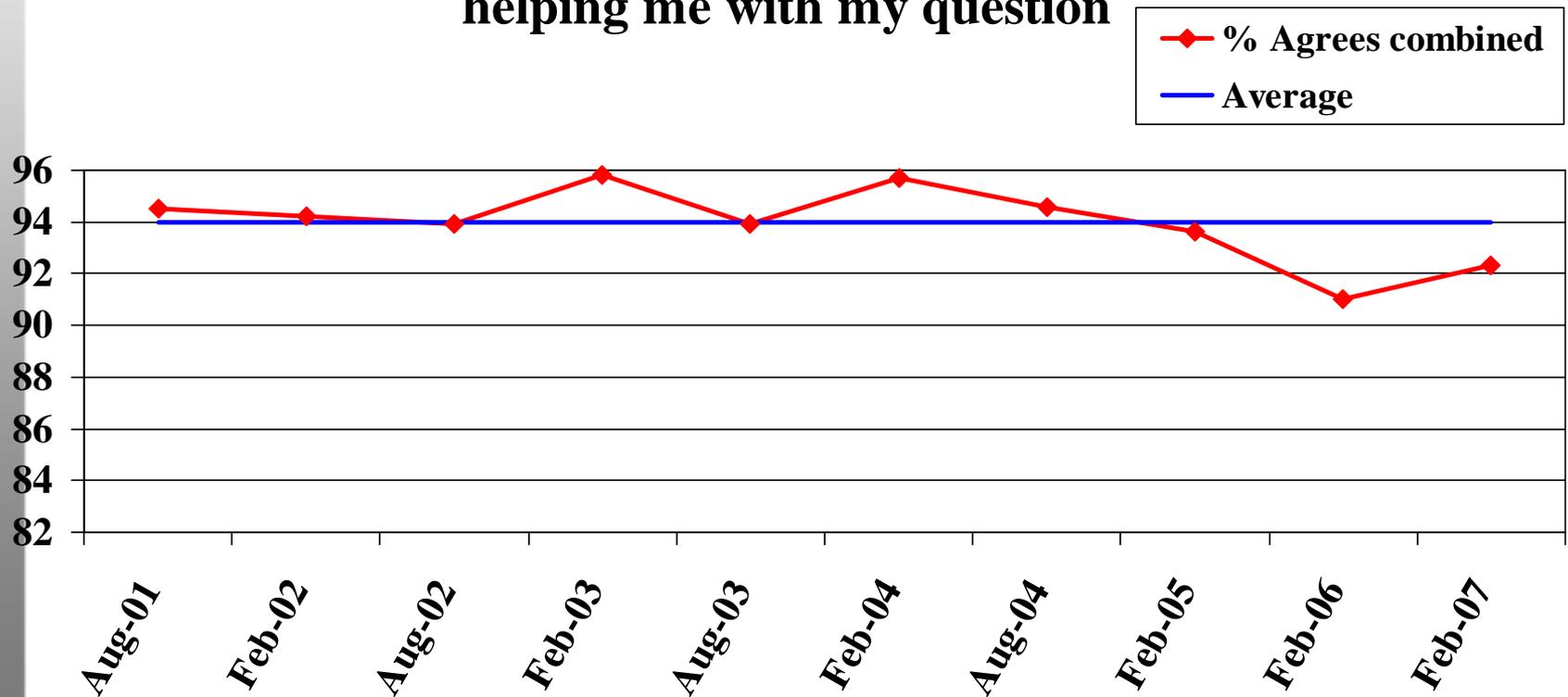
Q9b - I was treated with courtesy



# NDPERS

## Member Satisfaction Survey

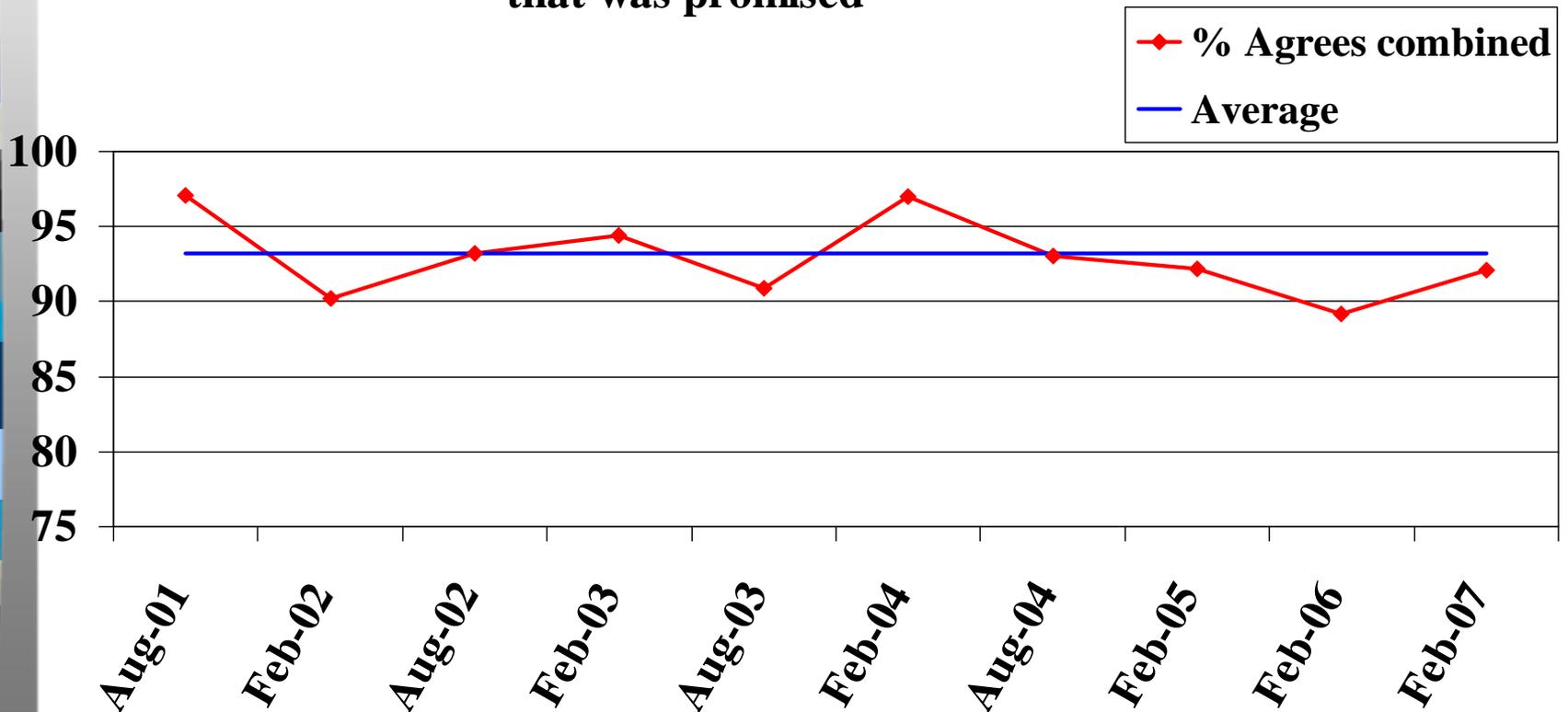
**Q9c - Rep was knowledgeable in helping me with my question**



# NDPERS

## Member Satisfaction Survey

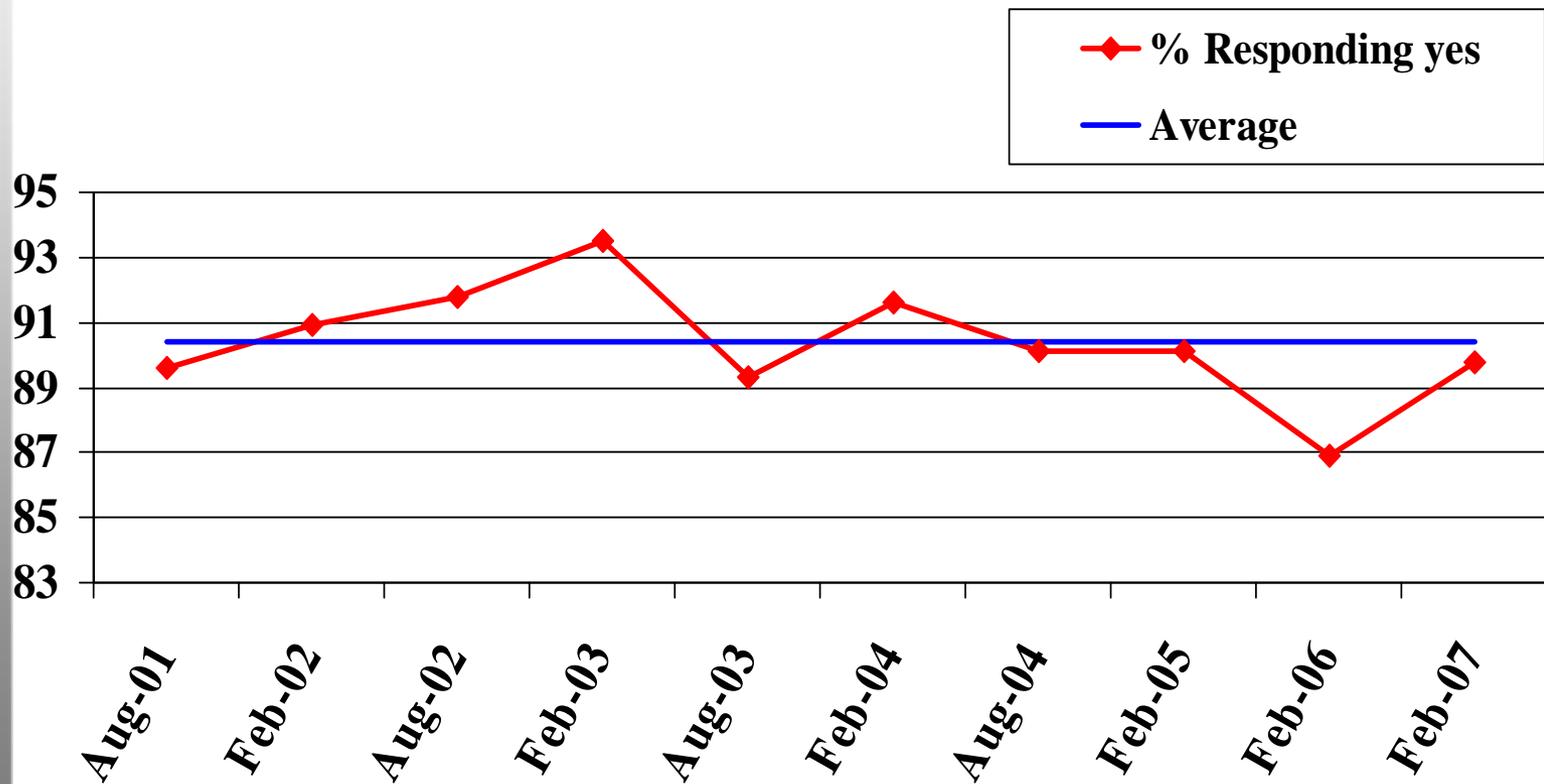
**Q9e - Rep completed any follow up  
that was promised**



# NDPERS

## Member Satisfaction Survey

Q12 - Benefit book meets needs





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# Memorandum

**TO:** PERS Board

**FROM:** Sparb

**DATE:** November 8, 2007

**SUBJECT:** Medical Management Reports

A representative from BCBSND will be at the November Board meeting to review with you the attached medical management reports for retirees and actives. In addition they will review the tobacco cessation program.

# NDPERS Non-Retirees Utilization

## 2005 & 2006 Utilization Analysis For NDPERS Non-Retiree Members

Division of Medical  
Management

Jon Rice, MD  
Senior VP of Medical  
Management

Shamayne Gerlach  
Health Care Data Analyst

Jodi Carlisle  
Director of Health  
Informatics

August 2007  
Last Updated: 08.30.2007

### Purpose

Utilization information of health care services can be used to identify conditions for potential areas of intervention for reduction of costs. The present analysis examined members, episodes and expenditures associated with NDPERS Non-Retiree members.

### Methodology and Demographics

The current analysis examined episodes of care for particular conditions. Episodes “group” medical claims by identifying all services and treatments (from all types of service: professional, institutional, and pharmacy claims). The health care episodes for NDPERS Non-Retiree members were examined for the calendar years 2005 and 2006. Members for this analysis were obtained from Blue Cross Blue Shield (BCBSND) claims data.

Comparisons of members and expenditures were examined for the NDPERS Non-Retiree population. All episodes that occurred in the given year were selected, regardless if they were complete or incomplete. This was done to ensure the total expenditures (allowed amount) reported were captured.

Members without episodes and those enrolled in Medicare were excluded due to incomplete claim histories. Using these criteria, the number of NDPERS Non-Retiree members for the 2005 analysis was 42,104 and 35,542 in 2006 (Table 1, below). Average age and percent male were consistent throughout the years for the NDPERS Non-retiree group although differences between the group and All BCBSND members can be seen in terms of age: NDPERS Non-Retiree members were 2 years older, on average. Five Major Medical Categories (MMCs), along with 30 sub-MMCs used to summarize episodes (see Appendix A, p. 4), were created by the Medical Management department at BCBSND and are analyzed herein. The MMC categories include:

1. **Catastrophic:** a member’s condition (Sub-MMC) that totaled an allowed amount greater than or equal to \$100,000 for the year of analysis (e.g. high cost trauma, high cost oncological conditions).
2. **Acute:** episodic conditions that are sudden, brief, or severe in nature (e.g. ear infection, fractures).
3. **Chronic:** episodic conditions that are long in duration (e.g. diabetes, hyperlipidemia, asthma, arthritis).
4. **Well:** preventive or maintenance episodes (e.g. exams, immunizations, screenings).
5. **Pregnancy:** members with episodes of pregnancy.

**Table 1. Demographics**

	NDPERS Non-Retirees			All BCBSND		
	N	Avg Age	% Male	N	Avg Age	% Male
<b>2005</b>	42,104	34.1	46.3%	313,032	32.6	46.5%
<b>2006</b>	35,542	34.6	46.4%	315,732	32.7	46.5%

# Results: MMCs

Table 2 (below) examines members, episodes and expenditures in each of the MMCs. Figure 1 (below) compares NDPERS Non-Retiree and All BCBSND member distributions in terms of the percent of total expenditures (allowed amount) and episodes attributable to each MMC in 2006.

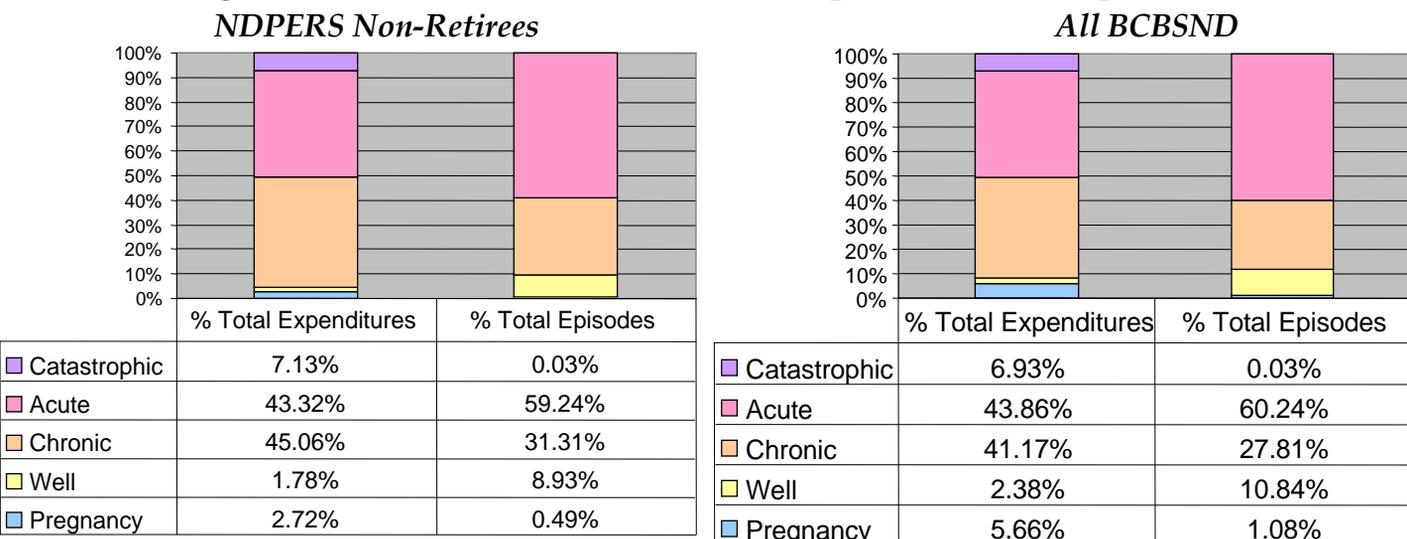
- In 2006, the average allowed amount of expenditures was found to be \$3,141 per member; a 15.6% increase from 2005 to 2006 (Table 2, below). Overall, the percent of expenditures and episodes were similar between NDPERS Non-Retirees and All BCBSND members (see Figure 1, below) for the *Catastrophic* and *Acute* categories. Differences were seen, however, in the *Chronic*, *Well*, and *Pregnancy* categories. NDPERS Non-Retiree members had greater percentages of expenditures and episodes in the *Chronic* category and fewer percentages in the *Pregnancy* and *Well* categories when compared to All BCBSND members.

- In 2005 to 2006, the greatest increases in average expenditures were seen in the *Chronic* and *Pregnancy* categories (Table 2, below). Although both were the greatest increases, the primary impact was the shift of expenditures into the *Chronic* category (45.06% of all expenditures) where a 16.40% percent increase in average expenditures was found between 2005 to 2006. While the average episodes remained stable from 2005 to 2006, the number of members in the *Chronic* category decreased 10.60% in the percent of members in this category. Although the *Acute* (43.32% of expenditures) and *Pregnancy* (2.72% of expenditures) categories saw increases in average expenditures (10.11% and 28.52% increases, respectively), the percent of episodes remained relatively stable (Table 2, below).

**Table 2. NDPERS Non-Retiree 2006 Major Medical Categories (MMCs)**

MMC Category	Members*			Episodes				Expenditures			
	N	% Total	% Change from 2005	N	% of Total	Avg # per Member (w/ MMC)	% Change from 2005 (Avg #/Mem)	Total Allowed Amount	% of Total	Avg \$ per Member (w/ MMC)	% Change from 2005 (Avg \$/mem)
Catastrophic	41	0.12%	10.81%	42	0.03%	1.02	-5.24%	\$7,957,825	7.13%	\$194,093	6.64%
Acute	31,166	87.69%	-15.43%	93,354	59.24%	3.00	1.65%	\$48,353,638	43.32%	\$1,551	10.11%
Chronic	20,921	58.86%	-10.60%	49,339	31.31%	2.36	0.21%	\$50,299,295	45.06%	\$2,404	16.40%
Well	12,054	33.91%	-14.79%	14,077	8.93%	1.17	-9.42%	\$1,982,794	1.78%	\$164	8.69%
Pregnancy	732	2.06%	-55.39%	776	0.49%	1.06	0.50%	\$3,037,550	2.72%	\$4,150	28.52%
<b>Total</b>	<b>35,542</b>	<b>n/a</b>	<b>-15.59%</b>	<b>157,588</b>	<b>100.0%</b>	<b>4.43</b>	<b>1.6%</b>	<b>\$111,631,101</b>	<b>100.0%</b>	<b>\$3,141</b>	<b>15.6%</b>

**Figure 1. 2006 MMCs: Percent of Total Expenditures and Episodes**



## Results: *Sub-MMCs*

Table 3 (below) examines additional 2006 stratifications by using the Sub-MMCs based on expenditures (see Appendix A for examples of conditions, p. 4).

- Since some of the greatest differences, for NDPERS Non-Retirees, were found in the *Chronic* category for expenditures, further examination of the sub-MMCs found that the highest cost conditions were in the “Oncological Conditions”, “Orthopedic”, and “Endocrine Disorders” sub-categories; with 12.5%, 19.9%, and 10.5% increases in expenditures in the from 2005.

**Table 3. Top 2006 Sub-categories for MMCs**  
(based on expenditures)

MMC Category	Sub-MMC	Sub-MMCs Description	Members			Episodes			Expenditures		
			N	% Mem in MMC	% Change from 2005	N	% of Episodes (in MMC)	% Change from 2005 (% Epi)	Total Allowed Amount	Avg \$/ Mem (w/ Sub-MMC)	% Change from 2005 (Avg \$/ Mem)
<b>Catastrophic</b>	18	ONCOLOGICAL CONDITIONS	14	34.1%	-6.7%	14	33.3%	-6.7%	\$2,730,348	\$195,025	19.5%
	29	TRAUMA	n/a	7.3%	50.0%	n/a	7.1%	50.0%	\$1,156,137	n/a	82.8%
	15	NEUROLOGICAL INFECTIONS AND STROKE	n/a	7.3%	n/a	n/a	7.1%	n/a	\$652,392	n/a	n/a
<b>Acute</b>	3	CARDIOVASCULAR DISEASES/CONDITIONS	2,826	9.1%	-10.1%	3,684	3.9%	-9.6%	\$9,369,317	\$3,315	-1.1%
	2	ALIMENTARY CONDITIONS/DISEASES	5,224	16.8%	-9.9%	6,710	7.2%	-10.1%	\$5,570,672	\$1,066	15.8%
	20	ORTHOPEDIC	11,471	36.8%	-6.7%	16,814	18.0%	-3.8%	\$5,329,692	\$465	11.6%
<b>Chronic</b>	18	ONCOLOGICAL CONDITIONS	4,907	23.5%	-4.3%	6,184	12.5%	-2.7%	\$12,036,299	\$2,453	12.5%
	20	ORTHOPEDIC	4,660	22.3%	-9.7%	5,868	11.9%	-10.0%	\$10,078,754	\$2,163	19.9%
	7	ENDOCRINE DISORDERS	7,637	36.5%	-2.0%	11,374	23.1%	-4.2%	\$7,796,130	\$1,021	10.5%
<b>Well</b>	22	PREVENTATIVE/EXAM	12,054	100.0%	-14.8%	14,077	100.0%	-22.8%	\$1,982,794	\$164	8.7%
<b>Pregnancy</b>	21	PREGNANCY	655	89.5%	-34.3%	686	88.4%	-34.7%	\$2,779,189	\$4,243	14.6%
	16	NEWBORN/FETAL PROBLEMS/CONDITIONS	80	10.9%	-79.5%	89	11.5%	-78.7%	\$256,273	\$3,203	-5.1%
	22	PREVENTATIVE/EXAM	n/a	n/a	-99.6%	n/a	n/a	-99.6%	\$2,087	n/a	92.2%
<b>Grand Total</b>			<b>35,542</b>	<b>n/a</b>	<b>-15.6%</b>	<b>157,588</b>	<b>n/a</b>	<b>1.6%</b>	<b>\$111,631,101</b>	<b>\$3,141</b>	<b>15.6%</b>

Note: Due to privacy restrictions, member counts less than 10 can not be presented, and are indicated by n/a.

## Conclusions and Recommendations

In 2006, the average allowed amount of expenditures was found to be \$3,141 per member; a 15.56% increase from 2005 to 2006. The principal impact of this increase was found to be the the shift and increase of expenditures in the *Chronic* MMC (45.06% of all expenditures) where a 16.40% increase was found. Finally, although 33.91% of NDPERS Non-Retiree members had at least one episode in the *Well* category (1.78% of expenditures), decreases in members (-14.79%) and average episodes (-9.42%) was observed. Additional promotion of wellness and increased adherence to medical standards for chronic diseases would be recommended.

# Appendix A

## *Example of Conditions in Sub-MMCs*

<b>Sub-MMC</b>	<b>MMC</b>	<b>Description</b>	<b>Types of Conditions Examples</b>
1	2 or 3	ALCOHOL/CHEMICAL DEPENDENCY DISORDERS	Alcohol intoxication; Other drug dependence
2	2	ALIMENTARY CONDITIONS/DISEASES	Appendicitis; Ulcer; Stomach Infections
3	2 or 3	CARDIOVASCULAR DISEASES/CONDITIONS	Coronary artery disease; Congestive Heart Failure; Hypertension; Aortic aneurysm
4	2 or 3	CENTRAL AND PERIPHERAL NERVOUS SYSTEM CONDITIONS	Epilepsy; Migrane headaches; Carpal Tunnel syndrome
5	2	CONDITIONS/DISEASES, OTHER	Hernias (except hiatal); poisonings, Nutritional deficiencies
6	2	DERMATOLOGICAL CONDITIONS	Skin Infections
7	3	ENDOCRINE DISORDERS	Diabetes; Thyroid gland disorders; Hyperlipidemia
8	2 or 3	ENT CONDITIONS	Ear Infections; Tonsillitis; Sinusitis
9	2 or 3	EYE DISORDERS/CONDITIONS	Conjunctivitis; Glaucoma; Cataracts
10	2	FRACTURE OR DISLOCATION	Closed or Open Fractures or Dislocations
11	2	HEMATOLOGICAL DISORDERS/CONDITIONS	Septicemia; Blood diseases
12	2 or 3	HEPATOBIILIARY DISEASES/CONDITIONS	Hepatitis; Cirrhosis; Pancriatitis
13	2 or 3	INFECTIOUS DISEASES	AIDS; Other Infectious Diseases
14	0	INVALID	Invalid procedures; Drug refills without office visits, No diagnosis with claim
15	2	NEUROLOGICAL INFECTIONS AND STROKE	Encephalitis; Menengitis; Stroke;
16	5	NEWBORN/FETAL PROBLEMS/CONDITIONS	Fetal problems during pregnancy; Other neonatal diseases
17	3	OBESITY	Obesity (mild, morbid with and without surgery)
18	3	ONCOLOGICAL CONDITIONS	Malignant and benign neoplasms
19	2	OPEN WOUND	Open Wounds (with and without surgery)
20	2 or 3	ORTHOPEDIC	Infections; Inflammations Degeneration; Derangements
21	5	PREGNANCY	Normal pregnancy; Complicated pregnancy
22	4 or 5	PREVENTATIVE/EXAM	Immunizations; Contraceptive managment; Routine exams
23	2 or 3	PSYCHOLOGICAL CONDITIONS	Anxiety disorders, Mental retardation; Depression
24	2 or 3	PULMONARY INFECTIONS/CONDITIONS	Pneumonia; Tuberculosis; Asthma; Bronchitis
25	2 or 3	REPRODUCTIVE OR GYNECOLOGIC CONDITIONS/DISEASES	Infertility; STDs; Other infections
26	3	RHEUMATOLOGY CONDITIONS	Lupus; Arthritis
27	3	RX TX - ONGOING	Depression; Weight reduction; and other Pharmacy treatments without provider intervention
28	3	TRANSPLANT	Heart, Lung, Liver, Kidney Transplants
29	2	TRAUMA	Traumas of Brain, eye, cardiac, etc...
30	2 or 3	URINARY SYSTEM CONDITIONS/DISEASES	Renal Failure; Nephrology; Kidney Stones

# NDPERS Retiree Utilization

## 2005 & 2006 Utilization Analysis For NDPERS Retiree Members

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### Purpose

Utilization information of health care services can be used to identify conditions for potential areas of intervention for reduction of costs. The present analysis examined members, episodes and expenditures associated with NDPERS Retiree members.

### Methodology and Demographics

The current analysis examined episodes of care for particular conditions. Episodes “group” medical claims by identifying all services and treatments (from all types of service: professional, institutional, and pharmacy claims) and uses the Symmetry software. The health care episodes for NDPERS Retiree members were examined for the calendar years 2005 and 2006. Members for this analysis were obtained from Blue Cross Blue Shield (BCBSND) claims data.

Comparisons of members and expenditures were examined for the NDPERS Retiree population. All episodes that occurred in the given year were selected, regardless if they were complete or incomplete. This was done to ensure the total expenditures (allowed amount) reported were captured.

Members without episodes, those older than 65 years, and those enrolled in Medicare were excluded due to incomplete claim histories. Using these criteria, the number of NDPERS Retiree members for the 2005 analysis was 2,199 and 2,276 in 2006 (Table 1, below). Average age and percent male remained constant throughout the years for the NDPERS Retiree group, although differences between the group and All BCBSND members can be seen in terms of gender and age, primarily due to Retiree status. Five Major Medical Categories (MMCs), along with 30 sub-MMCs used to summarize episodes (see Appendix A, p. 4) , were created by the Medical Management department at BCBSND and are analyzed herein. The MMC categories include:

1. **Catastrophic:** a member’s condition (Sub-MMC) that totaled an allowed amount greater than or equal to \$100,000 for the year of analysis (e.g. high cost trauma, high cost oncological conditions).
2. **Acute:** episodic conditions that are sudden, brief, or severe in nature (e.g. ear infection, fractures).
3. **Chronic:** episodic conditions that are long in duration (e.g. diabetes, hyperlipidemia, asthma, arthritis).
4. **Well:** preventive or maintenance episodes (e.g. exams, immunizations, screenings).
5. **Pregnancy:** members with episodes of pregnancy.

**Table 1. Demographics**

	NDPERS Retiree			All BCBSND		
	N	Avg Age	% Male	N	Avg Age	% Male
<b>2005</b>	2,199	58.9	38.1%	313,032	32.6	46.5%
<b>2006</b>	2,276	58.9	37.6%	315,732	32.7	46.5%

# Results: MMCs

Table 2 (below) examines members, episodes, and expenditures in each of the MMCs. Figure 1 (below) compares NDPERS Retiree and All BCBSND member distribution in terms of the percent of total expenditures (allowed amount) and episodes attributable to each MMC in 2006.

- In 2006, the average allowed amount of expenditures was found to be \$6,217 per member; a 4.6% increase from 2005 (Table 2, below). This was a smaller increase than the All BCBSND members saw from 2005 to 2006 (8.31%).

- Overall, differences were seen, in all MMCs. NDPERS Retiree members had greater percentages of expenditures and episodes in the *Catastrophic* and *Chronic* categories and fewer percentages in the *Pregnancy* and *Well* categories. The primary change was in the *Acute* category (37.4% of expenditures and 47.9% of episodes) with a 10.16% increase in expenditures but a 2.1% decrease in episodes from 2005 to 2006. Finally, although a greater percentage of expenditures was seen in the *Catastrophic* category, a 26.06% decrease was seen in this category from 2005 to 2006.

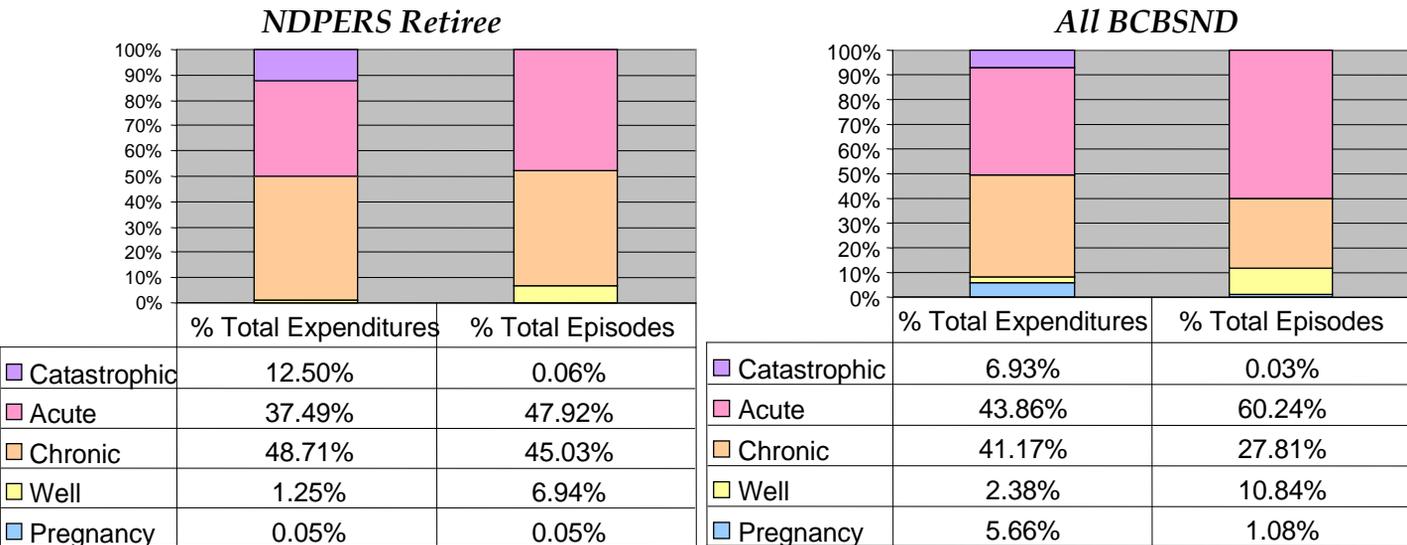
**Table 2. NDPERS Retiree 2006 Major Medical Categories (MMCs)**

MMC Category	Members*			Episodes				Expenditures			
	N	% Total	% Change from 2005	N	% of Total	Avg # per Member (w/ MMC)	% Change from 2005 (Avg #/Mem)	Total Allowed Amount	% of Total	Avg \$ per Member (w/ MMC)	% Change from 2005 (Avg \$/mem)
<b>Catastrophic</b>	n/a	n/a	33.33%	n/a	n/a	1.00	0.00%	\$1,768,674	12.50%	n/a	-26.06%
<b>Acute</b>	1,951	85.72%	3.83%	6,861	47.92%	3.52	-2.16%	\$5,305,795	37.49%	\$2,720	10.16%
<b>Chronic</b>	1,973	86.69%	2.18%	6,448	45.03%	3.27	-4.38%	\$6,892,755	48.71%	\$3,494	4.10%
<b>Well</b>	839	36.86%	13.84%	994	6.94%	1.18	1.41%	\$176,480	1.25%	\$210	17.75%
<b>Pregnancy</b>	n/a	n/a	-22.22%	n/a	n/a	1.00	0.00%	\$7,026	0.05%	n/a	-57.35%
<b>Total</b>	<b>2,276</b>	<b>n/a</b>	<b>3.50%</b>	<b>14,318</b>	<b>100.0%</b>	<b>6.29</b>	<b>-2.8%</b>	<b>\$14,150,729</b>	<b>100.0%</b>	<b>\$6,217</b>	<b>4.6%</b>

\*Members are the total number of members that had at least one episode in the MMC listed.

Note: Due to privacy restrictions, member counts less than 10 can not be presented, and are indicated by n/a.

**Figure 1. 2006 MMCs: Percent of Total Expenditures and Episodes**



## Results: *Sub-MMCs*

Table 3 (below) examines additional 2006 stratifications by using the Sub-MMCs based on expenditures (see Appendix A for examples of conditions, p. 4).

- Since some of the greatest differences for NDPERS Retiree members, were found in the *Acute* category in both number of members and average episodes and expenditures, further examination of the sub-MMCs was warranted. As seen in Table 3 (below), the highest cost conditions were in “Cardiovascular Diseases/Conditions”, “Alimentary Conditions/Diseases”, and “Hematological Disorders/Conditions” sub-categories; with 27.1%, 70.5%, and 79.2% increases in expenditures, respectively, from 2005 to 2006.

**Table 3. Top 2006 Sub-categories for MMCs**  
(based on expenditures)

MMC Category	Sub-MMC	Sub-MMCs Description	Members			Episodes			Expenditures		
			N	% Mems in MMC	% Change from 2005	N	% of Episodes (in MMC)	% Change from 2005 (% Epi)	Total Allowed Amount	Avg \$/ Mem (w/ Sub-MMC)	% Change from 2005 (Avg \$/ Mem)
<b>Catastrophic</b>	28	TRANSPLANT	n/a	25.0%	n/a	n/a	25.0%	n/a	\$834,977	n/a	n/a
	18	ONCOLOGICAL CONDITIONS	n/a	37.5%	200.0%	n/a	37.5%	200.0%	\$390,537	n/a	-83.0%
	29	TRAUMA	n/a	12.5%	n/a	n/a	12.5%	n/a	\$259,127	n/a	n/a
<b>Acute</b>	3	CARDIOVASCULAR DISEASES/CONDITIONS	432	22.1%	-3.4%	625	9.1%	-6.9%	\$1,537,987	\$3,560	27.1%
	2	ALIMENTARY CONDITIONS/DISEASES	454	23.3%	3.4%	635	9.3%	3.9%	\$798,279	\$1,758	70.5%
	11	HEMATOLOGICAL DISORDERS/CONDITIONS	128	6.6%	6.7%	158	2.3%	9.0%	\$399,951	\$3,125	79.2%
<b>Chronic</b>	18	ONCOLOGICAL CONDITIONS	550	27.9%	0.9%	746	11.6%	0.7%	\$1,929,439	\$3,508	4.2%
	20	ORTHOPEDIC	586	29.7%	8.5%	785	12.2%	4.7%	\$1,614,206	\$2,755	11.9%
	7	ENDOCRINE DISORDERS	1,192	60.4%	6.3%	1,905	29.5%	2.3%	\$1,231,136	\$1,033	9.2%
<b>Well</b>	22	PREVENTATIVE/EXAM	839	100.0%	13.8%	994	100.0%	15.4%	\$176,480	\$210	17.8%
<b>Pregnancy</b>	21	PREGNANCY	n/a	42.9%	-40.0%	n/a	42.9%	-40.0%	\$4,273	n/a	-59.4%
	22	PREVENTATIVE/EXAM	n/a	28.6%	100.0%	n/a	28.6%	100.0%	\$1,451	n/a	-34.4%
	16	NEWBORN/FETAL PROBLEMS/CONDITIONS	n/a	28.6%	-33.3%	n/a	28.6%	-33.3%	\$1,301	n/a	-22.4%
<b>Grand Total</b>			<b>2,276</b>	<b>n/a</b>	<b>3.5%</b>	<b>14,318</b>	<b>n/a</b>	<b>-2.8%</b>	<b>\$14,150,729</b>	<b>\$6,217</b>	<b>4.6%</b>

Note: Due to privacy restrictions, member counts less than 10 can not be presented, and are indicated by n/a.

## Conclusions and Recommendations

In 2006, the average allowed amount of expenditures was found to be \$6,217 per member; a 4.6% increase from 2005 to 2006. The principal impact of this increase was found to be the the shift and increase of expenditures in the *Chronic* category (27.49% of all expenditures) where a 16.04% increase was found. The highest cost conditions were in “Cardiovascular Diseases/Conditions”, “Alimentary Conditions/Diseases”, and “Hematological Disorders/Conditions” sub-categories.

Finally, increases in expenditures and decreases in episodes were seen in the *Well* category (1.25% of expenditures) with 36.86% of members with at least one episode. This is a positive finding and additional promotion of wellness and increase adherence to medical standards for chronic diseases would be recommended.

# Appendix A

## *Example of Conditions in Sub-MMCs*

Sub-MMC	MMC	Description	Types of Conditions Examples
1	2 or 3	ALCOHOL/CHEMICAL DEPENDENCY DISORDERS	Alcohol intoxication; Other drug dependence
2	2	ALIMENTARY CONDITIONS/DISEASES	Appendicitis; Ulcer; Stomach Infections
3	2 or 3	CARDIOVASCULAR DISEASES/CONDITIONS	Coronary artery disease; Congestive Heart Failure; Hypertension; Aortic aneurysm
4	2 or 3	CENTRAL AND PERIPHERAL NERVOUS SYSTEM CONDITIONS	Epilepsy; Migrane headaches; Carpal Tunnel syndrome
5	2	CONDITIONS/DISEASES, OTHER	Hernias (except hiatal); poisonings, Nutritional deficiencies
6	2	DERMATOLOGICAL CONDITIONS	Skin Infections
7	3	ENDOCRINE DISORDERS	Diabetes; Thyroid gland disorders; Hyperlipidemia
8	2 or 3	ENT CONDITIONS	Ear Infections; Tonsillitis; Sinusitis
9	2 or 3	EYE DISORDERS/CONDITIONS	Conjunctivitis; Glaucoma; Cataracts
10	2	FRACTURE OR DISLOCATION	Closed or Open Fractures or Dislocations
11	2	HEMATOLOGICAL DISORDERS/CONDITIONS	Septicemia; Blood diseases
12	2 or 3	HEPATOBIILIARY DISEASES/CONDITIONS	Hepatitis; Cirrhosis; Pancriatitis
13	2 or 3	INFECTIOUS DISEASES	AIDS; Other Infectious Diseases
14	0	INVALID	Invalid procedures; Drug refills without office visits, No diagnosis with claim
15	2	NEUROLOGICAL INFECTIONS AND STROKE	Encephalitis; Menengitis; Stroke;
16	5	NEWBORN/FETAL PROBLEMS/CONDITIONS	Fetal problems during pregnancy; Other neonata diseases
17	3	OBESITY	Obesity (mild, morbid with and without surgery)
18	3	ONCOLOGICAL CONDITIONS	Malignant and benign neoplasms
19	2	OPEN WOUND	Open Wounds (with and without surgery)
20	2 or 3	ORTHOPEDIC	Infections; Inflammations Degeneration; Derangements
21	5	PREGNANCY	Normal pregnancy; Complicated pregnancy
22	4 or 5	PREVENTATIVE/EXAM	Immunizations; Contraceptive managemnt; Routine exams
23	2 or 3	PSYCHOLOGICAL CONDITIONS	Anxiety disorders, Mental retardation; Depression
24	2 or 3	PULMONARY INFECTIONS/CONDITIONS	Pneumonia; Tuberculosis; Asthma; Bronchitis
25	2 or 3	REPRODUCTIVE OR GYNECOLOGIC CONDITIONS/DISEASES	Infertility; STDs; Other infections
26	3	RHEUMATOLOGY CONDITIONS	Lupus; Arthritis
27	3	RX TX - ONGOING	Depression; Weight reduction; and other Pharmacy treatments without provider intervention
28	3	TRANSPLANT	Heart, Lung, Liver, Kidney Transplants
29	2	TRAUMA	Traumas of Brain, eye, cardiac, etc...
30	2 or 3	URINARY SYSTEM CONDITIONS/DISEASES	Renal Failure; Nephrology; Kidney Stones

# NDPERS Tobacco Cessation: Program Outcomes

*2003-2007 Outcomes of the NDPERS Tobacco Cessation Program*

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*August 2007*

*Last Updated: 08.09.2007*

## Purpose

The NDPERS Smoking Cessation Program was designed to help State employees and their families to stop using tobacco. Members who participated in the program were enrolled in tobacco cessation counseling at their local public health unit and received reimbursement for medical office visits and medication to facilitate their smoking cessation. If successful, the program could result in a reduction of members who use tobacco, which could result in significant health care cost savings. The current report examines two Biennium of the program: July 1, 2003 through June 30, 2005 (1<sup>st</sup> Biennium) and July 1, 2005 through June 30, 2007 (2<sup>nd</sup> Biennium). Results presented herein examine members, start dates, expenditures, and tobacco free rates among NDPERS members.

## Methodology

Data were obtained from participating NDPERS Tobacco Cessation program provider contacts from July 1, 2003 through June 30, 2007. Program providers throughout the state provided cessation counseling services to NDPERS group members; program provider contacts provided BCBSND with monthly data updates (see p. 6 for a current list of participating providers). These data were tracked throughout the two biennium and results are presented herein.

## Findings

*I. Demographics and Overall Tobacco Use:* Throughout the two biennium, there have been a total of 722 NDPERS members that have participated in a tobacco cessation program (781 program start dates). It was found that 42.1% of the participants were male; the average age of all participants was 45.4 years old (at time of program start) and have used tobacco for an average of 26.3 years.

**Table 1. Demographics and Tobacco Use**

Biennium	# Mems	# Program Dates	% Male	Avg Age	Tobacco Use	
					Avg Yrs	Max Yrs
<b>1st</b>	309	328	40.3%	44.2	25.6	54
<b>2nd</b>	433	453	43.9%	46.7	26.9	65
<b>Total</b>	<b>722</b>	<b>781</b>	<b>42.1%</b>	<b>45.4</b>	<b>26.3</b>	<b>65</b>

Findings cont...

**II. Tobacco Free Status:** Table 2 and Figure 1 (below) present program completion rates as well as tobacco free status. Data were analyzed by excluding and including unknown (members were unable to be reached for follow-ups) or incomplete data. Second biennium data were more incomplete due to the lack of time run-out and *it is advised that an additional year of data be examined in one year (through June 2008).*

Using the “Excluding Unknown Status” data, it was found that 40.2% of all members completed all cessation counseling program requirements. In addition, it was found that the participant program starts were at their highest “tobacco free” rate at the third month (51.1%); 30.9% were still reported to be tobacco free at 12 months. It should be noted, however, that the percent of tobacco free calculations are based on available, complete data; those without updated data or were unable to be contacted were not included in these calculations.

**Table 2. Tobacco Free: Percent of Member’s Program Start Dates**

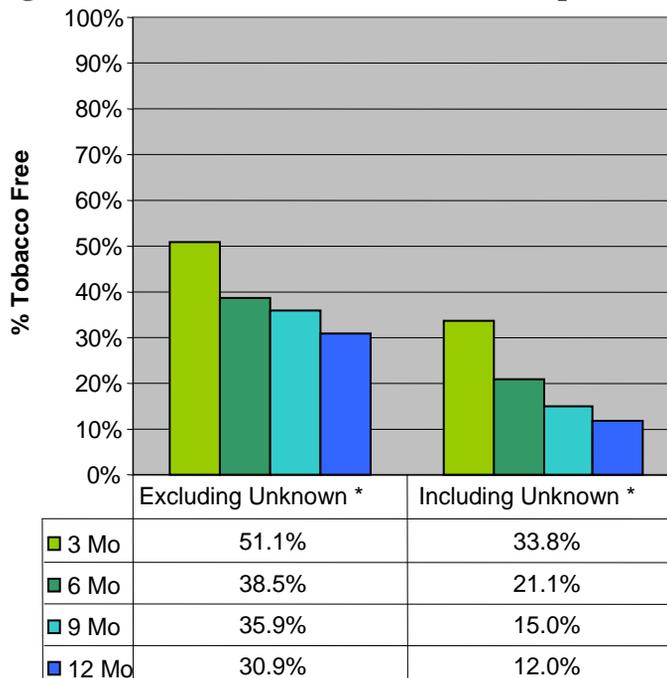
Biennium	# Program	% Complete Counseling*	% Tobacco Free Status			
			3 Mo	6 Mo	9 Mo	12 Mo
<b>EXCLUDING Unknown Status**</b>						
1st	223	48.9%	46.9%	37.7%	38.2%	35.1%
2nd	252	32.5%	55.7%	39.5%	32.9%	23.9%
<b>Total</b>	<b>475</b>	<b>40.2%</b>	<b>51.1%</b>	<b>38.5%</b>	<b>35.9%</b>	<b>30.9%</b>
<b>Including Unknown Status**</b>						
1st	328	33.2%	38.7%	27.4%	21.6%	20.4%
2nd	453	18.1%	30.2%	16.6%	10.2%	6.0%
<b>Total</b>	<b>781</b>	<b>24.5%</b>	<b>33.8%</b>	<b>21.1%</b>	<b>15.0%</b>	<b>12.0%</b>

Data are current as of July 2007.

\* “% Complete Counseling” represents those that completed all cessation counseling program requirements.

\*\* Data were calculated two ways: excluding and including unknown or incomplete data.

**Figure 1. Percent Tobacco Free: Follow-up Status**



\* Data were calculated two ways: excluding and including unknown or incomplete data.

Results continued...

*III. Provider County Distribution:* Table 3 (below) examines the distribution of members by provider county. Here it can be seen that Ward, Burleigh, Barnes, and Cass counties reported the highest percent of all members in a cessation program (23.9%, 13.4%, 13.4%, and 11.5%, respectively).

**Table 3. Provider Location, Total Members, and Percent of Members**

<b>County</b>	<b>Number of Members</b>	<b>% of Total</b>
ADAMS	4	0.6%
BARNES	96	<b>13.4%</b>
BILLINGS	3	0.4%
BOWMAN	1	0.1%
BURLEIGH	96	<b>13.4%</b>
CASS	83	<b>11.5%</b>
CLAY	23	3.2%
DUNN	55	7.6%
EMMONS	1	0.1%
GOLDEN VALLEY	2	0.3%
GRAND FORKS	59	8.2%
GRIGGS	1	0.1%
HETTINGER	6	0.8%
LAMOURE	2	0.3%
MCHENRY	4	0.6%
MCLEAN	5	0.7%
MORTON	15	2.1%
OLIVER	1	0.1%
PEMBINA	1	0.1%
POLK	7	1.0%
RAMSEY	2	0.3%
RENVILLE	1	0.1%
RICHLAND	2	0.3%
STARK	4	0.6%
STEELE	1	0.1%
STUTSMAN	54	7.5%
TRAILL	5	0.7%
WALSH	11	1.5%
WARD	172	<b>23.9%</b>
WELLS	1	0.1%
WILKIN	1	0.1%
<b>Total</b>	<b>719</b>	<b>100.0%</b>

Results continued...

*IV. Monthly Start Date Distribution:* Table 4 (below) examines the distribution of start dates for members by biennium and month. Overall, the second biennium saw more member start dates than the first biennium, with 453 start dates versus 328, respectively.

**Table 4. Distribution of Members Program Start Dates**

Biennium 1			Biennium 2		
Year	Month	Start Dates	Year	Month	Start Dates
2003	July	13	2005	July	27
	August	2		August	0
	September	7		September	56
	October	4		October	22
	November	0		November	10
	December	0		December	3
2004	January	17	2006	January	77
	February	34		February	22
	March	11		March	19
	April	22		April	33
	May	16		May	4
	June	0		June	9
	July	18		July	3
	August	0		August	10
	September	24		September	34
	October	16		October	14
	November	2		November	15
	December	6		December	3
2005	January	57	2007	January	27
	February	16		February	6
	March	27		March	40
	April	28		April	17
	May	7		May	2
	June	1		June	0
<b>Total</b>		<b>328</b>	<b>Total</b>		<b>453</b>

Results continued...

V. Expenditures: Table 5 (below) examines the total expenditures incurred by biennium and was obtained through the Finance Department at BCBSND. Total costs of the program in the first biennium (July 1, 2003 to June 30, 2005) totaled \$35,302; the second biennium was \$92,558. In total, both biennium have a total cost of \$127,859. With a one-time promotional cost in the second biennium of \$14,000, the grand total of expenditures was \$141,859.

Calculating the number of members (N=722) receiving the program *since the start of the program (in 2003)* and the total member expenses since this date (\$127,859), the average cost for the program equaled \$196 per participant, or \$4.09 per participant/month. Finally, total expenditures equaled \$5.91 per NDPERS employee (n=23,983) or twelve cents per employee/month.

**Table 5. Biennium Program Expenditures\***

	Start Dates	Participants	Dollars	Avg \$ per Participant
<b>First Biennium</b>	328	309	\$35,302	\$114
<b>Second Biennium</b>	453	433	\$92,558	\$214
<b>Total</b>	781	722	\$127,859	\$177
<b>One Time Promotional Cost</b>			\$14,000	
<b>Total (with Promotional Cost)</b>	781	722	\$141,859	\$196

\* Expense data were received from the Finance Department at BCBSND.

Conclusions

Overall, the NPDERS tobacco cessation program has been positive in terms of helping members remain tobacco free. Overall, findings in the current report were:

- 42.1% of the participants were male; the average age of all participants was 45.4 years old (at time of program start) and have used tobacco for an average of 26.3 years.
- There have been 722 unique members that participated in the program with 781 start dates.
- By the 12<sup>th</sup> month follow-up 30.9% of program participants (excluding unknown status data) were still reported to be tobacco-free.
- Ward, Burleigh, Barnes, and Cass counties reported the highest percent of all members in a cessation program.
- The second biennium saw more member start dates than the first biennium.
- The average cost for the program equaled \$196 per participant or \$4.09 per participant/month.
- The average cost per NDPERS employee (n=23,983) was found to be \$5.91 per employee or twelve cents per employee/month.

# Addendum 1. 2007 Participating Providers

Freedom from Smoking® – American Lung Association-Barnes  
County

**City-County Health and Home Care office**

230 Fourth St NW Room 102

**Valley City, ND 58072**

701.845.8518

Break Away from Nicotine (BAN)

**Fargo Cass Public Health**

401 Third Ave N

**Fargo, ND 58102-4839**

701.241.1367 or 701.241.1383

Tobacco Prevention Program

**Grand Forks Public Health**

151 S. 4th St., Suite N301

**Grand Forks, ND 58201**

701.787.8140

Freedom from Smoking® – American Lung Association

**Custer Health**

210 Second Ave NW

**Mandan, ND 58554**

701.667.3370

Freedom from Smoking® - American Lung Association

**Primecare Health Group**

PO Box 5538

**Bismarck, ND 58502**

701.222.6525

Freedom from Smoking® - American Lung Association

**Dickey County Health District**

PO Box 238

**Ellendale, ND 58436**

701.349.4348

Tobacco Prevention and Control

**Bismarck Burleigh Public Health**

500 E. Front Ave.

**Bismarck, ND 58506-5503**

701.222.7516

Sargent County District Health Unit

**Tobacco Prevention Program**

516 Main Street

**Forman, ND 58032**

701.724.3725

Mercy Medical Center

**Mercy Medical Center**

1301 15th Ave West

**Williston, ND 58801**

701.774.7400

Southwest District Health Individual Tobacco Cessation  
Program

**Tobacco Prevention & Control Office**

2893 Third Ave W Suite 101

**Dickinson, ND 58601**

701.483.3760 or 800.697.3145

Freedom from Smoking® – American Lung Association

**Emmons County Public Health**

118 E Spruce Ave

**Linton, ND 58552**

701.254.4027

Freedom from Smoking® – American Lung Association

**Sakakawea Medical Center**

510 Eighth Ave NE

**Hazen, ND 58545**

701.748.2225 or 701.748.3655

Trinity Nicotine Dependence Treatment Program

**Trinity Addiction Services**

407 Third St SE, PO Box 5001

**Minot, ND 58701**

701.857.5994

Ransom County Tobacco Cessation Class

**Ransom County Courthouse**

403 Elm Street

**Lisbon, ND 58054**

701.683.5823 ext 140

Jamestown Hospital Tobacco Cessation Program

**Jamestown Hospital**

419 5th St NE

**Jamestown, ND 58401**

701.253.4870

**First District Health Unit**

801 11th Avenue SW

P.O Box 1268

**Minot, ND 58701**

**Richland County Health Department**

413 3rd Avenue N

**Wahpeton, ND 58075**



**North Dakota  
Public Employees Retirement System**  
400 East Broadway, Suite 505 • Box 1657  
Bismarck, North Dakota 58502-1657

**Sparb Collins**  
Executive Director  
(701) 328-3900  
1-800-803-7377

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FAX: (701) 328-3920 • EMAIL: [NDPERS-info@nd.gov](mailto:NDPERS-info@nd.gov) • [www.nd.gov/ndpers](http://www.nd.gov/ndpers)

# Memorandum

**TO:** PERS Board  
**FROM:** Sparb  
**DATE:** November 8, 2007  
**SUBJECT:** Health Trends

Attached is an assessment from Mr. Reinhardt of the implications of various medical trend rates on the state health insurance premium for 2009-11. Also, provided are estimates of the necessary general fund and other fund contributions associated with those trends.

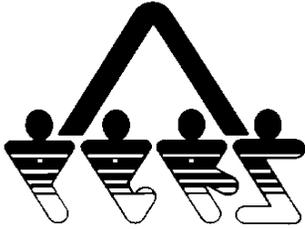
Mr. Brad Bartle from BCBSND will be at the November Board meeting to provide BCBS's perspective of health trends.

# Active State Renewal Rate

NDPERS 2007- 2009 Allocation and 2009-2011 Projection	NDPERS 2009-2011 Planning Projections			
	7.5% Trend	10% Trend	12.5% Trend	15% Trend
1999-2001 buy down rate	\$349.72	\$349.72	\$349.72	\$349.72
2001-2003 reserve option rate	\$409.09	\$409.09	\$409.09	\$409.09
2003-2005 reserve option rate	\$488.70	\$488.70	\$488.70	\$488.70
2005-2007 reserve option rate	\$553.94	\$553.94	\$553.94	\$553.94
2007-2009 rate	\$658.08	\$658.08	\$658.08	\$658.08
2007-2009 % increase	18.8%	18.8%	18.8%	18.8%
Expected 2009-2011 BCBS rate	\$760.49	\$796.28	\$832.88	\$870.31
Expected available surplus in 2009-2011 (\$1 million)?	\$1.67	\$1.67	\$1.67	\$1.67
Expected 2009-2011 buy down rate	\$758.82	\$794.61	\$831.21	\$868.64
2009-2011 \$ increase	\$100.74	\$136.53	\$173.13	\$210.56
2009-2011 % increase	15.3%	20.7%	26.3%	32.0%
Total additional funds*	\$27,804,000	\$37,682,000	\$47,784,000	\$58,115,000
Total additional general funds**	\$16,683,000	\$22,609,000	\$28,670,000	\$34,869,000

\* - For biennium assuming 11,500 FTE's

\*\* - Assumed to be 60% of total funds



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# Memorandum

**TO:** PERS Board  
**FROM:** Sparb  
**DATE:** November 8, 2007  
**SUBJECT:** UND Request

Attached please find a request from UND for a wellness pilot project. This request is in addition to the wellness benefit program (as explained in the attached). You will note in reviewing the information that BCBS has also agreed to provide assistance with this pilot program.

Staff would recommend participating in this project. The information gained from this effort assist us in determining best practices for our wellness program, and if successful provide a model for our other employers.

University of North Dakota Worksite Wellness Overview  
November 8<sup>th</sup>, 2007

The University of North Dakota Work Well program serves approximately 2700 benefited employees, plus their families. Its mission is to assist employees to live longer, healthier, more fulfilling lives and to encourage employees' personal and professional productivity by addressing health and well-being issues at the worksite. Since its initial launch in January 2007, Work Well has provided educational opportunities and incentives to employees across campus to encourage healthy behaviors. Using a business plan approach, Work Well initially adopted seven different focus areas: physical activity, weight management and nutrition, tobacco use, stress and quality of life, preventive care, injury prevention, and medical self-care. To help identify these focus areas, a needs and interest survey was sent out to all employees and limited Health Risk Assessment data was analyzed. Programming for the 2006-07 academic year reached approximately 470 employees or 17% of those eligible. Based on further health care data and assessment results, Work Well has narrowed its focus down to 4 specific areas for the 2007-08 academic year: physical inactivity, nutrition, tobacco use, and stress management.

As Work Well has continued to grow and develop, it has played a large part in helping the University of North Dakota become nationally recognized. In September 2007, UND was awarded the American Heart Association Platinum Level Fit-Friendly Company award and the Workplace Fitness Innovation Award. These were awarded to UND for its dedication to promoting health and wellness to employees. Shortly after, UND became the first university in the nation to receive the CEO Cancer Gold Standard Accreditation. The CEO Cancer Gold Standard is a series of cancer-related recommendations, developed by the CEO Roundtable on Cancer, to fight cancer by meeting three goals: Risk Reduction through Lifestyle Change, Early Detection, and Quality Care.

*A Pilot Study on Varied Health Support Interventions at a Worksite Wellness Center.*

Delivery of health and wellness programs at the worksite has become an important strategy in the overall attempt to manage rising health-care costs. By getting workers to adopt or maintain healthy behaviors employers can save money, reduce absenteeism, and increase productivity. While physical activity and appropriate dietary habits have well established health benefits, most Americans do not exercise regularly or eat diets rich in fruits and vegetables. This pilot incorporates aspects of Social-Cognitive Theory which describes reciprocal interactions among a person's behavior, cognition, and environmental influences, such as peer norms. Up to 80 UND benefited employees will be randomly assigned to one of four groups; (1) individuals that receive face-to-face wellness coaching one time every other week and a tailored email message on the opposite week, (2) individuals that call into or receives a call from a Health-Dialog coach one time per week, (3) individuals that meet as a group (team) to receive health education messages, and (4) comparison group. Dr. Jon Rice from BCBS plans to add a (5) fifth group of UND employees to act as a control group. These individuals will be employees that are not participating in any part of the worksite wellness program.

Subjects would be required to complete a pre and post Health Risk Assessment (HRA), fitness assessment, screening inclusive of Body Mass Index, Blood Pressure, total cholesterol, glucose, confidence and social support measurement, and stage of change measurement for physical activity, nutrition, weight management, tobacco use and stress. Subjects would be required to document physical activity and food and fruit and vegetable consumption on a log and be instructed to workout a minimum of 12 times per month. Subjects would also be provided food diaries and journals.

Subjects would also be required to exercise 12 times per month to receive a discounted membership to the Wellness Center. The study period is 10 months. Subjects will be involved in interventions for six months, the remaining four months would be independent.

The regular rate is \$40/month. Employees will be responsible for \$20/month, BCBS will reimburse the Wellness Center 13.50/month (up to 75 employees). The request to the NDPERS Board is to cover the remaining 6.50/month per employee (75 employees) for a total request of \$4875. The existing NDPERS wellness benefit amount that the University of North Dakota would be eligible to receive has already been dedicated to educational and incentive rewards for campus-wide walking program and to support the volunteer wellness ambassadors from campus departments.

BCBS will be provided with the individual data and match it with their HRA and health care utilization. Once that information is matched, BCBS will provide group aggregate information back to the researchers. The purpose of this pilot research study is to learn more about health coaching and how it affects physical activity and nutrition, overall health and health care costs.

The research will be conducted by the following individuals and health care providers.

**Julie Anderson, RN, PhD, CCRC** is a certified research coordinator and experienced researcher from the college of Nursing. She teaches research courses at the undergrad and graduate levels. Dr. Anderson will serve a PI, participate in study design, clinical resource, data collection and analysis, written report.

**Laurie Betting, PT, DPT** is a physical therapist that leads the wellness programs and facilities at the University of North Dakota. She oversees the worksite wellness employee program. Dr. Betting will serve as Co-PI, participate in study design, project management, physical activity resource, data collection and analysis, written report.

**Amanda Eickhoff, MS** is Assistant Director for Workwell Employee Program at the Wellness Center. Ms. Eickhoff has her Masters in Exercise Physiology. She has received all four certifications offered by Larry Chapman for worksite wellness administration. Ms. Eickhoff will participate in study coordination, subject requirement and consultations, data collection of survey information, and protocol adherence. She will also provide Face-to-face health coaching.

**Leah Wagner, MA – Wellness Coach** has her Masters in Wellness Administration and has completed the WelCoa Wellness Coaching course. Ms. Wagner currently teaches a Wellness Coaching course through Physical Education and Exercise Science at the University of North Dakota. Ms. Wagner will participate in study recruitment, data collection of survey information, and protocol adherence. She will also provide Face-to-face health coaching.

**College of Nursing Senior Community Health Nursing Students** have received education on collection of these parameters in their course work. **Students** will collect health information including blood glucose testing, height, weight, total cholesterol level, and blood pressure.

**Jennifer Haugen, LRD** is an employee of the Wellness Center. She has served as a clinical instructor for nutrition and dietetic students while employed at Altru. Ms. Haugen will collect the nutrition logs and provide nutritional counseling as needed and consult with the Wellness Coach for content specific education.

**Health-Dialogue coaches** include health professionals; registered nurses, respiratory therapists, registered dietitians that are educated to fulfill the role of telephone health coaching. Health Dialog will provide over-the-phone health coaching, which is the same as face-to-face with the exception of the delivery of the service. Health Dialog coaching is a benefit service provided through UND's employee benefit package.



## **INFORMED CONSENT**

**TITLE:** *A Pilot Study on Varied Health Support Interventions at a Worksite Wellness Center.*

**PROJECT DIRECTOR:** *Laurie Betting, Julie Anderson*

**PHONE #:** *(701) 777-6055, (701) 777-4543*

**DEPARTMENT:** *Wellness, College of Nursing - University of North Dakota*

### **STATEMENT OF RESEARCH**

Before you agree to join this pilot study, it is important that you read and understand the following information about the study. This document describes the purpose, procedures, benefits, risks, discomforts, and precautions of the study. This document provides information that is important for this understanding. Research projects include only subjects who choose to take part. Please take your time in making your decision as to whether to participate. If you have questions at any time, please ask.

### **WHAT IS THE PURPOSE OF THIS STUDY?**

You are invited to be in a pilot research study about varied health support interventions at a worksite wellness center. The target audience for participation in this study is benefited employees of the University of North Dakota (UND). You have been identified as a potential participant because you are a benefited employee of the University of North Dakota.

The purpose of this pilot research study is to learn more about health coaching and how it affects physical activity and nutrition, overall health and health care costs. The study will last six months and will include the health coaching techniques of 1) face-to-face health coaching, 2) telephonic health coaching, 3) small group health coaching, or 4) no health coaching.

Face-to-face health coaching is the practice of health education and health promotion within a coaching context, to enhance the wellbeing of individuals and to facilitate the achievement of their health-related goals. The subject will determine the focus area of the coaching session based upon their health and wellness goals and needs. The face-to-face model will be a one-on-one session.

Over-the-phone health coaching is the same as face-to-face with the exception of the delivery of the service. In this context it is done over the phone.

Health coaching done in small groups usually involves approximately 5-10 people that meet periodically for discussion purposes. The small group is lead by a specially trained health trainer. Group members discuss health issues that are of interest to them and/or the group leader may bring a topic to the group for discussion.

Individuals assigned to the “no health coaching” group will not receive health coaching.

### **HOW MANY PEOPLE WILL PARTICIPATE?**

Approximately 80 people will take part in this study at the Wellness Center, University of North Dakota.

### **HOW LONG WILL I BE IN THIS STUDY?**

Your participation in the study will last ten months. The number of times you will need to visit the Wellness Center varies depending upon which group you are in. All participants will be asked to exercise at the Wellness Center on the UND campus at least twelve times a month to exercise for approximately 30 minutes each time. The time requirements for participation are explained in table format later in this document.

### **WHAT WILL HAPPEN DURING THIS STUDY?**

#### **During the study . . .**

#### **Week 1**

After you have read this document and your questions are answered, you will decide whether or not you wish to participate in this study. Reading and signing the consent form is required before you can participate or before any study-related procedures are performed. If you sign this consent form, the following tests and procedures will be performed at Visit 1.

- PAR-Q Physical Activity Readiness questionnaire. Participants will be asked to complete a physical activity readiness questionnaire to determine ability to complete a fitness assessment. If participants answers yes to any of the questions they will be referred to their physician to obtain written release to participate in the fitness assessment and physical activity program.
- A standardized fitness assessment that includes measurements of: height and weight, skin-fold pinch measurement, resting heart rate, waist to hip measurement, and either a submaximal bike test or submaximal treadmill test.
- Collection of a few drops of blood from a finger for total cholesterol and blood glucose testing
- Blood pressure
- Social support questionnaire. The subject is free to skip any questions that he/she would prefer not to answer.

- Instruction in physical activity program
- Instruction in nutrition

This visit will last about an hour.

**Week 2 (Randomization)**

If you agree to participate in the study, you will be randomly (like flipping a coin) assigned to one of four groups:

- Group A: Health coaching done face-to-face
- Group B: Telephonic health coaching;
- Group C: Health coaching done in small groups; or
- Group D: No health coaching.

You will have equal chance of being in each group. Once randomized, you will participate in this study by exercising at the UND Wellness Center at least twelve times a month for a minimum of 30 minutes each exercise session and by taking part in the form of health coaching that you have been assigned. During your exercise sessions at the Wellness Center you may choose the form of exercise that you wish to participate in, as long as the activity does not conflict with any exercise restrictions of your healthcare provider.

The health coaching plans for each of the groups and the estimated time of study activities is listed below:

**Group A: Face-to-Face Health Coaching**

Date/Time Frame	Component
Week 1	Advertise pilot research study via U list serve to UND benefited employees.
Week 1	Individuals attend a meeting where they are given more detail information. Those choosing to participate are provided with consent forms. (30 minutes in length)
Week 2	Subjects are randomized into one of four groups and notified of status. Research project begins.
	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete PAR-Q, and social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)
Week 3-28	Subjects utilize Wellness Center at will.
	Subject will talk with a certified Wellness Coach every other week that will help provide structure, accountability, expertise, and inspiration to enable the individual to learn, grow, and develop beyond what he or she can do alone. (30 minutes)
	Subjects will receive personally tailored emails from their Wellness Coach during the weeks they don't speak to their Wellness Coach. (5 minutes)
Week 28	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)

### Group B: Telephonic Health Coaching

Date/Time Frame	Component
Week 1	Advertise pilot research study via U list serve to UND benefited employees.
Week 1	Individuals attend a meeting where they are given more detail information. Those choosing to participate are provided with consent forms. (30 minutes in length)
Week 2	Subjects are randomized into one of four groups and notified of status. Research project begins.
	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete PAR-Q, and social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)
Week 3-28	Subjects utilize Wellness Center at will.
	Subjects will arrange a time once per week to talk with a Health Dialog Health Coach over the phone. These Health Coaches are specially trained health professionals (such as nurses, respiratory therapists, and dietitians) that are available 24 hour a day, 7 days a week to provide unbiased, state-of-the-art healthcare information and support. Health Dialog is a free service offered to all UND benefited employees covered by NDPERS. (30 minutes)
Week 28	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)

### Group C: Small Group Health Coaching

Date/Time Frame	Component
Week 1	Advertise pilot research study via U list serve to UND benefited employees.
Week 1	Individuals attend a meeting where they are given more detail information. Those choosing to participate are provided with consent forms. (30 minutes in length)
Week 2	Subjects are randomized into one of four groups and notified of status. Research project begins.
	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete PAR-Q, and social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)
Week 3-28	Subjects utilize Wellness Center at will.
	Subjects will meet in person weekly with a group to discuss topics and issues that serve as barriers to them (i.e. motivation, time commitments, etc. (45 minutes)
	Subjects will write in a journal/blog one time per month about how they are doing, progress they are making, or barriers that still affect them.
Week 28	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)

### Group D: No Coaching

Date/Time Frame	Component
Week 1	Advertise pilot research study via U list serve to UND benefited employees.
Week 1	Individuals attend a meeting where they are given more detail information. Those choosing to participate are provided with consent forms. (30 minutes in length)
Week 2	Subjects are randomized into one of four groups and notified of status. Research project begins.
	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete PAR-Q, and social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)
Week 3-28	Subjects utilize Wellness Center at will.
Week 28	Subjects receive biometric screenings (total cholesterol, glucose, BP, BMI); basic Fitness Assessment and complete social support questionnaire. (1 hour)
	Subjects will complete an online Health Risk Assessment provided by Health Dialog, a component of Blue Cross, Blue Shield. (30 minutes)

### WHAT ARE THE RISKS OF THE STUDY?

There may be some risk from being in this study. You will be asked to participate in physical activity at least twelve times per month. You may experience muscle soreness if you have previously been sedentary. For the most part, these are temporary discomforts that resolve within 2 to 3 days.

A skin prick of finger to obtain blood sample for total cholesterol and blood glucose testing may cause you brief discomfort. The blood pressure cuff may also cause some mild discomfort, bruising, or red spots on the arm.

It is unlikely that you will have any adverse reactions to completion of the data collection instruments in this study. If you should become emotionally disturbed or depressed following completion of the data collection instruments, a research team member will be available to counsel you, if it is indicated, the participant will be referred to the University's Employee Assistance Program.

If you are a woman who is pregnant, planning to become pregnant, you will not be able to participate in this study. There may be unknown risks to the embryo or fetus, or risks to the embryo or fetus that we did not anticipate.

### ALTERNATIVES

You do not have to participate in this study. There are many exercise facilities or health clubs that have exercise option that you can choose to participate in.

**WHAT ARE THE BENEFITS OF THIS STUDY?**

You may or may not benefit personally from being in this study. Participation in a regular exercise program is known to have numerous health benefits. Irregardless, we hope that, in the future, other people might benefit from this study because we better understand the type of health support intervention that impacts overall health status and health care utilization.

**CONFIDENTIALITY**

The records of this study will be kept private to the extent permitted by law. You will be assigned a random number that will be used to record information about you from the study. In any report about this study that might be published, you will not be identified. Your study record may be reviewed by Government agencies, the UND Research Development and Compliance office, and the University of North Dakota Institutional Review Board (IRB). The IRB is a committee that has reviewed this research project to help ensure that the rights and welfare of the volunteers are protected and that the study is carried out in an ethical manner.

**WILL IT COST ME ANYTHING TO BE IN THIS STUDY?**

You will be required to purchase a membership at the UND Student Wellness Center for six months. The cost will be \$20 per month for a total cost over six months of \$120. Regular membership costs are \$40 per month. Blue Cross and Blue Shield (BCBS) of North Dakota and NDPERS will provide funding for the remainder of the membership costs.

**WILL I BE PAID FOR PARTICIPATING?**

You will not be paid for being in this research study. However, you will receive a Wellness Center membership for 50% of the normal cost for a ten month period.

**STUDY CONTACT AND IRB CONTACT**

During the study if you experience any study related problems or have questions about the study, please contact one of the researchers Laurie Betting (701-777-6055) or Julie Anderson (701-777-4543).

If you have any questions about your rights as a research subject, or complaints regarding this research study, you should call or write the IRB Chairperson at 701-777-4278 or University of North Dakota, 264Centennial Drive, Stop 7134, Grand Forks, North Dakota, 58202.

**WHO IS FUNDING THE STUDY?**

BCBS of North Dakota and the North Dakota Public Employees Retirement System, NDEPRS, are funding this research study. This means that the University of North Dakota Student Wellness Center is receiving payments from BCBS of North Dakota and NDPERS to support the activities that are required to conduct the study. No one on the research team will receive a direct payment or an increase in salary for conducting this study.

**VOLUNTARY PARTICIPATON AND EARLY WITHDRAWAL**

Taking part in this research is voluntary and you may refuse to take part in this study without any effect on your current or future participation at the Wellness Center. If you agree to participate in the study, you may stop exercising or you may withdraw your consent to participate in the study at any time and for any reason. Should you withdraw from the study, payroll deduction will cease at the next closest start of a payroll cycle (two week increments).

If you discontinue your participation for any reason before the study ends, you will be asked to complete the final visit to see how you are doing.

The study investigators may remove you from the study without your consent if it appears to be harmful for you, if you do not follow directions for participating in the study, or if the study is canceled.

**CONSENT**

I have read and understand the above information. I have had an opportunity to ask questions and all of my questions have been answered to my satisfaction. I have volunteered to sign this form. I agree to join this study, until I decide otherwise. I will receive a copy of this signed and dated consent form.

\_\_\_\_\_  
Subject's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Subject's Printed Name

**STUDY PERSONNEL STATEMENT**

The person signing this consent form has had the study fully and carefully explained and has been given an opportunity to ask any questions regarding the nature, risks and benefits, of the subject's participation in this research study.

\_\_\_\_\_  
Signature of Person Obtaining Consent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Person Obtaining Consent

\_\_\_\_\_  
Date



**North Dakota**  
**Public Employees Retirement System**  
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M E M O R A N D U M

**TO:** NDPERS BOARD  
SPARB COLLINS, NDPERS  
KATHY ALLEN, NDPERS

**FROM:** *BTR*  
BRYAN T. REINHARDT

**DATE:** October 12, 2007

**SUBJECT:** GROUP MEDICAL PLAN - SURPLUS/AFFORDABILITY UPDATE

Here is the September surplus projection and affordability analysis for the NDPERS group medical plan. The plan made it through the 2005-2007 biennium. We will start to analyze the 07-09 period after about six months of experience.

Net premium sent to BCBS in July 2007 was \$13,406,858. In July 2005 it was \$10,853,370. There are now 24,358 contracts on the NDPERS Health Plan. The NDPERS health plan ended up with 23,580 contracts in June, 2005. There were 22,947 contracts in June, 2003, and 21,792 in July 2001.

The 2003 - 2005 biennium settlement is on account at BCBS with a balance of over \$2 million. The remaining \$14.3 million was used to buy down premiums for the 05-07 biennium. These amounts are at BCBS and receiving interest.

The projection for the 2005 - 2007 biennium shows total surplus at \$3.47 million. We share 50/50 in the first \$3.0 million surplus with BCBS, so the June 30, 2007 NDPERS estimated gain is \$1.97 million. BCBS has the IBNR estimate for this projection at \$1,550,000.

If you have any questions or you should need anymore information, please contact me.

# NDPERS - ESTIMATED SURPLUS PROJECTION: 2005-2007 BIENNIUM

September, 2007

The following exhibit summarizes the estimated surplus for the NDPERS group medical plan at the end of the 2005-2007 biennium. The estimate has been updated to include account activity through September, 2007.

1) Preliminary Underwriting Gain for the 2005-2007 Biennium	(\$12,074,600)
2) Cash Balance Interest Accumulation	\$1,317,461
3) Estimated Underwriting Gain for the 2005-2007 Biennium	(\$10,757,139)
5) Refunds and Settlements	
07/01/05 - 6/30/07 Perform Rebates (Included as claim rebates)	\$3,336,692
EPO Settlement Payments 7/05 - 6/06 (Included as rebates & paid)	\$1,277,000
EPO Settlement Payments 7/06 - 6/07 (Included as rebates & paid)	\$0
6) Cash Reserve Account Balance	\$15,666,912
2003-2005 Settlement Cash Out:	(\$1,439,151)
Future Interest:	\$0
Total	\$14,227,761
7) Total Estimated Surplus Held by BCBS	\$3,470,622
8) BCBS Portion of Surplus (50% upto \$1,500,000)	\$1,500,000
9) PERS Portion of Surplus Held by BCBS	\$1,970,622
10) NDPERS Wellness Accounts	
My Health Connection	\$0
Employer Based Wellness	\$0
Wellness Benefit Program	\$0
SubTotal	\$0
Total Adjusted for Usage	\$0
11) Total Estimated Funds Available to PERS on June 30, 2007	\$1,970,622

NDPERS - Projected Underwritten Experience for the 2005-2007 Biennium  
September, 2007

MONTH	NET PREMIUM COLLECTED	PREMIUM ADJUSTMENT	TOTAL PREMIUM INCOME	ADMIN EXPENSE \$26.98/CON	NET PREMIUM	CLAIMS INCURRED & PAID TO DATE	ESTIMATED IBNR CLAIMS	TOTAL INCURRED CLAIMS (1)	ESTIMATED GAIN / LOSS
Jul-05	\$11,491,070	(\$2,387)	\$11,488,683	\$637,699	\$10,850,984	\$10,938,113	\$0	\$10,938,113	(\$87,129)
Aug-05	\$11,486,984	\$0	\$11,486,984	\$635,676	\$10,851,308	\$10,785,901	\$0	\$10,785,901	\$65,407
Sep-05	\$11,592,130	\$0	\$11,592,130	\$641,396	\$10,950,735	\$9,700,075	\$0	\$9,700,075	\$1,250,660
Oct-05	\$11,564,639	(\$995)	\$11,563,644	\$640,748	\$10,922,896	\$10,048,307	\$0	\$10,048,307	\$874,589
Nov-05	\$11,565,139	\$1,417	\$11,566,556	\$640,478	\$10,926,078	\$11,384,606	\$0	\$11,384,606	(\$458,528)
Dec-05	\$11,575,731	\$7,675	\$11,583,406	\$640,829	\$10,942,577	\$11,777,189	\$0	\$11,777,189	(\$834,612)
Jan-06	\$11,053,969	\$332	\$11,054,300	\$644,606	\$10,409,694	\$10,006,060	\$0	\$10,006,060	\$403,634
Feb-06	\$11,053,628	\$0	\$11,053,628	\$645,308	\$10,408,320	\$9,715,255	\$0	\$9,715,255	\$693,065
Mar-06	\$11,049,994	(\$26,775)	\$11,023,218	\$645,146	\$10,378,073	\$12,284,066	\$0	\$12,284,066	(\$1,905,993)
Apr-06	\$11,066,004	(\$36,321)	\$11,029,683	\$645,820	\$10,383,862	\$10,978,008	\$0	\$10,978,008	(\$594,146)
May-06	\$11,064,390	\$3,501	\$11,067,891	\$646,198	\$10,421,693	\$11,062,104	\$0	\$11,062,104	(\$640,411)
Jun-06	\$11,076,821	\$0	\$11,076,821	\$647,385	\$10,429,436	\$11,677,039	\$0	\$11,677,039	(\$1,247,603)
Jul-06	\$11,056,557	\$0	\$11,056,557	\$646,495	\$10,410,063	\$10,388,367	\$0	\$10,388,367	\$21,696
Aug-06	\$11,052,995	\$0	\$11,052,995	\$646,414	\$10,406,581	\$11,514,776	\$0	\$11,514,776	(\$1,108,195)
Sep-06	\$11,153,014	\$0	\$11,153,014	\$650,785	\$10,502,229	\$10,097,190	\$0	\$10,097,190	\$405,039
Oct-06	\$11,116,487	\$6,351	\$11,122,838	\$650,515	\$10,472,323	\$11,320,010	\$0	\$11,320,010	(\$847,687)
Nov-06	\$11,146,017	(\$8,222)	\$11,137,795	\$652,916	\$10,484,879	\$11,250,161	\$0	\$11,250,161	(\$765,282)
Dec-06	\$11,130,343	(\$12,813)	\$11,117,530	\$651,972	\$10,465,558	\$11,525,657	\$0	\$11,525,657	(\$1,060,099)
Jan-07	\$11,173,395	(\$5,016)	\$11,168,379	\$654,643	\$10,513,737	\$11,685,533	\$30,000	\$11,715,533	(\$1,201,796)
Feb-07	\$11,192,661	\$1,098	\$11,193,759	\$658,177	\$10,535,582	\$9,821,988	\$80,000	\$9,901,988	\$633,594
Mar-07	\$11,192,066	\$4,290	\$11,196,356	\$656,154	\$10,540,202	\$12,002,539	\$90,000	\$12,092,539	(\$1,552,337)
Apr-07	\$11,212,566	\$6,117	\$11,218,683	\$657,017	\$10,561,666	\$11,132,822	\$200,000	\$11,332,822	(\$771,156)
May-07	\$11,213,832	\$6,568	\$11,220,400	\$656,909	\$10,563,491	\$11,979,627	\$350,000	\$12,329,627	(\$1,766,136)
Jun-07	\$11,210,872	\$4,950	\$11,215,822	\$657,125	\$10,558,697	\$11,339,853	\$800,000	\$12,139,853	(\$1,581,156)
BIENNIAL									
TOTAL	\$269,491,302	(\$50,231)	\$269,441,072	\$15,550,409	\$253,890,663	\$264,415,246	\$1,550,000	\$265,965,246	(\$12,074,583)

(1) Future Months are Estimated based on Projection from NDPERS.



# Memo

To: NDPERS Board  
From: Bryan T. Reinhardt  
Date: 11/9/2007  
Re: Quarterly Graphs

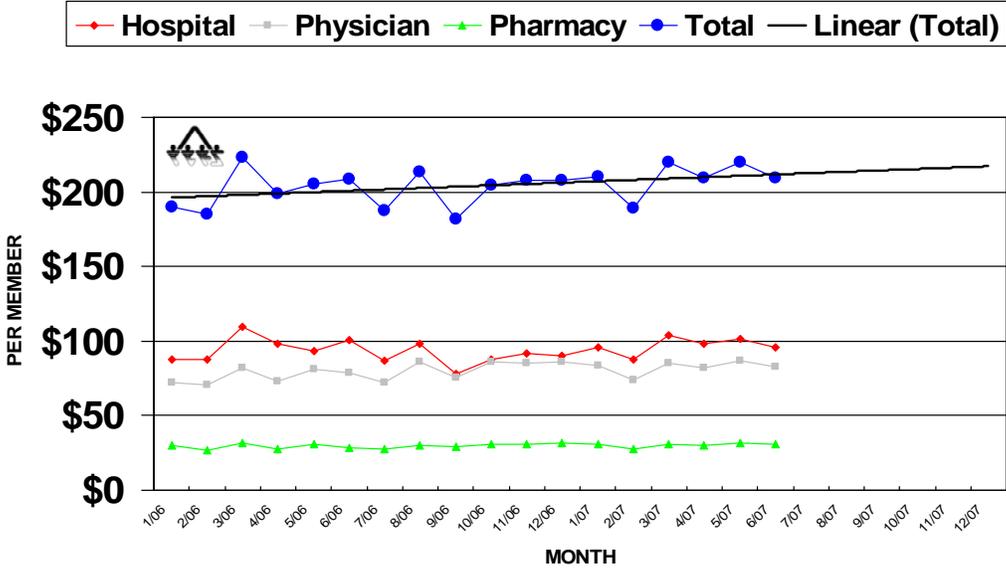
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Here are the quarterly health graphs for January 2006 through June 2007. The overall NDPERS Health Plan is running about a 7.5% annual trend. The active employees are at about 10% annually while their dependents are at about 5%. The retirees are showing a lot of volatility and actually have a negative trend.

If you have any questions or need anymore information, please feel free to contact me at 8-3919.

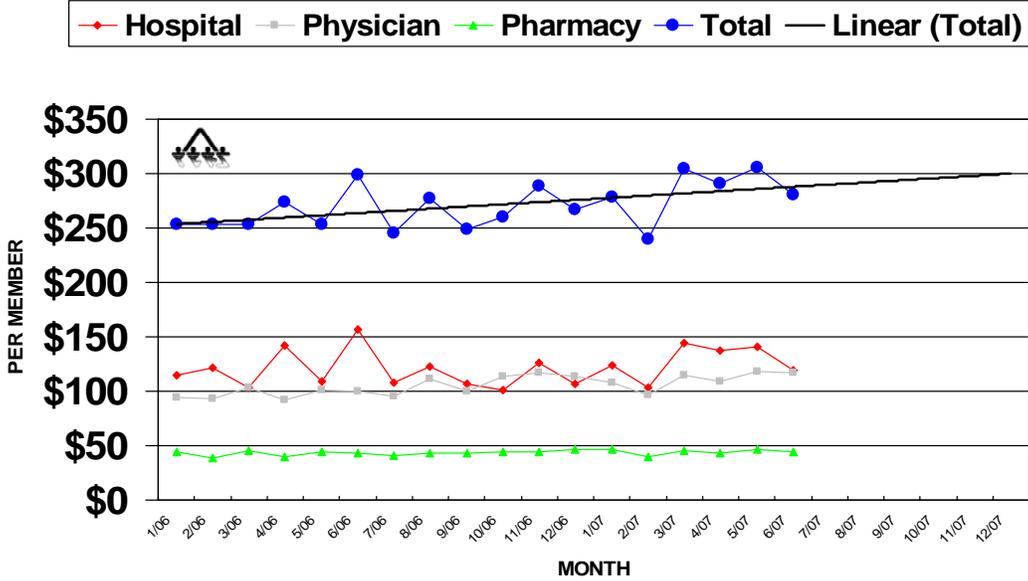
# NDPERS HEALTH INSURANCE PLAN

## TOTAL MEMBERSHIP



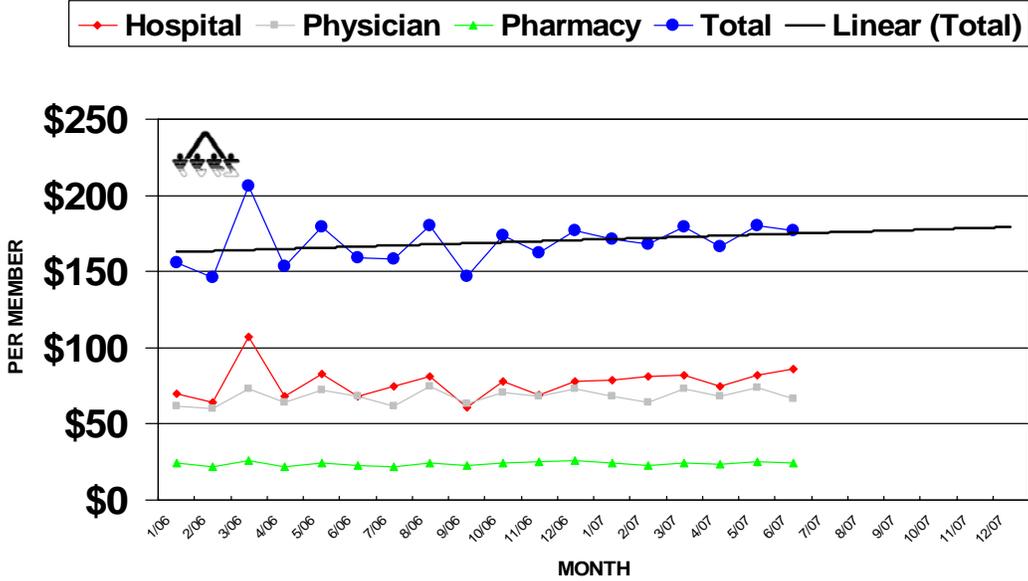
# NDPERS HEALTH INSURANCE PLAN

## ACTIVE EMPLOYEES



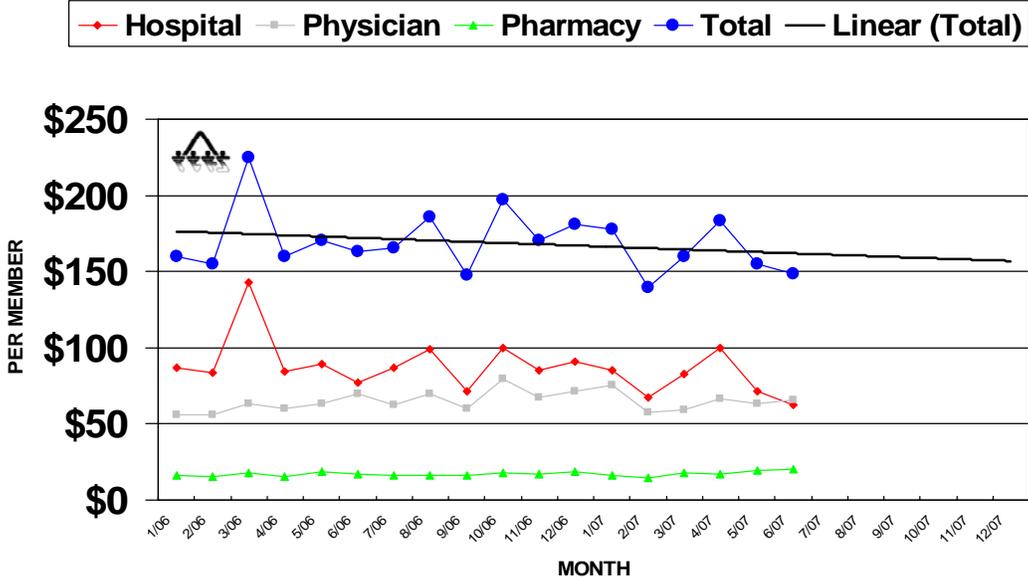
# NDPERS HEALTH INSURANCE PLAN

## ACTIVE DEPENDENTS



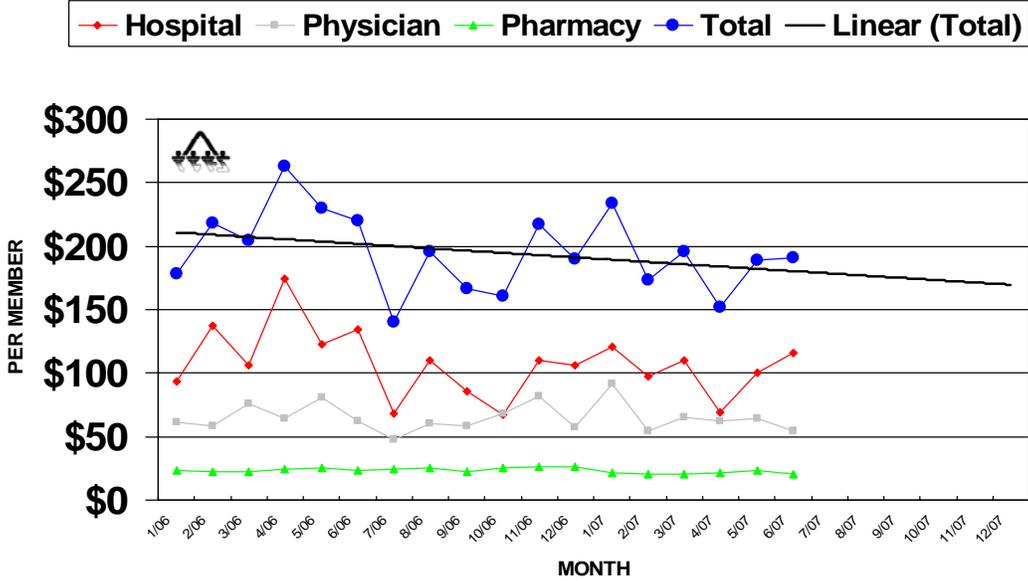
# NDPERS HEALTH INSURANCE PLAN

## RETIRED EMPLOYEES



# NDPERS HEALTH INSURANCE PLAN

## RETIRED DEPENDENTS





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# Memorandum

**TO:** PERS Board  
**FROM:** Bryan  
**DATE:** November 15, 2007  
**SUBJECT:** NDPERS Prescription Drugs Update

The NDPERS Health Plan cost sharing for prescription drugs for the 07-09 biennium is:

Prescription Formulary Generic Drug			
- Copayment	\$5	\$5	\$5
- Co-Insurance	15%	15%	15%
Prescription Formulary Brand-Name Drug			
- Copayment	\$20	\$20	\$20
- Co-Insurance	25%	25%	25%
Prescription Non-Formulary Drug			
- Copayment	\$25	\$25	\$25
- Co-Insurance	50%	50%	50%

The data for the latest year (7/2006 – 6/2007) shows the average charge for a generic drug at \$47.56 and the average charge for a brand name drug at \$165.38 per script. The average amount the NDPERS Health Plan paid was \$18.75 for a generic and \$90.26 for a brand name. There were 495,474 prescriptions during this period. Note that the Medicare part-D claims are no longer processed through the BCBS/Prime system. The NDPERS generic utilization for this period was at 57%.

The new mail order pharmacy had 450 claims for this period (1/10<sup>th</sup> of 1% of the total). Members that are using the mail order option are getting higher cost drugs. The average charges and paid amounts for mail order were:

	<b>Charges</b>	<b>Paid</b>
Generic:	\$128.90	\$140.39
Brand:	\$623.46	\$358.11

The top five mail order drugs were:

GENNAME	Frequency	Percent	Cumulative Frequency	Cumulative Percent
PROTONIX	21	4.83	21	4.83
ADVAIR DISKUS	16	3.68	37	8.51
AVONEX	16	3.68	53	12.18
CRESTOR	16	3.68	69	15.86
METFORMIN HCL	14	3.22	83	19.08

The top ten drugs for the NDPERS Prescription Drug Plan were:

GENNAME	Frequency	Percent	Cumulative Frequency	Cumulative Percent
LIPITOR	2637	2.01	2637	2.01
LISINOPRIL	2336	1.78	4973	3.79
HYDROCODONE/ACETAMINOPHEN	2304	1.75	7277	5.54
LEVOTHYROXINE SODIUM	2161	1.65	9438	7.19
AZITHROMYCIN	2051	1.56	11489	8.75
AMOXICILLIN	2015	1.53	13504	10.28
HYDROCHLOROTHIAZIDE	2012	1.53	15516	11.82
FLUOXETINE HCL	1730	1.32	17246	13.13
METFORMIN HCL	1705	1.30	18951	14.43
SERTRALINE HCL	1597	1.22	20548	15.65

Some retail stores like Wal-Mart and Target are now offering a 30-day supply of over 360 mostly generic drugs for \$4. This offer is for in-store purchases only except for stores in North Dakota and is not available by mail order. Since this is lower than the NDPERS copayment, these offers would save money for both the NDPERS Health Plan and its members. The following is an analysis from BCBS.

I took a look at NDPERS 2nd Quarter 2007 utilization. I would estimate that NDPERS would have saved approximately \$240,000 if all \$4 qualifying generics were filled at Wal-Mart stores. Members would have saved about the same amount in cost sharing.

For this to actually occur is another matter. The \$4 generic program applies only to prescriptions filled in less than 34 day supplies and picked up in person at a Wal-Mart store. There are no participating Wal-Mart stores in North Dakota. Only about \$7,000 of the savings noted above is attributable to NDPERS members with an out-of-state zipcode.

Tom Christensen, PhD, RPh  
 Director of Pharmacy Management

If you have any questions or would like to see any other information, I will be available at the NDPERS Board meeting.



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# Memorandum

**TO:** PERS Board

**FROM:** Deb & Bryan

**DATE:** November 6, 2007

**SUBJECT:** **Revised 457 Investment Options Summary**

Enclosed is the newly revised 457 Investment Options Summary which contains all the products being offered to NDPERS 457 Plan Participants. Each year NDPERS staff contacts the designated contact for each of our 457 companies and requests updated information regarding product lines as well as investment returns for the 457 Plan. This document is updated annually for the purpose of providing NDPERS members with a one-stop scenario for researching what is offered in the 457 Plan.

Also included in the booklet is a listing of individuals who are licensed to assist NDPERS members in getting set up with the different companies and providing investment consulting services. The booklet is posted to our website and can be found at <http://www.nd.gov/ndpers/forms-and-publications/publications/investment-options.pdf>.

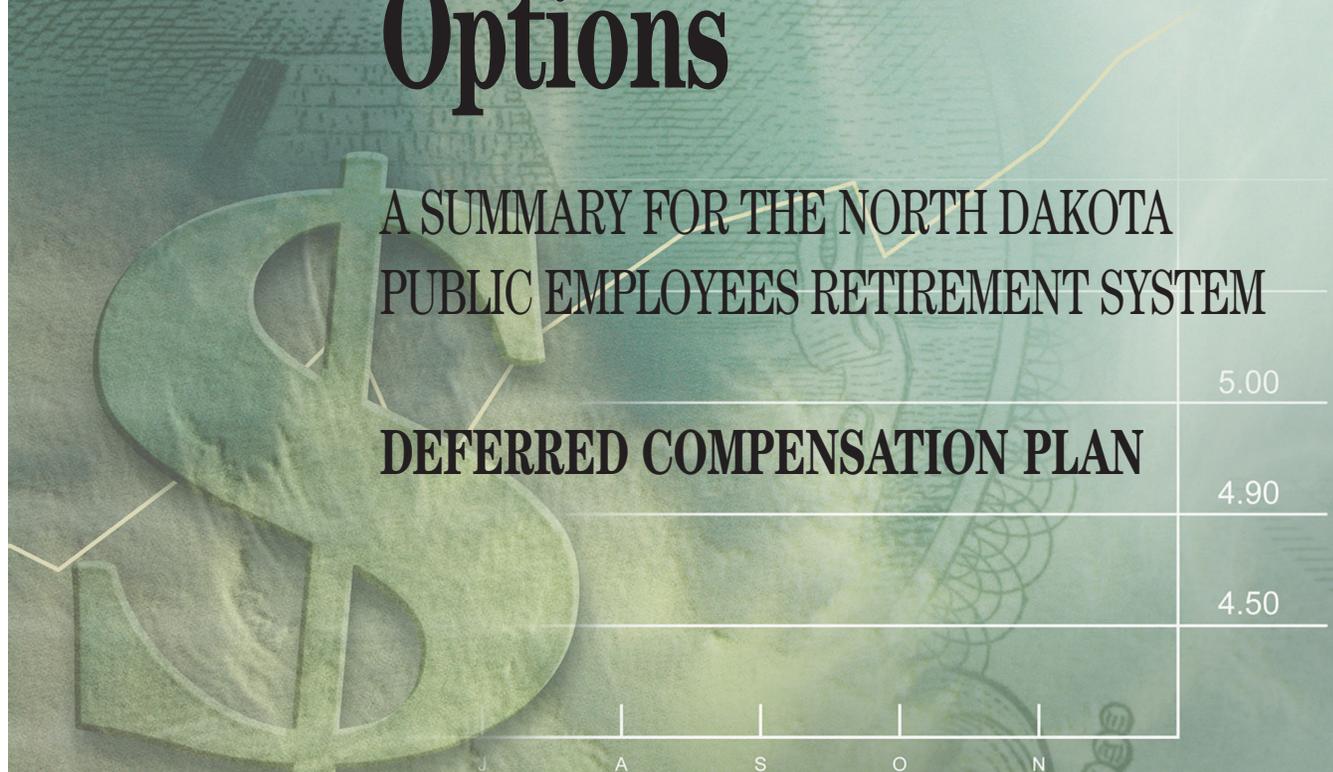
An email has been sent to all employers asking them to notify employees that the new information is available.

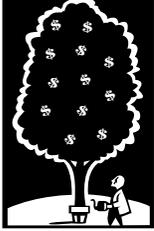
2007-2008

# Investment Options

A SUMMARY FOR THE NORTH DAKOTA  
PUBLIC EMPLOYEES RETIREMENT SYSTEM

DEFERRED COMPENSATION PLAN





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# SUMMARY OF INVESTMENT OPTIONS

## NORTH DAKOTA EMPLOYEE’S RETIREMENT SYSTEM

### Introduction

The information in this summary is organized into three sections. Section I details the investment options that are available through the NDPERS Deferred Compensation Companion Plan. Section II lists the other investment options currently available through the NDPERS Section 457 Deferred Compensation Plan. This information has been organized in alphabetical order by provider company. The investment objective, annual expenses and historical performance information is provided for each investment option. Due to the inception date of some investment funds, historical performance information is not available and is indicated with “N/A” (not available). Instances in which information was not provided by the provider companies are indicated by “N/P” (not provided). Section III lists the representatives you can contact at each provider company for more information as of the date this summary was published. Updates to the

list of registered provider representatives are published on the NDPERS website at the end of each quarter.

The annual expense column includes fund expense ratios and any applicable fees to pay for service, distribution and marketing costs (12b-1 fees), operating expenses, asset management fees, separate account charges, or mortality and expense charges imposed by the provider. It does not, however, include any withdrawal, surrender or deferred sales charges or miscellaneous administrative fees. Whenever possible, withdrawal, surrender or deferred sales charges, etc. have been noted at the bottom of the page. Please refer to your prospectus or contact your provider company for more complete information. The column entitled “Other Fees” indicates whether additional information is footnoted below the table about fees and/or withdrawal provisions (Y=yes, N=no).

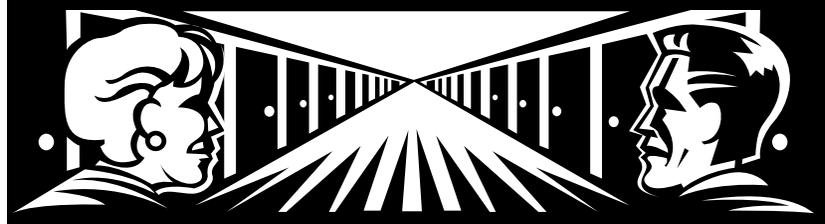
Performance results provided herein reflect all fund expense ratios and any applicable 12b-1 fees, operating expenses, asset management fees, separate account charges, or mortality and expense charges imposed by the provider company. They do not, however, reflect any withdrawal, surrender or deferred sales charges or account maintenance fees footnoted below each table in the sections entitled “Other Fees” and “Withdrawal Provisions”.

Although all applicable fees for each provider company should be provided in this **Summary of Investment Options**, you should discuss fees in detail with a provider company representative.

The following abbreviations are used in the “Type of Investment” column on the following pages:

- FA** – Fixed Annuity
- MF** – Mutual Fund
- VA** – Variable Annuity
- CF** – Commingled Fund

# ANNUITIES VERSUS MUTUAL FUNDS



## **Annuities**

The investment options currently offered through the NDPERS Section 457 Deferred Compensation Plan are set up primarily as annuities, although some are offered in the form of mutual funds. Deferred annuities are essentially tax-sheltered accounts offered by life insurance companies. They come in two basic forms, fixed or variable, and offer different benefits each suited to achieving very different retirement objectives.

Fixed annuities pay a fixed nominal interest rate per period and guarantee a minimum rate of return. Variable annuities can range from conservative to aggressive investments and pay a rate linked to the investment performance of some underlying portfolio; therefore, the

returns of variable annuity contracts are not guaranteed by the offeror. Many variable annuities are invested in mutual funds as the underlying investment. The annuity fund structure typically offers a guaranteed death benefit which provides safety of principal for beneficiaries. This structure results in an additional layer of fees above those that are paid for the underlying investment vehicle. Typically, the annual expenses associated with annuity solutions reflect a mortality and expense risk charge (insurance component, investment management expenses, administrative and recordkeeping charges, and declining surrender charges). Sales loads and marketing and distribution charges may apply but are often waived for institutional clients.

## **Mutual Funds**

Mutual funds are registered with the Securities and Exchange Commission (SEC) and their prices and performance are usually reported daily in the newspapers. Commingled funds are pooled investment vehicles that are similar to mutual funds but are not registered with the SEC and may or may not be reported in the newspapers. Mutual funds can range from conservative to aggressive, and their values will fluctuate according to the volatility of the securities in which the funds are invested. Mutual funds do not offer a guaranteed death benefit; therefore, their fees do not include an insurance component. Typically, the annual expenses associated with mutual funds reflect the investment management expenses

and administrative and recordkeeping fees charged by the provider company. Again, sales loads and marketing and distribution charges may apply but are typically waived in the case of institutional accounts.

The investment funds that are available through the NDPERS Companion Plan consist of a series of mutual funds and a commingled fund. In the case of the Companion Plan, the annual fees charged by mutual fund organizations to pay for service, distribution, and marketing costs (12b-1 fees) are currently rebated back to participants by Fidelity. In addition, any front and deferred sales loads are currently waived by Fidelity.

The information included in this summary is strictly quantitative in nature and is intended to provide an evaluation of the returns and expenses associated with the

investment options available through NDPERS deferred compensation program. This summary does not present factors that are more subjective in nature such as: 1) the quality, availability and responsiveness of client service; 2) verification of the investment style underlying the investment options; 3) the longevity and stability of the investment professionals managing the investment options; and 4) internet access and voice response systems. These factors should also be taken into consideration when selecting provider companies and investment options. Please contact your provider companies to obtain this information.

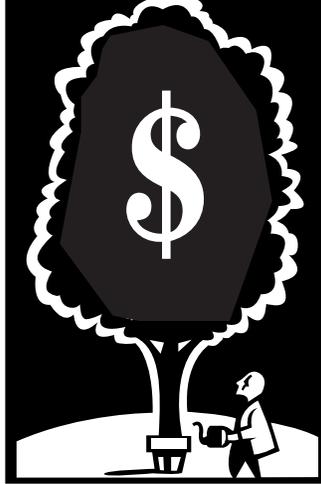
Please keep in mind when reviewing the historical performance information that past performance does not guarantee future performance. This *Summary of Investment Options* is not a prospectus. It is only intended to

provide basic information about the available investment options. Please contact the individual provider companies for a prospectus containing more detailed information.

The material presented in this Summary of Investment Options has been compiled from information supplied by the provider companies to the NDPERS Section 457 Deferred Compensation Plan. To the best of our knowledge this information is accurate and complete although we have not independently verified its accuracy or completeness.



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**SECTION I**  
SUMMARY OF INVESTMENT OPTIONS  
NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM  
**SECTION 457 DEFERRED COMPENSATION COMPANION PLAN**  
(INFORMATION CURRENT AS OF JUNE 30, 2007)

# NDPERS DEFERRED COMPENSATION COMPANION PLAN INVESTMENT OPTIONS

For more information, call Fidelity at (800) 343-0860



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
Managed Income Portfolio	Stable Value	Income	.55	N	2.12	4.08	3.97	4.30	5.09
PIMCO Total Return Fund - PTRAX	Mutual Fund	Bond	.68	Y	0.23	3.74	3.75	5.27	6.57
Fidelity Puritan - FPURX	Balanced	Bond/Stock	.62	N	5.88	14.78	9.50	8.12	8.74
Fidelity Equity-Income - FEQIX	Mutual Fund	Large Cap	.68	N	8.45	19.81	12.13	8.70	9.38
Fidelity Dividend Growth - FDGFX	Mutual Fund	Large Cap	.60	N	7.23	14.67	7.90	4.27	9.68
Spartan US Equity Index - FUSEX	Mutual Fund	Large Cap	.10	N	6.92	15.72	10.34	6.07	8.26
Fidelity Blue Chip Growth - FBGRX	Mutual Fund	Large Cap	.63	N	7.04	5.54	5.27	1.69	5.61
Fidelity Growth Company - FDGRX	Mutual Fund	Large Cap	.97	N	9.04	9.56	11.72	5.58	9.56
Goldman Sachs Mid Cap Value A - GCMAX	Mutual Fund	Mid Cap	1.17	N	9.60	15.61	17.68	14.55	N/A
Mutual Shares A - TESIX	Mutual Fund	Mid Cap	1.18	Y	9.31	17.98	13.77	10.54	11.10
Dreyfus Mid Cap Index - PESPX	Mutual Fund	Mid Cap	.50	Y	11.69	9.87	12.59	10.35	12.88
Spartan Extended Market Index - FSEMX	Mutual Fund	Mid Cap	.10	Y	9.58	15.35	14.37	11.85	N/A
Fidelity Mid-Cap Stock - FMCSX	Mutual Fund	Mid Cap	.83	N	14.77	14.78	13.26	6.99	12.70
Allianz NFJ Small Cap Value Admin - PVADX	Mutual Fund	Small Cap	1.11	N	11.46	18.73	17.37	16.50	13.43
Dreyfus Small Cap Stock Index - DISSX	Mutual Fund	Small Cap	.50	N	8.37	14.69	14.58	12.05	N/A
MSIF Small Company Growth Class B - MSSMX	Mutual Fund	Small Cap	1.26	Y	5.86	11.55	14.52	10.87	14.22
Fidelity Diversified International - FDIVX	Mutual Fund	Foreign	1.01	Y	11.10	22.52	19.78	17.27	13.16

## Other Fees:

PIMCO Total Return OR Mutual Shares 2% if held less than 7 days  
 Spartan Extended Market .75% if held less than 90 days  
 Diversified International 1% if held less than 30 days  
 Fidelity Mid-Cap Stock Fund .75% if held less than 30 days

MSIF Small Company Growth Class B 2% if held less than 30 days

## Withdrawal Provisions: None.

Note: Fund returns do not reflect the administration portion (\$30) of the annual expenses.

# NDPERS DEFERRED COMPENSATION COMPANION PLAN INVESTMENT OPTIONS

For more information, call Fidelity at (800) 343-0860



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
<b>Lifecycle/Lifestyle Funds</b>									
Fidelity Freedom Income - FFFAX	Mutual Fund	Life-Cycle	.55	N	3.31	6.37	4.67	4.19	5.83
Fidelity Freedom 2000 - FFFBX	Mutual Fund	Life-Cycle	.57	N	3.93	6.76	5.08	4.47	6.78
Fidelity Freedom 2005 - FFFVX	Mutual Fund	Life-Cycle	.68	N	5.69	9.23	7.28	N/A	N/A
Fidelity Freedom 2010 - FFFCX	Mutual Fund	Life-Cycle	.68	N	5.82	9.46	7.53	6.29	8.27
Fidelity Freedom 2015 - FFFVFX	Mutual Fund	Life-Cycle	.72	N	6.40	10.36	8.61	N/A	N/A
Fidelity Freedom 2020 - FFFDX	Mutual Fund	Life-Cycle	.76	N	7.36	11.61	9.63	7.26	8.75
Fidelity Freedom 2025 - FFFTWX	Mutual Fund	Life-Cycle	.78	N	7.69	11.84	9.97	N/A	N/A
Fidelity Freedom 2030 - FFFEX	Mutual Fund	Life-Cycle	.80	N	8.51	12.90	10.71	7.58	8.69
Fidelity Freedom 2035- FFFTHX	Mutual Fund	Life-Cycle	.81	N	8.67	12.94	10.95	N/A	N/A
Fidelity Freedom 2040 - FFFFX	Mutual Fund	Life-Cycle	.82	N	8.89	13.49	11.27	7.74	N/A
Fidelity Freedom 2045 - FFFGX	Mutual Fund	Life-Cycle	.83	N	8.95	N/A	N/A	N/A	N/A
Fidelity Freedom 2050 - FFFHX	Mutual Fund	Life-Cycle	.84	N	9.22	N/A	N/A	N/A	N/A

**Other Fees:** None

**Withdrawal Provisions:** None.

Note that fund returns do not reflect the administration portion (\$30) of the annual expenses.



## **SECTION II**

### **SUMMARY OF INVESTMENT OPTIONS**

### **NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM**

### **SECTION 457 DEFERRED COMPENSATION PLAN**

(INFORMATION CURRENT AS OF JUNE 30, 2007)

*The NDPERS Board provides this Summary as a service to the deferred compensation participants to help them make an informed decision regarding their investments. The NDPERS Board has not examined the investment options described in Section II of this Summary, and makes neither recommendation nor warranty regarding those options. The investment options offered are those the individual provider companies have determined they will offer to the participants using the provider's services.*

*Unless otherwise noted, performance results provided herein reflect all fund expense ratios and any applicable 12b-1 fees, operating expenses, asset management fees, separate account charges, or mortality and expense charges imposed by the provider company. They do not, however, reflect any withdrawal, surrender, or deferred sales charges or account maintenance fees footnoted below each table in the sections entitled "Other Fees" and "Withdrawal Provisions".*

## BANK OF NORTH DAKOTA INVESTMENT OPTIONS

For more information, call Bank of North Dakota at (701) 328-5617 or (701) 328-5652 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Open Savings Statement (Variable Rate Account)	Savings	Stability of Principal	None	N	4.90%*	N/P	N/P	N/P	N/P

**Other Fees:** None

**Withdrawal Provisions:** No fee unless account is moved prior to eighteen months. Applicable fee is six months of interest.

\* Rate presented is an annual interest rate that changes January 1. Call Bank of North Dakota to obtain the current new money rate.

N/P - Not provided

## AIG VALIC INVESTMENT OPTIONS

For more information, call VALIC at (612) 893-1099 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
AmCent Intl Growth Inv - TWIEX	MF	Foreign Large Growth	1.23%	N	11.26%	25.00%	17.78%	10.59%	9.20%
Templeton Foreign A - TEMFX	MF	Foreign Large Value	1.16%	N	9.60%	19.93%	16.16%	13.32%	8.88%
T. Rowe Price Small-Cap Stock - OTCFX	MF	Small Blend	0.92%	N	7.30%	12.78%	13.25%	10.53%	11.34%
Touchstone Diversified Small Cap Value Z - TCSVX	MF	Small Value	1.31%	N	6.96%	15.83%	12.77%	10.56%	13.51%
Allianz NFJ Small Cap Value Admin - PVADX	MF	Small Value	1.11%	N	11.46%	18.73%	17.37%	16.50%	13.43%
AIM Dynamics Inv - FIDYX	MF	Mid-Cap Growth	1.06%	N	14.33%	16.53%	12.91%	5.90%	8.07%
Franklin Small-Mid Cap Growth A - FRSGX	MF	Mid-Cap Growth	0.96%	N	13.50%	7.52%	10.35%	5.43%	7.86%
Wells Fargo Advantage Opportunity Inv - SOPFX	MF	Mid-Cap Blend	1.35%	N	10.37%	11.75%	12.12%	7.19%	10.77%
Vanguard Mid Capitalization Index - VIMSX	MF	Mid-Cap Blend	0.22%	N	10.85%	13.60%	15.92%	12.28%	N/A
Vanguard Growth Index - VIGRX	MF	Large Growth	0.22%	N	7.94%	9.01%	7.09%	3.37%	7.16%
Credit Suisse Large Cap Growth Comm - CUCAX	MF	Large Growth	1.17%	N	8.00%	2.72%	5.11%	-0.13%	5.73%
AmCent Equity Growth Inv - BEQGX	MF	Large Blend	0.67%	N	6.52%	14.14%	11.76%	7.70%	8.79%
Davis NY Venture A - NYVTX	MF	Large Blend	0.87%	N	7.50%	15.12%	12.71%	9.44%	10.67%
Vanguard LifeStrategy Growth - VASGX	MF	Large Blend	0.26%	N	7.25%	16.13%	11.80%	8.61%	8.54%
DWS Equity 500 Index S - BTIEX	MF	Large Blend	0.25%	N	6.92%	15.58%	10.19%	5.95%	8.17%
Mutual Shares A - TESIX	MF	Large Value	1.11%	N	9.31%	17.98%	13.77%	10.54%	11.10%
Vanguard Value Index - VIVAX	MF	Large Value	0.21%	N	6.65%	22.15%	14.68%	9.54%	9.46%

## AIG VALIC INVESTMENT OPTIONS

For more information, call VALIC at (612) 893-1099 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Janus Balanced - JABAX	MF	Moderate Allocation	0.79%	N	6.07%	10.56%	9.00%	6.60%	9.70%
Vanguard LifeStrategy Moderate Growth - VSMGX	MF	Moderate Allocation	0.25%	N	5.70%	13.31%	9.81%	7.77%	8.19%
Vanguard Wellington - VWELX	MF	Moderate Allocation	0.29%	N	6.11%	14.93%	10.93%	8.94%	9.79%
Vanguard LifeStrategy Conserv Growth - VSCGX	MF	Conservative Allocation	0.25%	N	4.42%	10.62%	7.67%	6.61%	7.55%
Vanguard LifeStrategy Income - VASIX	MF	Conservative Allocation	0.25%	N	2.81%	7.93%	5.71%	5.55%	6.95%
Vanguard High-Yield Corporate - VWEHX	MF	High Yield Bond	0.25%	N	1.78%	8.24%	6.47%	7.55%	5.93%
Vanguard Interm-Term Investment-Grade - VFICX	MF	Intermediate-Term Bond	0.21%	N	0.78%	4.43%	3.71%	5.51%	6.29%
Vanguard GNMA - VFIIX	MF	Intermediate Government	0.21%	N	0.63%	4.33%	3.93%	4.76%	6.00%
Vanguard Short-Term Treasury - VFISX	MF	Short Government	0.26%	N	1.84%	3.77%	2.18%	3.36%	4.89%
VALIC Fixed-Interest	Fixed Account	Stable Value	N/A	N	1.49%	3.00%	3.66%	4.43%	N/A

**Other Fees:** None

### Withdrawal Provisions:

Participants are assessed a surrender charge for early withdrawal of assets. These charges may be waived under certain circumstances. See your prospectus for complete details.

The surrender charge is equal to 5% of the lesser of: (1) any purchase payments received during the most recent 60 months prior to the receipt of the surrender request by VALIC at its Home Office or; (2) the amount transferred.

\* Rates presented are annual interest rates. Contact VALIC to obtain the current interest rates.

# AMERICAN TRUST CENTER INVESTMENT OPTIONS

For more information, call American Trust Center at (701) 355-4820 or Refer to List of Representatives in Section III



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					3 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
ASB Deposit Fund	Money Market		0.00%	N	1.50%	3.91%	2.03%	1.33%	2.79%
Vanguard Retirement Savings Trust	Mutual Fund	Stable Value/ Fixed Income	0.30%	N	1.11%	3.22%	3.00%	3.74%	4.11%
Vanguard GNMA/VFIJX	Mutual Fund	Bond/Fixed Income	0.11%	N	(0.42%)	3.33%	2.92%	3.74%	4.94%
Dodge & Cox Income/DODIX	Mutual Fund	Bond/Fixed Income	0.44%	N	0.09%	4.20%	2.53%	4.39%	5.42%
Vanguard High Yield Corporate VWEAX	Mutual Fund	Bond/Fixed Income	0.12%	N	0.75%	7.28%	5.50%	6.55%	4.88%
Northern Institutional/BBPAX (added 5/1/07)	Mutual Fund	Bond/Fixed Income	0.36%	N	(0.22%)	4.28%	3.08%	4.13%	4.89%
Vanguard Index 500/VFIAX	Mutual Fund	Large Cap Blend/ Equity	0.09%	N	5.83%	14.65%	9.29%	5.05%	7.29%
Davis NY Venture Y/DNVYX	Mutual Fund	Large Cap Blend/ Equity	0.62%	N	6.55%	14.29%	11.94%	8.67%	9.91%
Dodge & Cox Stock/DODGX	Mutual Fund	Large Cap Value/ Equity	0.52%	N	6.13%	17.43%	14.50%	11.74%	13.13%
T Rowe Price Equity Income/PRFDX	Mutual Fund	Large Cap Value/ Equity	0.71%	N	7.00%	18.04%	11.54%	8.25%	9.03%
T Rowe Price Instl Large Cap Gr TRLGX	Mutual Fund	Large Cap Growth/ Equity	0.61%	N	6.55%	5.19%	7.24%	4.64%	NA
Vanguard Primecap/VPMAX	Mutual Fund	Large Cap Growth/ Equity	0.31%	N	7.79%	11.39%	12.04%	7.48%	11.62%
Vanguard Mid Cap Index/VIMAX	Mutual Fund	Mid Cap Blend/ Equity	0.13%	N	9.84%	12.59%	14.91%	11.26%	NA

## AMERICAN TRUST CENTER INVESTMENT OPTIONS

For more information, call American Trust Center at (701) 355-4820 or Refer to List of Representatives in Section III



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					3 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
Janus Mid Cap Value/JMIVX	Mutual Fund	Mid Cap Value/Equity	0.77%	N	9.02%	14.32%	13.69%	11.87%	NA
Morgan Stanley Mid Cap Growth/MPEGX	Mutual Fund	Mid Cap Growth/Equity	0.63%	N	11.45%	9.04%	15.64%	8.33%	11.05%
Vanguard Capital Opportunity/VHCAX	Mutual Fund	Mid Cap Value/Equity	0.40%	N	7.90%	15.78%	14.44%	9.63%	14.51%
Principal Inv. Small Cap Value/PVSIX (new 5/23/07)	Mutual Fund	Small Cap Value/Equity	0.75%	N	1.33%	17.73%	14.80%	15.74%	NA
Janus Small Cap Value/JSIVX (replace 5/23/07 with Principal Inv. Small Cap Value)	Mutual Fund	Small Cap Value/Equity	0.79%	N	6.20%	11.47%	10.72%	9.08%	13.37%
Bogle Small Cap Growth/BOGIX	Mutual Fund	Small Cap Value/Equity	1.25%	N	8.13%	14.38%	13.44%	13.39%	NA
Harbor International/HAINX	Mutual Fund	International/Equity	0.87%	N	12.60%	31.59%	22.57%	18.97%	11.54%
Dodge & Cox Intl Stock/DODFX	Mutual Fund	International/Equity	0.70%	N	10.90%	26.91%	24.46%	19.68%	NA
T Rowe Price Science & Technology/PRSCX	Mutual Fund	Sector/Equity	1.00%	N	10.16%	6.00%	2.59%	(1.06%)	0.12%
Vanguard Health Care/VGHAX	Mutual Fund	Sector/Equity	0.14%	N	4.59%	9.80%	10.88%	8.45%	15.32%
Vanguard REIT Index/VGSIX	Mutual Fund	Sector/Equity	0.14%	N	(7.37%)	34.06%	24.48%	21.67%	13.11%
Vanguard Conservative/VSCGX	Mutual Fund	Lifestrategy	0.25%	N	3.32%	9.52%	6.57%	5.51%	6.45%
Dodge & Cox Balanced/DODBX	Mutual Fund	Lifestrategy	0.53%	N	4.25%	12.76%	10.10%	9.58%	10.69%
Vanguard Moderate/VSMGX	Mutual Fund	Lifestrategy	0.26%	N	4.60%	12.21%	8.71%	6.67%	7.09%
Vanguard Growth/VASGX	Mutual Fund	Lifestrategy	0.26%	N	6.15%	15.03%	10.70%	7.51%	7.44%

### Other Fees:

American Trust Center Fees: .60%

Investment/Advisor: 0.50%

(all above returns are net of these fees)

### Withdrawal Provisions: None

## AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Guaranteed Interest Account	FA	Guaranteed Interest Option	None	Y	—	—	—	—	—
AXA Aggressive Allocation	VA	Asset Allocation	2.60%	Y	0.95%	16.32%	11.01%	N/A	N/A
AXA Conservative Allocation	VA	Asset Allocation	2.36%	Y	-3.95%	4.95%	3.53%	N/A	N/A
AXA Conservative-Plus Allocation	VA	Asset Allocation	2.41%	Y	-2.67%	7.30%	5.13%	N/A	N/A
AXA Moderate Allocation <sup>1</sup>	VA	Asset Allocation	1.75%	Y	-1.24%	9.63%	7.46%	4.90%	6.34%
AXA Moderate-Plus Allocation	VA	Asset Allocation	2.54%	Y	-0.34%	12.97%	9.42%	N/A	N/A
EQ/AllianceBernstein									
Common Stock <sup>1</sup>	VA	Equity	1.75%	Y	-1.79%	9.66%	8.55%	4.56%	6.53%
EQ/AllianceBernstein Intermediate									
Government Securities	VA	Fixed Income	1.98%	Y	-4.91%	2.00%	0.98%	2.25%	3.63%
EQ/AllianceBernstein International	VA	International Equity	2.19%	Y	4.91%	22.16%	17.65%	14.10%	4.71%
EQ/AllianceBernstein									
Large Cap Growth	VA	Equity	2.39%	Y	-0.21%	-1.87%	5.97%	-0.36%	N/A
EQ/AllianceBernstein Quality Bond	VA	Fixed Income	1.98%	Y	-5.37%	2.70%	2.06%	3.00%	4.28%
EQ/AllianceBernstein									
Small Cap Growth	VA	Equity	2.21%	Y	6.88%	7.80%	10.26%	5.21%	N/A
EQ/AllianceBernstein Value	VA	Equity	2.29%	Y	-0.56%	19.76%	11.72%	8.58%	N/A
EQ/AXA Rosenberg Value Long/									
Short Equity	VA	Equity	3.33%	Y	-3.94%	0.09%	2.77%	N/A	N/A
EQ/BlackRock Basic Value Equity	VA	Equity	2.28%	Y	1.95%	19.29%	9.75%	7.07%	N/A
EQ/BlackRock International Value	VA	International Equity	2.59%	Y	4.11%	24.01%	17.63%	11.08%	N/A
EQ/Boston Advisors Equity Income	VA	Equity	2.39%	Y	1.12%	14.42%	11.49%	7.62%	N/A
EQ/Calvert Socially Responsible	VA	Equity	2.39%	Y	1.69%	3.82%	4.42%	0.84%	N/A
EQ/Capital Guardian Growth	VA	Equity	2.29%	Y	0.05%	5.96%	4.59%	0.33%	N/A
EQ/Capital Guardian Research	VA	Equity	2.29%	Y	0.00%	10.56%	8.17%	4.07%	N/A

## AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
EQ/Caywood-Scholl High Yield Bond	VA	Fixed Income	2.34%	Y	-3.91%	6.52%	5.23%	7.15%	5.26%
EQ/Davis New York Venture	VA	Equity	2.64%	Y	0.19%	N/A	N/A	N/A	N/A
EQ/Equity 500 Index	VA	Equity	1.72%	Y	0.58%	13.84%	8.62%	4.46%	6.58%
EQ/Evergreen International Bond	VA	Fixed Income	2.49%	Y	-5.90%	2.04%	N/A	N/A	N/A
EQ/Evergreen Omega	VA	Equity	2.45%	Y	3.88%	4.45%	4.20%	2.95%	N/A
EQ/FI Mid Cap	VA	Equity	2.34%	Y	4.87%	10.03%	9.75%	8.54%	N/A
EQ/Franklin Income	VA	Fixed Income	2.64%	Y	-1.64%	N/A	N/A	N/A	N/A
EQ/Franklin Small Cap Value	VA	Equity	2.64%	Y	3.19%	N/A	N/A	N/A	N/A
EQ/Franklin Templeton Founding Strategy*	VA	Asset Allocation	2.81%	Y	N/A	N/A	N/A	N/A	N/A
EQ/GAMCO Mergers and Acquisitions	VA	Equity	2.79%	Y	0.46%	10.71%	5.80%	N/A	N/A
EQ/GAMCO Small Company Value	VA	Equity	2.51%	Y	6.50%	17.25%	12.71%	11.51%	12.64%
EQ/International Growth	VA	International Equity	2.79%	Y	5.84%	23.96%	12.60%	7.95%	3.51%
EQ/JPMorgan Core Bond	VA	Fixed Income	2.18%	Y	-5.43%	2.67%	2.07%	3.23%	N/A
EQ/JPMorgan Value Opportunities	VA	Equity	2.29%	Y	1.62%	18.77%	10.03%	5.89%	N/A
EQ/Legg Mason Value Equity	VA	Equity	2.34%	Y	-1.15%	5.41%	N/A	N/A	N/A
EQ/Long Term Bond	VA	Fixed Income	2.17%	Y	-7.53%	0.46%	2.72%	4.76%	5.33%
EQ/Lord Abbett Growth and Income	VA	Equity	2.34%	Y	-0.70%	15.64%	N/A	N/A	N/A
EQ/Lord Abbett Large Cap Core	VA	Equity	2.34%	Y	1.17%	11.18%	N/A	N/A	N/A
EQ/Lord Abbett Mid Cap Value	VA	Equity	2.39%	Y	5.06%	10.93%	N/A	N/A	N/A
EQ/Marsico Focus	VA	Equity	2.49%	Y	-3.48%	7.86%	8.70%	7.72%	N/A
EQ/Money Market <sup>1</sup>	VA	Fixed Income	1.75%	Y	-3.63%	3.35%	1.48%	0.80%	2.25%

## AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
EQ/Montag & Cadwell Growth	VA	Equity	2.49%	Y	1.07%	6.51%	4.21%	-0.38%	N/A
EQ/Mutual Shares	VA	Equity	2.64%	Y	2.11%	N/A	N/A	N/A	N/A
EQ/Oppenheimer Global	VA	International Equity	2.70%	Y	2.24%	N/A	N/A	N/A	N/A
EQ/Oppenheimer Main Street Opportunity	VA	Equity	2.64%	Y	0.96%	N/A	N/A	N/A	N/A
EQ/Oppenheimer Main Street Small Cap	VA	Equity	2.64%	Y	3.37%	N/A	N/A	N/A	N/A
EQ/PIMCO Real Return	VA	Fixed Income	2.24%	Y	-4.66%	-0.96%	0.67%	N/A	N/A
EQ/Short Duration Bond	VA	Fixed Income	2.16%	Y	-4.41%	2.57%	0.96%	N/A	N/A
EQ/Small Company Index	VA	Equity	2.01%	Y	-0.30%	16.14%	11.52%	9.26%	N/A
EQ/T. Rowe Price Growth Stock	VA	Equity	2.49%	Y	1.73%	-5.30	2.85	2.72	2.78
EQ/Templeton Growth	VA	International Equity	2.69%	Y	1.10%	N/A	N/A	N/A	N/A
EQ/UBS Growth and Income	VA	Equity	2.39%	Y	1.04%	12.62%	10.36%	3.85%	N/A
EQ/Van Kampen Comstock	VA	Equity	2.34%	Y	-0.05%	14.36%	N/A	N/A	N/A
EQ/Van Kampen Emerging Markets Equity	VA	International Equity	3.11%	Y	11.06%	35.23%	29.30%	25.29%	N/A
EQ/Van Kampen Mid Cap Growth	VA	Equity	2.39%	Y	6.28%	7.79%	N/A	N/A	N/A
EQ/Van Kampen Real Estate	VA	Equity	2.60%	Y	-9.53%	35.83%	28.07%	22.86%	N/A
MarketPLUS International Core	VA	International Equity	2.54%	Y	4.47%	17.65%	15.08%	10.82%	N/A
MarketPLUS Large Cap Core	VA	Equity	2.29%	Y	-0.08%	11.43%	9.01%	3.98%	N/A
MarketPLUS Large Cap Growth	VA	Equity	2.39%	Y	3.22%	6.33%	8.32%	0.99%	N/A
MarketPLUS Mid Cap Value	VA	Equity	2.44%	Y	3.37%	10.97%	12.33%	9.41%	N/A
Multimanager Aggressive Equity	VA	Equity	1.75%	Y	1.31%	4.34%	7.64%	3.71%	-0.26%
Multimanager Core Bond	VA	Fixed Income	2.29%	Y	-5.94%	2.39%	1.75%	2.85%	N/A

## AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
Multimanager Health Care	VA	Equity	3.02%	Y	-0.63%	3.73%	6.59%	3.87%	N/A
Multimanager High Yield	VA	Fixed Income	2.10%	Y	-2.95%	8.73%	6.01%	6.75%	2.64%
Multimanager International Equity	VA	International Equity	2.87%	Y	3.50%	23.63%	17.88%	11.13%	N/A
Multimanager Large Cap Core Equity	VA	Equity	2.69%	Y	1.94%	12.06%	8.49%	4.29%	N/A
Multimanager Large Cap Growth	VA	Equity	2.69%	Y	0.65%	-1.23%	3.30%	-0.73%	N/A
Multimanager Large Cap Value	VA	Equity	2.69%	Y	1.93%	17.73%	11.98%	7.51%	N/A
Multimanager Mid Cap Growth	VA	Equity	2.90%	Y	4.81%	8.15%	8.43%	1.80%	N/A
Multimanager Mid Cap Value	VA	Equity	2.93%	Y	4.81%	13.19%	10.86%	6.85%	N/A
Multimanager Small Cap Growth	VA	Equity	2.64%	Y	3.80%	8.73%	8.37%	2.82%	N/A
Multimanager Small Cap Value	VA	Equity	2.44%	Y	-1.69%	14.56%	10.98%	9.51%	N/A
Multimanager Technology	VA	Equity	3.02%	Y	4.90%	5.86%	6.38%	1.18%	N/A
Target 2015 Allocation	VA	Asset Allocation	2.47%	Y	-0.16%	N/A	N/A	N/A	N/A
Target 2025 Allocation	VA	Asset Allocation	2.46%	Y	0.44%	N/A	N/A	N/A	N/A
Target 2035 Allocation	VA	Asset Allocation	2.46%	Y	0.99%	N/A	N/A	N/A	N/A
Target 2045 Allocation	VA	Asset Allocation	2.46%	Y	1.78%	N/A	N/A	N/A	N/A

<sup>1</sup>1.75% contractual annual expense limitation.

\*Represents a new investment option that was added on May 29, 2007.

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## **AXA EQUITABLE**

*For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III*



### **Other Fees:**

The current series of EQUI-VEST® EDC contracts provide that the Annual Administrative Charge is the lesser of 2% of the contract's total Annuity Account Value ("AAV") or \$30 - including any withdrawals made during the year and - will be deducted at the end of each contract year.

This charge is deducted on a pro rata basis from the investment options and the Guaranteed Interest Option. The annual administrative charge is waived under the following conditions:

If the AAV is at least \$25,000 on the last day of the contract year,

If the AAV is at least \$25,000 upon contract termination,

If the AAV is at least \$25,000 upon the death of the participant,

If the AAV is at least \$25,000 at the election of an annuity settlement option.

The State of North Dakota or the participant (if authorized by the State of North Dakota) will receive a Confirmation Notice (a statement report) at the end of the contract year showing the charge and the amount in each investment option after the charge has been deducted.

A \$200 administrative charge will be assessed if a Life Fixed Annuity Benefit is chosen before 5 contract years have been completed. After 5 contract years, the charge does not apply. This charge will be waived if the participant dies and the beneficiary elects a life benefit. However, a \$350 administrative charge will apply upon the election of variable life contingent annuity distribution option.

### **Withdrawal Provisions:**

Withdrawals are permitted subject to the terms of the EDC Plan. Withdrawals will be processed within seven days from the date of receipt at the EQUI-VEST® Processing Office.

**Free Corridor Amount:** Each contract year, 10% of the contract's Annuity Account Value (Free Corridor Amount), may be withdrawn without incurring AXA Equitable's contingent withdrawal charge (assuming the funds are otherwise available for withdrawal). The minimum amount of withdrawal is \$300 and \$500 must remain in the contract after the withdrawal. Withdrawals from the Guaranteed Interest Option will be processed last in first out (LIFO).

## AXA EQUITABLE

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III



NO WITHDRAWAL CHARGE WILL APPLY UNDER THE FOLLOWING CIRCUMSTANCES:

- Completion of 3 contract years and the amount withdrawn is applied to purchase from AXA Equitable a Period Certain Annuity for a term of at least 10 years that allows no prepayment;
- The contract owner has completed at least five contract years, has reached age 55, and has separated from service;
- Attainment of age 55 by participant and the completion of 5 contract years and application of the amount withdrawn to purchase from AXA Equitable a Period Certain Annuity that extends beyond age 59 1/2 and allows no prepayment;
- Attainment of age 59 1/2 by participant and the completion of 5 contract years;
- Amount withdrawn is applied to purchase from AXA Equitable an annuity with life contingencies;
- Withdrawals by a beneficiary following the death of the participant;
- Refund of excess contributions within one month of the date on which the contribution is made.

Withdrawals which do not fall into the categories described on the preceding page, including any amount that is in excess of the 10% Free Corridor Amount, will be subject to the following contingent withdrawal charges:

Years:	1-5	6-8	9	10	11	12	13
Charge:	6%	5%	4%	3%	2%	1%	0%

For participants who are age 60 or older on the contract anniversary date, the withdrawal charge of 6% is reduced to 5% in the 5th contract year. Additionally, thereafter, for these participants the withdrawal charge is waived.

The Contingent Withdrawal Charges apply only to the participant who requests a withdrawal; other participants' s are not affected. In no event will the charge exceed 8% of contributions made during the current and preceding nine contract years. This is true even if the individual has participated for less than 10 years.

# HARTFORD LIFE INSURANCE COMPANY INVESTMENT OPTIONS

For more information, call Hartford Life Insurance Company at (800)908-7004  
or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Hartford Dividend & Growth	VA	Growth & Income	1.57%	Y	8.63%	19.28%	11.75%	8.31%	9.39%
American Century Income & Growth	VA	Growth & Income	1.52%	Y	7.22%	16.18%	10.58%	6.80%	8.26%
Scudder Growth & Income									
Name change to DWS									
Growth & Income	VA	Growth & Income	1.55%	Y	2.43%	12.55%	8.79%	4.19%	4.01%
American Century Value	VA	Growth & Income	1.84%	Y	6.04%	17.50%	11.54%	8.98%	9.95%
Hartford Advisers	VA	Growth & Income	1.56%	Y	6.87%	9.71%	6.23%	3.76%	6.45%
Calvert Social Balanced	VA	Growth & Income	1.82%	Y	2.99%	7.80%	6.59%	4.51%	5.34%
Fidelity Advisor Balanced	VA	Growth & Income	1.97%	Y	7.69%	10.46%	6.23%	4.77%	5.20%
Putnam High Yield Advantage	VA	Income	1.89%	Y	3.50%	11.16%	7.89%	9.32%	4.31%
Hartford Total Return Bond	VA	Income	1.40%	Y	0.30%	3.86%	3.02%	4.98%	5.76%
Hartford Mortgage Securities	VA	Income	1.39%	Y	0.58%	3.74%	2.79%	3.36%	4.68%
Hartford Money Market	VA	Income	1.39%	Y	2.01%	3.77%	1.90%	1.22%	2.67%
Putnam International Opportunities	VA	Growth	2.57%	Y	13.12%	24.60%	17.94%	13.05%	6.62%
Hartford International Opportunities	VA	Growth	1.68%	Y	10.58%	23.34%	17.92%	11.96%	6.05%
Janus Worldwide	VA	Growth	1.70%	Y	12.33%	16.90%	8.68%	3.01%	5.92%
American Century Ultra	VA	Growth	1.84%	Y	6.52%	-4.10%	2.15%	0.26%	4.52%
Putnam Vista	VA	Growth	1.92%	Y	6.30%	4.73%	11.17%	4.55%	5.58%
Janus Twenty	VA	Growth	1.71%	Y	11.48%	11.35%	14.06%	6.79%	8.98%
Hartford Capital Appreciation	VA	Growth	1.60%	Y	10.96%	15.57%	16.11%	11.94%	13.15%
Skyline Special Equities	VA	Growth	2.22%	Y	6.86%	17.70%	14.38%	13.93%	10.99%
Hartford Stock	VA	Growth	1.40%	Y	9.79%	13.63%	8.42%	3.70%	6.99%

# HARTFORD LIFE INSURANCE COMPANY INVESTMENT OPTIONS

For more information, call Hartford Life Insurance Company at (800)908-7004  
or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Fidelity Advisor Growth									
Opportunities	VA	Growth	1.88%	Y	12.11%	4.11%	5.95%	3.27%	2.66%
Fidelity Advisor Growth & Income	VA	Growth & Income	2.03%	Y	7.38%	11.56%	7.36%	3.81%	6.71%
Hartford Index	VA	Growth & Income	1.22%	Y	6.30%	14.42%	9.04%	4.82%	6.98%
Janus Adviser International	VA	Growth	2.09%	Y	13.72%	43.41%	30.57%	17.01%	13.26%
American Century									
International Growth	VA	Growth	2.08%	Y	10.80%	23.94%	16.78%	9.65%	8.28%
Putnam Global Equity	VA	Growth	2.11%	Y	13.11%	22.07%	13.99%	8.72%	9.00%
Hartford Small Company HLS	VA	Growth	1.65%	Y	11.70%	13.40%	14.77%	10.06%	9.60%
Aim Small Company Growth	VA	Growth	2.14%	Y	12.20%	13.26%	8.81%	4.87%	11.00%
Franklin Small-Mid Cap Growth	VA	Growth	1.81%	Y	13.03%	6.61%	9.41%	4.54%	6.95%
Janus Enterprise	VA	Growth	1.88%	Y	12.17%	12.26%	14.06%	7.28%	6.46%
Hartford Midcap HLS	VA	Growth	1.60%	Y	16.05%	10.74%	13.93%	11.40%	N/A
American Century Equity Income	VA	Growth & Income	1.83%	Y	4.10%	18.44%	10.32%	9.27%	11.35%
MFS Massachusetts									
Investors Growth Stock	VA	Growth	1.79%	Y	6.87%	6.57%	6.06%	0.60%	7.08%
Dreyfus Premier Third Century	VA	Growth	2.10%	Y	5.89%	7.73%	4.92%	0.12%	N/A
MFS Capital Opportunities									
MFS Core Growth Fund	VA	Growth	2.21%	Y	8.54%	13.45%	8.36%	2.08%	6.02%
Janus Balanced	VA	Growth & Income	1.65%	Y	5.62%	9.63%	8.08%	5.70%	8.77%
MFS High Income	VA	Income	1.86%	Y	2.34%	9.42%	6.40%	7.95%	4.88%
Dreyfus Premier Core Bond	VA	Income	1.75%	Y	0.63%	4.03%	2.59%	3.83%	4.97%
Drefus Life Time Growth	VA	Growth & Income	1.71%	Y	6.61%	15.55%	10.61%	5.91%	6.49%
Dreyfus Life Time Growth & Income	VA	Growth & Income	1.69%	Y	4.53%	10.72%	7.06%	5.09%	6.02%

# HARTFORD LIFE INSURANCE COMPANY INVESTMENT OPTIONS

For more information, call Hartford Life Insurance Company at (800)908-7004  
or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 3 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Drefus Life Time Income	VA	Growth & Income	1.57%	Y	1.88%	4.81%	2.73%	2.83%	4.56%
AIM Technology	VA	Growth	2.40%	Y	6.19%	9.07%	4.11%	-3.47%	1.61%
Hartford Global Technology HLS	VA	Growth	1.85%	Y	11.54%	9.37%	6.56%	3.34%	N/A
AIM Financial Services	VA	Growth	2.14%	Y	-0.21%	15.31%	9.01%	6.85%	9.65%
AIM Leisure	VA	Growth	2.12%	Y	7.55%	23.17%	10.76%	8.04%	13.90%
Hartford Global Health HLS	VA	Growth	1.77%	Y	3.67%	10.19%	11.13%	8.17%	N/A
MFS Utilities	VA	Growth	1.99%	Y	18.16%	30.44%	24.85%	14.51%	11.95%

**Other Fees:** None

**Withdrawal Provisions:**

Participants are assessed a surrender charge for early withdrawal of assets. These charges may be waived under certain circumstances. See your prospectus for complete details.

Years:	1-6	7,8	9,10	11,12	13
Charge:	5%	4%	3%	2%	0%

\* Rate presented is an annual interest rate. Contact Hartford Life Insurance Company to obtain the current new money rate.

# JACKSON NATIONAL LIFE INVESTMENT OPTIONS

For more information, call Jackson National Life at (800) 873-5654 or Refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended** June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Elite 500 Indexed Annuity***	FA	Stability of Principal & Stock Market Participation	None	Y	N/A	N/A	N/A	N/A	N/A
Flex I	FA	Stability of Principal	None	Y	4.25%	4.25%	3.25%	3.75%	5.75%
Q Flex	FA	Stability of Principal	None	Y	4.25%	4.25%	3.25%	3.75%	5.75%
Action Annuity Series	FA	Stability of Principal	None	Y	5.85%	5.85%	4.85%	5.35%	7.35%
Bonus MAX Series	FA	Stability of Principal	None	Y	5.9%	5.9%	5.0%	5.5%	7.5%
Super MAX	FA	Stability of Principal	None	Y	4.85%	4.85%	3.25%	3.75%	5.75%
MAX Plan	FA	Stability of Principal	None	Y	4.05%	4.05%	3.25%	3.75%	5.75%
Jackson National Life Select (available for Guaranteed Periods from 1 to 10 years)*	FA	Stability of Principal	None	Y					
1 year					3.00%	N/P	N/P	N/P	N/P
2 years					3.00%	N/P	N/P	N/P	N/P
3 years					3.15%	N/P	N/P	N/P	N/P
4 years					3.25%	N/P	N/P	N/P	N/P
5 years					3.30%	N/P	N/P	N/P	N/P
6 years					3.35%	N/P	N/P	N/P	N/P
7 years					3.50%	N/P	N/P	N/P	N/P
8 years					3.55%	N/P	N/P	N/P	N/P
9 years					3.60%	N/P	N/P	N/P	N/P
10 years					3.65%	N/P	N/P	N/P	N/P

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## JACKSON NATIONAL LIFE INVESTMENT OPTIONS

*For more information, call Jackson National Life at (800) 873-5654 or Refer to List of Representatives in Section III*



### **Other Fees:**

1. Annuity contract allows for a \$20 administrative fee per year and a \$1.25 collection fee per premium. However, these charges are currently waived per company policy.

### **Withdrawal Provisions:**

Withdrawal Provisions:

Some options may allow participants to withdraw up to 10% of the account balance every 12 months. Some options may also allow the accumulation of unused withdrawals up to 50%. Participants are assessed a declining surrender charge which varies from product to product. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code.

\*Early withdrawals are subject to an interest rate adjustment.

\*\*Rates presented are annual interest rates. Contact Jackson National Life to obtain current interest rates for all fund.

# NATIONWIDE LIFE INSURANCE INVESTMENT OPTIONS

For more information, call Nationwide Life Insurance at (877) 677-3678 or Refer to List of Representatives in Section III



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Nationwide Investor Destination Aggressive (Service Class) a/NDASX	VA	Asset Allocation	1.59%	N	7.67%	12.01%	11.24%	8.02%	N/A
Nationwide Investor Destination Moderately Aggressive (Service Class)/NDMSX	VA	Asset Allocation	1.58%	N	6.65%	9.65%	9.55%	7.16%	N/A
Nationwide Investor Destination Moderate (Service Class)/NSDMX	VA	Asset Allocation	1.54%	N	4.96%	6.61%	7.08%	5.76%	N/A
Nationwide Investor Destination Moderately Conservative (Service Class)/NSDCX	VA	Asset Allocation	1.58%	N	3.78%	3.74%	5.00%	4.62%	N/A
Nationwide Investor Destination Conservative (Service Class)/NDCSX	VA	Asset Allocation	1.58%	N	2.35%	1.38%	3.02%	3.35%	N/A
Putnam International Equity Fund (Class A)/POVSX	VA	Foreign Stock	2.06%	N	10.95%	23.22%	17.16%	11.12%	10.48%
Templeton Foreign Fund (Class A)/TEMFX	VA	Foreign Stock	1.96%	N	9.17%	14.98%	14.48%	12.17%	8.01%
Janus Worldwide Fund/JAWWX	VA	World Stock	1.67%	N	12.35%	12.96%	7.89%	2.71%	5.97%
Oppenheimer Global (Class A)/OPPAX	VA	World Stock	1.88%	N	7.98%	12.45%	14.93%	10.81%	12.49%
Templeton Global Smaller Companies Fund (Class A)/TEMGX	VA	World Stock	2.14%	N	15.98%	19.31%	17.45%	17.63%	7.46%
Brown Capital Management Small Company Fund (Inst'l)/BCSIX	VA	Small Growth	1.99%	N	10.45%	10.75%	4.97%	-0.66%	9.36%

# NATIONWIDE LIFE INSURANCE INVESTMENT OPTIONS

For more information, call Nationwide Life Insurance at (877) 677-3678 or Refer to List of Representatives in Section III



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
NVIT Small Company Fund (Class 1)	VA	Small Growth	2.00%	N	8.91%	7.15%	12.72%	10.64%	10.83%
DFA US Micro Cap Portfolio (Investor Class) DFSCX	VA	Small Blend	1.33%	N	5.67%	11.24%	11.58%	14.01%	12.58%
American Century Small Cap Value (Investor Class)/ASVIX	VA	Small Value	2.16%	N	7.51%	10.61%	13.43%	11.81%	N/A
Credit Suisse Mid Cap Growth /CUEGX	VA	Mid Growth	1.98%	N	10.70%	-3.10%	5.55%	3.45%	3.37%
Dreyfus Mid Cap Index Fund (Investor Class)/PESPX	VA	Mid Blend	1.30%	N	11.25%	4.99%	10.88%	9.19%	11.99%
Nationwide Growth Fund (Class D)/MUIGX	VA	Large Growth	1.60%	N	11.17%	1.47%	5.24%	1.85%	-0.16%
Janus Fund/JANSX	VA	Large Growth	1.71%	N	9.02%	5.71%	4.63%	1.62%	5.27%
Oppenheimer Capital Appreciation (Class A)/OPTFX	VA	Large Growth	1.77%	N	8.78%	2.65%	4.46%	1.53%	7.32%
Van Kampen Strategic Growth Fund (Class A)/ACEGX	VA	Large Growth	1.89%	N	7.71%	-2.20%	3.99%	-1.01%	6.37%
Aim Diversified Dividend Fund (Class A)/ LCEAX	VA	Large Blend	1.81%	N	5.31%	15.61%	10.89%	8.21%	N/A
Davis NY Venture Fund (Class A)/NYVTX	VA	Large Blend	1.28%	N	7.07%	10.21%	11.01%	8.28%	9.79%
Nationwide Fund (Class D)/MUIFX	VA	Large Blend	1.60%	N	7.40%	8.94%	8.57%	5.99%	7.38%
Neuberger Berman Partners Fund (Trust Class)/NBPTX	VA	Large Blend	1.80%	N	8.91%	8.14%	14.91%	8.90%	7.90%

# NATIONWIDE LIFE INSURANCE INVESTMENT OPTIONS

For more information, call Nationwide Life Insurance at (877) 677-3678 or Refer to List of Representatives in Section III



Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
American Century Value Fund (Investor Class)/TWVLX	VA	Large Value	1.79%	N	6.06%	13.57%	10.79%	8.75%	10.00%
Van Kampen Growth & Income Fund (Class A)/ACGIX	VA	Large Value	1.59%	N	6.94%	11.09%	11.55%	8.42%	10.49%
Dreyfus Premier Balanced Opportunity Fund/DBOAX	VA	Moderate Allocation	1.95%	N	3.64%	4.66%	3.11%	3.80%	8.43%
MFS Total Return (Class A) /MSFRX	VA	Moderate Allocation	1.70%	N	5.35%	6.89%	7.01%	6.08%	7.92%
PIMCO Foreign Bond Fund (Class A)/PFOAX	VA	International Blend	1.75%	N	-1.56%	-2.33%	2.84%	3.64%	5.31%
Janus High Yield Fund (Investor Class)/JAHYX	VA	High Yield Bond	1.72%	N	2.49%	6.20%	5.95%	7.11%	6.13%
Federated Bond Fund (Class A)/FDBAX	VA	Intermediate Term Bond	1.79%	N	0.78%	1.05%	3.06%	5.67%	5.16%
PIMCO Total Return Fund (Admin Class)/ PTRAX	VA	Intermediate Term Bond	1.70%	N	-0.16%	-1.09%	1.96%	4.09%	5.72%
Franklin U.S. Government Secs (Class A) /FKUSX	VA	Intermediate Gov't Bond	1.53%	N	0.27%	-1.14%	1.64%	2.92%	4.68%
Nationwide Money Market Fund (Prime Shares)/MIFXX	VA	Money Market	1.39%	N	2.00%	-0.28%	0.90%	0.76%	2.57%
Nationwide Fixed Account (GPFA)*	VA	Fixed/Cash	N/A	N	3.60%	3.69%	3.88%	4.16%	N/A

Past performance is no guarantee of future performance. Investment returns and principal value will fluctuate and the investors' units, when redeemed, may be worth more or less than their original cost.

# SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
<b>Resource B</b>									
Pioneer Bond VCT Portfolio - Class I Shares	VA	Income	1.87%	Y	0.21	3.40	2.34	3.08	4.04
Pioneer Fund VCT Portfolio - Class I Shares	VA	Growth & Income	1.95%	Y	7.24	15.19	9.75	5.26	n/a
Pioneer Growth Opportunities VCT Portfolio - Class I Shares	VA	Growth	2.06%	Y	6.70	4.29	9.90	2.90	6.54
Pioneer Mid-Cap Value VCT Portfolio - Class I Shares	VA	Capital Appreciation	1.96%	Y	12.35	11.20	12.64	11.22	10.52
Pioneer Money Market VCT Portfolio - Class I Shares	VA	Income & Capital Preservation	1.86%	Y	1.76	3.21	1.25	0.59	1.92
DWS International VIP	VA	International	2.21%	Y	9.47	24.35	17.97	10.80	5.43
DWS Balanced VIP	VA	Balanced	1.76%	Y	3.81	8.88	5.59	2.84	5.79

## Other Fees:

Annual Administration Charge: \$30

Fund Transfers: A transfer charge of \$10 may apply to transfers in excess of 4 per contract year.

## Withdrawal Provisions:

Participants are allowed to withdraw 10% of the account balance per certificate year. Amounts withdrawn in excess of 10% will be assessed a surrender charge. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code. The surrender charges for withdrawals in excess of 10% will be assessed by the following scale:

Year	1	2	3	4	5	6	7	8	9
Change	9%	9%	8%	7%	6%	5%	4%	2%	0%

# SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2006	Net Historical Performance As of December 31, 2005			
						1 Year	3 Years	5 Years	10 Years
Spinnaker Fixed Account	FA	Capital Preservation	n/a	N	*3.65%	n/a	n/a	n/a	n/a
AIM VI Capital Appreciation Fund - Series I Shares**	VA	Capital Growth	2.31%	Y	8.89	4.87	5.77	2.43	1.66
AIM VI Capital Appreciation Fund - Series II Shares	VA	Growth	2.56%	Y	8.77	4.59	5.51	2.17	n/a
AIM VI Capital Development Fund - Series I Shares**	VA	Long-Term Growth	2.49%	Y	14.18	14.90	12.25	7.91	n/a
AIM VI Capital Development Fund - Series II Shares	VA	Growth	2.74%	Y	14.05	14.67	11.98	7.66	n/a
AIM VI Global Health Care Fund - Series I Shares**	VA	Capital Growth	2.51%	Y	5.31	3.77	5.49	1.96	n/a
AIM VI Global Real Estate Fund - Series I Shares**	VA	Growth & Income	2.56%	Y	-1.66	40.63	28.74	25.10	n/a
AIM VI International Growth Fund - Series I Shares**	VA	Long-Term Growth	2.51%	Y	12.16	26.45	21.60	13.72	6.69
AIM VI International Growth Fund - Series II Shares	VA	International	2.76%	Y	12.01	26.12	21.32	13.43	n/a
American Century Investments VP Balanced Fund	VA	Balanced	2.30%	Y	3.49	8.10	6.59	4.93	5.10
American Century Investments VP Inflation Protection Class II Fund	VA	Fixed Income	2.15%	Y	0.52	0.16	1.54	n/a	n/a
American Century Investments VP International Fund	VA	International	2.63%	Y	10.72	23.29	15.99	8.51	6.69
American Century Investments VP Large Company Value Class II Fund	VA	Growth	2.38%	Y	5.22	18.12	n/a	n/a	n/a

# SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
					1 Year	3 Years	5 Years	10 Years	
American Century Investments									
VP Ultra Class II Fund	VA	Growth	2.55%	Y	6.17	-4.61	1.60	n/a	n/a
American Century Investments									
VP Value Fund	VA	Growth & Income	2.33%	Y	5.68	17.01	10.97	7.10	5.89
The Dreyfus Socially Responsible									
Growth Fund, Inc - Initial Shares	VA	Growth	2.23%	Y	5.79	7.69	4.85	0.07	3.38
Dreyfus IP - MidCap Stock Portfolio -									
Initial Shares**	VA	Total Return	2.21%	Y	9.30	6.25	8.89	7.67	n/a
Dreyfus IP - Technology									
Growth Portfolio - Initial Shares	VA	Aggressive Growth	2.26%	Y	6.45	2.87	1.41	-1.49	n/a
Dreyfus VIF - Appreciation Portfolio -									
Initial Shares**	VA	Long Term Capital Growth	2.22%	Y	4.59	14.86	6.99	3.74	6.48
Dreyfus VIF - Quality Bond Portfolio -									
Initial Shares**	VA	Total Return	2.04%	Y	0.19	2.79	1.92	3.09	3.96
Dreyfus Stock Index Fund, Inc -									
Service Shares	VA	Growth & Income	1.92%	Y	5.94	13.61	8.38	4.19	6.46
DWS Balanced VIP - Class A Shares**	VA	Balanced	1.91%	Y	3.73	8.71	5.43	2.68	5.63
DWS International VIP -									
Class A Shares**	VA	International	2.36%	Y	9.39	24.16	17.79	10.63	5.27
Federated Capital Income Fund II**	VA	Capital Appreciation & Income	2.50%	Y	3.21	14.04	9.01	2.94	2.20
Federated High Income									
Bond Fund II - Primary Shares**	VA	Income	2.17%	Y	2.43	9.27	6.41	7.74	4.09
Federated International Equity Fund**	VA	International	2.89%	Y	7.51	17.24	12.36	7.03	6.22
Fidelity VIP Asset Manager Portfolio**	VA	Total Return	2.03%	Y	6.73	5.82	4.13	3.41	4.59
Fidelity VIP Contrafund® Portfolio -									
Initial Class	VA	Growth	2.05%	Y	8.23	10.17	13.10	10.37	9.64

## SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Fidelity VIP Equity-Income Portfolio - Initial Class	VA	Growth & Income	1.96%	Y	7.92	18.53	10.82	7.45	6.67
Fidelity VIP Growth & Income Portfolio - Initial Class	VA	Growth & Income	1.99%	Y	7.48	11.60	7.31	4.40	6.34
Fidelity VIP Growth Opportunities Portfolio - Initial Class**	VA	Capital Growth	2.07%	Y	11.89	3.99	5.68	3.10	2.71
Fidelity VIP Growth Portfolio - Initial Class**	VA	Capital Appreciation	2.07%	Y	11.76	5.36	3.87	0.24	5.06
Fidelity VIP Mid Cap Portfolio - Service Class 2	VA	Growth	2.31%	Y	11.46	10.85	16.60	13.92	n/a
Fidelity VIP Money Market Portfolio - Service Class 2	VA	Capital Preservation	1.98%	Y	1.72	3.17	1.34	0.68	2.22
Franklin Flex Cap Growth Securities Fund - Class 2	VA	Growth	2.36%	Y	8.17	3.74	n/a	n/a	n/a
Franklin Income Securities Fund - Class 2	VA	Balanced	2.12%	Y	4.46	16.61	9.47	10.81	n/a
Franklin Small Cap Value Securities Fund - Class 2	VA	Aggressive Growth	2.33%	Y	9.81	15.35	14.72	11.98	n/a
Franklin Small-Mid Cap Growth Securities Fund - Class 2	VA	Aggressive Growth	2.42%	Y	11.53	7.18	6.78	2.99	5.95
Franklin U.S. Government Fund - Class 2	VA	Fixed Income	2.19%	Y	-0.05	2.58	1.86	2.89	4.11
Mutual Share Securities Fund - Class 2	VA	Growth & Income	2.46%	Y	8.66	16.75	12.23	8.69	8.67
ING Global Resources Portfolio - Class S**	VA	Long-Term Growth	2.30%	Y	16.72	20.04	23.39	18.48	7.84

# SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
ING JPMorgan Emerging Markets Equity Portfolio**	VA	Capital Appreciation	2.66%	Y	14.75	34.29	28.93	22.71	7.22
JPMorgan International Equity Portfolio**	VA	International	2.60%	Y	8.64	20.35	15.31	10.03	4.44
JPMorgan Mid Cap Value Portfolio	VA	Growth	2.66%	Y	6.92	15.22	13.99	13.49	n/a
JPMorgan U.S. Large Cap Core Equity Portfolio**	VA	Total Return	2.25%	Y	5.31	14.95	7.44	3.10	4.74
PIMCO All Asset Portfolio - Advisor Class Shares	VA	Growth	2.685%	Y	2.17	3.11	n/a	n/a	n/a
PIMCO CommodityRealReturn Strategy Portfolio - Administrative Class Shares	VA	Aggressive Growth	2.39%	Y	1.98	-4.44	n/a	n/a	n/a
Pioneer Bond VCT Portfolio - Class I Shares**	VA	Income	2.02%	Y	0.13	3.25	2.18	2.92	3.88
Pioneer Emerging Markets VCT Portfolio - Class II Shares	VA	International	3.15%	Y	19.84	33.63	28.51	26.29	n/a
Pioneer Equity Income VCT Portfolio - Class II Shares	VA	Growth & Income	2.34%	Y	7.15	20.43	12.77	7.44	8.64
Pioneer Fund VCT Portfolio - Class I Shares**	VA	Growth & Income	2.10%	Y	7.16	15.02	9.59	5.10	n/a
Pioneer Growth Opportunities VCT Portfolio - Class I Shares**	VA	Capital Growth	2.21%	Y	6.62	4.13	9.74	2.74	6.38
Pioneer High Yield VCT Portfolio - Class II Shares	VA	Fixed Income	2.39%	Y	5.03	6.74	4.38	7.42	n/a
Pioneer Mid Cap Value VCT Portfolio - Class I Shares**	VA	Capital Appreciation	2.11%	Y	12.27	11.03	12.47	11.05	10.35

## SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Pioneer Money Market VCT Portfolio - Class I Shares**	VA	Income & Preservation of Capital	2.01%	Y	1.69	3.05	1.10	0.44	1.77
Pioneer Real Estate VCT Portfolio - Class II Shares	VA	Growth	2.56%	Y	-8.22	34.62	25.26	21.33	12.33
Pioneer Small Cap Value VCT Portfolio - Class I Shares**	VA	Capital Growth	2.45%	Y	4.86	12.86	13.68	10.44	n/a
Pioneer Small Cap Value VCT Portfolio - Class II Shares	VA	Aggressive Growth	2.73%	Y	4.76	12.56	13.39	10.23	n/a
Pioneer Strategic Income VCT Portfolio - Class II Shares	VA	Fixed Income	2.47%	Y	1.04	4.77	4.70	8.51	n/a
Templeton Developing Markets Securities Fund - Class 2	VA	International	3.12%	Y	14.22	26.31	24.98	23.73	3.63
Templeton Global Income Securities Fund - Class 2	VA	Fixed Income	2.37%	Y	4.83	11.21	6.34	11.66	n/a
Templeton Growth Securities Fund - Class 2	VA	International	2.43%	Y	5.92	20.12	13.84	9.09	7.99

# SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III



## Other Fees:

Annual Administration Charge: \$30 (waived for account balances of \$50,000 or greater).

Fund Transfers: A transfer charge equal to the lesser of \$10 or 2% of the amount being transferred may apply to transfers in excess of 12 per contract year.

Multiple Withdrawal Charge: A separate withdrawal charge equal to the lesser of \$25 or 2% of the amount withdrawn may apply to each withdrawal after the first in a Contract Year (exceptions apply – please refer to your prospectus for details).

## Withdrawal Provisions:

Participants are allowed to withdraw 10% of the account balance per certificate year. Amounts withdrawn in excess of 10% will be assessed a surrender charge. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code. The surrender charges for withdrawals in excess of 10% will be assessed by the following scale:

Year	1	2	3	4	5	6	7	8	9
Change	8%	7%	6%	5%	4%	3%	2%	1%	0%

\* Rate presented is an annual interest rate. Call Symetra to obtain the current interest rate. \*\* Portfolios no longer available for new sales.

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return	Net Historical Performance			
					6 Mos. Ended June 30, 2007	As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
QPA III**	FA	Stability of Principal	None	N	*3.00%				

## Other Fees:

Multiple Withdrawal Charge: A separate withdrawal charge equal to the lesser of \$25 or 2% of the amount withdrawn may apply to each withdrawal after the first in a Contract Year (exceptions apply – please refer to your contract for details).

## Withdrawal Provisions:

Participants are allowed to withdraw 10% of the account balance per certificate year. Amounts withdrawn in excess of 10% will be assessed a surrender charge. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 Code.

Year	1	2	3	4	5	6	7	8	9
Change	9%	9%	8%	7%	6%	5%	4%	2%	0%

\* Rate presented is an annual interest rate. Call Symetra to obtain the current interest rate. \*\* This product is closed to new sales and contributors.

# WADDELL & REED FINANCIAL SERVICES INVESTMENT OPTIONS

For more information, call Waddell & Reed at 1-888-WADDELL or Refer to List of Representatives in Section III

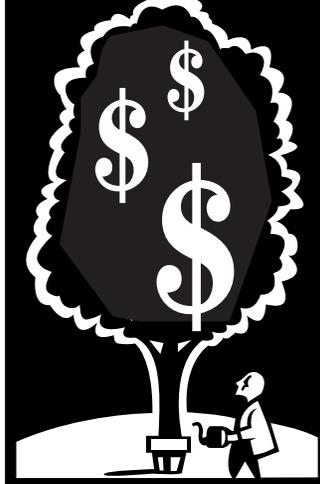


Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2007	Net Historical Performance As of December 31, 2006			
						1 Year	3 Years	5 Years	10 Years
Accumulative A/UNACX	MF	Capital Growth/Income	1.12%	N	10.63	12.80	10.26	4.31	9.62
Asset Strategy A/UNASX	MF	Asset Allocation	1.22%	N	15.78	20.26	18.91	14.01	12.04
Bond A/UNBDX	MF	Capital Preservation	1.07%	N	.52	3.65	3.04	4.56	4.37
Continental Income A/UNCIX	MF	Income/Capital Appreciation	1.23%	N	3.65	10.85	7.69	6.19	6.61
Government Securities A/UNGVX	MF	Income/Safety of Principal	1.12%	N	1.13	3.33	2.91	3.89	5.30
High Income A/UNHIX	MF	High Income/Cap Growth	1.12%	N	2.14	8.46	6.35	7.16	5.60
Global Bond A/UNHHX	MF	High Income/Cap Growth	1.27%	N	2.38	5.22	4.54	5.37	4.88
Core Investment A/UNCMX	MF	Growth/Income	1.08%	N	8.98	16.97	11.82	5.07	8.14
International Growth A/UNCGX	MF	Appreciation/Income	1.50%	N	7.67	22.02	16.82	9.51	7.46
New Concepts A/UNECX	MF	Capital Growth	1.43%	N	2.76	8.86	13.17	7.04	9.99
Retirement Shares A/UNFDX	MF	Long Term Return	1.19%	N	.43	6.17	8.70	5.14	6.99
Science & Technology A/UNSCX	MF	Capital Growth	1.34%	N	.27	7.57	13.57	7.20	13.84
Vanguard A/UNVGX	MF	Capital Appreciation	1.17%	N	1.17	2.70	7.69	5.28	8.10
Value A/WVAAX	MF	Long Term Capital Growth	1.33%	N	2.73	16.60	11.48	7.82	7.84*
Small Cap A/UNSAX	MF	Capital Growth	1.53%	N	2.27	6.16	10.55	8.65	8.84*
Cash Management/UNCXX	MF	Money Market	.79	N	2.30	4.25	2.37	1.73	3.24

**Other Fees:** The returns shown above (average annual returns, except for year-to-date returns which are annualized) reflect the performance of the funds for the periods indicated that would have been realized IF AND ONLY IF a shareholder had invested in the Fund PRIOR to the first day of the period. These returns include no impact of any sales load as the North Dakota Public Employees Retirement System purchases are made at 0% sales charge.

\*Since class inception.

**Withdrawal Provisions:** None



**SECTION III**  
**PROVIDER REPRESENTATIVES**  
**NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM**  
**SECTION 457 DEFERRED COMPENSATION PLAN**

(INFORMATION CURRENT AS OF SEPTEMBER 30, 2007)

This list is not inclusive of all sales representatives eligible to provide investment services for the State of North Dakota Deferred Compensation Plan. A sales representative, with any of the listed Provider Companies, who is licensed by the North Dakota State Securities Commissioner or the North Dakota State Insurance Commissioner or both, is eligible to provide investment services under the plan. This list is updated quarterly.

***Contact the North Dakota Securities Department to check the background of an investment professional before doing business.***

**NDPERS Deferred Compensation  
Companion Plan**

*(Served by Fidelity Investments Tax  
Exempt Services Company, Fidelity  
Investments)*

**Home Office**

82 Devonshire St  
Boston, MA 02109

**Companion Plan Customer Service Center**  
(800-343-0860)

Fidelity Retirement Services Specialists are  
available, Monday-Friday, 9:00 am-11:00 pm CT  
Fidelity Net Benefits [www.fidelity.com/atwork](http://www.fidelity.com/atwork)

**AIG VALIC**

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Moorhead MN 56560

**Alar Hakk**

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(800-279-6016)

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**AMERICAN TRUST CENTER** *(continued)*

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Valley City, ND 58072

**Watford City**

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Farrel Carlson  
Bruce Ellison  
Trisha Fines  
Paul Haaland  
Robert C. Johnson  
Travis Kuntz  
Levi Olsen  
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Matthew B. Puetz  
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**CHASE INSURANCE** *(continued)*

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Daniel Mayer  
Jason Millner  
Terry Millner  
Thomas C Nagel  
Bruce Ostrum  
Jane Reede  
Brady J. Vollmers  
John R Westbee  
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Kirk Pandolfo  
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Bob Gregoire  
Ingrid L. Schneider  
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Morgan Stanley  
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Richard Galster  
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# Memorandum

**TO:** PERS Board  
**FROM:** Sparb  
**DATE:** November 7, 2007

## **PROPOSED 2008 NDPERS BOARD MEETING DATES**

- **January 17**
- **February 21**
- **March 20**
- **April 17**
- **May 15**
- **June 19**
- **July 17**
- **August 21**
- **September 18**
- **October 23**
- **November 20**
- **December 18**



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# Memorandum

**TO:** PERS Board

**FROM:** Sparb

**DATE:** November 8, 2007

**SUBJECT:** BOARD PLANNING MEETING

The Board planning meeting has been scheduled for Monday, December 3, 2007 at the Harold Schafer Leadership Center at the University of Mary. We will need to decide what time the Board would like to start and conclude the meeting.