

Form **5500**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

► Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2009

This Form Is Open to Public Inspection.

Part I Annual Report Identification Information

For the calendar plan year 2009 or fiscal plan year beginning and ending

- A** This return/report is for: (1) a multiemployer plan; (3) a multiple-employer plan; or
(2) a single-employer plan; (4) a DFE (specify)
- B** This return/report is: (1) the first return/report; (3) the final return/report;
(2) an amended return/report; (4) a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here
- D** Check box if filing under: Form 5558; automatic extension; the DFVC program;
 Special extension (enter description)

Part II Basic Plan Information — enter all requested information.

1a Name of plan THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN		1b Three-digit plan number (PN)... ► 505
		1c Effective date of plan 03/01/1976
2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW, SUITE 500 WASHINGTON, DC 20036		2b Employer Identification Number (EIN) 52-1102730
		2c Sponsor's telephone number 202-862-7200
		2d Business code (see instructions) 482110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report if it is being filed electronically, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE			A. K. GRADIA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form **5500** (2009)
v.092307.1

3a Plan administrator's name and address (If same as plan sponsor, enter 'Same') NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW, SUITE 500 WASHINGTON, DC 20036	3b Administrator's EIN 52-1102730 3c Administrator's telephone number 202-862-7200
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report below: a Sponsor's name	b EIN c PN
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5 Total number of participants at the beginning of the plan year.....	5	169810
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d)		
a Active participants.....	6a	152372
b Retired or separated participants receiving benefits.....	6b	
c Other retired or separated participants entitled to future benefits.....	6c	
d Subtotal. Add lines 6a , 7b , and 6c	6d	152372
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	
f Total. Add lines 6d and 6e	6f	152372
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	63

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

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b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

4D									
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9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) – signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Information) – signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
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**Schedule C
(Form 5500)**

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Service Provider Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974.

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

**This Form is Open to
Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning		and ending	
A Name of plan THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN	B Three-digit plan number . . . ▶	505	
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL CARRIERS' CONFERENCE COMMITTEE	D Employer Identification Number	52-1102730	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan of the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check 'Yes' or 'No' to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions). Yes No
- b** If you answered line 1a 'Yes,' enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

RIDGEWORTH CAPITAL MANAGEMENT, INC. 58-1604573
50 HURT PLAZA
ATLANTA GA 30303

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2 Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered 'yes' to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan of their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

AETNA, INC. 06-6033492
 151 FARMINGTON AVENUE
 HARTFORD CT 06186

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12						
13						
15	NONE	3,893,356	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

UNITED HEALTHCARE 36-2739571
 185 ASYLUM STREET
 HARTFORD CT 06103

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13						
	NONE	75,972	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

TMDG, LLC 03-0583064
 500 E. PRATT STREET
 SUITE 525
 BALTIMORE MD 21202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10						
	NONE	70234	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

SUNTRUST BANKS, INC. 58-0466330
 303 PEACHTREE STREET, NE
 SUITE 3200
 ATLANTA GA 30308

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	NONE	17807	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

GOODWIN PROCTER, LLC 04-1378465
 901 NEW YORK AVENUE
 NW #9
 WASHINGTON DC 20001

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	6229	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

3 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No.. 1210-0110 2009 This Form Is Open to Public Inspection.
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For calendar year 2009 or fiscal plan year beginning		and ending	
A Name of plan	B Three-digit plan number		
THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN	505		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)		
NATIONAL CARRIERS' CONFERENCE COMMITTEE	52-1102730		

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	14030800	12241930
(2) Participant contributions	1b(2)	152909	199905
(3) Other <i>See Statement 1</i>	1b(3)	7192	111026
c General investments:			
(1) Interest-bearing cash (include money market accounts and certificates of deposit)	1c(1)	6472331	9967521
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	20663232	22520382
Liabilities			
g Benefit claims payable	1g	11208689	11193379
h Operating payables	1h	358452	318225
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	11567141	11511604
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	9096091	11008778

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	105201247	
(B) Participants	2a(1)(B)	2385163	
(C) Others (including rollovers) . . . See Statement 2	2a(1)(C)	110467	
(2) Noncash contributions	2a(2)		107696877
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	20569	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		

	(a) Amount	(b) Total
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
(B) Other	2b(5)(B)	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	
(6) Net investment gain (loss) from common/collective trusts	2b(6)	
(7) Net investment gain (loss) from pooled separate accounts	2b(7)	
(8) Net investment gain (loss) from master trust investment accounts	2b(8)	
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)	
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)	
c Other income	2c	
d Total income. Add all income amounts in column (b) and enter total	2d	107717446

Expenses

e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	101728315
(2) To insurance carriers for the provision of benefits	2e(2)	
(3) Other	2e(3)	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	101728315
f Corrective distributions (see instructions)	2f	
g Certain deemed distributions of participant loans (see instructions)	2g	
h Interest expense	2h	
i Administrative expenses: (1) Professional fees	2i(1)	78389
(2) Contract administrator fees	2i(2)	3969328
(3) Investment advisory and management fees	2i(3)	17807
(4) Other See Statement 3	2i(4)	10920
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)	4076444
j Total expenses. Add all expense amounts in column (b) and enter total	2j	105804759

Net Income and Reconciliation

k Net income (loss) (subtract line 2j from line 2d)	2k	1912687
l Transfers of assets		
(1) To this plan	2l(1)	
(2) From this plan	2l(2)	

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unqualified (2) Qualified (3) Disclaimer (4) Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? Yes No

c Enter the name and EIN of the accountant (or accounting firm):

(1) Name: TMDG, LLC (2) EIN: 03-0583064

d The opinion of an independent qualified public accountant is **not attached** because:

(1) this form is filed for a CCT, PSA or MTIA. (2) it will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

- a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer 'Yes' for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) **4a**
- b Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if 'Yes' is checked) **4b**
- c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if 'Yes' is checked) **4c**
- d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if 'Yes' is checked on line 4d). **4d**
- e Was this plan covered by a fidelity bond? **4e**
- f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? **4f**
- g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? **4g**
- h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? **4h**
- i Did the plan have assets held for investment? (Attach schedule(s) of assets if 'Yes' is checked, and see instructions for format requirements) **4i**
- See Statement 4
- j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if 'Yes' is checked and see instructions for format requirements) See Statement 5 **4j**
- k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? **4k**
- l Has the plan failed to provide any benefit when due under the plan? **4l**
- m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3) **4m**
- n If 4m was answered 'Yes', check the 'Yes' box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 **4n**

	Yes	No	Amount
4a		X	
4b		X	
4c		X	
4d		X	
4e	X		500000
4f		X	
4g		X	
4h		X	
4i	X		
4j	X		
4k		X	
4l		X	
4m			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year Yes No **Amount**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions).

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

Client 18-120-1

10/13/10

08:21PM

Statement 1
Schedule H, Page 1, Line 1b(3)
Other Receivables

The Railroad Employees National Dental Plan 52-1102730 505

	<u>Beginning</u>	<u>Ending</u>
ACCRUED INTEREST.....	\$ 7,192.	\$ 559.
COBRA PREMIUM SUBSIDY.....	0.	110,467.
Total	<u>\$ 7,192.</u>	<u>\$ 111,026.</u>

Statement 2
Schedule H, Page 2, Line 2a(1)(C)
Others' Contributions

The Railroad Employees National Dental Plan 52-1102730 505

COBRA PREMIUM SUBSIDY.....	\$ 110,467.
Total	<u>\$ 110,467.</u>

Statement 3
Schedule H, Page 3, Line 2i(4)
Other Administrative Expenses

The Railroad Employees National Dental Plan 52-1102730 505

FIDUCIARY INSURANCE PREMIUM.....	\$ 10,920.
Total	<u>\$ 10,920.</u>

Statement 4
Schedule H, Page 4, Line 4i
Schedule Of Assets (Held At End Of Year)

The Railroad Employees National Dental Plan 52-1102730 505

<u>Party In</u>	<u>Identification</u>	<u>Description</u>	<u>Cost</u>	<u>Current</u>
<u>Interest</u>				<u>Amount</u>
	SEE ATTACHMENT			

2009

Client 18-120-1

10/13/10

Federal Statements
National Carriers' Conference
Committee

Page 2
52-1102730
Plan No. 505

08:21PM

Statement 5
Schedule H, Page 4, Line 4j
Schedule Of Reportable Transactions
The Railroad Employees National Dental Plan 52-1102730 505

Identity Of Party	Description	Purchase Price	Selling Price	Lease Rental	Expenses	Cost Of Asset	Current Value	Net Gain (Loss)
	SEE ATTACHMENT							

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Schedule of Assets Held for Investment Purposes
December 31, 2009

Schedule H Item 4(i) – Schedule of Assets Held for Investment Purposes
EIN: 52-1102730
Plan Number: 505

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity	Cost	Current Value
	Cash and Cash Equivalents			
*	SunTrust Bank Account 70-04-102-7036737	Money Market Fund (STL Classic FD-Instl. Cash)	<u>\$ 9,967,521</u>	<u>\$ 9,967,521</u>

* Known party-in-interest to the Plan.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Schedule of Reportable Transactions Exceeding 5% of the Plan Assets
For the Year Ended December 31, 2009

Schedule H Item 4(j) – Schedule of Reportable Transactions
EIN: 52-1102730
Plan Number: 505

(a)	(b)	(c)	(d)	(g)	(i)
<u>Identity of Party Involved</u>	<u>Description of Assets</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Asset Cost</u>	<u>Current Value</u>
SunTrust Bank Account 70-04-102-7036737	(See attached schedule as prepared and reported by SunTrust Bank)				



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
------------------	------------------	------------	------------------	----------------	------------	----------------------

BEGINNING MARKET VALUE 6,479,522.26
 COMPARATIVE VALUE (\$X) 323,976.11

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE

ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/02/09 \$	576,522.8000	1.0000			576,523 *	576,523
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/05/09 \$	819,379.5900	1.0000			819,380 *	819,380
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/04/09 \$	485,600.3400	1.0000			485,600 *	485,600
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/07/09 \$	512,871.6300	1.0000			512,872 *	512,872
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/08/09 \$	633,594.1400	1.0000			633,594 *	633,594
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/09/09 \$	542,145.6400	1.0000			542,145 *	542,145
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/12/09 \$	341,379.7000	1.0000			341,380 *	341,380
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/13/09 \$	447,285.7900	1.0000			447,286 *	447,286
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/14/09 \$	330,133.3900	1.0000			330,133 *	330,133
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/15/09 \$	447,382.7400	1.0000			447,383 *	447,383
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/16/09 \$	567,953.8700	1.0000			567,954 *	567,954
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/20/09 \$	7,691,602.3100	1.0000			-7,691,602 *	7,691,602
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/21/09 \$	388,551.9000	1.0000			388,552 *	388,552
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/23/09 \$	515,945.0600	1.0000			-515,945 *	515,945
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/26/09 \$	548,457.8600	1.0000			548,458 *	548,458
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/27/09 \$	487,230.2500	1.0000			487,230 *	487,230
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH NGMT MH#594						
01/29/09 \$	742,483.9300	1.0000			742,484 *	742,484



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036737

RAILROAD - EMP DENTAL PLAN

PAGE 67

DATE	BOUGHT/SOLD	SHARES	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/30/09	S	392,127.7000	1.0000		392,128 *	392,128	0
02/04/09	S	630,495.6200	1.0000		630,496 *	630,496	0
02/05/09	S	515,944.1300	1.0000		515,944 *	515,944	0
02/12/09	S	644,145.0000	1.0000		644,145 *	644,145	0
02/13/09	S	395,064.7500	1.0000		395,065 *	395,065	0
02/18/09	B	3,311,086.5700	1.0000		-3,311,087 *	3,311,087	0
02/19/09	S	482,280.7400	1.0000		482,281 *	482,281	0
02/20/09	S	680,302.1000	1.0000		680,302 *	680,302	0
02/23/09	B	4,995,173.8900	1.0000		-4,995,174 *	4,995,174	0
02/24/09	S	500,867.3100	1.0000		500,867 *	500,867	0
02/25/09	S	376,564.4500	1.0000		376,564 *	376,564	0
02/26/09	S	573,618.6900	1.0000		573,619 *	573,619	0
02/27/09	S	411,509.2400	1.0000		411,509 *	411,509	0
03/03/09	S	416,751.7700	1.0000		416,752 *	416,752	0
03/04/09	S	673,696.8900	1.0000		673,697 *	673,697	0
03/05/09	S	543,220.3800	1.0000		543,220 *	543,220	0
03/06/09	S	363,680.5900	1.0000		363,681 *	363,681	0
03/10/09	S	328,724.1600	1.0000		328,724 *	328,724	0
03/12/09	S	544,123.9100	1.0000		544,124 *	544,124	0
03/13/09	S	394,949.8100	1.0000		394,949 *	394,949	0
03/16/09	S	334,201.5400	1.0000		334,202 *	334,202	0
03/18/09	B	7,507,221.0600	1.0000		-7,507,221 *	7,507,221	0
03/20/09	S	438,276.9900	1.0000		438,277 *	438,277	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7836737

RAILROAD - EHP DENTAL PLAN

PAGE 68

DATE	BOUGHT/SOLD	SHARES	UNIT	EXPENSE	PRICE	PRINCIPAL CASH	ERISA COST	ERISA COST	GAIN/LOSS
03/24/09	S	407,438.9000	CASH	1.0000	407,439 *	407,439 *	607,439	0	0
03/28/09	S	353,439.1600	CASH	1.0000	353,439 *	353,439 *	353,439	0	0
03/26/09	S	508,064.8600	CASH	1.0000	508,064 *	508,064 *	508,064	0	0
03/27/09	S	382,598.1600	CASH	1.0000	382,598 *	382,598 *	382,598	0	0
03/31/09	S	356,939.0400	CASH	1.0000	356,939 *	356,939 *	356,939	0	0
04/01/09	S	370,180.0400	CASH	1.0000	370,180 *	370,180 *	370,180	0	0
04/02/09	S	723,125.2800	CASH	1.0000	723,125 *	723,125 *	723,125	0	0
04/03/09	S	806,044.3900	CASH	1.0000	806,044 *	806,044 *	806,044	0	0
04/07/09	S	369,490.0200	CASH	1.0000	369,490 *	369,490 *	369,490	0	0
04/09/09	S	567,019.5300	CASH	1.0000	567,020 *	567,020 *	567,020	0	0
04/13/09	S	689,700.2200	CASH	1.0000	689,700 *	689,700 *	689,700	0	0
04/15/09	S	337,699.1800	CASH	1.0000	337,699 *	337,699 *	337,699	0	0
04/16/09	S	556,246.1600	CASH	1.0000	556,246 *	556,246 *	556,246	0	0
04/17/09	B	2,952,656.6500	CASH	1.0000	-2,952,657 *	-2,952,657 *	2,952,657	0	0
04/21/09	S	386,396.4900	CASH	1.0000	386,396 *	386,396 *	386,396	0	0
04/22/09	S	399,077.9900	CASH	1.0000	399,078 *	399,078 *	399,078	0	0
04/23/09	B	4,749,718.9500	CASH	1.0000	-4,749,719 *	-4,749,719 *	4,749,719	0	0
04/24/09	S	424,581.9900	CASH	1.0000	424,582 *	424,582 *	424,582	0	0
04/29/09	S	384,122.8800	CASH	1.0000	384,123 *	384,123 *	384,123	0	0
04/30/09	S	595,153.0000	CASH	1.0000	595,153 *	595,153 *	595,153	0	0
05/01/09	S	363,965.6700	CASH	1.0000	363,966 *	363,966 *	363,966	0	0
05/04/09	S	646,873.7300	CASH	1.0000	646,874 *	646,874 *	646,874	0	0
05/05/09	S	372,998.6500	CASH	1.0000	372,999 *	372,999 *	372,999	0	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7056737

RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/06/09 \$	377,320.2100	1.0000		377,320 *	377,320	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/07/09 \$	616,023.9600	1.0000		616,024 *	616,024	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/12/09 \$	349,254.2100	1.0000		349,254 *	349,254	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/16/09 \$	518,453.3900	1.0000		518,453 *	518,453	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/15/09 \$	598,804.5100	1.0000		598,805 *	598,805	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/18/09 \$	7,335,451.9000	1.0000		-7,335,452 *	7,335,452	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/20/09 \$	365,074.3400	1.0000		365,074 *	365,074	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/21/09 \$	659,231.1100	1.0000		659,231 *	659,231	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/22/09 \$	495,391.0600	1.0000		-495,391 *	495,391	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/27/09 \$	351,984.3500	1.0000		351,984 *	351,984	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/28/09 \$	344,503.9300	1.0000		344,504 *	344,504	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/29/09 \$	609,997.8900	1.0000		609,998 *	609,998	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/01/09 \$	360,050.1500	1.0000		360,050 *	360,050	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/02/09 \$	684,932.5200	1.0000		684,933 *	684,933	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/03/09 \$	329,558.2900	1.0000		329,558 *	329,558	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/06/09 \$	590,946.4800	1.0000		590,946 *	590,946	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/09/09 \$	384,564.1700	1.0000		384,564 *	384,564	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/11/09 \$	472,459.9200	1.0000		472,460 *	472,460	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/12/09 \$	365,434.8000	1.0000		365,435 *	365,435	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/16/09 \$	329,733.8800	1.0000		329,734 *	329,734	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/17/09 \$	7,040,613.6600	1.0000		-7,040,614 *	7,040,614	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/18/09 \$	596,051.3100	1.0000		596,051 *	596,051	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/19/09 \$	367,451.1400	1.0000		367,451 *	367,451	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036737

RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/22/09 B	582,739.8400	1.0000		-582,740 *	582,740	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/23/09 S	372,464.1000	1.0000		372,464 *	372,464	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/26/09 S	360,629.2000	1.0000		360,629 *	360,629	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/25/09 S	586,526.6500	1.0000		586,527 *	586,527	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/26/09 S	387,389.3300	1.0000		387,389 *	387,389	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/20/09 S	351,558.7400	1.0000		351,559 *	351,559	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/01/09 S	358,190.2800	1.0000		358,190 *	358,190	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/02/09 S	944,172.3600	1.0000		944,173 *	944,173	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/06/09 S	677,415.5100	1.0000		677,416 *	677,416	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/09/09 S	515,547.7800	1.0000		515,548 *	515,548	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/15/09 S	340,163.1200	1.0000		340,163 *	340,163	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/16/09 B	343,945.6700	1.0000		-343,946 *	343,946	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/17/09 B	6,868,518.0800	1.0000		-6,868,518 *	6,868,518	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/22/09 S	398,856.5800	1.0000		398,857 *	398,857	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/23/09 S	667,284.4600	1.0000		667,284 *	667,284	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/24/09 S	433,335.9500	1.0000		433,336 *	433,336	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/28/09 S	359,883.4400	1.0000		359,883 *	359,883	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/29/09 S	368,462.1400	1.0000		368,462 *	368,462	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/30/09 S	589,015.5300	1.0000		589,016 *	589,016	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/31/09 S	367,488.8300	1.0000		367,489 *	367,489	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/04/09 S	705,737.4400	1.0000		705,737 *	705,737	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/06/09 S	606,663.8900	1.0000		606,664 *	606,664	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/13/09 S	546,343.0600	1.0000		546,343 *	546,343	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036757

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RAILROAD - EPP DENTAL PLAN

DATE	BUYER/SELL	SHARES	UNIT	PRICE	EXPENSE	PRINCIPAL CASH	ERTISA COST	ERTISA COST	ERTISA COST
		PAR VALUE			INCLURED				GAIN/LOSS
08/14/09	S	340,388	RIDGEWORTH FD-INSTL CASH	1.0000	0	340,388 *	340,388	340,388	0
08/17/09	B	7,734,145	RIDGEWORTH FD-INSTL CASH	1.0000	0	-7,734,146 *	7,734,146	7,734,146	0
08/20/09	S	579,300	RIDGEWORTH FD-INSTL CASH	1.0000	0	579,300 *	579,300	579,300	0
08/21/09	S	385,715	RIDGEWORTH FD-INSTL CASH	1.0000	0	385,715 *	385,715	385,715	0
08/24/09	S	325,881	RIDGEWORTH FD-INSTL CASH	1.0000	0	325,881 *	325,881	325,881	0
08/25/09	S	413,619	RIDGEWORTH FD-INSTL CASH	1.0000	0	413,619 *	413,619	413,619	0
08/26/09	S	408,827	RIDGEWORTH FD-INSTL CASH	1.0000	0	408,827 *	408,827	408,827	0
08/27/09	S	620,526	RIDGEWORTH FD-INSTL CASH	1.0000	0	620,526 *	620,526	620,526	0
08/28/09	S	329,558	RIDGEWORTH FD-INSTL CASH	1.0000	0	329,558 *	329,558	329,558	0
09/01/09	S	397,401	RIDGEWORTH FD-INSTL CASH	1.0000	0	397,401 *	397,401	397,401	0
09/02/09	S	701,738	RIDGEWORTH FD-INSTL CASH	1.0000	0	701,738 *	701,738	701,738	0
09/03/09	S	551,821	RIDGEWORTH FD-INSTL CASH	1.0000	0	551,821 *	551,821	551,821	0
09/04/09	S	375,493	RIDGEWORTH FD-INSTL CASH	1.0000	0	375,493 *	375,493	375,493	0
09/10/09	S	415,776	RIDGEWORTH FD-INSTL CASH	1.0000	0	415,776 *	415,776	415,776	0
09/11/09	S	562,329	RIDGEWORTH FD-INSTL CASH	1.0000	0	562,329 *	562,329	562,329	0
09/14/09	S	375,600	RIDGEWORTH FD-INSTL CASH	1.0000	0	375,600 *	375,600	375,600	0
09/17/09	S	449,257	RIDGEWORTH FD-INSTL CASH	1.0000	0	449,257 *	449,257	449,257	0
09/18/09	B	8,304,003	RIDGEWORTH FD-INSTL CASH	1.0000	0	-8,304,003 *	8,304,003	8,304,003	0
09/21/09	S	325,122	RIDGEWORTH FD-INSTL CASH	1.0000	0	325,122 *	325,122	325,122	0
09/22/09	S	411,826	RIDGEWORTH FD-INSTL CASH	1.0000	0	411,826 *	411,826	411,826	0
09/23/09	S	402,765	RIDGEWORTH FD-INSTL CASH	1.0000	0	402,765 *	402,765	402,765	0
09/24/09	S	627,223	RIDGEWORTH FD-INSTL CASH	1.0000	0	627,223 *	627,223	627,223	0
09/25/09	S	430,993	RIDGEWORTH FD-INSTL CASH	1.0000	0	430,993 *	430,993	430,993	0



ACCOUNT 7036737

REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/28/09 \$	352,679.4800	1.0000		352,679 *	352,679	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/29/09 \$	418,501.8600	1.0000		418,501 *	418,501	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/30/09 \$	414,797.8700	1.0000		414,797 *	414,797	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/01/09 \$	681,703.8800	1.0000		681,703 *	681,703	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/02/09 \$	468,147.6200	1.0000		468,148 *	468,148	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/06/09 \$	588,612.7300	1.0000		588,613 *	588,613	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/08/09 \$	489,978.8500	1.0000		489,979 *	489,979	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/14/09 \$	391,346.8500	1.0000		391,347 *	391,347	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/15/09 \$	327,057.0800	1.0000		327,057 *	327,057	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/16/09 \$	518,277.5900	1.0000		518,278 *	518,278	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/19/09 \$	7,995,120.6900	1.0000		-7,995,121 *	7,995,121	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/20/09 \$	391,330.6500	1.0000		391,331 *	391,331	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/21/09 \$	378,427.4600	1.0000		378,427 *	378,427	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/22/09 \$	512,497.9800	1.0000		512,498 *	512,498	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/23/09 \$	358,500.5100	1.0000		358,501 *	358,501	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/27/09 \$	366,026.7500	1.0000		366,027 *	366,027	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/28/09 \$	355,172.3800	1.0000		355,172 *	355,172	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/29/09 \$	537,668.7200	1.0000		537,669 *	537,669	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/30/09 \$	366,922.4800	1.0000		366,922 *	366,922	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/03/09 \$	693,296.8400	1.0000		693,297 *	693,297	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/04/09 \$	348,918.6100	1.0000		348,918 *	348,918	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/05/09 \$	568,741.3400	1.0000		568,741 *	568,741	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/06/09 \$	359,545.1700	1.0000		359,545 *	359,545	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036737

RAILROAD - EHP DENTAL PLAN

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/10/09 S	332,778.5800	1.0000		332,779 *	332,779	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/13/09 S	592,237.4800	1.0000		592,237 *	592,237	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/16/09 S	388,231.1400	1.0000		388,231 *	388,231	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/17/09 S	449,867.7800	1.0000		449,868 *	449,868	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/18/09 B	2,047,018.3900	1.0000		-2,047,018 *	2,047,018	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/19/09 B	5,337,750.1200	1.0000		-5,337,750 *	5,337,750	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/20/09 S	379,604.6900	1.0000		379,605 *	379,605	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/24/09 S	363,199.8400	1.0000		363,200 *	363,200	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/25/09 S	335,217.4500	1.0000		335,217 *	335,217	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/27/09 S	599,369.0200	1.0000		599,369 *	599,369	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
11/30/09 S	443,654.3900	1.0000		443,654 *	443,654	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/02/09 S	630,655.2100	1.0000		630,655 *	630,655	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/03/09 S	547,670.9400	1.0000		547,671 *	547,671	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/04/09 S	395,673.3800	1.0000		395,673 *	395,673	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/08/09 S	335,843.9700	1.0000		335,844 *	335,844	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/09/09 S	340,130.8100	1.0000		340,131 *	340,131	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/11/09 S	357,898.2500	1.0000		357,898 *	357,898	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/17/09 S	574,383.4200	1.0000		574,383 *	574,383	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/18/09 S	422,783.8500	1.0000		422,784 *	422,784	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/21/09 B	7,093,720.8000	1.0000		-7,093,721 *	7,093,721	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/22/09 B	569,136.5500	1.0000		-569,137 *	569,137	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/28/09 S	336,151.9300	1.0000		336,152 *	336,152	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/30/09 S	338,990.4000	1.0000		338,990 *	338,990	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036737

RAILROAD - EMP BENEFIT PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MM#594 12/31/09 \$	519,917.2900	1.0000	0	519,917 *	519,917	0
GRAND TOTAL			0	167,994,433	167,994,433	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MM#594

01/02/09 B	7,191.7800	1.0000	0	-7,192	7,192	
01/20/09 B	7,691,602.3100	1.0000	0	-7,691,602 *	7,691,602	
01/23/09 B	515,945.0400	1.0000	0	-515,945 *	515,945	
02/02/09 B	3,376.2500	1.0000	0	-3,376	3,376	
02/10/09 B	3,311,086.5700	1.0000	0	-3,311,087 *	3,311,087	
02/23/09 B	4,995,175.8900	1.0000	0	-4,995,174 *	4,995,174	
03/02/09 B	2,113.9900	1.0000	0	-2,114	2,114	
03/18/09 B	7,507,221.0600	1.0000	0	-7,507,221 *	7,507,221	
03/19/09 B	323,553.0300	1.0000	0	-323,553	323,553	
04/01/09 B	3,038.5200	1.0000	0	-3,039	3,039	
04/17/09 B	2,952,656.6500	1.0000	0	-2,952,657 *	2,952,657	
04/23/09 B	4,749,718.9500	1.0000	0	-4,749,719 *	4,749,719	
05/01/09 B	2,370.0900	1.0000	0	-2,370	2,370	
05/18/09 B	7,335,651.9000	1.0000	0	-7,335,652 *	7,335,652	
05/19/09 B	230,578.1400	1.0000	0	-230,578	230,578	
05/22/09 B	495,391.0600	1.0000	0	-495,391 *	495,391	
06/01/09 B	2,502.9500	1.0000	0	-2,503	2,503	
06/17/09 B	7,040,613.6600	1.0000	0	-7,040,614 *	7,040,614	



ACCOUNT 7036737

REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

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RAILROAD - ERP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/22/09 B	582,749.8400	1.0000		-582,740 *	582,740	
07/01/09 B	1,863.5300	1.0000		-1,864	1,864	
07/07/09 B	29,817.2800	1.0000		-29,817	29,817	
07/16/09 B	343,945.6700	1.0000		-343,946 *	343,946	
07/17/09 B	6,868,518.0800	1.0000		-6,868,518 *	6,868,518	
07/21/09 B	20,756.4600	1.0000		-20,756	20,756	
08/03/09 B	1,336.8800	1.0000		-1,337	1,337	
08/17/09 B	7,734,145.5800	1.0000		-7,734,146 *	7,734,146	
08/18/09 B	44,836.8100	1.0000		-44,839	44,839	
09/01/09 B	1,002.5900	1.0000		-1,003	1,003	
09/18/09 B	8,304,083.2000	1.0000		-8,304,083 *	8,304,083	
10/01/09 B	905.3600	1.0000		-905	905	
10/19/09 B	7,995,120.6900	1.0000		-7,995,121 *	7,995,121	
11/02/09 B	825.5500	1.0000		-826	826	
11/18/09 B	2,047,018.3900	1.0000		-2,047,018 *	2,047,018	
11/19/09 B	5,337,750.1200	1.0000		-5,337,750 *	5,337,750	
12/01/09 B	674.0200	1.0000		-674	674	
12/21/09 B	7,093,720.8000	1.0000		-7,093,721 *	7,093,721	
12/22/09 B	569,136.5500	1.0000		-569,137 *	569,137	
SUB-TOTAL OF BUYS \$ 37				94,147,988	94,147,988	
01/02/09 S	576,522.8000	1.0000		576,523 *	576,523	
01/05/09 S	819,379.5900	1.0000		819,380 *	819,380	
01/06/09 S	485,600.3400	1.0000		485,600 *	485,600	
01/07/09 S	512,871.6300	1.0000		512,872 *	512,872	
01/08/09 S	633,594.1400	1.0000		633,594 *	633,594	
01/09/09 S	542,145.4400	1.0000		542,145 *	542,145	
01/09/09 S	1,439.9200	1.0000		1,440	1,440	
01/12/09 S	341,380.7000	1.0000		341,380 *	341,380	
01/13/09 S	447,285.7900	1.0000		447,286 *	447,286	
01/14/09 S	330,133.3900	1.0000		330,133 *	330,133	
01/15/09 S	447,382.7400	1.0000		447,383 *	447,383	
01/16/09 S	567,953.8700	1.0000		567,954 *	567,954	
01/21/09 S	388,551.9000	1.0000		388,552 *	388,552	
01/22/09 S	77,540.4300	1.0000		77,540	77,540	
01/26/09 S	548,457.8600	1.0000		548,458 *	548,458	
01/27/09 S	487,230.2500	1.0000		487,230 *	487,230	
01/28/09 S	316,120.4700	1.0000		316,120	316,120	
01/29/09 S	742,483.9300	1.0000		742,484 *	742,484	
01/30/09 S	392,127.7000	1.0000		392,128 *	392,128	
02/02/09 S	319,760.4700	1.0000		319,760	319,760	
02/03/09 S	311,366.6300	1.0000		311,367	311,367	
02/04/09 S	630,495.6200	1.0000		630,496 *	630,496	
02/05/09 S	515,944.1300	1.0000		515,944 *	515,944	
02/06/09 S	96,404.5900	1.0000		96,405	96,405	



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REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/09/09 \$	1,240.5500	1.0000	0	1,241	1,241	0
02/09/09 \$	268,548.5100	1.0000	0	268,549	268,549	0
02/10/09 \$	166,053.7800	1.0000	0	166,054	166,054	0
02/11/09 \$	292,535.6700	1.0000	0	292,535	292,535	0
02/12/09 \$	644,148.0000	1.0000	0	644,145 *	644,145	0
02/13/09 \$	395,064.7500	1.0000	0	395,065 *	395,065	0
02/17/09 \$	285,782.2900	1.0000	0	285,782	285,782	0
02/19/09 \$	482,288.7400	1.0000	0	482,281 *	482,281	0
02/20/09 \$	680,502.1000	1.0000	0	680,502 *	680,502	0
02/24/09 \$	500,867.3100	1.0000	0	500,867 *	500,867	0
02/25/09 \$	376,564.4500	1.0000	0	376,564 *	376,564	0
02/26/09 \$	573,618.6900	1.0000	0	573,619 *	573,619	0
02/27/09 \$	411,509.2400	1.0000	0	411,509 *	411,509	0
03/02/09 \$	298,468.2500	1.0000	0	298,468	298,468	0
03/03/09 \$	416,751.7700	1.0000	0	416,752 *	416,752	0
03/04/09 \$	673,696.8800	1.0000	0	673,697 *	673,697	0
03/05/09 \$	543,220.3800	1.0000	0	543,220 *	543,220	0
03/06/09 \$	363,680.5900	1.0000	0	363,681 *	363,681	0
03/09/09 \$	1,226.9000	1.0000	0	1,227	1,227	0
03/09/09 \$	43,734.1900	1.0000	0	43,734	43,734	0
03/10/09 \$	328,724.1400	1.0000	0	328,724	328,724	0
03/11/09 \$	164,236.6500	1.0000	0	164,237	164,237	0
03/12/09 \$	564,123.9100	1.0000	0	564,124 *	564,124	0
03/13/09 \$	394,939.8100	1.0000	0	394,940 *	394,940	0
03/16/09 \$	334,201.5400	1.0000	0	334,202 *	334,202	0
03/17/09 \$	261,311.8700	1.0000	0	261,312	261,312	0
03/20/09 \$	438,276.9900	1.0000	0	438,277 *	438,277	0
03/23/09 \$	323,387.0800	1.0000	0	323,387	323,387	0
03/24/09 \$	407,438.9800	1.0000	0	407,439 *	407,439	0
03/25/09 \$	353,439.1600	1.0000	0	353,439 *	353,439	0
03/26/09 \$	508,065.8600	1.0000	0	508,064 *	508,064	0
03/27/09 \$	382,598.1600	1.0000	0	382,598 *	382,598	0
03/30/09 \$	293,029.7000	1.0000	0	293,030	293,030	0
03/31/09 \$	356,939.0400	1.0000	0	356,939 *	356,939	0
04/01/09 \$	370,180.0400	1.0000	0	370,180 *	370,180	0
04/02/09 \$	723,125.2800	1.0000	0	723,125 *	723,125	0
04/03/09 \$	806,046.3900	1.0000	0	806,046 *	806,046	0
04/06/09 \$	282,306.8400	1.0000	0	282,307	282,307	0
04/07/09 \$	369,490.0200	1.0000	0	369,490 *	369,490	0
04/08/09 \$	1,489.3300	1.0000	0	1,489	1,489	0
04/08/09 \$	138,616.6800	1.0000	0	138,616	138,616	0
04/09/09 \$	567,019.5300	1.0000	0	567,020 *	567,020	0
04/13/09 \$	689,700.2200	1.0000	0	689,700 *	689,700	0
04/14/09 \$	205,392.0300	1.0000	0	205,392	205,392	0
04/14/09 \$	337,699.1800	1.0000	0	337,699 *	337,699	0
04/16/09 \$	556,246.1600	1.0000	0	556,246 *	556,246	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036757

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
04/20/09 S	320,125.6900	1.0000	0	320,126	320,126	0
04/21/09 S	386,396.4900	1.0000	0	386,396	386,396	0
04/22/09 S	399,077.9900	1.0000	0	399,078	399,078	0
04/24/09 S	424,501.9900	1.0000	0	424,502	424,502	0
04/27/09 S	293,265.9800	1.0000	0	293,266	293,266	0
04/28/09 S	317,805.5800	1.0000	0	317,806	317,806	0
04/29/09 S	384,122.8800	1.0000	0	384,123	384,123	0
04/30/09 S	595,155.0000	1.0000	0	595,153	595,153	0
05/01/09 S	363,965.6700	1.0000	0	363,966	363,966	0
05/04/09 S	646,875.7500	1.0000	0	646,874	646,874	0
05/05/09 S	372,998.6500	1.0000	0	372,999	372,999	0
05/06/09 S	377,320.2100	1.0000	0	377,320	377,320	0
05/07/09 S	616,023.9600	1.0000	0	616,024	616,024	0
05/08/09 S	1,373.1300	1.0000	0	1,373	1,373	0
05/08/09 S	184,914.2600	1.0000	0	184,914	184,914	0
05/11/09 S	262,789.0100	1.0000	0	262,789	262,789	0
05/12/09 S	349,254.2100	1.0000	0	349,254	349,254	0
05/13/09 S	288,682.3200	1.0000	0	288,682	288,682	0
05/14/09 S	518,453.3900	1.0000	0	518,453	518,453	0
05/15/09 S	398,804.5100	1.0000	0	398,805	398,805	0
05/20/09 S	365,074.3400	1.0000	0	365,074	365,074	0
05/21/09 S	659,251.1100	1.0000	0	659,231	659,231	0
05/27/09 S	300,050.8700	1.0000	0	300,051	300,051	0
05/28/09 S	351,984.3500	1.0000	0	351,984	351,984	0
05/29/09 S	344,503.9300	1.0000	0	344,504	344,504	0
06/01/09 S	609,997.8900	1.0000	0	609,998	609,998	0
06/02/09 S	360,050.1500	1.0000	0	360,050	360,050	0
06/03/09 S	684,932.5200	1.0000	0	684,933	684,933	0
06/03/09 S	329,558.2900	1.0000	0	329,558	329,558	0
06/04/09 S	590,946.4800	1.0000	0	590,946	590,946	0
06/05/09 S	177,209.5700	1.0000	0	177,210	177,210	0
06/08/09 S	1,489.8300	1.0000	0	1,490	1,490	0
06/08/09 S	289,389.8000	1.0000	0	289,390	289,390	0
06/09/09 S	384,564.1700	1.0000	0	384,564	384,564	0
06/10/09 S	314,901.8400	1.0000	0	314,901	314,901	0
06/11/09 S	472,459.9200	1.0000	0	472,460	472,460	0
06/12/09 S	365,434.8000	1.0000	0	365,435	365,435	0
06/15/09 S	255,734.3100	1.0000	0	255,734	255,734	0
06/16/09 S	329,733.8800	1.0000	0	329,734	329,734	0
06/18/09 S	594,051.3100	1.0000	0	594,051	594,051	0
06/19/09 S	367,451.1400	1.0000	0	367,451	367,451	0
06/23/09 S	372,464.1000	1.0000	0	372,464	372,464	0
06/24/09 S	360,629.2000	1.0000	0	360,629	360,629	0
06/25/09 S	586,526.6300	1.0000	0	586,527	586,527	0
06/26/09 S	387,389.3300	1.0000	0	387,389	387,389	0
06/29/09 S	267,752.9300	1.0000	0	267,753	267,753	0



ACCOUNT 7036737

REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCLUDED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/30/09 \$	351,558.7400	1.0000	0	351,559 *	351,559	0
07/01/09 \$	358,190.2800	1.0000	0	358,190 *	358,190	0
07/02/09 \$	944,172.5600	1.0000	0	944,173 *	944,173	0
07/06/09 \$	677,415.5100	1.0000	0	677,416 *	677,416	0
07/08/09 \$	1,554.9100	1.0000	0	1,555	1,555	0
07/08/09 \$	201,012.2600	1.0000	0	201,012	201,012	0
07/09/09 \$	515,547.7800	1.0000	0	515,548 *	515,548	0
07/10/09 \$	309,396.8500	1.0000	0	309,397	309,397	0
07/13/09 \$	255,767.7600	1.0000	0	255,768	255,768	0
07/14/09 \$	189,023.4400	1.0000	0	189,023	189,023	0
07/15/09 \$	340,163.1200	1.0000	0	340,163 *	340,163	0
07/20/09 \$	264,414.3000	1.0000	0	264,414	264,414	0
07/22/09 \$	398,856.5800	1.0000	0	398,857 *	398,857	0
07/23/09 \$	667,284.4600	1.0000	0	667,284 *	667,284	0
07/24/09 \$	433,335.9500	1.0000	0	433,336 *	433,336	0
07/27/09 \$	308,297.0900	1.0000	0	308,297	308,297	0
07/28/09 \$	359,883.4400	1.0000	0	359,883 *	359,883	0
07/29/09 \$	368,462.1400	1.0000	0	368,462 *	368,462	0
07/30/09 \$	589,015.5300	1.0000	0	589,016 *	589,016	0
07/31/09 \$	367,488.8300	1.0000	0	367,489 *	367,489	0
08/03/09 \$	297,323.8800	1.0000	0	297,324	297,324	0
08/04/09 \$	705,737.4400	1.0000	0	705,737 *	705,737	0
08/05/09 \$	300,253.4100	1.0000	0	300,253	300,253	0
08/06/09 \$	606,663.8900	1.0000	0	606,664 *	606,664	0
08/07/09 \$	131,975.7200	1.0000	0	131,976	131,976	0
08/10/09 \$	1,613.9400	1.0000	0	1,614	1,614	0
08/10/09 \$	262,112.5500	1.0000	0	262,113	262,113	0
08/11/09 \$	322,971.2000	1.0000	0	322,971	322,971	0
08/12/09 \$	303,917.5900	1.0000	0	303,918	303,918	0
08/13/09 \$	546,343.0600	1.0000	0	546,343 *	546,343	0
08/14/09 \$	340,388.3600	1.0000	0	340,388 *	340,388	0
08/19/09 \$	233,588.2100	1.0000	0	233,588	233,588	0
08/20/09 \$	579,300.5000	1.0000	0	579,300 *	579,300	0
08/21/09 \$	385,715.2800	1.0000	0	385,715 *	385,715	0
08/24/09 \$	325,881.4600	1.0000	0	325,881 *	325,881	0
08/25/09 \$	413,618.8700	1.0000	0	413,619 *	413,619	0
08/26/09 \$	408,827.4700	1.0000	0	408,827 *	408,827	0
08/27/09 \$	620,525.7500	1.0000	0	620,526 *	620,526	0
08/28/09 \$	329,558.0000	1.0000	0	329,558 *	329,558	0
08/31/09 \$	294,173.4200	1.0000	0	294,173	294,173	0
09/01/09 \$	397,400.7500	1.0000	0	397,401 *	397,401	0
09/02/09 \$	701,738.1400	1.0000	0	701,738 *	701,738	0
09/03/09 \$	551,821.4800	1.0000	0	551,821 *	551,821	0
09/04/09 \$	375,493.3200	1.0000	0	375,493 *	375,493	0
09/08/09 \$	246,318.3600	1.0000	0	246,318	246,318	0
09/09/09 \$	1,601.4000	1.0000	0	1,601	1,601	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7036757

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
09/09/09 S	140,544.9300	1.0000		140,545	160,545	0
09/10/09 S	415,775.5800	1.0000		415,776 *	415,776	0
09/11/09 S	562,328.7500	1.0000		562,329 *	562,329	0
09/16/09 S	375,599.7100	1.0000		375,600 *	375,600	0
09/15/09 S	124,436.8100	1.0000		124,437	124,437	0
09/16/09 S	206,562.5600	1.0000		206,563	206,563	0
09/17/09 S	449,257.3300	1.0000		449,257 *	449,257	0
09/21/09 S	325,121.6000	1.0000		325,122 *	325,122	0
09/22/09 S	411,826.3700	1.0000		411,826 *	411,826	0
09/23/09 S	402,765.1300	1.0000		402,765 *	402,765	0
09/24/09 S	627,223.2300	1.0000		627,223 *	627,223	0
09/28/09 S	430,992.6600	1.0000		430,993 *	430,993	0
09/28/09 S	332,679.4300	1.0000		332,679 *	332,679	0
09/29/09 S	418,500.8600	1.0000		418,501 *	418,501	0
09/30/09 S	414,797.0700	1.0000		414,797 *	414,797	0
10/01/09 S	681,703.0800	1.0000		681,703 *	681,703	0
10/02/09 S	468,147.6200	1.0000		468,148 *	468,148	0
10/05/09 S	314,972.6400	1.0000		314,972	314,972	0
10/06/09 S	588,612.7300	1.0000		588,613 *	588,613	0
10/07/09 S	278,677.3500	1.0000		278,677	278,677	0
10/08/09 S	489,978.8500	1.0000		489,979 *	489,979	0
10/08/09 S	1,583.6700	1.0000		1,584	1,584	0
10/09/09 S	153,565.7100	1.0000		153,566	153,566	0
10/13/09 S	257,113.3400	1.0000		257,113	257,113	0
10/14/09 S	391,346.8500	1.0000		391,347 *	391,347	0
10/15/09 S	327,057.0800	1.0000		327,057 *	327,057	0
10/16/09 S	518,277.5900	1.0000		518,278 *	518,278	0
10/20/09 S	391,330.6500	1.0000		391,331 *	391,331	0
10/21/09 S	378,427.4600	1.0000		378,427 *	378,427	0
10/22/09 S	512,497.9800	1.0000		512,498 *	512,498	0
10/23/09 S	358,500.5100	1.0000		358,501 *	358,501	0
10/26/09 S	307,319.3400	1.0000		307,319	307,319	0
10/27/09 S	366,026.7500	1.0000		366,027 *	366,027	0
10/28/09 S	355,172.3800	1.0000		355,172 *	355,172	0
10/29/09 S	537,668.7200	1.0000		537,669 *	537,669	0
10/30/09 S	254,907.6300	1.0000		254,907	254,907	0
11/02/09 S	366,922.4800	1.0000		366,922 *	366,922	0
11/03/09 S	693,296.8400	1.0000		693,297 *	693,297	0
11/04/09 S	348,918.6100	1.0000		348,918 *	348,918	0
11/05/09 S	568,741.3400	1.0000		568,741 *	568,741	0
11/06/09 S	359,545.1700	1.0000		359,545 *	359,545	0
11/09/09 S	1,587.8100	1.0000		1,588	1,588	0
11/09/09 S	243,253.9000	1.0000		243,254	243,254	0
11/10/09 S	332,778.5800	1.0000		332,779 *	332,779	0
11/12/09 S	119,822.5400	1.0000		119,823	119,823	0
11/13/09 S	592,237.4800	1.0000		592,237 *	592,237	0



ACCOUNT 7036737

REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
11/16/09 S	388,231.1400	1.0000	0	388,231 *	388,231	0
11/17/09 S	449,867.7800	1.0000	0	449,868 *	449,868	0
11/20/09 S	379,604.6900	1.0000	0	379,605 *	379,605	0
11/23/09 S	277,778.0100	1.0000	0	277,778	277,778	0
11/24/09 S	363,199.8400	1.0000	0	363,200 *	363,200	0
11/25/09 S	335,217.6500	1.0000	0	335,217 *	335,217	0
11/27/09 S	599,369.0200	1.0000	0	599,369 *	599,369	0
11/30/09 S	443,654.3900	1.0000	0	443,654 *	443,654	0
12/01/09 S	156,706.1300	1.0000	0	156,706	156,706	0
12/02/09 S	630,655.2100	1.0000	0	630,655 *	630,655	0
12/03/09 S	547,670.9400	1.0000	0	547,671 *	547,671	0
12/04/09 S	395,673.3800	1.0000	0	395,673 *	395,673	0
12/07/09 S	243,706.4000	1.0000	0	243,706	243,706	0
12/08/09 S	335,843.9700	1.0000	0	335,844 *	335,844	0
12/08/09 S	1,605.1800	1.0000	0	1,605	1,605	0
12/09/09 S	340,130.8100	1.0000	0	340,131 *	340,131	0
12/10/09 S	207,623.7300	1.0000	0	207,624	207,624	0
12/11/09 S	357,898.2500	1.0000	0	357,898 *	357,898	0
12/14/09 S	274,811.2200	1.0000	0	274,811	274,811	0
12/15/09 S	323,970.3300	1.0000	0	323,970	323,970	0
12/16/09 S	298,544.3000	1.0000	0	298,544	298,544	0
12/17/09 S	574,383.4200	1.0000	0	574,383 *	574,383	0
12/18/09 S	422,783.8500	1.0000	0	422,784 *	422,784	0
12/23/09 S	98,245.9600	1.0000	0	98,246	98,246	0
12/24/09 S	308,290.6400	1.0000	0	308,291	308,291	0
12/28/09 S	336,151.9300	1.0000	0	336,152 *	336,152	0
12/29/09 S	163,198.4000	1.0000	0	163,198	163,198	0
12/30/09 S	338,990.4000	1.0000	0	338,990 *	338,990	0
12/31/09 S	519,917.2900	1.0000	0	519,917 *	519,917	0
SUB-TOTAL OF SALES # 237				90,652,790	90,652,790	0
SUB-TOTAL				184,800,778	184,800,778	0
GRAND TOTAL				184,800,778	184,800,778	0



REPORTABLE TRANSACTIONS WORKSHEET

ACCOUNT 7036737

1/1/09 THROUGH 12/31/09

RAILROAD - ERP DENTAL PLAN

PAGE 01

DATE BOUGHT/SOLD	SHARES PER VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

FOOTNOTES

- * = SINGLE TRANSACTION IS 5% REPORTABLE
- B = BUY TRANSACTION
- S = SELL TRANSACTION
- R = REINVESTMENT TRANSACTION

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

FINANCIAL STATEMENTS
(Together with report of Independent Public Accountants)

December 31, 2009 and 2008

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INDEPENDENT AUDITOR'S REPORT

To the National Carriers' Conference Committee with respect to
The Railroad Employees National Dental Plan

We were engaged to audit the accompanying statements of net assets available for benefits and of plan benefit obligations of The Railroad Employees National Dental Plan (the Plan) as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits and of changes in plan benefit obligations for the year ended December 31, 2009, and the supplemental schedules of assets held for investment purposes as of December 31, 2009, and of reportable transactions exceeding 5% of the Plan assets for the year ended December 31, 2009. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Notes 3 and 8, which was certified by SunTrust Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the Plan Administrator that the trustee holds the Plan's investment assets and executes investment transactions. As disclosed in Note 8, the Plan Administrator has obtained certifications from the trustee regarding the completeness and accuracy of the investment information provided to the Plan Administrator by the trustee as of and for the year ended December 31, 2009, and as of December 31, 2008.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

TMDG LLC

Baltimore, Maryland
October 12, 2010

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Statements of Net Assets Available for Benefits
December 31, 2009 and 2008

	2009	2008
ASSETS		
Investments, at fair value	<u>\$ 9,967,521</u>	<u>\$ 6,472,331</u>
Receivables:		
Participating railroads' contributions	8,330,920	9,521,609
Participants' COBRA contributions	199,905	152,909
COBRA premium subsidy	110,467	-
Accrued interest	<u>559</u>	<u>7,192</u>
	<u>8,641,851</u>	<u>9,681,710</u>
Amounts due from participating railroads	<u>3,911,010</u>	<u>4,509,191</u>
Total assets	<u>22,520,382</u>	<u>20,663,232</u>
LIABILITIES		
Accounts payable and accrued expenses	<u>318,225</u>	<u>358,452</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 22,202,157</u>	<u>\$ 20,304,780</u>

The Notes to Financial Statements are an integral part of these statements.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2009

ADDITIONS

Investment income:	
Interest income	\$ 20,569
Less investment expenses	<u>(17,807)</u>
	<u>2,762</u>
Participating railroads' contributions	105,201,247
Participants' COBRA contributions	2,385,163
COBRA premium subsidy	<u>110,467</u>
	<u>107,696,877</u>
Total additions	<u>107,699,639</u>

DEDUCTIONS

Benefits paid to or for participants, beneficiaries and dependents:	
Dental claims	<u>101,743,625</u>
Administrative expenses	<u>4,058,637</u>
Total deductions	<u>105,802,262</u>
Net increase (decrease)	1,897,377
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	<u>20,304,780</u>
End of year	<u>\$ 22,202,157</u>

The Notes to Financial Statements are an integral part of this statement.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Statements of Plan Benefit Obligations
 (As Determined by Aetna)
 December 31, 2009 and 2008

	2009	2008
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS		
Dental claims payable	<u>\$ 1,984,773</u>	<u>\$ 1,988,869</u>
OTHER OBLIGATIONS FOR CURRENT BENEFITS COVERAGE, AT PRESENT VALUE OF ESTIMATED AMOUNTS		
Dental claims incurred but not reported	9,208,606	9,219,820
Accumulated eligibility credit	8,443,058	7,256,925
Extended benefit coverage	<u>2,565,720</u>	<u>1,839,166</u>
	<u>20,217,384</u>	<u>18,315,911</u>
PLAN'S TOTAL BENEFIT OBLIGATION	<u>\$ 22,202,157</u>	<u>\$ 20,304,780</u>

The Notes to Financial Statements are an integral part of these statements.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Statement of Changes in Plan Benefit Obligations
(As Determined by Aetna)
For the Year Ended December 31, 2009

AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS,
BENEFICIARIES, AND DEPENDENTS

Balance at beginning of year	\$ 1,988,869
Dental claims reported and approved for payment	101,739,529
Dental claims paid	<u>(101,743,625)</u>
Balance at end of year	<u>1,984,773</u>

OTHER OBLIGATIONS FOR CURRENT BENEFITS COVERAGE,
AT PRESENT VALUE OF ESTIMATED AMOUNTS

Balance at beginning of year	18,315,911
Net change during the year:	
Other	<u>1,901,473</u>
Balance at end of year	<u>20,217,384</u>

PLAN'S TOTAL BENEFIT OBLIGATION \$ 22,202,157

The Notes to Financial Statements are an integral part of this statement.

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan

The following description of The Railroad Employees National Dental Plan (the Plan) provides only general information. Participants should refer to the Plan's Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan and related Trust were established in 1976 pursuant to collective-bargaining to provide dental benefits to eligible employees of participating railroads and their beneficiaries. The Plan is administered by the National Carriers' Conference Committee and is subject to the provisions of the Railway Labor Act, as amended, and the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Benefits

The Plan benefits are provided on a self-insured basis. The Plan is primarily administered by a third party administrator, Aetna, pursuant to an Administrative Service Only contract.

Eligibility

Upon satisfying the eligibility and coverage requirements, as outlined in the Plan's Summary Plan Description, employees of the participating railroads and their dependents are entitled to receive the benefits provided by the Plan. Additional extended benefit coverage provisions may be available for certain participants who become disabled, furloughed, suspended, or dismissed. (See Note 5 regarding the liability for financial statement reporting purposes for extended benefit coverage.)

Funding

The participating railroads' obligation to provide contributions to the Plan arises pursuant to the terms and conditions of the collective-bargaining agreements, Plan document and related practices. Contributions to the Plan are provided by the participating railroads on a monthly basis in the amount determined after discussions with Aetna. The railroads fund the obligations of the Plan as they become due and payable during the year.

Tax status

The Trust, established pursuant to the Plan to hold the Plan's assets, is qualified pursuant to Section 501(c)(9) of the Internal Revenue Code and, accordingly, the Trust's net investment income is exempt from income taxation. The Plan has

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan (continued)

obtained a favorable tax determination letter from the Internal Revenue Service, and the Plan Administrator believes that the Plan, as amended, continues to qualify and to operate as designed.

Plan termination

In the event of termination of the Plan, the Trust's remaining assets will be used to provide for the payment of any and all obligations of the Plan. Such payments shall be for the exclusive benefit of the Plan participants and beneficiaries and to defray the administrative expenses of the Plan.

Note 2. Significant Accounting Policies

Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America except that benefit payments are recorded when paid.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as of the date of the financial statements. Accordingly, actual results could differ from those estimates.

New Accounting Pronouncements

In 2009, FASB Staff Position (FSP) 157-4, *Determining Fair Value When the Volume and Level of Activity for the Asset or Liability Have Significantly Decreased and Identifying Transactions That Are Not Orderly*, was issued and later codified into the Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurements and Disclosures* (originally issued as FASB Statement No. 157, *Fair Value Measurements*), which expanded disclosures and required that major categories for debt and equity securities in the fair value hierarchy table be determined on the basis of the nature and risks of the investments. This guidance was adopted by the Plan for the year ended December 31, 2009. The adoption did not have a material impact on the Plan's financial statements.

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (continued)

In September 2009, the FASB issued Accounting Standards Update (ASU) No. 2009-12, *Fair Value Measurements and Disclosures (Topic 820)—Investments in Certain Entities that Calculate Net Asset Value per Share (or Its Equivalent)* (ASU No. 2009-12). ASU No. 2009-12 expands the required disclosures for certain investments with a reported net asset value (NAV). ASU No. 2009-12 permits, as a practical expedient, an entity holding investments in certain entities that calculate net asset value per share or its equivalent for which the fair value is not readily determinable, to measure the fair value of such investments on the basis of that net asset value per share or its equivalent without adjustment. ASU No. 2009-12 requires enhanced disclosures about the nature and risks of investments within its scope. Such disclosures include the nature of any restrictions on an investor's ability to redeem its investments at the measurement date, any unfunded commitments, and the investment strategies of the investee. This guidance is effective for periods ending after December 15, 2009. The adoption did not have a material impact on the Plan's financial statements.

In January 2010, the FASB issued ASU No. 2010-06, *Fair Value Measurements and Disclosures* (ASU No. 2010-06), which amends ASC 820, adding new disclosure requirements for Levels 1 and 2, separate disclosures of purchases, sales, issuances, and settlements relating to Level 3 measurements and clarification of existing fair value disclosures. ASU No. 2010-06 is effective for periods beginning after December 15, 2009, except for the requirement to provide Level 3 activity of purchases, sales, issuances, and settlements on a gross basis, which will be effective for fiscal years beginning after December 15, 2010. The Plan is currently evaluating the impact ASU No. 2010-06 will have on its financial statements.

Valuation of investments and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

Fair value of financial instruments

The Plan administrator believes the carrying value of financial instruments, as stated in the financial statements, approximates their fair value.

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (continued)

Participating railroads' contributions and contributions receivable

Each participating railroad provides a monthly contribution to the Plan as determined annually. Participating railroad contributions are recognized as revenue in the period in which the compensated service giving rise to the contribution is rendered.

Participants' COBRA contributions

Participants and beneficiaries, who experience a qualifying event, as defined by Federal COBRA guidelines, may self-pay to continue coverage in the Plan for a limited period of time. Participants' COBRA contributions are recognized when due and payable.

Terminated and withdrawing railroads' withdrawal liability receivable

Upon termination or withdrawal from the Plan in whole or in part, a railroad is assessed a withdrawal liability, as provided for pursuant to the Plan document, which approximates the individual railroad's claim run-out liability. This run-out liability is due and payable 10 days subsequent to the railroad's receipt of a bill for such payment. As of December 31, 2009 and 2008, there are no outstanding amounts receivable from terminating or withdrawing railroads as it relates to the withdrawal liability.

Allowance for doubtful accounts

The Plan utilizes the allowance method to account for uncollectible receivables. Unless otherwise noted, an allowance for doubtful accounts for the Plan's receivable balances is not considered necessary as probable uncollectible amounts have been determined by the Plan Administrator to be insignificant to the financial statements.

Amounts due from participating railroads

The amounts due from participating railroads represent an unfunded commitment, pursuant to the collective-bargaining agreements, Plan document and related practices, by each participating railroad, to contribute to the Plan sufficient funds to enable the Plan to pay the benefits provided by it for that railroad's employees and their eligible dependents.

Subsequent Events

The Plan has evaluated subsequent events through October 12, 2010 the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 3. Investments

Investments are held by a bank administered trust fund. The following table represents the fair value of those investments as of December 31, 2009 and 2008. Investments that represent 5% or more of the Plan's net assets are separately identified.

	2009	2008
Investments at estimated fair value:		
Money market fund - SunTrust STI Classic Fund	<u>\$ 9,967,521</u>	<u>\$ 6,472,331</u>

Note 4. Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2

Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3

Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (continued)

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Money Market Fund – shares of a money market portfolio are considered cash equivalents and are valued at their carrying amount due to their short-term nature.

The method described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the report date.

As of December 31, 2009, and 2008, all of the Plan's investment assets have been determined by the Plan Sponsor to be level 1.

Note 5. Post-Retirement Benefits and Other Plan Benefit Obligations

The Plan provides no post-retirement benefits.

Plan obligations as of December 31st for dental claims payable, dental claims incurred by participants but not reported as of that date, accumulated eligibility credit and extended benefit coverage available to Plan participants, as of December 31st are estimated by Aetna. Such estimated amounts are reported in the accompanying statement of Plan Benefit Obligations at present value. Based on the current nature of the obligation, generally within three months of year end, discounting the obligation was not necessary.

Note 6. Concentration of Participating Railroads

There are approximately 62 railroads participating in the Plan, of which 5 Class I railroads comprised approximately 89% and 92% of the total Plan activity as of and for the years ended December 31, 2009 and 2008. This activity includes, but is not limited to, participating railroads' contributions receivable and amounts due from participating railroads as of December 31, 2009 and 2008, and participating railroads' contributions for the years ended December 31, 2009 and 2008 as follows:

NOTES TO FINANCIAL STATEMENTS

Note 6. Concentration of Participating Railroads (continued)

Railroad	Percentage of Total Plan Activity	
	2009	2008
A	27.3%	27.9%
B	21.6%	22.3%
C	16.4%	17.6%
D	14.9%	14.9%
E	9.2%	9.1%

Note 7. Contingencies

The Plan is subject to lawsuits arising out of the ordinary course of business. The Plan Sponsor is of the opinion, based on available known facts, that the ultimate disposition of asserted claims would not have a material effect on the financial position or results of operations of the Plan.

Note 8. Information Certified by the Plan's Trustee and the Plan Administrator

The following information included in the financial statements and supplemental schedules was provided and certified by the Trustee, SunTrust Bank, and the Plan Administrator as complete and accurate.

- Investments
- Accrued interest
- Investment income
- Schedule of assets held for investment purposes
- Schedule of reportable transactions

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

NOTES TO FINANCIAL STATEMENTS

Note 9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying 2009 and 2008 financial statements to the Form 5500:

	2009	2008
Net assets available for benefits as reported within the financial statements	\$ 22,202,157	\$ 20,304,780
Benefit obligations currently payable	<u>(11,193,379)</u>	<u>(11,208,689)</u>
Net assets available for benefits as reported within the Form 5500	<u>\$ 11,008,778</u>	<u>\$ 9,096,091</u>

The following is a reconciliation of benefits paid to participants per the financial statements to the Form 5500 for the year ended December 31, 2009:

Benefits paid to or for participants as reported within the financial statements	\$ 101,743,625	
Add: Amounts payable at end of year	11,193,379	
Less: Amounts payable at beginning of year	<u>(11,208,689)</u>	
Benefits paid to or for participants as reported within the Form 5500	<u>\$ 101,728,315</u>	

Amounts currently payable to or for participants, dependents, and beneficiaries are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to December 31st but not yet paid as of that date.

Note 10. Risks and Uncertainties

The Plan invests in money market funds with SunTrust. These investments are exposed to credit risk. Due to the level of risk associated with these investments given the current economic condition and uncertainty in the market place, it is at least reasonably possible that changes in the value of these investments may occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits and changes in net assets available for benefits.

The total obligations for claims incurred but not reported, accumulated eligibility and extended benefit coverage as calculated and reported to the Plan by Aetna is based on certain assumptions pertaining to health care trends and employee demographics, all of

NOTES TO FINANCIAL STATEMENTS

Note 10. Risks and Uncertainties (continued)

which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term could be material to the financial statements.

SUPPLEMENTAL SCHEDULES

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Schedule of Assets Held for Investment Purposes
December 31, 2009

Schedule H Item 4(i) – Schedule of Assets Held for Investment Purposes
EIN: 52-1102730
Plan Number: 505

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, or Similar Party		Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity	<u>Cost</u>	<u>Current Value</u>
Cash and Cash Equivalents				
*	SunTrust Bank Account 70-04-102-7036737	Money Market Fund (STL Classic FD-Instl. Cash)	<u>\$ 9,967,521</u>	<u>\$ 9,967,521</u>

* Known party-in-interest to the Plan.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

Schedule of Reportable Transactions Exceeding 5% of the Plan Assets
For the Year Ended December 31, 2009

Schedule H Item 4(j) – Schedule of Reportable Transactions
EIN: 52-1102730
Plan Number: 505

(a)	(b)	(c)	(d)	(g)	(i)
<u>Identity of Party Involved</u>	<u>Description of Assets</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Asset Cost</u>	<u>Current Value</u>
SunTrust Bank Account 70-04-102-7036737	(See attached schedule as prepared and reported by SunTrust Bank)				



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE						
BEGINNING MARKET VALUE 6,479,522.26						
COMPARATIVE VALUE (5%) 323,976.11						
01/02/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	576,522.8000	1.0000	576,523 *	576,523	0
01/05/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	819,379.5900	1.0000	819,380 *	819,380	0
01/06/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	485,600.3400	1.0000	485,600 *	485,600	0
01/07/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	512,871.6300	1.0000	512,872 *	512,872	0
01/08/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	633,594.1400	1.0000	633,594 *	633,594	0
01/09/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	542,145.6400	1.0000	542,145 *	542,145	0
01/12/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	341,380.7000	1.0000	341,380 *	341,380	0
01/13/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	447,285.7900	1.0000	447,286 *	447,286	0
01/14/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	330,133.3900	1.0000	330,133 *	330,133	0
01/15/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	447,382.7400	1.0000	447,383 *	447,383	0
01/16/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	567,953.8700	1.0000	567,954 *	567,954	0
01/20/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	7,691,602.3100	1.0000	-7,691,602 *	7,691,602	0
01/21/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	388,551.9000	1.0000	388,552 *	388,552	0
01/23/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	515,945.0400	1.0000	-515,945 *	515,945	0
01/26/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	548,457.8600	1.0000	548,458 *	548,458	0
01/27/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	487,230.2500	1.0000	487,230 *	487,230	0
01/29/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594	742,483.9300	1.0000	742,484 *	742,484	0



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DATE BOUGHT/ SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/30/09 S	392,127.7000	1.0000		392,128 *	392,128	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/04/09 S	630,495.6200	1.0000		630,496 *	630,496	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/05/09 S	515,944.1300	1.0000		515,944 *	515,944	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/12/09 S	644,145.0000	1.0000		644,145 *	644,145	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/13/09 S	395,064.7500	1.0000		395,065 *	395,065	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/18/09 B	3,311,086.5700	1.0000		-3,311,087 *	3,311,087	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/19/09 S	482,280.7400	1.0000		482,281 *	482,281	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/20/09 S	680,302.1000	1.0000		680,302 *	680,302	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/23/09 B	4,995,173.8900	1.0000		-4,995,174 *	4,995,174	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/24/09 S	500,867.3100	1.0000		500,867 *	500,867	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/25/09 S	376,564.4500	1.0000		376,564 *	376,564	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/26/09 S	573,618.6900	1.0000		573,619 *	573,619	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/27/09 S	411,509.2400	1.0000		411,509 *	411,509	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/03/09 S	416,751.7700	1.0000		416,752 *	416,752	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/04/09 S	673,696.8800	1.0000		673,697 *	673,697	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/05/09 S	543,220.3800	1.0000		543,220 *	543,220	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/06/09 S	363,680.5900	1.0000		363,681 *	363,681	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/10/09 S	328,724.1400	1.0000		328,724 *	328,724	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/12/09 S	564,123.9100	1.0000		564,124 *	564,124	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/13/09 S	394,939.8100	1.0000		394,940 *	394,940	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/16/09 S	334,201.5400	1.0000		334,202 *	334,202	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/18/09 B	7,507,221.0600	1.0000		-7,507,221 *	7,507,221	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/20/09 S	438,276.9900	1.0000		438,277 *	438,277	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
03/24/09 S	407,438.9800	1.0000	0	407,439 *	407,439	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
03/25/09 S	353,439.1600	1.0000	0	353,439 *	353,439	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
03/26/09 S	508,063.8600	1.0000	0	508,064 *	508,064	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
03/27/09 S	382,598.1600	1.0000	0	382,598 *	382,598	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
03/31/09 S	356,939.0400	1.0000	0	356,939 *	356,939	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/01/09 S	370,180.0400	1.0000	0	370,180 *	370,180	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/02/09 S	723,125.2800	1.0000	0	723,125 *	723,125	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/03/09 S	806,046.3900	1.0000	0	806,046 *	806,046	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/07/09 S	369,490.0200	1.0000	0	369,490 *	369,490	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/09/09 S	567,019.5300	1.0000	0	567,020 *	567,020	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/13/09 S	689,700.2200	1.0000	0	689,700 *	689,700	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/15/09 S	337,699.1800	1.0000	0	337,699 *	337,699	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/16/09 S	556,246.1600	1.0000	0	556,246 *	556,246	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/17/09 B	2,952,656.6500	1.0000	0	-2,952,657 *	2,952,657	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/21/09 S	386,396.4900	1.0000	0	386,396 *	386,396	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/22/09 S	399,077.9900	1.0000	0	399,078 *	399,078	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/23/09 B	4,749,718.9500	1.0000	0	-4,749,719 *	4,749,719	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/24/09 S	424,581.9900	1.0000	0	424,582 *	424,582	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/29/09 S	384,122.8800	1.0000	0	384,123 *	384,123	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
04/30/09 S	595,153.0000	1.0000	0	595,153 *	595,153	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
05/01/09 S	363,965.6700	1.0000	0	363,966 *	363,966	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
05/04/09 S	646,873.7300	1.0000	0	646,874 *	646,874	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
05/05/09 S	372,998.6500	1.0000	0	372,999 *	372,999	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/06/09 S	377,320.2100	1.0000	0	377,320 *	377,320	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/07/09 S	616,023.9600	1.0000	0	616,024 *	616,024	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/12/09 S	349,254.2100	1.0000	0	349,254 *	349,254	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/14/09 S	518,453.3900	1.0000	0	518,453 *	518,453	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/15/09 S	398,804.5100	1.0000	0	398,805 *	398,805	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/18/09 B	7,335,651.9000	1.0000	0	-7,335,652 *	7,335,652	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/20/09 S	365,074.3400	1.0000	0	365,074 *	365,074	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/21/09 S	659,231.1100	1.0000	0	659,231 *	659,231	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/22/09 B	495,391.0600	1.0000	0	-495,391 *	495,391	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/27/09 S	351,984.3500	1.0000	0	351,984 *	351,984	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/28/09 S	344,503.9300	1.0000	0	344,504 *	344,504	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/29/09 S	609,997.8900	1.0000	0	609,998 *	609,998	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/01/09 S	360,050.1500	1.0000	0	360,050 *	360,050	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/02/09 S	684,932.5200	1.0000	0	684,933 *	684,933	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/03/09 S	329,558.2900	1.0000	0	329,558 *	329,558	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/04/09 S	590,946.4800	1.0000	0	590,946 *	590,946	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/09/09 S	384,564.1700	1.0000	0	384,564 *	384,564	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/11/09 S	472,459.9200	1.0000	0	472,460 *	472,460	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/12/09 S	365,434.8000	1.0000	0	365,435 *	365,435	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/16/09 S	329,733.8800	1.0000	0	329,734 *	329,734	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/17/09 B	7,040,613.6600	1.0000	0	-7,040,614 *	7,040,614	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/18/09 S	594,051.3100	1.0000	0	594,051 *	594,051	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/19/09 S	367,451.1400	1.0000	0	367,451 *	367,451	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/22/09 B	582,739.8400	1.0000	0	-582,740 *	582,740	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/23/09 S	372,464.1000	1.0000	0	372,464 *	372,464	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/24/09 S	360,629.2000	1.0000	0	360,629 *	360,629	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/25/09 S	586,526.6300	1.0000	0	586,527 *	586,527	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/26/09 S	387,389.3300	1.0000	0	387,389 *	387,389	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/30/09 S	351,558.7400	1.0000	0	351,559 *	351,559	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/01/09 S	358,190.2800	1.0000	0	358,190 *	358,190	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/02/09 S	944,172.5600	1.0000	0	944,173 *	944,173	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/06/09 S	677,415.5100	1.0000	0	677,416 *	677,416	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/09/09 S	515,547.7800	1.0000	0	515,548 *	515,548	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/15/09 S	340,163.1200	1.0000	0	340,163 *	340,163	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/16/09 B	343,945.6700	1.0000	0	-343,946 *	343,946	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/17/09 B	6,868,518.0800	1.0000	0	-6,868,518 *	6,868,518	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/22/09 S	398,856.5800	1.0000	0	398,857 *	398,857	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/23/09 S	667,284.4600	1.0000	0	667,284 *	667,284	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/24/09 S	433,335.9500	1.0000	0	433,336 *	433,336	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/28/09 S	359,883.4400	1.0000	0	359,883 *	359,883	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/29/09 S	368,462.1400	1.0000	0	368,462 *	368,462	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/30/09 S	589,015.5300	1.0000	0	589,016 *	589,016	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
07/31/09 S	367,488.8300	1.0000	0	367,489 *	367,489	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/04/09 S	705,737.4400	1.0000	0	705,737 *	705,737	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/06/09 S	606,663.8900	1.0000	0	606,664 *	606,664	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/13/09 S	546,343.0600	1.0000	0	546,343 *	546,343	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/14/09 S	340,388.3600	1.0000		340,388 *	340,388	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/17/09 B	7,734,145.5800	1.0000		-7,734,146 *	7,734,146	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/20/09 S	579,300.3000	1.0000		579,300 *	579,300	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/21/09 S	385,715.2800	1.0000		385,715 *	385,715	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/24/09 S	325,881.4600	1.0000		325,881 *	325,881	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/25/09 S	413,618.8700	1.0000		413,619 *	413,619	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/26/09 S	408,827.4700	1.0000		408,827 *	408,827	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/27/09 S	620,525.7500	1.0000		620,526 *	620,526	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/28/09 S	329,558.0000	1.0000		329,558 *	329,558	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/01/09 S	397,400.7500	1.0000		397,401 *	397,401	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/02/09 S	701,738.1400	1.0000		701,738 *	701,738	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/03/09 S	551,821.4800	1.0000		551,821 *	551,821	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/04/09 S	375,493.3200	1.0000		375,493 *	375,493	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/10/09 S	415,775.5800	1.0000		415,776 *	415,776	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/11/09 S	562,328.7500	1.0000		562,329 *	562,329	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/14/09 S	375,599.7100	1.0000		375,600 *	375,600	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/17/09 S	449,257.3300	1.0000		449,257 *	449,257	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/18/09 B	8,304,083.2000	1.0000		-8,304,083 *	8,304,083	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/21/09 S	325,121.6000	1.0000		325,122 *	325,122	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/22/09 S	411,826.3700	1.0000		411,826 *	411,826	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/23/09 S	402,765.1300	1.0000		402,765 *	402,765	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/24/09 S	627,223.2300	1.0000		627,223 *	627,223	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/25/09 S	430,992.6600	1.0000		430,993 *	430,993	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
09/28/09 S	332,679.4300	1.0000		332,679 *	332,679	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
09/29/09 S	418,501.8600	1.0000		418,501 *	418,501	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
09/30/09 S	414,797.0700	1.0000		414,797 *	414,797	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/01/09 S	681,703.0800	1.0000		681,703 *	681,703	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/02/09 S	468,147.6200	1.0000		468,148 *	468,148	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/06/09 S	588,612.7300	1.0000		588,613 *	588,613	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/08/09 S	489,978.8500	1.0000		489,979 *	489,979	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/14/09 S	391,346.8500	1.0000		391,347 *	391,347	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/15/09 S	327,057.0800	1.0000		327,057 *	327,057	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/16/09 S	518,277.5900	1.0000		518,278 *	518,278	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/19/09 B	7,995,120.6900	1.0000		-7,995,121 *	7,995,121	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/20/09 S	391,330.6500	1.0000		391,331 *	391,331	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/21/09 S	378,427.6600	1.0000		378,427 *	378,427	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/22/09 S	512,497.9800	1.0000		512,498 *	512,498	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/23/09 S	358,500.5100	1.0000		358,501 *	358,501	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/27/09 S	366,026.7500	1.0000		366,027 *	366,027	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/28/09 S	355,172.3800	1.0000		355,172 *	355,172	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/29/09 S	537,668.7200	1.0000		537,669 *	537,669	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
10/30/09 S	366,922.4800	1.0000		366,922 *	366,922	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
11/03/09 S	693,296.8400	1.0000		693,297 *	693,297	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
11/04/09 S	348,918.4100	1.0000		348,918 *	348,918	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
11/05/09 S	568,741.3400	1.0000		568,741 *	568,741	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594						
11/06/09 S	359,545.1700	1.0000		359,545 *	359,545	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/10/09 S	332,778.5800	1.0000	0	332,779 *	332,779	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/13/09 S	592,237.4800	1.0000	0	592,237 *	592,237	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/16/09 S	388,231.1400	1.0000	0	388,231 *	388,231	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/17/09 S	449,867.7800	1.0000	0	449,868 *	449,868	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/18/09 B	2,047,018.3900	1.0000	0	-2,047,018 *	2,047,018	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/19/09 B	5,337,750.1200	1.0000	0	-5,337,750 *	5,337,750	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/20/09 S	379,604.6900	1.0000	0	379,605 *	379,605	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/24/09 S	363,199.8400	1.0000	0	363,200 *	363,200	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/25/09 S	335,217.4500	1.0000	0	335,217 *	335,217	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/27/09 S	599,369.0200	1.0000	0	599,369 *	599,369	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/30/09 S	443,654.3900	1.0000	0	443,654 *	443,654	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/02/09 S	630,655.2100	1.0000	0	630,655 *	630,655	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/03/09 S	547,670.9400	1.0000	0	547,671 *	547,671	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/04/09 S	395,673.3800	1.0000	0	395,673 *	395,673	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/08/09 S	335,843.9700	1.0000	0	335,844 *	335,844	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/09/09 S	340,130.8100	1.0000	0	340,131 *	340,131	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/11/09 S	357,898.2500	1.0000	0	357,898 *	357,898	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/17/09 S	574,383.4200	1.0000	0	574,383 *	574,383	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/18/09 S	422,783.8500	1.0000	0	422,784 *	422,784	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/21/09 B	7,093,720.8000	1.0000	0	-7,093,721 *	7,093,721	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/22/09 B	569,136.5500	1.0000	0	-569,137 *	569,137	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/28/09 S	336,151.9300	1.0000	0	336,152 *	336,152	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/30/09 S	338,990.4000	1.0000	0	338,990 *	338,990	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594 12/31/09 S	519,917.2900	1.0000	0	519,917 *	519,917	0
GRAND TOTAL				167,994,433	167,994,433	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MM#594

01/02/09 B	7,191.7800	1.0000	0	-7,192	7,192	
01/20/09 B	7,691,602.3100	1.0000	0	-7,691,602 *	7,691,602	
01/23/09 B	515,945.0400	1.0000	0	-515,945 *	515,945	
02/02/09 B	3,376.2500	1.0000	0	-3,376	3,376	
02/18/09 B	3,311,086.5700	1.0000	0	-3,311,087 *	3,311,087	
02/23/09 B	4,995,173.8900	1.0000	0	-4,995,174 *	4,995,174	
03/02/09 B	2,113.9900	1.0000	0	-2,114	2,114	
03/18/09 B	7,507,221.0600	1.0000	0	-7,507,221 *	7,507,221	
03/19/09 B	323,553.0300	1.0000	0	-323,553	323,553	
04/01/09 B	3,038.5200	1.0000	0	-3,039	3,039	
04/17/09 B	2,952,656.6500	1.0000	0	-2,952,657 *	2,952,657	
04/23/09 B	4,749,718.9500	1.0000	0	-4,749,719 *	4,749,719	
05/01/09 B	2,370.0900	1.0000	0	-2,370	2,370	
05/18/09 B	7,335,651.9000	1.0000	0	-7,335,652 *	7,335,652	
05/19/09 B	230,578.1400	1.0000	0	-230,578	230,578	
05/22/09 B	495,391.0600	1.0000	0	-495,391 *	495,391	
06/01/09 B	2,502.9500	1.0000	0	-2,503	2,503	
06/17/09 B	7,040,613.6600	1.0000	0	-7,040,614 *	7,040,614	



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DATE BOUGHT/ SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/22/09 B	582,739.8400	1.0000	0	-582,740 *	582,740	
07/01/09 B	1,863.5300	1.0000	0	-1,864	1,864	
07/07/09 B	29,817.2800	1.0000	0	-29,817	29,817	
07/16/09 B	343,945.6700	1.0000	0	-343,946 *	343,946	
07/17/09 B	6,868,518.0800	1.0000	0	-6,868,518 *	6,868,518	
07/21/09 B	20,756.4600	1.0000	0	-20,756	20,756	
08/03/09 B	1,336.8800	1.0000	0	-1,337	1,337	
08/17/09 B	7,734,145.5800	1.0000	0	-7,734,146 *	7,734,146	
08/18/09 B	44,838.8100	1.0000	0	-44,839	44,839	
09/01/09 B	1,002.5900	1.0000	0	-1,003	1,003	
09/18/09 B	8,304,083.2000	1.0000	0	-8,304,083 *	8,304,083	
10/01/09 B	905.3600	1.0000	0	-905	905	
10/19/09 B	7,995,120.6900	1.0000	0	-7,995,121 *	7,995,121	
11/02/09 B	825.5500	1.0000	0	-826	826	
11/18/09 B	2,047,018.3900	1.0000	0	-2,047,018 *	2,047,018	
11/19/09 B	5,337,750.1200	1.0000	0	-5,337,750 *	5,337,750	
12/01/09 B	674.0200	1.0000	0	-674	674	
12/21/09 B	7,093,720.8000	1.0000	0	-7,093,721 *	7,093,721	
12/22/09 B	569,136.5500	1.0000	0	-569,137 *	569,137	
SUB-TOTAL OF BUYS # 37				94,147,988	94,147,988	
01/02/09 S	576,522.8000	1.0000	0	576,523 *	576,523	
01/05/09 S	819,379.5900	1.0000	0	819,380 *	819,380	
01/06/09 S	485,600.3600	1.0000	0	485,600 *	485,600	
01/07/09 S	512,871.6300	1.0000	0	512,872 *	512,872	
01/08/09 S	633,594.1600	1.0000	0	633,594 *	633,594	
01/09/09 S	542,145.4400	1.0000	0	542,145 *	542,145	
01/09/09 S	1,439.9200	1.0000	0	1,440	1,440	
01/12/09 S	341,379.7000	1.0000	0	341,380 *	341,380	
01/13/09 S	447,285.7900	1.0000	0	447,286 *	447,286	
01/14/09 S	330,133.3900	1.0000	0	330,133 *	330,133	
01/15/09 S	447,382.7400	1.0000	0	447,383 *	447,383	
01/16/09 S	567,953.8700	1.0000	0	567,954 *	567,954	
01/21/09 S	388,551.9000	1.0000	0	388,552 *	388,552	
01/22/09 S	77,540.4300	1.0000	0	77,540	77,540	
01/26/09 S	548,457.8600	1.0000	0	548,458 *	548,458	
01/27/09 S	487,230.2500	1.0000	0	487,230 *	487,230	
01/28/09 S	316,120.4700	1.0000	0	316,120	316,120	
01/29/09 S	742,483.9300	1.0000	0	742,484 *	742,484	
01/30/09 S	392,127.7000	1.0000	0	392,128 *	392,128	
02/02/09 S	319,760.4700	1.0000	0	319,760	319,760	
02/03/09 S	311,366.6300	1.0000	0	311,367	311,367	
02/04/09 S	630,495.6200	1.0000	0	630,496 *	630,496	
02/05/09 S	515,944.1300	1.0000	0	515,944 *	515,944	
02/06/09 S	96,404.5900	1.0000	0	96,405	96,405	



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/09/09 S	1,240.5500	1.0000	0	1,241	1,241	0
02/09/09 S	268,548.5100	1.0000	0	268,549	268,549	0
02/10/09 S	166,053.7800	1.0000	0	166,054	166,054	0
02/11/09 S	292,535.4700	1.0000	0	292,535	292,535	0
02/12/09 S	644,145.0000	1.0000	0	644,145 *	644,145	0
02/13/09 S	395,064.7500	1.0000	0	395,065 *	395,065	0
02/17/09 S	285,782.2900	1.0000	0	285,782	285,782	0
02/19/09 S	482,280.7400	1.0000	0	482,281 *	482,281	0
02/20/09 S	680,302.1000	1.0000	0	680,302 *	680,302	0
02/24/09 S	500,867.3100	1.0000	0	500,867 *	500,867	0
02/25/09 S	376,564.4500	1.0000	0	376,564 *	376,564	0
02/26/09 S	573,618.6900	1.0000	0	573,619 *	573,619	0
02/27/09 S	411,509.2400	1.0000	0	411,509 *	411,509	0
03/02/09 S	298,468.2500	1.0000	0	298,468	298,468	0
03/03/09 S	416,751.7700	1.0000	0	416,752 *	416,752	0
03/04/09 S	673,696.8800	1.0000	0	673,697 *	673,697	0
03/05/09 S	543,220.3800	1.0000	0	543,220 *	543,220	0
03/06/09 S	363,680.5900	1.0000	0	363,681 *	363,681	0
03/09/09 S	1,226.9000	1.0000	0	1,227	1,227	0
03/09/09 S	43,734.1900	1.0000	0	43,734	43,734	0
03/10/09 S	328,724.1400	1.0000	0	328,724 *	328,724	0
03/11/09 S	164,236.6500	1.0000	0	164,237	164,237	0
03/12/09 S	564,123.9100	1.0000	0	564,124 *	564,124	0
03/13/09 S	394,939.8100	1.0000	0	394,940 *	394,940	0
03/16/09 S	334,201.5400	1.0000	0	334,202 *	334,202	0
03/17/09 S	261,311.8700	1.0000	0	261,312	261,312	0
03/20/09 S	438,276.9900	1.0000	0	438,277 *	438,277	0
03/23/09 S	323,387.0800	1.0000	0	323,387	323,387	0
03/24/09 S	407,438.9800	1.0000	0	407,439 *	407,439	0
03/25/09 S	353,439.1600	1.0000	0	353,439 *	353,439	0
03/26/09 S	508,063.8600	1.0000	0	508,064 *	508,064	0
03/27/09 S	382,598.1600	1.0000	0	382,598 *	382,598	0
03/30/09 S	293,029.7000	1.0000	0	293,030	293,030	0
03/31/09 S	356,939.0400	1.0000	0	356,939 *	356,939	0
04/01/09 S	370,180.0400	1.0000	0	370,180 *	370,180	0
04/02/09 S	723,125.2800	1.0000	0	723,125 *	723,125	0
04/03/09 S	806,046.3900	1.0000	0	806,046 *	806,046	0
04/06/09 S	282,306.8400	1.0000	0	282,307	282,307	0
04/07/09 S	369,490.0200	1.0000	0	369,490 *	369,490	0
04/08/09 S	1,489.3300	1.0000	0	1,489	1,489	0
04/08/09 S	138,616.4800	1.0000	0	138,616	138,616	0
04/09/09 S	567,019.5300	1.0000	0	567,020 *	567,020	0
04/13/09 S	689,700.2200	1.0000	0	689,700 *	689,700	0
04/14/09 S	205,392.0300	1.0000	0	205,392	205,392	0
04/15/09 S	337,699.1800	1.0000	0	337,699 *	337,699	0
04/16/09 S	556,246.1600	1.0000	0	556,246 *	556,246	0



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04/20/09 S	320,125.6900	1.0000	0	320,126	320,126	0
04/21/09 S	386,396.4900	1.0000	0	386,396 *	386,396	0
04/22/09 S	399,077.9900	1.0000	0	399,078 *	399,078	0
04/24/09 S	424,581.9900	1.0000	0	424,582 *	424,582	0
04/27/09 S	293,265.9800	1.0000	0	293,266	293,266	0
04/28/09 S	317,805.5800	1.0000	0	317,806	317,806	0
04/29/09 S	384,122.8800	1.0000	0	384,123 *	384,123	0
04/30/09 S	595,153.0000	1.0000	0	595,153 *	595,153	0
05/01/09 S	363,965.6700	1.0000	0	363,966 *	363,966	0
05/04/09 S	646,873.7300	1.0000	0	646,874 *	646,874	0
05/05/09 S	372,998.6500	1.0000	0	372,999 *	372,999	0
05/06/09 S	377,320.2100	1.0000	0	377,320 *	377,320	0
05/07/09 S	616,023.9600	1.0000	0	616,024 *	616,024	0
05/08/09 S	1,373.1300	1.0000	0	1,373	1,373	0
05/08/09 S	184,914.2600	1.0000	0	184,914	184,914	0
05/11/09 S	262,789.0100	1.0000	0	262,789	262,789	0
05/12/09 S	349,254.2100	1.0000	0	349,254 *	349,254	0
05/13/09 S	288,682.3200	1.0000	0	288,682	288,682	0
05/14/09 S	518,453.3900	1.0000	0	518,453 *	518,453	0
05/15/09 S	398,804.5100	1.0000	0	398,805 *	398,805	0
05/20/09 S	365,074.3400	1.0000	0	365,074 *	365,074	0
05/21/09 S	659,231.1100	1.0000	0	659,231 *	659,231	0
05/26/09 S	300,050.8700	1.0000	0	300,051	300,051	0
05/27/09 S	351,984.3500	1.0000	0	351,984 *	351,984	0
05/28/09 S	344,503.9300	1.0000	0	344,504 *	344,504	0
05/29/09 S	609,997.8900	1.0000	0	609,998 *	609,998	0
06/01/09 S	360,050.1500	1.0000	0	360,050 *	360,050	0
06/02/09 S	684,932.5200	1.0000	0	684,933 *	684,933	0
06/03/09 S	329,558.2900	1.0000	0	329,558 *	329,558	0
06/04/09 S	590,946.4800	1.0000	0	590,946 *	590,946	0
06/05/09 S	177,209.5700	1.0000	0	177,210	177,210	0
06/08/09 S	1,489.8300	1.0000	0	1,490	1,490	0
06/08/09 S	289,389.8000	1.0000	0	289,390	289,390	0
06/09/09 S	384,564.1700	1.0000	0	384,564 *	384,564	0
06/10/09 S	314,901.0400	1.0000	0	314,901	314,901	0
06/11/09 S	472,459.9200	1.0000	0	472,460 *	472,460	0
06/12/09 S	365,434.8000	1.0000	0	365,435 *	365,435	0
06/15/09 S	255,734.3100	1.0000	0	255,734	255,734	0
06/16/09 S	329,733.8800	1.0000	0	329,734 *	329,734	0
06/18/09 S	594,051.3100	1.0000	0	594,051 *	594,051	0
06/19/09 S	367,451.1400	1.0000	0	367,451 *	367,451	0
06/23/09 S	372,464.1000	1.0000	0	372,464 *	372,464	0
06/24/09 S	360,629.2000	1.0000	0	360,629 *	360,629	0
06/25/09 S	586,526.6300	1.0000	0	586,527 *	586,527	0
06/26/09 S	387,389.3300	1.0000	0	387,389 *	387,389	0
06/29/09 S	267,752.9300	1.0000	0	267,753	267,753	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/30/09 S	351,558.7400	1.0000	0	351,559 *	351,559	0
07/01/09 S	358,190.2800	1.0000	0	358,190 *	358,190	0
07/02/09 S	944,172.5600	1.0000	0	944,173 *	944,173	0
07/06/09 S	677,415.5100	1.0000	0	677,416 *	677,416	0
07/08/09 S	1,554.9100	1.0000	0	1,555	1,555	0
07/08/09 S	201,012.2600	1.0000	0	201,012	201,012	0
07/09/09 S	515,547.7800	1.0000	0	515,548 *	515,548	0
07/10/09 S	309,396.8500	1.0000	0	309,397	309,397	0
07/10/09 S	255,767.7600	1.0000	0	255,768	255,768	0
07/13/09 S	189,023.4400	1.0000	0	189,023	189,023	0
07/14/09 S	340,163.1200	1.0000	0	340,163 *	340,163	0
07/15/09 S	264,414.3000	1.0000	0	264,414	264,414	0
07/20/09 S	398,856.5800	1.0000	0	398,857 *	398,857	0
07/22/09 S	667,284.4600	1.0000	0	667,284 *	667,284	0
07/23/09 S	433,335.9500	1.0000	0	433,336 *	433,336	0
07/24/09 S	308,297.0900	1.0000	0	308,297	308,297	0
07/27/09 S	359,883.4400	1.0000	0	359,883 *	359,883	0
07/28/09 S	368,462.1400	1.0000	0	368,462 *	368,462	0
07/29/09 S	589,015.5300	1.0000	0	589,016 *	589,016	0
07/30/09 S	367,488.8300	1.0000	0	367,489 *	367,489	0
07/31/09 S	297,323.5800	1.0000	0	297,324	297,324	0
08/03/09 S	705,737.4400	1.0000	0	705,737 *	705,737	0
08/04/09 S	300,253.4100	1.0000	0	300,253	300,253	0
08/05/09 S	606,663.8900	1.0000	0	606,664 *	606,664	0
08/06/09 S	131,975.7200	1.0000	0	131,976	131,976	0
08/07/09 S	1,613.9400	1.0000	0	1,614	1,614	0
08/10/09 S	262,112.5500	1.0000	0	262,113	262,113	0
08/11/09 S	322,971.2000	1.0000	0	322,971	322,971	0
08/12/09 S	303,917.5900	1.0000	0	303,918	303,918	0
08/13/09 S	546,343.0600	1.0000	0	546,343 *	546,343	0
08/14/09 S	340,388.3600	1.0000	0	340,388 *	340,388	0
08/19/09 S	233,588.2100	1.0000	0	233,588	233,588	0
08/20/09 S	579,300.3000	1.0000	0	579,300 *	579,300	0
08/20/09 S	385,715.2800	1.0000	0	385,715 *	385,715	0
08/24/09 S	325,881.4600	1.0000	0	325,881 *	325,881	0
08/25/09 S	413,618.8700	1.0000	0	413,619 *	413,619	0
08/26/09 S	408,827.4700	1.0000	0	408,827 *	408,827	0
08/27/09 S	620,525.7500	1.0000	0	620,526 *	620,526	0
08/28/09 S	329,558.0000	1.0000	0	329,558 *	329,558	0
08/31/09 S	294,173.4200	1.0000	0	294,173	294,173	0
09/01/09 S	397,400.7500	1.0000	0	397,401 *	397,401	0
09/02/09 S	701,738.1400	1.0000	0	701,738 *	701,738	0
09/03/09 S	551,821.4800	1.0000	0	551,821 *	551,821	0
09/04/09 S	375,493.3200	1.0000	0	375,493 *	375,493	0
09/08/09 S	246,318.3600	1.0000	0	246,318	246,318	0
09/09/09 S	1,601.4000	1.0000	0	1,601	1,601	0



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09/09/09 S	160,544.9300	1.0000	0	160,545	160,545	0
09/10/09 S	415,775.5800	1.0000	0	415,776 *	415,776	0
09/11/09 S	562,328.7500	1.0000	0	562,329 *	562,329	0
09/14/09 S	375,599.7100	1.0000	0	375,600 *	375,600	0
09/15/09 S	124,436.8100	1.0000	0	124,437	124,437	0
09/16/09 S	206,542.5600	1.0000	0	206,543	206,543	0
09/17/09 S	449,257.3300	1.0000	0	449,257 *	449,257	0
09/21/09 S	325,121.6000	1.0000	0	325,122 *	325,122	0
09/22/09 S	411,826.3700	1.0000	0	411,826 *	411,826	0
09/23/09 S	402,765.1300	1.0000	0	402,765 *	402,765	0
09/24/09 S	627,223.2300	1.0000	0	627,223 *	627,223	0
09/25/09 S	430,992.6600	1.0000	0	430,993 *	430,993	0
09/28/09 S	332,679.4300	1.0000	0	332,679 *	332,679	0
09/29/09 S	418,500.8600	1.0000	0	418,501 *	418,501	0
09/30/09 S	414,797.0700	1.0000	0	414,797 *	414,797	0
10/01/09 S	681,703.0800	1.0000	0	681,703 *	681,703	0
10/02/09 S	468,147.6200	1.0000	0	468,148 *	468,148	0
10/05/09 S	314,972.4400	1.0000	0	314,972	314,972	0
10/06/09 S	588,612.7300	1.0000	0	588,613 *	588,613	0
10/07/09 S	278,677.3500	1.0000	0	278,677	278,677	0
10/08/09 S	489,978.8500	1.0000	0	489,979 *	489,979	0
10/08/09 S	1,583.6700	1.0000	0	1,584	1,584	0
10/09/09 S	153,565.7100	1.0000	0	153,566	153,566	0
10/13/09 S	257,113.3400	1.0000	0	257,113	257,113	0
10/14/09 S	391,346.8500	1.0000	0	391,347 *	391,347	0
10/15/09 S	327,057.0800	1.0000	0	327,057 *	327,057	0
10/16/09 S	518,277.5900	1.0000	0	518,278 *	518,278	0
10/20/09 S	391,330.6500	1.0000	0	391,331 *	391,331	0
10/21/09 S	378,427.4600	1.0000	0	378,427 *	378,427	0
10/22/09 S	512,497.9800	1.0000	0	512,498 *	512,498	0
10/23/09 S	358,500.5100	1.0000	0	358,501 *	358,501	0
10/26/09 S	307,319.3400	1.0000	0	307,319	307,319	0
10/27/09 S	366,026.7500	1.0000	0	366,027 *	366,027	0
10/28/09 S	355,172.3800	1.0000	0	355,172 *	355,172	0
10/29/09 S	537,668.7200	1.0000	0	537,669 *	537,669	0
10/30/09 S	366,922.4800	1.0000	0	366,922 *	366,922	0
11/02/09 S	254,907.4300	1.0000	0	254,907	254,907	0
11/03/09 S	693,296.8400	1.0000	0	693,297 *	693,297	0
11/04/09 S	348,918.4100	1.0000	0	348,918 *	348,918	0
11/05/09 S	568,741.3400	1.0000	0	568,741 *	568,741	0
11/06/09 S	359,545.1700	1.0000	0	359,545 *	359,545	0
11/09/09 S	1,587.8100	1.0000	0	1,588	1,588	0
11/09/09 S	243,253.9000	1.0000	0	243,254	243,254	0
11/10/09 S	332,778.5800	1.0000	0	332,779 *	332,779	0
11/12/09 S	119,822.5400	1.0000	0	119,823	119,823	0
11/13/09 S	592,237.4800	1.0000	0	592,237 *	592,237	0



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11/16/09 S	388,231.1400	1.0000	0	388,231 *	388,231	0
11/17/09 S	449,867.7800	1.0000	0	449,868 *	449,868	0
11/20/09 S	379,604.6900	1.0000	0	379,605 *	379,605	0
11/23/09 S	277,778.0100	1.0000	0	277,778	277,778	0
11/24/09 S	363,199.8400	1.0000	0	363,200 *	363,200	0
11/25/09 S	335,217.4500	1.0000	0	335,217 *	335,217	0
11/27/09 S	599,369.0200	1.0000	0	599,369 *	599,369	0
11/30/09 S	443,654.3900	1.0000	0	443,654 *	443,654	0
12/01/09 S	156,706.1300	1.0000	0	156,706	156,706	0
12/02/09 S	630,655.2100	1.0000	0	630,655 *	630,655	0
12/03/09 S	547,670.9400	1.0000	0	547,671 *	547,671	0
12/04/09 S	395,673.3800	1.0000	0	395,673 *	395,673	0
12/07/09 S	243,706.4000	1.0000	0	243,706	243,706	0
12/08/09 S	335,843.9700	1.0000	0	335,844 *	335,844	0
12/08/09 S	1,605.1800	1.0000	0	1,605	1,605	0
12/09/09 S	340,130.8100	1.0000	0	340,131 *	340,131	0
12/10/09 S	207,623.7300	1.0000	0	207,624	207,624	0
12/11/09 S	357,898.2500	1.0000	0	357,898 *	357,898	0
12/14/09 S	274,811.2200	1.0000	0	274,811	274,811	0
12/15/09 S	323,970.3300	1.0000	0	323,970	323,970	0
12/16/09 S	298,544.3000	1.0000	0	298,544	298,544	0
12/17/09 S	574,383.4200	1.0000	0	574,383 *	574,383	0
12/18/09 S	422,783.8500	1.0000	0	422,784 *	422,784	0
12/23/09 S	98,245.9600	1.0000	0	98,246	98,246	0
12/24/09 S	308,290.6400	1.0000	0	308,291	308,291	0
12/28/09 S	336,151.9300	1.0000	0	336,152 *	336,152	0
12/29/09 S	163,198.4000	1.0000	0	163,198	163,198	0
12/30/09 S	338,990.4000	1.0000	0	338,990 *	338,990	0
12/31/09 S	519,917.2900	1.0000	0	519,917 *	519,917	0
SUB-TOTAL OF SALES # 237				90,652,790	90,652,790	0
SUB-TOTAL				184,800,778	184,800,778	0
GRAND TOTAL				184,800,778	184,800,778	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

PAGE 81

ACCOUNT 7036737

RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
------------------	------------------	------------	------------------	----------------	------------	----------------------

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

FOOTNOTES

- * = SINGLE TRANSACTION IS 5% REPORTABLE
- B = BUY TRANSACTION
- S = SELL TRANSACTION
- R = REINVESTMENT TRANSACTION

Form **5500**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

► Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2009

This Form Is Open to Public Inspection.

Part I Annual Report Identification Information

For the calendar plan year 2009 or fiscal plan year beginning

and ending

- A** This return/report is for: (1) a multiemployer plan; (3) a multiple-employer plan; or
(2) a single-employer plan; (4) a DFE (specify)
- B** This return/report is: (1) the first return/report; (3) the final return/report;
(2) an amended return/report; (4) a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here
- D** Check box if filing under: Form 5558; automatic extension; the DFVC program;
 Special extension (enter description)

Part II Basic Plan Information — enter all requested information.

<p>1 a Name of plan THE RAILROAD EMPLOYEES NATIONAL VISION PLAN</p>	<p>1 b Three-digit plan number (PN) . . . ► 509</p>
	<p>1 c Effective date of plan 01/01/1999</p>
	<p>2 b Employer Identification Number (EIN) 52-2084181</p>
	<p>2 c Sponsor's telephone number 202-862-7200</p>
<p>2 a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW, SUITE 500 WASHINGTON, DC 20036</p>	<p>2 d Business code (see instructions) 482110</p>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report if it is being filed electronically, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE			A. K. GRADIA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2009)
v.092307.1

<p>3a Plan administrator's name and address (If same as plan sponsor, enter 'Same')</p> <p>NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW, SUITE 500 WASHINGTON, DC 20036</p>	<p>3b Administrator's EIN 52-2084181</p> <p>3c Administrator's telephone number 202-862-7200</p>
--	--

<p>4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report below:</p> <p>a Sponsor's name</p>	<p>b EIN</p> <hr/> <p>c PN</p>
--	--

5 Total number of participants at the beginning of the plan year.....	5	158206
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d)		
a Active participants.....	6a	151905
b Retired or separated participants receiving benefits.....	6b	
c Other retired or separated participants entitled to future benefits.....	6c	
d Subtotal. Add lines 6a , 7b , and 6c	6d	151905
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	
f Total. Add lines 6d and 6e	6f	151905
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	47

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

--	--	--	--	--	--	--	--	--	--

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

4E									
----	--	--	--	--	--	--	--	--	--

<p>9a Plan funding arrangement (check all that apply)</p> <p>(1) <input checked="" type="checkbox"/> Insurance</p> <p>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts</p> <p>(3) <input type="checkbox"/> Trust</p> <p>(4) <input type="checkbox"/> General assets of the sponsor</p>	<p>9b Plan benefit arrangement (check all that apply)</p> <p>(1) <input checked="" type="checkbox"/> Insurance</p> <p>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts</p> <p>(3) <input type="checkbox"/> Trust</p> <p>(4) <input type="checkbox"/> General assets of the sponsor</p>
--	--

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

<p>a Pension Schedules</p> <p>(1) <input type="checkbox"/> R (Retirement Plan Information)</p> <p>(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) – signed by the plan actuary</p> <p>(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Information) – signed by the plan actuary</p>	<p>b General Schedules</p> <p>(1) <input type="checkbox"/> H (Financial Information)</p> <p>(2) <input type="checkbox"/> I (Financial Information – Small Plan)</p> <p>(3) <input checked="" type="checkbox"/> 1 A (Insurance Information)</p> <p>(4) <input type="checkbox"/> C (Service Provider Information)</p> <p>(5) <input type="checkbox"/> D (DFE/Participating Plan Information)</p> <p>(6) <input type="checkbox"/> G (Financial Transaction Schedules)</p>
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**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974.

- ▶ **File as an attachment to Form 5500.**
- ▶ Insurance companies are required to provide this information pursuant to ERISA Section 103(a)(2).

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar year 2009 or fiscal plan year beginning and ending

<p>A Name of plan THE RAILROAD EMPLOYEES NATIONAL VISION PLAN</p>	<p>B Three-digit plan number... ▶</p>	<p>509</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL CARRIERS' CONFERENCE COMMITTEE</p>	<p>D Employer Identification Number 52-2084181</p>	

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions

Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage:

(a) Name of insurance carrier
VISION SERVICE PLAN

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1227840	39616	12093046	151905	01/01/2009	12/31/2009

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in item 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end	5	
6 Contracts With Allocated Funds		
a State the basis of premium rates . . . ▶		
b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount	6d	
Specify nature of costs . . . ▶		
e Type of contract (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity		
(3) <input type="checkbox"/> other (specify) . . . ▶		
f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ <input type="checkbox"/>		
7 Contracts with Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)		
a Type of contract (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee		
(3) <input type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶		
b Balance at the end of the previous year	7b	
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	
(4) Transferred from separate account	7c(4)	
(5) Other (specify below)	7c(5)	
▶		
(6) Total additions	7c(6)	
d Total of balance and additions (add b and c(6))	7d	
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account	7e(3)	
(4) Other (specify below)	7e(4)	
▶		
(5) Total deductions	7e(5)	
f Balance at the end of the current year (subtract e(5) from d)	7f	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes on this report.

8 Benefit and contract type (check all applicable boxes)

- | | | | |
|--|--|---|--|
| a <input type="checkbox"/> Health (other than dental or vision) | b <input type="checkbox"/> Dental | c <input checked="" type="checkbox"/> Vision | d <input type="checkbox"/> Life Insurance |
| e <input type="checkbox"/> Temporary disability (accident and sickness) | f <input type="checkbox"/> Long-term disability | g <input type="checkbox"/> Supplemental unemployment | h <input type="checkbox"/> Prescription drug |
| i <input type="checkbox"/> Stop loss (large deductible) | j <input type="checkbox"/> HMO contract | k <input type="checkbox"/> PPO contract | l <input type="checkbox"/> Indemnity contract |
| m <input type="checkbox"/> Other (specify) ▶ | | | |

9 Experience-rated contracts

a Premiums: (1) Amount received	9a(1)	17003605	
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))	9a(4)		17003605
b Benefit charges: (1) Claims paid	9b(1)	17311753	
(2) Increase (decrease) in claim reserves	9b(2)	-115131	
(3) Incurred claims (add (1) and (2))	9b(3)		17196622
(4) Claims charged	9b(4)		
c Remainder of premium: (1) Retention charges (on an accrual basis) -			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)	1190252	
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention	9c(1)(H)		1190252
(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)	9c(2)		
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement	9d(1)		
(2) Claim reserves	9d(2)		4327938
(3) Other reserves	9d(3)		
e Dividends or retroactive rate refunds due. (Do not include amount entered in c(2).)	9e		

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, item 2 above, report amount	10b	
Specify nature of costs ▶		

Part IV Provision of Information

- 11** Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No
- 12** If the answer to line 11 is 'Yes,' specify the information not provided ▶

Form **5500**

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security
Administration
Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

► Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2009

This Form Is Open to Public Inspection.

Part I Annual Report Identification Information

For the calendar plan year **2009** or fiscal plan year beginning and ending

- A** This return/report is for: (1) a multiemployer plan; (3) a multiple-employer plan; or
(2) a single-employer plan; (4) a DFE (specify)
- B** This return/report is: (1) the first return/report; (3) the final return/report;
(2) an amended return/report; (4) a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here
- D** Check box if filing under: Form 5558; automatic extension; the DFVC program;
 Special extension (enter description)

Part II Basic Plan Information — enter all requested information.

1a Name of plan RAILROAD EMPLOYEES HEALTH FSA	1b Three-digit plan number (PN) ... ► 511
	1c Effective date of plan 04/01/2005
2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW WASHINGTON, DC 20036	2b Employer Identification Number (EIN) 74-3139935
	2c Sponsor's telephone number 202-862-7200
	2d Business code (see instructions) 482110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report if it is being filed electronically, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE			A. K. GRADIA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2009)
v.092307.1

<p>3a Plan administrator's name and address (If same as plan sponsor, enter 'Same')</p> <p>NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW WASHINGTON, DC 20036</p>	<p>3b Administrator's EIN 74-3139935</p> <p>3c Administrator's telephone number 202-862-7200</p>
---	--

<p>4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report below:</p> <p>a Sponsor's name</p>	<p>b EIN</p> <hr/> <p>c PN</p>
--	--

5 Total number of participants at the beginning of the plan year.....	5	306
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a, 6b, 6c, and 6d)		
a Active participants.....	6a	522
b Retired or separated participants receiving benefits.....	6b	
c Other retired or separated participants entitled to future benefits.....	6c	
d Subtotal. Add lines 6a, 7b, and 6c	6d	522
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	
f Total. Add lines 6d and 6e	6f	522
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	11

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

--	--	--	--	--	--	--	--	--	--

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

4A									
----	--	--	--	--	--	--	--	--	--

<p>9a Plan funding arrangement (check all that apply)</p> <p>(1) <input type="checkbox"/> Insurance</p> <p>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts</p> <p>(3) <input checked="" type="checkbox"/> Trust</p> <p>(4) <input type="checkbox"/> General assets of the sponsor</p>	<p>9b Plan benefit arrangement (check all that apply)</p> <p>(1) <input type="checkbox"/> Insurance</p> <p>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts</p> <p>(3) <input checked="" type="checkbox"/> Trust</p> <p>(4) <input type="checkbox"/> General assets of the sponsor</p>
--	--

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

<p>a Pension Schedules</p> <p>(1) <input type="checkbox"/> R (Retirement Plan Information)</p> <p>(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) – signed by the plan actuary</p> <p>(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Information) – signed by the plan actuary</p>	<p>b General Schedules</p> <p>(1) <input checked="" type="checkbox"/> H (Financial Information)</p> <p>(2) <input type="checkbox"/> I (Financial Information – Small Plan)</p> <p>(3) <input type="checkbox"/> A (Insurance Information)</p> <p>(4) <input checked="" type="checkbox"/> C (Service Provider Information)</p> <p>(5) <input type="checkbox"/> D (DFE/Participating Plan Information)</p> <p>(6) <input type="checkbox"/> G (Financial Transaction Schedules)</p>
--	--

**Schedule C
(Form 5500)**

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Service Provider Information

This schedule is required to be filed under section 104 of the
Employee Retirement Income Security Act of 1974.

OMB No. 1210-0110

2009

**This Form is Open to
Public Inspection.**

► **File as an attachment to Form 5500.**

For calendar plan year 2009 or fiscal plan year beginning		and ending	
A Name of plan RAILROAD EMPLOYEES HEALTH FSA		B Three-digit plan number . . . ►	511
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL CARRIERS' CONFERENCE COMMITTEE		D Employer Identification Number	74-3139935

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan of the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check 'Yes' or 'No' to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions). Yes No
- b** If you answered line 1a 'Yes,' enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

RIDGEWORTH CAPITAL MANAGEMENT, INC. 58-1604573
50 HURT PLAZA
ATLANTA GA 30303

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2 Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered 'yes' to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan of their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

UNITEDHEALTHCARE 36-2739571
 185 ASYLUM STREET
 HARTFORD CT 06103

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12						
13						
15		86,394	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

TMDG, LLC 03-0583064
 500 E. PRATT STREET
 SUITE 525
 BALTIMORE MD 21202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	16,350	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2 Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered 'yes' to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan of their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

UNITEDHEALTHCARE 36-2739571
 185 ASYLUM STREET
 HARTFORD CT 06103

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12						
13						
15		86,131	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

TMDG, LLC 03-0583064
 500 E. PRATT STREET
 SUITE 525
 BALTIMORE MD 21202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	16,350	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered 'Yes' to element (f). If none, enter -0-	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

3 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No.. 1210-0110 2009 This Form Is Open to Public Inspection.
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For calendar year 2009 or fiscal plan year beginning _____ and ending _____

A Name of plan RAILROAD EMPLOYEES HEALTH FSA	B Three-digit plan number..... ►	511
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL CARRIERS' CONFERENCE COMMITTEE	D Employer Identification Number (EIN) 74-3139935	

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	21430
(2) Participant contributions	1b(2)	52165
(3) Other	1b(3)	2
See Statement 1		
c General investments:		
(1) Interest-bearing cash (include money market accounts and certificates of deposit)	1c(1)	20057
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	6457
See Statement 2		
	4000	

	(a) Beginning of Year	(b) End of Year
d Employer-related investments:		
(1) Employer securities.....	1d(1)	
(2) Employer real property.....	1d(2)	
e Buildings and other property used in plan operation.....	1e	
f Total assets (add all amounts in lines 1a through 1e).....	1f	66128 100111
Liabilities		
g Benefit claims payable.....	1g	30228 50139
h Operating payables.....	1h	
i Acquisition indebtedness.....	1i	
j Other liabilities..... See Statement 3.....	1j	35900 49972
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	66128 100111
Net Assets		
l Net assets (subtract line 1k from line 1f).....	1l	

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	114143	
(B) Participants.....	2a(1)(B)	567379	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		681522
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	40	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		

	(a) Amount	(b) Total
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
(B) Other	2b(5)(B)	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B) ..	2b(5)(C)	
(6) Net investment gain (loss) from common/collective trusts	2b(6)	
(7) Net investment gain (loss) from pooled separate accounts	2b(7)	
(8) Net investment gain (loss) from master trust investment accounts	2b(8)	
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)	
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)	
c Other income	2c	
d Total income. Add all income amounts in column (b) and enter total	2d	681562

Expenses

e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	578780
(2) To insurance carriers for the provision of benefits	2e(2)	
(3) Other	2e(3)	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	578780
f Corrective distributions (see instructions)	2f	
g Certain deemed distributions of participant loans (see instructions)	2g	
h Interest expense	2h	
i Administrative expenses: (1) Professional fees	2i(1)	16350
(2) Contract administrator fees	2i(2)	86394
(3) Investment advisory and management fees	2i(3)	38
(4) Other	2i(4)	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)	102782
j Total expenses. Add all expense amounts in column (b) and enter total	2j	681562

Net Income and Reconciliation

k Net income (loss) (subtract line 2j from line 2d)	2k	
l Transfers of assets		
(1) To this plan	2l(1)	
(2) From this plan	2l(2)	

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unqualified (2) Qualified (3) Disclaimer (4) Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? Yes No

c Enter the name and EIN of the accountant (or accounting firm):

(1) Name: TMDG, LLC (2) EIN: 03-0583064

d The opinion of an independent qualified public accountant is **not attached** because:

(1) this form is filed for a CCT, PSA or MTIA. (2) it will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

- a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer 'Yes' for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....
- b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if 'Yes' is checked)
- c** Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if 'Yes' is checked).....
- d** Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if 'Yes' is checked on line 4d).....
- e** Was this plan covered by a fidelity bond?
- f** Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?.....
- g** Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....
- h** Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....
- i** Did the plan have assets held for investment? (Attach schedule(s) of assets if 'Yes' is checked, and see instructions for format requirements)
- j** Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if 'Yes' is checked and see instructions for format requirements).....
- k** Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....
- l** Has the plan failed to provide any benefit when due under the plan?.....
- m** If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3).....
- n** If 4m was answered 'Yes', check the 'Yes' box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....

	Yes	No	Amount
4a		X	
4b		X	
4c		X	
4d		X	
4e	X		500000
4f		X	
4g		X	
4h		X	
4i	X		
4j	X		
4k		X	
4l		X	
4m			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year..... **Yes** **No** **Amount** 0

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions).

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

Client 18-150-1

10/13/10

09:01PM

Statement 1
Schedule H, Page 1, Line 1b(3)
Other Receivables
Railroad Employees Health FSA 74-3139935 511

	<u>Beginning</u>	<u>Ending</u>
ACCRUED INTEREST	\$ 17.	\$ 2.
Total	<u>\$ 17.</u>	<u>\$ 2.</u>

Statement 2
Schedule H, Page 1, Line 1c(15)
Other General Investments
Railroad Employees Health FSA 74-3139935 511

	<u>Beginning</u>	<u>Ending</u>
DEPOSITS ON HAND	\$ 4,000.	\$ 6,457.
Total	<u>\$ 4,000.</u>	<u>\$ 6,457.</u>

Statement 3
Schedule H, Page 2, Line 1j
Other Liabilities
Railroad Employees Health FSA 74-3139935 511

	<u>Beginning</u>	<u>Ending</u>
ACCOUNTS PAYABLE	\$ 0.	\$ 263.
DUE TO DCAP PLAN	27,384.	40,716.
DUE TO PARTICIPATING RAILROADS	8,516.	8,993.
Total	<u>\$ 35,900.</u>	<u>\$ 49,972.</u>

Statement 4
Schedule H, Page 4, Line 4i
Schedule Of Assets (Held At End Of Year)
Railroad Employees Health FSA 74-3139935 511

<u>Party In</u>	<u>Identification</u>	<u>Description</u>	<u>Cost</u>	<u>Current</u>
<u>Interest</u>				<u>Amount</u>
	SEE ATTACHMENT			

2009

Client 18-150-1

10/13/10

Federal Statements
National Carriers' Conference
Committee

Page 2
74-3139935
Plan No. 511

09:01PM

Statement 5
Schedule H, Page 4, Line 4j
Schedule Of Reportable Transactions
Railroad Employees Health FSA 74-3139935 511

Identity Of Party	Description	Purchase Price	Selling Price	Lease Rental	Expenses	Cost Of Asset	Current Value	Net Gain (Loss)
	SEE ATTACHMENT							

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Schedule of Assets Held for Investment Purposes
December 31, 2009

Schedule H Item 4(i) – Schedule of Assets Held for Investment Purposes
EIN: 74-3139935
Plan Number: 511

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Or Similar Party</u>	Description of Investment Including Maturity Date, Rate of Interest, <u>Collateral, Par or Maturity</u>	<u>Cost</u>	<u>Current Value</u>
	Cash and cash equivalents			
*	SunTrust Bank Account 70-04-102-7045795	Money market fund (STI Classic FD-Instl. Cash)	<u>\$ 20,057</u>	<u>\$ 20,057</u>

* Known party-in-interest to the Plan.

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Schedule of Reportable Transactions
Exceeding 5% of the Plan Assets
For the Year Ended December 31, 2009

Schedule H Item 4(j) – Schedule of Reportable Transactions
EIN: 74-3139935
Plan Number: 511

(a)	(b)	(c)	(d)	(g)	(i)
<u>Identity of Party Involved</u>	<u>Description of Assets</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Asset Cost</u>	<u>Current Value</u>
SunTrust Bank Account 70-04-102-7045795	(See attached schedule as prepared and reported by SunTrust Bank)				



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7045795

PAGE 49

RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/07/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	2,014.3900	1.0000	2,014 *	2,014	0
01/08/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	3,537.6800	1.0000	-3,538 *	3,538	0
01/12/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	616.6600	1.0000	-617 *	617	0
01/13/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	1,051.4700	1.0000	-1,051 *	1,051	0
01/14/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	1,660.6300	1.0000	-1,661 *	1,661	0
01/16/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	6,342.1400	1.0000	-6,342 *	6,342	0
01/21/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	11,758.1300	1.0000	11,758 *	11,758	0
01/22/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	11,549.3500	1.0000	-11,549 *	11,549	0
01/23/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	2,093.5800	1.0000	2,094 *	2,094	0
01/26/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	1,051.4700	1.0000	-1,051 *	1,051	0
01/27/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	616.6600	1.0000	-617 *	617	0
01/28/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	9,038.4900	1.0000	9,038 *	9,038	0
01/30/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	6,382.0000	1.0000	6,382 *	6,382	0
02/03/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	4,431.1600	1.0000	-4,431 *	4,431	0
02/04/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	7,746.4300	1.0000	7,746 *	7,746	0
02/05/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	11,656.6900	1.0000	-11,657 *	11,657	0
02/09/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGNT MH#594	2,121.3700	1.0000	-2,121 *	2,121	0

BEGINNING MARKET VALUE 10,859.48
 COMPARATIVE VALUE (SX) 542.97

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7045795

PAGE 50

RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/11/09 \$	9,819.1300	1.0000		9,819 *	9,819	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/13/09 \$	4,517.9800	1.0000		-4,518 *	4,518	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/18/09 \$	6,672.2100	1.0000		6,672 *	6,672	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/24/09 \$	11,765.2800	1.0000		-11,765 *	11,765	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/25/09 \$	6,974.3700	1.0000		6,974 *	6,974	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/27/09 \$	6,656.5100	1.0000		6,657 *	6,657	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/02/09 \$	5,013.8000	1.0000		-5,014 *	5,014	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/04/09 \$	6,726.4000	1.0000		-6,726 *	6,726	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/06/09 \$	5,635.0800	1.0000		-5,635 *	5,635	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/09/09 \$	2,171.3900	1.0000		-2,171 *	2,171	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/11/09 \$	15,241.7500	1.0000		15,242 *	15,242	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/13/09 \$	4,157.9800	1.0000		-4,158 *	4,158	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/18/09 \$	8,211.4000	1.0000		8,211 *	8,211	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/20/09 \$	5,357.8000	1.0000		-5,358 *	5,358	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/25/09 \$	3,744.3700	1.0000		3,744 *	3,744	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/26/09 \$	4,297.1400	1.0000		-4,297 *	4,297	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/31/09 \$	5,956.6200	1.0000		-5,957 *	5,957	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/01/09 \$	11,978.1900	1.0000		11,978 *	11,978	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/02/09 \$	11,656.9600	1.0000		-11,657 *	11,657	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/06/09 \$	5,455.0700	1.0000		-5,455 *	5,455	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/08/09 \$	15,331.0600	1.0000		15,331 *	15,331	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/13/09 \$	901.4700	1.0000		-901 *	901	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/15/09 \$	2,284.4800	1.0000		2,284 *	2,284	0



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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
04/17/09 B	2,146.3800	1.0000		-2,146 *	2,146	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
04/28/09 B	11,470.8700	1.0000		-11,470 *	11,470	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
04/23/09 S	8,253.3900	1.0000		8,253 *	8,253	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
04/24/09 B	901.4700	1.0000		-901 *	901	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
04/29/09 S	4,001.4900	1.0000		4,001 *	4,001	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
04/30/09 B	9,363.6000	1.0000		-9,363 *	9,363	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/06/09 S	11,582.2100	1.0000		11,582 *	11,582	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/08/09 B	9,896.1500	1.0000		-9,896 *	9,896	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/12/09 B	617.6600	1.0000		-617 *	617	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/13/09 S	10,402.5200	1.0000		10,402 *	10,402	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/20/09 B	10,978.6800	1.0000		-10,979 *	10,979	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/21/09 B	13,629.3200	1.0000		-13,629 *	13,629	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/22/09 B	901.4700	1.0000		-901 *	901	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/26/09 B	617.6600	1.0000		-617 *	617	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/27/09 S	8,744.2200	1.0000		8,744 *	8,744	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
05/29/09 S	7,253.5000	1.0000		7,253 *	7,253	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/02/09 B	11,474.8600	1.0000		-11,475 *	11,475	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/03/09 S	13,906.8100	1.0000		13,906 *	13,906	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/05/09 B	4,314.8100	1.0000		-4,314 *	4,314	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/10/09 S	9,705.5600	1.0000		9,705 *	9,705	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/15/09 B	11,325.8800	1.0000		-11,325 *	11,325	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/17/09 S	11,611.2800	1.0000		11,611 *	11,611	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
06/18/09 B	9,810.7600	1.0000		-9,811 *	9,811	



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DATE BOUGHT/ SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
06/24/09 S	5,998.7300	1.0000		5,999 *	5,999	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
06/30/09 B	5,057.5800	1.0000		-5,057 *	5,057	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/01/09 S	3,818.2200	1.0000		3,818 *	3,818	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/06/09 B	4,292.9700	1.0000		-4,293 *	4,293	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/08/09 S	3,845.8100	1.0000		3,846 *	3,846	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/15/09 B	3,139.8100	1.0000		-3,139 *	3,139	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/17/09 B	4,277.9800	1.0000		-4,278 *	4,278	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/20/09 B	901.4700	1.0000		-901 *	901	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/22/09 S	4,731.5200	1.0000		4,732 *	4,732	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/23/09 B	616.6600	1.0000		-617 *	617	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/24/09 B	901.4700	1.0000		-901 *	901	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/27/09 B	616.6600	1.0000		-617 *	617	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/29/09 S	1,354.6600	1.0000		1,355 *	1,355	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
07/31/09 S	6,810.8400	1.0000		6,811 *	6,811	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/04/09 B	4,201.3100	1.0000		-4,201 *	4,201	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/05/09 S	9,792.7100	1.0000		9,793 *	9,793	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/06/09 B	2,130.9900	1.0000		-2,131 *	2,131	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/07/09 B	5,452.3400	1.0000		-5,452 *	5,452	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/12/09 S	7,120.2300	1.0000		7,120 *	7,120	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/14/09 B	4,207.9800	1.0000		-4,208 *	4,208	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/17/09 B	11,371.5400	1.0000		-11,372 *	11,372	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/19/09 S	1,071.1200	1.0000		1,071 *	1,071	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH6594						
08/26/09 S	9,978.6500	1.0000		9,971 *	9,971	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
08/27/09 B	901.4700	1.0000		-901 *	901	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
08/28/09 B	4,250.0000	1.0000		-4,250 *	4,250	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
08/31/09 S	7,291.5000	1.0000		7,291 *	7,291	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/02/09 B	1,532.3300	1.0000		-1,532 *	1,532	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/08/09 B	5,402.3400	1.0000		-5,402 *	5,402	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/09/09 S	7,546.9000	1.0000		7,546 *	7,546	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/11/09 B	1,036.6800	1.0000		-1,036 *	1,036	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/15/09 B	11,260.8800	1.0000		-11,260 *	11,260	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/16/09 S	5,531.3300	1.0000		5,531 *	5,531	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/17/09 B	4,250.0000	1.0000		-4,250 *	4,250	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/18/09 B	5,466.9700	1.0000		-5,466 *	5,466	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/22/09 B	11,135.0800	1.0000		-11,135 *	11,135	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/23/09 S	10,722.3500	1.0000		10,722 *	10,722	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/25/09 B	6,078.7800	1.0000		-6,078 *	6,078	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/28/09 B	11,305.8800	1.0000		-11,305 *	11,305	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
09/30/09 S	14,011.8800	1.0000		14,011 *	14,011	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/02/09 B	5,393.2400	1.0000		-5,393 *	5,393	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/07/09 S	5,490.4100	1.0000		5,490 *	5,490	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/13/09 B	1,710.1300	1.0000		-1,710 *	1,710	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/14/09 S	2,645.0400	1.0000		2,645 *	2,645	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/15/09 B	11,322.5400	1.0000		-11,322 *	11,322	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/16/09 B	4,158.9800	1.0000		-4,158 *	4,158	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH NGMT MH#594						
10/21/09 S	10,581.7600	1.0000		10,581 *	10,581	0



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DATE BOUGHT/ SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
10/22/09 B	4,128.8200	1.0000		-4,129 *	4,129	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
10/26/09 B	5,970.5700	1.0000		-5,970 *	5,970	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
10/28/09 B	2,585.5600	1.0000		-2,585 *	2,585	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
10/30/09 S	7,174.0000	1.0000		7,174 *	7,174	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/02/09 B	5,304.9600	1.0000		-5,305 *	5,305	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/03/09 B	2,171.3900	1.0000		-2,171 *	2,171	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/06/09 S	9,794.0000	1.0000		9,794 *	9,794	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/10/09 B	4,209.6400	1.0000		-4,210 *	4,210	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/12/09 S	7,112.9900	1.0000		7,117 *	7,117	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/16/09 B	13,112.5900	1.0000		-13,113 *	13,113	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/18/09 S	8,478.3000	1.0000		8,478 *	8,478	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/19/09 B	4,250.6600	1.0000		-4,250 *	4,250	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/25/09 B	3,603.7900	1.0000		-3,604 *	3,604	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
11/30/09 S	6,854.3400	1.0000		6,854 *	6,854	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/02/09 S	5,373.0500	1.0000		5,373 *	5,373	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/03/09 B	5,269.0500	1.0000		-5,269 *	5,269	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/06/09 B	4,209.6400	1.0000		-4,210 *	4,210	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/09/09 S	2,429.3600	1.0000		2,429 *	2,429	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/14/09 S	16,350.0000	1.0000		16,350 *	16,350	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/15/09 B	11,298.6300	1.0000		-11,299 *	11,299	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/16/09 S	6,171.0300	1.0000		6,171 *	6,171	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/17/09 B	5,055.4000	1.0000		-5,055 *	5,055	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH8594						
12/21/09 B	4,147.1400	1.0000		-4,147 *	4,147	



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/22/09 B	2,146.3800	1.0000		-2,146 *	2,146	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/23/09 S	10,895.4300	1.0000		10,895 *	10,895	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/29/09 B	11,093.4300	1.0000		-11,094 *	11,094	
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/30/09 S	8,578.6900	1.0000		8,578 *	8,578	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/31/09 S	7,029.0000	1.0000		7,029 *	7,029	0
GRAND TOTAL				860,597	860,597	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594

01/02/09 B	17,3400	1.0000				17
01/05/09 B	137,5000	1.0000				138
01/08/09 B	3,537.6800	1.0000		-3,538 *	3,538	
01/12/09 B	616.6600	1.0000		-617 *	617	
01/13/09 B	1,051.4700	1.0000		-1,051 *	1,051	
01/14/09 B	1,660.6300	1.0000		-1,661 *	1,661	
01/16/09 B	4,342.1400	1.0000		-4,342 *	4,342	
01/22/09 B	11,549.3500	1.0000		-11,549 *	11,549	
01/26/09 B	1,051.4700	1.0000		-1,051 *	1,051	
01/27/09 B	616.6600	1.0000		-617 *	617	



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/02/09 B	9,6500	1.0000	0	-10	10	
02/03/09 B	4,431.1600	1.0000	0	-4,431 *	4,431	
02/05/09 B	11,656.6900	1.0000	0	-11,657 *	11,657	
02/09/09 B	2,121.3700	1.0000	0	-2,121 *	2,121	
02/13/09 B	4,517.9800	1.0000	0	-4,518 *	4,518	
02/24/09 B	11,765.2800	1.0000	0	-11,765 *	11,765	
03/02/09 B	5,013.8000	1.0000	0	-5,014 *	5,014	
03/02/09 B	3,110	1.0000	0	-3	3	
03/04/09 B	6,726.4000	1.0000	0	-6,726 *	6,726	
03/06/09 B	5,635.0800	1.0000	0	-5,635 *	5,635	
03/09/09 B	2,171.3900	1.0000	0	-2,171 *	2,171	
03/13/09 B	4,187.9800	1.0000	0	-4,188 *	4,188	
03/20/09 B	5,357.8000	1.0000	0	-5,358 *	5,358	
03/26/09 B	4,297.1400	1.0000	0	-4,297 *	4,297	
03/31/09 B	5,956.6200	1.0000	0	-5,957 *	5,957	
04/01/09 B	3,8000	1.0000	0	-4	4	
04/02/09 B	11,656.9600	1.0000	0	-11,657 *	11,657	
04/06/09 B	5,455.0700	1.0000	0	-5,455 *	5,455	
04/13/09 B	901.4700	1.0000	0	-901 *	901	
04/17/09 B	2,146.3800	1.0000	0	-2,146 *	2,146	
04/20/09 B	11,469.8700	1.0000	0	-11,470 *	11,470	
04/24/09 B	901.4700	1.0000	0	-901 *	901	
04/30/09 B	9,362.6800	1.0000	0	-9,363 *	9,363	
05/01/09 B	2,9400	1.0000	0	-3	3	
05/08/09 B	9,896.1500	1.0000	0	-9,896 *	9,896	
05/12/09 B	616.6600	1.0000	0	-617 *	617	
05/20/09 B	10,978.6800	1.0000	0	-10,979 *	10,979	
05/21/09 B	13,629.3200	1.0000	0	-13,629 *	13,629	
05/22/09 B	901.4700	1.0000	0	-901 *	901	
05/26/09 B	616.6600	1.0000	0	-617 *	617	
06/01/09 B	4,4000	1.0000	0	-4	4	
06/02/09 B	11,474.8600	1.0000	0	-11,475 *	11,475	
06/05/09 B	4,313.8100	1.0000	0	-4,314 *	4,314	
06/18/09 B	11,326.8800	1.0000	0	-11,325 *	11,325	
06/18/09 B	9,810.7600	1.0000	0	-9,811 *	9,811	
06/30/09 B	5,057.3800	1.0000	0	-5,057 *	5,057	
07/01/09 B	2,6100	1.0000	0	-3	3	
07/06/09 B	4,292.9700	1.0000	0	-4,293 *	4,293	
07/15/09 B	3,139.8100	1.0000	0	-3,139 *	3,139	
07/17/09 B	4,277.9800	1.0000	0	-4,278 *	4,278	
07/20/09 B	901.4700	1.0000	0	-901 *	901	
07/23/09 B	616.6600	1.0000	0	-617 *	617	
07/24/09 B	901.4700	1.0000	0	-901 *	901	
07/27/09 B	616.6600	1.0000	0	-617 *	617	
08/03/09 B	2,0500	1.0000	0	-2	2	
08/04/09 B	4,201.3100	1.0000	0	-4,201 *	4,201	



REPORTABLE TRANSACTIONS SUMMARY SHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7045795

RAILROAD EMPLOYEES HEALTH FSA

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
08/06/09 B	2,130.9900	1.0000		-2,131 *	2,131	
08/07/09 B	5,452.3400	1.0000		-5,452 *	5,452	
08/16/09 B	4,207.9800	1.0000		-4,208 *	4,208	
08/17/09 B	11,371.5400	1.0000		-11,372 *	11,372	
08/27/09 B	901.4700	1.0000		-901 *	901	
08/28/09 B	4,259.6400	1.0000		-4,259 *	4,259	
09/01/09 B	1,170.0000	1.0000		-1	1	
09/02/09 B	1,532.3300	1.0000		-1,532 *	1,532	
09/08/09 B	5,402.3400	1.0000		-5,402 *	5,402	
09/11/09 B	1,036.4800	1.0000		-1,036 *	1,036	
09/13/09 B	11,259.8800	1.0000		-11,260 *	11,260	
09/17/09 B	4,249.6400	1.0000		-4,250 *	4,250	
09/18/09 B	5,465.9700	1.0000		-5,466 *	5,466	
09/22/09 B	11,134.8800	1.0000		-11,135 *	11,135	
09/25/09 B	6,077.7800	1.0000		-6,078 *	6,078	
09/28/09 B	11,504.8800	1.0000		-11,505 *	11,505	
10/01/09 B	1,690.0000	1.0000		-2	2	
10/02/09 B	5,393.2400	1.0000		-5,393 *	5,393	
10/13/09 B	1,718.1300	1.0000		-1,718 *	1,718	
10/15/09 B	11,321.5400	1.0000		-11,322 *	11,322	
10/16/09 B	4,157.9800	1.0000		-4,158 *	4,158	
10/22/09 B	4,128.8200	1.0000		-4,129 *	4,129	
10/26/09 B	5,970.3700	1.0000		-5,970 *	5,970	
10/28/09 B	2,585.3400	1.0000		-2,585 *	2,585	
11/02/09 B	5,304.9600	1.0000		-5,305 *	5,305	
11/02/09 B	3,290.0000	1.0000		-3	3	
11/03/09 B	2,171.3900	1.0000		-2,171 *	2,171	
11/10/09 B	4,209.6400	1.0000		-4,210 *	4,210	
11/16/09 B	13,112.5900	1.0000		-13,113 *	13,113	
11/19/09 B	4,249.6400	1.0000		-4,250 *	4,250	
11/23/09 B	5,603.7900	1.0000		-5,604 *	5,604	
12/01/09 B	3,020.0000	1.0000		-3	3	
12/03/09 B	5,269.0500	1.0000		-5,269 *	5,269	
12/04/09 B	4,209.6400	1.0000		-4,210 *	4,210	
12/15/09 B	11,298.6300	1.0000		-11,299 *	11,299	
12/17/09 B	5,055.6000	1.0000		-5,055 *	5,055	
12/21/09 B	4,147.1400	1.0000		-4,147 *	4,147	
12/22/09 B	2,146.3800	1.0000		-2,146 *	2,146	
12/24/09 B	416.6600	1.0000		-417	417	
12/29/09 B	11,093.6300	1.0000		-11,094 *	11,094	
SUB-TOTAL OF BUYS \$ 96				435,231	435,231	
01/07/09 S		1.0000		2,014 *		2,014
01/09/09 S		1.0000		3		3
01/21/09 S		1.0000		11,758 *		11,758



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7045795

RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/23/09 S	2,095.5800	1.0000		2,094 *	2,094 *	0
01/28/09 S	9,038.4900	1.0000		9,038 *	9,038 *	0
01/30/09 S	6,382.0000	1.0000		6,382 *	6,382 *	0
02/04/09 S	7,746.4300	1.0000		7,746 *	7,746 *	0
02/09/09 S	3.0800	1.0000		3	3	0
02/11/09 S	9,819.1300	1.0000		9,819 *	9,819 *	0
02/18/09 S	6,672.2100	1.0000		6,672 *	6,672 *	0
02/25/09 S	6,974.3700	1.0000		6,974 *	6,974 *	0
02/27/09 S	6,656.5100	1.0000		6,657 *	6,657 *	0
03/09/09 S	1.5700	1.0000		2	2	0
03/11/09 S	15,241.7500	1.0000		15,242 *	15,242 *	0
03/18/09 S	8,211.4000	1.0000		8,211 *	8,211 *	0
03/25/09 S	3,744.3700	1.0000		3,744 *	3,744 *	0
04/01/09 S	11,978.1900	1.0000		11,978 *	11,978 *	0
04/08/09 S	15,331.8600	1.0000		15,331 *	15,331 *	0
04/08/09 S	1.8200	1.0000		2	2	0
04/15/09 S	2,284.4800	1.0000		2,284 *	2,284 *	0
04/22/09 S	8,253.3900	1.0000		8,253 *	8,253 *	0
04/29/09 S	4,001.4900	1.0000		4,001 *	4,001 *	0
05/06/09 S	11,582.2100	1.0000		11,582 *	11,582 *	0
05/08/09 S	1.5800	1.0000		2	2	0
05/15/09 S	10,401.5200	1.0000		10,402 *	10,402 *	0
05/27/09 S	8,744.2200	1.0000		8,744 *	8,744 *	0
05/29/09 S	7,252.5000	1.0000		7,253 *	7,253 *	0
06/03/09 S	13,906.0100	1.0000		13,906 *	13,906 *	0
06/08/09 S	2.6700	1.0000		3	3	0
06/10/09 S	9,704.5600	1.0000		9,705 *	9,705 *	0
06/17/09 S	11,611.2800	1.0000		11,611 *	11,611 *	0
06/24/09 S	5,998.7300	1.0000		5,999 *	5,999 *	0
07/01/09 S	3,818.2200	1.0000		3,818 *	3,818 *	0
07/08/09 S	3,845.5100	1.0000		3,846 *	3,846 *	0
07/08/09 S	2.2300	1.0000		2	2	0
07/22/09 S	4,731.5200	1.0000		4,732 *	4,732 *	0
07/29/09 S	1,354.6600	1.0000		1,355 *	1,355 *	0
07/31/09 S	6,818.8400	1.0000		6,811 *	6,811 *	0
08/05/09 S	9,792.7100	1.0000		9,793 *	9,793 *	0
08/10/09 S	2.6300	1.0000		3	3	0
08/12/09 S	7,129.2300	1.0000		7,120 *	7,120 *	0
08/19/09 S	1,071.1200	1.0000		1,071 *	1,071 *	0
08/26/09 S	9,978.6900	1.0000		9,971 *	9,971 *	0
08/31/09 S	7,290.5800	1.0000		7,291 *	7,291 *	0
09/09/09 S	7,545.9800	1.0000		7,546 *	7,546 *	0
09/09/09 S	2.0600	1.0000		2	2	0
09/16/09 S	5,531.3300	1.0000		5,531 *	5,531 *	0
09/23/09 S	10,722.3500	1.0000		10,722 *	10,722 *	0
09/30/09 S	14,018.8800	1.0000		14,011 *	14,011 *	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7045795

RAILROAD EMPLOYEES HEALTH FSA

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
10/07/09 S	5,490.6100	1.0000	0	5,490 *	5,490	0
10/08/09 S	3.0100	1.0000	0	3	3	0
10/14/09 S	2,645.0400	1.0000	0	2,645 *	2,645	0
10/21/09 S	10,580.7600	1.0000	0	10,581 *	10,581	0
10/30/09 S	7,174.0000	1.0000	0	7,174 *	7,174	0
11/06/09 S	9,794.0000	1.0000	0	9,794 *	9,794	0
11/09/09 S	6.5900	1.0000	0	7	7	0
11/12/09 S	7,116.9900	1.0000	0	7,117 *	7,117	0
11/18/09 S	8,478.3000	1.0000	0	8,478 *	8,478	0
11/30/09 S	6,854.3400	1.0000	0	6,854 *	6,854	0
12/02/09 S	5,373.0500	1.0000	0	5,373 *	5,373	0
12/08/09 S	7.5200	1.0000	0	8	8	0
12/09/09 S	2,429.3600	1.0000	0	2,429 *	2,429	0
12/14/09 S	16,350.0000	1.0000	0	16,350 *	16,350	0
12/16/09 S	6,171.0300	1.0000	0	6,171 *	6,171	0
12/23/09 S	10,895.4500	1.0000	0	10,895 *	10,895	0
12/30/09 S	8,578.4900	1.0000	0	8,578 *	8,578	0
12/31/09 S	7,029.0000	1.0000	0	7,029 *	7,029	0
SUB-TOTAL OF SALES \$ 67				426,816	426,816	0
SUB-TOTAL				861,247	861,247	0
GRAND TOTAL				861,247	861,247	0

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***



REPORTABLE TRANSACTIONS WORKSHEET

ACCOUNT 7045796

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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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FOOTNOTES

- * = SINGLE TRANSACTION IS BX REPORTABLE
- B = BUY TRANSACTION
- S = SELL TRANSACTION
- R = REINVESTMENT TRANSACTION

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

FINANCIAL REPORT
(Together with report of Independent Public Accountants)

December 31, 2009 and 2008

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INDEPENDENT AUDITOR'S REPORT


To the National Carriers' Conference Committee with respect to
The Health Flexible Spending Arrangement Component of
The Railroad Employees National Flexible Benefits Program

We were engaged to audit the accompanying statements of net assets available for benefits and of plan benefit obligations of The Health Flexible Spending Arrangement Component of The Railroad Employees National Flexible Benefits Program (the Plan) as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits and of changes in plan benefit obligations for the year ended December 31, 2009, and the supplemental schedules of assets held for investment purposes as of December 31, 2009 and of reportable transactions exceeding 5% of the Plan assets for the year ended December 31, 2009. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Notes 3 and 5, which was certified by SunTrust Bank, the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the Plan Administrator that the trustee holds the Plan's investment assets and executes investment transactions. As disclosed in Note 5, the Plan Administrator has obtained certifications from the trustee regarding the completeness and accuracy of the investment information provided to the Plan Administrator by the trustee as of and for the year ended December 31, 2009, and as of December 31, 2008.

As further discussed in Note 8, the Plan sponsor elected to terminate the plan effective December 31, 2009. In accordance with accounting principles generally accepted in the United States of America, the Plan has changed its basis of accounting from the ongoing plan basis used in presenting the 2008 financial statements to the liquidation basis used in presenting the 2009 financial statements.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.


Baltimore, Maryland
October 12, 2010

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Statements of Net Assets Available for Benefits
December 31, 2009 and 2008

	2009	2008
ASSETS		
Investments, at fair value	\$ <u>20,057</u>	\$ <u>10,843</u>
Receivables:		
Participants' contributions	52,165	11,360
Accrued interest	<u>2</u>	<u>17</u>
	<u>52,167</u>	<u>11,377</u>
Deposits on hand	<u>6,457</u>	<u>4,000</u>
Amounts due from participating railroads	<u>21,430</u>	<u>39,908</u>
Total assets	<u>100,111</u>	<u>66,128</u>
LIABILITIES		
Accounts payable	263	-
Due to the Dependent Care Assistance Plan	40,716	27,384
Due to participating railroads	<u>8,993</u>	<u>8,516</u>
Total liabilities	<u>49,972</u>	<u>35,900</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 50,139</u>	<u>\$ 30,228</u>

The Notes to Financial Statements are an integral part of these statements.

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2009

ADDITIONS

Investment income:		
Interest income		\$ 40
Less investment expenses		<u>(38)</u>
		<u>2</u>
Participating railroads' contributions		114,143
Participants' contributions		559,289
Participants' COBRA contributions		<u>8,090</u>
		<u>681,522</u>
Total additions		<u>681,524</u>

DEDUCTIONS

Benefits paid to or for participants, beneficiaries and dependents:		
Health claims		<u>558,869</u>
Administrative expenses		<u>102,744</u>
Total deductions		<u>661,613</u>
Net increase (decrease)		19,911
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year		<u>30,228</u>
End of year		<u>\$ 50,139</u>

The Notes to Financial Statements are an integral part of this statement.

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Statements of Plan Benefit Obligations
December 31, 2009 and 2008

	2009	2008
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS		
Health claims payable	<u>\$ 50,139</u>	<u>\$ 30,228</u>

The Notes to Financial Statements are an integral part of these statements.

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Statement of Changes in Plan Benefit Obligations
For the Year Ended December 31, 2009

AMOUNTS CURRENTLY PAYABLE TO OR FOR
PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS

Health claims payable:

Balance at beginning of year	\$ 30,228
Claims reported and approved for payment	578,780
Claims paid	<u>(558,869)</u>
Balance at end of year	<u>\$ 50,139</u>

The Notes to Financial Statements are an integral part of this statement.

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan

The following description of The Health Flexible Spending Arrangement Component of The Railroad Employees National Flexible Benefits Program (the Plan) provides only general information. Participants should refer to the Plan's Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established April 1, 2005 pursuant to collective-bargaining. The Plan is administered by the National Carriers' Conference Committee and is subject to the provisions of the Railway Labor Act, as amended, and the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Benefits

The Plan will reimburse a participant for eligible health care expenses incurred during the calendar year for which the participant has not been previously reimbursed and will not seek reimbursement elsewhere. The reimbursement is limited to the participant's annual election for Health Flexible Spending Arrangement (FSA) benefits.

Eligibility

Upon satisfying the eligibility and coverage requirements, as outlined in the Plan's Summary Plan Description, a prospective participant must make an annual election to participate in the Plan.

Participant Accounts

An individual account is maintained for each participant of the Plan. This account is credited for contributions provided by the participant and charged for all reimbursements made to the participant during the Plan year.

Regardless of the amount actually credited to a participant's account, the amount available to the participant at any time within a period of coverage shall equal the total annual Health FSA benefit election reduced by any prior reimbursements to the participant in the same period of coverage.

Experience Gains

If the Plan has an experience gain for the Plan year (the total of all amounts remitted to the Plan for the year plus earnings on such amounts exceeds the total amount of all reimbursements for health care expenses for the Plan year), then such gain shall

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan (continued)

be used to defray reasonable administrative costs of the Plan. Any remaining gain shall remain in the Plan to defray reasonable administrative costs of the Plan for subsequent years or, at the Plan Sponsor's discretion, may be distributed in any manner permitted by the Code and ERISA.

Vesting

Participants are immediately vested in their account. (See additional disclosure related to forfeitures)

Payment of Benefits

Benefits will be paid for eligible health care expenses submitted by a Plan participant and received by the Plan Administrator no later than March 31st following the close of the Plan year.

Any benefit check sent to a participant that is not cashed within ninety (90) days of the date on which it is issued shall be forfeited, and the participant shall have no further right to receive reimbursement for the health care expenses for which such benefit check was issued, unless, within one (1) year from the date the check was issued, the participant demonstrates to the Plan Administrator's satisfaction that the check was not received.

Forfeitures

Any balance remaining in the participant's account as of March 31st for the preceding Plan year, December 31st, will be forfeited by the participant and will remain in the Plan to defray reasonable administrative costs.

Period of Coverage

In general, the period of coverage for a participant shall commence on January 1st and terminate on December 31st of the Plan year. However, in the case where a participant ceases to remain eligible to participate in the Plan, the period of coverage will terminate on the date on which participant's eligibility terminates.

Funding

The Plan is funded through participant contributions. If the Plan experiences a shortfall, the Plan will either borrow the funds necessary to pay claims or require the participating employers to make supplemental contributions to cover the shortage.

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan (continued)

Tax status

The Trust established pursuant to the Plan to hold the Plan's assets is qualified pursuant to Section 501(c)(9) of the Internal Revenue Code and, accordingly, the Trust's net investment income is exempt from income taxation. The Plan has obtained a favorable tax determination letter from the Internal Revenue Service, and the Plan Administrator believes that the Plan, as amended, continues to qualify and to operate as designed.

Note 2. Significant Accounting Policies

Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America except that benefit payments are recorded when paid.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, benefit obligations and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

New Accounting Pronouncements

In 2009, FASB Staff Position (FSP) 157-4, *Determining Fair Value When the Volume and Level of Activity for the Asset or Liability Have Significantly Decreased and Identifying Transactions That Are Not Orderly*, was issued and later codified into the Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurements and Disclosures* (originally issued as FASB Statement No. 157, *Fair Value Measurements*), which expanded disclosures and required that major categories for debt and equity securities in the fair value hierarchy table be determined on the basis of the nature and risks of the investments. This guidance was adopted by the Plan for the year ended December 31, 2009. The adoption did not have a material impact on the Plan's financial statements.

In September 2009, the FASB issued Accounting Standards Update (ASU) No. 2009-12, *Fair Value Measurements and Disclosures (Topic 820)—Investments in Certain Entities that Calculate Net Asset Value per Share (or Its Equivalent)* (ASU

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (continued)

No. 2009-12). ASU No. 2009-12 expands the required disclosures for certain investments with a reported net asset value (NAV). ASU No. 2009-12 permits, as a practical expedient, an entity holding investments in certain entities that calculate net asset value per share or its equivalent for which the fair value is not readily determinable, to measure the fair value of such investments on the basis of that net asset value per share or its equivalent without adjustment. ASU No. 2009-12 requires enhanced disclosures about the nature and risks of investments within its scope. Such disclosures include the nature of any restrictions on an investor's ability to redeem its investments at the measurement date, any unfunded commitments, and the investment strategies of the investee. This guidance is effective for periods ending after December 15, 2009. The adoption did not have a material impact on the Plan's financial statements.

In January 2010, the FASB issued ASU No. 2010-06, *Fair Value Measurements and Disclosures* (ASU No. 2010-06), which amends ASC 820, adding new disclosure requirements for Levels 1 and 2, separate disclosures of purchases, sales, issuances, and settlements relating to Level 3 measurements and clarification of existing fair value disclosures. ASU No. 2010-06 is effective for periods beginning after December 15, 2009, except for the requirement to provide Level 3 activity of purchases, sales, issuances, and settlements on a gross basis, which will be effective for fiscal years beginning after December 15, 2010. The Plan is currently evaluating the impact ASU No. 2010-06 will have on its financial statements.

Valuation of investments and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

Fair value of financial instruments

The Plan administrator believes the carrying value of financial instruments, as stated in the financial statements, approximates their fair value.

Participant contributions and contributions receivable

Employee contributions are remitted to the Plan on at least a monthly basis in

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (continued)

accordance with the participant's annual Health FSA benefit election. Employee contributions are recognized as revenue in the period in which the compensated service giving rise to the contribution is rendered.

Participants' COBRA contributions

A participant, who experiences a qualifying event, as defined by Federal COBRA guidelines, may self-pay to continue coverage in the Plan for a limited period of time. Participants' COBRA contributions are recognized when due and payable.

Allowance for doubtful accounts

The Plan utilizes the allowance method to account for uncollectible receivables. Unless otherwise noted, an allowance for doubtful accounts for the Plan's receivable balances is not considered necessary as probable uncollectible amounts have been determined by the Plan Administrator not to be significant to the financial statements.

Amounts due from participating railroads

The amounts due from participating railroads represent supplemental contributions required by the participating railroads to cover the shortfall in the Plan. These contributions are paid into the Plan as cash is needed to fund the obligations as they come due and are payable. (See Note 1 for additional disclosure related to funding and Note 8 for Plan termination.)

Due to the Dependent Care Assistance Plan

The amounts due to the Dependent Care Assistance Plan (DCAP) represent contributions that were improperly deposited into the Plan during 2009 and 2008 by a participating railroad.

Subsequent Events

The Plan has evaluated subsequent events through October 12, 2010 the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 3. Investments

Investments are held by a bank administered trust fund. The following table represents the fair value of those investments as of December 31, 2009 and 2008. Investments that represent 5% or more of the Plan's net assets are separately identified.

	2009	2008
Investments at estimated fair value:		
Money market fund - SunTrust STI Classic Fund	<u>\$ 20,057</u>	<u>\$ 10,843</u>

Note 4. Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2

Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (continued)

Level 3

Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Money Market Fund – shares of a money market portfolio are considered cash equivalents and are valued at their carrying amount due to their short-term nature.

The method described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the report date.

As of December 31, 2009, and 2008, all of the Plan's investment assets have been determined by management of the Plan to be level 1.

Note 5. Information Certified by the Plan's Trustee and the Plan Administrator

The following information included in the financial statements and supplemental schedules was provided and certified by the Trustee, SunTrust Bank, and the Plan Administrator as complete and accurate.

- Investments
- Accrued interest
- Investment income
- Schedule of assets held for investment purposes
- Schedule of reportable transactions

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

NOTES TO FINANCIAL STATEMENTS

Note 6. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying 2009 and 2008 financial statements to the Form 5500.

	2009	2008
Net assets available for benefits as reported within the financial statements	\$ 50,139	\$ 30,228
Benefit obligations currently payable	<u>(50,139)</u>	<u>(30,228)</u>
Net assets available for benefits as reported within the Form 5500	<u>\$ -</u>	<u>\$ -</u>

The following is a reconciliation of benefits paid to participants per the financial statements to the Form 5500 for the year ended December 31, 2009.

	2009
Benefits paid to participants as reported within the financial statements	\$ 558,869
Add: Amounts payable at end of year	50,139
Less: Amounts payable at beginning of year	<u>(30,228)</u>
Benefits paid to participants as reported within the Form 5500	<u>\$ 578,780</u>

Amounts currently payable to or for participants are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to December 31st but not yet paid as of that date.

Note 7. Risks and Uncertainties

The Plan invests in money market funds with SunTrust. These investments are exposed to credit risk. Due to the level of risk associated with these investments given the current economic condition and uncertainty in the market place, it is at least reasonably possible that changes in the value of these investments may occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits and changes in net assets available for benefits.

NOTES TO FINANCIAL STATEMENTS

Note 8. Plan Termination

A resolution to terminate the Plan was adopted by the Plan Sponsor during the 2009 Plan year and became effective at the close of business on December 31, 2009. Benefits continued to be reimbursed by the Plan for eligible health care expenses submitted by Plan participants and received by the Plan Administrator through March 31, 2010. The financial statements include an obligation due from the participating railroads that represents the estimated deficit required to be funded to satisfy all Plan obligations.

SUPPLEMENTAL SCHEDULES

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Schedule of Assets Held for Investment Purposes
December 31, 2009

Schedule H Item 4(i) – Schedule of Assets Held for Investment Purposes
EIN: 74-3139935
Plan Number: 511

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Or Similar Party</u>	Description of Investment Including Maturity Date, Rate of Interest, <u>Collateral, Par or Maturity</u>	<u>Cost</u>	Current <u>Value</u>
	Cash and cash equivalents			
*	SunTrust Bank Account 70-04-102-7045795	Money market fund (STI Classic FD-Instl. Cash)	<u>\$ 20,057</u>	<u>\$ 20,057</u>

* Known party-in-interest to the Plan.

THE HEALTH FLEXIBLE SPENDING ARRANGEMENT COMPONENT OF
THE RAILROAD EMPLOYEES NATIONAL FLEXIBLE BENEFITS PROGRAM

Schedule of Reportable Transactions
Exceeding 5% of the Plan Assets
For the Year Ended December 31, 2009

Schedule H Item 4(j) – Schedule of Reportable Transactions
EIN: 74-3139935
Plan Number: 511

(a)	(b)	(c)	(d)	(g)	(i)
<u>Identity of Party Involved</u>	<u>Description of Assets</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Asset Cost</u>	<u>Current Value</u>
SunTrust Bank Account 70-04-102-7045795	(See attached schedule as prepared and reported by SunTrust Bank)				



REPORTABLE TRANSACTIONS WORKSHEET

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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAID VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/07/09 S	2,014.3900	1.0000		2,014 *	2,014	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/08/09 B	3,537.6800	1.0000		-3,538 *	3,538	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/12/09 B	616.6600	1.0000		-617 *	617	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/13/09 B	1,051.4700	1.0000		-1,051 *	1,051	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/14/09 B	1,660.6300	1.0000		-1,661 *	1,661	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/16/09 B	4,342.1400	1.0000		-4,342 *	4,342	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/21/09 S	11,758.1300	1.0000		11,758 *	11,758	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/22/09 B	11,549.3500	1.0000		-11,549 *	11,549	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/23/09 S	2,093.5800	1.0000		2,094 *	2,094	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/26/09 B	1,051.4700	1.0000		-1,051 *	1,051	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/27/09 B	616.6600	1.0000		-617 *	617	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/28/09 S	9,038.4900	1.0000		9,038 *	9,038	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
01/30/09 S	6,382.0000	1.0000		6,382 *	6,382	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/03/09 B	4,431.1600	1.0000		-4,431 *	4,431	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/04/09 S	7,746.4300	1.0000		7,746 *	7,746	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/05/09 B	11,656.6900	1.0000		-11,657 *	11,657	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/09/09 B	2,121.3700	1.0000		-2,121 *	2,121	

BEGINNING MARKET VALUE 10,859.48
 COMPARATIVE VALUE (5%) 542.97

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE



REPORTABLE TRANSACTIONS WORKSHEET

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RAILROAD EMPLOYEES HEALTH FSA

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DATE BOUGHT/SOLD	SHARES PAIR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/11/09 S	9,819.1300	1.0000		9,819 *	9,819	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/13/09 B	4,517.9800	1.0000		-4,518 *	4,518	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/18/09 S	6,672.2100	1.0000		6,672 *	6,672	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/24/09 B	11,765.2800	1.0000		-11,765 *	11,765	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/25/09 S	6,974.3700	1.0000		6,974 *	6,974	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
02/27/09 S	6,656.5100	1.0000		6,657 *	6,657	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/02/09 B	5,013.8000	1.0000		-5,014 *	5,014	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/04/09 B	6,726.4000	1.0000		-6,726 *	6,726	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/06/09 B	5,635.0800	1.0000		-5,635 *	5,635	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/09/09 B	2,171.3900	1.0000		-2,171 *	2,171	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/11/09 S	15,241.7500	1.0000		15,242 *	15,242	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/13/09 B	4,157.9800	1.0000		-4,158 *	4,158	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/18/09 S	8,211.6000	1.0000		8,211 *	8,211	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/20/09 B	5,357.8000	1.0000		-5,358 *	5,358	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/25/09 S	3,744.3700	1.0000		3,744 *	3,744	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/26/09 B	4,297.1400	1.0000		-4,297 *	4,297	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
03/31/09 B	5,956.6200	1.0000		-5,957 *	5,957	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/01/09 S	11,978.1900	1.0000		11,978 *	11,978	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/02/09 B	11,656.9600	1.0000		-11,657 *	11,657	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/06/09 B	5,455.0700	1.0000		-5,455 *	5,455	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/09/09 S	15,331.0600	1.0000		15,331 *	15,331	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/13/09 B	901.4700	1.0000		-901 *	901	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/15/09 S	2,284.4600	1.0000		2,284 *	2,284	0



REPORTABLE TRANSACTIONS WORKSHEET

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RAILROAD EMPLOYEES HEALTH FSA

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DATE BOUGHT/ SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/17/09 B	2,146.3800	1.0000		-2,146 *	2,146	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/20/09 B	11,470.8700	1.0000		-11,470 *	11,470	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/22/09 S	8,253.3900	1.0000		8,253 *	8,253	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/24/09 B	901.4700	1.0000		-901 *	901	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/29/09 S	4,001.6900	1.0000		4,001 *	4,001	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
04/30/09 B	9,363.6000	1.0000		-9,363 *	9,363	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/06/09 S	11,582.2100	1.0000		11,582 *	11,582	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/08/09 B	9,896.1500	1.0000		-9,896 *	9,896	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/12/09 B	616.6600	1.0000		-617 *	617	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/13/09 S	10,401.5200	1.0000		10,402 *	10,402	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/20/09 B	10,978.6800	1.0000		-10,979 *	10,979	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/21/09 B	13,629.3200	1.0000		-13,629 *	13,629	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/22/09 B	901.4700	1.0000		-901 *	901	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/26/09 B	616.6600	1.0000		-617 *	617	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/27/09 S	8,744.2200	1.0000		8,744 *	8,744	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
05/29/09 S	7,253.5000	1.0000		7,253 *	7,253	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/02/09 B	11,474.8600	1.0000		-11,475 *	11,475	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/03/09 S	13,906.0100	1.0000		13,906 *	13,906	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/05/09 B	4,313.8100	1.0000		-4,314 *	4,314	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/10/09 S	9,704.5600	1.0000		9,705 *	9,705	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/15/09 B	11,324.8800	1.0000		-11,325 *	11,325	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/17/09 S	11,611.2800	1.0000		11,611 *	11,611	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
06/18/09 B	9,810.7600	1.0000		-9,811 *	9,811	



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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/24/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 5,998.7300	1.0000	0	5,999 *	5,999	0
06/30/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 5,057.3800	1.0000	0	-5,057 *	5,057	0
07/01/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 3,818.2200	1.0000	0	3,818 *	3,818	0
07/06/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 4,292.9700	1.0000	0	-4,293 *	4,293	0
07/08/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 3,845.5100	1.0000	0	3,846 *	3,846	0
07/15/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 3,138.8100	1.0000	0	-3,139 *	3,139	0
07/17/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 4,277.9800	1.0000	0	-4,278 *	4,278	0
07/20/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 901.4700	1.0000	0	-901 *	901	0
07/22/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 4,731.5200	1.0000	0	4,732 *	4,732	0
07/23/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 616.6600	1.0000	0	-617 *	617	0
07/24/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 901.4700	1.0000	0	-901 *	901	0
07/27/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 616.6600	1.0000	0	-617 *	617	0
07/29/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 1,354.6600	1.0000	0	1,355 *	1,355	0
07/31/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 6,810.8400	1.0000	0	6,811 *	6,811	0
08/04/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 4,201.3100	1.0000	0	-4,201 *	4,201	0
08/05/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 9,792.7100	1.0000	0	9,793 *	9,793	0
08/06/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 2,131.9900	1.0000	0	-2,131 *	2,131	0
08/07/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 5,452.3400	1.0000	0	-5,452 *	5,452	0
08/12/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 7,120.2300	1.0000	0	7,120 *	7,120	0
08/14/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 4,207.9800	1.0000	0	-4,208 *	4,208	0
08/17/09 B	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 11,371.5400	1.0000	0	-11,372 *	11,372	0
08/19/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 1,071.1200	1.0000	0	1,071 *	1,071	0
08/26/09 S	ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594 9,970.6900	1.0000	0	9,971 *	9,971	0



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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/27/09 B	901.4700	1.0000	0	-901 *	901	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/28/09 B	4,249.6400	1.0000	0	-4,250 *	4,250	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
08/31/09 S	7,290.5000	1.0000	0	7,291 *	7,291	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/02/09 B	1,532.3300	1.0000	0	-1,532 *	1,532	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/08/09 B	5,402.3400	1.0000	0	-5,402 *	5,402	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/09/09 S	7,545.9000	1.0000	0	7,546 *	7,546	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/11/09 B	1,036.4800	1.0000	0	-1,036 *	1,036	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/15/09 B	11,259.8800	1.0000	0	-11,260 *	11,260	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/16/09 S	5,531.3300	1.0000	0	5,531 *	5,531	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/17/09 B	4,249.6400	1.0000	0	-4,250 *	4,250	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/18/09 B	5,465.9700	1.0000	0	-5,466 *	5,466	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/22/09 B	11,134.8800	1.0000	0	-11,135 *	11,135	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/23/09 S	10,722.3500	1.0000	0	10,722 *	10,722	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/25/09 B	6,077.7800	1.0000	0	-6,078 *	6,078	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/28/09 B	11,304.8800	1.0000	0	-11,305 *	11,305	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
09/30/09 S	14,010.8800	1.0000	0	14,011 *	14,011	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/02/09 B	5,393.2400	1.0000	0	-5,393 *	5,393	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/07/09 S	5,490.4100	1.0000	0	5,490 *	5,490	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/13/09 B	1,718.1300	1.0000	0	-1,718 *	1,718	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/14/09 S	2,645.0400	1.0000	0	2,645 *	2,645	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/15/09 B	11,321.5400	1.0000	0	-11,322 *	11,322	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/16/09 B	4,157.9800	1.0000	0	-4,158 *	4,158	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/21/09 S	10,580.7600	1.0000	0	10,581 *	10,581	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/22/09 B	4,128.8200	1.0000	0	-4,129 *	4,129	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/26/09 B	5,970.3700	1.0000	0	-5,970 *	5,970	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/28/09 B	2,585.3600	1.0000	0	-2,585 *	2,585	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
10/30/09 S	7,174.0000	1.0000	0	7,174 *	7,174	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/02/09 B	5,304.9600	1.0000	0	-5,305 *	5,305	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/03/09 B	2,171.5900	1.0000	0	-2,171 *	2,171	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/04/09 S	9,794.0000	1.0000	0	9,794 *	9,794	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/10/09 B	4,209.6400	1.0000	0	-4,210 *	4,210	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/12/09 S	7,117.9900	1.0000	0	7,117 *	7,117	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/16/09 B	13,112.5900	1.0000	0	-13,113 *	13,113	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/18/09 S	8,478.3000	1.0000	0	8,478 *	8,478	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/19/09 B	4,249.6600	1.0000	0	-4,250 *	4,250	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/25/09 B	3,603.7900	1.0000	0	-3,604 *	3,604	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
11/30/09 S	6,854.3400	1.0000	0	6,854 *	6,854	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/02/09 S	5,373.0500	1.0000	0	5,373 *	5,373	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/03/09 B	5,269.0500	1.0000	0	-5,269 *	5,269	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/04/09 B	4,209.6400	1.0000	0	-4,210 *	4,210	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/09/09 S	2,429.5600	1.0000	0	2,429 *	2,429	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/14/09 S	16,350.0000	1.0000	0	16,350 *	16,350	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/15/09 B	11,299.6300	1.0000	0	-11,299 *	11,299	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/16/09 S	6,171.0300	1.0000	0	6,171 *	6,171	0
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/17/09 B	5,055.4000	1.0000	0	-5,055 *	5,055	
ISSUE: 76628T264 - RIDGEWORTH FD-INSTL CASH MGMT MH#594						
12/21/09 B	4,147.1400	1.0000	0	-4,147 *	4,147	



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/22/09 B	2,146.3800	1.0000	0	-2,146 *	2,146	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/23/09 S	10,895.8300	1.0000	0	10,895 *	10,895	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/29/09 B	11,093.6300	1.0000	0	-11,094 *	11,094	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/30/09 S	8,578.6900	1.0000	0	8,578 *	8,578	0
ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594						
12/31/09 S	7,029.0000	1.0000	0	7,029 *	7,029	0
GRAND TOTAL				860,597	860,597	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 76628T264 - RIDGEMORTH FD-INSTL CASH MGMT MH#594

01/02/09 B	17,3400	1.0000	0	-17	17	
01/05/09 B	137,5000	1.0000	0	-138	138	
01/08/09 B	3,537.6800	1.0000	0	-3,538 *	3,538	
01/12/09 B	616.6600	1.0000	0	-617 *	617	
01/13/09 B	1,051.4700	1.0000	0	-1,051 *	1,051	
01/14/09 B	1,660.6300	1.0000	0	-1,661 *	1,661	
01/16/09 B	4,342.1400	1.0000	0	-4,342 *	4,342	
01/22/09 B	11,549.3500	1.0000	0	-11,549 *	11,549	
01/26/09 B	1,051.4700	1.0000	0	-1,051 *	1,051	
01/27/09 B	616.6600	1.0000	0	-617 *	617	



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/02/09 B	9.6500	1.0000	0	-10	10	
02/03/09 B	4,431.1600	1.0000	0	-4,431 *	4,431	
02/05/09 B	11,656.6900	1.0000	0	-11,657 *	11,657	
02/09/09 B	2,121.3700	1.0000	0	-2,121 *	2,121	
02/13/09 B	4,517.9800	1.0000	0	-4,518 *	4,518	
02/24/09 B	11,765.2800	1.0000	0	-11,765 *	11,765	
03/02/09 B	5,013.8800	1.0000	0	-5,014 *	5,014	
03/02/09 B	3.1100	1.0000	0	-3	3	
03/04/09 B	6,726.4000	1.0000	0	-6,726 *	6,726	
03/06/09 B	5,635.0800	1.0000	0	-5,635 *	5,635	
03/09/09 B	2,171.3300	1.0000	0	-2,171 *	2,171	
03/13/09 B	4,157.9800	1.0000	0	-4,158 *	4,158	
03/20/09 B	5,357.8000	1.0000	0	-5,358 *	5,358	
03/26/09 B	4,297.1400	1.0000	0	-4,297 *	4,297	
03/31/09 B	5,956.6200	1.0000	0	-5,957 *	5,957	
04/01/09 B	3.8000	1.0000	0	-4	4	
04/02/09 B	11,656.9600	1.0000	0	-11,657 *	11,657	
04/06/09 B	5,455.0700	1.0000	0	-5,455 *	5,455	
04/13/09 B	901.4700	1.0000	0	-901 *	901	
04/17/09 B	2,146.3800	1.0000	0	-2,146 *	2,146	
04/20/09 B	11,469.8700	1.0000	0	-11,470 *	11,470	
04/24/09 B	901.4700	1.0000	0	-901 *	901	
04/30/09 B	9,362.6900	1.0000	0	-9,363 *	9,363	
05/01/09 B	2.9400	1.0000	0	-3	3	
05/08/09 B	9,896.1500	1.0000	0	-9,896 *	9,896	
05/12/09 B	616.6600	1.0000	0	-617 *	617	
05/20/09 B	10,978.6800	1.0000	0	-10,979 *	10,979	
05/21/09 B	13,629.3200	1.0000	0	-13,629 *	13,629	
05/22/09 B	901.4700	1.0000	0	-901 *	901	
05/26/09 B	616.6600	1.0000	0	-617 *	617	
06/01/09 B	4.4000	1.0000	0	-4	4	
06/02/09 B	11,474.8600	1.0000	0	-11,475 *	11,475	
06/05/09 B	4,313.8100	1.0000	0	-4,314 *	4,314	
06/15/09 B	11,324.8800	1.0000	0	-11,325 *	11,325	
06/18/09 B	9,810.7600	1.0000	0	-9,811 *	9,811	
06/30/09 B	5,057.5800	1.0000	0	-5,057 *	5,057	
07/01/09 B	2.6100	1.0000	0	-3	3	
07/06/09 B	4,292.9700	1.0000	0	-4,293 *	4,293	
07/15/09 B	3,138.8100	1.0000	0	-3,139 *	3,139	
07/17/09 B	4,277.9800	1.0000	0	-4,278 *	4,278	
07/20/09 B	901.4700	1.0000	0	-901 *	901	
07/23/09 B	616.6600	1.0000	0	-617 *	617	
07/24/09 B	901.4700	1.0000	0	-901 *	901	
07/27/09 B	616.6600	1.0000	0	-617 *	617	
08/03/09 B	2.0300	1.0000	0	-2	2	
08/04/09 B	4,201.3100	1.0000	0	-4,201 *	4,201	



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
08/06/09 B	2,130.9900	1.0000	0	-2,131 *	2,131	
08/07/09 B	5,452.3400	1.0000	0	-5,452 *	5,452	
08/14/09 B	4,207.9800	1.0000	0	-4,208 *	4,208	
08/17/09 B	11,371.5400	1.0000	0	-11,372 *	11,372	
08/27/09 B	901.4700	1.0000	0	-901 *	901	
08/28/09 B	4,249.6400	1.0000	0	-4,250 *	4,250	
09/01/09 B	1,1700	1.0000	0	-1	1	
09/02/09 B	1,532.3300	1.0000	0	-1,532 *	1,532	
09/08/09 B	5,402.3400	1.0000	0	-5,402 *	5,402	
09/11/09 B	1,036.4800	1.0000	0	-1,036 *	1,036	
09/15/09 B	11,259.8800	1.0000	0	-11,260 *	11,260	
09/17/09 B	4,249.6400	1.0000	0	-4,250 *	4,250	
09/18/09 B	5,465.9700	1.0000	0	-5,466 *	5,466	
09/22/09 B	11,136.8800	1.0000	0	-11,135 *	11,135	
09/25/09 B	6,077.7800	1.0000	0	-6,078 *	6,078	
09/28/09 B	11,304.8800	1.0000	0	-11,305 *	11,305	
10/01/09 B	1,6900	1.0000	0	-2	2	
10/02/09 B	5,393.2400	1.0000	0	-5,393 *	5,393	
10/13/09 B	1,718.1300	1.0000	0	-1,718 *	1,718	
10/15/09 B	11,321.5400	1.0000	0	-11,322 *	11,322	
10/16/09 B	4,157.9800	1.0000	0	-4,158 *	4,158	
10/22/09 B	4,128.8200	1.0000	0	-4,129 *	4,129	
10/26/09 B	5,970.3700	1.0000	0	-5,970 *	5,970	
10/28/09 B	2,585.3400	1.0000	0	-2,585 *	2,585	
11/02/09 B	5,304.9600	1.0000	0	-5,305 *	5,305	
11/02/09 B	3,2900	1.0000	0	-3	3	
11/03/09 B	2,171.3900	1.0000	0	-2,171 *	2,171	
11/10/09 B	4,209.6400	1.0000	0	-4,210 *	4,210	
11/16/09 B	13,112.5900	1.0000	0	-13,113 *	13,113	
11/19/09 B	4,249.6400	1.0000	0	-4,250 *	4,250	
11/25/09 B	3,603.7900	1.0000	0	-3,604 *	3,604	
12/01/09 B	3,8200	1.0000	0	-3	3	
12/03/09 B	5,269.0500	1.0000	0	-5,269 *	5,269	
12/06/09 B	4,209.6600	1.0000	0	-4,210 *	4,210	
12/15/09 B	11,298.6300	1.0000	0	-11,299 *	11,299	
12/17/09 B	5,055.4000	1.0000	0	-5,055 *	5,055	
12/21/09 B	4,147.1400	1.0000	0	-4,147 *	4,147	
12/22/09 B	2,146.3800	1.0000	0	-2,146 *	2,146	
12/26/09 B	416.6600	1.0000	0	-417	417	
12/29/09 B	11,093.6300	1.0000	0	-11,094 *	11,094	
SUB-TOTAL OF BUYS \$ 96				635,231	635,231	
01/07/09 S	2,014.3900	1.0000	0	2,014 *	2,014	0
01/09/09 S	3,3000	1.0000	0	3	3	0
01/21/09 S	11,758.1300	1.0000	0	11,758 *	11,758	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/23/09 S	2,093.5600	1.0000		2,094 *	2,094	0
01/28/09 S	9,036.4900	1.0000		9,038 *	9,038	0
01/30/09 S	6,382.0000	1.0000		6,382 *	6,382	0
02/04/09 S	7,746.4300	1.0000		7,746 *	7,746	0
02/09/09 S	3,0800	1.0000		\$	3	0
02/11/09 S	9,819.1300	1.0000		9,819 *	9,819	0
02/18/09 S	6,672.2100	1.0000		6,672 *	6,672	0
02/25/09 S	6,974.3700	1.0000		6,974 *	6,974	0
02/27/09 S	6,656.5100	1.0000		6,657 *	6,657	0
03/09/09 S	1,5700	1.0000		2	2	0
03/11/09 S	15,241.7500	1.0000		15,242 *	15,242	0
03/18/09 S	8,211.4000	1.0000		8,211 *	8,211	0
03/25/09 S	3,744.3700	1.0000		3,744 *	3,744	0
04/01/09 S	11,978.1900	1.0000		11,978 *	11,978	0
04/08/09 S	15,331.0600	1.0000		15,331 *	15,331	0
04/08/09 S	1,8200	1.0000		2	2	0
04/15/09 S	2,284.6800	1.0000		2,284 *	2,284	0
04/22/09 S	8,253.3900	1.0000		8,253 *	8,253	0
04/29/09 S	4,001.4900	1.0000		4,001 *	4,001	0
05/06/09 S	11,582.2100	1.0000		11,582 *	11,582	0
05/08/09 S	1,5800	1.0000		2	2	0
05/13/09 S	10,401.5200	1.0000		10,402 *	10,402	0
05/27/09 S	8,744.2200	1.0000		8,744 *	8,744	0
05/29/09 S	7,252.5000	1.0000		7,253 *	7,253	0
06/03/09 S	13,906.0100	1.0000		13,906 *	13,906	0
06/08/09 S	2,6700	1.0000		3	3	0
06/10/09 S	9,704.5600	1.0000		9,705 *	9,705	0
06/17/09 S	11,611.2600	1.0000		11,611 *	11,611	0
06/24/09 S	5,998.7300	1.0000		5,999 *	5,999	0
07/01/09 S	3,818.2200	1.0000		3,818 *	3,818	0
07/08/09 S	3,845.5100	1.0000		3,846 *	3,846	0
07/08/09 S	2,2300	1.0000		2	2	0
07/22/09 S	4,731.5200	1.0000		4,732 *	4,732	0
07/29/09 S	1,354.6600	1.0000		1,355 *	1,355	0
07/31/09 S	6,818.8400	1.0000		6,811 *	6,811	0
08/03/09 S	9,792.7100	1.0000		9,793 *	9,793	0
08/10/09 S	2,6300	1.0000		3	3	0
08/12/09 S	7,120.2300	1.0000		7,120 *	7,120	0
08/19/09 S	1,071.1200	1.0000		1,071 *	1,071	0
08/26/09 S	9,978.6900	1.0000		9,971 *	9,971	0
08/31/09 S	7,290.5000	1.0000		7,291 *	7,291	0
09/09/09 S	7,545.9000	1.0000		7,546 *	7,546	0
09/09/09 S	2,0600	1.0000		2	2	0
09/16/09 S	5,531.3300	1.0000		5,531 *	5,531	0
09/23/09 S	10,722.5500	1.0000		10,722 *	10,722	0
09/30/09 S	14,010.8800	1.0000		14,011 *	14,011	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/09 THROUGH 12/31/09

ACCOUNT 7045795

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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
10/07/09 S	5,490.4100	1.0000	0	5,490 *	5,490	0
10/08/09 S	3.0100	1.0000	0	3	3	0
10/16/09 S	2,645.0400	1.0000	0	2,645 *	2,645	0
10/21/09 S	10,580.7600	1.0000	0	10,581 *	10,581	0
10/30/09 S	7,174.0000	1.0000	0	7,174 *	7,174	0
11/06/09 S	9,794.0000	1.0000	0	9,794 *	9,794	0
11/09/09 S	6.5900	1.0000	0	7	7	0
11/12/09 S	7,116.9900	1.0000	0	7,117 *	7,117	0
11/18/09 S	8,478.3000	1.0000	0	8,478 *	8,478	0
11/30/09 S	6,854.3400	1.0000	0	6,854 *	6,854	0
12/02/09 S	5,373.0500	1.0000	0	5,373 *	5,373	0
12/08/09 S	7.5200	1.0000	0	8	8	0
12/09/09 S	2,429.5600	1.0000	0	2,429 *	2,429	0
12/14/09 S	16,350.0000	1.0000	0	16,350 *	16,350	0
12/16/09 S	6,171.0300	1.0000	0	6,171 *	6,171	0
12/23/09 S	10,895.4300	1.0000	0	10,895 *	10,895	0
12/30/09 S	8,578.4900	1.0000	0	8,578 *	8,578	0
12/31/09 S	7,029.0000	1.0000	0	7,029 *	7,029	0
SUB-TOTAL OF SALES # 67				426,016	426,016	0
SUB-TOTAL				861,247	861,247	0
GRAND TOTAL				861,247	861,247	0

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***



REPORTABLE TRANSACTIONS WORKSHEET

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ACCOUNT 7045795

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RAILROAD EMPLOYEES HEALTH FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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FOOTNOTES

- * = SINGLE TRANSACTION IS 5% REPORTABLE
- B = BUY TRANSACTION
- S = SELL TRANSACTION
- R = REINVESTMENT TRANSACTION