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MEETING DATE
MAY 04 2011
AGENDA ITEM
#5

April 26, 2011

Ms. Marilyn Leedom
Chief Executive Officer
Contra Costa County Employees' Retirement Association
1355 Willow Way, Suite 221
Concord, CA 94520

**Re: Contra Costa County Employees' Retirement Association
Employer and Member Contribution Rates for Members with Membership Dates
on or after January 1, 2011**

Dear Marilyn:

This letter responds to your request for us to calculate the employer and member contribution rates that would apply only to members with membership dates on or after January 1, 2011. These members are subject to the amended policy that determines which pay items are considered compensation for retirement purposes. Background information on that policy can be found in our April 7, 2011 letter.

Methodologies and Assumptions Used

Key methodologies and assumptions used in these calculations are as follows:

- Rates for the first six months of 2011 and for the July 1, 2011 through June 30, 2012 year are based on the same actuarial assumptions used in the December 31, 2008 and 2009 valuations, respectively, with one exception. New terminal pay assumptions (as a percentage of final average pay excluding such terminal pay) by tier have been applied and are as follows:

General Tier 1:	3.50%
General Tier 2:	0.50%
General Tier 3:	1.25%
Safety Tier A:	1.50%
Safety Tier C:	0.50%



- Demographics for members with membership dates on or after January 1, 2011 are assumed to be the same as for the members included in the December 31, 2008 and 2009 valuations, respectively.
- The amortization cost for the Unfunded Actuarial Accrued Liability (UAAL) for members with membership dates before January 1, 2011 has been expressed as a percentage of total future payroll, including members with membership dates on or after January 1, 2011. This has been done in order to continue the open group level percent of payroll amortization methodology for the UAAL associated with members with membership dates before January 1, 2011. It is also consistent with the methodology applied when Safety Tier C was implemented.
- Based on statute, all members will continue to contribute one-half of the Cost-of-Living (COL) normal cost component that is associated with the terminal pay assumption.

Results

Table 1 contains the employer contribution rates for members with membership dates on or after January 1, 2011 that will apply during the period from January 1, 2011 through June 30, 2011. Table 2 contains similar information, but for the period from July 1, 2011 through June 30, 2012.

Tables 3 and 4 contain information on the member contribution rates that will apply during those same two time periods.

We would recommend continuing to apply the same Refundability factors as are applied for members with membership dates before January 1, 2011.

December 31, 2010 Valuation

Note that employer and member rates for members with membership dates on or after January 1, 2011 will also be determined in the December 31, 2010 valuation that is currently in progress. Those rates will apply to the period from July 1, 2012 through June 30, 2013.

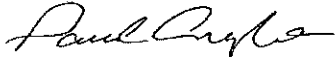
Based on the Board action taken on April 13, 2011, that valuation will also reflect terminal pay assumptions by cost group rather than by tier. This methodology will be applied both to members with membership dates before January 1, 2011 and those with membership dates on or after January 1, 2011.

Unless otherwise noted, the calculations in this study are based on the December 31, 2008 and December 31, 2009 actuarial valuations including the actuarial assumptions on which each valuation was based. These calculations and those valuations were completed under the supervision of John Monroe, ASA, MAAA, Enrolled Actuary.

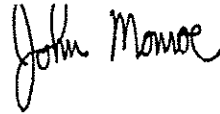
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Please let us know if you have any questions, and we look forward to discussing this with your Board.

Sincerely,



Paul Angelo, FSA, EA, MAAA
Senior Vice President and Actuary



John Monroe, ASA, EA, MAAA
Vice President and Associate Actuary

CZI/hy
Enclosures

Table 1
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2008 Actuarial Valuation
Rates are for the Period from January 1, 2011 through June 30, 2011

7.80% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Non-enhanced			Enhanced		
	Normal Cost	UAAL	Total	Normal Cost	UAAL	Total
	+		=	+		=
		Districts			County	
General Tier 1 (Aggregate)						
Basic	11.20%	7.85%	19.05%	11.15%	4.17%	15.32%
50% Subvention	3.71%	0.00%	3.71%	2.94%	0.00%	2.94%
Basic + 50% Subvention	14.91%	7.85%	22.76%	14.09%	4.17%	18.26%
COL	3.87%	6.04%	9.91%	3.54%	2.77%	6.31%
Total	18.78%	13.89%	32.67%	17.63%	6.94%	24.57%
General Tier 1 (Under \$350)						
Basic	7.65%	5.36%	13.01%	7.56%	2.83%	10.39%
50% Subvention	2.54%	0.00%	2.54%	1.99%	0.00%	1.99%
Basic + 50% Subvention	10.19%	5.36%	15.55%	9.55%	2.83%	12.38%
COL	2.64%	4.13%	6.77%	2.40%	1.88%	4.28%
Total	12.83%	9.49%	22.32%	11.95%	4.71%	16.66%
General Tier 1 (Over \$350)						
Basic	11.48%	8.04%	19.52%	11.34%	4.24%	15.58%
50% Subvention	3.80%	0.00%	3.80%	2.99%	0.00%	2.99%
Basic + 50% Subvention	15.28%	8.04%	23.32%	14.33%	4.24%	18.57%
COL	3.96%	6.19%	10.15%	3.60%	2.82%	6.42%
Total	19.24%	14.23%	33.47%	17.93%	7.06%	24.99%

**Table 1 (continued)
 Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Employer Rates Based on Assumptions from the December 31, 2008 Actuarial Valuation
 Rates are for the Period from January 1, 2011 through June 30, 2011**

7.80% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced Districts without POB			=	Total	Enhanced Districts with POB (CCCCFPD)			=	Total
	Normal Cost	+	UAAL			Normal Cost	+	UAAL		
General Tier 1 (Aggregate)										
Basic	11.15%		8.31%		19.46%	11.15%		-1.74%		9.41%
50% Subvention	2.94%		0.00%		2.94%	2.94%		0.00%		2.94%
Basic + 50% Subvention	14.09%		8.31%		22.40%	14.09%		-1.74%		12.35%
COL	3.54%		6.36%		9.90%	3.54%		-0.63%		2.91%
Total	17.63%		14.67%		32.30%	17.63%		-2.37%		15.26%
General Tier 1 (Under \$350)										
Basic	7.57%		5.63%		13.20%	7.57%		-1.18%		6.39%
50% Subvention	1.99%		0.00%		1.99%	1.99%		0.00%		1.99%
Basic + 50% Subvention	9.56%		5.63%		15.19%	9.56%		-1.18%		8.38%
COL	2.41%		4.32%		6.73%	2.41%		-0.43%		1.98%
Total	11.97%		9.95%		21.92%	11.97%		-1.61%		10.36%
General Tier 1 (Over \$350)										
Basic	11.35%		8.45%		19.80%	11.35%		-1.77%		9.58%
50% Subvention	2.99%		0.00%		2.99%	2.99%		0.00%		2.99%
Basic + 50% Subvention	14.34%		8.45%		22.79%	14.34%		-1.77%		12.57%
COL	3.61%		6.47%		10.08%	3.61%		-0.64%		2.97%
Total	17.95%		14.92%		32.87%	17.95%		-2.41%		15.54%

Table 1 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2008 Actuarial Valuation
Rates are for the Period from January 1, 2011 through June 30, 2011

7.80% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced			Total
	Normal Cost	+	UAAL	
	Districts with POB (Moraga)			
General Tier 1 (Aggregate)				
Basic	11.15%		0.92%	12.07%
50% Subvention	2.94%		0.00%	2.94%
Basic + 50% Subvention	14.09%		0.92%	15.01%
COL	3.54%		2.08%	5.62%
Total	17.63%		3.00%	20.63%
General Tier 1 (Under \$350)				
Basic	7.57%		0.63%	8.20%
50% Subvention	1.99%		0.00%	1.99%
Basic + 50% Subvention	9.56%		0.63%	10.19%
COL	2.41%		1.41%	3.82%
Total	11.97%		2.04%	14.01%
General Tier 1 (Over \$350)				
Basic	11.35%		0.94%	12.29%
50% Subvention	2.99%		0.00%	2.99%
Basic + 50% Subvention	14.34%		0.94%	15.28%
COL	3.61%		2.12%	5.73%
Total	17.95%		3.06%	21.01%

Table 1 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2008 Actuarial Valuation
Rates are for the Period from January 1, 2011 through June 30, 2011

7.80% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced			Enhanced		
	Normal Cost	UAAL	Total	Normal Cost	UAAL	Total
	Districts without POB			Districts with POB (CCCCFPD)		
Safety Tier A	18.88%	16.60%	35.48%	18.88%	-2.25%	16.63%
Basic	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0% Subvention	18.88%	16.60%	35.48%	18.88%	-2.25%	16.63%
COL	5.99%	13.97%	19.96%	5.99%	-0.40%	5.59%
Total	24.87%	30.57%	55.44%	24.87%	-2.65%	22.22%

	Enhanced			Enhanced		
	Normal Cost	UAAL	Total	Normal Cost	UAAL	Total
	Districts with POB (Morags)			Districts with POB (Morags)		
Safety Tier A	18.88%	-2.02%	16.86%	18.88%	-2.02%	16.86%
Basic	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0% Subvention	18.88%	-2.02%	16.86%	18.88%	-2.02%	16.86%
COL	5.99%	0.91%	6.90%	5.99%	0.91%	6.90%
Total	24.87%	-1.11%	23.76%	24.87%	-1.11%	23.76%

Table 1 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2008 Actuarial Valuation
Rates are for the Period from January 1, 2011 through June 30, 2011

7.80% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced County			Total	Enhanced Districts without POB			Total	
	Normal Cost	+	UAAL		=	Total	+		UAAL
General Tier 3 (Aggregate)									
Basic	9.87%		4.21%	14.08%	9.87%		8.75%	18.62%	
50% Subvention	3.14%		0.00%	3.14%	3.14%		0.00%	3.14%	
Basic + 50% Subvention	13.01%		4.21%	17.22%	13.01%		8.75%	21.76%	
COL	2.96%		2.78%	5.74%	2.96%		6.44%	9.40%	
Total	15.97%		6.99%	22.96%	15.97%		15.19%	31.16%	
General Tier 3 (Under \$350)									
Basic	6.72%		2.87%	9.59%	6.72%		5.96%	12.68%	
50% Subvention	2.14%		0.00%	2.14%	2.14%		0.00%	2.14%	
Basic + 50% Subvention	8.86%		2.87%	11.73%	8.86%		5.96%	14.82%	
COL	2.01%		1.89%	3.90%	2.01%		4.39%	6.40%	
Total	10.87%		4.76%	15.63%	10.87%		10.35%	21.22%	
General Tier 3 (Over \$350)									
Basic	10.08%		4.30%	14.38%	10.08%		8.94%	19.02%	
50% Subvention	3.21%		0.00%	3.21%	3.21%		0.00%	3.21%	
Basic + 50% Subvention	13.29%		4.30%	17.59%	13.29%		8.94%	22.23%	
COL	3.02%		2.84%	5.86%	3.02%		6.58%	9.60%	
Total	16.31%		7.14%	23.45%	16.31%		15.52%	31.83%	

Table 1 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2008 Actuarial Valuation
Rates are for the Period from January 1, 2011 through June 30, 2011

7.80% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced			
	County			
	Normal Cost	+	UAAL	= Total
Safety Tier C				
Basic	17.56%		8.43%	25.99%
50% Subvention	4.13%		0.00%	4.13%
Basic + 50% Subvention	21.69%		8.43%	30.12%
COL	3.40%		6.39%	9.79%
Total	25.09%		14.82%	39.91%

Table 2

**Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012**

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced		=	Total	Enhanced		=	Total
	Normal Cost	UAAL			Normal Cost	UAAL		
	Cost Group #1				Cost Group #1			
	County				Districts without POB			
General Tier 1 (Aggregate)								
Basic	10.46%	6.70%		17.16%	10.46%	11.55%		22.01%
50% Subvention	2.74%	0.00%		2.74%	2.74%	0.00%		2.74%
Basic + 50% Subvention	13.20%	6.70%		19.90%	13.20%	11.55%		24.75%
COL	3.11%	2.64%		5.75%	3.11%	6.53%		9.64%
Total	16.31%	9.34%		25.65%	16.31%	18.08%		34.39%
General Tier 1 (Under \$350)								
Basic	7.09%	4.54%		11.63%	7.09%	7.83%		14.92%
50% Subvention	1.86%	0.00%		1.86%	1.86%	0.00%		1.86%
Basic + 50% Subvention	8.95%	4.54%		13.49%	8.95%	7.83%		16.78%
COL	2.10%	1.79%		3.89%	2.10%	4.44%		6.54%
Total	11.05%	6.33%		17.38%	11.05%	12.27%		23.32%
General Tier 1 (Over \$350)								
Basic	10.63%	6.81%		17.44%	10.63%	11.75%		22.38%
50% Subvention	2.79%	0.00%		2.79%	2.79%	0.00%		2.79%
Basic + 50% Subvention	13.42%	6.81%		20.23%	13.42%	11.75%		25.17%
COL	3.16%	2.68%		5.84%	3.16%	6.65%		9.81%
Total	16.58%	9.49%		26.07%	16.58%	18.40%		34.98%

Table 2 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced			=	Total
	Normal Cost	+	UAAL		
	Cost Group #1				
	Districts with POB (Moraga)				
General Tier 1 (Aggregate)					
Basic	10.46%		4.84%		15.30%
50% Subvention	2.74%		0.00%		2.74%
Basic + 50% Subvention	13.20%		4.84%		18.04%
COL	3.11%		2.63%		5.74%
Total	16.31%		7.47%		23.78%
General Tier 1 (Under \$350)					
Basic	7.09%		3.29%		10.38%
50% Subvention	1.86%		0.00%		1.86%
Basic + 50% Subvention	8.95%		3.29%		12.24%
COL	2.10%		1.78%		3.88%
Total	11.05%		5.07%		16.12%
General Tier 1 (Over \$350)					
Basic	10.63%		4.93%		15.56%
50% Subvention	2.79%		0.00%		2.79%
Basic + 50% Subvention	13.42%		4.93%		18.35%
COL	3.16%		2.68%		5.84%
Total	16.58%		7.61%		24.19%

Table 2 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced		Enhanced		=	Enhanced		=
	Normal Cost	+ UAAL	Total	Normal Cost		+ UAAL	Total	
			County			Districts without POB		
General Tier 3 (Aggregate)								
Basic	10.19%	6.70%	16.89%	10.19%	11.55%	21.74%		
50% Subvention	3.10%	0.00%	3.10%	3.10%	0.00%	3.10%		
Basic + 50% Subvention	13.29%	6.70%	19.99%	13.29%	11.55%	24.84%		
COL	2.98%	2.64%	5.62%	2.98%	6.53%	9.51%		
Total	16.27%	9.34%	25.61%	16.27%	18.08%	34.35%		
General Tier 3 (Under \$350)								
Basic	6.93%	4.56%	11.49%	6.93%	7.86%	14.79%		
50% Subvention	2.11%	0.00%	2.11%	2.11%	0.00%	2.11%		
Basic + 50% Subvention	9.04%	4.56%	13.60%	9.04%	7.86%	16.90%		
COL	2.03%	1.79%	3.82%	2.03%	4.44%	6.47%		
Total	11.07%	6.35%	17.42%	11.07%	12.30%	23.37%		
General Tier 3 (Over \$350)								
Basic	10.40%	6.84%	17.24%	10.40%	11.79%	22.19%		
50% Subvention	3.16%	0.00%	3.16%	3.16%	0.00%	3.16%		
Basic + 50% Subvention	13.56%	6.84%	20.40%	13.56%	11.79%	25.35%		
COL	3.04%	2.69%	5.73%	3.04%	6.66%	9.70%		
Total	16.60%	9.53%	26.13%	16.60%	18.45%	35.05%		

Table 2 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012

	7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions					
	Enhanced		Enhanced			
	Central Contra Costa Sanitary District		Contra Costa Housing Authority			
	Normal Cost	UAAL	Total	Normal Cost	UAAL	Total
General Tier 1 (Aggregate)						
Basic	11.03%	16.39%	27.42%	11.72%	9.74%	21.46%
50% Subvention	2.96%	0.00%	2.96%	3.13%	0.00%	3.13%
Basic + 50% Subvention	13.99%	16.39%	30.38%	14.85%	9.74%	24.59%
COL	3.30%	7.92%	11.22%	3.35%	8.38%	11.73%
Total	17.29%	24.31%	41.60%	18.20%	18.12%	36.32%
General Tier 1 (Under \$350)						
Basic	7.46%	11.09%	18.55%	8.00%	6.65%	14.65%
50% Subvention	2.00%	0.00%	2.00%	2.13%	0.00%	2.13%
Basic + 50% Subvention	9.46%	11.09%	20.55%	10.13%	6.65%	16.78%
COL	2.24%	5.36%	7.60%	2.29%	5.72%	8.01%
Total	11.70%	16.45%	28.15%	12.42%	12.37%	24.79%
General Tier 1 (Over \$350)						
Basic	11.19%	16.63%	27.82%	12.00%	9.97%	21.97%
50% Subvention	3.00%	0.00%	3.00%	3.20%	0.00%	3.20%
Basic + 50% Subvention	14.19%	16.63%	30.82%	15.20%	9.97%	25.17%
COL	3.36%	8.04%	11.40%	3.43%	8.58%	12.01%
Total	17.55%	24.67%	42.22%	18.63%	18.55%	37.18%

Table 2 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced		Non-enhanced								
	Cost Group #5		Cost Group #6								
	Contra Costa County Fire Protection District		Districts without POB								
	Normal Cost	+	UAAL	=	Total		Normal Cost	+	UAAL	=	Total
General Tier 1 (Aggregate)											
Basic	10.61%	3.19%			13.80%		10.31%			7.60%	17.91%
50% Subvention	2.91%	0.00%			2.91%		3.54%		0.00%	0.00%	3.54%
Basic + 50% Subvention	13.52%	3.19%			16.71%		13.85%			7.60%	21.45%
COL	3.08%	1.96%			5.04%		3.31%			0.93%	4.24%
Total	16.60%	5.15%			21.75%		17.16%			8.53%	25.69%
General Tier 1 (Under \$350)											
Basic	7.21%	2.17%			9.38%		7.03%			5.19%	12.22%
50% Subvention	1.98%	0.00%			1.98%		2.42%		0.00%	0.00%	2.42%
Basic + 50% Subvention	9.19%	2.17%			11.36%		9.45%			5.19%	14.64%
COL	2.09%	1.33%			3.42%		2.26%			0.63%	2.89%
Total	11.28%	3.50%			14.78%		11.71%			5.82%	17.53%
General Tier 1 (Over \$350)											
Basic	10.81%	3.25%			14.06%		10.55%			7.78%	18.33%
50% Subvention	2.97%	0.00%			2.97%		3.62%		0.00%	0.00%	3.62%
Basic + 50% Subvention	13.78%	3.25%			17.03%		14.17%			7.78%	21.95%
COL	3.14%	2.00%			5.14%		3.39%			0.95%	4.34%
Total	16.92%	5.25%			22.17%		17.56%			8.73%	26.29%

Table 2 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced		
	Normal Cost	UAAL	Total
Safety Tier A			
Basic	19.29%	13.29%	32.58%
50% Subvention	4.35%	0.00%	4.35%
Basic + 50% Subvention	23.64%	13.29%	36.93%
COL	6.18%	10.38%	16.56%
Total	29.82%	23.67%	53.49%

	Enhanced		
	Normal Cost	UAAL	Total
Safety Tier A			
Basic	18.76%	3.31%	22.07%
0% Subvention	0.00%	0.00%	0.00%
Basic + 0% Subvention	18.76%	3.31%	22.07%
COL	6.17%	9.63%	15.80%
Total	24.93%	12.94%	37.87%

	Enhanced		
	Normal Cost	UAAL	Total
Cost Group #8			
East Contra Costa Fire Protection District	18.76%	22.30%	41.06%
	0.00%	0.00%	0.00%
	18.76%	22.30%	41.06%
	6.17%	24.12%	30.29%
	24.93%	46.42%	71.35%

Table 2 (continued)
Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
Rates are for the Period from July 1, 2011 through June 30, 2012

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Enhanced			
	Normal Cost	+	UAAL	= Total
	Cost Group #9			
	County			
Safety Tier C				
Basic	17.78%		13.29%	31.07%
50% Subvention	4.27%		0.00%	4.27%
Basic + 50% Subvention	22.05%		13.29%	35.34%
COL	3.47%		10.38%	13.85%
Total	25.52%		23.67%	49.19%
	Enhanced			
	Cost Group #10			
	Moraga-Orinda Fire District			
	Normal Cost	+	UAAL	= Total
Safety Tier A				
Basic	18.68%		1.86%	20.54%
0% Subvention	0.00%		0.00%	0.00%
Basic + 0% Subvention	18.68%		1.86%	20.54%
COL	6.06%		7.92%	13.98%
Total	24.74%		9.78%	34.52%
	Enhanced			
	Cost Group #11			
	San Ramon Valley Fire District			
	Normal Cost	+	UAAL	= Total
Safety Tier A				
Basic	18.00%		18.26%	36.26%
0% Subvention	0.00%		0.00%	0.00%
Basic + 0% Subvention	18.00%		18.26%	36.26%
COL	5.91%		10.98%	16.89%
Total	23.91%		29.24%	53.15%

**Table 2 (continued)
 Components of Employer Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Employer Rates Based on Assumptions from the December 31, 2009 Actuarial Valuation
 Rates are for the Period from July 1, 2011 through June 30, 2012**

7.75% Interest, 4.25% Wage Inflation, Plus Merit Salary Increase Assumptions

	Non-enhanced			
	Cost Group #12			
	Rodeo-Hercules Fire Protection District			
	Normal Cost	+	UAAL	= Total
Safety Tier A				
Basic	13.58%		15.77%	29.35%
0% Subvention	0.00%		0.00%	0.00%
Basic + 0% Subvention	13.58%		15.77%	29.35%
COL	4.69%		9.39%	14.08%
Total	18.27%		25.16%	43.43%

Table 3

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

Entry Age	Basic			COLA			Total		
	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350
15	3.59%	5.38%	1.71%	2.56%	5.30%	7.94%	5.30%	7.94%	7.94%
16	3.65%	5.47%	1.73%	2.60%	5.38%	8.07%	5.38%	8.07%	8.07%
17	3.71%	5.56%	1.76%	2.64%	5.47%	8.20%	5.47%	8.20%	8.20%
18	3.76%	5.64%	1.79%	2.68%	5.55%	8.32%	5.55%	8.32%	8.32%
19	3.82%	5.73%	1.81%	2.72%	5.63%	8.45%	5.63%	8.45%	8.45%
20	3.88%	5.82%	1.85%	2.77%	5.73%	8.59%	5.73%	8.59%	8.59%
21	3.95%	5.92%	1.87%	2.81%	5.82%	8.73%	5.82%	8.73%	8.73%
22	4.01%	6.01%	1.91%	2.86%	5.92%	8.87%	5.92%	8.87%	8.87%
23	4.07%	6.10%	1.93%	2.90%	6.00%	9.00%	6.00%	9.00%	9.00%
24	4.13%	6.20%	1.97%	2.95%	6.10%	9.15%	6.10%	9.15%	9.15%
25	4.20%	6.30%	1.99%	2.99%	6.19%	9.29%	6.19%	9.29%	9.29%
26	4.27%	6.40%	2.03%	3.04%	6.30%	9.44%	6.30%	9.44%	9.44%
27	4.33%	6.50%	2.06%	3.09%	6.39%	9.59%	6.39%	9.59%	9.59%
28	4.40%	6.60%	2.09%	3.14%	6.49%	9.74%	6.49%	9.74%	9.74%
29	4.47%	6.70%	2.12%	3.18%	6.59%	9.88%	6.59%	9.88%	9.88%
30	4.54%	6.81%	2.16%	3.24%	6.70%	10.05%	6.70%	10.05%	10.05%
31	4.61%	6.92%	2.19%	3.29%	6.80%	10.21%	6.80%	10.21%	10.21%
32	4.69%	7.03%	2.23%	3.34%	6.92%	10.37%	6.92%	10.37%	10.37%
33	4.76%	7.14%	2.26%	3.39%	7.02%	10.53%	7.02%	10.53%	10.53%
34	4.83%	7.25%	2.30%	3.45%	7.13%	10.70%	7.13%	10.70%	10.70%
35	4.91%	7.37%	2.33%	3.50%	7.24%	10.87%	7.24%	10.87%	10.87%
36	4.99%	7.49%	2.37%	3.56%	7.36%	11.05%	7.36%	11.05%	11.05%
37	5.07%	7.61%	2.41%	3.62%	7.48%	11.23%	7.48%	11.23%	11.23%

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from January 1, 2011 through June 30, 2011

Entry Age	Basic			COLA			Total		
	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350
38	5.16%	7.74%	7.45%	2.45%	3.68%	3.61%	7.61%	11.42%	11.42%
39	5.25%	7.87%	2.49%	2.49%	3.74%	7.74%	7.74%	11.61%	11.61%
40	5.33%	8.00%	2.53%	2.53%	3.80%	7.86%	7.86%	11.80%	11.80%
41	5.43%	8.14%	2.58%	2.58%	3.87%	8.01%	8.01%	12.01%	12.01%
42	5.53%	8.29%	2.63%	2.63%	3.94%	8.16%	8.16%	12.23%	12.23%
43	5.63%	8.44%	2.67%	2.67%	4.01%	8.30%	8.30%	12.45%	12.45%
44	5.74%	8.61%	2.73%	2.73%	4.09%	8.47%	8.47%	12.70%	12.70%
45	5.84%	8.76%	2.77%	2.77%	4.16%	8.61%	8.61%	12.92%	12.92%
46	5.95%	8.92%	2.83%	2.83%	4.24%	8.78%	8.78%	13.16%	13.16%
47	6.04%	9.06%	2.87%	2.87%	4.31%	8.91%	8.91%	13.37%	13.37%
48	6.13%	9.20%	2.91%	2.91%	4.37%	9.04%	9.04%	13.57%	13.57%
49	6.22%	9.33%	2.95%	2.95%	4.43%	9.17%	9.17%	13.76%	13.76%
50	6.29%	9.44%	2.99%	2.99%	4.49%	9.28%	9.28%	13.93%	13.93%
51	6.30%	9.45%	2.99%	2.99%	4.49%	9.29%	9.29%	13.94%	13.94%
52	6.29%	9.43%	2.99%	2.99%	4.48%	9.28%	9.28%	13.91%	13.91%
53	6.23%	9.34%	2.96%	2.96%	4.44%	9.19%	9.19%	13.78%	13.78%
54	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%
55	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%
56	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%
57	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%
58	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%
59	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%
60	6.05%	9.08%	2.87%	2.87%	4.31%	8.92%	8.92%	13.39%	13.39%

Interest: 7.80%
 Salary Increase: See Section 4, Exhibit IV of the December 31, 2008 actuarial valuation report.
 COLA Loading: 47.52%
 Mortality: RP-2000 Combined Healthy Mortality Table (30% Male and 70% Female, with ages set back two years)

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from January 1, 2011 through June 30, 2011

Entry Age	Basic			COLA			Total		
	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350
15	3.11%	4.67%	1.73%	1.73%	2.59%	4.84%	4.84%	7.26%	
16	3.17%	4.75%	1.75%	1.75%	2.63%	4.92%	4.92%	7.38%	
17	3.21%	4.82%	1.78%	1.78%	2.67%	4.99%	4.99%	7.49%	
18	3.27%	4.90%	1.81%	1.81%	2.71%	5.08%	5.08%	7.61%	
19	3.32%	4.98%	1.84%	1.84%	2.76%	5.16%	5.16%	7.74%	
20	3.37%	5.06%	1.87%	1.87%	2.80%	5.24%	5.24%	7.86%	
21	3.43%	5.14%	1.90%	1.90%	2.85%	5.33%	5.33%	7.99%	
22	3.48%	5.22%	1.93%	1.93%	2.89%	5.41%	5.41%	8.11%	
23	3.53%	5.30%	1.95%	1.95%	2.93%	5.48%	5.48%	8.23%	
24	3.59%	5.39%	1.99%	1.99%	2.98%	5.58%	5.58%	8.37%	
25	3.65%	5.47%	2.02%	2.02%	3.03%	5.67%	5.67%	8.50%	
26	3.71%	5.56%	2.05%	2.05%	3.08%	5.76%	5.76%	8.64%	
27	3.77%	5.65%	2.09%	2.09%	3.13%	5.86%	5.86%	8.78%	
28	3.83%	5.74%	2.12%	2.12%	3.18%	5.95%	5.95%	8.92%	
29	3.89%	5.83%	2.15%	2.15%	3.23%	6.04%	6.04%	9.06%	
30	3.95%	5.92%	2.19%	2.19%	3.28%	6.14%	6.14%	9.20%	
31	4.01%	6.01%	2.22%	2.22%	3.33%	6.23%	6.23%	9.34%	
32	4.07%	6.11%	2.25%	2.25%	3.38%	6.32%	6.32%	9.49%	
33	4.13%	6.20%	2.29%	2.29%	3.43%	6.42%	6.42%	9.63%	
34	4.20%	6.30%	2.33%	2.33%	3.49%	6.53%	6.53%	9.79%	
35	4.27%	6.40%	2.36%	2.36%	3.54%	6.63%	6.63%	9.94%	
36	4.33%	6.50%	2.40%	2.40%	3.60%	6.73%	6.73%	10.10%	
37	4.40%	6.60%	2.43%	2.43%	3.65%	6.83%	6.83%	10.25%	
38	4.47%	6.71%	2.47%	2.47%	3.71%	6.94%	6.94%	10.42%	
39	4.54%	6.81%	2.51%	2.51%	3.77%	7.05%	7.05%	10.58%	

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

General Tier 1 (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 2% at 55 Formula
 (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic			COLA			Total		
	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350
40	4.61%	6.92%	2.55%	3.83%	7.16%	10.75%			
41	4.69%	7.04%	2.60%	3.90%	7.29%	10.94%			
42	4.77%	7.15%	2.64%	3.96%	7.41%	11.11%			
43	4.85%	7.27%	2.68%	4.02%	7.53%	11.29%			
44	4.93%	7.39%	2.73%	4.09%	7.66%	11.48%			
45	5.01%	7.52%	2.77%	4.16%	7.78%	11.68%			
46	5.10%	7.65%	2.83%	4.24%	7.93%	11.89%			
47	5.19%	7.79%	2.87%	4.31%	8.06%	12.10%			
48	5.29%	7.93%	2.93%	4.39%	8.22%	12.32%			
49	5.39%	8.09%	2.99%	4.48%	8.38%	12.57%			
50	5.49%	8.23%	3.04%	4.56%	8.53%	12.79%			
51	5.59%	8.38%	3.09%	4.64%	8.68%	13.02%			
52	5.67%	8.51%	3.14%	4.71%	8.81%	13.22%			
53	5.77%	8.65%	3.19%	4.79%	8.96%	13.44%			
54	5.84%	8.76%	3.23%	4.85%	9.07%	13.61%			
55	5.91%	8.87%	3.27%	4.91%	9.18%	13.78%			
56	5.92%	8.88%	3.28%	4.92%	9.20%	13.80%			
57	5.91%	8.86%	3.27%	4.90%	9.18%	13.76%			
58	5.85%	8.78%	3.24%	4.86%	9.09%	13.64%			
59	5.69%	8.53%	3.15%	4.72%	8.84%	13.25%			
60	5.69%	8.53%	3.15%	4.72%	8.84%	13.25%			

Interest: 7.80%
 Salary Increase: See Section 4, Exhibit IV of the December 31, 2008 actuarial valuation report.
 COLA Loading: 55.36%
 Mortality: RP-2000 Combined Healthy Mortality Table (30% Male and 70% Female, with ages set back two years)

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

Entry Age	Basic		COLA		Total	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
15	3.11%	4.67%	1.43%	2.15%	4.54%	6.82%
16	3.17%	4.75%	1.45%	2.18%	4.62%	6.93%
17	3.21%	4.82%	1.47%	2.21%	4.68%	7.03%
18	3.27%	4.90%	1.50%	2.25%	4.77%	7.15%
19	3.32%	4.98%	1.53%	2.29%	4.85%	7.27%
20	3.37%	5.06%	1.55%	2.32%	4.92%	7.38%
21	3.43%	5.14%	1.57%	2.36%	5.00%	7.50%
22	3.48%	5.22%	1.60%	2.40%	5.08%	7.62%
23	3.53%	5.30%	1.62%	2.43%	5.15%	7.73%
24	3.59%	5.39%	1.65%	2.48%	5.24%	7.87%
25	3.65%	5.47%	1.67%	2.51%	5.32%	7.98%
26	3.71%	5.56%	1.70%	2.55%	5.41%	8.11%
27	3.77%	5.65%	1.73%	2.60%	5.50%	8.25%
28	3.83%	5.74%	1.76%	2.64%	5.59%	8.38%
29	3.89%	5.83%	1.79%	2.68%	5.68%	8.51%
30	3.95%	5.92%	1.81%	2.72%	5.76%	8.64%
31	4.01%	6.01%	1.84%	2.76%	5.85%	8.77%
32	4.07%	6.11%	1.87%	2.81%	5.94%	8.92%
33	4.13%	6.20%	1.90%	2.85%	6.03%	9.05%
34	4.20%	6.30%	1.93%	2.89%	6.13%	9.19%
35	4.27%	6.40%	1.96%	2.94%	6.23%	9.34%
36	4.33%	6.50%	1.99%	2.99%	6.32%	9.49%
37	4.40%	6.60%	2.02%	3.03%	6.42%	9.63%
38	4.47%	6.71%	2.05%	3.08%	6.52%	9.79%
39	4.54%	6.81%	2.09%	3.13%	6.63%	9.94%

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

General Tier 3 (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 2% at 55 Formula
 (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA		Total	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
40	4.61%	6.92%	2.12%	3.18%	6.73%	10.10%
41	4.69%	7.04%	2.15%	3.23%	6.84%	10.27%
42	4.77%	7.15%	2.19%	3.28%	6.96%	10.43%
43	4.85%	7.27%	2.23%	3.34%	7.08%	10.61%
44	4.93%	7.39%	2.26%	3.39%	7.19%	10.78%
45	5.01%	7.52%	2.30%	3.45%	7.31%	10.97%
46	5.10%	7.65%	2.34%	3.51%	7.44%	11.16%
47	5.19%	7.79%	2.39%	3.58%	7.58%	11.37%
48	5.29%	7.93%	2.43%	3.64%	7.72%	11.57%
49	5.39%	8.09%	2.48%	3.72%	7.87%	11.81%
50	5.49%	8.23%	2.52%	3.78%	8.01%	12.01%
51	5.59%	8.38%	2.57%	3.85%	8.16%	12.23%
52	5.67%	8.51%	2.61%	3.91%	8.28%	12.42%
53	5.77%	8.65%	2.65%	3.97%	8.42%	12.62%
54	5.84%	8.76%	2.68%	4.02%	8.52%	12.78%
55	5.91%	8.87%	2.71%	4.07%	8.62%	12.94%
56	5.92%	8.88%	2.72%	4.08%	8.64%	12.96%
57	5.91%	8.86%	2.71%	4.07%	8.62%	12.93%
58	5.85%	8.78%	2.69%	4.03%	8.54%	12.81%
59	5.69%	8.53%	2.61%	3.92%	8.30%	12.45%
60	5.69%	8.53%	2.61%	3.92%	8.30%	12.45%

Interest: 7.80%
 Salary Increase: See Section 4, Exhibit IV of the December 31, 2008 actuarial valuation report.
 COLA Loading: 45.94%
 Mortality: RP-2000 Combined Healthy Mortality Table (30% Male and 70% Female, with ages set back two years)

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

Safety Tier A (Non-enhanced) Members' Contribution Rates for Members Not Receiving Benefits under 3% at 50
 Formula (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
15	7.85%	3.73%	11.58%
16	7.85%	3.73%	11.58%
17	7.85%	3.73%	11.58%
18	7.85%	3.73%	11.58%
19	7.85%	3.73%	11.58%
20	7.85%	3.73%	11.58%
21	7.85%	3.73%	11.58%
22	7.97%	3.79%	11.76%
23	8.09%	3.84%	11.93%
24	8.22%	3.91%	12.13%
25	8.35%	3.97%	12.32%
26	8.48%	4.03%	12.51%
27	8.61%	4.09%	12.70%
28	8.74%	4.15%	12.89%
29	8.87%	4.22%	13.09%
30	9.02%	4.29%	13.31%
31	9.15%	4.35%	13.50%
32	9.30%	4.42%	13.72%
33	9.45%	4.49%	13.94%
34	9.59%	4.56%	14.15%
35	9.75%	4.63%	14.38%
36	9.91%	4.71%	14.62%
37	10.08%	4.79%	14.87%
38	10.25%	4.87%	15.12%
39	10.43%	4.96%	15.39%
40	10.62%	5.05%	15.67%
41	10.82%	5.14%	15.96%
42	11.05%	5.25%	16.30%
43	11.31%	5.37%	16.68%

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

Safety Tier A (Non-enhanced) Members' Contribution Rates for Members Not Receiving Benefits under 3% at 50
 Formula (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
44	11.60%	5.51%	17.11%
45	11.77%	5.59%	17.36%
46	11.80%	5.61%	17.41%
47	11.73%	5.57%	17.30%
48	11.56%	5.49%	17.05%
49	11.51%	5.47%	16.98%
50	11.51%	5.47%	16.98%
51	11.51%	5.47%	16.98%
52	11.51%	5.47%	16.98%
53	11.51%	5.47%	16.98%
54	11.51%	5.47%	16.98%
55	11.51%	5.47%	16.98%
56	11.51%	5.47%	16.98%
57	11.51%	5.47%	16.98%
58	11.51%	5.47%	16.98%
59	11.51%	5.47%	16.98%
60	11.51%	5.47%	16.98%

Interest: 7.80%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2008 actuarial valuation report.

COLA Loading: 47.52%

Mortality: RP-2000 Combined Healthy Mortality Table (85% Male and 15% Female, with ages set back two years)

Table 3 (continued)

**Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from January 1, 2011 through June 30, 2011**

**Safety Tier A (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic	COLA	Total
15	7.85%	5.42%	13.27%
16	7.85%	5.42%	13.27%
17	7.85%	5.42%	13.27%
18	7.85%	5.42%	13.27%
19	7.85%	5.42%	13.27%
20	7.85%	5.42%	13.27%
21	7.85%	5.42%	13.27%
22	7.97%	5.50%	13.47%
23	8.09%	5.58%	13.67%
24	8.22%	5.67%	13.89%
25	8.35%	5.76%	14.11%
26	8.48%	5.85%	14.33%
27	8.61%	5.94%	14.55%
28	8.74%	6.03%	14.77%
29	8.87%	6.12%	14.99%
30	9.02%	6.22%	15.24%
31	9.15%	6.31%	15.46%
32	9.30%	6.42%	15.72%
33	9.45%	6.52%	15.97%
34	9.59%	6.62%	16.21%
35	9.75%	6.73%	16.48%
36	9.91%	6.84%	16.75%
37	10.08%	6.96%	17.04%
38	10.25%	7.07%	17.32%
39	10.43%	7.20%	17.63%
40	10.62%	7.33%	17.95%
41	10.82%	7.47%	18.29%
42	11.05%	7.63%	18.68%
43	11.31%	7.81%	19.12%

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from January 1, 2011 through June 30, 2011

**Safety Tier A (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic	COLA	Total
44	11.60%	8.01%	19.61%
45	11.77%	8.12%	19.89%
46	11.80%	8.14%	19.94%
47	11.73%	8.09%	19.82%
48	11.56%	7.98%	19.54%
49	11.51%	7.94%	19.45%
50	11.51%	7.94%	19.45%
51	11.51%	7.94%	19.45%
52	11.51%	7.94%	19.45%
53	11.51%	7.94%	19.45%
54	11.51%	7.94%	19.45%
55	11.51%	7.94%	19.45%
56	11.51%	7.94%	19.45%
57	11.51%	7.94%	19.45%
58	11.51%	7.94%	19.45%
59	11.51%	7.94%	19.45%
60	11.51%	7.94%	19.45%

Interest: 7.80%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2008 actuarial valuation report.

COLA Loading: 69.01%

Mortality: RP-2000 Combined Healthy Mortality Table (85% Male and 15% Female, with ages set back two years)

These rates exclude up to an extra 9% of compensation (depending on their MOU) that most Safety Tier A (Enhanced) members contribute that reduces the employer's contribution rate.

Table 3 (continued)

**Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from January 1, 2011 through June 30, 2011**

**Safety Tier C (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic	COLA	Total
15	7.48%	2.96%	10.44%
16	7.48%	2.96%	10.44%
17	7.48%	2.96%	10.44%
18	7.48%	2.96%	10.44%
19	7.48%	2.96%	10.44%
20	7.48%	2.96%	10.44%
21	7.48%	2.96%	10.44%
22	7.60%	3.01%	10.61%
23	7.72%	3.06%	10.78%
24	7.83%	3.10%	10.93%
25	7.96%	3.15%	11.11%
26	8.08%	3.20%	11.28%
27	8.20%	3.25%	11.45%
28	8.33%	3.30%	11.63%
29	8.46%	3.35%	11.81%
30	8.59%	3.40%	11.99%
31	8.73%	3.46%	12.19%
32	8.86%	3.51%	12.37%
33	9.00%	3.56%	12.56%
34	9.15%	3.62%	12.77%
35	9.29%	3.68%	12.97%
36	9.44%	3.74%	13.18%
37	9.60%	3.80%	13.40%
38	9.76%	3.86%	13.62%
39	9.94%	3.94%	13.88%
40	10.13%	4.01%	14.14%
41	10.31%	4.08%	14.39%
42	10.53%	4.17%	14.70%
43	10.71%	4.24%	14.95%

Table 3 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from January 1, 2011 through June 30, 2011

Safety Tier C (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
 (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
44	10.82%	4.28%	15.10%
45	10.84%	4.29%	15.13%
46	10.77%	4.26%	15.03%
47	10.56%	4.18%	14.74%
48	11.01%	4.36%	15.37%
49	11.51%	4.56%	16.07%
50	11.51%	4.56%	16.07%
51	11.51%	4.56%	16.07%
52	11.51%	4.56%	16.07%
53	11.51%	4.56%	16.07%
54	11.51%	4.56%	16.07%
55	11.51%	4.56%	16.07%
56	11.51%	4.56%	16.07%
57	11.51%	4.56%	16.07%
58	11.51%	4.56%	16.07%
59	11.51%	4.56%	16.07%
60	11.51%	4.56%	16.07%

Interest: 7.80%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2008 actuarial valuation report.

COLA Loading: 39.60%

Mortality: RP-2000 Combined Healthy Mortality Table (85% Male and 15% Female, with ages set back two years)

Table 4

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from July 1, 2011 through June 30, 2012

General Tier 1 (Non-enhanced) Members' Contribution Rates for Members Not Receiving Benefits under 2% at 55
 Formula (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic			COLA			Total		
	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350
15	3.63%	5.44%	1.65%	2.48%	5.28%	7.92%			
16	3.69%	5.53%	1.69%	2.53%	5.38%	8.06%			
17	3.74%	5.61%	1.71%	2.56%	5.45%	8.17%			
18	3.80%	5.70%	1.73%	2.60%	5.53%	8.30%			
19	3.86%	5.79%	1.76%	2.64%	5.62%	8.43%			
20	3.92%	5.88%	1.79%	2.69%	5.71%	8.57%			
21	3.98%	5.97%	1.82%	2.73%	5.80%	8.70%			
22	4.04%	6.06%	1.85%	2.77%	5.89%	8.83%			
23	4.10%	6.15%	1.87%	2.81%	5.97%	8.96%			
24	4.16%	6.24%	1.90%	2.85%	6.06%	9.09%			
25	4.23%	6.34%	1.93%	2.90%	6.16%	9.24%			
26	4.29%	6.43%	1.96%	2.94%	6.25%	9.37%			
27	4.35%	6.53%	1.99%	2.98%	6.34%	9.51%			
28	4.42%	6.63%	2.02%	3.03%	6.44%	9.66%			
29	4.49%	6.73%	2.05%	3.07%	6.54%	9.80%			
30	4.55%	6.83%	2.08%	3.12%	6.63%	9.95%			
31	4.63%	6.94%	2.11%	3.17%	6.74%	10.11%			
32	4.70%	7.05%	2.15%	3.22%	6.85%	10.27%			
33	4.77%	7.15%	2.18%	3.27%	6.95%	10.42%			
34	4.84%	7.26%	2.21%	3.32%	7.05%	10.58%			
35	4.91%	7.37%	2.25%	3.37%	7.16%	10.74%			
36	4.99%	7.49%	2.28%	3.42%	7.27%	10.91%			
37	5.07%	7.60%	2.31%	3.47%	7.38%	11.07%			
38	5.15%	7.72%	2.35%	3.53%	7.50%	11.25%			
39	5.23%	7.84%	2.39%	3.58%	7.62%	11.42%			
40	5.31%	7.97%	2.43%	3.64%	7.74%	11.61%			
41	5.40%	8.10%	2.47%	3.70%	7.87%	11.80%			

Table 4 (continued)

**Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012**

**General Tier 1 (Non-enhanced) Members' Contribution Rates for Members Not Receiving Benefits under 2% at 55
Formula (Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic		COLA		Total	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
42	5.49%	8.23%	2.51%	3.76%	8.00%	11.99%
43	5.58%	8.37%	2.55%	3.82%	8.13%	12.19%
44	5.67%	8.51%	2.59%	3.89%	8.26%	12.40%
45	5.78%	8.67%	2.64%	3.96%	8.42%	12.63%
46	5.90%	8.85%	2.69%	4.04%	8.59%	12.89%
47	6.01%	9.01%	2.74%	4.11%	8.75%	13.12%
48	6.10%	9.15%	2.79%	4.18%	8.89%	13.33%
49	6.21%	9.32%	2.84%	4.26%	9.05%	13.58%
50	6.31%	9.47%	2.88%	4.32%	9.19%	13.79%
51	6.35%	9.53%	2.90%	4.35%	9.25%	13.88%
52	6.35%	9.52%	2.90%	4.35%	9.25%	13.87%
53	6.33%	9.49%	2.89%	4.33%	9.22%	13.82%
54	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%
55	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%
56	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%
57	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%
58	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%
59	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%
60	6.11%	9.16%	2.79%	4.18%	8.90%	13.34%

Interest: 7.75%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2009 actuarial valuation report.

COLA Loading: 45.67%

Mortality: RP-2000 Combined Healthy Mortality Table (30% Male and 70% Female, with ages set back three years for males and two years for females)

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012

General Tier 1 (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 2% at 55 Formula
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA		Total	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
15	3.16%	4.74%	1.73%	2.59%	4.89%	7.33%
16	3.21%	4.81%	1.75%	2.63%	4.96%	7.44%
17	3.26%	4.89%	1.79%	2.68%	5.05%	7.57%
18	3.31%	4.96%	1.81%	2.71%	5.12%	7.67%
19	3.36%	5.04%	1.84%	2.76%	5.20%	7.80%
20	3.41%	5.12%	1.87%	2.80%	5.28%	7.92%
21	3.47%	5.20%	1.90%	2.85%	5.37%	8.05%
22	3.52%	5.28%	1.93%	2.89%	5.45%	8.17%
23	3.57%	5.36%	1.95%	2.93%	5.52%	8.29%
24	3.63%	5.44%	1.99%	2.98%	5.62%	8.42%
25	3.69%	5.53%	2.02%	3.03%	5.71%	8.56%
26	3.74%	5.61%	2.05%	3.07%	5.79%	8.68%
27	3.80%	5.70%	2.08%	3.12%	5.88%	8.82%
28	3.85%	5.78%	2.11%	3.16%	5.96%	8.94%
29	3.91%	5.87%	2.14%	3.21%	6.05%	9.08%
30	3.97%	5.96%	2.17%	3.26%	6.14%	9.22%
31	4.03%	6.05%	2.21%	3.31%	6.24%	9.36%
32	4.09%	6.14%	2.24%	3.36%	6.33%	9.50%
33	4.16%	6.24%	2.27%	3.41%	6.43%	9.65%
34	4.22%	6.33%	2.31%	3.46%	6.53%	9.79%
35	4.29%	6.43%	2.35%	3.52%	6.64%	9.95%
36	4.35%	6.53%	2.38%	3.57%	6.73%	10.10%
37	4.42%	6.63%	2.42%	3.63%	6.84%	10.26%
38	4.49%	6.73%	2.45%	3.68%	6.94%	10.41%
39	4.55%	6.83%	2.49%	3.74%	7.04%	10.57%
40	4.62%	6.93%	2.53%	3.79%	7.15%	10.72%

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012

General Tier 1 (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 2% at 55 Formula
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic			COLA			Total		
	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350	Over \$350
41	4.69%	7.04%	2.57%	2.57%	3.85%	7.26%	7.26%	10.89%	
42	4.77%	7.15%	2.61%	2.61%	3.91%	7.38%	7.38%	11.06%	
43	4.84%	7.26%	2.65%	2.65%	3.97%	7.49%	7.49%	11.23%	
44	4.92%	7.38%	2.69%	2.69%	4.04%	7.61%	7.61%	11.42%	
45	4.99%	7.49%	2.73%	2.73%	4.10%	7.72%	7.72%	11.59%	
46	5.08%	7.62%	2.78%	2.78%	4.17%	7.86%	7.86%	11.79%	
47	5.16%	7.74%	2.83%	2.83%	4.24%	7.99%	7.99%	11.98%	
48	5.25%	7.87%	2.87%	2.87%	4.31%	8.12%	8.12%	12.18%	
49	5.34%	8.01%	2.92%	2.92%	4.38%	8.26%	8.26%	12.39%	
50	5.43%	8.15%	2.97%	2.97%	4.46%	8.40%	8.40%	12.61%	
51	5.55%	8.32%	3.03%	3.03%	4.55%	8.58%	8.58%	12.87%	
52	5.65%	8.48%	3.09%	3.09%	4.64%	8.74%	8.74%	13.12%	
53	5.74%	8.61%	3.14%	3.14%	4.71%	8.88%	8.88%	13.32%	
54	5.85%	8.77%	3.20%	3.20%	4.80%	9.05%	9.05%	13.57%	
55	5.94%	8.91%	3.25%	3.25%	4.88%	9.19%	9.19%	13.79%	
56	5.97%	8.96%	3.27%	3.27%	4.90%	9.24%	9.24%	13.86%	
57	5.97%	8.96%	3.27%	3.27%	4.90%	9.24%	9.24%	13.86%	
58	5.95%	8.93%	3.26%	3.26%	4.89%	9.21%	9.21%	13.82%	
59	5.75%	8.62%	3.15%	3.15%	4.72%	8.90%	8.90%	13.34%	
60	5.75%	8.62%	3.15%	3.15%	4.72%	8.90%	8.90%	13.34%	

Interest: 7.75%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2009 actuarial valuation report.

COLA Loading: 54.72%

Mortality: RP-2000 Combined Healthy Mortality Table (30% Male and 70% Female, with ages set back three years for males and two years for females)

Table 4 (continued)

**Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012**

**General Tier 3 (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 2% at 55 Formula
(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic		COLA		Total	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
15	3.16%	4.74%	1.49%	2.23%	4.65%	6.97%
16	3.21%	4.81%	1.51%	2.26%	4.72%	7.07%
17	3.26%	4.89%	1.53%	2.30%	4.79%	7.19%
18	3.31%	4.96%	1.55%	2.33%	4.86%	7.29%
19	3.36%	5.04%	1.58%	2.37%	4.94%	7.41%
20	3.41%	5.12%	1.60%	2.40%	5.01%	7.52%
21	3.47%	5.20%	1.63%	2.44%	5.10%	7.64%
22	3.52%	5.28%	1.65%	2.48%	5.17%	7.76%
23	3.57%	5.36%	1.68%	2.52%	5.25%	7.88%
24	3.63%	5.44%	1.70%	2.55%	5.33%	7.99%
25	3.69%	5.53%	1.73%	2.60%	5.42%	8.13%
26	3.74%	5.61%	1.75%	2.63%	5.49%	8.24%
27	3.80%	5.70%	1.79%	2.68%	5.59%	8.38%
28	3.85%	5.78%	1.81%	2.71%	5.66%	8.49%
29	3.91%	5.87%	1.84%	2.76%	5.75%	8.63%
30	3.97%	5.96%	1.87%	2.80%	5.84%	8.76%
31	4.03%	6.05%	1.89%	2.84%	5.92%	8.89%
32	4.09%	6.14%	1.92%	2.88%	6.01%	9.02%
33	4.16%	6.24%	1.95%	2.93%	6.11%	9.17%
34	4.22%	6.33%	1.98%	2.97%	6.20%	9.30%
35	4.29%	6.43%	2.01%	3.02%	6.30%	9.45%
36	4.35%	6.53%	2.05%	3.07%	6.40%	9.60%
37	4.42%	6.63%	2.07%	3.11%	6.49%	9.74%
38	4.49%	6.73%	2.11%	3.16%	6.60%	9.89%
39	4.55%	6.83%	2.14%	3.21%	6.69%	10.04%

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012

General Tier 3 (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 2% at 55 Formula
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA			Total	
	First \$350	Over \$350	First \$350	Over \$350	Over \$350	First \$350	Over \$350
40	4.62%	6.93%	2.17%	3.25%	6.79%	10.18%	
41	4.69%	7.04%	2.21%	3.31%	6.90%	10.35%	
42	4.77%	7.15%	2.24%	3.36%	7.01%	10.51%	
43	4.84%	7.26%	2.27%	3.41%	7.11%	10.67%	
44	4.92%	7.38%	2.31%	3.46%	7.23%	10.84%	
45	4.99%	7.49%	2.35%	3.52%	7.34%	11.01%	
46	5.08%	7.62%	2.39%	3.58%	7.47%	11.20%	
47	5.16%	7.74%	2.42%	3.63%	7.58%	11.37%	
48	5.25%	7.87%	2.46%	3.69%	7.71%	11.56%	
49	5.34%	8.01%	2.51%	3.76%	7.85%	11.77%	
50	5.43%	8.15%	2.55%	3.83%	7.98%	11.98%	
51	5.55%	8.32%	2.61%	3.91%	8.16%	12.23%	
52	5.65%	8.48%	2.65%	3.98%	8.30%	12.46%	
53	5.74%	8.61%	2.69%	4.04%	8.43%	12.65%	
54	5.85%	8.77%	2.75%	4.12%	8.60%	12.89%	
55	5.94%	8.91%	2.79%	4.18%	8.73%	13.09%	
56	5.97%	8.96%	2.81%	4.21%	8.78%	13.17%	
57	5.97%	8.96%	2.81%	4.21%	8.78%	13.17%	
58	5.95%	8.93%	2.79%	4.19%	8.74%	13.12%	
59	5.75%	8.62%	2.70%	4.05%	8.45%	12.67%	
60	5.75%	8.62%	2.70%	4.05%	8.45%	12.67%	

Interest: 7.75%
 Salary Increase: See Section 4, Exhibit IV of the December 31, 2009 actuarial valuation report.
 COLA Loading: 46.95%
 Mortality: RP-2000 Combined Healthy Mortality Table (30% Male and 70% Female, with ages set back three years for males and two years for females)

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from July 1, 2011 through June 30, 2012

Safety Tier A (Non-enhanced) Members' Contribution Rates for Members Not Receiving Benefits under 3% at 50
 Formula (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
15	7.99%	4.18%	12.17%
16	7.99%	4.18%	12.17%
17	7.99%	4.18%	12.17%
18	7.99%	4.18%	12.17%
19	7.99%	4.18%	12.17%
20	7.99%	4.18%	12.17%
21	7.99%	4.18%	12.17%
22	8.11%	4.24%	12.35%
23	8.24%	4.31%	12.55%
24	8.36%	4.37%	12.73%
25	8.49%	4.44%	12.93%
26	8.62%	4.50%	13.12%
27	8.74%	4.57%	13.31%
28	8.88%	4.64%	13.52%
29	9.01%	4.71%	13.72%
30	9.15%	4.78%	13.93%
31	9.29%	4.85%	14.14%
32	9.43%	4.93%	14.36%
33	9.58%	5.01%	14.59%
34	9.73%	5.08%	14.81%
35	9.88%	5.16%	15.04%
36	10.04%	5.25%	15.29%
37	10.20%	5.33%	15.53%
38	10.38%	5.42%	15.80%
39	10.55%	5.51%	16.06%
40	10.75%	5.62%	16.37%
41	10.93%	5.71%	16.64%
42	11.17%	5.84%	17.01%
43	11.40%	5.96%	17.36%

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012

Safety Tier A (Non-enhanced) Members' Contribution Rates for Members Not Receiving Benefits under 3% at 50
Formula (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
44	11.68%	6.10%	17.78%
45	11.88%	6.21%	18.09%
46	11.91%	6.22%	18.13%
47	11.86%	6.20%	18.06%
48	11.77%	6.15%	17.92%
49	11.65%	6.09%	17.74%
50	11.65%	6.09%	17.74%
51	11.65%	6.09%	17.74%
52	11.65%	6.09%	17.74%
53	11.65%	6.09%	17.74%
54	11.65%	6.09%	17.74%
55	11.65%	6.09%	17.74%
56	11.65%	6.09%	17.74%
57	11.65%	6.09%	17.74%
58	11.65%	6.09%	17.74%
59	11.65%	6.09%	17.74%
60	11.65%	6.09%	17.74%

Interest:

7.75%

Salary Increase:

See Section 4, Exhibit IV of the December 31, 2009 actuarial valuation report.

COLA Loading:

52.26%

Mortality:

RP-2000 Combined Healthy Mortality Table (85% Male and 15% Female, with ages set back three years for males and two years for females)

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from July 1, 2011 through June 30, 2012

Safety Tier A (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
 (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
15	7.99%	5.53%	13.52%
16	7.99%	5.53%	13.52%
17	7.99%	5.53%	13.52%
18	7.99%	5.53%	13.52%
19	7.99%	5.53%	13.52%
20	7.99%	5.53%	13.52%
21	7.99%	5.53%	13.52%
22	8.11%	5.62%	13.73%
23	8.24%	5.71%	13.95%
24	8.36%	5.79%	14.15%
25	8.49%	5.88%	14.37%
26	8.62%	5.97%	14.59%
27	8.74%	6.05%	14.79%
28	8.88%	6.15%	15.03%
29	9.01%	6.24%	15.25%
30	9.15%	6.34%	15.49%
31	9.29%	6.43%	15.72%
32	9.43%	6.53%	15.96%
33	9.58%	6.63%	16.21%
34	9.73%	6.74%	16.47%
35	9.88%	6.84%	16.72%
36	10.04%	6.95%	16.99%
37	10.20%	7.06%	17.26%
38	10.38%	7.19%	17.57%
39	10.55%	7.30%	17.85%
40	10.75%	7.44%	18.19%
41	10.93%	7.57%	18.50%
42	11.17%	7.73%	18.90%
43	11.40%	7.89%	19.29%

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012

Safety Tier A (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
44	11.68%	8.09%	19.77%
45	11.88%	8.23%	20.11%
46	11.91%	8.25%	20.16%
47	11.86%	8.21%	20.07%
48	11.77%	8.15%	19.92%
49	11.65%	8.07%	19.72%
50	11.65%	8.07%	19.72%
51	11.65%	8.07%	19.72%
52	11.65%	8.07%	19.72%
53	11.65%	8.07%	19.72%
54	11.65%	8.07%	19.72%
55	11.65%	8.07%	19.72%
56	11.65%	8.07%	19.72%
57	11.65%	8.07%	19.72%
58	11.65%	8.07%	19.72%
59	11.65%	8.07%	19.72%
60	11.65%	8.07%	19.72%

Interest: 7.75%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2009 actuarial valuation report.

COLA Loading: 69.24%

Mortality: RP-2000 Combined Healthy Mortality Table (85% Male and 15% Female, with ages set back three years for males and two years for females)

These rates exclude up to an extra 9% of compensation (depending on their MOU) that most Safety Tier A (Enhanced) members contribute that reduces the employer's contribution rate.

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
 Rates are for the Period from July 1, 2011 through June 30, 2012

Safety Tier C (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
 (Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
15	7.62%	2.97%	10.59%
16	7.62%	2.97%	10.59%
17	7.62%	2.97%	10.59%
18	7.62%	2.97%	10.59%
19	7.62%	2.97%	10.59%
20	7.62%	2.97%	10.59%
21	7.62%	2.97%	10.59%
22	7.73%	3.01%	10.74%
23	7.85%	3.06%	10.91%
24	7.97%	3.11%	11.08%
25	8.09%	3.16%	11.25%
26	8.21%	3.20%	11.41%
27	8.34%	3.25%	11.59%
28	8.46%	3.30%	11.76%
29	8.59%	3.35%	11.94%
30	8.72%	3.40%	12.12%
31	8.85%	3.45%	12.30%
32	8.99%	3.51%	12.50%
33	9.13%	3.56%	12.69%
34	9.27%	3.62%	12.89%
35	9.42%	3.67%	13.09%
36	9.57%	3.73%	13.30%
37	9.73%	3.79%	13.52%
38	9.89%	3.86%	13.75%
39	10.05%	3.92%	13.97%
40	10.24%	3.99%	14.23%
41	10.44%	4.07%	14.51%
42	10.64%	4.15%	14.79%

Table 4 (continued)

Member Contribution Rates for Members with Membership Dates on or after January 1, 2011
Rates are for the Period from July 1, 2011 through June 30, 2012

Safety Tier C (Enhanced) Members' Contribution Rates for Members Receiving Benefits under 3% at 50 Formula
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic	COLA	Total
43	10.82%	4.22%	15.04%
44	10.96%	4.27%	15.23%
45	10.98%	4.28%	15.26%
46	10.93%	4.26%	15.19%
47	10.69%	4.17%	14.86%
48	11.07%	4.32%	15.39%
49	11.65%	4.54%	16.19%
50	11.65%	4.54%	16.19%
51	11.65%	4.54%	16.19%
52	11.65%	4.54%	16.19%
53	11.65%	4.54%	16.19%
54	11.65%	4.54%	16.19%
55	11.65%	4.54%	16.19%
56	11.65%	4.54%	16.19%
57	11.65%	4.54%	16.19%
58	11.65%	4.54%	16.19%
59	11.65%	4.54%	16.19%
60	11.65%	4.54%	16.19%

Interest: 7.75%

Salary Increase: See Section 4, Exhibit IV of the December 31, 2009 actuarial valuation report.

COLA Loading: 39.00%

Mortality: RP-2000 Combined Healthy Mortality Table (85% Male and 15% Female, with ages set back three years for males and two years for females)