

DESCRIPTION OF INVESTMENT SERVICE CONTRACTS

Contracting Entity:	Alliance Bernstein/Altura
Service/Product:	Investment Management
Investment Objective:	Domestic Real Estate
Contract Effective Date:	September 2009
Assets Under Management as of 12/31/2008:	N/A
Total Fees Paid in 2008:	N/A
Factors Contributing to the Selection of this Contractor:	Strength of organization, investment performance, fee structure; best fit for portfolio.