

**MENDOCINO COUNTY
EMPLOYEES' RETIREMENT
ASSOCIATION**

**REPORT ON THE EXPERIENCE STUDY
FOR THE PERIOD JULY 1, 2005
THROUGH JUNE 30, 2008**

December 11, 2008

Board of Retirement
Mendocino County
Employees' Retirement Association
501 Low Gap Road, Room 1060
Ukiah, California 95482

Members of the Board:

We are pleased to present our report on the experience analysis of your Retirement Association for the period from July 1, 2005 through June 30, 2008.

We hereby certify that the experience study was performed in accordance with generally accepted actuarial principles and practices and represent our best estimate of the anticipated experience of the plan.

We are members of the American Academy of Actuaries and meet the qualification standards to issue this statement of actuarial opinion.

We look forward to discussing this report with the Board and wish to express our appreciation for the invaluable cooperation extended to us by the Retirement Staff during the course of this study.

Respectfully submitted,

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TABLE OF CONTENTS

I	EXECUTIVE SUMMARY	1
II	STATISTICAL HIGHLIGHTS	3
III	SUMMARY OF ACTUARIAL ASSUMPTIONS	5
	Noneconomic Assumptions	5
	Economic Assumptions.....	12
IV	APPENDIX	17
	Schedule 1 – Summary of Actuarial Assumptions.....	18
	Schedule 2 – Probabilities of Separation from Active Service.....	20
	Schedule 3 – Years of Life Expectancy	28
	Schedule 4 – Salary Increase Assumption.....	33

SECTION I: EXECUTIVE SUMMARY

We were commissioned by the Board of Retirement to perform an experience study of the Retirement Association as of June 30, 2008, using the unaudited statistical data supplied by the Retirement Office for the active, inactive and retired membership.

A brief summary of the results of our valuation is presented below. More comprehensive information on each topic is presented in the relevant section of the report.

Section II - Statistical Highlights

This section shows a summary of the inactive, retired and active membership data used for the experience analysis.

Section III - Summary of Actuarial Assumptions

Noneconomic Assumptions

We have examined the plan experience during the three-year period from July 1, 2005 through June 30, 2008. We analyzed data for this period regarding service retirement, deaths, disabilities and terminations of employment and compared the number of actual terminations and deaths to the incidence expected using the current actuarial assumptions. Where the results differ materially, and the change points to a developing trend, we recommend modifying the assumptions. The summary of our findings and recommendations are incorporated in the body of this report.

Economic Assumptions

In order to ensure that the same inflationary expectations are consistently included in all of the economic assumptions, we used a building block approach in developing the economic assumptions. That is, we assumed that the investment return earned over the long term is comprised

of inflation and real rate of return and we assumed that future salary increases are comprised of inflation and merit and longevity increases.

The summary of our findings and recommendations are incorporated in the body of this report.

Section IV - Appendix

Detailed information on the current and recommended actuarial assumptions is shown in Section IV.

SECTION II: STATISTICAL HIGHLIGHTS

Our June 30, 2008 experience study of your Association was based on the following data that was collected for the June 30, 2006, June 30, 2007 and June 30, 2008 actuarial valuations.

SUMMARY OF INACTIVE MEMBERSHIP*			
	June 30, 2006	June 30, 2007	June 30, 2008
TOTAL			
Number	445	407	411

*Included pending withdrawals and pending disabilities

SUMMARY OF RETIRED MEMBERSHIP			
	June 30, 2006	June 30, 2007	June 30, 2008
TOTAL			
Number	853	907	962
Annual Allowance	\$ 13,248,000	\$ 14,827,000	\$ 16,199,000
Average Monthly Allowance	\$ 1,294	\$ 1,362	\$ 1,403

SUMMARY OF ACTIVE MEMBERSHIP			
	June 30, 2006	June 30, 2007	June 30, 2008
TIER 1			
Number	73	69	56
Annual Payroll*	\$ 4,007,287	\$ 4,138,142	\$ 3,598,118
Average Monthly Salary	\$ 4,575	\$ 4,998	\$ 5,354
Average Age	54.49	55.00	56.73
Average Service**	25.27	25.40	26.26
TIER 2			
Number	191	192	200
Annual Payroll*	\$ 9,606,064	\$ 10,323,709	\$ 11,406,470
Average Monthly Salary	\$ 4,191	\$ 4,481	\$ 4,753
Average Age	42.26	41.72	42.27
Average Service**	9.17	8.55	8.98
TIER 3			
Number	1,048	1,134	1,154
Annual Payroll*	\$ 44,051,821	\$ 51,436,739	\$ 55,875,475
Average Monthly Salary	\$ 3,503	\$ 3,708	\$ 4,035
Average Age	47.75	47.59	47.87
Average Service**	7.40	7.38	7.43
TOTAL			
Number	1,312	1,395	1,410
Annual Payroll*	\$ 57,665,172	\$ 65,898,590	\$ 70,880,333
Average Monthly Salary	\$ 3,663	\$ 3,937	\$ 4,189
Average Age	47.33	47.15	47.43
Average Service**	8.65	8.43	8.40

* Represents the annualization of active members' pay rates on June 30

**Included Purchased Service

SECTION III: SUMMARY OF ACTUARIAL ASSUMPTIONS

To carry out an actuarial valuation of the assets and liabilities of your Association, the actuary must first adopt assumptions with respect to each of the following items:

Noneconomic assumptions

- ◆ The probabilities of members separating from active service on account of nonvested and vested withdrawal, retirement for service, death, and disability, and
- ◆ The mortality rates to be experienced among retired persons.

Economic assumptions

- ◆ Interest earnings to be realized on the funds over many years in the future, and
- ◆ The relative increases in a member's salary from the date of the valuation to the date of separation from active service.

We discuss each of the above items in the following paragraphs of this Section.

NONECONOMIC ASSUMPTIONS

Rates of Separation from Active Service

We compared the expected number of terminations from active service to the number actually experienced during the three-year period beginning July 1, 2005 and ending June 30, 2008. Based on this comparison and the trends observed over the prior three and nine years, the probabilities of separation were adjusted accordingly, as identified below.

Withdrawal

During the experience study period, the incidence of *withdrawal* was higher than expected for General male members. Taking into account the experience over the last nine years, we are recommending an increase in the assumed *withdrawal* rates for General male members.

During the experience study period, the incidence of *withdrawal* was slightly higher than expected for General female members. Taking into account the experience over the last 9 years, we are recommending no change to the *withdrawal* rates for General female members at this time.

During the experience study period, the incidence of *withdrawal* was close to expected for Safety and probation members. We are recommending no change to this assumption at this time.

Preretirement Death

During the experience study period and the prior 6 years, the number of deaths was close to expected for all members except that ordinary death for General female members was higher than expected. We are recommending an increase in the assumed *ordinary death* rates for General female members.

Ordinary Disability

During the experience study period and the prior 6 years, the number of deaths was close to expected for all members except that ordinary disability for General female members was higher than expected. We are recommending an increase in the assumed *ordinary disability* rates for General female members.

Duty Disability

During the experience study period, the incidence of *duty disability* was slightly lower than expected for General male members and Safety members. We are recommending no change in the assumed *duty disability* rates for these members due to the low incidence of duty-related disabilities.

Service Retirement

The number of actual separations due to *service retirement* was close to expected for General members and lower than expected for Safety members. We recommend no change to the assumptions on account of this experience for Safety members, given that the new formula was effective in July 2008 and we expect the number of retirements to increase as a result.

Deferred Retirement

During the experience study period and the prior 6 years, the number of deferrals was close to expected for all members except that the number of deferrals for General female members was higher than expected. We are recommending an increase in the assumed *deferred retirements* rates for General female members.

The purpose of the following table is to provide the reader with a shorthand summary of the experience compared with the existing assumptions. A complete list of the current and recommended rates of separation from active service can be found in Schedule 2 of the Appendix. These rates should be viewed in the aggregate rather than examining each of them separately. This is due to the interdependency of the rates. For example, if turnover were to increase, there would be fewer retirements.

“Expected separations” means the number of terminations that would occur if the currently assumed probabilities were applied to your actual work force over the period under investigation.

SUMMARY OF ACTUARIAL INVESTIGATION WITH RESPECT TO RATES OF SEPARATION FROM ACTIVE SERVICE			
	Actual Separations	Expected Separations	Revised Separations
Withdrawal			
General Male	75	62.70	74.11
General Female	179	142.77	155.85
Safety & Probation	24	26.45	No Change
Pre-retirement Death			
General Male	4	3.68	No Change
General Female	3	4.38	No Change
Safety	4	1.91	No Change
Ordinary Disability			
General Male	2	2.66	No Change
General Female	1	5.78	No Change
Safety	1	3.14	2.12
Duty Disability			
General Male	0	5.71	No Change
General Female	5	5.81	No Change
Safety	6	11.88	No Change
Service Retirement*			
General Male	37	42.10	44.09
General Female	59	87.85	72.31
Safety	10	21.85	15.57
Deferred Retirement			
General Male	41	20.76	33.85
General Female	89	35.41	73.74
Safety	16	9.82	14.59
All Terminations	556	494.66	554.49

* Excludes General members older than 70 and Safety members older than 60.

Recommendation

We recommend that the Board adopt the new rates of separation shown in Schedule 2 of the Appendix.

Mortality After Retirement

We have also analyzed mortality after retirement by comparing the expected number of deaths with the actual incidence of death after service retirement. The comparison was made by utilizing the following mortality tables currently in use:

Current Service Retirement Mortality Tables

General Males	1994 Group Annuity Mortality Table for Males
General Females	1994 Group Annuity Mortality Table for Females
Safety	1994 Group Annuity Mortality Table for Males

The results of the prior two and current experience analyses are as shown below:

NUMBER OF DEATHS AFTER SERVICE RETIREMENT					
	Actual 7/1/1999 to 6/30/2002	Actual 7/1/2002 to 6/30/2005	Actual 7/1/2005 to 6/30/2008	Expected 7/1/2005 to 6/30/2008	Revised 7/1/2005 to 6/30/2008
General Males and Male Beneficiaries	24	30	22	27.4	No change
General Females and Female Beneficiaries	31	36	38	30.0	No change
Safety Members	4	2	5	7.3	No change

During the period under investigation, the number of actual deaths matched that expected for all members. Therefore, we are recommending no changes to these tables.

Recommended Service Retirement Mortality Tables

General Males (no change)	1994 Group Annuity Mortality Table for Males
General Females (no change)	1994 Group Annuity Mortality Table for Females
Safety (no change)	1994 Group Annuity Mortality Table for Males

A full listing of the life expectancies based on these tables is shown in Schedule 3 of the Appendix.

Mortality After Disability Retirement

In addition, we analyzed mortality after disability retirement. This comparison was made by utilizing the following mortality tables currently in use:

Current Disability Retirement Mortality Tables

General Males	1981 General Disability Table, set back five years
General Females	1981 General Disability Table, set back two years
Safety	1981 Safety Disability Table, set back four year

Note: No setback means that the table is used as published. When the table is set forward one year, the member's life expectancy is that of someone one year older. When the table is set back one year, the member's life expectancy is that of someone one year younger.

The results of the prior two and current experience analyses are as shown below:

NUMBER OF DEATHS AFTER DISABILITY RETIREMENT					
	Actual 7/1/1999 to 6/30/2002	Actual 7/1/2002 to 6/30/2005	Actual 7/1/2005 to 6/30/2008	Expected 7/1/2005 to 6/30/2008	Revised 7/1/2005 to 6/30/2008
General Males	2	2	3	3.8	No change
General Females	6	3	2	2.1	No change
Safety Members	1	1	7	6.8	No change

During the period under investigation, the number of actual deaths was much lower than expected for all members. We are recommending changes to General Males and Safety Members tables. Taking into account the experience over the last 9 years, we recommend no change to the General Females table at this time.

Recommended Disability Retirement Mortality Tables

General Males	1981 General Disability Table, set back five years
General Females	1981 General Disability Table, set back two years
Safety	1981 Safety Disability Table, set back four years

Note: No setback means that the table is used as published. When the table is set forward one year, the member's life expectancy is that of someone one year older. When the table is set back one year, the member's life expectancy is that of someone one year younger.

A full listing of the life expectancies based on these tables is shown in Schedule 3 of the Appendix.

Mortality Tables for Employee Contribution Rates

Member contribution rates are currently based on the following unisex mortality tables:

General	1994 Group Annuity Table for Males, setback three years
Safety	1994 Group Annuity Table for Males, with no setback

Based on the recommended changes to the mortality tables after service retirement discussed above, we are not recommending any change to the mortality basis for the member contribution rates.

ECONOMIC ASSUMPTIONS

In setting the economic assumptions, we take a building block approach. Specifically, we first look at the rate of inflation which underlies both the total rate of return and the salary scale assumptions. To aid us in determining an appropriate inflation rate for your Association, we have reviewed long-term historical inflation averages, recent trends, and the assumptions adopted by other public retirement systems governed by the 1937 Act. It should be noted that we have placed more emphasis on long-term historical averages and long-term future predictions than on the more recent, short-term trends. This helps to minimize fluctuations which are more apparent in short-term trends.

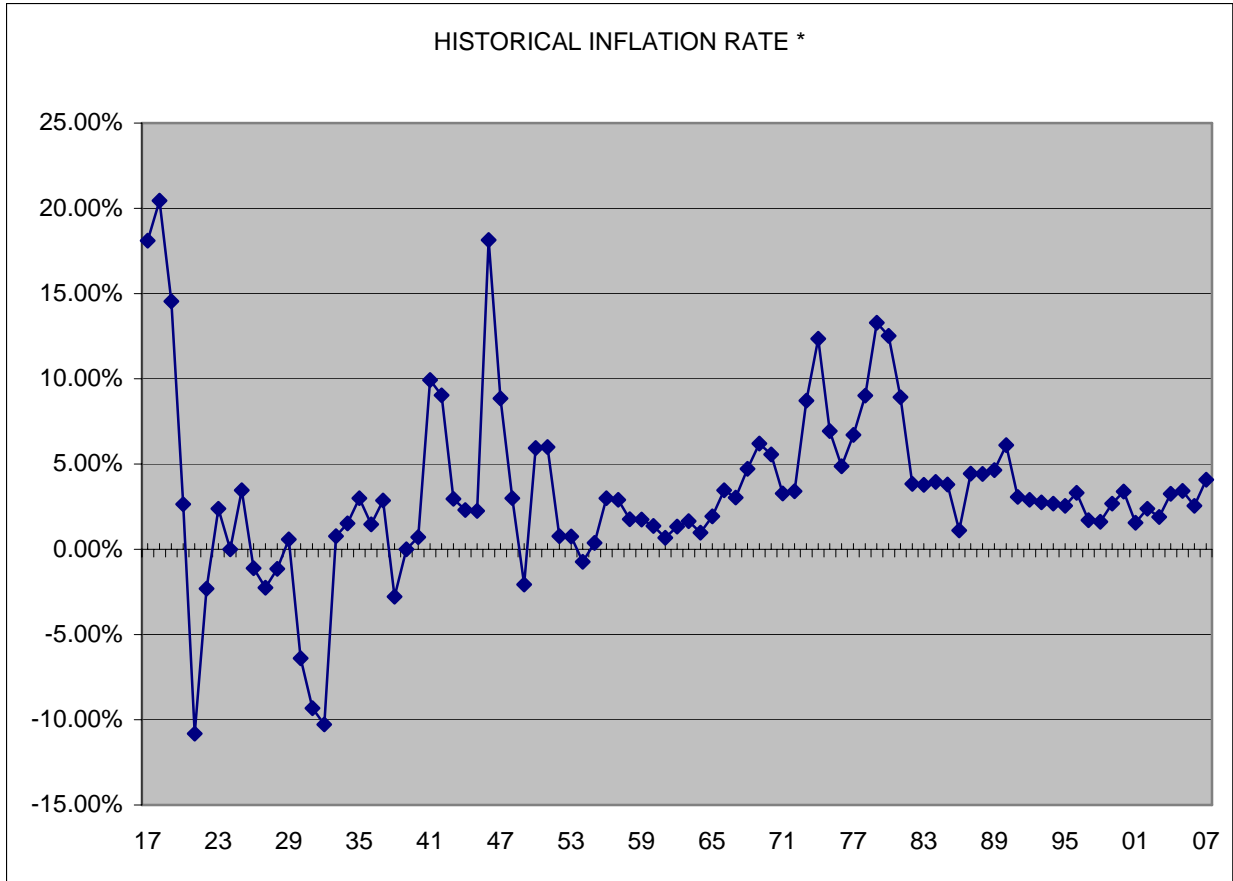
Secondly, we review the anticipated real rate of return on investments. The real rate of return is dependent on the anticipated returns on classes of investments and the asset allocation of the Association's funds. To develop the individual real rates of return we utilize various empirical studies. By applying the results of these studies to the Association's target asset allocation, we develop the real rate of return. This rate may then be adjusted for any known or anticipated changes in the economy that may occur. Using our building block approach, we combine the underlying inflation assumption with the real rate of return to develop the total rate of return assumption (interest rate assumption).

The salary scale assumption is developed in a similar manner. The inflation rate is combined with merit and longevity increases to produce a total salary scale assumption.

Inflation

One of the most important assumption used in valuing the Association's liabilities is the rate of inflation. This assumption underlies both the investment return assumption and the salary increases assumption. These in turn directly impact the employer and employee contribution rates.

If the pattern of inflation during the last 90-year period is analyzed, it may be extrapolated that the current low rates will not continue into the future indefinitely. Inflation appears to move in a cyclical fashion as may be seen in the following graph on the next page.



*US City Average (December Index)

From	To	Years	Average
1998	2007	10	2.68%
1988	2007	20	3.05%
1978	2007	30	4.19%
1968	2007	40	4.71%
1958	2007	50	4.12%
1948	2007	60	3.77%
1938	2007	70	3.96%
1928	2007	80	3.26%
1918	2007	90	3.19%

Because of the cyclical nature of inflation and the long-term nature of the Association's liabilities, we believe that it is appropriate to assume that the average inflation rate to be experienced over the next 30 to 50 years (which is approximately the lifetime of the present obligations of the Association) will be between 4.00% and 4.25%.

Based on the information presented in the economic assumption section, we recommend that the inflation rate assumption of 4.75% be reduced to 4.00%.

Real Rate of Return

The first step in developing a real rate of return is to analyze how the Association’s assets are allocated among the various investment classes. Based on this information, we can then apply the anticipated rate of return to the respective classes and develop an overall estimated real rate of return. The Association has adopted the target asset allocation shown below.

TARGET ASSET ALLOCATION AS OF JUNE 30, 2008 (MARKET VALUE)	
	Target
Equity	59%
Fixed Income/Bonds	31%
Real Estate	10%
Short Term Cash Equivalents	0%

There have been numerous studies performed which analyze the expected long-term real rates of return for use in asset allocation models. Roger Ibbotson and Rex A. Sinquefeld produced one of these studies for the period 1926-2005 called Stocks, Bonds and Inflation: Simulations of the Future. The results of this study are presented below.

IBBOTSON-SINQUEFIELD REAL RATES OF RETURN (1926 - 2008)	
Stocks	7.1%
Fixed income/bonds	2.6%
Treasury bills	0.7%

Applying the Association’s target asset allocation to the real rates of return in the table above produces a real rate of return of approximately 5.37% (assuming an equal proportion of government and corporate bonds and assuming a return of 4% for real estate). After adjusting for expenses and potential adverse future experience, we believe that a real rate of return of 4.00% provides a reasonable degree of conservatism when used with a 4.00% inflation rate. Thus, we recommend that the 8.00% investment return assumption be continued.

Merit and Longevity Increases

The merit and longevity component of the total salary scale assumption reflects increases in members' salaries due to promotions, advances in pay grades, etc. These increases are dependent on an individual's membership and are graded downward as members age.

The overall effect of the merit and longevity increases is to add approximately 1.75% to the total salary scale assumption.

Recommendation

Based on the information presented in this section, we recommend that an 8.00% interest rate assumption, a long-term inflation rate assumption of 4.00%, and a total salary scale assumption of 5.75% (approximately) continue to be used to develop the Association's costs.

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 as a level percentage of payroll over 9 years from the June 30, 2008 valuation date.

1. Interest: 8.00% per annum.
2. Interest Credited to Employee Accounts: 8.00% per annum.
3. Inflation: 4.00% per annum.
4. Asset Valuation: Smoothed actuarial value.
5. Salary Scale: See Schedule 4
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 2

8. Years of Life Expectancy After Retirement (Schedule 3):
 - General Males – 1994 Group Annuity Mortality Table for Males, and no setback.
 - General Females - 1994 Group Annuity Mortality Table for Females, and no setback.
 - Safety - 1994 Group Annuity Mortality Table for Males, and no setback.

9. Years of Life Expectancy After Disability Retirement (Schedule 3):
 - General Males – 1981 General Disability Table, set back five years.
 - General Females - 1981 General Disability Table, set back two years.
 - Safety - 1981 Safety Disability Table, set back four years.

10. Life Expectancy After Retirement for Employee Contribution Rate Purposes
- ◆ General Members: 1994 Group Annuity Table for Males, setback three years
 - ◆ Safety Members: 1994 Group Annuity Table for Males, with no setback
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: 62 for General members; 55 for Safety.
12. Sex: All Safety members are assumed to be male.

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
GENERAL MEMBERS – MALES
Current

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.21120	0.00040	0.00000	0.00000	0.00000	0.00010	0.00014	0.01800
21	0.20724	0.00040	0.00000	0.00000	0.00000	0.00010	0.00014	0.02700
22	0.20196	0.00040	0.00000	0.00000	0.00000	0.00010	0.00014	0.02880
23	0.19668	0.00050	0.00000	0.00000	0.00000	0.00010	0.00014	0.03060
24	0.19140	0.00050	0.00000	0.00000	0.00000	0.00010	0.00014	0.03240
25	0.18612	0.00050	0.00003	0.00000	0.00010	0.00010	0.00029	0.03420
26	0.17952	0.00050	0.00003	0.00000	0.00010	0.00010	0.00029	0.03600
27	0.17292	0.00050	0.00006	0.00000	0.00010	0.00010	0.00029	0.04050
28	0.16500	0.00060	0.00006	0.00000	0.00010	0.00010	0.00043	0.04500
29	0.15576	0.00060	0.00009	0.00000	0.00010	0.00010	0.00043	0.04950
30	0.14520	0.00060	0.00013	0.00000	0.00020	0.00010	0.00043	0.05400
31	0.13332	0.00060	0.00016	0.00000	0.00020	0.00010	0.00058	0.05400
32	0.12276	0.00060	0.00020	0.00000	0.00020	0.00010	0.00058	0.05220
33	0.11484	0.00070	0.00026	0.00000	0.00020	0.00010	0.00072	0.04860
34	0.11220	0.00070	0.00032	0.00000	0.00030	0.00010	0.00072	0.04320
35	0.11088	0.00080	0.00038	0.00000	0.00030	0.00020	0.00072	0.03780
36	0.10956	0.00080	0.00048	0.00000	0.00030	0.00020	0.00072	0.03060
37	0.10956	0.00090	0.00058	0.00000	0.00030	0.00020	0.00087	0.02520
38	0.10824	0.00090	0.00067	0.00000	0.00040	0.00020	0.00101	0.02520
39	0.10692	0.00100	0.00077	0.00000	0.00040	0.00020	0.00116	0.02520
40	0.10296	0.00100	0.00086	0.00000	0.00040	0.00020	0.00130	0.02520
41	0.09504	0.00110	0.00099	0.00000	0.00050	0.00020	0.00145	0.02520
42	0.08712	0.00110	0.00111	0.00000	0.00050	0.00020	0.00159	0.02520
43	0.07920	0.00120	0.00124	0.00000	0.00050	0.00020	0.00173	0.02520
44	0.07260	0.00120	0.00140	0.00000	0.00050	0.00020	0.00202	0.02520
45	0.06600	0.00120	0.00156	0.00000	0.00060	0.00020	0.00231	0.02340
46	0.05940	0.00130	0.00173	0.00000	0.00070	0.00020	0.00260	0.02160
47	0.05280	0.00130	0.00185	0.00000	0.00080	0.00020	0.00289	0.01980
48	0.04752	0.00140	0.00201	0.00000	0.00090	0.00020	0.00332	0.02340
49	0.04356	0.00140	0.00220	0.00000	0.00100	0.00020	0.00376	0.02700
50	0.03960	0.00150	0.00239	0.01500	0.00110	0.00020	0.00434	0.03060
51	0.03696	0.00150	0.00258	0.01500	0.00130	0.00020	0.00491	0.03060
52	0.03564	0.00160	0.00275	0.01500	0.00150	0.00020	0.00549	0.02700
53	0.03432	0.00170	0.00293	0.01500	0.00170	0.00020	0.00607	0.01800
54	0.03300	0.00180	0.00309	0.01500	0.00190	0.00020	0.00665	0.00900
55	0.03168	0.00190	0.00328	0.04500	0.00210	0.00020	0.00723	0.00720
56	0.02904	0.00200	0.00348	0.03000	0.00230	0.00020	0.00780	0.00540
57	0.02640	0.00210	0.00364	0.03000	0.00250	0.00020	0.00853	0.00360
58	0.02376	0.00220	0.00379	0.03000	0.00270	0.00020	0.00925	0.00180
59	0.02112	0.00230	0.00392	0.03750	0.00290	0.00020	0.00997	0.00180
60	0.01848	0.00240	0.00405	0.07500	0.00310	0.00020	0.01069	0.00180
61	0.01584	0.00250	0.00415	0.19500	0.00330	0.00020	0.01156	0.00180
62	0.01320	0.00260	0.00427	0.22500	0.00350	0.00020	0.01243	0.00180
63	0.01056	0.00270	0.00437	0.11250	0.00370	0.00020	0.01329	0.00180
64	0.00792	0.00280	0.00446	0.18750	0.00390	0.00020	0.01416	0.00180
65	0.00000	0.00290	0.00452	0.52500	0.00410	0.00020	0.00000	0.00000
66	0.00000	0.00300	0.00462	0.60000	0.00430	0.00020	0.00000	0.00000
67	0.00000	0.00310	0.00468	0.63750	0.00450	0.00020	0.00000	0.00000
68	0.00000	0.00320	0.00475	0.67500	0.00470	0.00020	0.00000	0.00000
69	0.00000	0.00330	0.00478	0.71250	0.00490	0.00020	0.00000	0.00000
70	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
GENERAL MEMBERS – FEMALES
Current

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.25000	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01699
21	0.22500	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01714
22	0.20000	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01728
23	0.17500	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01742
24	0.16000	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01771
25	0.15000	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01800
26	0.14000	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01829
27	0.13500	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01858
28	0.13200	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01886
29	0.13000	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01901
30	0.12900	0.00052	0.00017	0.00000	0.00010	0.00010	0.00028	0.01944
31	0.12700	0.00052	0.00017	0.00000	0.00010	0.00010	0.00028	0.01987
32	0.12500	0.00052	0.00025	0.00000	0.00010	0.00010	0.00028	0.02030
33	0.12000	0.00052	0.00025	0.00000	0.00010	0.00010	0.00028	0.02088
34	0.11500	0.00052	0.00034	0.00000	0.00010	0.00010	0.00028	0.02131
35	0.11000	0.00065	0.00034	0.00000	0.00020	0.00010	0.00028	0.02232
36	0.10500	0.00065	0.00042	0.00000	0.00020	0.00010	0.00028	0.02290
37	0.10000	0.00065	0.00042	0.00000	0.00020	0.00010	0.00028	0.02304
38	0.09500	0.00078	0.00050	0.00000	0.00020	0.00010	0.00028	0.02275
39	0.09200	0.00078	0.00059	0.00000	0.00020	0.00010	0.00058	0.02246
40	0.09000	0.00078	0.00067	0.00000	0.00020	0.00010	0.00058	0.02232
41	0.08800	0.00078	0.00076	0.00000	0.00020	0.00010	0.00058	0.02232
42	0.08600	0.00078	0.00084	0.00000	0.00020	0.00010	0.00058	0.02232
43	0.08400	0.00091	0.00101	0.00000	0.00020	0.00010	0.00087	0.02304
44	0.08100	0.00091	0.00126	0.00000	0.00030	0.00010	0.00087	0.02304
45	0.07800	0.00091	0.00151	0.00000	0.00030	0.00010	0.00115	0.02304
46	0.07400	0.00104	0.00176	0.00000	0.00030	0.00010	0.00145	0.02232
47	0.06900	0.00104	0.00210	0.00000	0.00040	0.00010	0.00173	0.02160
48	0.06300	0.00104	0.00235	0.00000	0.00040	0.00010	0.00200	0.02088
49	0.05700	0.00117	0.00252	0.00000	0.00050	0.00010	0.00230	0.02016
50	0.05100	0.00117	0.00269	0.03000	0.00050	0.00010	0.00258	0.01872
51	0.04000	0.00130	0.00286	0.03000	0.00060	0.00010	0.00288	0.01584
52	0.03300	0.00130	0.00302	0.03000	0.00070	0.00010	0.00315	0.01296
53	0.02900	0.00143	0.00336	0.03000	0.00080	0.00010	0.00345	0.01152
54	0.02600	0.00143	0.00361	0.03000	0.00090	0.00010	0.00375	0.01008
55	0.02400	0.00143	0.00378	0.03000	0.00100	0.00010	0.00403	0.00907
56	0.02200	0.00156	0.00403	0.03000	0.00110	0.00010	0.00432	0.00792
57	0.02000	0.00156	0.00428	0.03000	0.00120	0.00010	0.00460	0.00677
58	0.01800	0.00169	0.00454	0.06000	0.00130	0.00010	0.00490	0.00562
59	0.01600	0.00169	0.00487	0.06000	0.00140	0.00010	0.00518	0.00432
60	0.01400	0.00182	0.00512	0.06000	0.00150	0.00010	0.00547	0.00288
61	0.01200	0.00182	0.00546	0.10000	0.00160	0.00010	0.00575	0.00288
62	0.01000	0.00195	0.00580	0.15000	0.00170	0.00010	0.00603	0.00288
63	0.00800	0.00195	0.00613	0.15000	0.00180	0.00010	0.00633	0.00288
64	0.00600	0.00208	0.00647	0.15000	0.00190	0.00010	0.00662	0.00288
65	0.00000	0.00208	0.00680	0.50000	0.00200	0.00010	0.00690	0.00000
66	0.00000	0.00221	0.00714	0.60000	0.00210	0.00010	0.00718	0.00000
67	0.00000	0.00221	0.00756	0.60000	0.00220	0.00010	0.00748	0.00000
68	0.00000	0.00234	0.00840	0.90000	0.00230	0.00010	0.00777	0.00000
69	0.00000	0.00234	0.00924	0.95000	0.00240	0.00010	0.00805	0.00000
70	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
PROBATION MEMBERS
Current

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.18750	0.00030	0.00010	0.00000	0.00000	0.00100	0.00238	0.00000
21	0.18000	0.00030	0.00010	0.00000	0.00000	0.00100	0.00270	0.00000
22	0.17250	0.00030	0.00020	0.00000	0.00000	0.00100	0.00302	0.00000
23	0.16500	0.00030	0.00030	0.00000	0.00000	0.00100	0.00335	0.00000
24	0.15600	0.00030	0.00030	0.00000	0.00000	0.00100	0.00367	0.00000
25	0.14400	0.00040	0.00040	0.00000	0.00010	0.00100	0.00400	0.00450
26	0.13200	0.00040	0.00050	0.00000	0.00010	0.00100	0.00432	0.00675
27	0.12150	0.00040	0.00060	0.00000	0.00010	0.00100	0.00475	0.00900
28	0.11250	0.00040	0.00080	0.00000	0.00010	0.00100	0.00518	0.01125
29	0.10650	0.00040	0.00080	0.00000	0.00010	0.00100	0.00562	0.01350
30	0.10350	0.00050	0.00090	0.00000	0.00020	0.00100	0.00605	0.01575
31	0.09750	0.00050	0.00090	0.00000	0.00020	0.00100	0.00659	0.01800
32	0.08850	0.00050	0.00100	0.00000	0.00020	0.00100	0.00734	0.02025
33	0.08100	0.00050	0.00110	0.00000	0.00020	0.00110	0.00810	0.02250
34	0.07350	0.00060	0.00130	0.00000	0.00020	0.00110	0.00896	0.02475
35	0.06600	0.00060	0.00150	0.00000	0.00030	0.00110	0.00983	0.02475
36	0.06000	0.00060	0.00170	0.00000	0.00030	0.00110	0.01069	0.02587
37	0.05550	0.00060	0.00200	0.00000	0.00030	0.00120	0.01166	0.02700
38	0.05100	0.00070	0.00250	0.00000	0.00030	0.00120	0.01264	0.02700
39	0.04650	0.00070	0.00300	0.00000	0.00040	0.00120	0.01382	0.02700
40	0.04350	0.00080	0.00350	0.00000	0.00040	0.00130	0.01512	0.02700
41	0.04050	0.00090	0.00400	0.00000	0.00050	0.00130	0.01652	0.02700
42	0.03600	0.00100	0.00450	0.00000	0.00060	0.00140	0.01804	0.02700
43	0.03000	0.00110	0.00520	0.00000	0.00070	0.00150	0.01912	0.02587
44	0.02550	0.00120	0.00590	0.00000	0.00080	0.00160	0.02074	0.02475
45	0.02100	0.00130	0.00660	0.00000	0.00090	0.00170	0.02246	0.02250
46	0.01650	0.00140	0.00730	0.00000	0.00100	0.00180	0.02430	0.02025
47	0.01200	0.00150	0.00800	0.00000	0.00110	0.00180	0.02624	0.01800
48	0.00750	0.00160	0.00880	0.00000	0.00120	0.00190	0.02830	0.01350
49	0.00300	0.00170	0.00940	0.00000	0.00130	0.00200	0.03046	0.01125
50	0.00300	0.00180	0.01020	0.04000	0.00140	0.00210	0.03283	0.00900
51	0.00300	0.00190	0.01100	0.04000	0.00150	0.00220	0.03553	0.00675
52	0.00300	0.00200	0.01180	0.04000	0.00160	0.00220	0.03834	0.00450
53	0.00300	0.00210	0.01260	0.08000	0.00170	0.00230	0.04126	0.00450
54	0.00300	0.00220	0.01340	0.09000	0.00180	0.00240	0.04428	0.00225
55	0.00000	0.00230	0.01420	0.12500	0.00190	0.00250	0.04752	0.00000
56	0.00000	0.00240	0.01500	0.15000	0.00200	0.00260	0.05130	0.00000
57	0.00000	0.00250	0.01580	0.20000	0.00210	0.00270	0.05562	0.00000
58	0.00000	0.00260	0.01640	0.25000	0.00220	0.00280	0.06048	0.00000
59	0.00000	0.00270	0.01720	0.37500	0.00230	0.00290	0.06588	0.00000
60	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
SAFETY MEMBERS
Current

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.18750	0.00030	0.00010	0.00000	0.00000	0.00100	0.00238	0.00000
21	0.18000	0.00030	0.00010	0.00000	0.00000	0.00100	0.00270	0.00000
22	0.17250	0.00030	0.00020	0.00000	0.00000	0.00100	0.00302	0.00000
23	0.16500	0.00030	0.00030	0.00000	0.00000	0.00100	0.00335	0.00000
24	0.15600	0.00030	0.00030	0.00000	0.00000	0.00100	0.00367	0.00000
25	0.14400	0.00040	0.00040	0.00000	0.00010	0.00100	0.00400	0.00450
26	0.13200	0.00040	0.00050	0.00000	0.00010	0.00100	0.00432	0.00675
27	0.12150	0.00040	0.00060	0.00000	0.00010	0.00100	0.00475	0.00900
28	0.11250	0.00040	0.00080	0.00000	0.00010	0.00100	0.00518	0.01125
29	0.10650	0.00040	0.00080	0.00000	0.00010	0.00100	0.00562	0.01350
30	0.10350	0.00050	0.00090	0.00000	0.00020	0.00100	0.00605	0.01575
31	0.09750	0.00050	0.00090	0.00000	0.00020	0.00100	0.00659	0.01800
32	0.08850	0.00050	0.00100	0.00000	0.00020	0.00100	0.00734	0.02025
33	0.08100	0.00050	0.00110	0.00000	0.00020	0.00110	0.00810	0.02250
34	0.07350	0.00060	0.00130	0.00000	0.00020	0.00110	0.00896	0.02475
35	0.06600	0.00060	0.00150	0.00000	0.00030	0.00110	0.00983	0.02475
36	0.06000	0.00060	0.00170	0.00000	0.00030	0.00110	0.01069	0.02587
37	0.05550	0.00060	0.00200	0.00000	0.00030	0.00120	0.01166	0.02700
38	0.05100	0.00070	0.00250	0.00000	0.00030	0.00120	0.01264	0.02700
39	0.04650	0.00070	0.00300	0.00000	0.00040	0.00120	0.01382	0.02700
40	0.04350	0.00080	0.00350	0.00000	0.00040	0.00130	0.01512	0.02700
41	0.04050	0.00090	0.00400	0.00000	0.00050	0.00130	0.01652	0.02700
42	0.03600	0.00100	0.00450	0.00000	0.00060	0.00140	0.01804	0.02700
43	0.03000	0.00110	0.00520	0.00000	0.00070	0.00150	0.01912	0.02587
44	0.02550	0.00120	0.00590	0.00000	0.00080	0.00160	0.02074	0.02475
45	0.02100	0.00130	0.00660	0.00500	0.00090	0.00170	0.02246	0.02250
46	0.01650	0.00140	0.00730	0.00575	0.00100	0.00180	0.02430	0.02025
47	0.01200	0.00150	0.00800	0.00661	0.00110	0.00180	0.02624	0.01800
48	0.00750	0.00160	0.00880	0.00760	0.00120	0.00190	0.02830	0.01350
49	0.00300	0.00170	0.00940	0.00875	0.00130	0.00200	0.03046	0.01125
50	0.00300	0.00180	0.01020	0.04600	0.00140	0.00210	0.03283	0.00900
51	0.00300	0.00190	0.01100	0.04600	0.00150	0.00220	0.03553	0.00675
52	0.00300	0.00200	0.01180	0.04600	0.00160	0.00220	0.03834	0.00450
53	0.00300	0.00210	0.01260	0.09200	0.00170	0.00230	0.04126	0.00450
54	0.00300	0.00220	0.01340	0.10350	0.00180	0.00240	0.04428	0.00225
55	0.00000	0.00230	0.01420	0.12625	0.00190	0.00250	0.04752	0.00000
56	0.00000	0.00240	0.01500	0.15000	0.00200	0.00260	0.05130	0.00000
57	0.00000	0.00250	0.01580	0.20000	0.00210	0.00270	0.05562	0.00000
58	0.00000	0.00260	0.01640	0.25000	0.00220	0.00280	0.06048	0.00000
59	0.00000	0.00270	0.01720	0.37500	0.00230	0.00290	0.06588	0.00000
60	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
GENERAL MEMBERS – MALES
Recommended

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.21120	0.00040	0.00000	0.00000	0.00000	0.00010	0.00014	0.01800
21	0.20724	0.00040	0.00000	0.00000	0.00000	0.00010	0.00014	0.02700
22	0.20196	0.00040	0.00000	0.00000	0.00000	0.00010	0.00014	0.02880
23	0.19668	0.00050	0.00000	0.00000	0.00000	0.00010	0.00014	0.03060
24	0.19140	0.00050	0.00000	0.00000	0.00000	0.00010	0.00014	0.03240
25	0.18612	0.00050	0.00003	0.00000	0.00010	0.00010	0.00029	0.03420
26	0.17952	0.00050	0.00003	0.00000	0.00010	0.00010	0.00029	0.03600
27	0.17292	0.00050	0.00006	0.00000	0.00010	0.00010	0.00029	0.04050
28	0.16500	0.00060	0.00006	0.00000	0.00010	0.00010	0.00043	0.04500
29	0.15576	0.00060	0.00009	0.00000	0.00010	0.00010	0.00043	0.04950
30	0.14520	0.00060	0.00013	0.00000	0.00020	0.00010	0.00043	0.05400
31	0.13332	0.00060	0.00016	0.00000	0.00020	0.00010	0.00058	0.05400
32	0.12276	0.00060	0.00020	0.00000	0.00020	0.00010	0.00058	0.05220
33	0.11484	0.00070	0.00026	0.00000	0.00020	0.00010	0.00072	0.04860
34	0.11220	0.00070	0.00032	0.00000	0.00030	0.00010	0.00072	0.04320
35	0.11088	0.00080	0.00038	0.00000	0.00030	0.00020	0.00072	0.03780
36	0.10956	0.00080	0.00048	0.00000	0.00030	0.00020	0.00072	0.03060
37	0.10956	0.00090	0.00058	0.00000	0.00030	0.00020	0.00087	0.02520
38	0.10824	0.00090	0.00067	0.00000	0.00040	0.00020	0.00101	0.02520
39	0.10692	0.00100	0.00077	0.00000	0.00040	0.00020	0.00116	0.02520
40	0.10296	0.00100	0.00086	0.00000	0.00040	0.00020	0.00130	0.05040
41	0.09504	0.00110	0.00099	0.00000	0.00050	0.00020	0.00145	0.05040
42	0.08712	0.00110	0.00111	0.00000	0.00050	0.00020	0.00159	0.05040
43	0.07920	0.00120	0.00124	0.00000	0.00050	0.00020	0.00173	0.05040
44	0.07260	0.00120	0.00140	0.00000	0.00050	0.00020	0.00202	0.05040
45	0.06600	0.00120	0.00156	0.00000	0.00060	0.00020	0.00231	0.04680
46	0.05940	0.00130	0.00173	0.00000	0.00070	0.00020	0.00260	0.04320
47	0.05280	0.00130	0.00185	0.00000	0.00080	0.00020	0.00289	0.03960
48	0.04752	0.00140	0.00201	0.00000	0.00090	0.00020	0.00332	0.04680
49	0.04356	0.00140	0.00220	0.00000	0.00100	0.00020	0.00376	0.05400
50	0.03960	0.00150	0.00239	0.03000	0.00110	0.00020	0.00434	0.06120
51	0.03696	0.00150	0.00258	0.03000	0.00130	0.00020	0.00491	0.06120
52	0.03564	0.00160	0.00275	0.03000	0.00150	0.00020	0.00549	0.05400
53	0.03432	0.00170	0.00293	0.03000	0.00170	0.00020	0.00607	0.03600
54	0.03300	0.00180	0.00309	0.03000	0.00190	0.00020	0.00665	0.00900
55	0.03168	0.00190	0.00328	0.09000	0.00210	0.00020	0.00723	0.02160
56	0.02904	0.00200	0.00348	0.06000	0.00230	0.00020	0.00780	0.00540
57	0.02640	0.00210	0.00364	0.06000	0.00250	0.00020	0.00853	0.00360
58	0.02376	0.00220	0.00379	0.06000	0.00270	0.00020	0.00925	0.00180
59	0.06336	0.00230	0.00392	0.07500	0.00290	0.00020	0.00997	0.00180
60	0.05544	0.00240	0.00405	0.07500	0.00310	0.00020	0.01069	0.00900
61	0.07920	0.00250	0.00415	0.09750	0.00330	0.00020	0.01156	0.01800
62	0.06600	0.00260	0.00427	0.11250	0.00350	0.00020	0.01243	0.00180
63	0.01056	0.00270	0.00437	0.05625	0.00370	0.00020	0.01329	0.00180
64	0.00792	0.00280	0.00446	0.09375	0.00390	0.00020	0.01416	0.00180
65	0.00000	0.00290	0.00452	0.26250	0.00410	0.00020	0.00000	0.00000
66	0.00000	0.00300	0.00462	0.30000	0.00430	0.00020	0.00000	0.00000
67	0.00000	0.00310	0.00468	0.31875	0.00450	0.00020	0.00000	0.00000
68	0.00000	0.00320	0.00475	0.33750	0.00470	0.00020	0.00000	0.00000
69	0.00000	0.00330	0.00478	0.35625	0.00490	0.00020	0.00000	0.00000
70	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
GENERAL MEMBERS – FEMALES
Recommended

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.25000	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01699
21	0.22500	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01714
22	0.20000	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01728
23	0.17500	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01742
24	0.16000	0.00026	0.00000	0.00000	0.00000	0.00010	0.00028	0.01771
25	0.15000	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01800
26	0.14000	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01829
27	0.13500	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01858
28	0.13200	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01886
29	0.13000	0.00039	0.00008	0.00000	0.00010	0.00010	0.00028	0.01901
30	0.12900	0.00052	0.00017	0.00000	0.00010	0.00010	0.00028	0.03888
31	0.12700	0.00052	0.00017	0.00000	0.00010	0.00010	0.00028	0.03974
32	0.12500	0.00052	0.00025	0.00000	0.00010	0.00010	0.00028	0.04060
33	0.12000	0.00052	0.00025	0.00000	0.00010	0.00010	0.00028	0.04176
34	0.11500	0.00052	0.00034	0.00000	0.00010	0.00010	0.00028	0.04262
35	0.11000	0.00065	0.00034	0.00000	0.00020	0.00010	0.00028	0.04464
36	0.10500	0.00065	0.00042	0.00000	0.00020	0.00010	0.00028	0.04580
37	0.10000	0.00065	0.00042	0.00000	0.00020	0.00010	0.00028	0.04608
38	0.09500	0.00078	0.00050	0.00000	0.00020	0.00010	0.00028	0.04550
39	0.09200	0.00078	0.00059	0.00000	0.00020	0.00010	0.00058	0.04492
40	0.09000	0.00078	0.00067	0.00000	0.00020	0.00010	0.00058	0.04464
41	0.08800	0.00078	0.00076	0.00000	0.00020	0.00010	0.00058	0.04464
42	0.08600	0.00078	0.00084	0.00000	0.00020	0.00010	0.00058	0.04464
43	0.08400	0.00091	0.00101	0.00000	0.00020	0.00010	0.00087	0.04608
44	0.08100	0.00091	0.00126	0.00000	0.00030	0.00010	0.00087	0.04608
45	0.07800	0.00091	0.00151	0.00000	0.00030	0.00010	0.00115	0.04608
46	0.07400	0.00104	0.00176	0.00000	0.00030	0.00010	0.00145	0.04464
47	0.06900	0.00104	0.00210	0.00000	0.00040	0.00010	0.00173	0.04320
48	0.06300	0.00104	0.00235	0.00000	0.00040	0.00010	0.00200	0.04176
49	0.05700	0.00117	0.00252	0.00000	0.00050	0.00010	0.00230	0.04032
50	0.05100	0.00117	0.00269	0.03000	0.00050	0.00010	0.00258	0.03744
51	0.04000	0.00130	0.00286	0.03000	0.00060	0.00010	0.00288	0.03168
52	0.03300	0.00130	0.00302	0.03000	0.00070	0.00010	0.00315	0.02592
53	0.02900	0.00143	0.00336	0.03000	0.00080	0.00010	0.00345	0.03456
54	0.02600	0.00143	0.00361	0.03000	0.00090	0.00010	0.00375	0.03024
55	0.02400	0.00143	0.00378	0.03000	0.00100	0.00010	0.00403	0.02721
56	0.02200	0.00156	0.00403	0.03000	0.00110	0.00010	0.00432	0.02376
57	0.06000	0.00156	0.00428	0.03000	0.00120	0.00010	0.00460	0.02031
58	0.05400	0.00169	0.00454	0.06000	0.00130	0.00010	0.00490	0.01686
59	0.04800	0.00169	0.00487	0.06000	0.00140	0.00010	0.00518	0.01296
60	0.04200	0.00182	0.00512	0.06000	0.00150	0.00010	0.00547	0.00864
61	0.03600	0.00182	0.00546	0.10000	0.00160	0.00010	0.00575	0.00864
62	0.03000	0.00195	0.00580	0.15000	0.00170	0.00010	0.00603	0.01152
63	0.02400	0.00195	0.00613	0.07500	0.00180	0.00010	0.00633	0.01152
64	0.01800	0.00208	0.00647	0.07500	0.00190	0.00010	0.00662	0.01152
65	0.00000	0.00208	0.00680	0.25000	0.00200	0.00010	0.00690	0.00000
66	0.00000	0.00221	0.00714	0.30000	0.00210	0.00010	0.00718	0.00000
67	0.00000	0.00221	0.00756	0.30000	0.00220	0.00010	0.00748	0.00000
68	0.00000	0.00234	0.00840	0.45000	0.00230	0.00010	0.00777	0.00000
69	0.00000	0.00234	0.00924	0.47500	0.00240	0.00010	0.00805	0.00000
70	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
PROBATION MEMBERS
Recommended

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.18750	0.00030	0.00010	0.00000	0.00000	0.00100	0.00238	0.00000
21	0.18000	0.00030	0.00010	0.00000	0.00000	0.00100	0.00270	0.00000
22	0.17250	0.00030	0.00020	0.00000	0.00000	0.00100	0.00302	0.00000
23	0.16500	0.00030	0.00030	0.00000	0.00000	0.00100	0.00335	0.00000
24	0.15600	0.00030	0.00030	0.00000	0.00000	0.00100	0.00367	0.00000
25	0.14400	0.00040	0.00040	0.00000	0.00010	0.00100	0.00400	0.01350
26	0.13200	0.00040	0.00050	0.00000	0.00010	0.00100	0.00432	0.02025
27	0.12150	0.00040	0.00060	0.00000	0.00010	0.00100	0.00475	0.02700
28	0.11250	0.00040	0.00080	0.00000	0.00010	0.00100	0.00518	0.03375
29	0.10650	0.00040	0.00080	0.00000	0.00010	0.00100	0.00562	0.04050
30	0.10350	0.00050	0.00090	0.00000	0.00020	0.00100	0.00605	0.04725
31	0.09750	0.00050	0.00090	0.00000	0.00020	0.00100	0.00659	0.05400
32	0.08850	0.00050	0.00100	0.00000	0.00020	0.00100	0.00734	0.06075
33	0.08100	0.00050	0.00110	0.00000	0.00020	0.00110	0.00810	0.06750
34	0.07350	0.00060	0.00130	0.00000	0.00020	0.00110	0.00896	0.07425
35	0.06600	0.00060	0.00150	0.00000	0.00030	0.00110	0.00983	0.07425
36	0.06000	0.00060	0.00170	0.00000	0.00030	0.00110	0.01069	0.07761
37	0.05550	0.00060	0.00200	0.00000	0.00030	0.00120	0.01166	0.08100
38	0.05100	0.00070	0.00250	0.00000	0.00030	0.00120	0.01264	0.08100
39	0.04650	0.00070	0.00300	0.00000	0.00040	0.00120	0.01382	0.08100
40	0.04350	0.00080	0.00350	0.00000	0.00040	0.00130	0.01512	0.08100
41	0.04050	0.00090	0.00400	0.00000	0.00050	0.00130	0.01652	0.08100
42	0.03600	0.00100	0.00450	0.00000	0.00060	0.00140	0.01804	0.08100
43	0.03000	0.00110	0.00520	0.00000	0.00070	0.00150	0.01912	0.07761
44	0.02550	0.00120	0.00590	0.00000	0.00080	0.00160	0.02074	0.07425
45	0.02100	0.00130	0.00660	0.00000	0.00090	0.00170	0.02246	0.06750
46	0.01650	0.00140	0.00730	0.00000	0.00100	0.00180	0.02430	0.06075
47	0.01200	0.00150	0.00800	0.00000	0.00110	0.00180	0.02624	0.05400
48	0.00750	0.00160	0.00880	0.00000	0.00120	0.00190	0.02830	0.04050
49	0.00300	0.00170	0.00940	0.00000	0.00130	0.00200	0.03046	0.03375
50	0.00300	0.00180	0.01020	0.04000	0.00140	0.00210	0.03283	0.02700
51	0.00300	0.00190	0.01100	0.04000	0.00150	0.00220	0.03553	0.02025
52	0.00300	0.00200	0.01180	0.04000	0.00160	0.00220	0.03834	0.01350
53	0.00300	0.00210	0.01260	0.08000	0.00170	0.00230	0.04126	0.01350
54	0.00300	0.00220	0.01340	0.09000	0.00180	0.00240	0.04428	0.00675
55	0.00000	0.00230	0.01420	0.12500	0.00190	0.00250	0.04752	0.00000
56	0.00000	0.00240	0.01500	0.03750	0.00200	0.00260	0.05130	0.00000
57	0.00000	0.00250	0.01580	0.05000	0.00210	0.00270	0.05562	0.00000
58	0.00000	0.00260	0.01640	0.06250	0.00220	0.00280	0.06048	0.00000
59	0.00000	0.00270	0.01720	0.09375	0.00230	0.00290	0.06588	0.00000
60	0.00000	0.00000	0.00000	0.25000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 2
PROBABILITIES OF SEPARATION FROM ACTIVE SERVICE
SAFETY MEMBERS
Recommended

Age	Withdrawal	Ordinary Death	Ordinary Disability	Service	Death While Eligible	Duty Death	Duty Disability	Terminated Vested
20	0.18750	0.00030	0.00005	0.00000	0.00000	0.00100	0.00238	0.00000
21	0.18000	0.00030	0.00005	0.00000	0.00000	0.00100	0.00270	0.00000
22	0.17250	0.00030	0.00010	0.00000	0.00000	0.00100	0.00302	0.00000
23	0.16500	0.00030	0.00015	0.00000	0.00000	0.00100	0.00335	0.00000
24	0.15600	0.00030	0.00015	0.00000	0.00000	0.00100	0.00367	0.00000
25	0.14400	0.00040	0.00020	0.00000	0.00010	0.00100	0.00400	0.00450
26	0.13200	0.00040	0.00025	0.00000	0.00010	0.00100	0.00432	0.00675
27	0.12150	0.00040	0.00030	0.00000	0.00010	0.00100	0.00475	0.00900
28	0.11250	0.00040	0.00040	0.00000	0.00010	0.00100	0.00518	0.01125
29	0.10650	0.00040	0.00040	0.00000	0.00010	0.00100	0.00562	0.01350
30	0.10350	0.00050	0.00045	0.00000	0.00020	0.00100	0.00605	0.01575
31	0.09750	0.00050	0.00045	0.00000	0.00020	0.00100	0.00659	0.01800
32	0.08850	0.00050	0.00050	0.00000	0.00020	0.00100	0.00734	0.02025
33	0.08100	0.00050	0.00055	0.00000	0.00020	0.00110	0.00810	0.02250
34	0.07350	0.00060	0.00065	0.00000	0.00020	0.00110	0.00896	0.02475
35	0.06600	0.00060	0.00075	0.00000	0.00030	0.00110	0.00983	0.02475
36	0.06000	0.00060	0.00085	0.00000	0.00030	0.00110	0.01069	0.02587
37	0.05550	0.00060	0.00100	0.00000	0.00030	0.00120	0.01166	0.02700
38	0.05100	0.00070	0.00125	0.00000	0.00030	0.00120	0.01264	0.02700
39	0.04650	0.00070	0.00150	0.00000	0.00040	0.00120	0.01382	0.02700
40	0.04350	0.00080	0.00175	0.00000	0.00040	0.00130	0.01512	0.02700
41	0.04050	0.00090	0.00200	0.00000	0.00050	0.00130	0.01652	0.02700
42	0.03600	0.00100	0.00225	0.00000	0.00060	0.00140	0.01804	0.02700
43	0.03000	0.00110	0.00260	0.00000	0.00070	0.00150	0.01912	0.02587
44	0.02550	0.00120	0.00295	0.00000	0.00080	0.00160	0.02074	0.02475
45	0.02100	0.00130	0.00330	0.00250	0.00090	0.00170	0.02246	0.02250
46	0.01650	0.00140	0.00365	0.00288	0.00100	0.00180	0.02430	0.02025
47	0.01200	0.00150	0.00400	0.00331	0.00110	0.00180	0.02624	0.01800
48	0.00750	0.00160	0.00440	0.00380	0.00120	0.00190	0.02830	0.01350
49	0.00300	0.00170	0.00470	0.00438	0.00130	0.00200	0.03046	0.01125
50	0.00300	0.00180	0.00510	0.02300	0.00140	0.00210	0.03283	0.00900
51	0.00300	0.00190	0.00550	0.02300	0.00150	0.00220	0.03553	0.00675
52	0.00300	0.00200	0.00590	0.02300	0.00160	0.00220	0.03834	0.00450
53	0.00300	0.00210	0.00630	0.04600	0.00170	0.00230	0.04126	0.00450
54	0.00300	0.00220	0.00670	0.05175	0.00180	0.00240	0.04428	0.00225
55	0.00000	0.00230	0.00710	0.06313	0.00190	0.00250	0.04752	0.00000
56	0.00000	0.00240	0.00750	0.07500	0.00200	0.00260	0.05130	0.00000
57	0.00000	0.00250	0.00790	0.10000	0.00210	0.00270	0.05562	0.00000
58	0.00000	0.00260	0.00820	0.12500	0.00220	0.00280	0.06048	0.00000
59	0.00000	0.00270	0.00860	0.37500	0.00230	0.00290	0.06588	0.00000
60	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000

SCHEDULE 3

YEARS OF LIFE EXPECTANCY AFTER SERVICE RETIREMENT

Current

Age	General			Age	General		
	Male	Female	Safety		Male	Female	Safety
50	30.69	34.89	30.69	85	6.19	7.54	6.19
51	29.77	33.94	29.77	86	5.80	7.06	5.80
52	28.85	32.99	28.85	87	5.43	6.59	5.43
53	27.95	32.05	27.95	88	5.07	6.15	5.07
54	27.04	31.11	27.04	89	4.73	5.73	4.73
55	26.15	30.17	26.15	90	4.42	5.34	4.42
56	25.27	29.24	25.27	91	4.13	4.98	4.13
57	24.39	28.31	24.39	92	3.86	4.64	3.86
58	23.52	27.40	23.52	93	3.61	4.33	3.61
59	22.67	26.49	22.67	94	3.37	4.04	3.37
60	21.83	25.59	21.83	95	3.16	3.76	3.16
61	21.00	24.70	21.00	96	2.98	3.51	2.98
62	20.18	23.82	20.18	97	2.81	3.28	2.81
63	19.39	22.96	19.39	98	2.66	3.06	2.66
64	18.60	22.11	18.60	99	2.52	2.86	2.52
65	17.84	21.28	17.84	100	2.39	2.67	2.39
66	17.10	20.46	17.10	101	2.26	2.50	2.26
67	16.37	19.65	16.37	102	2.15	2.34	2.15
68	15.66	18.86	15.66	103	2.04	2.19	2.04
69	14.97	18.08	14.97	104	1.93	2.06	1.93
70	14.29	17.31	14.29	105	1.84	1.94	1.84
71	13.63	16.54	13.63	106	1.75	1.83	1.75
72	12.98	15.78	12.98	107	1.68	1.74	1.68
73	12.34	15.04	12.34	108	1.62	1.66	1.62
74	11.72	14.31	11.72	109	1.57	1.59	1.57
75	11.12	13.60	11.12	110	1.52	1.54	1.52
76	10.53	12.90	10.53	111	1.50	1.51	1.50
77	9.96	12.22	9.96	112	1.48	1.49	1.48
78	9.40	11.57	9.40	113	1.47	1.49	1.47
79	8.88	10.93	8.88	114	1.43	1.48	1.43
80	8.37	10.31	8.37	115	1.37	1.46	1.37
81	7.89	9.71	7.89	116	1.23	1.41	1.23
82	7.44	9.14	7.44	117	1.07	1.35	1.07
83	7.00	8.58	7.00	118	0.83	1.21	0.83
84	6.59	8.05	6.59	119	0.50	1.00	0.50
				120	--	0.50	--

1994 GA (x, y) for General Members

1994 GA (x) for Safety Members

SCHEDULE 3

YEARS OF LIFE EXPECTANCY AFTER DISABILITY RETIREMENT

GENERAL MEMBERS

Current

Age	General		Age	General		Age	General	
	Male	Female		Male	Female		Male	Female
20	41.09	40.28	51	22.06	21.57	81	7.83	7.41
21	40.28	39.49	52	21.57	21.08	82	7.41	7.00
22	39.49	38.73	53	21.08	20.59	83	7.00	6.63
23	38.73	37.98	54	20.59	20.11	84	6.63	6.27
24	37.98	37.26	55	20.11	19.63	85	6.27	5.94
25	37.26	36.56	56	19.63	19.16	86	5.94	5.63
26	36.56	35.87	57	19.16	18.68	87	5.63	5.34
27	35.87	35.19	58	18.68	18.22	88	5.34	5.06
28	35.19	34.53	59	18.22	17.75	89	5.06	4.80
29	34.53	33.87	60	17.75	17.29	90	4.80	4.55
30	33.87	33.23	61	17.29	16.83	91	4.55	4.31
31	33.23	32.60	62	16.83	16.37	92	4.31	4.09
32	32.60	31.98	63	16.37	15.91	93	4.09	3.87
33	31.98	31.37	64	15.91	15.45	94	3.87	3.66
34	31.37	30.76	65	15.45	14.99	95	3.66	3.46
35	30.76	30.17	66	14.99	14.53	96	3.46	3.26
36	30.17	29.58	67	14.53	14.07	97	3.26	3.07
37	29.58	29.00	68	14.07	13.60	98	3.07	2.89
38	29.00	28.43	69	13.60	13.13	99	2.89	2.71
39	28.43	27.87	70	13.13	12.66	100	2.71	2.54
40	27.87	27.31	71	12.66	12.18	101	2.54	2.37
41	27.31	26.76	72	12.18	11.70	102	2.37	2.20
42	26.76	26.21	73	11.70	11.21	103	2.20	2.04
43	26.21	25.67	74	11.21	10.72	104	2.04	1.88
44	25.67	25.14	75	10.72	10.22	105	1.88	1.72
45	25.14	24.61	76	10.22	9.73	106	1.72	1.55
46	24.61	24.09	77	9.73	9.24	107	1.55	1.38
47	24.09	23.57	78	9.24	8.76	108	1.38	1.21
48	23.57	23.06	79	8.76	8.28	109	1.21	1.04
49	23.06	22.56	80	8.28	7.83	110	1.04	0.88
50	22.56	22.06						

1981 Disability General (x-3, x-2)

SCHEDULE 3

YEARS OF LIFE EXPECTANCY AFTER DISABILITY RETIREMENT

PROBATION AND SAFETY MEMBERS

Current

Age	Years of Life Expectancy	Age	Years of Life Expectancy	Age	Years of Life Expectancy
20	50.20	51	23.59	81	7.00
21	49.29	52	22.80	82	6.63
22	48.39	53	22.03	83	6.27
23	47.48	54	21.26	84	5.94
24	46.58	55	20.50	85	5.63
25	45.68	56	19.77	86	5.34
26	44.79	57	19.06	87	5.06
27	43.89	58	18.40	88	4.80
28	43.01	59	17.78	89	4.55
29	42.12	60	17.20	90	4.31
30	41.24	61	16.64	91	4.09
31	40.36	62	16.11	92	3.87
32	39.48	63	15.59	93	3.66
33	38.61	64	15.08	94	3.46
34	37.74	65	14.58	95	3.26
35	36.88	66	14.09	96	3.07
36	36.02	67	13.61	97	2.89
37	35.16	68	13.13	98	2.71
38	34.31	69	12.66	99	2.54
39	33.46	70	12.18	100	2.37
40	32.61	71	11.70	101	2.20
41	31.77	72	11.21	102	2.04
42	30.93	73	10.72	103	1.88
43	30.09	74	10.22	104	1.72
44	29.26	75	9.73	105	1.55
45	28.43	76	9.24	106	1.38
46	27.61	77	8.75	107	1.21
47	26.80	78	8.28	108	1.04
48	25.99	79	7.83	109	0.88
49	25.18	80	7.41	110	0.71
50	24.38				

1981 Disability Safety (x-1)

SCHEDULE 3

YEARS OF LIFE EXPECTANCY AFTER DISABILITY RETIREMENT

GENERAL MEMBERS Recommended

Age	General		Age	General		Age	General	
	Male	Female		Male	Female		Male	Female
20	42.92	40.28	51	23.06	21.57	81	8.76	7.41
21	41.92	39.49	52	22.56	21.08	82	8.28	7.00
22	41.09	38.73	53	22.06	20.59	83	7.83	6.63
23	40.28	37.98	54	21.57	20.11	84	7.41	6.27
24	39.49	37.26	55	21.08	19.63	85	7.00	5.94
25	38.73	36.56	56	20.59	19.16	86	6.63	5.63
26	37.98	35.87	57	20.11	18.68	87	6.27	5.34
27	37.26	35.19	58	19.63	18.22	88	5.94	5.06
28	36.56	34.53	59	19.16	17.75	89	5.63	4.80
29	35.87	33.87	60	18.68	17.29	90	5.34	4.55
30	35.19	33.23	61	18.22	16.83	91	5.06	4.31
31	34.53	32.60	62	17.75	16.37	92	4.80	4.09
32	33.87	31.98	63	17.29	15.91	93	4.55	3.87
33	33.23	31.37	64	16.83	15.45	94	4.31	3.66
34	32.60	30.76	65	16.37	14.99	95	4.09	3.46
35	31.98	30.17	66	15.91	14.53	96	3.87	3.26
36	31.37	29.58	67	15.45	14.07	97	3.66	3.07
37	30.76	29.00	68	14.99	13.60	98	3.46	2.89
38	30.17	28.43	69	14.53	13.13	99	3.26	2.71
39	29.58	27.87	70	14.07	12.66	100	3.07	2.54
40	29.00	27.31	71	13.60	12.18	101	2.89	2.37
41	28.43	26.76	72	13.13	11.70	102	2.71	2.20
42	27.87	26.21	73	12.66	11.21	103	2.54	2.04
43	27.31	25.67	74	12.18	10.72	104	2.37	1.88
44	26.76	25.14	75	11.70	10.22	105	2.20	1.72
45	26.21	24.61	76	11.21	9.73	106	2.04	1.55
46	25.67	24.09	77	10.72	9.24	107	1.88	1.38
47	25.14	23.57	78	10.22	8.76	108	1.72	1.21
48	24.61	23.06	79	9.73	8.28	109	1.55	1.04
49	24.09	22.56	80	9.24	7.83	110	1.38	0.88
50	23.57	22.06						

1981 Disability General (x-5, x-2)

SCHEDULE 3

YEARS OF LIFE EXPECTANCY AFTER DISABILITY RETIREMENT

PROBATION AND SAFETY MEMBERS Recommended

Age	Years of Life Expectancy	Age	Years of Life Expectancy	Age	Years of Life Expectancy
20	52.96	51	25.99	81	8.28
21	52.03	52	25.18	82	7.83
22	51.12	53	24.38	83	7.41
23	50.20	54	23.59	84	7.00
24	49.29	55	22.80	85	6.63
25	48.39	56	22.03	86	6.27
26	47.48	57	21.26	87	5.94
27	46.58	58	20.50	88	5.63
28	45.68	59	19.77	89	5.34
29	44.79	60	19.06	90	5.06
30	43.89	61	18.40	91	4.80
31	43.01	62	17.78	92	4.55
32	42.12	63	17.20	93	4.31
33	41.24	64	16.64	94	4.09
34	40.36	65	16.11	95	3.87
35	39.48	66	15.59	96	3.66
36	38.61	67	15.08	97	3.46
37	37.74	68	14.58	98	3.26
38	36.88	69	14.09	99	3.07
39	36.02	70	13.61	100	2.89
40	35.16	71	13.13	101	2.71
41	34.31	72	12.66	102	2.54
42	33.46	73	12.18	103	2.37
43	32.61	74	11.70	104	2.20
44	31.77	75	11.21	105	2.04
45	30.93	76	10.72	106	1.88
46	30.09	77	10.22	107	1.72
47	29.26	78	9.73	108	1.55
48	28.43	79	9.24	109	1.38
49	27.61	80	8.75	110	1.21
50	26.80				

1981 Disability Safety (x-4)

SCHEDULE 4

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

Age	General Members	Safety Members	Age	General Members	Safety Members
20	0.539	0.659	46	0.887	0.933
21	0.564	0.678	47	0.892	0.937
22	0.587	0.696	48	0.896	0.942
23	0.612	0.715	49	0.901	0.947
24	0.635	0.733	50	0.905	0.951
25	0.658	0.750	51	0.910	0.956
26	0.681	0.766	52	0.914	0.961
27	0.702	0.780	53	0.919	0.966
28	0.723	0.795	54	0.923	0.971
29	0.744	0.810	55	0.928	0.975
30	0.766	0.824	56	0.933	0.980
31	0.783	0.837	57	0.937	0.985
32	0.800	0.849	58	0.942	0.990
33	0.818	0.860	59	0.947	0.995
34	0.835	0.872	60	0.951	1.000
35	0.840	0.883	61	0.956	
36	0.844	0.887	62	0.961	
37	0.848	0.892	63	0.966	
38	0.852	0.896	64	0.971	
39	0.857	0.901	65	0.975	
40	0.861	0.905	66	0.980	
41	0.865	0.910	67	0.985	
42	0.870	0.914	68	0.990	
43	0.874	0.919	69	0.995	
44	0.878	0.923	70	1.000	
45	0.883	0.928			

Note: Salary scale assumption reflects 4.75% for inflation and graded merit and longevity.