Alaska PERS/TRS Defined Contribution Retirement Plan

Investment Options

Historical Average Annual Total Rates of Return *for the month ending December 31, 2008.*

Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future investment results. For current performance data to the most recent month-end, please visit ***www.state.ak.us/drb.*** *The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.*

Please consider the investment objectives, risks, fees, and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses (for the Brandes Inst'l Int'l Equity Fund and the State Street Inst Treasury Money Market Fund) and Investment Option Detail Sheets (for the remaining investment options). Prospectuses and Investment Option Detail Sheets can be obtained on the Division's Website at ***www.state.ak.us/drb****, from your registered representative, or from the Division of Retirement and Benefits at 1-907-465-4460 or toll-free at 1-800-821-2251. Read them carefully before investing.*

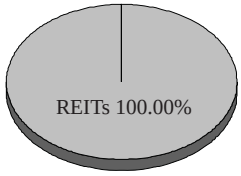
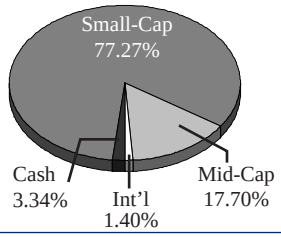
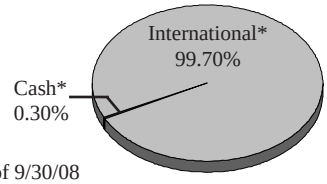
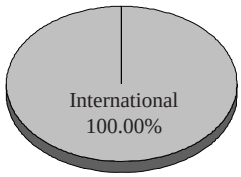
An investment in a money market trust or fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Fund.

Investment Option	Annual Invest. Mgmt. Fees	Quarter 10/1/08 to 12/31/08	1 Year	3 Years	5 Years	10 Years or Since Inception[10]	Inception Date
U.S Real Estate Investment Trust Index [1,2]	**0.17%[11]**	**-39.76%**	**n/a**	**n/a**	**n/a**	**-39.76%**	**09/22/08**
DJ Wilshire REIT F/F Custom Index	n/a	-39.95	n/a	n/a	n/a	-39.95	
T. Rowe Price Small-Cap Stock Trust[5]	**0.64**	**-23.95**	**-33.31**	**-9.46**	**-0.66**	**2.00**	**12/10/01**
Russell 2000 Index®	n/a	-26.12	-33.79	-8.29	-0.93	2.03	
Brandes Instl International Equity Fund[4]	**1.12**	**-17.86**	**-37.20**	**-4.92**	**3.56**	**7.56**	**12/27/96**
MSCI EAFE Index®	n/a	-19.95	-43.38	-7.35	1.66	0.80	
World Equity Ex-US Index[2,4,]	**0.17[11]**	**-21.84**	**n/a**	**n/a**	**n/a**	**-21.84**	**09/22/08**
MSCI EAFE ex-US Index	n/a	-22.34	n/a	n/a	n/a	-22.34	
RCM Socially Responsible Investment Fund[3]	**0.50**	**-8.87**	**n/a**	**n/a**	**n/a**	**-8.87**	**10/31/08**
S&P 500 Index®	n/a	-6.19	n/a	n/a	n/a	-6.19	
Russell 3000 Index[2]	**0.03[11]**	**-22.73**	**n/a**	**n/a**	**n/a**	**-22.73**	**09/22/08**
Russell Sm. Cap Completeness Index	n/a	-22.78	n/a	n/a	n/a	-22.78	
S&P 500 Stock Index Fund[2]	**0.04-.12[18]**	**-21.88**	**-36.93**	**-8.31**	**-2.15**	**4.52**	**02/01/96**
S&P 500 Index®	n/a	-21.94	-37.00	-8.36	-2.19	4.49	
Alaska Target 2025 Trust[7]	**0.21**	**-19.90**	**-33.73**	**-6.98**	**n/a**	**-6.71**	**11/02/05**
Custom Alaska 2025 Trust Benchmark[12]	n/a	-19.73	-33.79	-6.93	n/a	-6.62	
Global Balanced Fund[4]	**0.67**	**-12.61**	**-27.28**	**-5.71**	**-0.27**	**2.75**	**04/04/95**
Combined GBF Benchmark[6]	n/a	-11.37	-22.01	-2.00	1.81	2.71	
Alaska Long-Term Balanced Trust[7]	**0.21**	**-12.64**	**-23.19**	**-3.01**	**0.79**	**1.39**	**06/18/01**
Custom AK LT Balanced Benchmark[12]	n/a	-11.90	-22.22	-2.68	0.99	1.58	
Alaska Balanced Trust[7]	**0.15**	**-5.93**	**-12.41**	**0.47**	**2.46**	**3.55**	**03/31/92**
Custom Alaska Balanced Trust Benchmark[12]	n/a	-5.20	-11.48	0.74	2.57	3.64	
World Government Bond Ex-US Index[2,4,9]	**0.09[11]**	**7.75**	**n/a**	**n/a**	**n/a**	**7.75**	**09/22/08**
Citigroup World exUS Govt. Index	n/a	8.80	n/a	n/a	n/a	8.80	
Long US Treasury Bond Index[2,8,9]	**0.07[11]**	**16.86**	**n/a**	**n/a**	**n/a**	**16.86**	**09/22/08**
Barclays Capital. Long Treasury Index	n/a	18.66	n/a	n/a	n/a	18.66	
Government/Credit Bond Index Fund[2,9]	**0.08**	**6.44**	**5.76**	**5.61**	**4.64**	**5.63**	**02/28/94**
Barclays Capital Gov't/Credit Index	n/a	6.42	5.70	5.56	4.64	5.64	
US Treasury Inflation Protected Securities Index[2,8,9]	**0.09[11]**	**-3.46**	**n/a**	**n/a**	**n/a**	**-3.46**	**09/22/08**
Barclays Capital US TIPS	n/a	-3.48	n/a	n/a	n/a	-3.48	
Intermediate Bond Fund[9]	**0.08**	**6.38**	**10.80**	**7.66**	**5.36**	**5.77**	**02/28/94**
Barclays Capital Intermediate Bond Index	n/a	6.16	10.43	7.55	5.30	5.74	
Alaska Money Market Master Trust[13]	**0.15**	**0.67**	**2.90**	**4.39**	**3.49**	**3.59**	**08/11/06**
Citigroup 3-Month T-Bill	n/a	0.25	1.80	3.76	3.10	3.30	
State Street Treasury Money Market Fund–Inst.	**0.16**	**0.07**	**1.24**	**n/a**	**n/a**	**n/a**	**10/25/07**
Citigroup 3-Month T-Bill		0.25	1.80	3.76	3.10	3.30	

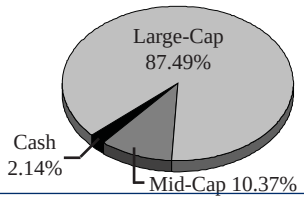
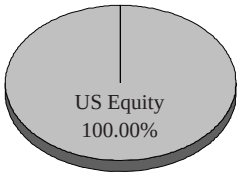
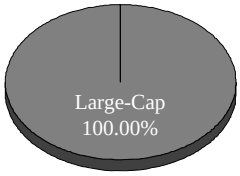
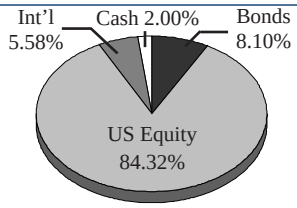
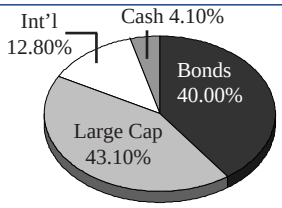
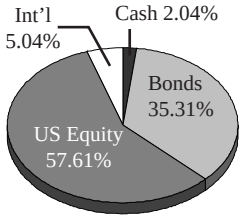
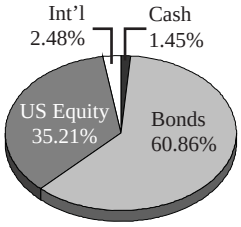
Investment Options at a Glance

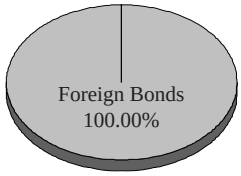
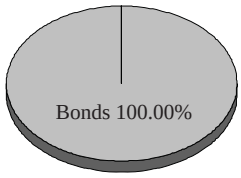
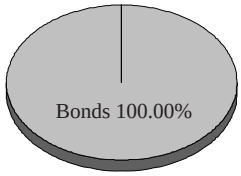
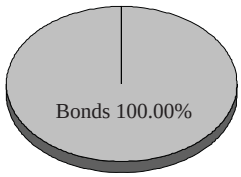
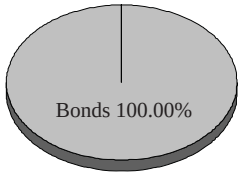
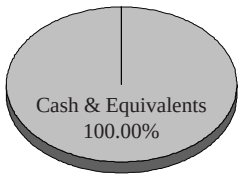
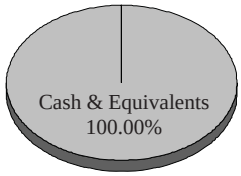
Risk versus Potential Return

Generally, the greater an investment's potential return over time, the greater its level of short-term price volatility, or risk. When assessing risk, a short-term investment fund would typically appear on the very low end of the risk/return scale. A very aggressive growth fund might be depicted at the very high end of the scale. The chart to the right shows the relative position of each investment option on the risk/return scale.

Investment Option (*managed by*)	Objective/Investment Make-up (*management style*)	Asset Allocation*
US Real Estate Investment Trust Index State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	Seeks to provide income and capital appreciation and to replicate the returns and characteristics of the Dow Jones Wilshire REIT Index. Passively managed [15]	
T. Rowe Price Small-Cap Stock Trust T. Rowe Price Associates, Inc. is registered as an investment adviser under the Investment Advisers Act of 1940	Seeks to provide long-term capital growth by investing primarily in stocks of small companies. The Fund invests at least 65% of its total assets in the stocks and equity-related securities of small companies. A small company is defined as having a market capitalization that falls within the range of companies in the Russell 2000 Index, a widely used benchmark for small-cap stock performance. Actively managed [14]	
Brandes Institutional International Equity Fund Brandes Investment Partners, L.P. is registered as an investment adviser under the Investment Advisers Act of 1940.	Seeks long-term capital appreciation. The Fund invests principally in common and preferred stocks of foreign companies and securities that are convertible into such common stocks. Actively managed [14]	 *Data as of 9/30/08
World Equity Ex-US Index State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	To provide income and capital appreciation and to replicate the returns of the MSCI ACWI Ex-US Index (ACWI Ex-US) and provide broad-based, lowcost exposure to both the developed and emerging markets. Passively managed [15]	

*Due to rounding, asset allocations may not equal 100.0%

Investment Option (*managed by*)	Objective/Investment Make-up (*management style*)	Asset Allocation*
RCM Socially Responsible Investment Fund RCM is a registered investment adviser under theInvestment Advisors Act of 1940.	To provide strong investment results while integrating environmental, social, and governance (ESG) criteria into the investment strategy. Actively managed [14]	
Russell 3000® Index Fund State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	To provide income and capital appreciation and to replicate the returns and characteristics of the Russell 3000® Index. Passively managed [15]	
S&P 500 Stock Index Fund State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	Seeks to provide income and capital appreciation matching the total return of the Standard & Poor's 500 Composite Stock Price Index. The Fund invests in all 500 of the equity securities in the S&P 500 Index, in proportion to the size of each as measured by its total market value. Passively managed [15]	
Alaska Target 2025 Trust T. Rowe Price Associates, Inc. is registered as an investment adviser under the Investment Advisers Act of 1940.	Seeks to provide a diversified mix of stocks, bonds, and cash for long-term investors with a higher tolerance for risk. The Trust is designed to gradually invest more conservatively, with an emphasis on capital preservation, as the year 2025 approaches. Combination of actively and passively managed portfolios.[14,15]	
Global Balanced Fund Capital Guardian Trust Company is a California state chartered bank authorized by the California Department of Financial Institutions to carry on a trust business.	Seeks the balanced accomplishment of long-term growth of capital, current income, and conservation of principal through investments in stocks and fixed-income securities. The Fund invests in stocks of large and small companies and corporate and government bonds based around the world. Actively managed [14]	
Alaska Long-Term Balanced Trust T. Rowe Price Associates, Inc. is registered as an investment adviser under the Investment Advisers Act of 1940.	To provide a balanced and diversified mix of stocks, bonds, federally guaranteed mortgages, and money market instruments for investors with an average risk tolerance. The Fund invests in stocks of large and small U.S. and established international companies, investment-grade U.S. bonds, federally-guaranteed mortgages, and money market instruments. Combination of Enhanced Index (Passive), Structured-Active, and Actively Managed Portfolios [14,15]	
Alaska Balanced Trust T. Rowe Price Associates, Inc. is registered as an investment adviser under the Investment Advisers Act of 1940.	To provide a balanced and diversified mix of stocks, bonds, federally guaranteed mortgages, and money market instruments for investors with a low to average risk tolerance. The Fund invests in stocks of large and small U.S. and established international companies, investment-grade U.S. bonds, federally-guaranteed mortgages, and money market instruments. Combination of Enhanced Index (Passive), Structured-Active, and Actively Managed Portfolios [14,15]	

Investment Option (*managed by*)	Objective/Investment Make-up (*management style*)	Asset Allocation*
World Goverment Bond Ex-US Index State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	To provide income and capital investment and to replicate the returns and characteristics of the Citigroup World Government Bond Ex-US Index while minimizing tracking error. Passively managed [15]	
Long US Treasury Bond Index State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	To provide income and capital appreciation and to replicate the returns and characteristics of the Barclays Capital Long Treasury Bond Index. Passively managed [15]	
Government/Credit Bond Index Fund Barclays Global Advisors, NA is registered as an investment adviser under the Investment Advisers Actof 1940.	To provide high current income and some capital appreciation by investing in a portfolio of U.S. government fixed income securities. The Fund invests in securities included in the Barclays Capital Intermediate Government Bond Index. Passively managed [15]	
US Treasury Inflation Protected Securities Index State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	To provide income and capital appreciation and to replicate the returns and characteristics of the Barclays Capital Inflation Notes Index. Passively managed [15]	
Intermediate Bond Fund Barclays Global Advisors, NA is registered as an investment adviser under the Investment Advisers Act of 1940.	To provide high current income and some capital appreciation by investing in a portfolio of U.S. government fixed income securities. The Fund invests in securities included in the Barclays Capital Intermediate Government Bond Index. Passively managed [15]	
Money Market Master Trust T. Rowe Price Associates, Inc. is registered as an investment adviser under the Investment Advisers Act of 1940.	Seeks to preserve principal and to offer current income. The Alaska Money Market Master Trust invests in the Alaska Money Market Trust which consists of a portfolio of cash equivalent instruments with maturities less than one year including commercial paper, banker's acceptances, certificates of deposit, obligations of the United States Government and its agencies, and repurchase agreements collateralize by US Treasury instruments. Actively managed [15]	
State Street Institutional Treasury Money Market Fund State Street Global Advisors is a bank as defined by the Investment Advisers Act of 1940 and is therefore exempt from registration under the Act.	To provide a high level of current income consistent with preserving principal and liquidity and the maintenance of a stable $1.00 per share net asset value ("NAV"). The Fund invests in US Treasury securities with maturities of 397 calendar days or less. Actively managed [14]	

Important Information about Your Plan

KeyTalk® Contacts

You have around-the-clock automated access to information and transactions with your PIN[16] by calling KeyTalk at **1-800-232-0859**.[17]

You may press "0" between 5:00 a.m. and 5:30 p.m. Alaska Time, Monday through Friday if you wish to speak to a client service representative or are calling from a touch-tone phone ***without*** a PIN. If you are calling from a **rotary phone**, please stay on the line and your call will be transferred to a retirement plan specialist.

Important Note

If you call KeyTalk to make changes to your account, **please** stay on the line until you hear your confirmation number. Write the confirmation number down and keep it on file for future reference. **If you hang up *before* you hear your confirmation number,** your transaction request ***may or may not*** (due to phone transmissions or computer delays) have been recorded for processing. Also, you will receive a written confirmation of your transaction in the mail. It is ***important*** for you to review this document for accuracy **as soon as you receive it**.

There are two major types of changes you can make to your account:

1) transferring your existing assets among funds
2) changing how your **future** contributions are allocated

Please make sure you have selected the transaction that accomplishes the changes you would like to make.

Internet Access

You also have the ability to access and make changes to your account online.[17] **You must have a PIN number to access the information.**[16]

1) Go to the Division of Retirement and Benefits Website, **www.state.ak.us/drb**.
2) Under "Programs," select "Defined Contribution Plan."
3) At the PERS/TRS DCR Plan home page, select "Account Information Online."

Transfers

If you place a transfer on a business day **at or before 12:00 p.m. Alaska Time**, you will receive that day's closing "sell" price per unit (Transfer-**out** $'s) and that day's closing "purchase" price per unit (Transfer-**in** $'s). This applies whether you place the transfer through KeyTalk, a Client Service Representative, or the Division of Retirement and Benefits' Website.[14]

Your transfer must be completed at or before 12:00 p.m. Alaska Time.

The transfer confirmation must take place at or before 12:00 p.m. Transfers that are started at or before 12:00 p.m. Alaska Time, but are **not completed** at or before 12:00 p.m. Alaska Time, will be processed the **next** business day. It can take up to five minutes, or more, to complete a transfer. Please do not try to time your transfer just before the deadline hoping that it will finish in a minute or two. ***Phone delays, internet delays, and heavy volume can interfere with completing a transfer. Please take possible delays into account.***

Administrative Expenses

Expenses are charged to your account in order to cover the cost of administration of the plan. There are two types of fees:

Monthly — 0.09% annual rate on assets (0.0009 / 12 x month-end asset balance) — These charges will be assessed to your individual accounts against all investment options in both the employee and employer accounts. The fee is calculated on the prior month's ending balance and is assessed in the first week of the month.

Annual – $35 – for actively contributing participants, $25 – for noncontributing members. These charges will be assessed after the first payroll contribution has been processed each new year. The charges are applied proportionally against all investment options in both the employee and employer accounts. For State of Alaska employees, this will occur in January. For political subdivision employees this will occur in February.

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1. Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a single issuer could cause greater volatility than with a more diversified fund.

2. An index is not professionally managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of an index fund will generally be less than its benchmark index. You cannot invest directly in an index.

3. Performance for The Fund from September 24, 2001 to March 20, 2008 is based on the performance of the predecessor Citizens Value Fund and prior to September 24, 2001 on the Citizens Value Fund's predecessor, the Meyers Pride Value Fund.

4. Foreign investments involve special risks, including currency fluctuations, economic and political instability, and differences in accounting standards.

5. Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

6. The benchmark used for comparison with the Global Balanced Fund is a combination of 35% S&P 500 Index, 10% Russell 2000 Index, 15% MSCI EAFE Index (Net Dividends to U.S. Investors), 35% Salomon Broad Investment-Grade Bond Index and 5% Salomon Bros. Non-U.S. & World Government Bond Index.

Continued...

7. The Alaska Balanced Trust, Alaska Long-Term Balanced Trust, and Alaska Target 2025 Trust are not mutual funds. They are common trust funds established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Exchange Act of 1933. Investments in the Trusts are not deposits of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal. They invest in other common trust funds, such as the Alaska Large-Cap Trust, according to their respective investment guidelines. Investment option detail sheets are available on the website at www.state.ak.us/drb and contain detailed information pertaining to the investment mix of each of the Trusts available as investment options.The Trusts were incepted on 6/23/06 through the conversion of investment portfolios that were incepted as of the inception date listed. The returns shown are linked returns of the investment portfolios and the Trusts. Prior to 6/23/06 these returns represent the historical returns of the prior investment portfolios and are net of the actual investment management, accounting, and custody fees incurred by the portfolios. After 6/23/06 the returns use the historical returns of the Trusts, and are net of the actual investment management, accounting, and custody fees applicable to the Trusts. Total returns include changes in principal value, reinvested dividends, and capital gains distributions. Investment returns of the Trusts will vary and past performance cannot guarantee future results.

8. U.S. Treasury securities are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are neither issued nor guaranteed by the US Government.

9. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and the quality and maturity of its investments. In general bond prices fall when interest rates rise, and vice versa.

10. For 10 Years or Since Inception, if the investment option has not been in existence for 10 years, returns shown are since inception.

11.The investment management fees for the Russell 3000, US Real Estate Investment Trust Index, World Equity ex-US Index, US Long Treasury Index, IS Treasury Inflation Protected Securities Index, and the World Government Bond ex-US Index vary based on total assets of all participants in each fund.

12. The returns of the Alaska Balanced Trust, Alaska Long-Term Balanced Trust, and Alaska Target 2025 Trust cannot be directly compared to any one index. Therefore, customized benchmarks have been created as follows: For the Alaska Balanced Trust: 44% Barclays Capital. Govt/Credit Index, 19% Barclays Capital. GNMA Index, 2% Citigroup 90-day Treasury bills, 30% S&P 500 Index, 3% Russell 2500 Index, and 2% MSCI EAFE Index. For the Alaska Long-Term Balanced Trust: 27% Barclays Capital. Govt/Credit Index, 12% Barclays Capital. GNMA Index, 1% Citigroup 90-day Treasury bills, 51% S&P 500 Index, 5% Russell 2500 Index, and 4% MSCI EAFE Index. For the Alaska Target 2025 Trust: 5.5% Barclays Capital. Govt/Credit Index, 2.5% Barclays Capital. GNMA Index, 2% Citigroup 90-day Treasury bills, 76.5% S&P 500 Index, 8% Russell 2500 Index, and 5.5% MSCI EAFE Index. However, as the Alaska Target 2025 Trust's asset allocations change pursuant to its predetermined schedule, the percentages applicable to the underlying benchmark components will change accordingly.

13. The Alaska Money Market Master Trust ("Master Trust") is not a mutual fund. It is a common trust fund established by T. Rowe Price Trust Company under Maryland banking law, and its units are exempt from registration under the Securities Exchange Act of 1933. Investments in the Master Trust are not deposits of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal. The Master Trust invests in another common trust fund ("Money Market Trust") and an investment option detail sheet is available on the website www.state.ak.us/drb and contains detailed information pertaining to the investment mix of the Money Market Trust's investments. The Money Market Trust was incepted on 6/23/06 through the conversion of an investment portfolio that was incepted as of the inception date listed. The returns shown are linked returns of the investment portfolio and the Master Trust. Prior to 6/23/06, these returns represent the historical returns of the prior investment portfolio and are net of the actual investment management, accounting, and custody fees incurred by the portfolio. After 6/23/06, the returns use the historical returns of the Master Trust, and are net of the actual investment management, accounting, and custody fees applicable to the Master Trust. Total returns include changes in principal value, reinvested dividends, and capital gains distributions. Investment returns of the Master Trust will vary and past performance cannot guarantee future results.

14. An actively-managed fund is one in which the fund manager buys, holds and sells a portfolio of stocks and/or bonds which are consistent with the fund's stated investment objective. Using a variety of methods, the active fund manager attempts to select funds that will outperform the market.

15. To be passively managed means to buy and hold a well-diversified portfolio of securities. Passive managers buy a portfolio of securities that comprise a market index while active managers select specific securities to attempt to outperform an index.

16. The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services immediately if you suspect any unauthorized use.

17. Access to KeyTalk and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons. Transfer requests made via the Web site or KeyTalk received on business days prior to close of the New York Stock Exchange (12:00 p.m. Alaska Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

18. The investment management fees for the S&P 500 Stock Index Fund vary based on total assets of all participants in each fund. The fees for the S&P 500 Stock Index Fund include custodial expenses of approximately 0.05%.

The Barclays Capital Government/Credit Index is comprised of approximately 5,000 issues which include: non-convertible bonds publicly issued by the U.S. government or its agencies; corporate bonds guaranteed by the U.S. government and quasi-federal corporations; and publicly issued, fixed rate, non-convertible domestic bonds of companies in industry, public utilities, and finance. The average maturity of these bonds approximates nine years. Tracked by Barclays Capital, Inc., the index calculates total returns for one-month, three-month, twelve-month, and ten-year periods and year-to-date. The Barclays Capital GNMA Index is a total comprehensive GNMA index comprised of 30-year GNMA pass-throughs, 15-year GNMA pass-throughs, and GNMA GPMS. The S&P 500® Index is an unmanaged index of the 500 largest common stocks (in terms of market value), weighted by market capitalization, and is considered representative of the broad stock market. "S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. The Russell 2500 Index measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 23% of the total market capitalization of the Russell 3000 Index. The MSCI EAFE Index is an unmanaged index representing the developed markets outside North America—Europe, Australasia and the Far East.

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