

**2025 AMENDED AND RESTATED
SUPPLEMENTAL PLAN PROVISIONS
FOR THE
CITY OF KNOXVILLE EMPLOYEES' PENSION SYSTEM**

AMENDED AND RESTATED as of _____

TABLE OF CONTENTS

INTRODUCTION	iii
ARTICLE I – DEFINITIONS	1
1.01 Act	1
1.02 Actuarial Factors	1
1.03 Age	1
1.04 Annual Additions.....	1
1.05 Defined Benefit Plan	1
1.06 Defined Contribution Plan.....	2
1.07 Differential Wage Pay	2
1.08 Effective Date	2
1.09 415 Compensation	2
1.10 Forfeiture	3
1.11 Hypothetical Account Balance	3
1.12 IRC	4
1.13 Limitation Year	4
1.14 Maximum Compensation	4
1.15 Pension System.....	4
1.16 Plan	4
1.17 Plan Administrator.....	4
1.18 Plan Year	4
1.19 Post-Severance Compensation	4
1.20 Preceding-Year’s Valuation Date.....	5
1.21 Refund Interest Rate	5
1.22 Retirement Date.....	6
1.23 Supplemental Plan	6
1.24 Valuation Date.....	6
ARTICLE II – INDIVIDUAL ACCOUNTS FOR DIVISION G	7
2.01 Individual Accounts at Retirement.....	7
2.02 Individual Accounts at Termination of Employment.....	7
2.03 Individual Accounts Upon Death	8
ARTICLE III – DIVISION H	10
3.01 Interest and Interest Crediting Rate	10
3.02 Authorization for Division H Investment Policy.....	12
3.03 Annuity Factors for Converting Hypothetical Accounts.....	12
3.04 Reemployment and Reinstatement	12
3.05 Ad Hoc Cost of Living Adjustment.....	20
ARTICLE IV – QUALIFICATION REQUIREMENTS	21
4.01 Maximum Compensation	21
4.02 Maximum Annual Additions	21
4.03 Annual Benefit.....	22
4.04 Required Minimum Distributions.....	31
4.05 Direct Rollovers.....	32
4.06 Military Service	34
4.07 Family Medical Leave Act Requirements	34
4.08 Vesting on Plan Termination	35

4.09	Plan Forfeitures	35
4.10	Nondiscrimination	35
4.11	Leased Employees	35
4.12	Health and Long-Term Care Insurance Distributions	35
4.13	Employer Pick-Up Contributions	36
ARTICLE V – PLAN AMENDMENT		37
5.01	Amendments to the Supplemental Plan.....	37
ARTICLE VI - MISCELLANEOUS		38
6.01	Governing Law	38
6.02	Construction	38
6.03	Exclusive Benefit.....	38
6.04	Severability.....	38
6.05	Compliance with IRC	38
6.06	Trust.....	38
ARTICLE VII – ADOPTION OF THE PLAN		39
APPENDIX		38

INTRODUCTION

The City of Knoxville (the “City”) has adopted, through the enactment of the applicable provisions of Article XIII of the City of Knoxville Charter (the “Act”), the City of Knoxville Employees’ Pension System (the “Pension System”) in order to provide retirement benefits for certain of its Employees who are members of Divisions A, B, C, F, G, or H of the Pension System. As part of the Pension System, the City has authorized in Sections 1350.12, 1371.6, and 1381.6 of the Act the adoption of Supplemental Plan Provisions in order to more fully provide for the individual accounts of the members of Division G, to establish those operative provisions of Division H that are required to be implemented under the Act, and to incorporate all limitations and requirements of the Internal Revenue Code (the “IRC”) to maintain the Pension System as a qualified governmental plan. The Supplemental Plan Provisions were adopted by the Council of the City on June 17, 1997, by Ordinance No. O-245-97. On February 9, 1999, the Council of the City, on recommendation of the Mayor and the City of Knoxville Pension Board, amended and restated the Supplemental Plan Provisions (the “Supplemental Plan”) by Ordinance No. O-48-99, as authorized in Sections 1350.12 and 1371.6 of the Act. The Supplemental Plan was further amended and restated effective July 1, 2002, by Ordinance No. O-310-02, effective November 25, 2003, by Ordinance No. O-409-03, effective June 12, 2012, by Ordinance No. O-104-2012, and effective December 10, 2013, by Ordinance No. O-228-2013, and was amended effective March 17, 2015, by Ordinance No. O-38-2015 and on September 15, 2015, by Ordinance No. O-168-2015.

Upon approval by the City Council in accordance with Sections 1350.12, 1371.6, and 1381.6 of the Act, this Supplemental Plan shall become part of the Pension System. The Supplemental Plan and the Act shall be read together to provide retirement benefits to the members of the Pension System. The provisions of the Supplemental Plan that are intended to qualify the Pension System under the IRC shall, to the extent necessary, modify the Act.

ARTICLE I - DEFINITIONS

The words and phrases defined at Sections 1350, 1360.1, 1371.1, 1381.1 and 1390.1 of the Act shall have the same meaning when applied by this Supplemental Plan to the members of the Pension System, unless otherwise required by the context or as may be otherwise defined by the terms of this Supplemental Plan. When used in this Supplemental Plan, the following words and phrases shall also have the meaning indicated below:

- 1.01 Act** means the applicable provisions of Article XIII of the Charter of the City of Knoxville that constitute the City of Knoxville Pension System.
- 1.02 Actuarial Factors** means those actuarial factors in Appendix A.
- 1.03 Age** means, for purposes of Division H, a particular member's age in completed years and months.
- 1.04 Annual Additions** means the sum of the following amounts credited to a member's account for the Limitation Year:
- (a) Employer Contributions;
 - (b) Employee Contributions;
 - (c) Forfeitures;
 - (d) Amounts allocated to an individual medical account as defined in IRC Section 415(l)(2) that is part of a pension or annuity plan maintained by the employer are treated as annual additions to a Defined Contribution Plan. Also, amounts derived from contributions that are attributable to post-retirement medical benefits allocated to the separate account of a key employee (as defined in Section 419A(d)(3) of the Internal Revenue Code) under a welfare benefit fund are treated as annual additions to a Defined Contribution Plan; and
 - (e) Allocations under a simplified employee pension.
- 1.05 Beneficiary** means, for purposes benefits payable upon retirement or death on or after July 1, 2015, in the form of a joint and survivor annuity under Act Section 1350.7(C), Option A, solely the following persons:
- (a) A member's spouse; or
 - (b) A member's former spouse.

- 1.06 Defined Benefit Plan** means a plan established and qualified under IRC Section 401 or 403(a), except to the extent it is, or is treated as, a Defined Contribution Plan.
- 1.07 Defined Contribution Plan** means a plan which is established and qualified under IRC Section 401 or 403(a), which provides for an individual account for each member therein and for benefits based solely on the amount contributed to each member's account and any income and expenses or gains or losses (both realized and unrealized) which may be allocated to such accounts.
- 1.08 Differential Wage Pay** means any payments as defined by IRC Section 3401(h)(2), made by the Employer to a member while on qualified military service that represents an amount that, when added to the member's military pay, approximates the compensation that was paid to the member while working for the Employer.
- 1.09 Effective Date** means July 1, 1997 for the members of Division G, and February 9, 1999 or such later date as of which the City shall adopt the Supplemental Plan for the remaining members of the Pension System.
- 1.10 415 Compensation** means, with respect to any member, such member's wages as defined in IRC Section 3401(a) and all other payments of compensation by the Employer (in the course of the Employer's trade or business) for a Plan Year for which the Employer is required to furnish the member a written statement under IRC Sections 6041(d), 6051(a)(3) and 6052.
- (a) 415 Compensation must be determined without regard to any rules under IRC Section 3401(a) that limit the remuneration included in wages based on the nature or location of the employment or the services performed (such as the exception for agricultural labor in IRC Section 3401(a)(2)).
 - (b) 415 Compensation shall include only those items specified in Regulations Section 1.415-2(d)(i) and exclude those specified in Regulations Section 1.415-2(d)(2).
 - (c) Notwithstanding the above, the determination of 415 Compensation shall be made by:
 - (1) including any elective deferral (as defined in IRC Section 402(g)(3)), and any amount which is contributed by the Employer at the election of the member pursuant to a salary reduction agreement and which is not includible in the gross income of the Member by reason of IRC Sections 125, 132(f)(4), 402(e)(3), 402(h)(1)(B), 403(b) or 457(b), and Employee contributions described in IRC Section 414(h)(2) that are treated as Employer contributions. Amounts not includible in gross income under IRC Section 125 shall be deemed to include any amounts not available to a member in cash in lieu of group health coverage because the member is unable to certify that the member has other health coverage, provided the Employer does not request or collect information regarding the member's

other health coverage as part of the enrollment process for the health plan;
and.

- (2) including Post-Severance Compensation.
- (d) 415 Compensation includes compensation paid to a member who is Disabled.
- (e) 415 Compensation for a Limitation Year shall not include amounts earned but not paid during the Limitation Year solely because of the timing of pay periods and pay dates.
- (f) 415 Compensation shall include amounts that are includible in the gross income of a member under the rules of IRC Sections 409A or 457(f)(1)(A) or because the amounts are constructively received by the Member.
- (g) Differential Wage Pay is treated as 415 Compensation .
- (h) With respect to a member who is Disabled and who is permanently and totally disabled within the meaning of IRC Section 22(e)(3), 415 Compensation shall mean the 415 Compensation the member would have received for the Limitation Year if the member was paid at the rate of 415 Compensation paid immediately before becoming so disabled.

1.11 Forfeiture means any amount of a member's individual account or other amount held by the Plan upon a member's termination of participation in the Plan because the member is not entitled to receive a distribution of such amount in accordance with the terms of Article II hereof. In a Defined Benefit Plan or a Defined Contribution Plan, forfeitures cannot be used to increase the benefits of other members, but instead must be used to reduce Employer Contributions.

1.12 Hypothetical Account Balance means, for a particular Division H member:

- (a) As of a Valuation Date, the sum of:
 - (1) Such member's Employee Contributions through that Valuation Date;
 - (2) Interest credited to Employee Contributions through that Valuation Date;
 - (3) Such member's Employer Contributions through that Valuation Date; and
 - (4) Interest credited to Employer Contributions through that Valuation Date.

The Hypothetical Account Balance otherwise computed under this Section 1.12(a) for a particular Valuation Date shall not be used for any purpose in determining any benefit under Division H if such Valuation Date is after the member's Preceding-Year's Valuation Date.

- (b) As of such member's Retirement Date, the sum of:

- (1) The member's Hypothetical Account Balance as of the Preceding-Year's Valuation Date;
- (2) Interest credited quarterly to the member's beginning Hypothetical Account Balance, beginning with the amount determined in Section 1.12(b)(1), at the Interest Crediting Rate set out in Section 3.01 from that Preceding-Year's Valuation Date to the Retirement Date;
- (3) Employee and Employer Contributions credited to that member's Hypothetical Account from the Preceding-Year's Valuation Date to the Retirement Date;
- (4) Interest credited to those Employee and Employer Contributions as identified in Section 1.12(b)(3) at the Interest Crediting Rate set out in Section 3.01 from the Preceding-Year's Valuation Date to the member's Retirement Date;

Notwithstanding the foregoing provisions of this Section 1.12(b), the member's Hypothetical Account Balance as of the Retirement Date shall not be less than the sum of the member's Employee Contributions plus Employer Contributions.

- 1.13 IRC** means the Internal Revenue Code of 1986, as amended. Any reference to any section of the IRC shall be deemed to include any applicable regulations and rulings pertaining to such section and shall also be deemed a reference to comparable provisions of future laws.
- 1.14 Limitation Year** means the twelve (12) month period commencing July 1 and ending June 30.
- 1.15 Maximum Compensation** means any earnings or compensation, however defined, taken into account for determining all benefits or contributions under the Pension System, as defined in Article IV hereof.
- 1.16 Pension System** means the program for providing retirement and other benefits to the employees of the City as expressed in the Act and the Supplemental Plan.
- 1.17 Plan** means the Act, the Supplemental Plan and the trust document established pursuant to Section 6.06 of the Supplemental Plan, and any duly adopted amendments to any of the foregoing instruments.
- 1.18 Plan Administrator** means the City of Knoxville Pension Board.
- 1.19 Plan Year** means the twelve (12) month period beginning on July 1 and ending on June 30.
- 1.20 Post-Severance Compensation** means payments made within 2-1/2 months after severance from employment if they are payments that, absent severance from employment, would have been paid to the Employee while the Employee continued in employment and would have been compensation for services as an Employee (or for purposes of determining 415 Compensation, would have been 415 Compensation for

services as an Employee). Any payments not described above are not considered compensation or 415 Compensation if paid following severance from employment, even if paid within 2-1/2 months following severance from employment, except for payments to an individual who does not currently perform services for the Employer by reason of qualified military service to the extent these payments do not exceed the amounts the individual would have received if the individual had continued to perform services for the Employer rather than entering qualified military service.

- (a) Post-Severance Compensation shall include regular pay after severance from employment if:
 - (1) The payment is regular compensation for services during the member's regular working hours, or compensation for services outside the member's regular working hours (such as overtime or shift differential), commissions, bonuses, or other similar payments; and
 - (2) The payment would have been paid to the member prior to a severance from employment if the member had continued in employment with the Employer.
- (b) Leave cashouts shall be included in Post-Severance Compensation, if those amounts would have been included in the definition of Compensation if they were paid prior to member's severance from employment, and the amounts are payment for unused accrued bona fide sick, vacation, or other leave, but only if the member would have been able to use the leave if employment had continued.
- (c) Deferred compensation shall be included in Post-Severance Compensation, if the deferred compensation would have been included in the definition of compensation if it had been paid prior to the member's severance from employment, and the deferred compensation is received pursuant to a nonqualified unfunded deferred compensation plan, but only if the payment would have been paid at the same time if the member had continued in employment with the Employer and only to the extent that the payment is includible in the member's gross income.
- (d) Post-Severance Compensation includes payments to an individual who does not currently perform services for the Employer by reason of Qualified Military Service to the extent those payments do not exceed the amounts the individual would have received if the individual had continued to perform services for the Employer rather than entering Qualified Military Service.

1.21 Preceding-Year's Valuation Date means the quarterly Valuation Date that occurs not less than 12 full calendar months, and not more than 14 full calendar months, before a particular Plan H member's Retirement Date.

1.22 Refund Interest Rate means for purposes of crediting interest on the employee contributions refunded pursuant to Sections 1350(O), 1381.1(S), and 1390.1(O) of the

Act, the annual yield to maturity rate reported by the Bloomberg U.S. Government 1-3 Year Bond Index for the calendar year ending the December 31 immediately preceding the date the member's refund becomes payable. Notwithstanding the foregoing, the Refund Interest Rate shall not exceed four percent (4%).

- 1.23 Retirement Date** means, for a particular Division H member, the first day of the calendar month on which the member commences to receive a retirement benefit under Act Section 1381.4(A) or a disability benefit under Act Section 1381.4(B). Retirement Date also means the first day of the calendar month in which a Division H member commences to receive a monthly deferred retirement benefit under Act Section 1381.4(F)(1)(b). Retirement Date also means the first day of the calendar month in which the beneficiary of a Division H member who dies in service commences to receive a death benefit under Act Section 1381.4(C).
- 1.24 Supplemental Plan** means the Supplemental Plan Provisions of the City of Knoxville Employees Pension System authorized by Sections 1350.12, 1381.6 and 1371.6 of the Act, as contained herein and as may be duly amended from time to time.
- 1.25 Valuation Date**, for purposes of Division H, is hereby established in accordance with Sections 1381.1(X) and 1381.3(E) of the Act to mean December 31, 2012, and the last day of each calendar quarter thereafter. A Preceding-Year's Valuation Date is a Valuation Date as defined in this Section 1.23. Although the Valuation Date is the last day of each calendar quarter, the Board shall provide each Division H member an annual statement of the Hypothetical Account (and may provide additional statements at such other intervals as the Board may determine from time to time). From time to time, the Pension Board may also value the fund as of any other date as it deems desirable.

ARTICLE II – INDIVIDUAL ACCOUNTS FOR DIVISION G

The following provisions shall apply to Division G as set out in the Act and the Supplemental Plan.

2.01 Individual Accounts at Retirement - A member of Division G who has a balance in his or her Individual Account shall have the opportunity prior to the commencement of retirement benefits under Section 1371.4(A) of the Act, to elect to receive the value of his or her Individual Account in a lump sum payment, if eligible to receive such a distribution pursuant to the terms of the Plan. If elected, the member shall receive a lump sum payable with his or her retirement benefits based on the Individual Account as of the preceding Valuation Date, plus Employee Contributions and Employer Contributions to the member's account during the Plan Year in which the member's employment terminates since the last Valuation Date, or a lump sum of the Individual Account payable as soon as practicable following the next Valuation Date. If the member does not elect before his or her retirement benefits commence to receive the Individual Account in the form of a lump sum, then the Account shall be paid in the form selected by the member under Section 1371.4(D) of the Act, determined using the Actuarial Factors provided in Appendix A. A disabled member shall have the opportunity to have his or her Individual Account paid in the form of a life annuity under Section 1371.4(B) determined by using the Actuarial Factors in Appendix A. If a disabled member who elected to receive his or her Individual Account in the form of a life annuity is no longer eligible for disability retirement benefits according to Section 1360.18(D) of the Act, the remaining portion of his or her annuity benefits attributable to the Individual Account, determined using the Actuarial Factors in Appendix A, shall be converted to a lump sum amount based on the present value of the life annuity elected by the member. The lump sum amount shall be distributed between the Employee and Employer Accounts based upon the ratio of the contribution rates to such accounts.

2.02 Individual Accounts at Termination of Employment - For any member of Division G with a balance in his or her Individual Account at termination of employment, payments from his or her Employee and Employer Account shall be as follows:

- (a) if termination of employment occurs before the completion of 5 years of Credited Service, the member may elect to receive the balance in his or her Employee Account; or
- (b) if termination of employment occurs after the completion of 5 years of Credited Service, the member may elect to receive the balance in his or her Individual Account.

Payment of the balance in the member's Employee or Individual Account according to (a) or (b) above shall not affect the member's reinstatement rights under the Pension System. A member may elect to receive his or her Employee or Individual Account balance independently from an election to receive a refund of Employee Contributions under the Act. Provided, however, if a member does not elect to receive his or her Employee Account according to (a) above, that Account shall be paid to the member as soon as administratively practicable after six years from the date the member's employment terminated. Provided, further, if a member does not elect to

receive the Individual Account according to (b) above, that account shall be paid to the member or his or her designated beneficiary according to Sections 2.01 or 2.03, as appropriate.

A member of Division G who elects to receive his or her Employee Account under (a) above, shall forfeit his or her Employer Account. (Forfeitures of Employer Accounts shall be used to reduce Employer Contributions otherwise allocable to the Employer Accounts of Division G members in the Plan.) If the member is rehired within six years of his or her employment termination date, the Employer Account shall be restored, provided the member repays the Plan his or her Employee Account, plus interest as provided in Appendix A from the date of the Forfeiture.

2.03 Individual Accounts Upon Death - If a member of Division G dies, Individual Accounts shall be paid according to the following:

- (a) Death Before Retirement - Upon the death of a member before retirement and the commencement of any benefits under the retirement provisions of the Act, death benefits shall be paid in the same manner as under Section 1360.24 of the Act, provided, however, for a member whose normal retirement benefit is determined under Section 1371.3(A)(1) of the Act, the refund of Employee Contributions shall exclude Employee Contributions allocated to his or her Employee Account. Provided further, the value of a member's Individual Account shall be payable to the member's surviving spouse or other designated beneficiary, regardless of the number of his or her years of Credited Service at death. The Plan Administrator shall direct a distribution to such member's beneficiary in accordance with Section 2.01 above, with the beneficiary being substituted for the member in such section.
- (b) Death After Retirement - Upon the death of a former member who has retired but who has not elected to receive benefit payments in accordance with Section 1371.4(D) of the Act, a death benefit shall be paid in the same manner as under Section 1360.25 of the Act, provided, however, for a member whose normal retirement benefit is determined under Section 1371.3(A)(1), the calculation of whether there are Employee Contributions in excess of the pension benefits paid to the member shall not include Employee Contributions allocated to his or her Employee Account. Provided further, the Plan Administrator shall direct distributions to such member's surviving spouse or other designated beneficiary the value of the member's Individual Account as of the date of death in accordance with Section 2.01 above with the beneficiary being substituted for the member in such section. Provided, however, upon the death of a disabled member, the remaining portion of his or her annuity benefits attributable to his or her Individual Account shall be determined in accordance with Section 2.01 as if the member was no longer eligible for disability retirement benefits and paid to his or her surviving spouse or other designated beneficiary in a lump sum. For any member under this subsection who is receiving benefit payments in accordance with Section 2.01, the provisions of said section shall control concerning any payments upon the death of such member.

2.04 Alternative Adjustment for Individual Account - While actively employed, a member of Division G who is within two years or less of the member's normal retirement date may irrevocably elect in writing in such form and manner as the Pension Board may prescribe to have the member's Individual Account adjusted as provided in this Section 2.04 in lieu of the adjustment described in Act Section 1371.1(A).

- (a) The alternative adjustment shall be equal to the quarterly yield to maturity rate reported in the Bloomberg U.S. Government 1-3 Year Bond Index for the calendar year quarter ending on each Valuation Date.
- (b) The alternative adjustment shall begin on the Valuation Date coinciding with the end of the first full calendar year quarter immediately following the member's irrevocable election.

ARTICLE III – DIVISION H

The following provisions shall apply to Division H as set out in the Act and the Supplemental Plan.

3.01 Interest and Interest Crediting Rate –

(a) Determination of Interest Crediting Rate based on Total Pension System Fund –

- (1) The Interest Crediting Rate shall be determined, as of each Valuation Date, in arrears, as a percentage (either positive or negative, and rounded to the nearest one-hundredth of one percent (0.01%)), based on the books and records of the Pension System, in accordance with the following formula:
 - (i) 100, times
 - (ii) a numerator, as defined below, divided by
 - (iii) a denominator, as defined below.
- (2) The numerator is equal to the net increase or decrease in the market value of the total Pension System fund since the last preceding Valuation Date, including such items as realized or unrealized investment gains and losses and investment income, minus the investment management expenses of the Pension System since the last preceding Valuation Date.
- (3) The denominator is equal to the market value of the total Pension System fund assets as of the last preceding Valuation Date, plus one-half of total contributions (from all sources) received by the Pension System fund since that last preceding Valuation Date, minus one-half of total distributions (benefits and Refunds) paid from the Pension System fund since that last preceding Valuation Date, minus one-half of administrative expenses paid from the Pension System fund since that last preceding Valuation Date. Administrative expenses for this purpose are expenses of the Pension System paid by the Pension System Fund but excluding investment management expenses.
- (4) The Pension Board shall maintain a record of the Interest Crediting Rate for each Valuation Date. In the event of any question, the determination of the Pension Board of the Interest Crediting Rate as of any Valuation Date shall be final.

- (b) Interest – Interest shall be credited as of each Valuation Date, at the Interest Crediting Rate applicable to the period since the last preceding Valuation Date, to the member's beginning Hypothetical Account balance as of that preceding Valuation Date, if any, plus one-half (1/2) of the member's employee contribution

and employer fixed contribution credits since that preceding Valuation Date. In addition, Interest shall be credited for full calendar months during the period, if any, from a member's last Valuation Date and to his or her Retirement Date, at the Interest Crediting Rate set out in Section 3.01(c), to the member's beginning Hypothetical Account balance as of that last Valuation Date.

- (c) Last Period Prior to Retirement Date – In lieu of the Interest Crediting Rate otherwise determined under Act Section 1381.1(Q), the Interest Crediting Rate for the period from a member's Preceding-Year's Valuation Date to his or her Retirement Date shall be one percent (1%) for each full calendar quarter ending on a Valuation Date and, for periods less than a full calendar quarter, one-third percent (1/3%) for each full calendar month.
 - (1) This Section 3.01(c) does not apply to the computation of Refunds.
 - (2) For purposes of computing any available disability benefit under Act Section 1381.4(B) or death benefit under Act Section 1381.4(C), the Interest Crediting Rate for a member who has less than four (4) full calendar quarters of service in Division H shall be one percent (1%) for each full calendar quarter ending on a Valuation Date and, for periods less than a full calendar quarter, one-third percent (1/3%) for each full calendar month.
- (d) Determination of Interest Crediting Rate Based on Division H Fund – [Reserved; the conditions for the determination of Interest Crediting Rate based on Division H Fund will not be met until at least January 1, 2023.]
- (e) Alternative Interest Crediting Rate – While actively employed, a member of Division H who is within two years or less of the member's normal retirement date may irrevocably elect in writing in such form and manner as the Pension Board may prescribe to have the member's Hypothetical Account credited interest at the Alternative Interest Crediting Rate described in this Section 3.01(e) in lieu of the Interest Crediting Rate described in Act Section 1381.1(Q) and Supplemental Plan Section 3.01(a).
 - (1) The Alternative Interest Crediting Rate shall be equal to the quarterly yield to maturity rate reported in the Bloomberg U.S. Government 1-3 Year Bond Index for the calendar year quarter ending on each Valuation Date.
 - (2) The Alternative Interest Crediting Rate shall be credited beginning on the Valuation Date coinciding with the end of the first full calendar year quarter immediately following the member's irrevocable election.
 - (3) A member who has elected the Alternative Interest Crediting Rate under this Section 3.01(e) shall not receive the Interest Crediting Rate for the member's last period prior to retirement date specified in Section 3.01(c).

- (4) A member who has elected the Alternative Interest Crediting Rate and who retires on a date other than a Valuation Date shall have interest credited to the member's Hypothetical Account for the period following the preceding Valuation Date at a rate of one-third (1/3) of the Alternative Interest Crediting Rate, determined as of the preceding Valuation Date, for each full calendar month.

3.02 Authorization for Division H Investment Policy – [Reserved; the Supplemental Plan may be amended at an appropriate time in the future to authorize a separate investment policy for the Division H Fund.]

3.03 Annuity Factors for Converting Hypothetical Accounts – The annuity factors set out in Appendix A to the Supplemental Plan shall be used to determine the monthly annuity amount to be paid to a member of Division H, based on his or her Age and Hypothetical Account Balance on that Final Valuation Date.

- (a) The annuity factors are based on the following actuarial assumptions:
 - (1) Post-retirement mortality:
 - (i) General Government Employees: 1994 Group Annuity Mortality Table – Male; and
 - (ii) Uniformed Safety Employees: 1951 Male Group Annuity Mortality Projected to 1970 by Scale C;
 - (2) Pre-retirement and post-retirement rate of investment return: 5.5% per year; and
 - (3) Future cost of living adjustments: 2 ½% per year.
- (b) The foregoing actuarial assumptions and the annuity factors in Appendix A may be changed from time to time by amendment to this Supplemental Plan adopted by City Council upon the recommendation of the Pension Board prospectively for future retirements occurring on or after the effective date of such amendment. As part of its recommendation to City Council of any such amendment to those actuarial assumptions and annuity factors, the Pension Board shall recommend such period of advance notice of the amendment to members as the Pension Board deems appropriate.

3.04 Reemployment and Reinstatement

The Act Section 1350.9(G) and the Board's rules and procedures provide for the reemployment of retired members. This Section 3.04 does not apply to reemployed retired members.

(a) Reemployment and Reinstatement of Former Vested Member of Division H.

- (1) Any member of Division H who terminated employment with the employer with at least ten (10) years of service, but did not retire, and who did not elect a refund shall, upon reemployment, automatically have his or her prior service count as service under Division H.
- (2) Any member of Division H who terminated employment with the employer with at least ten (10) years of service, and who elected to take a refund shall, upon reemployment with the employer within six (6) years after such termination of service, have the right to secure reinstatement of his or her prior service, provided he or she meets the following conditions:
 - (i) He or she must apply for reinstatement in writing within six (6) months of the member's first reemployment anniversary date.
 - (ii) The member must pay to the fund within sixty (60) days of approval of the member's application the refund the member received upon termination of employment, together with interest at the reinstatement rate compounded annually from the member's termination date until the date of payment.
 - (iii) The member must complete one (1) year of employment after such reemployment.

A member described in this subsection 3.04(a)(2), upon meeting all requirements hereof, shall have his or her service prior to the date of said termination of employment added to the service he or she would otherwise have for purposes of Division H commencing from his or her last day of reemployment.

- (3) A member described in subsection 3.04(a)(1), upon meeting all requirements of that subsection, shall:
 - (i) In addition to amounts credited since the date of reemployment, continue to have credited in his or her employee hypothetical account the balance as of the date of his or her reemployment; and
 - (ii) In addition to amounts credited since the date of reemployment, continue to have credited in his or her employer hypothetical account the balance as of the date of his or her reemployment.
- (4) A member described in subsection 3.04(a)(2), upon meeting all requirements of that subsection, shall:
 - (i) In addition to amounts credited since the date of reemployment, have a credit re-established in his or her employee hypothetical

account as of the date of his or her reemployment equal to the balance that would have been in that employee hypothetical account on that date, if the member had not taken a refund; and

- (ii) In addition to amounts credited since the date of reemployment, have a credit re-established in his or her employer hypothetical account the balance as of the date of his or her reemployment equal to the balance that would have been in that employer hypothetical account on that date, if the member had not taken a refund.

- (5) A member described in subsection 3.04(a)(1), or a member described in subsection 3.04(a)(2), upon meeting all requirements of that subsection, shall:

- (i) Have his or her average compensation computed, for all purposes of Division H, based on compensation during all periods of service; and
- (ii) Have the sum of his or her service during all periods of service count for Division H vesting, benefit eligibility and benefit computation purposes.

(b) Reinstatement of Former Non-Vested Member of Division H.

- (1) Any member of Division H who terminated employment with the employer with less than ten (10) years of service, and who did not receive a refund shall, upon reemployment within six (6) years after such termination of service, have the right to secure reinstatement of his or her prior service, provided he or she meets the following conditions:

- (i) He or she must apply for reinstatement in writing within six (6) months of the member's first reemployment anniversary date.
- (ii) The member must complete one (1) year of employment after such reemployment.

A member described in this subsection 3.04(b)(1), upon meeting all requirements above, shall have his or her service prior to the date of said termination of employment added to the service he or she would otherwise have for all purposes of Division H commencing from his or her last day of reemployment.

- (2) Any member of Division H who terminated employment with the employer with less than ten (10) years of service, and who elected to take a refund shall, upon reemployment with the employer within six (6) years after such termination of service, have the right to secure reinstatement of his or her prior service, provided he or she meets the following conditions:

- (i) He or she must apply for reinstatement in writing within six (6) months of the member's first reemployment anniversary date.
- (ii) The member must pay to the fund within sixty (60) days of approval of the member's application the refund the member received upon termination of employment, together with interest at the reinstatement rate compounded annually from the member's termination date until the date of payment.
- (iii) The member must complete one (1) year of employment after such reemployment.

A member described in this subsection 3.04(b)(2), upon meeting all requirements above, shall have his or her service prior to the date of said termination of employment added to the service he or she would otherwise have for all purposes of Division H commencing from his or her last day of reemployment.

- (3) A member described in subsection 3.04(b)(1), upon meeting all requirements of that subsection, shall:
 - (i) In addition to amounts credited since the date of reemployment, continue to have credited in his or her employee hypothetical account the balance as of the date of his or her reemployment; and
 - (ii) In addition to amounts credited since the date of reemployment, continue to have credited in his or her employer hypothetical account the balance as of the date of his or her reemployment.
- (4) A member described in subsection 3.04(b)(2), upon meeting all requirements of that subsection, shall:
 - (i) In addition to amounts credited since the date of reemployment, have a credit re-established in his or her employee hypothetical account as of the date of his or her reemployment equal to the balance that would have been in that employee hypothetical account on that date, if the member had not taken a refund; and
 - (ii) In addition to amounts credited since the date of reemployment, have a credit re-established in his or her employer hypothetical account the balance as of the date of his or her reemployment equal to the balance that would have been in that employer hypothetical account on that date, if the member had not taken a refund.
- (5) A member described in either subsection 3.04(b)(1) or (b)(2), upon meeting all requirements of the applicable subsection, shall:

- (i) Have his or her average compensation computed, for all purposes of Division H, based on compensation during all periods of service; and
 - (ii) Have the sum of his or her service during all periods of service count for Division H vesting, benefit eligibility and benefit computation purposes.
- (c) Reemployment or Reinstatement of Former Vested Member of Any Division Other Than Division H.
 - (1) Any member of any other division (not including Division H) who terminated employment with the employer, who was vested under the provisions of that division upon such termination of employment, but did not retire, and who did not receive a refund shall, upon reemployment, automatically have his or her prior service count as service under Division H.
 - (2) Any member of any other division (not including Division H) who terminated employment with the employer, who was vested under the provisions of that division upon such termination of employment, and who elected to take a refund shall, upon reemployment with the employer within six (6) years after such termination of service, have the right to secure reinstatement of his or her prior service, provided he or she meets the following conditions:
 - (i) He or she must apply for reinstatement in writing within six (6) months of the member's first reemployment anniversary date.
 - (ii) The member must pay to the fund within sixty (60) days of approval of the member's application the refund the member received upon termination of employment, together with interest at the reinstatement rate compounded annually from the member's termination date until the date of payment.
 - (iii) The member must complete one (1) year of employment after such reemployment.

A member described in this subsection 3.04(c)(2), upon meeting all requirements hereof, shall have his or her service prior to the date of said termination of employment added to the service he or she would otherwise have for purposes of Division H commencing from his or her last day of reemployment.

- (3) A member described in subsection 3.04(c)(1), or a member described in subsection 3.04(c)(2) upon meeting all requirements of that subsection, shall:
- (i) Be entitled to a deferred vested retirement benefit, an early retirement benefit, a normal retirement benefit, disability benefit or death benefit, or a refund, as the case may be, under the original division, computed using: the benefit provisions of the original division; the member's original service and average compensation under that division for purposes of benefit computation; and the sum of the member's original service and subsequent service for purposes of vesting and benefit eligibility.
 - (ii) Be a member of Division H;
 - (iii) Make employee contributions and be credited in his or her employee hypothetical account with such amounts from the date of reemployment;
 - (iv) Be allocated in his or her hypothetical account the appropriate employer fixed contribution credit from the date of reemployment;
 - (v) Have his or her average compensation computed, for all purposes of Division H, based on compensation during the subsequent period of service;
 - (vi) Have his or her service during both periods of service count for Division H vesting and benefit eligibility purposes; and
 - (vii) Have his or her service during the subsequent period of employment count for Division H benefit computation purposes.
- (d) Reinstatement of Former Non-Vested Member of Any Division Other Than Division H.
- (1) Any member of any other division (not including Division H) who terminated employment with the employer, who was not vested under the provisions of that division upon such termination of employment, and who did not receive a refund shall, upon reemployment within six (6) years after such termination of service, have the right to secure reinstatement of his or her prior service, provided he or she meets the following conditions:
 - (i) He or she must apply for reinstatement in writing within six (6) months of the member's first reemployment anniversary date.
 - (ii) The member must complete one (1) year of employment after such reemployment.

A member described in this subsection 3.04(d)(1), upon meeting all requirements above, shall have his or her service prior to the date of said termination of employment added to the service he or she would otherwise have for all purposes of Division H commencing from his or her last day of reemployment.

- (2) Any member of any other division (not including Division H) who terminated employment with the employer, who was not vested under the provisions of that division upon such termination of employment, and who received a refund shall, upon reemployment with the employer within six (6) years after such termination of service, have the right to secure reinstatement of his or her prior service, provided he or she meets the following conditions:
 - (i) He or she must apply for reinstatement in writing within six (6) months of the member's first reemployment anniversary date.
 - (ii) The member must pay to the fund within sixty (60) days of approval of the member's application the refund the member received upon termination of employment, together with interest at the reinstatement rate compounded annually from the member's termination date until the date of payment.
 - (iii) The member must complete one (1) year of employment after such reemployment.

A member described in this subsection 3.04(d)(2), upon meeting all requirements above, shall have his or her service prior to the date of said termination of employment added to the service he or she would otherwise have for all purposes of Division H commencing from his or her last day of reemployment.

- (3) A member described in subsection 3.04(d)(1), upon meeting all requirements of that subsection, shall:
 - (i) In addition to amounts credited since the date of reemployment, have a credit established in his or her employee hypothetical account as of the date of his or her reemployment equal to the balance that would have been in that employee hypothetical account on that date if the member had formerly been a member of Division H (including for periods prior to January 1, 2013, applying the provisions of Division H as if it had been in effect during such periods); and
 - (ii) In addition to amounts credited since the date of reemployment, have a credit established in his or her employer hypothetical

account as of the date of his or her reemployment equal to the balance that would have been in that employer hypothetical account on that date if the member had formerly been a member of Division H (including for periods prior to January 1, 2013, applying the provisions of Division H as if it had been in effect during such periods).

- (4) A member described in subsection 3.04(d)(2), upon meeting all requirements of that subsection, shall:
 - (i) In addition to amounts credited since the date of reemployment, have a credit established in his or her employee hypothetical account as of the date of his or her reemployment equal to the balance that would have been in that employee hypothetical account on that date if the member had formerly been a member of Division H (including for periods prior to January 1, 2013, applying the provisions of Division H as if it had been in effect during such periods) and had not taken a refund; and
 - (ii) In addition to amounts credited since the date of reemployment, have a credit established in his or her employer hypothetical account as of the date of his or her reemployment equal to the balance that would have been in that employer hypothetical account on that date if the member had formerly been a member of Division H (including for periods prior to January 1, 2013, applying the provisions of Division H as if it had been in effect during such periods) and had not taken a refund.
- (5) A member described in either subsection 3.04(d)(1) or subsection 3.04(d)(2), upon meeting all requirements of the applicable subsection, shall:
 - (i) Not participate or be a member in the original division and shall not be entitled to any future benefit from the original division;
 - (ii) Have his or her average compensation computed, for all purposes of Division H, based on compensation during all periods of service; and
 - (iii) Have the sum of his or her service during all periods of service count for Division H vesting, benefit eligibility and benefit computation purposes.
- (6) For purposes of this Section 3.04, the interest crediting rate for periods prior to January 1, 2013, shall be calculated retrospectively as necessary by the Board on the recommendation of the actuary in a manner consistent

with the requirements of Act Section 1380.1(Q) and Section 3.01 of these Supplemental Plan Provisions.

3.05 Ad Hoc Cost of Living Adjustment – [Reserved; the Supplemental Plan may be amended at an appropriate time in the future to authorize Division H ad hoc cost of living adjustments on the conditions provided in Act Section 1381.3(D)(4).]

ARTICLE IV – QUALIFICATION REQUIREMENTS

The following provisions shall apply to both the Act and the Supplemental Plan in order to qualify all divisions of the Pension System under the IRC.

4.01 Maximum Compensation - In no event shall such earnings or compensation taken into account under either the Act or the Supplemental Plan for determining benefits or contributions exceed the Maximum Compensation.

- (a) The annual Compensation of each member taken into account in determining allocations for any Plan Year shall not exceed \$350,000, as adjusted for cost-of-living increases in accordance with IRC Section 401(a)(17).
- (b) Notwithstanding subsection 4.01(a), in the case of an “Eligible Member,” the dollar limitation herein provided shall not apply to the extent the amount of Maximum Compensation which is allowed to be taken into account would be reduced below the amount which was allowed to be taken into account under subsection 4.01(a) as in effect on July 1, 1993.
- (c) For purposes of this Section 4.01, “Eligible Member” shall mean an individual who first became a member in the Pension System before July 1, 1996.

Notwithstanding these provisions, this provision shall be interpreted consistent with IRC Section 401(a)(17). Further, such law and related regulations shall be controlling in all determinations under this provision, inclusive of any provisions and requirements stated in such law and regulations but not expressly set out in this Section 4.01.

4.02 Maximum Annual Additions - Anything to the contrary in the Act or the Supplemental Plan notwithstanding, the total Annual Additions credited to any member in the Pension System for any Limitation Year in all qualified Defined Contribution Plans maintained by an Employer shall not exceed the lesser of Section 4.02(a) or 4.02(b):

- (a) Seventy thousand dollars (\$70,000) (or such greater amount according to the cost-of-living adjustment permissible under IRC Section 415(d)(3) and determined by the Commissioner of Internal Revenue for the Limitation Year); or
- (b) One hundred percent (100%) of the 415 Compensation received by the Member from the Employer during the Limitation Year.

The compensation limit referred to in Section 4.02(a) shall not apply to any contribution for medical benefits after separation from service (within the meaning of IRC Sections 401(h) or 419A(f)(2)) which is otherwise treated as an Annual Addition.

4.03 Annual Benefit

- (a) The Annual Benefit otherwise payable to a member under the Plan at any time shall not exceed the Maximum Permissible Benefit. If the benefit the member would otherwise accrue in a Limitation Year would produce an Annual Benefit in excess of the Maximum Permissible Benefit, then the benefit shall be limited (or the rate of accrual reduced) to a benefit that does not exceed the Maximum Permissible Benefit.
- (b) If the member is, or has ever been, a member in another qualified defined benefit plan (without regard to whether the plan has been terminated) maintained by the Employer or a Predecessor Employer, the sum of the member's Annual Benefits from all such plans may not exceed the Maximum Permissible Benefit. Where the member's Employer-provided benefits under all such defined benefit plans (determined as of the same age) would exceed the Maximum Permissible Benefit applicable at that age, the Employer shall limit the member's benefit in accordance with the terms of the plans.
- (c) The application of the provisions of this Section 4.03 shall not cause the Maximum Permissible Benefit for any member to be less than the member's Accrued Benefit under all the defined benefit plans of the Employer or a Predecessor Employer as of the end of the last Limitation Year beginning before July 1, 2007 under provisions of the plans that were both adopted and in effect before April 5, 2007. The preceding sentence applies only if the provisions of such defined benefit plans that were both adopted and in effect before April 5, 2007 satisfied the applicable requirements of statutory provisions, Regulations, and other published guidance relating to IRC Section 415 in effect as of the end of the last Limitation Year beginning before July 1, 2007, as described in Regulations Section 1.415(a)-1(g)(4).
- (d) The limitations of this Section 4.03 shall be determined and applied taking into account the rules in Section 4.03(f).
- (e) For purposes of this Section 4.03, the following definitions apply.
 - (1) "Annual Benefit" means a benefit that is payable annually in the form of a Straight Life Annuity. Except as provided below, where a benefit is payable in a form other than a Straight Life Annuity, the benefit shall be adjusted to an actuarially equivalent Straight Life Annuity that begins at the same time as such other form of benefit and is payable on the first day of each month, before applying the limitations of this Section 4.03. For a member who has or will have distributions commencing at more than one Annuity Starting Date, the Annual Benefit shall be determined as of each such Annuity Starting Date (and shall satisfy the limitations of this Article as of each such date), actuarially adjusted for past and future distributions of benefits commencing at the other Annuity Starting Dates. For this purpose, the determination of whether a new Annuity Starting Date has

occurred shall be made without regard to Regulations Section 1.401(a)-20, Q&A 10(d), and with regard to Regulations Section 1.415(b)-1(b)(1)(iii)(B) and (C).

No actuarial adjustment to the benefit shall be made for (i) benefits that are not directly related to retirement benefits (such as a qualified disability benefit, preretirement incidental death benefits, and postretirement medical benefits); or (ii) the inclusion in the form of benefit of an automatic benefit increase feature, provided the form of benefit would otherwise satisfy the limitations of this Section 4.03, and the Plan provides that the amount payable under the form of benefit in any Limitation Year shall not exceed the limits of this Section 4.03 applicable at the Annuity Starting Date, as increased in subsequent years pursuant to IRC Section 415(d). For this purpose, an automatic benefit increase feature is included in a form of benefit if the form of benefit provides for automatic, periodic increases to the benefits paid in that form.

The determination of the Annual Benefit shall take into account benefits transferred from another defined benefit plan, but shall disregard benefits attributable to Employee contributions.

Effective for distributions in Plan Years beginning after December 31, 2003, the determination of actuarial equivalence of forms of benefit other than a Straight Life Annuity shall be made as follows. However, this Section 4.03(e)(1) does not supersede any prior election to apply the transition rule of Section 101(d)(3) of the Pension Funding Equity Act of 2004 (PFEA) as described in Notice 2004-78.

The Straight Life Annuity that is actuarially equivalent to the member's form of benefit shall be determined under this Section 4.03(e)(1) if the form of the member's benefit is either (a) a nondecreasing annuity (other than a Straight Life Annuity) payable for a period of not less than the life of the member (or, in the case of a qualified pre-retirement survivor annuity, the life of the surviving spouse), or (b) an annuity that decreases during the life of the member merely because of the death of the survivor annuitant (but only if the reduction is not below 50% of the benefit payable before the death of the survivor annuitant), or the cessation or reduction of Social Security supplements or qualified disability payments (as defined in IRC Section 401(a)(11)).

- (A) For Limitation Years beginning before July 1, 2007, the actuarially equivalent Straight Life Annuity is equal to the annual amount of the Straight Life Annuity commencing at the same Annuity Starting Date that has the same actuarial present value as the member's form of benefit computed using whichever of the following produces the greater annual amount: (I) the interest rate and mortality table (or other tabular factor) specified in Rev. Rul.

2001-62; and (II) 5% interest and the applicable mortality table for that Annuity Starting Date.

(B) For Limitation Years beginning on or after July 1, 2007, the actuarially equivalent Straight Life Annuity is equal to the greater of (I) the annual amount of the Straight Life Annuity (if any) payable to the member under the Plan commencing at the same Annuity Starting Date as the member's form of benefit; and (II) the annual amount of the Straight Life Annuity commencing at the same Annuity Starting Date that has the same actuarial present value as the member's form of benefit, computed using 5% interest and the applicable mortality table for that Annuity Starting Date.

(C) This Section 4.03(e)(1)(C) applies to IRC Section 415 testing for a member having an annuity starting date in a Plan Year beginning on or after January 1, 2008. For purposes of Plan provisions referring directly or indirectly to the "applicable interest rate" or "applicable mortality table" used for purposes of IRC Section 417(e), any provision prescribing the use of the annual rate of interest on 30-year U.S. Treasury securities shall be implemented by instead using the rate of interest determined to be the applicable interest rate described by IRC Section 417(e) after its amendment by the Pension Protection Act of 2006. Specifically, the applicable interest rate shall be the adjusted first, second, and third segment rates applied under rules similar to the rules of IRC Section 430(h)(2)(C) for the third calendar month (lookback month) before the first day of the Plan Year in which the annuity starting date occurs (stability period). For this purpose, the first, second, and third segment rates are the first, second, and third segment rates which would be determined under IRC Section 430(h)(2)(C) if:

(i) IRC Section 30(h)(2)(D) were applied by substituting the average yields for the lookback month for the 24-month period described in such section, and

(ii) IRC Section 430(h)(2)(G)(i)(II) were applied by substituting "Section 417(e)(3)(A)(ii)(II)" for "Section 412(b)(5)(B)(ii)(II)," and

(iii) The applicable percentage under IRC Section 430(h)(2)(G) is treated as being 20% in 2008, 40% in 2009, 60% in 2010, and 80% in 2011.

(2) "Defined Benefit Dollar Limitation" means, effective for Limitation Years ending after December 31, 2001, \$160,000, automatically adjusted under IRC Section 415(d), effective January 1 of each year, as published in the Internal Revenue Bulletin, and payable in the form of a Straight Life

Annuity. The new limitation shall apply to Limitation Years ending with or within the calendar year of the date of the adjustment, but a member's benefits shall not reflect the adjusted limit prior to January 1 of that calendar year.

- (3) "Employer" means, for purposes of this Section 4.03, the Employer, and all members of a controlled group of corporations, as defined in IRC Section 414(b), as modified by IRC Section 415(h)), all commonly controlled trades or businesses (as defined in IRC Section 414(c), as modified, except in the case of a brother-sister group of trades or businesses under common control, by IRC Section 415(h)), or affiliated service groups (as defined in IRC Section 414(m)) of which the adopting Employer is a part, and any other entity required to be aggregated with the Employer pursuant to IRC Section 414(o).
- (4) "Formerly Affiliated Plan of the Employer" means a plan that, immediately prior to the cessation of affiliation, was actually maintained by the Employer and, immediately after the cessation of affiliation, is not actually maintained by the Employer. For this purpose, "cessation of affiliation" means the event that (i) causes an entity to no longer be considered the Employer, or (ii) causes a plan to not actually be maintained by the Employer, such as transfer of plan sponsorship outside a controlled group.
- (5) "Maximum Permissible Benefit" means the Defined Benefit Dollar Limitation (adjusted where required, as provided below).
 - (A) If the member has less than 10 Years of Participation in the Plan, the Defined Benefit Dollar Limitation shall be multiplied by a fraction, the numerator of which is the number of Years of Participation in the Plan (or part thereof, but not less than one year), and the denominator of which is ten (10).
 - (B) Effective for benefits commencing in Limitation Years ending after December 31, 2001, the Defined Benefit Dollar Limitation shall be adjusted if the Annuity Starting Date of the member's benefit is before age 62 or after age 65. If the Annuity Starting Date is before age 62, the Defined Benefit Dollar Limitation shall be adjusted under Section 4.03(e)(5)(B)(i), as modified by Section 4.04(e)(5)(B)(iii). If the Annuity Starting Date is after age 65, the "Defined Benefit Dollar Limitation" shall be adjusted under Section 4.04(e)(5)(B)(i), as modified by Section 4.04(e)(5)(B)(iii). This plan is subject to the special limitation of IRC Section 415(b)(2)(G), where applicable.
 - (i) Adjustment of Defined Benefit Dollar Limitation for Benefit Commencement before Age 62: If the Annuity

Starting Date for the member's benefit is prior to age 62 and occurs in a Limitation Year beginning before July 1, 2007, the Defined Benefit Dollar Limitation for the member's Annuity Starting Date is the annual amount of a benefit payable in the form of a Straight Life Annuity commencing at the member's Annuity Starting Date that is the actuarial equivalent of the Defined Benefit Dollar Limitation (adjusted under Section 4.03(e)(5)(A) for Years of Participation less than ten (10), if required) with actuarial equivalence computed using whichever of the following produces the smaller annual amount: (1) the interest rate and mortality table specified in Rev. Rul. 2001-62; or (2) a 5% interest rate assumption and the Actuarial Factors.

(iii) Limitation Years Beginning on or After July 1, 2007.

- (a) If the Annuity Starting Date for the member's benefit is prior to age 62 and occurs in a Limitation Year beginning on or after July 1, 2007, and the Plan does not have an immediately commencing Straight Life Annuity payable at both age 62 and the age of benefit commencement, the Defined Benefit Dollar Limitation for the member's Annuity Starting Date is the annual amount of a benefit payable in the form of a Straight Life Annuity commencing at the member's Annuity Starting Date that is the actuarial equivalent of the Defined Benefit Dollar Limitation (adjusted under Section 4.03(e)(5)(A), if required) with actuarial equivalence computed using 5% interest and the Actuarial Factors for the Annuity Starting Date (expressing the member's age in completed calendar months as of the Annuity Starting Date).
- (b) If the Annuity Starting Date for the member's benefit is prior to age 62 and occurs in a Limitation Year beginning on or after July 1, 2007, and the Plan has an immediately commencing Straight Life Annuity payable at both age 62 and the age of benefit commencement, the Defined Benefit Dollar Limitation for the member's Annuity Starting Date is the lesser of the limitation determined under Section 4.03(e)(5)(B)(i)(II)(a) and the Defined Benefit Dollar Limitation (adjusted under Section 4.03(e)(5)(A), if required) multiplied by the ratio of the annual amount of the immediately commencing

Straight Life Annuity under the Plan at the member's Annuity Starting Date to the annual amount of the immediately commencing Straight Life Annuity under the Plan at age 62, both determined without applying the limitations of this Section 4.03.

(iv) Adjustment of Defined Benefit Dollar Limitation for Benefit Commencement after Age 65:

(a) If the Annuity Starting Date for the member's benefit is after age 65 and occurs in a Limitation Year beginning before July 1, 2007, the Defined Benefit Dollar Limitation for the member's Annuity Starting Date is the annual amount of a benefit payable in the form of a Straight Life Annuity commencing at the member's Annuity Starting Date that is the actuarial equivalent of the Defined Benefit Dollar Limitation (adjusted under Section 4.03(e)(5)(A) for, if required) with actuarial equivalence computed using whichever of the following produces the smaller annual amount: (1) the interest rate and mortality table specified in Rev. Rul. 2001-62; or (2) 5% interest and the Actuarial Factors.

(b) Limitation Years Beginning Before July 1, 2007.

(I) If the annuity starting date for the member's benefit is after age 65 and occurs in a Limitation Year beginning on or after July 1, 2007, and the Plan does not have an immediately commencing Straight Life Annuity payable at both age 65 and the age of benefit commencement, the Defined Benefit Dollar Limitation at the member's Annuity Starting Date is the annual amount of a benefit payable in the form of a Straight Life Annuity commencing at the member's Annuity Starting Date that is the actuarial equivalent of the Defined Benefit Dollar Limitation (adjusted under Section 4.03(e)(5)(A), if required), with actuarial equivalence computed using 5% interest and the Actuarial Factors for that Annuity Starting Date (expressing the member's age

in completed calendar months as of the Annuity Starting Date).

- (II) If the Annuity Starting Date for the member's benefit is after age 65 and occurs in a Limitation Year beginning on or after July 1, 2007, and the Plan has an immediately commencing Straight Life Annuity payable at both age 65 and the age of benefit commencement, the Defined Benefit Dollar Limitation at the member's Annuity Starting Date is the lesser of the limitation determined under Section 4.03(e)(5)(B)(i)(II)(a) and the Defined Benefit Dollar Limitation (adjusted under Section 4.03(e)(5)(A), if required) multiplied by the ratio of the annual amount of the adjusted immediately commencing Straight Life Annuity under the Plan at the member's Annuity Starting Date to the annual amount of the adjusted immediately commencing Straight Life Annuity under the Plan at age 65, both determined without applying the limitations of this Section 4.03. For this purpose, the adjusted immediately commencing Straight Life Annuity under the Plan at the member's Annuity Starting Date is the annual amount of such annuity payable to the member, computed disregarding the member's accruals after age 65 but including actuarial adjustments even if those actuarial adjustments are used to offset accruals; and the adjusted immediately commencing Straight Life Annuity under the Plan at age 65 is the annual amount of such annuity that would be payable under the Plan to a hypothetical member who is age 65 and has the same accrued benefit as the member.
- (c) Notwithstanding the other requirements of this Section 4.03(e)(5)(B), no adjustment shall be made to the Defined Benefit Dollar Limitation to reflect the probability of a member's death between the Annuity Starting Date and age 62, or between age 65 and the Annuity Starting Date, as applicable, if benefits are not forfeited upon the death of the

member prior to the Annuity Starting Date. To the extent benefits are forfeited upon death before the Annuity Starting Date, such an adjustment shall be made.

(C) Notwithstanding anything else in this Section 4.03(e) to the contrary, the benefit otherwise accrued or payable to a member under this Plan shall be deemed not to exceed the Maximum Permissible Benefit if:

- (i) the retirement benefits payable for a Limitation Year under any form of benefit with respect to such member under this Plan and under all other defined benefit plans (without regard to whether a plan has been terminated) ever maintained by the Employer do not exceed \$10,000 multiplied by a fraction, (I) the numerator of which is the member's number of Years (or part thereof, but not less than one year) of Service (not to exceed ten (10)) with the Employer, and (II) the denominator of which is ten (10); and
- (ii) the Employer (or a Predecessor Employer) has not at any time maintained a defined contribution plan in which the member participated (for this purpose, mandatory Employee contributions under a defined benefit plan, individual medical accounts under IRC Section 401(h), and accounts for post-retirement medical benefits established under IRC Section 419A(d)(1) are not considered a separate defined contribution plan).

(6) "Predecessor Employer" means, with respect to a member, a former employer of such member if the Employer maintains a Plan that provides a benefit which the member accrued while performing services for the former employer. A former entity that antedates the Employer is also a Predecessor Employer with respect to a member if, under the facts and circumstances, the Employer constitutes a continuation of all or a portion of the trade or business of the former entity. For this purpose, the formerly affiliated plan rules in Regulations Section 1.415(f)-1(b)(2) apply as if the Employer and Predecessor Employer constituted a single employer under the rules described in Regulations Section 1.415(a)-1(f)(1) and (2) immediately prior to the cessation of affiliation (and as if they constituted two, unrelated employers under the rules described in Regulations Section 1.415(a)-1(f)(1) and (2) immediately after the cessation of affiliation) and cessation of affiliation was the event that gives rise to the Predecessor Employer relationship.

- (7) “Severance from Employment” means, with respect to any individual, cessation from being an Employee of the Employer. An Employee does not have a Severance from Employment if, in connection with a change of employment, the Employee’s new employer maintains the Plan with respect to the Employee.
- (8) “Straight Life Annuity” means an annuity payable in equal installments for the life of a member that terminates upon the member’s death.
- (9) “Year of Participation” means, with respect to a member, each accrual computation period (computed to fractional parts of a year) for which the following conditions are met: (1) the member is credited with at least the number of hours of Service (or period of Service if the elapsed time method is used) for benefit accrual purposes, required under the terms of the Plan in order to accrue a benefit for the accrual computation period, and (2) the member is included as a member under the eligibility provisions of the Plan for at least one day of the accrual computation period. If these two conditions are met, the portion of a Year of Participation credited to the member shall equal the amount of benefit accrual service credited to the member for such accrual computation period. A member who is permanently and totally disabled within the meaning of IRC Section 415(c)(3)(C)(i) for an accrual computation period shall receive a Year of Participation with respect to that period.

In addition, for a member to receive a Year of Participation (or part thereof) for an accrual computation period, the Plan must be established no later than the last day of such accrual computation period. In no event shall more than one Year of Participation be credited for any 12-month period.

- (10) “Year of Service” means, for purposes of Section 4.03(e)(5)(C)(i), each accrual computation period (computed to fractional parts of a year) for which a member is credited with at least the number of hours of Service (or period of Service if the elapsed time method is used) for benefit accrual purposes, required under the terms of the Plan in order to accrue a benefit for the accrual computation period, taking into account only service with the Employer or a Predecessor Employer.

(f) Other rules.

- (1) If a defined benefit plan maintained by the Employer has terminated with sufficient assets for the payment of benefit liabilities of all plan members and a member in the plan has not yet commenced benefits under the plan, the benefits provided pursuant to the annuities purchased to provide the member’s benefits under the terminated plan at each possible Annuity Starting Date shall be taken into account in applying the limitations of this Section 4.03. If there are not sufficient assets for the payment of all

members' benefit liabilities, the benefits taken into account shall be the benefits that are actually provided to the member under the terminated plan.

- (2) A "Formerly Affiliated Plan of an Employer" shall be treated as a plan maintained by the Employer, but the formerly affiliated plan shall be treated as if it had terminated immediately prior to the cessation of affiliation with sufficient assets to pay members' benefit liabilities under the Plan and had purchased annuities to provide benefits.
- (3) If the Employer maintains a defined benefit plan that provides benefits accrued by a member while performing services for a Predecessor Employer, the member's benefits under a plan maintained by the Predecessor Employer shall be treated as provided under a plan maintained by the Employer. However, for this purpose, the plan of the Predecessor Employer shall be treated as if it had terminated immediately prior to the event giving rise to the Predecessor Employer relationship with sufficient assets to pay members' benefit liabilities under the plan, and had purchased annuities to provide benefits; the Employer and the Predecessor Employer shall be treated as if they were a single employer immediately prior to such event and as unrelated employers immediately after the event; and if the event giving rise to the predecessor relationship is a benefit transfer, the transferred benefits shall be excluded in determining the benefits provided under the plan of the Predecessor Employer.
- (4) The limitations of this Section 4.03 shall be determined and applied taking into account the rules in Regulations Section 1.415(f)-1(d) through (h).

4.04 Required Minimum Distributions - Notwithstanding any provision in the Act or the Supplemental Plan to the contrary, distributions from the Pension System shall be determined and made in accordance with a good faith interpretation of IRC Section 401(a)(9) and the Regulations thereunder, and the following provisions shall apply:

- (a) Lifetime Distributions: A member of the Pension System shall begin to receive Plan benefits, no later than April 1 of the calendar year following the calendar year in which the member attains age seventy three (73) (age 70 ½ for those members born before July 1, 1949, age 72 for those members born on or after July 1, 1949 and before January 1, 1951, and age 75 for those members born on or after January 1, 1960), or in the calendar year in which such member retires, whichever is later, but in all instances distribution shall occur in accordance with IRC Section 401(a)(9) and Regulations Sections 1.401(a)(9)-1 through 1.401(a)(9)-9, including the minimum distribution incidental death benefit requirements of Regulations Section 1.401(a)(9)-2.
- (b) Distributions on Death: Upon the death of the member, the following distribution provisions shall take effect:

- (i) If the member dies after distribution has commenced, the remaining portion of such interest will continue to be distributed at least as rapidly as under the method of distribution in effect prior to the member's death;
- (ii) If the member dies before distribution of his or her interest commences, the member's entire interest will be distributed no later than five (5) years after the member's death except to the extent that an election is made to receive distributions in accordance with (A) or (B) below:
 - (A) If any portion of the member's interest is payable to a designated beneficiary, distributions may be made in substantially equal installments over the life or life expectancy of the designated beneficiary commencing no later than one (1) year after the member's death;
 - (B) If the designated beneficiary is the member's surviving spouse, the date distributions are required to begin in accordance with (A) above shall not be earlier than the date on which the member would have attained age seventy three (73) (age 70 ½ for those members born before July 1, 1949, age 72 for those members born on or after July 1, 1949 and before January 1, 1951, and age 75 for those members born on or after January 1, 1960), and if the spouse dies before payments begin, subsequent distributions shall be made as if the spouse had been the member.

4.05 Direct Rollovers - Notwithstanding any provision of the Act or the Supplemental Plan to the contrary that would otherwise limit a distributee's election under this part, a distributee may elect, at the time and in the manner prescribed by the Plan Administrator, to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover.

- (a) Eligible Rollover Distribution: An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Section 401(a)(9) of the IRC; and the portion of any distribution that is not includible in gross income (determined without regard to the exclusion for net unrealized appreciation with respect to employer securities). Any amount that is distributed on account of hardship shall not be an eligible rollover distribution and the distributee may not elect to have any portion of such a distribution paid directly to an eligible retirement plan.

Notwithstanding the above, a portion of a distribution shall not fail to be an “eligible rollover distribution” merely because the portion consists of after-tax employee contributions which are not includible in gross income. However, any such portion may be transferred only to an individual retirement account or annuity described in IRC Section 408(a) or (b), to a qualified plan described in IRC Sections 401(a) or 403(a), or to an annuity contract described in IRC Section 403(b) that agrees to separately account for amounts so transferred, including separately accounting for the portion of such distribution which is not so includible.

- (b) Eligible Retirement Plan: An eligible retirement plan is:
- (1) an individual retirement account described in Section 408(a) of the IRC,
 - (2) an individual retirement annuity described in Section 408(b) of the IRC,
 - (3) an annuity plan described in Section 403(a) of the IRC,
 - (4) a qualified plan described in Section 401(a) of the IRC,
 - (5) an annuity contract described in Section 403(b) of the IRC,
 - (6) an eligible plan under Section 457(b) of the IRC that is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this Plan, or
 - (7) a Roth individual retirement account described in Section 408A(b) of the IRC that accepts the distributee’s eligible rollover distribution.

However, in the case of an eligible rollover distribution to the surviving spouse, an eligible retirement plan is an individual retirement account or individual retirement annuity. The definition of eligible retirement plan shall also apply in the case of a distribution to a surviving spouse, or to a spouse or former spouse who is the alternate payee under a qualified domestic relation order, as defined in IRC Section 414(p).

In the case of an eligible rollover distribution to a non-spouse designated beneficiary, an eligible retirement plan means an individual retirement account or individual retirement annuity the non-spouse designated beneficiary establishes for purposes of receiving the distribution.

- (c) Distributee: A distributee includes a member, former member, surviving spouse, former spouse who is the alternate payee under a qualified domestic relations order as described in Section 4.14, and designated beneficiary.

- (d) Direct Rollover: A direct rollover is a payment by the plan to the eligible retirement plan specified by the distributee.
- (e) Mandatory Distributions: In the event of a mandatory distribution greater than \$1,000 in accordance with the provisions of the Plan, if the member does not elect to have such distribution paid directly to an eligible retirement plan specified by the member in a direct rollover or to receive the distribution directly in accordance with the Plan, then the Plan Administrator will pay the distribution in a direct rollover to an individual retirement plan designated by the Plan Administrator. The Plan Administrator may operationally implement this provision with respect to distributions that are \$1,000 or less.

Nothing in this section 4.05(e) shall be interpreted or construed to authorize the Plan Administrator to make a mandatory distribution; any such authorization must be derived from another provision of the Plan.

4.06 Military Service - Notwithstanding any provisions of the Act or the Supplemental Plan to the contrary, contributions, benefits and service credit with respect to qualified military service will be provided in accordance with Section 414(u) of the IRC.

- (a) Death benefits - If a member dies while performing qualified military service (as defined in IRC Section 414(u)), the member's beneficiary is entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) provided under the Plan as if the member had resumed employment and then terminated employment on account of death. Moreover, the Plan will credit the member's qualified military service as service for vesting purposes, as though the Member had resumed employment under USERRA immediately prior to the Member's death.
- (b) Benefit accrual - For benefit accrual purposes, the Plan treats an individual who dies or becomes disabled (as defined under the terms of the Plan) while performing qualified military service with respect to the Employer as if the individual had resumed employment in accordance with the individual's reemployment rights under USERRA, on the day preceding death or disability (as the case may be) and terminated employment on the actual date of death or disability.
 - (1) The Plan will determine the amount of employee contributions of an individual treated as reemployed under this Section 4.06(b) for purposes of applying paragraph IRC Section 414(u)(8)(C) on the basis of the individual's average actual employee contributions for the lesser of: (i) the 12-month period of service with the Employer immediately prior to qualified military service; or (ii) the actual length of continuous service with the Employer.

4.07 Family Medical Leave Act Requirements – Notwithstanding any other provisions of the Plan, in the case of an eligible employee who takes family or medical leave as an eligible

employee of a covered employer under the provisions of the Family and Medical Leave Act of 1993 (FMLA), any period of FMLA leave shall be treated as continued service for purposes of eligibility to participate and vesting service to the extent required by applicable law.

4.08 Vesting on Plan Termination - In the event that this Plan is terminated for any reason the accrued benefits of all members shall fully vest and become nonforfeitable.

4.09 Plan Forfeitures - Any Plan forfeitures occurring as a result of a member terminating employment with the City of Knoxville prior to completing five years of service shall not be used to increase benefits of remaining Plan members.

4.10 Nondiscrimination - Notwithstanding any nondiscrimination provisions that may be provided in the Plan document, so long as the Plan is deemed to be a “governmental plan,” as defined in IRC Section 414(d), this Plan shall not be subject to the nondiscrimination and coverage testing provisions of IRC Sections 401(a)(3), 401(a)(4), 401(a)(5), 401(a)(26), 401(k)(3), 401(m), and 410 as provided in IRC Sections 401(a)(5)(G), 401(a)(26)(H), 401(k)(3)(G), 410(c)(1) and (2). This Plan shall be interpreted consistently with, to the extent applicable, IRC Sections 401(a)(3), 401(a)(4), 401(a)(5), 401(a)(26), 401(k), 401(m) and 410(b).

4.11 Leased Employees - Employees classified by the Employer as independent contractors who are subsequently determined by the Internal Revenue Service to be Employees shall not be Eligible Employees for purposes of the Plan. For plan years beginning after December 31, 1996, a leased employee shall include any person (other than an employee of the City) who pursuant to an agreement between the City and any other person or entity (“leasing organization”) has performed services for the recipient City (or for the recipient and related persons) determined in accordance with IRC Section 414(n)(6) on a substantially full-time basis for a period of at least one year, and such services are performed under primary direction or control by the recipient City.

4.12 Health and Long-Term Care Insurance Distributions

- (a) An Eligible Retired Public Safety Officer may elect annually for that taxable year to have the Plan deduct an amount from a distribution which the Eligible Retired Public Safety Officer otherwise would receive and include in income. The Plan may pay such deducted amounts directly to the provider as described in Section 4.12(b) to pay Qualified Health Insurance Premiums.
- (b) The Plan will pay directly to the provider of the accident or health plan or qualified long-term care insurance contract the amounts the Eligible Retired Public Safety Officer has elected to have deducted from the distribution. Such amounts may not exceed the lesser of \$3,000 or the amount the member paid for such taxable year for qualified health insurance premiums, and which otherwise complies with IRC Section 402(l).
- (c) Definitions.

- (1) An “Eligible Retired Public Safety Officer” is an individual who, by reason of Disability or attainment of Normal Retirement Age, is separated from service as a Public Safety Officer with the Employer.
- (2) A “Public Safety Officer” has the same meaning as in Section 1204(9)(A) of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. § 3796b(9)(A)).
- (3) The term “Qualified Health Insurance Premiums” means premiums for coverage for the Eligible Retired Public Safety Officer, his or her spouse, and dependents (as defined in IRC Section 152), by an accident or health plan or qualified long-term care insurance contract (as defined in IRC Section 7702B(b)).

4.13 Employer Pick-Up Contributions - As a condition of employment, each member is required to make employee contributions to the Fund pursuant to Act Sections 1321(A), 1360.9, 1371.3(F), 1381.3(G), and 1390.4. Such contributions shall be picked-up by the Employer within the meaning of IRC Section 414(h)(2). Such contributions shall be credited to the appropriate account, depending on the division in which the member participates. In no event, however, shall any member have the option to receive the amount of any such contributions in cash. Such contributions shall not be included in the gross income of the member for federal income tax purposes under IRC Section 414(h)(2) but shall be subject to FICA tax under IRC Section 3121(v)(1)(B); any benefit or Refund thereafter paid to the member attributable to such contributions shall be taxable to the member at the time of distribution from the Plan in accordance with applicable tax law. Such contributions shall be fully vested and nonforfeitable at all times and may not be withdrawn from the Plan prior to termination of employment.

4.14 Qualified Domestic Relations Orders – Effective July 1, 2015, the Pension System shall honor a claim under a qualified domestic relations order (“QDRO”) meeting the requirements of Tennessee law, IRC Section 414(p), and the rules and procedures established by the Pension Board.

ARTICLE V – PLAN AMENDMENT

5.01 Amendments to the Supplemental Plan shall be initiated upon the recommendation of the mayor and adopted by the city council for the City of Knoxville, without amendment unless with the mayor's written concurrence, by ordinance read at two separate meetings that is passed by a roll call vote. Provided, however, if the amendment provisions applicable to the Supplemental Plan as provided for in Sections 1350.12, 1371.6, or 1381.6 of the Act are modified, then the provisions in this Section 5.01 shall be likewise modified.

ARTICLE VI - MISCELLANEOUS

6.01 Governing Law - The Supplemental Plan shall be construed, regulated, and administered according to the laws of the State of Tennessee.

6.02 Construction - The headings and subheadings in the Supplemental Plan have been inserted for convenience of reference only and shall not affect the construction of the provisions hereof. In any necessary construction the masculine shall include the feminine and the singular, the plural, and vice versa.

6.03 Exclusive Benefit - It shall be impossible for any part of the corpus or income of the Plan to be used for, or diverted to, purposes other than for the exclusive benefit of the members and their beneficiaries. If Plan benefits are provided through the distribution of annuity or insurance contracts, any refunds or credits in excess of Plan benefits (on account of dividends, earnings, or other experience rating credits, or surrender or cancellation credits) will be paid to the trust.

6.04 Severability - The provisions of the Supplemental Plan are hereby declared to be severable; and if any of its articles, sections, provisions, exceptions, sentences, clauses, phrases or parts are declared and held unconstitutional or void in any court of competent jurisdiction, the remainder of the Supplemental Plan shall continue in full force and effect.

6.05 Compliance with IRC - No provision of the Act or the Supplemental Plan shall be interpreted as conflicting with any applicable section of the IRC.

6.06 Trust - The Plan Administrator shall establish a trust as required by IRC Section 401(a). At all times, the Plan shall comply with the trust requirements for qualified plans as specified in the IRC.

ARTICLE VII – ADOPTION OF THE PLAN

Anything herein to the contrary notwithstanding, these restated and amended supplemental plan provisions are adopted on the condition that they and the Pension System shall constitute a qualified governmental plan under IRC Section 401(a). Should the Internal Revenue Service find that the Plan is not so qualified with respect to the members of the Pension System, the City may modify the Plan by means of amendment to this Supplemental Plan to meet Internal Revenue Service requirements.

This instrument has been adopted and approved as of _____, by Ordinance No. O-_____ of the Council of the City of Knoxville.

1825-011 #13347

APPENDIX A **ACTUARIAL FACTORS**

<u>Table</u>	<u>Division</u>	<u>Description</u>
A		Reinstatement interest rate
B		Benefit Limitation forms of benefit
C		Benefit Limitation for different payment ages
D		J & S Factors
E	G1	Account Conversion
F	H General	Account Conversion
G	H Uniformed	Account Conversion
H	A and G	Early Retirement
I	C	Early Retirement
J	H	Early Retirement
K	A and G	Certain and Life, Cash Refund and Lump Sum Factors
L	C	Certain and Life, Cash Refund and Lump Sum Factors
M	H General	Certain and Life and Cash Refund Factors
N	H Uniformed	Certain and Life and Cash Refund Factors
O	H General	Lump Sum Factors
P	H Uniformed	Lump Sum Factors
Q		Mortality Tables

Appendix A
Actuarial Factors

A. Reinstatement Interest Rate:

This rate shall be determined by the Pension Board in accordance with City Charter Section 1350.9.

B. Defined Benefit Limitations (Adjustment for Form of Benefit - Section 4.03(e)(1)):

The actuarial equivalent adjustment shall be based on the 1994 Group Annuity Mortality table (static) using Male rates and 7% interest.

C. Defined Benefit Limitation (Adjustment for Benefits payable at Different Ages-Section 4.03(e)(5)):

The actuarial equivalent adjustment shall be based on the 1994 Group Annuity Mortality table (static) using Male rates. The adjustment for early payment (before age 62) shall be based on all interest rate of 7%, and the adjustment for late payment (after age 65) shall be based on an interest rate of 5%.

D. Joint and Survivor Factors

Joint and Survivor Factors are calculated using 5.5% for Division H and 7% interest for all other Divisions. In addition, factors are calculated using 3.0% COLA for Division A, G, or C, and 2.5% COLA for Division H. Mortality tables for each division are described below.

(See Appendix A, Section Q for mortality table values)

- (1) Divisions A, G, and H General Government joint and survivor factors are calculated using Mortality Table GAM94 Male for participants and GAM94 50/50 blend for beneficiaries.
- (2) Division C and Division H Uniformed Safety joint and survivor factors are calculated using Mortality Table 1951 Male GAM Projected to 1970 by Scale C for participants, and 1951 Female GAM Projected to 1970 by Scale C for beneficiaries.

Appendix A Actuarial Factors

E. Conversion Factors for Individual Accounts - Division G1 - General Government

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7

Interest 7.0%
Mortality 2294 GAM94 Male
COLA 0.0% (COLA does not apply to G1 account)

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
18	57.85	57.86	57.87	57.87	57.88	57.89	57.90	57.90	57.91	57.92	57.93	57.93
19	57.94	57.95	57.96	57.97	57.97	57.98	57.99	58.00	58.01	58.01	58.02	58.03
20	58.04	58.05	58.06	58.06	58.07	58.08	58.09	58.10	58.11	58.12	58.12	58.13
21	58.14	58.15	58.16	58.17	58.18	58.19	58.20	58.21	58.21	58.22	58.23	58.24
22	58.25	58.26	58.27	58.28	58.29	58.30	58.31	58.32	58.33	58.34	58.35	58.36
23	58.37	58.38	58.39	58.40	58.41	58.42	58.43	58.44	58.45	58.46	58.47	58.48
24	58.49	58.50	58.51	58.52	58.53	58.54	58.55	58.56	58.57	58.59	58.60	58.61
25	58.62	58.63	58.64	58.65	58.66	58.67	58.69	58.70	58.71	58.72	58.73	58.74
26	58.75	58.77	58.78	58.79	58.80	58.81	58.83	58.84	58.85	58.86	58.87	58.89
27	58.90	58.91	58.92	58.94	58.95	58.96	58.98	58.99	59.00	59.01	59.03	59.04
28	59.05	59.07	59.08	59.09	59.11	59.12	59.14	59.15	59.16	59.18	59.19	59.20
29	59.22	59.23	59.25	59.26	59.28	59.29	59.31	59.32	59.33	59.35	59.36	59.38
30	59.39	59.41	59.42	59.44	59.46	59.47	59.49	59.50	59.52	59.53	59.55	59.56
31	59.58	59.60	59.61	59.63	59.65	59.66	59.68	59.70	59.71	59.73	59.75	59.76
32	59.78	59.80	59.82	59.84	59.85	59.87	59.89	59.91	59.93	59.94	59.96	59.98
33	60.00	60.02	60.04	60.06	60.07	60.09	60.11	60.13	60.15	60.17	60.19	60.21
34	60.23	60.25	60.27	60.29	60.31	60.33	60.35	60.38	60.40	60.42	60.44	60.46
35	60.48	60.50	60.52	60.55	60.57	60.59	60.61	60.64	60.66	60.68	60.71	60.73
36	60.75	60.77	60.80	60.82	60.85	60.87	60.90	60.92	60.94	60.97	60.99	61.02
37	61.04	61.07	61.09	61.12	61.15	61.17	61.20	61.22	61.25	61.28	61.30	61.33
38	61.36	61.38	61.41	61.44	61.47	61.50	61.52	61.55	61.58	61.61	61.64	61.66
39	61.69	61.72	61.75	61.78	61.81	61.84	61.87	61.90	61.93	61.96	61.99	62.02
40	62.05	62.08	62.12	62.15	62.18	62.21	62.25	62.28	62.31	62.34	62.37	62.41
41	62.44	62.47	62.51	62.54	62.58	62.61	62.64	62.68	62.71	62.75	62.78	62.82
42	62.85	62.89	62.93	62.96	63.00	63.04	63.07	63.11	63.15	63.18	63.22	63.26
43	63.30	63.33	63.37	63.41	63.45	63.49	63.53	63.57	63.61	63.65	63.69	63.73
44	63.77	63.81	63.85	63.90	63.94	63.98	64.02	64.07	64.11	64.15	64.19	64.24
45	64.28	64.32	64.37	64.42	64.46	64.51	64.55	64.60	64.64	64.69	64.73	64.78
46	64.83	64.88	64.92	64.97	65.02	65.07	65.12	65.17	65.22	65.27	65.32	65.36
47	65.41	65.47	65.52	65.57	65.62	65.67	65.73	65.78	65.83	65.88	65.94	65.99
48	66.04	66.10	66.15	66.21	66.27	66.32	66.38	66.43	66.49	66.55	66.60	66.66
49	66.72	66.78	66.84	66.90	66.96	67.02	67.08	67.14	67.20	67.26	67.32	67.38
50	67.44	67.50	67.57	67.63	67.69	67.76	67.82	67.89	67.95	68.02	68.08	68.15
51	68.21	68.28	68.35	68.42	68.49	68.56	68.63	68.69	68.76	68.83	68.90	68.97
52	69.04	69.12	69.19	69.26	69.34	69.41	69.48	69.56	69.63	69.71	69.78	69.86
53	69.93	70.01	70.09	70.17	70.24	70.32	70.40	70.48	70.56	70.64	70.72	70.80

Appendix A Actuarial Factors

E. Conversion Factors for Individual Accounts - Division G1 - General Government

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7

Interest 7.0%
Mortality 2294 GAM94 Male
COLA 0.0% (COLA does not apply to G1 account)

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
54	70.88	70.97	71.05	71.13	71.22	71.30	71.39	71.47	71.56	71.65	71.73	71.82
55	71.90	71.99	72.08	72.17	72.27	72.36	72.45	72.54	72.63	72.72	72.81	72.91
56	73.00	73.10	73.19	73.29	73.39	73.49	73.58	73.68	73.78	73.88	73.98	74.08
57	74.18	74.28	74.38	74.49	74.59	74.69	74.80	74.90	75.01	75.12	75.22	75.33
58	75.43	75.54	75.65	75.76	75.88	75.99	76.10	76.21	76.32	76.44	76.55	76.66
59	76.78	76.89	77.01	77.13	77.25	77.37	77.49	77.61	77.73	77.85	77.97	78.09
60	78.21	78.34	78.47	78.59	78.72	78.85	78.97	79.10	79.23	79.36	79.49	79.62
61	79.75	79.88	80.02	80.15	80.29	80.42	80.56	80.70	80.83	80.97	81.11	81.25
62	81.39	81.53	81.67	81.82	81.96	82.10	82.25	82.40	82.54	82.69	82.84	82.98
63	83.13	83.28	83.43	83.59	83.74	83.89	84.05	84.20	84.36	84.51	84.67	84.83
64	84.98	85.14	85.30	85.47	85.63	85.79	85.95	86.12	86.28	86.45	86.61	86.78
65	86.95	87.12	87.29	87.46	87.63	87.80	87.98	88.15	88.33	88.50	88.68	88.85
66	89.03	89.21	89.39	89.57	89.76	89.94	90.12	90.31	90.49	90.68	90.87	91.06
67	91.24	91.44	91.63	91.82	92.02	92.21	92.41	92.60	92.80	93.00	93.20	93.40
68	93.60	93.80	94.01	94.22	94.42	94.63	94.84	95.05	95.26	95.48	95.69	95.90
69	96.12	96.34	96.56	96.78	97.01	97.23	97.46	97.68	97.91	98.14	98.37	98.60
70	98.83	99.07	99.31	99.55	99.79	100.03	100.27	100.52	100.76	101.01	101.26	101.51
71	101.76	102.01	102.27	102.53	102.79	103.05	103.31	103.57	103.84	104.11	104.37	104.64
72	104.91	105.19	105.47	105.75	106.03	106.31	106.59	106.88	107.16	107.45	107.74	108.03
73	108.32	108.62	108.92	109.22	109.52	109.83	110.13	110.44	110.75	111.06	111.37	111.69
74	112.00	112.33	112.65	112.98	113.31	113.64	113.97	114.31	114.64	114.98	115.32	115.66
75	116.01	116.36	116.71	117.07	117.43	117.79	118.15	118.52	118.88	119.25	119.62	120.00
76	120.37	120.75	121.14	121.52	121.91	122.30	122.70	123.10	123.49	123.90	124.30	124.71
77	125.12	125.53	125.94	126.36	126.78	127.20	127.63	128.05	128.48	128.92	129.36	129.80
78	130.24	130.68	131.12	131.57	132.02	132.47	132.93	133.38	133.85	134.31	134.78	135.25
79	135.73	136.20	136.67	137.14	137.62	138.10	138.59	139.08	139.57	140.07	140.57	141.07
80	141.58	142.08	142.58	143.08	143.59	144.10	144.62	145.14	145.66	146.19	146.72	147.26
81	147.80	148.33	148.86	149.40	149.94	150.48	151.03	151.58	152.14	152.70	153.27	153.84
82	154.41	154.97	155.54	156.11	156.69	157.27	157.86	158.45	159.04	159.64	160.24	160.85
83	161.46	162.07	162.68	163.30	163.92	164.54	165.18	165.81	166.45	167.10	167.75	168.40
84	169.06	169.73	170.39	171.07	171.75	172.43	173.12	173.81	174.51	175.22	175.93	176.65
85	177.37	178.10	178.83	179.57	180.31	181.06	181.82	182.58	183.35	184.13	184.91	185.70
86	186.50	187.29	188.10	188.91	189.73	190.55	191.38	192.22	193.07	193.92	194.78	195.65
87	196.53	197.40	198.27	199.15	200.04	200.94	201.85	202.76	203.68	204.62	205.56	206.50
88	207.46	208.39	209.34	210.29	211.25	212.21	213.19	214.18	215.17	216.18	217.19	218.21
89	219.25	220.24	221.25	222.27	223.29	224.33	225.37	226.43	227.49	228.57	229.65	230.75

Appendix A Actuarial Factors

E. Conversion Factors for Individual Accounts - Division G1 - General Government

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7

Interest	7.0%	
Mortality	2294	GAM94 Male
COLA	0.0%	(COLA does not apply to G1 account)

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
90	231.86	232.92	233.99	235.07	236.16	237.26	238.38	239.50	240.63	241.78	242.93	244.10
91	245.27	246.40	247.54	248.68	249.84	251.01	252.19	253.38	254.58	255.79	257.02	258.26
92	259.51	260.70	261.90	263.12	264.35	265.58	266.83	268.10	269.37	270.66	271.95	273.26
93	274.59	275.84	277.10	278.38	279.66	280.96	282.27	283.60	284.93	286.28	287.64	289.01
94	290.40	291.69	292.99	294.30	295.62	296.95	298.30	299.66	301.03	302.41	303.81	305.22
95	306.64	307.94	309.26	310.58	311.92	313.27	314.63	316.00	317.38	318.78	320.19	321.61
96	323.04	324.35	325.67	326.99	328.33	329.68	331.04	332.41	333.79	335.19	336.59	338.01
97	339.44	340.75	342.07	343.41	344.75	346.10	347.47	348.84	350.22	351.62	353.03	354.45
98	355.88	357.22	358.56	359.92	361.29	362.67	364.06	365.46	366.87	368.30	369.73	371.17
99	372.63	374.02	375.41	376.82	378.24	379.66	381.10	382.55	384.01	385.48	386.97	388.46
100	389.97	391.42	392.89	394.36	395.85	397.34	398.85	400.37	401.91	403.45	405.01	406.57
101	408.15											

Appendix A Actuarial Factors

F. Conversion Factors for Hypothetical Accounts - Division H - General Government

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7.

Interest 5.5%
Mortality 2294 GAM94 Male
COLA 2.5%

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
18	29.79	29.80	29.82	29.84	29.85	29.87	29.88	29.90	29.91	29.93	29.94	29.96
19	29.97	29.99	30.01	30.02	30.04	30.05	30.07	30.09	30.10	30.12	30.13	30.15
20	30.17	30.18	30.20	30.22	30.23	30.25	30.27	30.28	30.30	30.32	30.33	30.35
21	30.37	30.38	30.40	30.42	30.44	30.45	30.47	30.49	30.51	30.52	30.54	30.56
22	30.57	30.59	30.61	30.63	30.65	30.66	30.68	30.70	30.72	30.74	30.76	30.77
23	30.79	30.81	30.83	30.85	30.87	30.89	30.90	30.92	30.94	30.96	30.98	31.00
24	31.02	31.04	31.06	31.07	31.09	31.11	31.13	31.15	31.17	31.19	31.21	31.23
25	31.25	31.27	31.29	31.31	31.33	31.35	31.37	31.39	31.41	31.43	31.45	31.47
26	31.49	31.52	31.54	31.56	31.58	31.60	31.62	31.64	31.66	31.68	31.71	31.73
27	31.75	31.77	31.79	31.81	31.84	31.86	31.88	31.90	31.93	31.95	31.97	31.99
28	32.01	32.04	32.06	32.08	32.11	32.13	32.15	32.17	32.20	32.22	32.24	32.27
29	32.29	32.31	32.34	32.36	32.39	32.41	32.43	32.46	32.48	32.51	32.53	32.56
30	32.58	32.60	32.63	32.65	32.68	32.71	32.73	32.76	32.78	32.81	32.83	32.86
31	32.88	32.91	32.93	32.96	32.99	33.01	33.04	33.07	33.09	33.12	33.15	33.17
32	33.20	33.23	33.25	33.28	33.31	33.34	33.36	33.39	33.42	33.45	33.48	33.50
33	33.53	33.56	33.59	33.62	33.65	33.68	33.71	33.73	33.76	33.79	33.82	33.85
34	33.88	33.91	33.94	33.97	34.00	34.03	34.06	34.09	34.12	34.16	34.19	34.22
35	34.25	34.28	34.31	34.34	34.38	34.41	34.44	34.47	34.50	34.54	34.57	34.60
36	34.63	34.67	34.70	34.74	34.77	34.80	34.84	34.87	34.91	34.94	34.97	35.01
37	35.04	35.08	35.11	35.15	35.18	35.22	35.26	35.29	35.33	35.36	35.40	35.43
38	35.47	35.51	35.54	35.58	35.62	35.66	35.69	35.73	35.77	35.81	35.84	35.88
39	35.92	35.96	36.00	36.04	36.08	36.12	36.16	36.20	36.24	36.28	36.32	36.35
40	36.39	36.44	36.48	36.52	36.56	36.60	36.64	36.69	36.73	36.77	36.81	36.85
41	36.89	36.94	36.98	37.03	37.07	37.11	37.16	37.20	37.24	37.29	37.33	37.38
42	37.42	37.47	37.51	37.56	37.60	37.65	37.70	37.74	37.79	37.83	37.88	37.93
43	37.97	38.02	38.07	38.12	38.17	38.22	38.27	38.31	38.36	38.41	38.46	38.51
44	38.56	38.61	38.66	38.71	38.76	38.81	38.87	38.92	38.97	39.02	39.07	39.12
45	39.17	39.23	39.28	39.34	39.39	39.45	39.50	39.55	39.61	39.66	39.72	39.77
46	39.83	39.88	39.94	40.00	40.06	40.11	40.17	40.23	40.29	40.34	40.40	40.46
47	40.52	40.58	40.64	40.70	40.76	40.82	40.88	40.94	41.00	41.06	41.12	41.18
48	41.25	41.31	41.37	41.44	41.50	41.57	41.63	41.69	41.76	41.82	41.89	41.95
49	42.02	42.08	42.15	42.22	42.29	42.36	42.42	42.49	42.56	42.63	42.70	42.76
50	42.83	42.90	42.98	43.05	43.12	43.19	43.26	43.34	43.41	43.48	43.55	43.62
51	43.70	43.77	43.85	43.93	44.00	44.08	44.15	44.23	44.31	44.38	44.46	44.54
52	44.61	44.69	44.77	44.86	44.94	45.02	45.10	45.18	45.26	45.34	45.42	45.50
53	45.58	45.67	45.75	45.84	45.93	46.01	46.10	46.18	46.27	46.36	46.44	46.53
54	46.61	46.70	46.80	46.89	46.98	47.07	47.16	47.25	47.34	47.43	47.53	47.62

Appendix A Actuarial Factors

F. Conversion Factors for Hypothetical Accounts - Division H - General Government

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7.

Interest 5.5%
Mortality 2294 GAM94 Male
COLA 2.5%

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
55	47.71	47.80	47.90	48.00	48.10	48.19	48.29	48.39	48.48	48.58	48.68	48.77
56	48.87	48.97	49.08	49.18	49.28	49.39	49.49	49.59	49.70	49.80	49.90	50.01
57	50.11	50.22	50.33	50.44	50.55	50.66	50.77	50.88	50.98	51.09	51.20	51.31
58	51.42	51.54	51.66	51.77	51.89	52.00	52.12	52.24	52.35	52.47	52.59	52.70
59	52.82	52.94	53.07	53.19	53.31	53.44	53.56	53.68	53.81	53.93	54.05	54.18
60	54.30	54.43	54.56	54.70	54.83	54.96	55.09	55.22	55.35	55.48	55.62	55.75
61	55.88	56.02	56.16	56.30	56.44	56.58	56.72	56.86	56.99	57.13	57.27	57.41
62	57.55	57.70	57.85	58.00	58.15	58.29	58.44	58.59	58.74	58.89	59.03	59.18
63	59.33	59.49	59.64	59.80	59.96	60.12	60.27	60.43	60.59	60.74	60.90	61.06
64	61.22	61.38	61.55	61.71	61.88	62.05	62.21	62.38	62.55	62.71	62.88	63.04
65	63.21	63.39	63.56	63.74	63.92	64.09	64.27	64.44	64.62	64.80	64.97	65.15
66	65.33	65.51	65.70	65.89	66.07	66.26	66.45	66.64	66.82	67.01	67.20	67.38
67	67.57	67.77	67.97	68.17	68.37	68.57	68.76	68.96	69.16	69.36	69.56	69.76
68	69.96	70.17	70.38	70.60	70.81	71.02	71.23	71.45	71.66	71.87	72.08	72.30
69	72.51	72.74	72.96	73.19	73.42	73.65	73.88	74.10	74.33	74.56	74.79	75.02
70	75.24	75.49	75.74	75.98	76.23	76.47	76.72	76.96	77.21	77.45	77.70	77.94
71	78.19	78.45	78.72	78.98	79.25	79.51	79.77	80.04	80.30	80.57	80.83	81.09
72	81.36	81.64	81.93	82.21	82.50	82.78	83.06	83.35	83.63	83.92	84.20	84.49
73	84.77	85.08	85.38	85.69	86.00	86.30	86.61	86.92	87.22	87.53	87.84	88.14
74	88.45	88.78	89.12	89.45	89.78	90.11	90.45	90.78	91.11	91.44	91.78	92.11
75	92.44	92.80	93.16	93.53	93.89	94.25	94.61	94.97	95.33	95.69	96.05	96.42
76	96.78	97.17	97.56	97.95	98.34	98.73	99.13	99.52	99.91	100.30	100.69	101.08
77	101.48	101.90	102.32	102.74	103.17	103.59	104.01	104.43	104.86	105.28	105.70	106.12
78	106.55	107.00	107.45	107.91	108.36	108.81	109.27	109.72	110.17	110.62	111.08	111.53
79	111.98	112.47	112.95	113.43	113.92	114.40	114.89	115.37	115.85	116.34	116.82	117.30
80	117.79	118.30	118.82	119.33	119.85	120.36	120.88	121.39	121.91	122.43	122.94	123.46
81	123.97	124.52	125.07	125.62	126.17	126.72	127.27	127.82	128.36	128.91	129.46	130.01
82	130.56	131.15	131.74	132.32	132.91	133.50	134.08	134.67	135.26	135.84	136.43	137.02
83	137.60	138.24	138.87	139.50	140.14	140.77	141.40	142.04	142.67	143.31	143.94	144.57
84	145.21	145.90	146.59	147.28	147.97	148.66	149.35	150.04	150.74	151.43	152.12	152.81
85	153.50	154.26	155.02	155.78	156.54	157.29	158.05	158.81	159.57	160.33	161.09	161.85
86	162.60	163.44	164.27	165.10	165.93	166.77	167.60	168.43	169.26	170.10	170.93	171.76
87	172.59	173.50	174.40	175.31	176.22	177.12	178.03	178.94	179.84	180.75	181.66	182.56
88	183.47	184.45	185.42	186.40	187.38	188.35	189.33	190.31	191.29	192.26	193.24	194.22
89	195.19	196.24	197.29	198.33	199.38	200.43	201.47	202.52	203.56	204.61	205.66	206.70
90	207.75	208.86	209.98	211.09	212.20	213.32	214.43	215.55	216.66	217.78	218.89	220.00
91	221.12	222.30	223.48	224.66	225.85	227.03	228.21	229.39	230.58	231.76	232.94	234.12

Appendix A Actuarial Factors

F. Conversion Factors for Hypothetical Accounts - Division H - General Government

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7.

Interest 5.5%
Mortality 2294 GAM94 Male
COLA 2.5%

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
92	235.31	236.56	237.81	239.06	240.32	241.57	242.82	244.08	245.33	246.58	247.84	249.09
93	250.34	251.66	252.97	254.29	255.60	256.91	258.23	259.54	260.86	262.17	263.49	264.80
94	266.11	267.47	268.82	270.17	271.52	272.87	274.23	275.58	276.93	278.28	279.63	280.98
95	282.34	283.70	285.07	286.44	287.81	289.18	290.55	291.91	293.28	294.65	296.02	297.39
96	298.76	300.13	301.50	302.87	304.24	305.61	306.99	308.36	309.73	311.10	312.47	313.84
97	315.22	316.60	317.97	319.35	320.73	322.11	323.49	324.87	326.25	327.63	329.01	330.39
98	331.77	333.18	334.58	335.99	337.40	338.81	340.22	341.63	343.04	344.45	345.85	347.26
99	348.67	350.13	351.59	353.05	354.51	355.97	357.43	358.89	360.35	361.81	363.27	364.73
100	366.19	367.72	369.25	370.79	372.32	373.85	375.38	376.92	378.45	379.98	381.51	383.04
101	384.58											

Appendix A Actuarial Factors

G. Conversion Factors for Hypothetical Accounts - Division H - Uniformed Safety

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale
COLA 2.5%

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
18	30.47	30.49	30.51	30.53	30.55	30.57	30.59	30.61	30.63	30.64	30.66	30.68
19	30.70	30.72	30.74	30.76	30.78	30.80	30.82	30.84	30.86	30.88	30.90	30.92
20	30.94	30.96	30.98	31.00	31.02	31.04	31.06	31.08	31.10	31.12	31.14	31.16
21	31.18	31.20	31.22	31.24	31.26	31.28	31.30	31.32	31.34	31.36	31.38	31.40
22	31.42	31.44	31.47	31.49	31.51	31.53	31.55	31.57	31.59	31.62	31.64	31.66
23	31.68	31.70	31.72	31.75	31.77	31.79	31.81	31.84	31.86	31.88	31.90	31.93
24	31.95	31.97	31.99	32.02	32.04	32.06	32.09	32.11	32.14	32.16	32.18	32.21
25	32.23	32.25	32.28	32.30	32.33	32.35	32.38	32.40	32.42	32.45	32.47	32.50
26	32.52	32.55	32.57	32.60	32.62	32.65	32.68	32.70	32.73	32.75	32.78	32.80
27	32.83	32.86	32.88	32.91	32.94	32.96	32.99	33.02	33.04	33.07	33.10	33.12
28	33.15	33.18	33.21	33.23	33.26	33.29	33.32	33.35	33.37	33.40	33.43	33.46
29	33.49	33.52	33.55	33.57	33.60	33.63	33.66	33.69	33.72	33.75	33.78	33.81
30	33.84	33.87	33.90	33.93	33.96	33.99	34.02	34.05	34.08	34.12	34.15	34.18
31	34.21	34.24	34.27	34.30	34.34	34.37	34.40	34.43	34.47	34.50	34.53	34.56
32	34.59	34.63	34.66	34.70	34.73	34.76	34.80	34.83	34.87	34.90	34.93	34.97
33	35.00	35.04	35.07	35.11	35.14	35.18	35.21	35.25	35.28	35.32	35.36	35.39
34	35.43	35.46	35.50	35.54	35.57	35.61	35.65	35.69	35.72	35.76	35.80	35.84
35	35.87	35.91	35.95	35.99	36.03	36.07	36.11	36.15	36.18	36.22	36.26	36.30
36	36.34	36.38	36.42	36.46	36.50	36.54	36.59	36.63	36.67	36.71	36.75	36.79
37	36.83	36.87	36.92	36.96	37.00	37.05	37.09	37.13	37.17	37.22	37.26	37.30
38	37.35	37.39	37.44	37.48	37.53	37.57	37.62	37.66	37.71	37.75	37.80	37.84
39	37.89	37.93	37.98	38.03	38.08	38.12	38.17	38.22	38.27	38.31	38.36	38.41
40	38.46	38.51	38.56	38.61	38.66	38.71	38.76	38.80	38.85	38.90	38.95	39.00
41	39.05	39.11	39.16	39.21	39.26	39.32	39.37	39.42	39.47	39.53	39.58	39.63
42	39.68	39.74	39.79	39.85	39.90	39.96	40.01	40.07	40.12	40.18	40.23	40.29
43	40.34	40.40	40.46	40.52	40.58	40.64	40.69	40.75	40.81	40.87	40.93	40.98
44	41.04	41.10	41.16	41.23	41.29	41.35	41.41	41.47	41.53	41.59	41.65	41.72
45	41.78	41.84	41.91	41.97	42.03	42.10	42.16	42.23	42.29	42.36	42.42	42.49
46	42.55	42.62	42.69	42.76	42.82	42.89	42.96	43.03	43.10	43.16	43.23	43.30
47	43.37	43.44	43.51	43.58	43.66	43.73	43.80	43.87	43.94	44.02	44.09	44.16
48	44.23	44.31	44.38	44.46	44.54	44.61	44.69	44.76	44.84	44.92	44.99	45.07
49	45.14	45.22	45.30	45.38	45.47	45.55	45.63	45.71	45.79	45.87	45.95	46.03
50	46.11	46.19	46.28	46.36	46.45	46.53	46.62	46.70	46.79	46.87	46.96	47.04
51	47.13	47.22	47.31	47.40	47.49	47.58	47.67	47.76	47.85	47.94	48.03	48.12
52	48.21	48.30	48.40	48.49	48.59	48.68	48.78	48.87	48.97	49.06	49.16	49.26
53	49.35	49.45	49.55	49.65	49.75	49.86	49.96	50.06	50.16	50.26	50.36	50.46

Appendix A Actuarial Factors

G. Conversion Factors for Hypothetical Accounts - Division H - Uniformed Safety

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale
COLA 2.5%

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
54	50.56	50.67	50.78	50.88	50.99	51.10	51.21	51.31	51.42	51.53	51.64	51.74
55	51.85	51.96	52.08	52.19	52.31	52.42	52.53	52.65	52.76	52.87	52.99	53.10
56	53.22	53.34	53.46	53.58	53.70	53.82	53.94	54.06	54.18	54.30	54.43	54.55
57	54.67	54.80	54.92	55.05	55.18	55.31	55.44	55.57	55.70	55.82	55.95	56.08
58	56.21	56.35	56.48	56.62	56.76	56.89	57.03	57.17	57.31	57.44	57.58	57.72
59	57.85	58.00	58.14	58.29	58.44	58.58	58.73	58.87	59.02	59.17	59.31	59.46
60	59.60	59.76	59.91	60.07	60.22	60.38	60.53	60.69	60.85	61.00	61.16	61.31
61	61.47	61.63	61.80	61.96	62.13	62.30	62.46	62.63	62.79	62.96	63.13	63.29
62	63.46	63.63	63.81	63.99	64.16	64.34	64.52	64.70	64.87	65.05	65.23	65.40
63	65.58	65.77	65.96	66.15	66.34	66.53	66.72	66.91	67.09	67.28	67.47	67.66
64	67.85	68.05	68.26	68.46	68.66	68.86	69.07	69.27	69.47	69.67	69.87	70.08
65	70.28	70.50	70.71	70.93	71.15	71.36	71.58	71.80	72.01	72.23	72.44	72.66
66	72.88	73.11	73.34	73.57	73.81	74.04	74.27	74.50	74.73	74.97	75.20	75.43
67	75.66	75.91	76.16	76.41	76.66	76.91	77.16	77.40	77.65	77.90	78.15	78.40
68	78.65	78.91	79.18	79.45	79.72	79.98	80.25	80.52	80.78	81.05	81.32	81.59
69	81.85	82.14	82.43	82.71	83.00	83.29	83.57	83.86	84.15	84.43	84.72	85.01
70	85.29	85.60	85.91	86.22	86.53	86.84	87.14	87.45	87.76	88.07	88.38	88.69
71	89.00	89.33	89.66	89.99	90.32	90.65	90.99	91.32	91.65	91.98	92.31	92.65
72	92.98	93.33	93.69	94.05	94.41	94.76	95.12	95.48	95.84	96.19	96.55	96.91
73	97.27	97.65	98.04	98.42	98.81	99.19	99.58	99.96	100.35	100.73	101.12	101.50
74	101.89	102.30	102.72	103.13	103.55	103.97	104.38	104.80	105.21	105.63	106.04	106.46
75	106.87	107.32	107.77	108.22	108.67	109.12	109.57	110.02	110.46	110.91	111.36	111.81
76	112.26	112.74	113.23	113.71	114.20	114.68	115.17	115.65	116.14	116.62	117.11	117.59
77	118.08	118.60	119.13	119.65	120.17	120.70	121.22	121.75	122.27	122.80	123.32	123.84
78	124.37	124.94	125.50	126.07	126.64	127.21	127.77	128.34	128.91	129.48	130.04	130.61
79	131.18	131.79	132.41	133.02	133.64	134.25	134.87	135.48	136.10	136.71	137.33	137.94
80	138.55	139.22	139.89	140.55	141.22	141.89	142.55	143.22	143.88	144.55	145.22	145.88
81	146.55	147.27	147.99	148.72	149.44	150.16	150.88	151.61	152.33	153.05	153.77	154.50
82	155.22	156.00	156.79	157.57	158.36	159.14	159.92	160.71	161.49	162.28	163.06	163.84
83	164.63	165.48	166.33	167.18	168.04	168.89	169.74	170.59	171.44	172.29	173.14	174.00
84	174.85	175.77	176.70	177.62	178.55	179.47	180.40	181.32	182.25	183.17	184.10	185.02
85	185.95	186.96	187.96	188.97	189.97	190.98	191.98	192.99	194.00	195.00	196.01	197.01
86	198.02	199.11	200.21	201.30	202.39	203.49	204.58	205.67	206.77	207.86	208.95	210.05
87	211.14	212.33	213.52	214.71	215.90	217.09	218.28	219.47	220.66	221.85	223.04	224.23
88	225.42	226.71	228.01	229.30	230.59	231.89	233.18	234.48	235.77	237.07	238.36	239.65
89	240.95	242.36	243.77	245.17	246.58	247.99	249.40	250.81	252.22	253.62	255.03	256.44

Appendix A Actuarial Factors

G. Conversion Factors for Hypothetical Accounts - Division H - Uniformed Safety

Table shows monthly annuity for life per \$10,000 of account balance based on age in years and months at annuity commencement date. For retirement options other than the normal annuity form, the monthly annuity calculated under this table should be multiplied by the option rates determined under Charter Section 1350.7.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale
COLA 2.5%

Age	Months											
Years	0	1	2	3	4	5	6	7	8	9	10	11
90	257.85	259.38	260.91	262.45	263.98	265.51	267.04	268.58	270.11	271.64	273.18	274.71
91	276.24	277.91	279.57	281.24	282.91	284.58	286.24	287.91	289.58	291.25	292.91	294.58
92	296.25	298.06	299.88	301.69	303.50	305.32	307.13	308.94	310.76	312.57	314.38	316.20
93	318.01	319.98	321.95	323.93	325.90	327.87	329.84	331.81	333.78	335.76	337.73	339.70
94	341.67	343.81	345.95	348.10	350.24	352.38	354.52	356.66	358.81	360.95	363.09	365.23
95	367.37	369.70	372.02	374.35	376.67	379.00	381.32	383.65	385.97	388.30	390.62	392.95
96	395.27	397.79	400.31	402.83	405.36	407.88	410.40	412.92	415.44	417.96	420.48	423.00
97	425.52	428.25	430.98	433.71	436.43	439.16	441.89	444.62	447.35	450.08	452.81	455.53
98	458.26	461.21	464.16	467.11	470.06	473.01	475.95	478.90	481.85	484.80	487.75	490.70
99	493.65	496.83	500.01	503.19	506.36	509.54	512.72	515.90	519.08	522.26	525.44	528.62
100	531.80	535.22	538.64	542.06	545.48	548.90	552.32	555.74	559.16	562.59	566.01	569.43
101	572.85											

Appendix A Actuarial Factors

H. Early Retirement Factors -- Divisions A and G

(other than those making the election for benefits under Charter Section 1371.3(A)(2), commonly referred to as Option 2)

Factors are calculated based on 7% Interest and Mortality Table 2294 (See Appendix A, Section Q). For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Retirement Age	Factor
31	0.0694
32	0.0749
33	0.0808
34	0.0873
35	0.0943
36	0.1019
37	0.1102
38	0.1191
39	0.1289
40	0.1396
41	0.1512
42	0.1639
43	0.1778
44	0.1929
45	0.2095
46	0.2277
47	0.2477
48	0.2697
49	0.2938
50	0.3204
51	0.3498
52	0.3822
53	0.4182
54	0.4580
55	0.5023
56	0.5516
57	0.6066
58	0.6681
59	0.7370
60	0.8144
61	0.9015
62	1.0000
63	1.0000
64	1.0000
65	1.0000
66	1.0000

Interest 7.0%
Mortality 2294 GAM94 Male
NR Age 62
COLA 3.0%

Appendix A Actuarial Factors

I. Early Retirement Factors Division C

Factors are calculated based on 7% Interest, 3% COLA, and Mortality Table 1951 Male Group Annuity Mortality Projected to 1970 by Scale C. For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Normal Retirement Age - >	50	51	52	53	54	55	56	57	58	59	60
Early Retirement Age											
40	0.4223	0.3853	0.3511	0.3195	0.2904	0.2635	0.2388	0.2160	0.1950	0.1757	0.1580
41	0.4586	0.4184	0.3813	0.3470	0.3154	0.2862	0.2593	0.2345	0.2118	0.1908	0.1716
42	0.4984	0.4547	0.4144	0.3771	0.3427	0.3110	0.2818	0.2549	0.2301	0.2074	0.1865
43	0.5420	0.4946	0.4507	0.4101	0.3727	0.3382	0.3065	0.2772	0.2503	0.2256	0.2029
44	0.5900	0.5383	0.4905	0.4464	0.4057	0.3682	0.3336	0.3017	0.2724	0.2455	0.2208
45	0.6427	0.5864	0.5343	0.4863	0.4419	0.4010	0.3634	0.3287	0.2968	0.2674	0.2405
46	0.7007	0.6393	0.5826	0.5302	0.4819	0.4373	0.3962	0.3583	0.3236	0.2916	0.2622
47	0.7647	0.6977	0.6358	0.5786	0.5259	0.4772	0.4323	0.3911	0.3531	0.3182	0.2862
48	0.8353	0.7622	0.6945	0.6321	0.5744	0.5213	0.4723	0.4272	0.3857	0.3476	0.3126
49	0.9135	0.8334	0.7595	0.6912	0.6282	0.5700	0.5165	0.4671	0.4218	0.3801	0.3419
50	1.0000	0.9124	0.8314	0.7567	0.6877	0.6240	0.5654	0.5114	0.4618	0.4161	0.3743
51	1.0000	1.0000	0.9113	0.8293	0.7537	0.6839	0.6197	0.5605	0.5061	0.4561	0.4102
52	1.0000	1.0000	1.0000	0.9101	0.8271	0.7505	0.6800	0.6151	0.5554	0.5005	0.4501
53	1.0000	1.0000	1.0000	1.0000	0.9088	0.8247	0.7472	0.6759	0.6102	0.5499	0.4946
54	1.0000	1.0000	1.0000	1.0000	1.0000	0.9075	0.8222	0.7437	0.6715	0.6051	0.5442
55	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9060	0.8195	0.7400	0.6668	0.5997
56	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9045	0.8167	0.7360	0.6619
57	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9029	0.8137	0.7318
58	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9012	0.8105
59	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8994
60	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

J. Early Retirement Factors Division H General Government and Uniformed Safety

Factors are calculated based on 1/3% reduction for each month early retirement precedes normal retirement. See Charter Section 1381.3(C)(1).

Appendix A Actuarial Factors

K. Certain & Life Factors, Cash Refund Factors and Lump Sum Factors Divisions A and G

Factors are calculated based on 7% Interest, 3% COLA, and Mortality Table 2294 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest	7.0%	
Mortality	2294	GAM94 Male
COLA	3.0%	

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor	Lump Sum Factor
31	0.9997	0.9986	0.9970	0.9942	21.3818
32	0.9997	0.9986	0.9968	0.9941	21.2223
33	0.9997	0.9985	0.9967	0.9939	21.0568
34	0.9996	0.9985	0.9965	0.9936	20.8850
35	0.9996	0.9984	0.9962	0.9933	20.7063
36	0.9996	0.9983	0.9959	0.9929	20.5206
37	0.9996	0.9981	0.9956	0.9924	20.3277
38	0.9995	0.9980	0.9952	0.9919	20.1278
39	0.9995	0.9978	0.9947	0.9913	19.9209
40	0.9995	0.9976	0.9941	0.9906	19.7070
41	0.9994	0.9973	0.9935	0.9899	19.4860
42	0.9993	0.9970	0.9927	0.9890	19.2578
43	0.9993	0.9967	0.9919	0.9881	19.0224
44	0.9992	0.9963	0.9909	0.9870	18.7794
45	0.9991	0.9959	0.9898	0.9859	18.5287
46	0.9990	0.9953	0.9885	0.9846	18.2701
47	0.9988	0.9947	0.9871	0.9831	18.0037
48	0.9987	0.9941	0.9854	0.9816	17.7297
49	0.9985	0.9933	0.9834	0.9798	17.4481
50	0.9983	0.9924	0.9812	0.9779	17.1590
51	0.9980	0.9913	0.9786	0.9757	16.8623
52	0.9978	0.9901	0.9757	0.9734	16.5583
53	0.9974	0.9887	0.9724	0.9709	16.2473
54	0.9971	0.9871	0.9686	0.9682	15.9292
55	0.9967	0.9853	0.9643	0.9652	15.6040
56	0.9962	0.9831	0.9594	0.9619	15.2719
57	0.9956	0.9806	0.9539	0.9584	14.9334
58	0.9949	0.9777	0.9478	0.9547	14.5895
59	0.9941	0.9745	0.9410	0.9506	14.2410
60	0.9932	0.9708	0.9336	0.9464	13.8879
61	0.9921	0.9667	0.9254	0.9420	13.5311
62	0.9908	0.9620	0.9164	0.9376	13.1712
63	0.9894	0.9569	0.9066	0.9328	12.8095
64	0.9878	0.9513	0.8960	0.9280	12.4472
65	0.9860	0.9452	0.8846	0.9232	12.0850
66	0.9841	0.9386	0.8724	0.9185	11.7235
67	0.9820	0.9314	0.8591	0.9137	11.3629
68	0.9797	0.9235	0.8449	0.9089	11.0029
69	0.9772	0.9149	0.8295	0.9042	10.6427

Appendix A Actuarial Factors

K. Certain & Life Factors, Cash Refund Factors and Lump Sum Factors Divisions A and G

Factors are calculated based on 7% Interest, 3% COLA, and Mortality Table 2294 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest	7.0%	
Mortality	2294	GAM94 Male
COLA	3.0%	

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor	Lump Sum Factor
70	0.9743	0.9052	0.8128	0.8992	10.2814
71	0.9710	0.8943	0.7949	0.8938	9.9189
72	0.9672	0.8822	0.7756	0.8884	9.5560
73	0.9630	0.8688	0.7552	0.8831	9.1939
74	0.9582	0.8539	0.7336	0.8770	8.8328
75	0.9525	0.8373	0.7108	0.8707	8.4717
76	0.9458	0.8191	0.6868	0.8643	8.1114
77	0.9380	0.7993	0.6618	0.8575	7.7537
78	0.9291	0.7781	0.6362	0.8502	7.4016
79	0.9190	0.7559	0.6104	0.8432	7.0581
80	0.9080	0.7327	0.5845	0.8368	6.7250

Appendix A Actuarial Factors

L. Certain & Life Factors, Cash Refund Factors and Lump Sum Factors Division C

Factors are calculated based on 7% Interest, 3% COLA, and Mortality Table 2009 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 7.0%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 Scale C
COLA 3.0%

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor	Lump Sum Factor
31	0.9996	0.9983	0.9958	0.9926	20.7098
32	0.9996	0.9981	0.9954	0.9920	20.5228
33	0.9995	0.9979	0.9949	0.9913	20.3296
34	0.9995	0.9977	0.9943	0.9905	20.1302
35	0.9994	0.9974	0.9936	0.9897	19.9246
36	0.9994	0.9971	0.9929	0.9887	19.7128
37	0.9993	0.9967	0.9921	0.9878	19.4947
38	0.9992	0.9963	0.9912	0.9867	19.2703
39	0.9991	0.9959	0.9901	0.9856	19.0395
40	0.9990	0.9954	0.9890	0.9843	18.8023
41	0.9988	0.9949	0.9878	0.9830	18.5585
42	0.9987	0.9943	0.9864	0.9815	18.3083
43	0.9985	0.9936	0.9848	0.9800	18.0515
44	0.9983	0.9928	0.9830	0.9783	17.7881
45	0.9981	0.9920	0.9811	0.9766	17.5182
46	0.9979	0.9910	0.9789	0.9746	17.2417
47	0.9976	0.9900	0.9765	0.9726	16.9587
48	0.9974	0.9888	0.9738	0.9704	16.6694
49	0.9970	0.9874	0.9707	0.9681	16.3738
50	0.9967	0.9859	0.9674	0.9657	16.0720
51	0.9962	0.9842	0.9636	0.9630	15.7641
52	0.9958	0.9823	0.9595	0.9602	15.4503
53	0.9952	0.9802	0.9548	0.9573	15.1308
54	0.9946	0.9778	0.9497	0.9542	14.8058
55	0.9940	0.9751	0.9439	0.9509	14.4755
56	0.9932	0.9721	0.9376	0.9474	14.1403
57	0.9923	0.9688	0.9306	0.9438	13.8003
58	0.9913	0.9650	0.9228	0.9400	13.4559
59	0.9902	0.9607	0.9143	0.9361	13.1075
60	0.9890	0.9560	0.9048	0.9318	12.7555
61	0.9875	0.9507	0.8945	0.9274	12.4003
62	0.9859	0.9447	0.8831	0.9230	12.0423
63	0.9841	0.9381	0.8708	0.9183	11.6820
64	0.9820	0.9307	0.8573	0.9133	11.3199
65	0.9796	0.9224	0.8427	0.9083	10.9565
66	0.9769	0.9133	0.8269	0.9032	10.5924
67	0.9738	0.9031	0.8099	0.8978	10.2281
68	0.9703	0.8919	0.7918	0.8922	9.8643
69	0.9663	0.8795	0.7725	0.8866	9.5015
70	0.9618	0.8659	0.7520	0.8811	9.1404

Appendix A Actuarial Factors

L. Certain & Life Factors, Cash Refund Factors and Lump Sum Factors Division C

Factors are calculated based on 7% Interest, 3% COLA, and Mortality Table 2009 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 7.0%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 Scale C
COLA 3.0%

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor	Lump Sum Factor
71	0.9567	0.8510	0.7304	0.8750	8.7815
72	0.9509	0.8347	0.7079	0.8689	8.4255
73	0.9444	0.8171	0.6844	0.8630	8.0731
74	0.9370	0.7981	0.6601	0.8569	7.7248
75	0.9286	0.7777	0.6352	0.8503	7.3813
76	0.9192	0.7559	0.6098	0.8440	7.0432
77	0.9086	0.7328	0.5840	0.8381	6.7111
78	0.8968	0.7085	0.5580	0.8312	6.3856
79	0.8836	0.6830	0.5320	0.8245	6.0671
80	0.8689	0.6566	0.5061	0.8181	5.7562

Appendix A Actuarial Factors

M. Certain & Life Factors and Cash Refund Factors Division H – General Government

Factors are calculated based on 5.5% Interest, 2.5% COLA, and Mortality Table 2294 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2294 GAM94 Male
COLA 2.5%

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor
31	0.9997	0.9987	0.9971	0.9926
32	0.9997	0.9987	0.9997	0.9923
33	0.9997	0.9986	0.9968	0.9920
34	0.9997	0.9986	0.9966	0.9916
35	0.9996	0.9985	0.9964	0.9912
36	0.9996	0.9984	0.9961	0.9906
37	0.9996	0.9983	0.9958	0.9900
38	0.9996	0.9981	0.9954	0.9893
39	0.9995	0.9979	0.9949	0.9885
40	0.9995	0.9977	0.9943	0.9876
41	0.9994	0.9975	0.9937	0.9866
42	0.9994	0.9972	0.9930	0.9855
43	0.9993	0.9969	0.9922	0.9843
44	0.9992	0.9965	0.9912	0.9830
45	0.9991	0.9961	0.9901	0.9815
46	0.9990	0.9956	0.9889	0.9799
47	0.9989	0.9950	0.9874	0.9781
48	0.9988	0.9944	0.9857	0.9761
49	0.9986	0.9936	0.9838	0.9740
50	0.9984	0.9927	0.9816	0.9716
51	0.9982	0.9917	0.9791	0.9690
52	0.9979	0.9906	0.9761	0.9663
53	0.9976	0.9892	0.9728	0.9634
54	0.9973	0.9877	0.9690	0.9601
55	0.9969	0.9859	0.9647	0.9567
56	0.9964	0.9837	0.9598	0.9530
57	0.9958	0.9813	0.9542	0.9490
58	0.9952	0.9785	0.9481	0.9448
59	0.9944	0.9753	0.9412	0.9405
60	0.9935	0.9717	0.9337	0.9360
61	0.9925	0.9676	0.9253	0.9312
62	0.9913	0.9630	0.9162	0.9264
63	0.9899	0.9580	0.9062	0.9215
64	0.9884	0.9524	0.8954	0.9164
65	0.9867	0.9463	0.8837	0.9115
66	0.9848	0.9397	0.8711	0.9067
67	0.9828	0.9324	0.8575	0.9016
68	0.9806	0.9245	0.8428	0.8967
69	0.9781	0.9158	0.8269	0.8919
70	0.9752	0.9060	0.8097	0.8866

Appendix A Actuarial Factors

M. Certain & Life Factors and Cash Refund Factors Division H – General Government

Factors are calculated based on 5.5% Interest, 2.5% COLA, and Mortality Table 2294 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest	5.5%	
Mortality	2294	GAM94 Male
COLA	2.5%	

71	0.9720	0.8950	0.7911	0.8813
72	0.9683	0.8827	0.7712	0.8760
73	0.9641	0.8690	0.7502	0.8701
74	0.9593	0.8538	0.7279	0.8642
75	0.9537	0.8370	0.7043	0.8584
76	0.9471	0.8185	0.6796	0.8516
77	0.9393	0.7983	0.6540	0.8448
78	0.9304	0.7767	0.6278	0.8383
79	0.9204	0.7540	0.6013	0.8313
80	0.9094	0.7303	0.5749	0.8246

Appendix A Actuarial Factors

N. Certain & Life Factors and Cash Refund Factors Division H – Uniformed Safety

Factors are calculated based on 5.5% Interest, 2.5% COLA, and Mortality Table 2009 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest	5.5%	1951 Male Group Annuity Mortality Projected to 1970 by Scale C
Mortality	2009	
COLA	2.5%	

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor
31	0.9997	0.9984	0.9960	0.9901
32	0.9996	0.9982	0.9956	0.9892
33	0.9996	0.9980	0.9951	0.9883
34	0.9995	0.9978	0.9945	0.9874
35	0.9995	0.9975	0.9939	0.9863
36	0.9994	0.9973	0.9932	0.9852
37	0.9993	0.9969	0.9924	0.9839
38	0.9992	0.9966	0.9915	0.9826
39	0.9991	0.9962	0.9905	0.9812
40	0.9990	0.9957	0.9894	0.9797
41	0.9989	0.9952	0.9882	0.9780
42	0.9988	0.9946	0.9868	0.9763
43	0.9986	0.9940	0.9853	0.9744
44	0.9985	0.9932	0.9835	0.9724
45	0.9983	0.9924	0.9816	0.9703
46	0.9981	0.9915	0.9794	0.9681
47	0.9978	0.9905	0.9770	0.9657
48	0.9975	0.9893	0.9743	0.9631
49	0.9972	0.9880	0.9713	0.9605
50	0.9969	0.9866	0.9679	0.9576
51	0.9965	0.9849	0.9642	0.9546
52	0.9961	0.9831	0.9600	0.9515
53	0.9955	0.9810	0.9553	0.9483
54	0.9950	0.9787	0.9501	0.9447
55	0.9943	0.9760	0.9443	0.9411
56	0.9936	0.9731	0.9378	0.9374
57	0.9928	0.9697	0.9307	0.9334
58	0.9918	0.9660	0.9228	0.9292
59	0.9908	0.9618	0.9140	0.9250
60	0.9895	0.9570	0.9044	0.9205
61	0.9882	0.9517	0.8938	0.9158
62	0.9866	0.9458	0.8821	0.9111
63	0.9848	0.9391	0.8694	0.9063
64	0.9827	0.9317	0.8555	0.9011
65	0.9804	0.9234	0.8405	0.8960
66	0.9778	0.9141	0.8242	0.8908
67	0.9747	0.9039	0.8067	0.8852
68	0.9713	0.8925	0.7880	0.8796
69	0.9674	0.8799	0.7680	0.8742

Appendix A Actuarial Factors

N. **Certain & Life Factors and Cash Refund Factors** **Division H – Uniformed Safety**

Factors are calculated based on 5.5% Interest, 2.5% COLA, and Mortality Table 2009 (See Appendix A, Section Q).
For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest	5.5%	1951 Male Group Annuity Mortality Projected to 1970 by Scale C
Mortality	2009	
COLA	2.5%	

70	0.9630	0.8661	0.7469	0.8682
71	0.9579	0.8509	0.7246	0.8624
72	0.9522	0.8344	0.7014	0.8568
73	0.9456	0.8164	0.6772	0.8505
74	0.9383	0.7970	0.6523	0.8444
75	0.9299	0.7762	0.6267	0.8387
76	0.9205	0.7539	0.6006	0.8322
77	0.9099	0.7303	0.5743	0.8259
78	0.8980	0.7054	0.5478	0.8200
79	0.8848	0.6795	0.5213	0.8137
80	0.8700	0.6525	0.4950	0.8071

Appendix A Actuarial Factors

O. Lump Sum Factors Division H – General Government

Factors are calculated based on 5.5% Interest and Mortality Table 2294 (See Appendix A, Section Q). For non-integer ages, use age in years and months. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2294 GAM94 Male
COLA 2.5%

	Months											
Age	0	1	2	3	4	5	6	7	8	9	10	11
31	25.3434	25.3233	25.3031	25.2829	25.2628	25.2426	25.2225	25.2023	25.1821	25.1620	25.1418	25.1216
32	25.1015	25.0808	25.0600	25.0393	25.0186	24.9978	24.9771	24.9564	24.9356	24.9149	24.8942	24.8734
33	24.8527	24.8314	24.8100	24.7887	24.7674	24.7460	24.7247	24.7034	24.6820	24.6607	24.6393	24.6180
34	24.5967	24.5747	24.5527	24.5307	24.5088	24.4868	24.4648	24.4428	24.4209	24.3989	24.3769	24.3549
35	24.3329	24.3103	24.2877	24.2650	24.2424	24.2198	24.1971	24.1745	24.1519	24.1292	24.1066	24.0839
36	24.0613	24.0380	24.0147	23.9914	23.9681	23.9448	23.9215	23.8982	23.8749	23.8516	23.8283	23.8050
37	23.7818	23.7578	23.7339	23.7099	23.6860	23.6620	23.6381	23.6142	23.5902	23.5663	23.5423	23.5184
38	23.4945	23.4699	23.4453	23.4208	23.3962	23.3716	23.3470	23.3225	23.2979	23.2733	23.2488	23.2242
39	23.1996	23.1744	23.1492	23.1240	23.0989	23.0737	23.0485	23.0233	22.9981	22.9729	22.9477	22.9225
40	22.8973	22.8715	22.8457	22.8198	22.7940	22.7682	22.7424	22.7166	22.6907	22.6649	22.6391	22.6133
41	22.5875	22.5610	22.5346	22.5081	22.4817	22.4553	22.4288	22.4024	22.3759	22.3495	22.3230	22.2966
42	22.2702	22.2431	22.2160	22.1889	22.1619	22.1348	22.1077	22.0807	22.0536	22.0265	21.9995	21.9724
43	21.9453	21.9176	21.8899	21.8622	21.8345	21.8068	21.7791	21.7513	21.7236	21.6959	21.6682	21.6405
44	21.6128	21.5844	21.5560	21.5277	21.4993	21.4709	21.4426	21.4142	21.3858	21.3575	21.3291	21.3007
45	21.2723	21.2433	21.2143	21.1853	21.1562	21.1272	21.0982	21.0691	21.0401	21.0111	20.9821	20.9530
46	20.9240	20.8943	20.8646	20.8350	20.8053	20.7756	20.7460	20.7163	20.6866	20.6569	20.6273	20.5976
47	20.5679	20.5376	20.5073	20.4771	20.4468	20.4165	20.3862	20.3559	20.3256	20.2953	20.2650	20.2347
48	20.2044	20.1736	20.1427	20.1118	20.0809	20.0500	20.0191	19.9882	19.9573	19.9264	19.8955	19.8646
49	19.8338	19.8023	19.7708	19.7393	19.7078	19.6763	19.6448	19.6133	19.5818	19.5503	19.5189	19.4874
50	19.4559	19.4238	19.3917	19.3596	19.3276	19.2955	19.2634	19.2313	19.1993	19.1672	19.1351	19.1031
51	19.0710	19.0383	19.0057	18.9731	18.9405	18.9078	18.8752	18.8426	18.8099	18.7773	18.7447	18.7120
52	18.6794	18.6463	18.6131	18.5800	18.5468	18.5137	18.4805	18.4474	18.4142	18.3811	18.3479	18.3148
53	18.2816	18.2480	18.2143	18.1806	18.1470	18.1133	18.0797	18.0460	18.0123	17.9787	17.9450	17.9114
54	17.8777	17.8435	17.8093	17.7752	17.7410	17.7068	17.6726	17.6384	17.6043	17.5701	17.5359	17.5017
55	17.4676	17.4329	17.3982	17.3636	17.3289	17.2942	17.2596	17.2249	17.1902	17.1556	17.1209	17.0862
56	17.0516	17.0165	16.9814	16.9463	16.9112	16.8761	16.8410	16.8059	16.7708	16.7357	16.7006	16.6656
57	16.6305	16.5951	16.5596	16.5242	16.4888	16.4534	16.4180	16.3826	16.3471	16.3117	16.2763	16.2409
58	16.2055	16.1698	16.1341	16.0984	16.0628	16.0271	15.9914	15.9557	15.9200	15.8844	15.8487	15.8130
59	15.7773	15.7414	15.7055	15.6696	15.6337	15.5978	15.5619	15.5260	15.4900	15.4541	15.4182	15.3823
60	15.3464	15.3103	15.2742	15.2382	15.2021	15.1660	15.1299	15.0938	15.0577	15.0217	14.9856	14.9495
61	14.9134	14.8772	14.8411	14.8049	14.7687	14.7325	14.6964	14.6602	14.6240	14.5879	14.5517	14.5155
62	14.4793	14.4432	14.4070	14.3709	14.3347	14.2986	14.2624	14.2263	14.1901	14.1540	14.1178	14.0817
63	14.0455	14.0095	13.9735	13.9374	13.9014	13.8654	13.8294	13.7933	13.7573	13.7213	13.6853	13.6492
64	13.6132	13.5774	13.5416	13.5058	13.4699	13.4341	13.3983	13.3625	13.3266	13.2908	13.2550	13.2192
65	13.1834	13.1478	13.1122	13.0766	13.0411	13.0055	12.9699	12.9343	12.8988	12.8632	12.8276	12.7920
66	12.7564	12.7211	12.6858	12.6505	12.6152	12.5799	12.5446	12.5092	12.4739	12.4386	12.4033	12.3680
67	12.3327	12.2976	12.2625	12.2275	12.1924	12.1573	12.1222	12.0872	12.0521	12.0170	11.9820	11.9469
68	11.9118	11.8769	11.8420	11.8071	11.7722	11.7373	11.7024	11.6675	11.6326	11.5976	11.5627	11.5278
69	11.4929	11.4581	11.4233	11.3884	11.3536	11.3188	11.2839	11.2491	11.2143	11.1795	11.1446	11.1098
70	11.0750	11.0402	11.0055	10.9707	10.9360	10.9012	10.8665	10.8317	10.7970	10.7622	10.7275	10.6927
71	10.6580	10.6234	10.5888	10.5541	10.5195	10.4849	10.4503	10.4157	10.3811	10.3465	10.3119	10.2773

Appendix A Actuarial Factors

O. Lump Sum Factors Division H – General Government

Factors are calculated based on 5.5% Interest and Mortality Table 2294 (See Appendix A, Section Q). For non-integer ages, use age in years and months. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2294 GAM94 Male
COLA 2.5%

	Months											
Age	0	1	2	3	4	5	6	7	8	9	10	11
72	10.2427	10.2083	10.1740	10.1396	10.1053	10.0709	10.0366	10.0022	9.9679	9.9335	9.8992	9.8648
73	9.8305	9.7964	9.7623	9.7282	9.6941	9.6600	9.6260	9.5919	9.5578	9.5237	9.4896	9.4555
74	9.4214	9.3875	9.3536	9.3198	9.2859	9.2520	9.2181	9.1842	9.1503	9.1164	9.0825	9.0486
75	9.0147	8.9810	8.9474	8.9138	8.8801	8.8465	8.8128	8.7792	8.7455	8.7119	8.6782	8.6446
76	8.6109	8.5777	8.5445	8.5112	8.4780	8.4447	8.4115	8.3783	8.3450	8.3118	8.2786	8.2453
77	8.2121	8.1795	8.1469	8.1144	8.0818	8.0492	8.0167	7.9841	7.9515	7.9190	7.8864	7.8538
78	7.8212	7.7896	7.7580	7.7263	7.6947	7.6631	7.6314	7.5998	7.5681	7.5365	7.5049	7.4732
79	7.4416	7.4110	7.3805	7.3499	7.3194	7.2888	7.2582	7.2277	7.1971	7.1666	7.1360	7.1055
80	7.0749	7.0455	7.0161	6.9867	6.9573	6.9279	6.8984	6.8690	6.8396	6.8102	6.7808	6.7514
81	6.7220											

Appendix A Actuarial Factors

P. Lump Sum Factors Division H – Uniformed Safety

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (See Appendix A, Section Q). For non-integer ages, use age in years and months. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C
COLA 2.5%

	Months											
Age	0	1	2	3	4	5	6	7	8	9	10	11
31	24.3608	24.3381	24.3154	24.2927	24.2700	24.2473	24.2246	24.2019	24.1792	24.1565	24.1337	24.1110
32	24.0883	24.0651	24.0418	24.0185	23.9953	23.9720	23.9487	23.9254	23.9022	23.8789	23.8556	23.8324
33	23.8091	23.7853	23.7615	23.7376	23.7138	23.6900	23.6661	23.6423	23.6185	23.5947	23.5708	23.5470
34	23.5232	23.4988	23.4744	23.4500	23.4257	23.4013	23.3769	23.3525	23.3281	23.3038	23.2794	23.2550
35	23.2306	23.2057	23.1808	23.1558	23.1309	23.1060	23.0811	23.0561	23.0312	23.0063	22.9814	22.9564
36	22.9315	22.9060	22.8806	22.8551	22.8296	22.8041	22.7787	22.7532	22.7277	22.7023	22.6768	22.6513
37	22.6258	22.5998	22.5738	22.5478	22.5218	22.4958	22.4697	22.4437	22.4177	22.3917	22.3657	22.3397
38	22.3137	22.2871	22.2605	22.2340	22.2074	22.1809	22.1543	22.1277	22.1012	22.0746	22.0481	22.0215
39	21.9949	21.9678	21.9407	21.9136	21.8865	21.8594	21.8323	21.8052	21.7781	21.7510	21.7239	21.6968
40	21.6697	21.6421	21.6144	21.5868	21.5591	21.5315	21.5038	21.4762	21.4485	21.4209	21.3933	21.3656
41	21.3380	21.3098	21.2816	21.2534	21.2252	21.1971	21.1689	21.1407	21.1125	21.0843	21.0562	21.0280
42	20.9998	20.9711	20.9424	20.9137	20.8849	20.8562	20.8275	20.7988	20.7701	20.7414	20.7127	20.6840
43	20.6552	20.6260	20.5968	20.5675	20.5383	20.5090	20.4798	20.4506	20.4213	20.3921	20.3629	20.3336
44	20.3044	20.2746	20.2449	20.2151	20.1853	20.1556	20.1258	20.0961	20.0663	20.0366	20.0068	19.9771
45	19.9473	19.9170	19.8868	19.8565	19.8262	19.7960	19.7657	19.7355	19.7052	19.6749	19.6447	19.6144
46	19.5841	19.5534	19.5226	19.4918	19.4611	19.4303	19.3995	19.3687	19.3380	19.3072	19.2764	19.2457
47	19.2149	19.1837	19.1524	19.1212	19.0899	19.0587	19.0274	18.9962	18.9650	18.9337	18.9025	18.8712
48	18.8400	18.8083	18.7766	18.7449	18.7132	18.6814	18.6497	18.6180	18.5863	18.5546	18.5229	18.4912
49	18.4595	18.4273	18.3952	18.3630	18.3309	18.2987	18.2665	18.2344	18.2022	18.1701	18.1379	18.1057
50	18.0736	18.0410	18.0084	17.9758	17.9432	17.9106	17.8780	17.8454	17.8129	17.7803	17.7477	17.7151
51	17.6825	17.6495	17.6165	17.5835	17.5505	17.5175	17.4845	17.4515	17.4185	17.3855	17.3525	17.3195
52	17.2865	17.2531	17.2197	17.1864	17.1530	17.1196	17.0862	17.0528	17.0194	16.9861	16.9527	16.9193
53	16.8859	16.8522	16.8184	16.7847	16.7509	16.7172	16.6834	16.6497	16.6160	16.5822	16.5485	16.5147
54	16.4810	16.4469	16.4128	16.3788	16.3447	16.3106	16.2765	16.2424	16.2084	16.1743	16.1402	16.1061
55	16.0721	16.0377	16.0033	15.9689	15.9346	15.9002	15.8658	15.8314	15.7971	15.7627	15.7283	15.6939
56	15.6595	15.6249	15.5903	15.5556	15.5210	15.4863	15.4517	15.4170	15.3824	15.3477	15.3131	15.2784
57	15.2438	15.2089	15.1740	15.1392	15.1043	15.0694	15.0345	14.9996	14.9648	14.9299	14.8950	14.8601
58	14.8252	14.7902	14.7551	14.7200	14.6849	14.6499	14.6148	14.5797	14.5446	14.5095	14.4745	14.4394
59	14.4043	14.3691	14.3339	14.2986	14.2634	14.2282	14.1929	14.1577	14.1225	14.0872	14.0520	14.0168
60	13.9815	13.9462	13.9108	13.8755	13.8401	13.8048	13.7694	13.7341	13.6987	13.6634	13.6280	13.5927
61	13.5573	13.5219	13.4865	13.4511	13.4157	13.3802	13.3448	13.3094	13.2740	13.2385	13.2031	13.1677
62	13.1323	13.0968	13.0614	13.0259	12.9905	12.9550	12.9196	12.8842	12.8487	12.8133	12.7778	12.7424
63	12.7069	12.6715	12.6361	12.6006	12.5652	12.5298	12.4944	12.4589	12.4235	12.3881	12.3526	12.3172
64	12.2818	12.2464	12.2111	12.1757	12.1404	12.1050	12.0697	12.0343	11.9989	11.9636	11.9282	11.8929
65	11.8575	11.8223	11.7870	11.7518	11.7166	11.6813	11.6461	11.6108	11.5756	11.5404	11.5051	11.4699
66	11.4347	11.3996	11.3645	11.3295	11.2944	11.2593	11.2243	11.1892	11.1541	11.1191	11.0840	11.0489
67	11.0139	10.9790	10.9442	10.9093	10.8745	10.8396	10.8048	10.7700	10.7351	10.7003	10.6654	10.6306
68	10.5957	10.5612	10.5266	10.4920	10.4575	10.4229	10.3883	10.3538	10.3192	10.2846	10.2501	10.2155
69	10.1809	10.1467	10.1125	10.0782	10.0440	10.0097	9.9755	9.9413	9.9070	9.8728	9.8386	9.8043
70	9.7701	9.7362	9.7024	9.6685	9.6347	9.6008	9.5670	9.5331	9.4992	9.4654	9.4315	9.3977

Appendix A Actuarial Factors

P. Lump Sum Factors Division H – Uniformed Safety

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (See Appendix A, Section Q). For non-integer ages, use age in years and months. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C
COLA 2.5%

	Months											
Age	0	1	2	3	4	5	6	7	8	9	10	11
71	9.3638	9.3304	9.2970	9.2636	9.2301	9.1967	9.1633	9.1299	9.0965	9.0631	9.0296	8.9962
72	8.9628	8.9299	8.8969	8.8640	8.8311	8.7981	8.7652	8.7323	8.6993	8.6664	8.6335	8.6006
73	8.5676	8.5352	8.5028	8.4704	8.4381	8.4057	8.3733	8.3409	8.3085	8.2761	8.2437	8.2113
74	8.1789	8.1471	8.1153	8.0835	8.0517	8.0199	7.9881	7.9563	7.9245	7.8927	7.8609	7.8291
75	7.7973	7.7661	7.7350	7.7038	7.6726	7.6415	7.6103	7.5791	7.5480	7.5168	7.4856	7.4545
76	7.4233	7.3928	7.3623	7.3319	7.3014	7.2709	7.2404	7.2099	7.1795	7.1490	7.1185	7.0880
77	7.0575	7.0278	6.9980	6.9683	6.9385	6.9088	6.8790	6.8492	6.8195	6.7897	6.7600	6.7302
78	6.7005	6.6715	6.6425	6.6135	6.5845	6.5555	6.5266	6.4976	6.4686	6.4396	6.4106	6.3816
79	6.3526	6.3245	6.2963	6.2681	6.2399	6.2117	6.1836	6.1554	6.1272	6.0990	6.0708	6.0427
80	6.0145	5.9871	5.9598	5.9325	5.9051	5.8778	5.8504	5.8231	5.7958	5.7684	5.7411	5.7137
81	5.6864											

Appendix A Actuarial Factors

P. Certain & Life Factors and Cash Refund Factors **Division H – Uniformed Safety**

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (see Appendix A Section S). For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C

51GAM Proj70 Scale C							GAM94	
							Male	50/50
Table> Age	2009	2010	2033	2034	2035	2036	2294	2934
1-19	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000
20	0.0004730	0.0003960	0.0004543	0.0004158	0.0004120	0.0004315	0.0005070	0.0003960
21	0.0004880	0.0004070	0.0004683	0.0004279	0.0004238	0.0004443	0.0005300	0.0004080
22	0.0005050	0.0004180	0.0004839	0.0004404	0.0004361	0.0004581	0.0005560	0.0004230
23	0.0005220	0.0004310	0.0004999	0.0004544	0.0004499	0.0004729	0.0005890	0.0004410
24	0.0005410	0.0004440	0.0005175	0.0004690	0.0004642	0.0004887	0.0006240	0.0004580
25	0.0005630	0.0004580	0.0005375	0.0004850	0.0004798	0.0005064	0.0006610	0.0004760
26	0.0005870	0.0004730	0.0005593	0.0005023	0.0004967	0.0005255	0.0006960	0.0004950
27	0.0006150	0.0004880	0.0005842	0.0005207	0.0005144	0.0005465	0.0007270	0.0005150
28	0.0006470	0.0005050	0.0006125	0.0005415	0.0005345	0.0005704	0.0007540	0.0005340
29	0.0006850	0.0005220	0.0006454	0.0005639	0.0005559	0.0005971	0.0007790	0.0005550
30	0.0007290	0.0005410	0.0006833	0.0005894	0.0005801	0.0006276	0.0008010	0.0005760
31	0.0007810	0.0005630	0.0007280	0.0006191	0.0006083	0.0006634	0.0008210	0.0005970
32	0.0008420	0.0005870	0.0007800	0.0006526	0.0006400	0.0007044	0.0008390	0.0006180
33	0.0009140	0.0006150	0.0008413	0.0006919	0.0006771	0.0007526	0.0008480	0.0006350
34	0.0009980	0.0006470	0.0009127	0.0007372	0.0007199	0.0008086	0.0008490	0.0006490
35	0.0010960	0.0006850	0.0009961	0.0007906	0.0007703	0.0008741	0.0008510	0.0006650
36	0.0012070	0.0007290	0.0010907	0.0008518	0.0008282	0.0009489	0.0008620	0.0006870
37	0.0013300	0.0007810	0.0011964	0.0009220	0.0008949	0.0010335	0.0008910	0.0007210
38	0.0014650	0.0008420	0.0013133	0.0010019	0.0009711	0.0011285	0.0009390	0.0007690
39	0.0016130	0.0009140	0.0014428	0.0010933	0.0010588	0.0012353	0.0009990	0.0008260
40	0.0017770	0.0009980	0.0015872	0.0011978	0.0011593	0.0013560	0.0010720	0.0008910
41	0.0019570	0.0010960	0.0017471	0.0013167	0.0012742	0.0014915	0.0011560	0.0009620
42	0.0021560	0.0012070	0.0019245	0.0014501	0.0014033	0.0016427	0.0012520	0.0010390
43	0.0023740	0.0013300	0.0021191	0.0015972	0.0015457	0.0018090	0.0013520	0.0011150
44	0.0026150	0.0014650	0.0023340	0.0017591	0.0017024	0.0019924	0.0014580	0.0011910
45	0.0028800	0.0016130	0.0025702	0.0019368	0.0018744	0.0021937	0.0015780	0.0012760
46	0.0031650	0.0017770	0.0028252	0.0021313	0.0020630	0.0024127	0.0017220	0.0013780
47	0.0034940	0.0019570	0.0031174	0.0023490	0.0022734	0.0026604	0.0018990	0.0015060
48	0.0038480	0.0021560	0.0034329	0.0025870	0.0025039	0.0029297	0.0021020	0.0016540
49	0.0042380	0.0023740	0.0037801	0.0028482	0.0027567	0.0032256	0.0023260	0.0018180
50	0.0046670	0.0026150	0.0041622	0.0031363	0.0030357	0.0035515	0.0025790	0.0020040
51	0.0051400	0.0028800	0.0045832	0.0034533	0.0033426	0.0039103	0.0028720	0.0022200
52	0.0056610	0.0031650	0.0050450	0.0037971	0.0036750	0.0043015	0.0032130	0.0024740
53	0.0062340	0.0034940	0.0055565	0.0041866	0.0040527	0.0047398	0.0035840	0.0027460
54	0.0068640	0.0038480	0.0061167	0.0046088	0.0044616	0.0052173	0.0039790	0.0030320
55	0.0075590	0.0042380	0.0067343	0.0050738	0.0049121	0.0057433	0.0044250	0.0033600
56	0.0083230	0.0046670	0.0074128	0.0055848	0.0054071	0.0063211	0.0049490	0.0037560
57	0.0091640	0.0051400	0.0081594	0.0061474	0.0059522	0.0069569	0.0055810	0.0042500

Appendix A Actuarial Factors

P. Certain & Life Factors and Cash Refund Factors Division H – Uniformed Safety

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (see Appendix A Section S). For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C

51GAM Proj70 Scale C							GAM94	
							Male	50/50
Table> Age	2009	2010	2033	2034	2035	2036	2294	2934
58	0.0100900	0.0056610	0.0089809	0.0067664	0.0065520	0.0076563	0.0063000	0.0048300
59	0.0111090	0.0062340	0.0098842	0.0074467	0.0072113	0.0084249	0.0070900	0.0054770
60	0.0122300	0.0068640	0.0108768	0.0081939	0.0079355	0.0092690	0.0079760	0.0062080
61	0.0134630	0.0075590	0.0119681	0.0090163	0.0087328	0.0101972	0.0089860	0.0070400
62	0.0148200	0.0083230	0.0131676	0.0099194	0.0096085	0.0112166	0.0101470	0.0079900
63	0.0163130	0.0091640	0.0144859	0.0109120	0.0105711	0.0123364	0.0114710	0.0090740
64	0.0179540	0.0100900	0.0159333	0.0120023	0.0116288	0.0135656	0.0129400	0.0102810
65	0.0197590	0.0111090	0.0175231	0.0131997	0.0127908	0.0149150	0.0145350	0.0115860
66	0.0217440	0.0122300	0.0192687	0.0145143	0.0140668	0.0163956	0.0162390	0.0129670
67	0.0239250	0.0134630	0.0211835	0.0159565	0.0154670	0.0180187	0.0180340	0.0143990
68	0.0263220	0.0148200	0.0232843	0.0175391	0.0170043	0.0197985	0.0198590	0.0158110
69	0.0289550	0.0163130	0.0255872	0.0192749	0.0186911	0.0217485	0.0217290	0.0172190
70	0.0318480	0.0179540	0.0281115	0.0211771	0.0205402	0.0238838	0.0237300	0.0187300
71	0.0350250	0.0197590	0.0308766	0.0232618	0.0225678	0.0262212	0.0259510	0.0204520
72	0.0385120	0.0217440	0.0339032	0.0255451	0.0247899	0.0287778	0.0284810	0.0224940
73	0.0423380	0.0239250	0.0372133	0.0280434	0.0272226	0.0315715	0.0312010	0.0247730
74	0.0465360	0.0263220	0.0408324	0.0307768	0.0298859	0.0346231	0.0340510	0.0272160
75	0.0511380	0.0289550	0.0447842	0.0337642	0.0327989	0.0379522	0.0372110	0.0299490
76	0.0561820	0.0318480	0.0490966	0.0370287	0.0359847	0.0415824	0.0408580	0.0330920
77	0.0617080	0.0350250	0.0537977	0.0405928	0.0394660	0.0455365	0.0451710	0.0367690
78	0.0677560	0.0385120	0.0589144	0.0444799	0.0432665	0.0498372	0.0502110	0.0409690
79	0.0743740	0.0423380	0.0644783	0.0487164	0.0474131	0.0545104	0.0558610	0.0456120
80	0.0816090	0.0465360	0.0705188	0.0533307	0.0519350	0.0595824	0.0620270	0.0507120
81	0.0895140	0.0511380	0.0770663	0.0583506	0.0568606	0.0650787	0.0686150	0.0562840
82	0.0981430	0.0561820	0.0841501	0.0638073	0.0622225	0.0710266	0.0755320	0.0623430
83	0.1075530	0.0617080	0.0917980	0.0697336	0.0680548	0.0774532	0.0825100	0.0686840
84	0.1178050	0.0677560	0.1000355	0.0761614	0.0743912	0.0843843	0.0896130	0.0752960
85	0.1289610	0.0743740	0.1088851	0.0831282	0.0812714	0.0918480	0.0972400	0.0824890
86	0.1410880	0.0816090	0.1183658	0.0906710	0.0887344	0.0998709	0.1057920	0.0905700
87	0.1542500	0.0895140	0.1284885	0.0988301	0.0968236	0.1084798	0.1156710	0.0998470
88	0.1685150	0.0981430	0.1392583	0.1076473	0.1055838	0.1177015	0.1269800	0.1104000
89	0.1839510	0.1075530	0.1506718	0.1171674	0.1150626	0.1275635	0.1394520	0.1220230
90	0.2006220	0.1178050	0.1627152	0.1274388	0.1253118	0.1380948	0.1529310	0.1345980
91	0.2185920	0.1289610	0.1753658	0.1385129	0.1363860	0.1493271	0.1672600	0.1480060
92	0.2379200	0.1410880	0.1885930	0.1504481	0.1483459	0.1612989	0.1822810	0.1621270
93	0.2586570	0.1542500	0.2023574	0.1633032	0.1612526	0.1740511	0.1983920	0.1771620
94	0.2808480	0.1685150	0.2166212	0.1771454	0.1751743	0.1876370	0.2157000	0.1931890
95	0.3045230	0.1839510	0.2313521	0.1920470	0.1901829	0.2021205	0.2336060	0.2099100
96	0.3297020	0.2006220	0.2465372	0.2080827	0.2063517	0.2175771	0.2515100	0.2270240

Appendix A Actuarial Factors

P. Certain & Life Factors and Cash Refund Factors **Division H – Uniformed Safety**

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (see Appendix A Section S). For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C

51GAM Proj70 Scale C							GAM94	
Table> Age							Male	50/50
	2009	2010	2033	2034	2035	2036	2294	2934
97	0.3563830	0.2185920	0.2621958	0.2253330	0.2237578	0.2340976	0.2688150	0.2442350
98	0.3845460	0.2379200	0.2783963	0.2438798	0.2424778	0.2517854	0.2852770	0.2614950
99	0.4141440	0.2586570	0.2952654	0.2638012	0.2625838	0.2707514	0.3012980	0.2790050
100	0.4451030	0.2808480	0.3129973	0.2851725	0.2841436	0.2911122	0.3172380	0.2968330
101	0.4773160	0.3045230	0.3318400	0.3080545	0.3072104	0.3129751	0.3334610	0.3150450
102	0.5106390	0.3297020	0.3520785	0.3324953	0.3318251	0.3364354	0.3503300	0.3337120
103	0.5448910	0.3563830	0.3739907	0.3585165	0.3580030	0.3615565	0.3685420	0.3535240
104	0.5798540	0.3845460	0.3978085	0.3861143	0.3857358	0.3883669	0.3878550	0.3744360
105	0.6152660	0.4141440	0.4236727	0.4152493	0.4149821	0.4168468	0.4072240	0.3954110
106	0.6538730	0.4451030	0.4517059	0.4458579	0.4456751	0.4469540	0.4255990	0.4154080
107	0.7005260	0.4773160	0.4817726	0.4778201	0.4776979	0.4785546	0.4419350	0.4333910
108	0.7617230	0.5106390	0.5135360	0.5109642	0.5108853	0.5114392	0.4575530	0.4509560
109	0.8600840	0.5448910	0.5466723	0.5450899	0.5450416	0.5453809	0.4731500	0.4688100
110	1.0000000	0.5798540	0.5805868	0.5799356	0.5799158	0.5800550	0.4867450	0.4845350
111	0.0000000	0.6152660	0.6152660	0.6152660	0.6152660	0.6152660	0.4963560	0.2475550
112	0.0000000	0.6538730	0.6538730	0.6538730	0.6538730	0.6538730	0.5000000	0.2500000
113+	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

Appendix A Actuarial Factors

P. Certain & Life Factors and Cash Refund Factors Division H – Uniformed Safety

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (see Appendix A Section S). For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C

Age	5 Year Certain and Life	10 Year Certain and Life	15 Year Certain and Life	Cash Refund Factor
31	0.9995	0.9980	0.9954	0.9921
32	0.9995	0.9978	0.9949	0.9914
33	0.9994	0.9976	0.9944	0.9906
34	0.9994	0.9973	0.9938	0.9898
35	0.9993	0.9970	0.9931	0.9889
36	0.9992	0.9966	0.9923	0.9879
37	0.9991	0.9963	0.9915	0.9868
38	0.9990	0.9958	0.9905	0.9856
39	0.9989	0.9954	0.9895	0.9843
40	0.9987	0.9948	0.9883	0.9830
41	0.9986	0.9943	0.9870	0.9815
42	0.9984	0.9936	0.9856	0.9799
43	0.9982	0.9929	0.9840	0.9782
44	0.9980	0.9921	0.9822	0.9763
45	0.9978	0.9912	0.9803	0.9743
46	0.9976	0.9901	0.9781	0.9721
47	0.9973	0.9890	0.9756	0.9698
48	0.9969	0.9878	0.9729	0.9674
49	0.9966	0.9863	0.9699	0.9647
50	0.9962	0.9848	0.9666	0.9619
51	0.9957	0.9830	0.9629	0.9589
52	0.9952	0.9810	0.9588	0.9557
53	0.9946	0.9789	0.9542	0.9523
54	0.9940	0.9764	0.9492	0.9486
55	0.9932	0.9736	0.9436	0.9448
56	0.9924	0.9706	0.9374	0.9407
57	0.9915	0.9671	0.9306	0.9365
58	0.9904	0.9633	0.9231	0.9319
59	0.9892	0.9590	0.9148	0.9270
60	0.9879	0.9542	0.9058	0.9220
61	0.9864	0.9489	0.8959	0.9168
62	0.9846	0.9430	0.8850	0.9112
63	0.9827	0.9363	0.8732	0.9053
64	0.9805	0.9290	0.8603	0.8994
65	0.9780	0.9208	0.8464	0.8930
66	0.9752	0.9118	0.8314	0.8863
67	0.9720	0.9018	0.8153	0.8795
68	0.9684	0.8908	0.7981	0.8726
69	0.9643	0.8787	0.7797	0.8649
70	0.9597	0.8654	0.7603	0.8573
71	0.9545	0.8509	0.7398	0.8498

Appendix A Actuarial Factors

P. Certain & Life Factors and Cash Refund Factors Division H – Uniformed Safety

Factors are calculated based on 5.5% Interest and Mortality Table 2009 (see Appendix A Section S). For non-integer ages, use age nearest birthday. Round n years and 6 months up to the next whole year.

Interest 5.5%
Mortality 2009 1951 Male Group Annuity Mortality Projected to 1970 by Scale C

72	0.9486	0.8351	0.7183	0.8414
73	0.9420	0.8180	0.6959	0.8329
74	0.9345	0.7996	0.6727	0.8246
75	0.9261	0.7799	0.6488	0.8159
76	0.9166	0.7588	0.6244	0.8064
77	0.9060	0.7365	0.5995	0.7973
78	0.8942	0.7130	0.5744	0.7886
79	0.8811	0.6884	0.5491	0.7781
80	0.8665	0.6629	0.5239	0.7680

Appendix A
Actuarial Factors

Q. Mortality Tables (Qx values)

Table> Age	51GAM Proj70 Scale C						GAM94	
							Male	50/50
	2009	2010	2033	2034	2035	2036	2294	2934
1-19	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000
20	0.0004730	0.0003960	0.0004543	0.0004158	0.0004120	0.0004315	0.0005070	0.0003960
21	0.0004880	0.0004070	0.0004683	0.0004279	0.0004238	0.0004443	0.0005300	0.0004080
22	0.0005050	0.0004180	0.0004839	0.0004404	0.0004361	0.0004581	0.0005560	0.0004230
23	0.0005220	0.0004310	0.0004999	0.0004544	0.0004499	0.0004729	0.0005890	0.0004410
24	0.0005410	0.0004440	0.0005175	0.0004690	0.0004642	0.0004887	0.0006240	0.0004580
25	0.0005630	0.0004580	0.0005375	0.0004850	0.0004798	0.0005064	0.0006610	0.0004760
26	0.0005870	0.0004730	0.0005593	0.0005023	0.0004967	0.0005255	0.0006960	0.0004950
27	0.0006150	0.0004880	0.0005842	0.0005207	0.0005144	0.0005465	0.0007270	0.0005150
28	0.0006470	0.0005050	0.0006125	0.0005415	0.0005345	0.0005704	0.0007540	0.0005340
29	0.0006850	0.0005220	0.0006454	0.0005639	0.0005559	0.0005971	0.0007790	0.0005550
30	0.0007290	0.0005410	0.0006833	0.0005894	0.0005801	0.0006276	0.0008010	0.0005760
31	0.0007810	0.0005630	0.0007280	0.0006191	0.0006083	0.0006634	0.0008210	0.0005970
32	0.0008420	0.0005870	0.0007800	0.0006526	0.0006400	0.0007044	0.0008390	0.0006180
33	0.0009140	0.0006150	0.0008413	0.0006919	0.0006771	0.0007526	0.0008480	0.0006350
34	0.0009980	0.0006470	0.0009127	0.0007372	0.0007199	0.0008086	0.0008490	0.0006490
35	0.0010960	0.0006850	0.0009961	0.0007906	0.0007703	0.0008741	0.0008510	0.0006650
36	0.0012070	0.0007290	0.0010907	0.0008518	0.0008282	0.0009489	0.0008620	0.0006870
37	0.0013300	0.0007810	0.0011964	0.0009220	0.0008949	0.0010335	0.0008910	0.0007210
38	0.0014650	0.0008420	0.0013133	0.0010019	0.0009711	0.0011285	0.0009390	0.0007690
39	0.0016130	0.0009140	0.0014428	0.0010933	0.0010588	0.0012353	0.0009990	0.0008260
40	0.0017770	0.0009980	0.0015872	0.0011978	0.0011593	0.0013560	0.0010720	0.0008910
41	0.0019570	0.0010960	0.0017471	0.0013167	0.0012742	0.0014915	0.0011560	0.0009620
42	0.0021560	0.0012070	0.0019245	0.0014501	0.0014033	0.0016427	0.0012520	0.0010390
43	0.0023740	0.0013300	0.0021191	0.0015972	0.0015457	0.0018090	0.0013520	0.0011150
44	0.0026150	0.0014650	0.0023340	0.0017591	0.0017024	0.0019924	0.0014580	0.0011910
45	0.0028800	0.0016130	0.0025702	0.0019368	0.0018744	0.0021937	0.0015780	0.0012760
46	0.0031650	0.0017770	0.0028252	0.0021313	0.0020630	0.0024127	0.0017220	0.0013780
47	0.0034940	0.0019570	0.0031174	0.0023490	0.0022734	0.0026604	0.0018990	0.0015060
48	0.0038480	0.0021560	0.0034329	0.0025870	0.0025039	0.0029297	0.0021020	0.0016540
49	0.0042380	0.0023740	0.0037801	0.0028482	0.0027567	0.0032256	0.0023260	0.0018180
50	0.0046670	0.0026150	0.0041622	0.0031363	0.0030357	0.0035515	0.0025790	0.0020040
51	0.0051400	0.0028800	0.0045832	0.0034533	0.0033426	0.0039103	0.0028720	0.0022200
52	0.0056610	0.0031650	0.0050450	0.0037971	0.0036750	0.0043015	0.0032130	0.0024740
53	0.0062340	0.0034940	0.0055565	0.0041866	0.0040527	0.0047398	0.0035840	0.0027460
54	0.0068640	0.0038480	0.0061167	0.0046088	0.0044616	0.0052173	0.0039790	0.0030320
55	0.0075590	0.0042380	0.0067343	0.0050738	0.0049121	0.0057433	0.0044250	0.0033600
56	0.0083230	0.0046670	0.0074128	0.0055848	0.0054071	0.0063211	0.0049490	0.0037560
57	0.0091640	0.0051400	0.0081594	0.0061474	0.0059522	0.0069569	0.0055810	0.0042500
58	0.0100900	0.0056610	0.0089809	0.0067664	0.0065520	0.0076563	0.0063000	0.0048300
59	0.0111090	0.0062340	0.0098842	0.0074467	0.0072113	0.0084249	0.0070900	0.0054770
60	0.0122300	0.0068640	0.0108768	0.0081939	0.0079355	0.0092690	0.0079760	0.0062080
61	0.0134630	0.0075590	0.0119681	0.0090163	0.0087328	0.0101972	0.0089860	0.0070400

Appendix A
Actuarial Factors

Q. Mortality Tables (Qx values)

Table> Age	51GAM Proj70 Scale C						GAM94	
							Male	50/50
	2009	2010	2033	2034	2035	2036	2294	2934
62	0.0148200	0.0083230	0.0131676	0.0099194	0.0096085	0.0112166	0.0101470	0.0079900
63	0.0163130	0.0091640	0.0144859	0.0109120	0.0105711	0.0123364	0.0114710	0.0090740
64	0.0179540	0.0100900	0.0159333	0.0120023	0.0116288	0.0135656	0.0129400	0.0102810
65	0.0197590	0.0111090	0.0175231	0.0131997	0.0127908	0.0149150	0.0145350	0.0115860
66	0.0217440	0.0122300	0.0192687	0.0145143	0.0140668	0.0163956	0.0162390	0.0129670
67	0.0239250	0.0134630	0.0211835	0.0159565	0.0154670	0.0180187	0.0180340	0.0143990
68	0.0263220	0.0148200	0.0232843	0.0175391	0.0170043	0.0197985	0.0198590	0.0158110
69	0.0289550	0.0163130	0.0255872	0.0192749	0.0186911	0.0217485	0.0217290	0.0172190
70	0.0318480	0.0179540	0.0281115	0.0211771	0.0205402	0.0238838	0.0237300	0.0187300
71	0.0350250	0.0197590	0.0308766	0.0232618	0.0225678	0.0262212	0.0259510	0.0204520
72	0.0385120	0.0217440	0.0339032	0.0255451	0.0247899	0.0287778	0.0284810	0.0224940
73	0.0423380	0.0239250	0.0372133	0.0280434	0.0272226	0.0315715	0.0312010	0.0247730
74	0.0465360	0.0263220	0.0408324	0.0307768	0.0298859	0.0346231	0.0340510	0.0272160
75	0.0511380	0.0289550	0.0447842	0.0337642	0.0327989	0.0379522	0.0372110	0.0299490
76	0.0561820	0.0318480	0.0490966	0.0370287	0.0359847	0.0415824	0.0408580	0.0330920
77	0.0617080	0.0350250	0.0537977	0.0405928	0.0394660	0.0455365	0.0451710	0.0367690
78	0.0677560	0.0385120	0.0589144	0.0444799	0.0432665	0.0498372	0.0502110	0.0409690
79	0.0743740	0.0423380	0.0644783	0.0487164	0.0474131	0.0545104	0.0558610	0.0456120
80	0.0816090	0.0465360	0.0705188	0.0533307	0.0519350	0.0595824	0.0620270	0.0507120
81	0.0895140	0.0511380	0.0770663	0.0583506	0.0568606	0.0650787	0.0686150	0.0562840
82	0.0981430	0.0561820	0.0841501	0.0638073	0.0622225	0.0710266	0.0755320	0.0623430
83	0.1075530	0.0617080	0.0917980	0.0697336	0.0680548	0.0774532	0.0825100	0.0686840
84	0.1178050	0.0677560	0.1000355	0.0761614	0.0743912	0.0843843	0.0896130	0.0752960
85	0.1289610	0.0743740	0.1088851	0.0831282	0.0812714	0.0918480	0.0972400	0.0824890
86	0.1410880	0.0816090	0.1183658	0.0906710	0.0887344	0.0998709	0.1057920	0.0905700
87	0.1542500	0.0895140	0.1284885	0.0988301	0.0968236	0.1084798	0.1156710	0.0998470
88	0.1685150	0.0981430	0.1392583	0.1076473	0.1055838	0.1177015	0.1269800	0.1104000
89	0.1839510	0.1075530	0.1506718	0.1171674	0.1150626	0.1275635	0.1394520	0.1220230
90	0.2006220	0.1178050	0.1627152	0.1274388	0.1253118	0.1380948	0.1529310	0.1345980
91	0.2185920	0.1289610	0.1753658	0.1385129	0.1363860	0.1493271	0.1672600	0.1480060
92	0.2379200	0.1410880	0.1885930	0.1504481	0.1483459	0.1612989	0.1822810	0.1621270
93	0.2586570	0.1542500	0.2023574	0.1633032	0.1612526	0.1740511	0.1983920	0.1771620
94	0.2808480	0.1685150	0.2166212	0.1771454	0.1751743	0.1876370	0.2157000	0.1931890
95	0.3045230	0.1839510	0.2313521	0.1920470	0.1901829	0.2021205	0.2336060	0.2099100
96	0.3297020	0.2006220	0.2465372	0.2080827	0.2063517	0.2175771	0.2515100	0.2270240
97	0.3563830	0.2185920	0.2621958	0.2253330	0.2237578	0.2340976	0.2688150	0.2442350
98	0.3845460	0.2379200	0.2783963	0.2438798	0.2424778	0.2517854	0.2852770	0.2614950
99	0.4141440	0.2586570	0.2952654	0.2638012	0.2625838	0.2707514	0.3012980	0.2790050
100	0.4451030	0.2808480	0.3129973	0.2851725	0.2841436	0.2911122	0.3172380	0.2968330
101	0.4773160	0.3045230	0.3318400	0.3080545	0.3072104	0.3129751	0.3334610	0.3150450
102	0.5106390	0.3297020	0.3520785	0.3324953	0.3318251	0.3364354	0.3503300	0.3337120
103	0.5448910	0.3563830	0.3739907	0.3585165	0.3580030	0.3615565	0.3685420	0.3535240
104	0.5798540	0.3845460	0.3978085	0.3861143	0.3857358	0.3883669	0.3878550	0.3744360

Appendix A Actuarial Factors

Q. Mortality Tables (Qx values)

51GAM Proj70 Scale C							GAM94	
Table> Age							Male	50/50
	2009	2010	2033	2034	2035	2036	2294	2934
105	0.6152660	0.4141440	0.4236727	0.4152493	0.4149821	0.4168468	0.4072240	0.3954110
106	0.6538730	0.4451030	0.4517059	0.4458579	0.4456751	0.4469540	0.4255990	0.4154080
107	0.7005260	0.4773160	0.4817726	0.4778201	0.4776979	0.4785546	0.4419350	0.4333910
108	0.7617230	0.5106390	0.5135360	0.5109642	0.5108853	0.5114392	0.4575530	0.4509560
109	0.8600840	0.5448910	0.5466723	0.5450899	0.5450416	0.5453809	0.4731500	0.4688100
110	1.0000000	0.5798540	0.5805868	0.5799356	0.5799158	0.5800550	0.4867450	0.4845350
111	0.0000000	0.6152660	0.6152660	0.6152660	0.6152660	0.6152660	0.4963560	0.2475550
112	0.0000000	0.6538730	0.6538730	0.6538730	0.6538730	0.6538730	0.5000000	0.2500000
113+	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000