

**BUCK  
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June 29, 2001

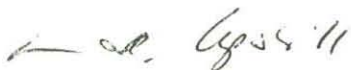
Gary Peterson  
Auditor Controller / Treasurer-Tax Collector  
Fresno County ERA  
2281 Tulare Street, Room 102  
Fresno, California 93721

Dear Gary:

We are pleased to present our report on Safety retirement for Fresno County Probation Department members, as of June 30, 2000. Our results are based upon the actuarial assumptions used to perform the June 30, 2000 valuation of the Fresno County Employees' Retirement Association and the new benefit provisions effective January 1, 2001.

We look forward to discussing this report with you and answering any questions you may have.

Respectfully submitted,



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Principal and Consulting Actuary



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**COUNTY OF FRESNO**

**PROBATION DEPARTMENT**

**SPECIAL STUDY ON  
SAFETY RETIREMENT FOR  
PROBATION DEPARTMENT MEMBERS  
AS OF JUNE 30, 2000**

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## **SECTION I: INTRODUCTION**

We were asked to perform a special study as of June 30, 2000 regarding the reclassification of eligible members of the Fresno County Deputy Probation Officers Association from General to Safety membership. The results presented herein are based upon the data used to perform the June 30, 2000 actuarial valuation of the Fresno County Employees' Retirement Association (FCERA), the new benefit provisions effective 1/1/2001 and a file supplied by the Retirement office which contained the Social Security Numbers of 141 eligible members.

For this study, we have excluded 5 members who were not valued as active General members in the June 30, 2000 valuation. Therefore, we have included a total of 136 active Probation members in our study.

In the Appendix, we show an age and service distribution chart of the Probation members. Below we present a few statistics on the Probation group and on the other active members of FCERA.

<b>STATISTICS ON ACTIVE MEMBERS</b>			
<b>as of June 30, 2000</b>			
	<b>General Members</b>	<b>Probation Members</b>	<b>Safety Members</b>
Number	6,059	136	904
Annual Payroll	\$221,941,000	\$ 5,969,000	\$ 45,516,000
Average Entry Age	34.24	28.57	29.53
Average Service	9.06	11.25	10.69
Average Age	43.30	39.82	40.22

We have developed the costs for this study based on the following two scenarios:

- Scenario 1 - All service (both past and future) will be reclassified as Safety. Under this Scenario, Probation and Safety members can be either combined into one group (Exhibit 1A), since their plan provisions will be identical, or the Probation group can become a stand alone group (Exhibit 1B). In either case, employees will be required to pay for the difference between their *past* General member contributions and the contributions they would have made had they been classified as Safety members from their entry date, with interest to the valuation date.
- Scenario 2 - Only future service will be reclassified as Safety. Past service will remain classified as General. Under this Scenario, the Probation and Safety members can be either combined into one group (Exhibit 2A) or the probation group will become a stand alone group (Exhibit 2B), because their plan provisions will be unique. No past contributions will be due from employees.

Under both scenarios, future member contributions will be based on Safety rates. For purposes of this study, service after June 30, 2000 is being classified as future service.

A summary of the results of our study is presented in the next section. These results are based upon the actuarial assumptions recommended in the June 30, 2000 actuarial report for FCERA. These assumptions are summarized in the Appendix of this report.

All the costs shown herein are based on the new 2.5% benefit formulas effective 1/1/2001.



## SECTION II: SUMMARY OF RESULTS

Currently, Probation employees are classified as General members. For this group, both the employer and the employees are paying contribution rates reflecting General membership. The current individual *employee* rates, which vary by entry age, are shown in the Appendix. The current *employer* rates for all groups are shown below. All employer rates shown herein *do not reflect* any reduction due to transfers from Undistributed Earnings.

EMPLOYER CONTRIBUTION RATES as of June 30, 2000 Valuation Date				
	General Members	Probation Members	Safety Members	All Members*
Number	6,059	136	904	7,099
Annual Payroll	\$221,941,000	\$ 5,969,000	\$ 45,516,000	\$273,426,000
Employer Rate**	9.32%	9.32%	24.88%	11.91%
Annual Amount**	\$ 20,685,000	\$ 556,000	\$ 11,324,000	\$ 32,565,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

### Scenario 1A (all service; combined with current Safety group)

#### *Employer Costs*

Under Scenario 1A, Probation and Safety members will be combined into one group. On the next page, we show the effect on the employer contribution rates of reclassifying all Probation service as Safety.

<b>Scenario 1A (all service)</b> <b>EMPLOYER CONTRIBUTION RATES</b> <b>as of June 30, 2000</b>				
	<b>General Members</b>	<b>Probation Members</b>	<b>Safety Members</b>	<b>All Members*</b>
Number	6,059	136	904	7,099
Annual Payroll	\$221,941,000	\$ 5,969,000	\$ 45,516,000	\$273,426,000
Employer Rate**	9.41 %	25.05 %	25.05 %	12.35 %
Annual Amount**	\$ 20,885,000	\$ 1,495,000	\$ 11,401,000	\$ 33,781,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

The employer rate for General members increases by 0.09%. This is because the remaining General group has a slightly older average entry age. In addition, the Safety rate increases by 0.17% due to the addition of the Probation group. The Probation rate will increase from 9.32% to 25.05%, the same as the new Safety rate. Overall, the on-going aggregate employer rate will increase by 0.44% of total payroll. The additional unfunded actuarial accrued liability (UAAL) under this scenario is \$6,100,000. This equates to 1.42% of the total Safety payroll and is already included in the additional employer rate of 15.73%. This assumes that past employee contributions will be paid by the employees. In summary, the additional employer costs are as follows:

<b>Scenario 1A (all service)</b> <b>ADDITIONAL EMPLOYER COSTS</b> <b>as of June 30, 2000</b>				
	<b>General Members</b>	<b>Probation Members</b>	<b>Safety Members</b>	<b>All Members*</b>
Employer Rate**	0.09 %	15.73 %	0.17 %	0.44 %
Annual Amount**	\$ 200,000	\$ 939,000	\$ 77,000	\$1,216,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.



### Scenario 1B (all service; stand alone group)

#### *Employer Costs*

Under Scenario 1B, we assumed that the Probation group will be a stand alone group. Below we summarize the costs of reclassifying all Probation service as Safety under the “stand alone” scenario.

Scenario 1B (all service)				
EMPLOYER CONTRIBUTION RATES				
as of June 30, 2000				
	General Members	Probation Members	Safety Members	All Members*
Number	6,059	136	904	7,099
Annual Payroll	\$221,941,000	\$ 5,969,000	\$ 45,516,000	\$273,426,000
Employer Rate**	9.41%	26.33%	24.88%	12.35%
Annual Amount**	\$ 20,885,000	\$ 1,572,000	\$ 11,324,000	\$ 33,781,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

The additional UAAL under this scenario is \$6,100,000. This equates to 12.22% of the total Probation payroll and is already included in the additional employer rate of 17.01%. This assumes that past employee contributions will be paid by the employees. The additional employer costs are as follows:

Scenario 1B (all service)				
ADDITIONAL EMPLOYER COSTS				
as of June 30, 2000				
	General Members	Probation Members	Safety Members	All Members*
Employer Rate**	0.09%	17.01%	0.00%	0.44%
Annual Amount**	\$ 200,000	\$1,016,000	\$ 0	\$1,216,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

County of Fresno ERA



### *Employee Costs (Scenario 1A and 1B)*

#### Future Employee Rates

Future employee contribution rates for Probation will be based on Safety rates. The individual employee rates, which vary by entry age, are shown in the Appendix. The table below shows the employee General and Safety rates, and a difference between these rates for sample ages.

<b>SAMPLE MEMBER CONTRIBUTION RATES (Basic and COLA*)</b>			
<b>Entry Age</b>	<b>(a) General Member Rate</b>	<b>(b) Safety Member Rate</b>	<b>(b) - (a) Difference</b>
25	5.98%	6.76%	0.78%
35	7.01	7.90	0.89
49	8.89	9.94	1.05
54	9.65	9.94	0.29

\* Note: Currently members do not pay COLA contribution.

#### Past Employee Rates

The additional employer costs shown above are based on the assumption that Probation employees will be required to pay for the difference between their *past* General member contributions and the contributions they would have made had they been classified as Safety members from their entry date, with interest to June 30, 2000. It is our understanding that the past contribution balances would be calculated by the County or the Retirement Association staff for each individual.

We have estimated the value of the additional past contributions with interest to be about \$833,000 as of June 30, 2000. This amount was determined by comparing the levels of past Safety and General member contribution rates based on Section 31664 and 31676.12 formula (benefit provision prior to January 1, 2001) for an average employee. Please note that the employer contributions will be affected if our estimate of the employee past contributions is understated or overstated. For example, if a lesser amount is paid by the employees, more will have to come from the employer.

Below is an example of the calculation method used by us to determine the amount of past Safety contributions due from a hypothetical Probation employee:

(a) Average Safety Member Rate	(b) Average General Member Rate	(c) = (a)/(b) - 1 Increase in Member Rate	(d) General Member Account Balance	(e) = (c)*(d) Past Safety Contributions Due
5.97%	5.03%	19%	\$ 31,000	\$ 5,890

### Scenario 2A (future service only; combined with current Safety group)

#### *Employer Costs*

Under Scenario 2A, Probation and Safety members will be combined into one group. We show below the effect on the employer contribution rates of reclassifying only future service as Safety.

Scenario 2A (future service only) EMPLOYER CONTRIBUTION RATES as of June 30, 2000				
	General Members	Probation Members	Safety Members	All Members*
Number	6,059	136	904	7,099
Annual Payroll	\$221,941,000	\$ 5,969,000	\$ 45,516,000	\$273,426,000
Employer Rate**	9.41%	24.67%	24.67%	12.28%
Annual Amount**	\$ 20,885,000	\$ 1,472,000	\$ 11,229,000	\$ 33,586,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

The employer rate for General members will increase by 0.09% for the reasons previously discussed. In addition, the Safety rate will decrease by 0.21% because the addition of the Probation group reduces the average age at entry for the entire Safety group. Overall, the on-going aggregate employer rate will increase by 0.37% of total payroll. The additional UAAL under this scenario is \$5,100,000. There is additional UAAL under this “future service only” scenario because the actuarial assumptions used for the Probation group is changed to the Safety

assumptions. Under the Safety assumptions, we expect that retirements will occur at earlier age and there will be more disabilities. In summary, the additional Employer costs are as follows:

<b>Scenario 2A (future service only)</b> <b>ADDITIONAL EMPLOYER COSTS</b> <b>as of June 30, 2000</b>				
	<b>General Members</b>	<b>Probation Members</b>	<b>Safety Members</b>	<b>All Members*</b>
Employer Rate**	0.09%	15.35%	(0.21)%	0.37%
Annual Amount**	\$ 200,000	\$ 916,000	\$ (95,000)	\$ 1,021,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.



## Scenario 2B (future service only; stand alone group)

### *Employer Costs*

Under Scenario 2B, we assume that the Probation group will be a stand alone group. Below is a summary of the employer contribution rates that would result from reclassifying only future service as Safety.

Scenario 2B (future service only)				
EMPLOYER CONTRIBUTION RATES				
as of June 30, 2000				
	General Members	Probation Members	Safety Members	All Members*
Number	6,059	136	904	7,099
Annual Payroll	\$221,941,000	\$ 5,969,000	\$ 45,516,000	\$273,426,000
Employer Rate**	9.41 %	23.01 %	24.88 %	12.28 %
Annual Amount**	\$ 20,885,000	\$ 1,374,000	\$ 11,324,000	\$ 33,583,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

The additional UAAL under this scenario is \$5,100,000. There is additional UAAL under this "future service only" scenario for the reasons previously discussed. The additional employer costs under Scenario 2B are as follows:

Scenario 2B (future service only)				
ADDITIONAL EMPLOYER COSTS				
as of June 30, 2000				
	General Members	Probation Members	Safety Members	All Members*
Employer Rate**	0.09 %	13.69 %	0.00 %	0.37 %
Annual Amount**	\$ 200,000	\$ 818,000	\$ 0	\$ 1,018,000

\* Weighted by June 30, 2000 payroll.

\*\* Rates and annual amounts do not reflect any reduction due to transfers from Undistributed Earnings.

### *Employee Costs (Scenario 2A and 2B)*

There are no additional costs to the employees for past service under Scenario 2. However, Probation employees will begin paying Safety member rates for future service. The individual employee rates, which vary by entry age, are shown in the Appendix. The table below shows the employee General and Safety rates, and a difference between these rates for sample ages.

<b>SAMPLE MEMBER CONTRIBUTION RATES (Basic and COLA*)</b>			
<b>Entry Age</b>	<b>(a) General Member Rate</b>	<b>(b) Safety Member Rate</b>	<b>(b) – (a) Difference</b>
25	5.98 %	6.76 %	0.78 %
35	7.01	7.90	0.89
49	8.89	9.94	1.05
54	9.65	9.94	0.29

\* Note: Currently members do not pay COLA contribution.

An average Probation employee who entered the Association at age 29 will contribute an additional 0.85% (Basic and COLA contribution) of payroll. For an employee earning \$30,000 per year, this means that the member would contribute an additional \$243 over the year, assuming integration with Social Security.

### SECTION III: DISCUSSION OF RESULTS

#### Summary of Results

##### *Employer Costs*

In summary, the additional employer costs for reclassifying Probation service are as follows:

<b>ADDITIONAL EMPLOYER COSTS</b> as of June 30, 2000					
	<b>General Members</b>	<b>Probation Members</b>	<b>Safety Members</b>	<b>All Members</b>	<b>Annual Amount*</b>
Scenario 1A (all service, combined with Safety)	0.09%	15.73%	0.17%	0.44%	\$1,216,000
Scenario 1B (all service, stand alone)	0.09%	17.01%	0.00%	0.44%	\$1,216,000
Scenario 2A (future service only, combined with Safety)	0.09%	15.35%	(0.21)%	0.37%	\$ 1,021,000
Scenario 2B (future service only, stand alone)	0.09%	13.69%	0.00%	0.37%	\$ 1,018,000

\* Based on June 30, 2000 payroll.

Please note that the annual amounts shown above will increase in the future as payroll increases.



### ***Employee Costs***

Under either scenario, an average Probation employee who entered the Association at age 29 will contribute an additional 0.85% (Basic and COLA contribution) of payroll. For an employee earning \$30,000 per year, this means that the member would contribute an additional \$243 over the year, assuming integration with Social Security.

Under Scenario 1, Probation employees will be required to pay for the difference between their past General member contributions and the contributions they would have made had they been classified as Safety members from their entry date, with interest to June 30, 2000. We have estimated the value of the additional past contributions with interest to be about \$833,000 as of June 30, 2000.

Should the employer pick up this amount for the employees, we estimate that the employer would pay an additional 1.67% of the Probation groups' payroll, or 0.04% of total payroll, over the next 10 years. These rates are equivalent to an additional annual amount of \$100,000, based on June 30, 2000 payroll, and would be paid in addition to the employer rates shown at the beginning of this section.

There are no additional costs to the employees for past service under Scenario 2. However, Probation employees will begin paying Safety member rates for future service.

### **Reserve Transfers**

For valuation purposes, reserve transfers will need to be made when the Probation group becomes reclassified, since a portion of the Fund's assets are attributed to this group. We have estimated the amount of reserve transfers that would need to be made, depending upon whether the Probation group becomes reclassified for all service or for future service only.

To determine the amount of reserve transfers, we made the following assumptions:

- Current inactive members are fully funded,
- Current retirees and beneficiaries are fully funded, and
- Member contributions are fully funded.

The reserve transfers we determined were based upon the proportion of the total accrued liability that is attributed to the Probation group. Under Scenario 1, there will be additional contributions from the employees to pay for past contributions as Safety members.

These reserve transfers are as follows:

<b>AMOUNT OF RESERVE TRANSFERS</b>		
<b>as of June 30, 2000</b>		
	<b>Basic</b>	<b>Basic &amp; COL</b>
Scenario 1 (all service)	\$ 15,769,000	\$ 20,882,000
Scenario 2 (future service)	\$ 15,142,000	\$ 20,049,000

#### Cost of Living Contributions

In our June 30, 2000 valuation report, we recommended that the cost of living percentage for employee contributions be changed to 53.34% of the basic rates. The costs developed for this study are based upon this cost of living percentage.

The cost of living percentage is based upon the demographics of the members and the plan provisions for General and Safety members. If the reclassification of Probation members takes place, there may be a small increase in the cost of living percentage, since more members will be classified as Safety. This change would be effective at the time of the next study.

### **Future Experience Studies**

In developing the costs for this study, we have used the same noneconomic actuarial assumptions for Probation members as those recommended in the June 30, 2000 valuation to be used for Safety members. At that time, the assumptions were developed based on the experience of the Safety group only, which did not include Probation members.

During the next experience study, there will be two alternatives for developing noneconomic actuarial assumptions for the Probation group. First, these assumptions can be based on the experience of the Probation group only. This alternative could be used if the experience of the Probation group is very different from the experience of the other Safety members. However, the Probation group may be too small to develop meaningful experience rates in such a short time frame.

The second alternative is to combine the Probation members' experience with the experience of the current Safety group. This may cause a change in the Safety experience since it will reflect the demographics of the combined group.



## **SECTION IV - APPENDIX**

## SCHEDULE 1

### SUMMARY OF ACTUARIAL ASSUMPTIONS

The Entry Age Normal Actuarial Cost Method was used in conjunction with the following actuarial assumptions. The UAAL is being funded over 10 years from the June 30, 2000 valuation date.

- |     |  |  |
|-----|--|--|
| 1.  | Interest:  | 8.25% per annum, compounded biannually   |
| 2.  | Interest Credited to Employee Accounts:                                  | 8.25% per annum, compounded biannually   |
| 3.  | Inflation:   | 4.50% per annum.   |
| 4.  | Salary Scale:  | See Schedule 7.  |
| 5.  | Asset Valuation:   | Smoothed market value.   |
| 6.  | Spouses and Dependents:  | 90% of male employees and 50% of female employees assumed married at retirement, with wives assumed three years younger than husbands. |
| 7.  | Rates of Termination of Employment:                                      | See Schedule 5.  |
| 8.  | Years of Life Expectancy After Retirement:                               | See Schedule 6.  |
| 9.  | Years of Life Expectancy After Disability:                               | See Schedule 6.  |
| 10. | Life Expectancy After Retirement for Employee Contribution Rate Purposes |  |
|     | - General Members:   | 1994 Group Annuity Table for Males, set back two years.  |
|     | - Safety Members:  | 1994 Group Annuity Table for Males with no set back.   |
| 11. | Reciprocity Assumption:  | 50% of members who terminate with a vested benefit are assumed to enter a reciprocal system.   |
| 12. | Deferral Age for Vested Terminations:                                    | 63 for General members; 55 for Safety.   |
| 13. | Sex:   | All Safety members are assumed to be male.   |

**SCHEDULE 2**  
**SUMMARY OF MAJOR PLAN PROVISIONS**

1. ELIGIBILITY

First of month following date of employment.

2. DEFINITION OF SALARY

Highest 12 consecutive months of compensation earnable.

3. SERVICE RETIREMENT

- Normal retirement age - 60 and 55 for the General and Safety 2.5% benefit formulas respectively.
- Early retirement  
  
Age 50 and 10 years, or any age with 30 years for General, and any age with 20 years for Safety.
- Benefit  
  
1/40 times final average salary per year of service.
- Benefit Adjustments  
  
Reduced for retirement before 55 and 50 for the General and Safety 2.5% benefit formulas respectively.  
  
Increased for retirement after 55 and 50 for the General and Safety 2.5% benefit formulas respectively.

4. DISABILITY RETIREMENT

- Non-service connected  
  
2.25% of final average salary per year of service, with a maximum of 33-1/3% if projected service is used (age 60 for General, age 55 for Safety), or 90% of the accrued service retirement benefit without a benefit adjustment, or service retirement benefit (if eligible).
- Service-connected  
  
Greater of 50% of final average salary or service retirement benefit (if eligible).



5. DEATH BEFORE RETIREMENT

- Refund of contributions plus 1/12 of salary per year of service up to 6 years.
- If eligible for disability or service retirement
  - 60% of member's accrued allowance.
- If service-connected
  - 50% of salary.

6. DEATH AFTER RETIREMENT

- Service retirement or ordinary disability
  - 60% of member's allowance payable to an eligible spouse.
- Service disability
  - 100% of member's allowance payable to an eligible spouse.

7. VESTING

- After five years of service.
- Must leave contributions on deposit.

8. MEMBERS' CONTRIBUTIONS

- Based on entry age.

9. COST-OF-LIVING

- "Automatic" 3% COLA for all members.

### SCHEDULE 3

#### AGE AND SERVICE DISTRIBUTION WITH ANNUAL AVERAGE SALARY OF ACTIVE PROBATION MEMBERS AS OF JUNE 30, 2000

CURRENT AGE	YEARS OF SERVICE							TOTAL
	0-4	5-9	10-14	15-19	20-24	25-29	30 & Over	
Below 19	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
20-24	2	0	0	0	0	0	0	2
	31,802	0	0	0	0	0	0	31,802
25-29	28	3	0	0	0	0	0	31
	35,716	42,328	0	0	0	0	0	36,356
30-34	12	10	2	0	0	0	0	24
	39,310	43,146	44,707	0	0	0	0	41,358
35-39	4	4	9	0	0	0	0	17
	42,439	45,746	46,332	0	0	0	0	45,278
40-44	3	4	5	4	2	0	0	18
	37,977	48,013	46,478	50,947	51,558	0	0	46,960
45-49	2	1	2	4	7	0	0	16
	42,510	46,644	44,219	50,330	49,248	0	0	47,885
50-54	1	2	0	0	3	4	4	14
	44,434	49,101	0	0	50,795	50,947	51,558	50,360
55-59	1	0	0	1	0	2	9	13
	38,376	0	0	51,558	0	51,558	51,558	50,544
60-64	0	0	0	0	0	1	0	1
	0	0	0	0	0	42,406	0	42,406
65-69	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
70 & Over	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
TOTAL	53	24	18	9	12	7	13	136
	37,488	44,930	45,957	50,741	50,020	49,901	51,558	43,889

## SCHEDULE 4

### GENERAL MEMBERS' CONTRIBUTION RATES (expressed as a percentage of monthly compensation)

Rates Based on 2.5% @ 55 Formula

Before Transfer

Entry Age	BASIC		COL		Entry Age	BASIC		COL	
	First \$350.00	Over \$350.00	First \$350.00	Over \$350.00		First \$350.00	Over \$350.00	First \$350.00	Over \$350.00
16	2.42%	3.63%	1.29%	1.94%	36	3.10%	4.65%	1.65%	2.48%
17	2.43	3.65	1.30	1.95	37	3.15	4.73	1.68	2.52
18	2.44	3.66	1.30	1.95	38	3.21	4.82	1.71	2.57
19	2.45	3.68	1.31	1.96	39	3.27	4.90	1.74	2.61
20	2.47	3.71	1.32	1.98	40	3.32	4.98	1.77	2.66
21	2.49	3.73	1.33	1.99	41	3.38	5.07	1.80	2.70
22	2.51	3.77	1.34	2.01	42	3.44	5.16	1.83	2.75
23	2.54	3.81	1.35	2.03	43	3.50	5.25	1.87	2.80
24	2.57	3.85	1.37	2.05	44	3.56	5.34	1.90	2.85
25	2.60	3.90	1.39	2.08	45	3.62	5.43	1.93	2.90
26	2.63	3.95	1.41	2.11	46	3.68	5.52	1.96	2.94
27	2.67	4.00	1.42	2.13	47	3.74	5.61	1.99	2.99
28	2.71	4.06	1.45	2.17	48	3.80	5.70	2.03	3.04
29	2.75	4.13	1.47	2.20	49	3.87	5.80	2.06	3.09
30	2.79	4.19	1.49	2.23	50	3.93	5.89	2.09	3.14
31	2.84	4.26	1.51	2.27	51	3.99	5.99	2.13	3.20
32	2.89	4.33	1.54	2.31	52	4.06	6.09	2.17	3.25
33	2.94	4.41	1.57	2.35	53	4.13	6.19	2.20	3.30
34	2.99	4.49	1.59	2.39	54 / +	4.19	6.29	2.24	3.36
35	3.05	4.57	1.63	2.44					
INTEREST: 8.42%									
INFLATION: 4.50%									
COLA: 3.00%									
MORTALITY: 94 GA (Male, -2)									



## SCHEDULE 4

### SAFETY MEMBERS' CONTRIBUTION RATES (expressed as a percentage of monthly compensation)

Rates Based on 2.5% @ 50

Before Transfer

Entry Age	BASIC		COL		Entry Age	BASIC		COL	
	First \$350.00	Over \$350.00	First \$350.00	Over \$350.00		First \$350.00	Over \$350.00	First \$350.00	Over \$350.00
18	2.69%	4.03%	1.43%	2.15%	34	3.37%	5.06%	1.80%	2.70%
19	2.72	4.08	1.45	2.18	35	3.43	5.15	1.83	2.75
20	2.75	4.12	1.47	2.20	36	3.49	5.23	1.86	2.79
21	2.78	4.17	1.48	2.22	37	3.55	5.32	1.89	2.84
22	2.82	4.23	1.51	2.26	38	3.61	5.41	1.93	2.89
23	2.85	4.28	1.52	2.28	39	3.67	5.51	1.96	2.94
24	2.89	4.34	1.54	2.31	40	3.73	5.60	1.99	2.99
25	2.94	4.41	1.57	2.35	41	3.79	5.69	2.03	3.04
26	2.98	4.47	1.59	2.38	42	3.86	5.79	2.06	3.09
27	3.03	4.54	1.61	2.42	43	3.92	5.88	2.09	3.14
28	3.07	4.61	1.64	2.46	44	3.99	5.98	2.13	3.19
29	3.12	4.68	1.67	2.50	45	4.05	6.08	2.16	3.24
30	3.17	4.75	1.69	2.53	46	4.12	6.18	2.20	3.30
31	3.21	4.82	1.71	2.57	47	4.19	6.28	2.23	3.35
32	3.27	4.90	1.74	2.61	48	4.25	6.38	2.27	3.40
33	3.32	4.98	1.77	2.66	49 / +	4.32	6.48	2.31	3.46
INTEREST: 8.42%									
INFLATION: 4.50%									
COLA: 3.00%									
MORTALITY: 94 GA (Male)									

## SCHEDULE 5

### PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE

The following pages indicate the probability of separation from active service for each of eight separate sources of termination:

- *Withdrawal:* member terminates and elects refund of member contributions.
- *Vested termination:* member terminates and contributions are left on deposit.
- *Ordinary death:* member dies prior to eligibility for retirement; death not employment-related.
- *Ordinary disability:* member receives disability retirement; disability not employment-related.
- *Service retirement:* member retires after satisfaction of requirements of age and/or service for reasons other than disability.
- *Duty disability:* member receives disability retirement; disability is employment-related.
- *Duty death:* member dies prior to retirement; death is employment-related.
- *Death while eligible:* member dies prior to retirement but after satisfaction of age and/or service requirements for service retirement or ordinary disability.

The probabilities shown for each cause of termination represent the probability that a given member will terminate at a particular age for the indicated reason. For example, if the probability of withdrawal at age 25 is .1550, then we are assuming that 15.50% of the active members at age 25 will terminate without vested rights during the next year.



**SCHEDULE 5**  
**PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE**  
**GENERAL MEMBERS -- MALES**

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.15500	0.00020	0.00000	0.00000	0.00000	0.00010	0.00005	0.00058
21	0.15000	0.00020	0.00000	0.00000	0.00000	0.00010	0.00005	0.00058
22	0.14500	0.00020	0.00000	0.00000	0.00000	0.00010	0.00005	0.00117
23	0.13800	0.00020	0.00000	0.00000	0.00000	0.00010	0.00005	0.00175
24	0.13100	0.00020	0.00000	0.00000	0.00000	0.00010	0.00005	0.00234
25	0.12400	0.00030	0.00005	0.00000	0.00013	0.00010	0.00010	0.00292
26	0.11700	0.00030	0.00005	0.00000	0.00013	0.00010	0.00010	0.00351
27	0.11000	0.00030	0.00005	0.00000	0.00013	0.00010	0.00010	0.00468
28	0.10300	0.00030	0.00005	0.00000	0.00013	0.00010	0.00010	0.00585
29	0.09600	0.00030	0.00005	0.00000	0.00013	0.00010	0.00010	0.00702
30	0.09000	0.00040	0.00005	0.00000	0.00013	0.00010	0.00010	0.00819
31	0.08300	0.00040	0.00005	0.00000	0.00013	0.00010	0.00010	0.00936
32	0.07600	0.00040	0.00005	0.00000	0.00013	0.00010	0.00010	0.01053
33	0.07000	0.00040	0.00010	0.00000	0.00026	0.00010	0.00010	0.01170
34	0.06300	0.00040	0.00010	0.00000	0.00026	0.00010	0.00010	0.01404
35	0.05700	0.00050	0.00010	0.00000	0.00026	0.00010	0.00015	0.01755
36	0.05200	0.00050	0.00010	0.00000	0.00026	0.00010	0.00015	0.02048
37	0.04800	0.00050	0.00016	0.00000	0.00026	0.00010	0.00015	0.02223
38	0.04500	0.00050	0.00016	0.00000	0.00026	0.00010	0.00015	0.02515
39	0.04200	0.00060	0.00021	0.00000	0.00026	0.00010	0.00015	0.02632
40	0.03900	0.00060	0.00026	0.00000	0.00039	0.00010	0.00020	0.02691
41	0.03600	0.00060	0.00032	0.00000	0.00039	0.00010	0.00020	0.02691
42	0.03300	0.00070	0.00037	0.00000	0.00039	0.00010	0.00020	0.02691
43	0.03000	0.00070	0.00042	0.00000	0.00052	0.00010	0.00025	0.02574
44	0.02700	0.00080	0.00047	0.00000	0.00052	0.00010	0.00025	0.02457
45	0.02300	0.00080	0.00058	0.00000	0.00065	0.00010	0.00030	0.02340
46	0.01900	0.00090	0.00068	0.00000	0.00065	0.00010	0.00035	0.02223
47	0.01500	0.00100	0.00079	0.00000	0.00078	0.00010	0.00040	0.02106
48	0.01200	0.00110	0.00089	0.00000	0.00078	0.00010	0.00045	0.01872
49	0.01000	0.00120	0.00100	0.00000	0.00091	0.00010	0.00050	0.01638
50	0.01000	0.00130	0.00110	0.03500	0.00104	0.00010	0.00055	0.01404
51	0.01000	0.00140	0.00121	0.02700	0.00117	0.00010	0.00065	0.01170
52	0.01000	0.00150	0.00137	0.02000	0.00130	0.00020	0.00075	0.00936
53	0.01000	0.00160	0.00152	0.02000	0.00143	0.00020	0.00085	0.00819
54	0.01000	0.00170	0.00168	0.04000	0.00156	0.00020	0.00095	0.00760
55	0.01000	0.00180	0.00184	0.05500	0.00169	0.00020	0.00105	0.00760
56	0.01000	0.00190	0.00200	0.06300	0.00182	0.00020	0.00115	0.00760
57	0.01000	0.00200	0.00210	0.07600	0.00195	0.00020	0.00125	0.00760
58	0.01000	0.00210	0.00221	0.09000	0.00208	0.00020	0.00135	0.00760
59	0.01000	0.00220	0.00226	0.13000	0.00221	0.00030	0.00145	0.00760
60	0.01000	0.00240	0.00231	0.15000	0.00234	0.00030	0.00155	0.00702
61	0.01000	0.00260	0.00236	0.18000	0.00247	0.00030	0.00160	0.00585
62	0.01000	0.00280	0.00241	0.40000	0.00260	0.00030	0.00165	0.00468
63	0.01000	0.00300	0.00247	0.24000	0.00286	0.00030	0.00170	0.00351
64	0.01000	0.00320	0.00252	0.25000	0.00312	0.00040	0.00175	0.00234
65	0.00000	0.00340	0.00000	0.35000	0.00351	0.00040	0.00000	0.00000
66	0.00000	0.00360	0.00000	0.35000	0.00390	0.00040	0.00000	0.00000
67	0.00000	0.00380	0.00000	0.35000	0.00442	0.00040	0.00000	0.00000
68	0.00000	0.00400	0.00000	0.45000	0.00507	0.00040	0.00000	0.00000
69	0.00000	0.00420	0.00000	0.60000	0.00585	0.00040	0.00000	0.00000
70	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000



**SCHEDULE 5**  
**PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE**  
**GENERAL MEMBERS -- FEMALES**

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.16500	0.00010	0.00000	0.00000	0.00000	0.00000	0.00005	0.00270
21	0.16500	0.00010	0.00000	0.00000	0.00000	0.00000	0.00005	0.00270
22	0.16000	0.00010	0.00000	0.00000	0.00000	0.00000	0.00005	0.00270
23	0.15500	0.00010	0.00000	0.00000	0.00000	0.00000	0.00005	0.00270
24	0.15500	0.00010	0.00000	0.00000	0.00000	0.00000	0.00005	0.00450
25	0.15000	0.00020	0.00010	0.00000	0.00008	0.00000	0.00005	0.00450
26	0.13000	0.00020	0.00010	0.00000	0.00008	0.00000	0.00005	0.00450
27	0.11500	0.00020	0.00010	0.00000	0.00008	0.00000	0.00005	0.00450
28	0.10500	0.00020	0.00010	0.00000	0.00008	0.00000	0.00005	0.00450
29	0.10200	0.00030	0.00010	0.00000	0.00008	0.00000	0.00010	0.00450
30	0.09500	0.00030	0.00010	0.00000	0.00008	0.00000	0.00010	0.00450
31	0.08400	0.00030	0.00010	0.00000	0.00008	0.00000	0.00010	0.00450
32	0.07000	0.00030	0.00010	0.00000	0.00008	0.00000	0.00010	0.00450
33	0.06000	0.00040	0.00010	0.00000	0.00008	0.00000	0.00010	0.00450
34	0.04900	0.00040	0.00010	0.00000	0.00008	0.00000	0.00010	0.00900
35	0.04600	0.00040	0.00020	0.00000	0.00008	0.00000	0.00010	0.01620
36	0.04200	0.00050	0.00020	0.00000	0.00008	0.00000	0.00010	0.01980
37	0.03900	0.00050	0.00020	0.00000	0.00008	0.00000	0.00010	0.01980
38	0.03700	0.00050	0.00030	0.00000	0.00008	0.00000	0.00010	0.01800
39	0.03500	0.00050	0.00030	0.00000	0.00008	0.00000	0.00015	0.01710
40	0.03200	0.00060	0.00030	0.00000	0.00008	0.00000	0.00015	0.01665
41	0.03000	0.00060	0.00040	0.00000	0.00008	0.00000	0.00015	0.01620
42	0.02900	0.00060	0.00040	0.00000	0.00008	0.00000	0.00015	0.01575
43	0.02700	0.00070	0.00050	0.00000	0.00008	0.00000	0.00015	0.01575
44	0.02500	0.00070	0.00050	0.00000	0.00008	0.00000	0.00015	0.01530
45	0.02500	0.00070	0.00060	0.00000	0.00015	0.00000	0.00020	0.01530
46	0.02400	0.00080	0.00070	0.00000	0.00015	0.00000	0.00020	0.01485
47	0.02400	0.00080	0.00080	0.00000	0.00015	0.00000	0.00020	0.01440
48	0.02300	0.00090	0.00090	0.00000	0.00015	0.00000	0.00025	0.01395
49	0.02300	0.00090	0.00100	0.00000	0.00022	0.00000	0.00025	0.01305
50	0.02200	0.00100	0.00110	0.04000	0.00022	0.00000	0.00030	0.01170
51	0.02200	0.00100	0.00120	0.03000	0.00022	0.00000	0.00030	0.00990
52	0.02100	0.00110	0.00130	0.03000	0.00030	0.00000	0.00035	0.00810
53	0.02100	0.00110	0.00140	0.03000	0.00030	0.00000	0.00040	0.00630
54	0.02000	0.00120	0.00150	0.03000	0.00030	0.00000	0.00045	0.00450
55	0.01900	0.00120	0.00160	0.08000	0.00030	0.00000	0.00050	0.00450
56	0.01800	0.00130	0.00170	0.03000	0.00038	0.00000	0.00055	0.00720
57	0.01700	0.00140	0.00180	0.08000	0.00038	0.00000	0.00060	0.00630
58	0.01500	0.00150	0.00190	0.10000	0.00038	0.00000	0.00065	0.00540
59	0.01400	0.00160	0.00210	0.12000	0.00045	0.00000	0.00070	0.00450
60	0.01300	0.00180	0.00230	0.14000	0.00045	0.00000	0.00075	0.00450
61	0.01300	0.00190	0.00250	0.10000	0.00045	0.00000	0.00085	0.00450
62	0.01300	0.00200	0.00270	0.30000	0.00052	0.00000	0.00100	0.00450
63	0.01300	0.00210	0.00290	0.12500	0.00052	0.00000	0.00110	0.00450
64	0.01300	0.00220	0.00310	0.12500	0.00052	0.00000	0.00125	0.00450
65	0.00000	0.00240	0.00000	0.45000	0.00060	0.00000	0.00000	0.00000
66	0.00000	0.00250	0.00000	0.20000	0.00060	0.00000	0.00000	0.00000
67	0.00000	0.00260	0.00000	0.30000	0.00060	0.00000	0.00000	0.00000
68	0.00000	0.00270	0.00000	0.30000	0.00068	0.00000	0.00000	0.00000
69	0.00000	0.00280	0.00000	0.30000	0.00068	0.00000	0.00000	0.00000
70	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

**SCHEDULE 5**  
**PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE**  
**SAFETY MEMBERS**

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.10500	0.00015	0.00000	0.00000	0.00000	0.00015	0.00060	0.00100
21	0.09500	0.00015	0.00000	0.00000	0.00000	0.00015	0.00060	0.00110
22	0.09000	0.00015	0.00000	0.00000	0.00000	0.00015	0.00060	0.00120
23	0.08500	0.00015	0.00000	0.00000	0.00000	0.00015	0.00070	0.00130
24	0.08000	0.00015	0.00000	0.00000	0.00000	0.00015	0.00070	0.00140
25	0.07500	0.00022	0.00020	0.00000	0.00008	0.00022	0.00080	0.00200
26	0.07200	0.00022	0.00020	0.00000	0.00008	0.00022	0.00090	0.00300
27	0.07000	0.00022	0.00030	0.00000	0.00015	0.00022	0.00100	0.00500
28	0.06800	0.00022	0.00030	0.00000	0.00015	0.00022	0.00110	0.01000
29	0.06600	0.00022	0.00030	0.00000	0.00015	0.00022	0.00120	0.01700
30	0.06400	0.00030	0.00030	0.00000	0.00015	0.00030	0.00130	0.02500
31	0.06000	0.00030	0.00040	0.00000	0.00015	0.00030	0.00140	0.03400
32	0.05500	0.00030	0.00040	0.00000	0.00015	0.00030	0.00160	0.03000
33	0.04900	0.00030	0.00040	0.00000	0.00015	0.00030	0.00180	0.02700
34	0.04300	0.00030	0.00050	0.00000	0.00015	0.00030	0.00210	0.02400
35	0.03700	0.00038	0.00060	0.00000	0.00015	0.00038	0.00230	0.02200
36	0.03100	0.00038	0.00060	0.00000	0.00015	0.00038	0.00250	0.02000
37	0.02800	0.00038	0.00070	0.00000	0.00015	0.00038	0.00280	0.01800
38	0.02500	0.00038	0.00080	0.00000	0.00015	0.00038	0.00310	0.01600
39	0.02200	0.00038	0.00090	0.00000	0.00015	0.00038	0.00350	0.01400
40	0.01900	0.00045	0.00100	0.00000	0.00022	0.00045	0.00390	0.01200
41	0.01700	0.00045	0.00100	0.00000	0.00022	0.00045	0.00430	0.01000
42	0.01500	0.00045	0.00110	0.00000	0.00022	0.00045	0.00470	0.00800
43	0.01200	0.00052	0.00120	0.00000	0.00022	0.00052	0.00520	0.00600
44	0.01000	0.00052	0.00120	0.00000	0.00022	0.00052	0.00580	0.00400
45	0.00900	0.00060	0.00130	0.02000	0.00030	0.00060	0.00640	0.00300
46	0.00800	0.00060	0.00140	0.02000	0.00030	0.00060	0.00710	0.00200
47	0.00700	0.00068	0.00140	0.02000	0.00038	0.00068	0.00790	0.00100
48	0.00600	0.00068	0.00150	0.02000	0.00045	0.00068	0.00880	0.00080
49	0.00500	0.00075	0.00160	0.02500	0.00052	0.00075	0.00970	0.00050
50	0.00500	0.00075	0.00160	0.03000	0.00060	0.00075	0.01060	0.00000
51	0.00400	0.00082	0.00170	0.03000	0.00068	0.00082	0.01150	0.00000
52	0.00400	0.00082	0.00180	0.05000	0.00075	0.00090	0.01250	0.00000
53	0.00300	0.00090	0.00190	0.07000	0.00082	0.00097	0.01350	0.00000
54	0.00000	0.00090	0.00200	0.09000	0.00090	0.00097	0.01450	0.00000
55	0.00000	0.00097	0.00200	0.15000	0.00097	0.00105	0.01550	0.00000
56	0.00000	0.00097	0.00210	0.10000	0.00105	0.00112	0.01650	0.00000
57	0.00000	0.00105	0.00220	0.10000	0.00112	0.00120	0.01750	0.00000
58	0.00000	0.00105	0.00220	0.25000	0.00120	0.00127	0.01850	0.00000
59	0.00000	0.00112	0.00230	0.30000	0.00127	0.00135	0.01950	0.00000
60	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000



## SCHEDULE 6

### YEARS OF LIFE EXPECTANCY AFTER SERVICE RETIREMENT

Age	General		Safety	Age	General		Safety
	Male	Female			Male	Female	
50	30.69	33.94	30.69	81	7.89	9.14	7.89
51	29.77	32.99	29.77	82	7.44	8.58	7.44
52	28.85	32.05	28.85	83	7.00	8.05	7.00
53	27.95	31.11	27.95	84	6.59	7.54	6.59
54	27.04	30.17	27.04	85	6.19	7.06	6.19
55	26.15	29.24	26.15	86	5.80	6.59	5.80
56	25.27	28.31	25.27	87	5.43	6.15	5.43
57	24.39	27.40	24.39	88	5.07	5.73	5.07
58	23.52	26.49	23.52	89	4.73	5.34	4.73
59	22.67	25.59	22.67	90	4.42	4.98	4.42
60	21.83	24.70	21.83	91	4.13	4.64	4.13
61	21.00	23.82	21.00	92	3.86	4.33	3.86
62	20.18	22.96	20.18	93	3.61	4.04	3.61
63	19.39	22.11	19.39	94	3.37	3.76	3.37
64	18.60	21.28	18.60	95	3.16	3.51	3.16
65	17.84	20.46	17.84	96	2.98	3.28	2.98
66	17.10	19.65	17.10	97	2.81	3.06	2.81
67	16.37	18.86	16.37	98	2.66	2.86	2.66
68	15.66	18.08	15.66	99	2.52	2.67	2.52
69	14.97	17.31	14.97	100	2.39	2.50	2.39
70	14.29	16.54	14.29	101	2.26	2.34	2.26
71	13.63	15.78	13.63	102	2.15	2.19	2.15
72	12.98	15.04	12.98	103	2.04	2.06	2.04
73	12.34	14.31	12.34	104	1.93	1.94	1.93
74	11.72	13.60	11.72	105	1.84	1.83	1.84
75	11.12	12.90	11.12	106	1.75	1.74	1.75
76	10.53	12.22	10.53	107	1.68	1.66	1.68
77	9.96	11.57	9.96	108	1.62	1.59	1.62
78	9.40	10.93	9.40	109	1.57	1.54	1.57
79	8.88	10.31	8.88	110	1.52	1.50	1.52
80	8.37	9.71	8.37	111	--	--	--

1994 GA (x, y+1) for General Members

1994 GA (x) for Safety Members



## SCHEDULE 6

### YEARS OF LIFE EXPECTANCY AFTER DISABILITY RETIREMENT

#### GENERAL MEMBERS

Age	Years of Life Expectancy	Age	Years of Life Expectancy	Age	Years of Life Expectancy
20	38.73	51	20.59	82	6.27
21	37.98	52	20.11	83	5.94
22	37.26	53	19.63	84	5.63
23	36.56	54	19.16	85	5.34
24	35.87	55	18.68	86	5.06
25	35.19	56	18.22	87	4.80
26	34.53	57	17.75	88	4.55
27	33.87	58	17.29	89	4.31
28	33.23	59	16.83	90	4.09
29	32.60	60	16.37	91	3.87
30	31.98	61	15.91	92	3.66
31	31.37	62	15.45	93	3.46
32	30.76	63	14.99	94	3.26
33	30.17	64	14.53	95	3.07
34	29.58	65	14.07	96	2.89
35	29.00	66	13.60	97	2.71
36	28.43	67	13.13	98	2.54
37	27.87	68	12.66	99	2.37
38	27.31	69	12.18	100	2.20
39	26.76	70	11.70	101	2.04
40	26.21	71	11.21	102	1.88
41	25.67	72	10.72	103	1.72
42	25.14	73	10.22	104	1.55
43	24.61	74	9.73	105	1.38
44	24.09	75	9.24	106	1.21
45	23.57	76	8.76	107	1.04
46	23.06	77	8.28	108	.88
47	22.56	78	7.83	109	.72
48	22.06	79	7.41	110	.50
49	21.57	80	7.00		
50	21.08	81	6.63		

1981 Disability (General)

## SCHEDULE 6

### YEARS OF LIFE EXPECTANCY AFTER DISABILITY RETIREMENT

#### SAFETY MEMBERS

Age	Years of Life Expectancy	Age	Years of Life Expectancy	Age	Years of Life Expectancy
20	49.29	51	22.80	81	6.63
21	48.39	52	22.03	82	6.27
22	47.48	53	21.26	83	5.94
23	46.58	54	20.50	84	5.63
24	45.68	55	19.77	85	5.34
25	44.79	56	19.06	86	5.06
26	43.89	57	18.40	87	4.80
27	43.01	58	17.78	88	4.55
28	42.12	59	17.20	89	4.31
29	41.24	60	16.64	90	4.09
30	40.36	61	16.11	91	3.87
31	39.48	62	15.59	92	3.66
32	38.61	63	15.08	93	3.46
33	37.74	64	14.58	94	3.26
34	36.88	65	14.09	95	3.07
35	36.02	66	13.61	96	2.89
36	35.16	67	13.13	97	2.71
37	34.31	68	12.66	98	2.54
38	33.46	69	12.18	99	2.37
39	32.61	70	11.70	100	2.20
40	31.77	71	11.21	101	2.04
41	30.93	72	10.72	102	1.88
42	30.09	73	10.22	103	1.72
43	29.26	74	9.73	104	1.55
44	28.43	75	9.24	105	1.38
45	27.61	76	8.75	106	1.21
46	26.80	77	8.28	107	1.04
47	25.99	78	7.83	108	.88
48	25.18	79	7.41	109	.72
49	24.38	80	7.00	110	.50
50	23.59				

1981 Disability (Safety)

## SCHEDULE 7

### RATIO OF CURRENT COMPENSATION TO COMPENSATION ANTICIPATED AT RETIREMENT

Age	GENERAL	SAFETY	Age	GENERAL	SAFETY
20	.062	.118	46	.308	.503
21	.069	.128	47	.323	.529
22	.076	.137	48	.339	.555
23	.083	.146	49	.356	.583
24	.090	.156	50	.374	.612
25	.097	.166	51	.394	.643
26	.105	.176	52	.413	.675
27	.112	.187	53	.433	.709
28	.120	.198	54	.455	.745
29	.128	.210	55	.479	.782
30	.137	.222	56	.503	.822
31	.146	.235	57	.528	.864
32	.155	.248	58	.554	.907
33	.163	.262	59	.583	.952
34	.171	.277	60	.612	1.000
35	.179	.292	61	.642	
36	.188	.307	62	.675	
37	.198	.323	63	.709	
38	.208	.340	64	.745	
39	.218	.357	65	.782	
40	.229	.374	66	.822	
41	.241	.393	67	.863	
42	.253	.413	68	.907	
43	.265	.434	69	.952	
44	.279	.456	70	1.000	
45	.293	.478			

Note: Salary scale assumption reflects 4.50% for inflation and graded merit and longevity.