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VIA E-MAIL

October 20, 2011

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

**Re: Contra Costa County Employees' Retirement Association
Contribution Rate Packet for the Period from July 1, 2012 through June 30, 2013**

Dear Marilyn:

As requested, we have prepared the attached contribution rate packet that contains the employer and member contribution rates for the period from July 1, 2012 through June 30, 2013.

The following documents are enclosed:

- Contribution Rate Packet Cover Page
- Contribution Rate Packet Table of Contents
- Contribution Rate Packet Cover Memo
- Board of Supervisors Resolution
- Employer Contribution Rates (Exhibits A and B)
- Narrative on Subvention Levels
- Employer Contribution Rates at Various Subvention Levels (Exhibits C and D)
- Narrative on Member Cost Sharing and Prepayment Discount Factor
- Member Contribution Rates (Exhibits E to J)

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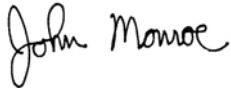
Ms. Marilyn Leedom
October 20, 2011
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The information attached is based on the December 31, 2010 actuarial valuation results including the participant data and actuarial assumptions on which that valuation was based. That valuation was completed under the supervision of John Monroe, ASA, MAAA, Enrolled Actuary.

We will also send these documents to you electronically. Please let us know if you have any questions.

The undersigned is a member of the American Academy of Actuaries and meets the qualification requirements to render the actuarial opinion contained herein.

Sincerely,

A handwritten signature in black ink that reads "John Monroe". The signature is written in a cursive, flowing style.

John Monroe

/gkx
Enclosures

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
CONTRIBUTION RATE PACKET FOR
JULY 1, 2012 THROUGH JUNE 30, 2013



CONTRA COSTA COUNTY
EMPLOYEES RETIREMENT ASSOCIATION
1355 Willow Way, Suite 221, Concord, CA 94520-5728
Telephone: (925) 521-3960, Fax: (925) 646-5747

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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MEMO

Date: October 21, 2011
To: Interested Parties and Participating Employers
From: Marilyn Leedom, Retirement Chief Executive Officer
Subject: Contribution Rates Effective July 1, 2012

At its August 10, 2011 meeting, the Retirement Board reviewed and accepted the actuary's Valuation Report for the year ending December 31, 2010. At its October 12, 2011 meeting the Retirement Board adopted employer and employee contribution rates, which will become effective on July 1, 2012. (For those who were not able to attend these meetings, a copy of the actuary's December 31, 2010 Valuation Report can be found on CCCERA's website at www.cccera.org under the Publications link.)

Enclosed are the rates to be used effective July 1, 2012 through June 30, 2013. Please note the following:

- ✓ **The rates are effective July 1, 2012 through June 30, 2013.**
- ✓ **The rates are BEFORE ANY EMPLOYER SUBVENTION.**
The rates quoted here are the employer and employee required rates without taking into consideration any employer subvention of employee contributions. Because of this, if you subvent employee rates, you will need to compute this additional contribution and adjust both employee and employer rates accordingly. A convenient methodology and examples are included for your use on pages 7-11.
- ✓ **The rates are BEFORE ANY EMPLOYEE-EMPLOYER COST SHARING.**
A provision in the law allows safety members to defray the employer's cost for the "3% at 50" enhanced benefit. The rates quoted here are the employer and employee required rates without taking into consideration any employee contribution to defray this cost. If you are providing the "3% at 50" enhanced benefit to your safety employees and if your employees have agreed to defray part of your increased cost, you will need to adjust both employee and employer rates accordingly. A convenient methodology is included for your use located on page 12.
- ✓ **The rates reflect the Retirement Board (Board) action to change the terminal pay policy for members with membership dates on or after January 1, 2011. Exhibits ending in "-1" are for members with membership dates before January 1, 2011. Exhibits ending in "-2" are for members with membership dates on or after January 1, 2011.**



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In 1997, the Board adopted a policy that determined which pay items are considered compensation for retirement purposes. Under that policy, various types of terminal pay were included in the determination of compensation for retirement purposes. This policy still applies to members with membership dates before January 1, 2011. In March 2010, the Board adopted a change to this policy for members with membership dates on or after January 1, 2011. Under this amended policy, certain terminal pay elements are no longer included in the determination of compensation for retirement purposes. The member and employer contribution rates are now split into two sets, one for members with membership dates before January 1, 2011 and one for members with membership dates on or after January 1, 2011.



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THE BOARD OF SUPERVISORS OF CONTRA COSTA COUNTY, CALIFORNIA

Adopted this Order on _____, by the following vote:

AYES:
NOES:
ABSENT:
ABSTAIN:

SUBJECT: Approving Contribution Rates to be charged and Resolution No. _____
Interest to be credited, by the Contra Costa
County Employees' Retirement Association.

Pursuant to Government Code Section 31454 and on recommendation of the Board of the Contra Costa County Employees' Retirement Association, BE IT RESOLVED that the following contribution rates are approved to be effective for the period July 1, 2012 through June 30, 2013.

I. Basic Retirement Benefit Rate Component (payable as a % of compensation)

- A. For General Members (Sec. 31676.11 & Sec. 31676.16)
See attached Exhibits A-1 and A-2
- B. For Safety Members Tier A & C (Sec. 31664 & 31664.1)
See attached Exhibits B-1 and B-2
- C. For Employee Rates under the above benefit schedules –
See attached rate sheets E - J.

II. Cost of Living Program Rate Component (payable as a % of compensation)

- A. For General Members (Sec. 31676.11 & Sec. 31676.16)
See attached Exhibits A-1 and A-2
- B. For Safety Members Tier A & C (Sec. 31664 & 31664.1)
See attached Exhibits B-1 and B-2
- C. For Employee Rates under the above benefit schedules –
See attached rate sheets E - J.

III. Non-refundability Discount Factors

- A. For General Members
See attached Exhibits A-1 and A-2
- B. For Safety Members Tier A & C
See attached Exhibits B-1 and B-2

*The Pension Obligation Bonds (POB) issued by the County in March 1994 and April 2003, affected contribution rates for certain County employers. The following non-County employers who participate in the Retirement Association are referred to as “Districts”. All other departments/employers are referred to as “County” including the Superior Court of California, Contra Costa County.

- *Bethel Island Municipal Improvement District
- *Byron, Brentwood Knightsen Union Cemetery District
- *Central Contra Costa Sanitary District
- *Contra Costa County Employees’ Retirement Association
- *Contra Costa Housing Authority
- *Contra Costa Mosquito and Vector Control District
- *Local Agency Formation Commission (LAFCO)
- *Rodeo Sanitary District
- *In-Home Supportive Services Authority
- *First 5 - Children & Families Commission
- *East Contra Costa Fire Protection District
- *Rodeo-Hercules Fire Protection District
- *San Ramon Valley Fire Protection District

**Contra Costa County Fire Protection District and Moraga-Orinda Fire Protection District issued Pension Obligation Bonds in 2005 which affected contribution rates for these two employers. Subsequently, Con Fire has made additional payments to CCCERA for its UAAL in 2006 and 2007.

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013 for Members with Membership Date before January 1, 2011**GENERAL TIERS - ENHANCED****Tier 1 BASIC Enhanced 2% @ 55**

First \$350 monthly & in Social Security
Excess of \$350 monthly & in Social Security

All Eligible \$ if **NOT** in Social Security

Tier 1 COL Enhanced 2% @ 55

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Non-Refundability Factor

Cost Group #1			Cost Group #3	Cost Group #4	Cost Group #5
County	Districts without POB	Districts with POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District
13.88%	17.34%	12.43%	N/A	15.43%	12.62%
20.82%	26.00%	18.64%	N/A	23.15%	18.93%
20.82%	26.00%	18.64%	38.91%	N/A	18.93%
4.49%	7.25%	4.40%	N/A	7.73%	4.83%
6.73%	10.87%	6.60%	N/A	11.60%	7.25%
6.73%	10.87%	6.60%	15.78%	N/A	7.25%
0.9552	0.9552	0.9552	0.9558	0.9532	0.9561

Tier 3 BASIC Enhanced 2% @ 55

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Tier 3 COL Enhanced 2% @ 55

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Non-Refundability Factor

Cost Group #2	
County	Districts without POB
13.53%	16.98%
20.29%	25.47%
N/A	25.47%
4.46%	7.24%
6.68%	10.85%
N/A	10.85%
0.952	0.952

Cost Group

Cost Group #1

Employer Name

County General
LAFCO
CC Mosquito & Vector Control District
Bethel Island Municipal Improvement District
First 5 - Children and Families Commission
Contra Costa County Employees' Retirement Association
Superior Court
East Contra Costa Fire Protection District
Moraga-Orinda Fire Protection District
Rodeo-Hercules Fire Protection District
San Ramon Valley Fire Protection District

Cost Group #2

County General
In-Home Supportive Services
CC Mosquito & Vector Control District
Superior Court

Cost Group #3

Central Contra Costa Sanitary District

Cost Group #4

Contra Costa Housing Authority

Cost Group #5

Contra Costa County Fire Protection District

Cost Group #6

Rodeo Sanitary District
Byron Brentwood Cemetery District

GENERAL TIER NON-ENHANCED**Tier 1 BASIC NON-Enhanced 1.67% @ 55**

First \$350 monthly
Excess of \$350 monthly

Tier 1 COL NON-Enhanced 1.67% @ 55

First \$350 monthly
Excess of \$350 monthly

Non-Refundability Factor

Cost Group #6
Districts without POB
13.55%
20.33%
5.13%
7.69%
0.9544

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013 for Members with Membership Date on or after January 1, 2011**GENERAL TIERS - ENHANCED****Tier 1 BASIC Enhanced 2% @ 55**First \$350 monthly & in Social Security
Excess of \$350 monthly & in Social SecurityAll Eligible \$ if **NOT** in Social Security**Tier 1 COL Enhanced 2% @ 55**First \$350 monthly
Excess of \$350 monthlyAll Eligible \$ if **NOT** in Social Security**Non-Refundability Factor**

Cost Group #1			Cost Group #3	Cost Group #4	Cost Group #5
County	Districts without POB	Districts with POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District
12.93%	16.39%	11.48%	N/A	14.81%	11.67%
19.40%	24.58%	17.22%	N/A	22.21%	17.50%
19.40%	24.58%	17.22%	36.25%	N/A	17.50%
4.34%	7.10%	4.25%	N/A	7.74%	4.68%
6.52%	10.66%	6.39%	N/A	11.62%	7.04%
6.52%	10.66%	6.39%	15.10%	N/A	7.04%
0.9552	0.9552	0.9552	0.9558	0.9532	0.9561

Tier 3 BASIC Enhanced 2% @ 55First \$350 monthly
Excess of \$350 monthlyAll Eligible \$ if **NOT** in Social Security**Tier 3 COL Enhanced 2% @ 55**First \$350 monthly
Excess of \$350 monthlyAll Eligible \$ if **NOT** in Social Security**Non-Refundability Factor**

Cost Group #2	
County	Districts without POB
12.82%	16.27%
19.23%	24.41%
N/A	24.41%
4.32%	7.10%
6.48%	10.65%
N/A	10.65%
0.952	0.952

Cost Group

Cost Group #1

Employer Name

County General
LAFCO
CC Mosquito & Vector Control District
Bethel Island Municipal Improvement District
First 5 - Children and Families Commission
Contra Costa County Employees' Retirement Association
Superior Court
East Contra Costa Fire Protection District
Moraga-Orinda Fire Protection District
Rodeo-Hercules Fire Protection District
San Ramon Valley Fire Protection District

Cost Group #2

County General
In-Home Supportive Services
CC Mosquito & Vector Control District
Superior Court

Cost Group #3

Central Contra Costa Sanitary District

Cost Group #4

Contra Costa Housing Authority

Cost Group #5

Contra Costa County Fire Protection District

Cost Group #6

Rodeo Sanitary District
Byron Brentwood Cemetery District

GENERAL TIER NON-ENHANCED**Tier 1 BASIC NON-Enhanced 1.67% @ 55**First \$350 monthly
Excess of \$350 monthly**Tier 1 COL NON-Enhanced 1.67% @ 55**First \$350 monthly
Excess of \$350 monthly**Non-Refundability Factor**

Cost Group #6
Districts without POB
12.46%
18.69%
4.91%
7.37%
0.9544

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013 for Members with Membership Date before January 1, 2011**SAFETY TIER A ENHANCED****Safety A BASIC Enhanced 3% @ 50**

All eligible \$

Safety A COL Enhanced 3% @ 50

All eligible \$

Non-Refundability Factor

Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11
County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District
39.22%	29.48%	50.42%	27.26%	43.58%
19.65%	20.08%	36.04%	17.44%	19.97%
0.9703	0.9706	0.9706	0.9722	0.9717

SAFETY TIER C ENHANCED**Safety C BASIC Enhanced 3% @ 50**

All eligible \$

Safety C COL Enhanced 3% @ 50

All eligible \$

Non-Refundability Factor

Cost Group #9
County (DSA only)
35.60%
16.43%
0.9715

Cost Group

Cost Group # 7

Cost Group # 8

Cost Group # 9

Cost Group # 10

Cost Group # 11

Cost Group # 12

Employer Name

County Safety

Contra Costa County Fire Protection District
East Contra Costa Fire Protection District

County Safety - DSA hires since January 1, 2007

Moraga-Orinda Fire Protection District

San Ramon Valley Fire Protection District

Rodeo Hercules Fire Protection District

SAFETY TIER NON-ENHANCED**Safety A BASIC NON-enhanced 2% @ 50**

All eligible \$

Safety A COL NON-Enhanced 2% @ 50

All eligible \$

Non-Refundability Factor

Cost Group #12
Rodeo-Hercules Fire Protection District
39.57%
18.47%
0.9735

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013 for Members with Membership Date on or after January 1, 2011**SAFETY TIER A ENHANCED****Safety A BASIC Enhanced 3% @ 50**

All eligible \$

Safety A COL Enhanced 3% @ 50

All eligible \$

Non-Refundability Factor

Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11
	Contra Costa County <u>Fire Protection District</u>	East Contra Costa <u>Fire Protection District</u>	Moraga-Orinda <u>Fire Protection District</u>	San Ramon Valley <u>Fire Protection District</u>
36.54%	27.01%	47.95%	24.02%	40.60%
19.06%	19.56%	35.52%	16.59%	19.21%
0.9703	0.9706	0.9706	0.9722	0.9717

SAFETY TIER C ENHANCED**Safety C BASIC Enhanced 3% @ 50**

All eligible \$

Safety C COL Enhanced 3% @ 50

All eligible \$

Non-Refundability Factor

Cost Group #9 <u>County (DSA only)</u>
34.77%
16.32%
0.9715

Cost GroupEmployer Name

Cost Group # 7

County Safety

Cost Group # 8

Contra Costa County Fire Protection District
East Contra Costa Fire Protection District

Cost Group # 9

County Safety - DSA hires since January 1, 2007

Cost Group # 10

Moraga-Orinda Fire Protection District

Cost Group # 11

San Ramon Valley Fire Protection District

Cost Group # 12

Rodeo Hercules Fire Protection District

SAFETY TIER NON-ENHANCED**Safety A BASIC NON-enhanced 2% @ 50**

All eligible \$

Safety A COL NON-Enhanced 2% @ 50

All eligible \$

Non-Refundability Factor

Cost Group #12 Rodeo-Hercules <u>Fire Protection District</u>
37.80%
18.10%
0.9735

EMPLOYER RATES FOR VARIOUS SUBVENTION LEVELS

The presentation of the following two Exhibits C and D, has changed from the prior year because we now have different rates for members with membership dates before January 1, 2011 and members with membership dates on or after January 1, 2011. The information is categorized by showing General Cost Groups on Exhibits C-1 (members with membership dates before January 1, 2011) and C-2 (members with membership dates on or after January 1, 2011) and Safety Cost Groups on Exhibit D-1 (members with membership dates before January 1, 2011) and D-2 (members with membership dates on or after January 1, 2011).

GENERAL INFORMATION

All rates are shown as a percent of payroll.

Employee contribution rates vary depending upon their age at entry. For this reason, subvention percents are AVERAGES for that coverage category.

To compute the exact subvention percent for each employee, do the following:

1. Find the employee's basic contribution rate on the attached charts using the coverage category and the employee's entry age. **Only the Basic rate can be subvented.**
2. Multiply this by your subvention percent (i.e. 50%, 75%, etc.).
3. Multiply this result by the non-refundability factor for the appropriate Cost Group (found on Exhibit A & B).

CAUTION – these rates are for employer **subvention**, NOT employer **pick-up** of employee contribution rates. When an employer **subvents**, the contribution subvented is not placed in the member's account and is therefore not available to the member as a refund. For this reason, the employer pays the contribution at a discount (i.e. "Non-Refundability Factor").

Employer **pick-ups** of employee contributions are those made under Section 414 (h)(2) of the Internal Revenue Code. These contributions are added to the member's account, are available to the member as a refund and are considered by CCCERA as part of the member's compensation for retirement purposes.

GENERAL - TIERS 1 AND 3

Exhibit C-1 - Various Subvention Levels

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER RATES AT VARIOUS SUBVENTION LEVELS EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013

For Members with Membership Date before January 1, 2011

GENERAL TIERS - ENHANCED

Tier 1 BASIC Enhanced 2% @ 55 (AGGREGATE)

Basic	20.49%	25.57%	18.34%	38.35%	22.62%	18.60%
COL	6.63%	10.70%	6.50%	15.56%	11.34%	7.11%
Basic plus COL	27.12%	36.27%	24.84%	53.91%	33.96%	25.71%
Subvention @ 50 %	2.81%	2.81%	2.81%	2.99%	3.16%	2.90%
Subvention @ 75 %	4.22%	4.22%	4.22%	4.49%	4.74%	4.35%
Subvention @ 100%	5.62%	5.62%	5.62%	5.98%	6.32%	5.80%
Total Basic plus COL plus 50% Subvention	29.93%	39.08%	27.65%	56.90%	37.12%	28.61%
Total Basic plus COL plus 75% Subvention	31.34%	40.49%	29.06%	58.40%	38.70%	30.06%
Total Basic plus COL plus 100% Subvention	32.74%	41.89%	30.46%	59.89%	40.28%	31.51%

Cost Group #1			Cost Group #3	Cost Group #4	Cost Group #5
County	Districts without POB	Districts with POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District
Basic	20.49%	25.57%	38.35%	22.62%	18.60%
COL	6.63%	10.70%	15.56%	11.34%	7.11%
Basic plus COL	27.12%	36.27%	53.91%	33.96%	25.71%
Subvention @ 50 %	2.81%	2.81%	2.99%	3.16%	2.90%
Subvention @ 75 %	4.22%	4.22%	4.49%	4.74%	4.35%
Subvention @ 100%	5.62%	5.62%	5.98%	6.32%	5.80%
Total Basic plus COL plus 50% Subvention	29.93%	39.08%	56.90%	37.12%	28.61%
Total Basic plus COL plus 75% Subvention	31.34%	40.49%	58.40%	38.70%	30.06%
Total Basic plus COL plus 100% Subvention	32.74%	41.89%	59.89%	40.28%	31.51%

Tier 3 BASIC Enhanced 2% @ 55 (AGGREGATE)

Basic	19.89%	24.97%
COL	6.55%	10.62%
Basic plus COL	26.44%	35.59%
Subvention @ 50 %	3.10%	3.10%
Subvention @ 75 %	4.65%	4.65%
Subvention @ 100%	6.20%	6.20%
Total Basic plus COL plus 50% Subvention	29.54%	38.69%
Total Basic plus COL plus 75% Subvention	31.09%	40.24%
Total Basic plus COL plus 100% Subvention	32.64%	41.79%

Cost Group #2	
County	Districts without POB
Basic	19.89%
COL	6.55%
Basic plus COL	26.44%
Subvention @ 50 %	3.10%
Subvention @ 75 %	4.65%
Subvention @ 100%	6.20%
Total Basic plus COL plus 50% Subvention	29.54%
Total Basic plus COL plus 75% Subvention	31.09%
Total Basic plus COL plus 100% Subvention	32.64%

Cost Group Cost Group #1

Employer Name

County General
LAFCO
CC Mosquito & Vector Control District
Bethel Island Municipal Improvement District
First 5 - Children and Families Commission
Contra Costa County Employees' Retirement Association
Superior Court
East Contra Costa Fire Protection District
Moraga-Orinda Fire Protection District
Rodeo-Hercules Fire Protection District
San Ramon Valley Fire Protection District

Cost Group #2

County General
In-Home Supportive Services
CC Mosquito & Vector Control District
Superior Court

Cost Group #3

Central Contra Costa Sanitary District

Cost Group #4

Contra Costa Housing Authority

Cost Group #5

Contra Costa County Fire Protection District

Cost Group #6

Rodeo Sanitary District
Byron Brentwood Cemetery District

GENERAL TIER NON-ENHANCED

Tier 1 BASIC NON-Enhanced 1.67% @ 55 (AGGREGATE)

Basic	19.86%
COL	7.51%
Basic plus COL	27.37%
Subvention @ 50 %	3.68%
Subvention @ 75 %	5.52%
Subvention @ 100%	7.36%
Total Basic plus COL plus 50% Subvention	31.05%
Total Basic plus COL plus 75% Subvention	32.89%
Total Basic plus COL plus 100% Subvention	34.73%

Cost Group #6
Districts without POB
Basic
COL
Basic plus COL
Subvention @ 50 %
Subvention @ 75 %
Subvention @ 100%
Total Basic plus COL plus 50% Subvention
Total Basic plus COL plus 75% Subvention
Total Basic plus COL plus 100% Subvention

GENERAL - TIERS 1 AND 3

Exhibit C-2 - Various Subvention Levels

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER RATES AT VARIOUS SUBVENTION LEVELS EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013

For Members with Membership Date on or after January 1, 2011

GENERAL TIERS - ENHANCED

Tier 1 BASIC Enhanced 2% @ 55 (AGGREGATE)

Basic
COL
Basic plus COL

Subvention @ 50 %
Subvention @ 75 %
Subvention @ 100%

Total Basic plus COL plus 50% Subvention
Total Basic plus COL plus 75% Subvention
Total Basic plus COL plus 100% Subvention

Cost Group #1			Cost Group #3	Cost Group #4	Cost Group #5
<u>County</u>	Districts without POB	Districts with POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District
Basic	19.09%	24.17%	35.73%	21.70%	17.19%
COL	6.43%	10.50%	14.89%	11.36%	6.91%
Basic plus COL	25.52%	34.67%	50.62%	33.06%	24.10%
Subvention @ 50 %	2.81%	2.81%	2.99%	3.16%	2.90%
Subvention @ 75 %	4.22%	4.22%	4.49%	4.74%	4.35%
Subvention @ 100%	5.62%	5.62%	5.98%	6.32%	5.80%
Total Basic plus COL plus 50% Subvention	28.33%	37.48%	53.61%	36.22%	27.00%
Total Basic plus COL plus 75% Subvention	29.74%	38.89%	55.11%	37.80%	28.45%
Total Basic plus COL plus 100% Subvention	31.14%	40.29%	56.60%	39.38%	29.90%

Tier 3 BASIC Enhanced 2% @ 55 (AGGREGATE)

Basic
COL
Basic plus COL

Subvention @ 50 %
Subvention @ 75 %
Subvention @ 100%

Total Basic plus COL plus 50% Subvention
Total Basic plus COL plus 75% Subvention
Total Basic plus COL plus 100% Subvention

Cost Group #2	
<u>County</u>	Districts without POB
Basic	18.85%
COL	6.35%
Basic plus COL	25.20%
Subvention @ 50 %	3.10%
Subvention @ 75 %	4.65%
Subvention @ 100%	6.20%
Total Basic plus COL plus 50% Subvention	28.30%
Total Basic plus COL plus 75% Subvention	29.85%
Total Basic plus COL plus 100% Subvention	31.40%

Cost Group
Cost Group #1

Employer Name

County General
LAFCO
CC Mosquito & Vector Control District
Bethel Island Municipal Improvement District
First 5 - Children and Families Commission
Contra Costa County Employees' Retirement Association
Superior Court
East Contra Costa Fire Protection District
Moraga-Orinda Fire Protection District

Rodeo-Hercules Fire Protection District
San Ramon Valley Fire Protection District

Cost Group #2

County General
In-Home Supportive Services
CC Mosquito & Vector Control District
Superior Court

Cost Group #3

Central Contra Costa Sanitary District

Cost Group #4

Contra Costa Housing Authority

Cost Group #5

Contra Costa County Fire Protection District

Cost Group #6

Rodeo Sanitary District
Byron Brentwood Cemetery District

GENERAL TIER NON-ENHANCED

Tier 1 BASIC NON-Enhanced 1.67% @ 55 (AGGREGATE)

Basic
COL
Basic plus COL

Subvention @ 50 %
Subvention @ 75 %
Subvention @ 100%

Total Basic plus COL plus 50% Subvention
Total Basic plus COL plus 75% Subvention
Total Basic plus COL plus 100% Subvention

Cost Group #6	
<u>Districts without POB</u>	
Basic	18.26%
COL	7.20%
Basic plus COL	25.46%
Subvention @ 50 %	3.68%
Subvention @ 75 %	5.52%
Subvention @ 100%	7.36%
Total Basic plus COL plus 50% Subvention	29.14%
Total Basic plus COL plus 75% Subvention	30.98%
Total Basic plus COL plus 100% Subvention	32.82%

For Members with Membership Date before January 1, 2011

For Members with Membership Date before January 1, 2011

Rodeo Hercules Fire Protection District

10/25/2011

SAFETY - TIERS A AND C**Exhibit D-2 - Various Subvention Levels****CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION****EMPLOYER RATES AT VARIOUS SUBVENTION LEVELS EFFECTIVE FOR JULY 1, 2012 THROUGH JUNE 30, 2013****For Members with Membership Date on or after January 1, 2011****SAFETY TIER A ENHANCED****Safety A BASIC Enhanced 3% @ 50**

	Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11
	County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District
Basic	36.54%	27.01%	47.95%	24.02%	40.60%
COL	<u>19.06%</u>	<u>19.56%</u>	<u>35.52%</u>	<u>16.59%</u>	<u>19.21%</u>
Basic plus COL	55.60%	46.57%	83.47%	40.61%	59.81%
Subvention @ 50 %	4.36%	4.17%	4.17%	4.28%	4.10%
Subvention @ 75 %	6.54%	6.26%	6.26%	6.42%	6.15%
Subvention @ 100%	8.72%	8.34%	8.34%	8.56%	8.20%
Total Basic plus COL plus 50% Subvention	59.96%	50.74%	87.64%	44.89%	63.91%
Total Basic plus COL plus 75% Subvention	62.14%	52.83%	89.73%	47.03%	65.96%
Total Basic plus COL plus 100% Subvention	64.32%	54.91%	91.81%	49.17%	68.01%

SAFETY TIER C ENHANCED**Safety C BASIC Enhanced 3% @ 50**

	Cost Group #9	Cost Group	Employer Name
	County (DSA only)		
Basic	34.77%	Cost Group # 7	County Safety
COL	<u>16.32%</u>	Cost Group # 8	Contra Costa County Fire Protection District East Contra Costa Fire Protection District
Basic plus COL	51.09%	Cost Group # 9	County Safety - DSA hires since January 1, 2007
Subvention @ 50 %	4.24%	Cost Group # 10	Moraga-Orinda Fire Protection District
Subvention @ 75 %	6.36%	Cost Group # 11	San Ramon Valley Fire Protection District
Subvention @ 100%	8.48%	Cost Group # 12	Rodeo Hercules Fire Protection District
Total Basic plus COL plus 50% Subvention	55.33%		
Total Basic plus COL plus 75% Subvention	57.45%		
Total Basic plus COL plus 100% Subvention	59.57%		

SAFETY TIER NON-ENHANCED**Safety A BASIC NON-enhanced 2% @ 50**

	Cost Group #12
	Rodeo-Hercules Fire Protection District
Basic	37.80%
COL	<u>18.10%</u>
Basic plus COL	55.90%
Subvention @ 50 %	4.33%
Subvention @ 75 %	6.50%
Subvention @ 100%	8.66%
Total Basic plus COL plus 50% Subvention	60.23%
Total Basic plus COL plus 75% Subvention	62.40%
Total Basic plus COL plus 100% Subvention	64.56%

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

ADJUSTING RATES
TO REFLECT
EMPLOYEE PAYMENT
OF EMPLOYER COST

A provision in the law allows safety members to defray the employer cost for the "3% at 50" enhanced benefit. If you are providing the "3% at 50" enhanced benefit to your safety employees and if your employees have agreed to defray part of your increased cost, you will need to adjust both employee and employer rates:

Employee rate – Increase the employee's rate by the cost-sharing percent of payroll agreed upon.

Employer rate – Decrease the employer's rate by a **percent** of the cost-sharing percent of payroll using the applicable Safety refundability factor:

EXAMPLE FOR TIER A: If the cost-sharing percent is 9.0%,
Employee rates should be increased by 9.0%.
The employer rate should be decreased by $(9.0\% \times .9703)$
= 8.7327%

EXAMPLE FOR TIER C: If the cost-sharing percent is 2.1%,
Employee rates should be increased by 2.1%.
The employer rate should be decreased by $(2.1\% \times .9715)$
= 2.0402%

Employer Contribution Prepayment Program & Discount Factor
for 2012-13 is **.960**

If you are currently participating in the prepayment program and wish to continue, you don't need to do anything other than prepay the July 1, 2012 through June 30, 2013 contributions on or before July 30, 2012. If you wish to start participating, please contact the Accounting Division at the Retirement Office by March 31, 2012.

The discount factor for the fiscal year July 1, 2012 through June 30, 2013 will be **.960** based on the interest assumption rate of 7.75%.

TIER I - "1.67% @ 55" (Non-Enhanced)
Membership Date before January 1, 2011

E-1

Effective 7/1/12 - 6/30/13

(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.63%	5.44%	1.81%	2.71%	5.44%	8.15%
16	3.69%	5.53%	1.84%	2.76%	5.53%	8.29%
17	3.74%	5.61%	1.87%	2.80%	5.61%	8.41%
18	3.80%	5.70%	1.89%	2.84%	5.69%	8.54%
19	3.86%	5.79%	1.93%	2.89%	5.79%	8.68%
20	3.92%	5.88%	1.95%	2.93%	5.87%	8.81%
21	3.98%	5.97%	1.99%	2.98%	5.97%	8.95%
22	4.04%	6.06%	2.01%	3.02%	6.05%	9.08%
23	4.10%	6.15%	2.05%	3.07%	6.15%	9.22%
24	4.16%	6.24%	2.07%	3.11%	6.23%	9.35%
25	4.23%	6.34%	2.11%	3.16%	6.34%	9.50%
26	4.29%	6.43%	2.13%	3.20%	6.42%	9.63%
27	4.35%	6.53%	2.17%	3.25%	6.52%	9.78%
28	4.42%	6.63%	2.20%	3.30%	6.62%	9.93%
29	4.49%	6.73%	2.23%	3.35%	6.72%	10.08%
30	4.55%	6.83%	2.27%	3.40%	6.82%	10.23%
31	4.63%	6.94%	2.31%	3.46%	6.94%	10.40%
32	4.70%	7.05%	2.34%	3.51%	7.04%	10.56%
33	4.77%	7.15%	2.37%	3.56%	7.14%	10.71%
34	4.84%	7.26%	2.41%	3.62%	7.25%	10.88%
35	4.91%	7.37%	2.45%	3.67%	7.36%	11.04%
36	4.99%	7.49%	2.49%	3.73%	7.48%	11.22%
37	5.07%	7.60%	2.53%	3.79%	7.60%	11.39%
38	5.15%	7.72%	2.57%	3.85%	7.72%	11.57%
39	5.23%	7.84%	2.61%	3.91%	7.84%	11.75%
40	5.31%	7.97%	2.65%	3.97%	7.96%	11.94%
41	5.40%	8.10%	2.69%	4.04%	8.09%	12.14%
42	5.49%	8.23%	2.73%	4.10%	8.22%	12.33%
43	5.58%	8.37%	2.78%	4.17%	8.36%	12.54%
44	5.67%	8.51%	2.83%	4.24%	8.50%	12.75%
45	5.78%	8.67%	2.88%	4.32%	8.66%	12.99%
46	5.90%	8.85%	2.94%	4.41%	8.84%	13.26%
47	6.01%	9.01%	2.99%	4.49%	9.00%	13.50%
48	6.10%	9.15%	3.04%	4.56%	9.14%	13.71%
49	6.21%	9.32%	3.10%	4.65%	9.31%	13.97%
50	6.31%	9.47%	3.15%	4.72%	9.46%	14.19%
51	6.35%	9.53%	3.17%	4.75%	9.52%	14.28%
52	6.35%	9.52%	3.16%	4.74%	9.51%	14.26%
53	6.33%	9.49%	3.15%	4.73%	9.48%	14.22%
54	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%
55	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%
56	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%
57	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%
58	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%
59	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%
60	6.11%	9.16%	3.05%	4.57%	9.16%	13.73%

COLA Loading Factor: 49.84%

****NOTE:** All rates above assume the employee is covered under Social Security. If the employee is **not** under Social Security, use the "OVER \$350" rate and apply it to **all** reported compensation.

TIER I - "1.67% @ 55" (Non-Enhanced)
Membership Date on or after January 1, 2011
Effective 7/1/12 - 6/30/13
(Expressed as a Percentage of Monthly Payroll)

E-2

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.63%	5.44%	1.66%	2.49%	5.29%	7.93%
16	3.69%	5.53%	1.69%	2.53%	5.38%	8.06%
17	3.74%	5.61%	1.71%	2.57%	5.45%	8.18%
18	3.80%	5.70%	1.74%	2.61%	5.54%	8.31%
19	3.86%	5.79%	1.77%	2.65%	5.63%	8.44%
20	3.92%	5.88%	1.80%	2.70%	5.72%	8.58%
21	3.98%	5.97%	1.83%	2.74%	5.81%	8.71%
22	4.04%	6.06%	1.85%	2.78%	5.89%	8.84%
23	4.10%	6.15%	1.88%	2.82%	5.98%	8.97%
24	4.16%	6.24%	1.91%	2.86%	6.07%	9.10%
25	4.23%	6.34%	1.94%	2.91%	6.17%	9.25%
26	4.29%	6.43%	1.97%	2.95%	6.26%	9.38%
27	4.35%	6.53%	1.99%	2.99%	6.34%	9.52%
28	4.42%	6.63%	2.03%	3.04%	6.45%	9.67%
29	4.49%	6.73%	2.06%	3.09%	6.55%	9.82%
30	4.55%	6.83%	2.09%	3.13%	6.64%	9.96%
31	4.63%	6.94%	2.12%	3.18%	6.75%	10.12%
32	4.70%	7.05%	2.15%	3.23%	6.85%	10.28%
33	4.77%	7.15%	2.19%	3.28%	6.96%	10.43%
34	4.84%	7.26%	2.22%	3.33%	7.06%	10.59%
35	4.91%	7.37%	2.25%	3.38%	7.16%	10.75%
36	4.99%	7.49%	2.29%	3.43%	7.28%	10.92%
37	5.07%	7.60%	2.32%	3.48%	7.39%	11.08%
38	5.15%	7.72%	2.36%	3.54%	7.51%	11.26%
39	5.23%	7.84%	2.39%	3.59%	7.62%	11.43%
40	5.31%	7.97%	2.43%	3.65%	7.74%	11.62%
41	5.40%	8.10%	2.47%	3.71%	7.87%	11.81%
42	5.49%	8.23%	2.51%	3.77%	8.00%	12.00%
43	5.58%	8.37%	2.56%	3.84%	8.14%	12.21%
44	5.67%	8.51%	2.60%	3.90%	8.27%	12.41%
45	5.78%	8.67%	2.65%	3.97%	8.43%	12.64%
46	5.90%	8.85%	2.71%	4.06%	8.61%	12.91%
47	6.01%	9.01%	2.75%	4.13%	8.76%	13.14%
48	6.10%	9.15%	2.79%	4.19%	8.89%	13.34%
49	6.21%	9.32%	2.85%	4.27%	9.06%	13.59%
50	6.31%	9.47%	2.89%	4.34%	9.20%	13.81%
51	6.35%	9.53%	2.91%	4.37%	9.26%	13.90%
52	6.35%	9.52%	2.91%	4.36%	9.26%	13.88%
53	6.33%	9.49%	2.90%	4.35%	9.23%	13.84%
54	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%
55	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%
56	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%
57	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%
58	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%
59	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%
60	6.11%	9.16%	2.80%	4.20%	8.91%	13.36%

COLA Loading Factor: 45.84%

****NOTE:** All rates above assume the employee is covered under Social Security. If the employee is **not** under Social Security, use the "OVER \$350" rate and apply it to **all** reported compensation.

SAFETY - "2% @ 50" (Non-Enhanced)
Membership Date before January 1, 2011

F-1

Effective 7/1/12 - 6/30/13

(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	4.81%	12.80%
16	7.99%	4.81%	12.80%
17	7.99%	4.81%	12.80%
18	7.99%	4.81%	12.80%
19	7.99%	4.81%	12.80%
20	7.99%	4.81%	12.80%
21	7.99%	4.81%	12.80%
22	8.11%	4.88%	12.99%
23	8.24%	4.96%	13.20%
24	8.36%	5.03%	13.39%
25	8.49%	5.11%	13.60%
26	8.62%	5.19%	13.81%
27	8.74%	5.26%	14.00%
28	8.88%	5.34%	14.22%
29	9.01%	5.42%	14.43%
30	9.15%	5.51%	14.66%
31	9.29%	5.59%	14.88%
32	9.43%	5.67%	15.10%
33	9.58%	5.76%	15.34%
34	9.73%	5.85%	15.58%
35	9.88%	5.94%	15.82%
36	10.04%	6.04%	16.08%
37	10.20%	6.14%	16.34%
38	10.38%	6.25%	16.63%
39	10.55%	6.35%	16.90%
40	10.75%	6.47%	17.22%
41	10.93%	6.58%	17.51%
42	11.17%	6.72%	17.89%
43	11.40%	6.86%	18.26%
44	11.68%	7.03%	18.71%
45	11.88%	7.15%	19.03%
46	11.91%	7.17%	19.08%
47	11.86%	7.14%	19.00%
48	11.77%	7.08%	18.85%
49	11.65%	7.01%	18.66%
50	11.65%	7.01%	18.66%
51	11.65%	7.01%	18.66%
52	11.65%	7.01%	18.66%
53	11.65%	7.01%	18.66%
54	11.65%	7.01%	18.66%
55	11.65%	7.01%	18.66%
56	11.65%	7.01%	18.66%
57	11.65%	7.01%	18.66%
58	11.65%	7.01%	18.66%
59	11.65%	7.01%	18.66%
60	11.65%	7.01%	18.66%

COLA Loading Factor: 60.17%

SAFETY - "2% @ 50" (Non-Enhanced)
Membership Date on or after January 1, 2011

F-2

Effective 7/1/12 - 6/30/13

(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	4.48%	12.47%
16	7.99%	4.48%	12.47%
17	7.99%	4.48%	12.47%
18	7.99%	4.48%	12.47%
19	7.99%	4.48%	12.47%
20	7.99%	4.48%	12.47%
21	7.99%	4.48%	12.47%
22	8.11%	4.54%	12.65%
23	8.24%	4.62%	12.86%
24	8.36%	4.68%	13.04%
25	8.49%	4.76%	13.25%
26	8.62%	4.83%	13.45%
27	8.74%	4.90%	13.64%
28	8.88%	4.97%	13.85%
29	9.01%	5.05%	14.06%
30	9.15%	5.13%	14.28%
31	9.29%	5.20%	14.49%
32	9.43%	5.28%	14.71%
33	9.58%	5.37%	14.95%
34	9.73%	5.45%	15.18%
35	9.88%	5.53%	15.41%
36	10.04%	5.62%	15.66%
37	10.20%	5.71%	15.91%
38	10.38%	5.81%	16.19%
39	10.55%	5.91%	16.46%
40	10.75%	6.02%	16.77%
41	10.93%	6.12%	17.05%
42	11.17%	6.26%	17.43%
43	11.40%	6.39%	17.79%
44	11.68%	6.54%	18.22%
45	11.88%	6.66%	18.54%
46	11.91%	6.67%	18.58%
47	11.86%	6.64%	18.50%
48	11.77%	6.59%	18.36%
49	11.65%	6.53%	18.18%
50	11.65%	6.53%	18.18%
51	11.65%	6.53%	18.18%
52	11.65%	6.53%	18.18%
53	11.65%	6.53%	18.18%
54	11.65%	6.53%	18.18%
55	11.65%	6.53%	18.18%
56	11.65%	6.53%	18.18%
57	11.65%	6.53%	18.18%
58	11.65%	6.53%	18.18%
59	11.65%	6.53%	18.18%
60	11.65%	6.53%	18.18%

COLA Loading Factor: 56.02%

TIER I - "2% @ 55" (Enhanced)
Membership Date before January 1, 2011
Effective 7/1/12 - 6/30/13
(Expressed as a Percentage of Monthly Payroll)

G-1

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.91%	2.86%	5.07%	7.60%
16	3.21%	4.81%	1.93%	2.90%	5.14%	7.71%
17	3.26%	4.89%	1.97%	2.95%	5.23%	7.84%
18	3.31%	4.96%	1.99%	2.99%	5.30%	7.95%
19	3.36%	5.04%	2.03%	3.04%	5.39%	8.08%
20	3.41%	5.12%	2.06%	3.09%	5.47%	8.21%
21	3.47%	5.20%	2.09%	3.14%	5.56%	8.34%
22	3.52%	5.28%	2.13%	3.19%	5.65%	8.47%
23	3.57%	5.36%	2.16%	3.24%	5.73%	8.60%
24	3.63%	5.44%	2.19%	3.28%	5.82%	8.72%
25	3.69%	5.53%	2.23%	3.34%	5.92%	8.87%
26	3.74%	5.61%	2.26%	3.39%	6.00%	9.00%
27	3.80%	5.70%	2.29%	3.44%	6.09%	9.14%
28	3.85%	5.78%	2.33%	3.49%	6.18%	9.27%
29	3.91%	5.87%	2.36%	3.54%	6.27%	9.41%
30	3.97%	5.96%	2.40%	3.60%	6.37%	9.56%
31	4.03%	6.05%	2.43%	3.65%	6.46%	9.70%
32	4.09%	6.14%	2.47%	3.71%	6.56%	9.85%
33	4.16%	6.24%	2.51%	3.77%	6.67%	10.01%
34	4.22%	6.33%	2.55%	3.82%	6.77%	10.15%
35	4.29%	6.43%	2.59%	3.88%	6.88%	10.31%
36	4.35%	6.53%	2.63%	3.94%	6.98%	10.47%
37	4.42%	6.63%	2.67%	4.00%	7.09%	10.63%
38	4.49%	6.73%	2.71%	4.06%	7.20%	10.79%
39	4.55%	6.83%	2.75%	4.12%	7.30%	10.95%
40	4.62%	6.93%	2.79%	4.18%	7.41%	11.11%
41	4.69%	7.04%	2.83%	4.25%	7.52%	11.29%
42	4.77%	7.15%	2.88%	4.32%	7.65%	11.47%
43	4.84%	7.26%	2.92%	4.38%	7.76%	11.64%
44	4.92%	7.38%	2.97%	4.46%	7.89%	11.84%
45	4.99%	7.49%	3.01%	4.52%	8.00%	12.01%
46	5.08%	7.62%	3.07%	4.60%	8.15%	12.22%
47	5.16%	7.74%	3.11%	4.67%	8.27%	12.41%
48	5.25%	7.87%	3.17%	4.75%	8.42%	12.62%
49	5.34%	8.01%	3.23%	4.84%	8.57%	12.85%
50	5.43%	8.15%	3.28%	4.92%	8.71%	13.07%
51	5.55%	8.32%	3.35%	5.02%	8.90%	13.34%
52	5.65%	8.48%	3.41%	5.12%	9.06%	13.60%
53	5.74%	8.61%	3.47%	5.20%	9.21%	13.81%
54	5.85%	8.77%	3.53%	5.29%	9.38%	14.06%
55	5.94%	8.91%	3.59%	5.38%	9.53%	14.29%
56	5.97%	8.96%	3.61%	5.41%	9.58%	14.37%
57	5.97%	8.96%	3.61%	5.41%	9.58%	14.37%
58	5.95%	8.93%	3.59%	5.39%	9.54%	14.32%
59	5.75%	8.62%	3.47%	5.20%	9.22%	13.82%
60	5.75%	8.62%	3.47%	5.20%	9.22%	13.82%

COLA Loading Factor: 60.37%

****NOTE:** All rates above assume the employee is covered under Social Security. If the employee is **not** under Social Security, use the "OVER \$350" rate and apply it to **all** reported compensation.

TIER I - "2% @ 55" (Enhanced)
Membership Date on or after January 1, 2011
Effective 7/1/12 - 6/30/13
(Expressed as a Percentage of Monthly Payroll)

G-2

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.73%	2.59%	4.89%	7.33%
16	3.21%	4.81%	1.75%	2.62%	4.96%	7.43%
17	3.26%	4.89%	1.78%	2.67%	5.04%	7.56%
18	3.31%	4.96%	1.81%	2.71%	5.12%	7.67%
19	3.36%	5.04%	1.83%	2.75%	5.19%	7.79%
20	3.41%	5.12%	1.86%	2.79%	5.27%	7.91%
21	3.47%	5.20%	1.89%	2.84%	5.36%	8.04%
22	3.52%	5.28%	1.92%	2.88%	5.44%	8.16%
23	3.57%	5.36%	1.95%	2.92%	5.52%	8.28%
24	3.63%	5.44%	1.98%	2.97%	5.61%	8.41%
25	3.69%	5.53%	2.01%	3.02%	5.70%	8.55%
26	3.74%	5.61%	2.04%	3.06%	5.78%	8.67%
27	3.80%	5.70%	2.07%	3.11%	5.87%	8.81%
28	3.85%	5.78%	2.10%	3.15%	5.95%	8.93%
29	3.91%	5.87%	2.13%	3.20%	6.04%	9.07%
30	3.97%	5.96%	2.17%	3.25%	6.14%	9.21%
31	4.03%	6.05%	2.20%	3.30%	6.23%	9.35%
32	4.09%	6.14%	2.23%	3.35%	6.32%	9.49%
33	4.16%	6.24%	2.27%	3.40%	6.43%	9.64%
34	4.22%	6.33%	2.30%	3.45%	6.52%	9.78%
35	4.29%	6.43%	2.34%	3.51%	6.63%	9.94%
36	4.35%	6.53%	2.37%	3.56%	6.72%	10.09%
37	4.42%	6.63%	2.41%	3.62%	6.83%	10.25%
38	4.49%	6.73%	2.45%	3.67%	6.94%	10.40%
39	4.55%	6.83%	2.49%	3.73%	7.04%	10.56%
40	4.62%	6.93%	2.52%	3.78%	7.14%	10.71%
41	4.69%	7.04%	2.56%	3.84%	7.25%	10.88%
42	4.77%	7.15%	2.60%	3.90%	7.37%	11.05%
43	4.84%	7.26%	2.64%	3.96%	7.48%	11.22%
44	4.92%	7.38%	2.69%	4.03%	7.61%	11.41%
45	4.99%	7.49%	2.73%	4.09%	7.72%	11.58%
46	5.08%	7.62%	2.77%	4.16%	7.85%	11.78%
47	5.16%	7.74%	2.81%	4.22%	7.97%	11.96%
48	5.25%	7.87%	2.86%	4.29%	8.11%	12.16%
49	5.34%	8.01%	2.91%	4.37%	8.25%	12.38%
50	5.43%	8.15%	2.97%	4.45%	8.40%	12.60%
51	5.55%	8.32%	3.03%	4.54%	8.58%	12.86%
52	5.65%	8.48%	3.08%	4.62%	8.73%	13.10%
53	5.74%	8.61%	3.13%	4.70%	8.87%	13.31%
54	5.85%	8.77%	3.19%	4.78%	9.04%	13.55%
55	5.94%	8.91%	3.24%	4.86%	9.18%	13.77%
56	5.97%	8.96%	3.26%	4.89%	9.23%	13.85%
57	5.97%	8.96%	3.26%	4.89%	9.23%	13.85%
58	5.95%	8.93%	3.25%	4.87%	9.20%	13.80%
59	5.75%	8.62%	3.13%	4.70%	8.88%	13.32%
60	5.75%	8.62%	3.13%	4.70%	8.88%	13.32%

COLA Loading Factor: 54.54%

****NOTE:** All rates above assume the employee is covered under Social Security. If the employee is **not** under Social Security, use the "OVER \$350" rate and apply it to **all** reported compensation.

TIER III - "2% @ 55" (Enhanced)
Membership Date before January 1, 2011

H-1

Effective 7/1/12 - 6/30/13
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.58%	2.37%	4.74%	7.11%
16	3.21%	4.81%	1.60%	2.40%	4.81%	7.21%
17	3.26%	4.89%	1.63%	2.44%	4.89%	7.33%
18	3.31%	4.96%	1.65%	2.48%	4.96%	7.44%
19	3.36%	5.04%	1.68%	2.52%	5.04%	7.56%
20	3.41%	5.12%	1.71%	2.56%	5.12%	7.68%
21	3.47%	5.20%	1.73%	2.60%	5.20%	7.80%
22	3.52%	5.28%	1.76%	2.64%	5.28%	7.92%
23	3.57%	5.36%	1.79%	2.68%	5.36%	8.04%
24	3.63%	5.44%	1.81%	2.72%	5.44%	8.16%
25	3.69%	5.53%	1.84%	2.76%	5.53%	8.29%
26	3.74%	5.61%	1.87%	2.80%	5.61%	8.41%
27	3.80%	5.70%	1.90%	2.85%	5.70%	8.55%
28	3.85%	5.78%	1.93%	2.89%	5.78%	8.67%
29	3.91%	5.87%	1.95%	2.93%	5.86%	8.80%
30	3.97%	5.96%	1.99%	2.98%	5.96%	8.94%
31	4.03%	6.05%	2.01%	3.02%	6.04%	9.07%
32	4.09%	6.14%	2.05%	3.07%	6.14%	9.21%
33	4.16%	6.24%	2.08%	3.12%	6.24%	9.36%
34	4.22%	6.33%	2.11%	3.16%	6.33%	9.49%
35	4.29%	6.43%	2.14%	3.21%	6.43%	9.64%
36	4.35%	6.53%	2.17%	3.26%	6.52%	9.79%
37	4.42%	6.63%	2.21%	3.31%	6.63%	9.94%
38	4.49%	6.73%	2.24%	3.36%	6.73%	10.09%
39	4.55%	6.83%	2.27%	3.41%	6.82%	10.24%
40	4.62%	6.93%	2.31%	3.46%	6.93%	10.39%
41	4.69%	7.04%	2.35%	3.52%	7.04%	10.56%
42	4.77%	7.15%	2.38%	3.57%	7.15%	10.72%
43	4.84%	7.26%	2.41%	3.62%	7.25%	10.88%
44	4.92%	7.38%	2.45%	3.68%	7.37%	11.06%
45	4.99%	7.49%	2.49%	3.74%	7.48%	11.23%
46	5.08%	7.62%	2.53%	3.80%	7.61%	11.42%
47	5.16%	7.74%	2.57%	3.86%	7.73%	11.60%
48	5.25%	7.87%	2.62%	3.93%	7.87%	11.80%
49	5.34%	8.01%	2.67%	4.00%	8.01%	12.01%
50	5.43%	8.15%	2.71%	4.07%	8.14%	12.22%
51	5.55%	8.32%	2.77%	4.15%	8.32%	12.47%
52	5.65%	8.48%	2.82%	4.23%	8.47%	12.71%
53	5.74%	8.61%	2.87%	4.30%	8.61%	12.91%
54	5.85%	8.77%	2.92%	4.38%	8.77%	13.15%
55	5.94%	8.91%	2.97%	4.45%	8.91%	13.36%
56	5.97%	8.96%	2.98%	4.47%	8.95%	13.43%
57	5.97%	8.96%	2.98%	4.47%	8.95%	13.43%
58	5.95%	8.93%	2.97%	4.46%	8.92%	13.39%
59	5.75%	8.62%	2.87%	4.30%	8.62%	12.92%
60	5.75%	8.62%	2.87%	4.30%	8.62%	12.92%

COLA Loading Factor: 49.93%

****NOTE:** All rates above assume the employee is covered under Social Security. If the employee is **not** under Social Security, use the "OVER \$350" rate and apply it to **all** reported compensation.

TIER III - "2% @ 55" (Enhanced)
Membership Date on or after January 1, 2011

H-2

Effective 7/1/12 - 6/30/13
(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.48%	2.22%	4.64%	6.96%
16	3.21%	4.81%	1.51%	2.26%	4.72%	7.07%
17	3.26%	4.89%	1.53%	2.29%	4.79%	7.18%
18	3.31%	4.96%	1.55%	2.33%	4.86%	7.29%
19	3.36%	5.04%	1.57%	2.36%	4.93%	7.40%
20	3.41%	5.12%	1.60%	2.40%	5.01%	7.52%
21	3.47%	5.20%	1.63%	2.44%	5.10%	7.64%
22	3.52%	5.28%	1.65%	2.48%	5.17%	7.76%
23	3.57%	5.36%	1.67%	2.51%	5.24%	7.87%
24	3.63%	5.44%	1.70%	2.55%	5.33%	7.99%
25	3.69%	5.53%	1.73%	2.59%	5.42%	8.12%
26	3.74%	5.61%	1.75%	2.63%	5.49%	8.24%
27	3.80%	5.70%	1.78%	2.67%	5.58%	8.37%
28	3.85%	5.78%	1.81%	2.71%	5.66%	8.49%
29	3.91%	5.87%	1.83%	2.75%	5.74%	8.62%
30	3.97%	5.96%	1.87%	2.80%	5.84%	8.76%
31	4.03%	6.05%	1.89%	2.84%	5.92%	8.89%
32	4.09%	6.14%	1.92%	2.88%	6.01%	9.02%
33	4.16%	6.24%	1.95%	2.93%	6.11%	9.17%
34	4.22%	6.33%	1.98%	2.97%	6.20%	9.30%
35	4.29%	6.43%	2.01%	3.02%	6.30%	9.45%
36	4.35%	6.53%	2.04%	3.06%	6.39%	9.59%
37	4.42%	6.63%	2.07%	3.11%	6.49%	9.74%
38	4.49%	6.73%	2.11%	3.16%	6.60%	9.89%
39	4.55%	6.83%	2.13%	3.20%	6.68%	10.03%
40	4.62%	6.93%	2.17%	3.25%	6.79%	10.18%
41	4.69%	7.04%	2.20%	3.30%	6.89%	10.34%
42	4.77%	7.15%	2.23%	3.35%	7.00%	10.50%
43	4.84%	7.26%	2.27%	3.41%	7.11%	10.67%
44	4.92%	7.38%	2.31%	3.46%	7.23%	10.84%
45	4.99%	7.49%	2.34%	3.51%	7.33%	11.00%
46	5.08%	7.62%	2.38%	3.57%	7.46%	11.19%
47	5.16%	7.74%	2.42%	3.63%	7.58%	11.37%
48	5.25%	7.87%	2.46%	3.69%	7.71%	11.56%
49	5.34%	8.01%	2.51%	3.76%	7.85%	11.77%
50	5.43%	8.15%	2.55%	3.82%	7.98%	11.97%
51	5.55%	8.32%	2.60%	3.90%	8.15%	12.22%
52	5.65%	8.48%	2.65%	3.98%	8.30%	12.46%
53	5.74%	8.61%	2.69%	4.04%	8.43%	12.65%
54	5.85%	8.77%	2.74%	4.11%	8.59%	12.88%
55	5.94%	8.91%	2.79%	4.18%	8.73%	13.09%
56	5.97%	8.96%	2.80%	4.20%	8.77%	13.16%
57	5.97%	8.96%	2.80%	4.20%	8.77%	13.16%
58	5.95%	8.93%	2.79%	4.19%	8.74%	13.12%
59	5.75%	8.62%	2.69%	4.04%	8.44%	12.66%
60	5.75%	8.62%	2.69%	4.04%	8.44%	12.66%

COLA Loading Factor: 46.91%

****NOTE:** All rates above assume the employee is covered under Social Security. If the employee is **not** under Social Security, use the "OVER \$350" rate and apply it to **all** reported compensation.

SAFETY (TIER A) - "3% @ 50" (Enhanced)**Membership Date before January 1, 2011****I-1****Effective 7/1/12 - 6/30/13****(Expressed as a Percentage of Monthly Payroll)**

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	6.07%	14.06%
16	7.99%	6.07%	14.06%
17	7.99%	6.07%	14.06%
18	7.99%	6.07%	14.06%
19	7.99%	6.07%	14.06%
20	7.99%	6.07%	14.06%
21	7.99%	6.07%	14.06%
22	8.11%	6.17%	14.28%
23	8.24%	6.26%	14.50%
24	8.36%	6.36%	14.72%
25	8.49%	6.45%	14.94%
26	8.62%	6.55%	15.17%
27	8.74%	6.64%	15.38%
28	8.88%	6.75%	15.63%
29	9.01%	6.85%	15.86%
30	9.15%	6.96%	16.11%
31	9.29%	7.06%	16.35%
32	9.43%	7.17%	16.60%
33	9.58%	7.28%	16.86%
34	9.73%	7.40%	17.13%
35	9.88%	7.51%	17.39%
36	10.04%	7.63%	17.67%
37	10.20%	7.75%	17.95%
38	10.38%	7.89%	18.27%
39	10.55%	8.02%	18.57%
40	10.75%	8.17%	18.92%
41	10.93%	8.31%	19.24%
42	11.17%	8.49%	19.66%
43	11.40%	8.67%	20.07%
44	11.68%	8.88%	20.56%
45	11.88%	9.03%	20.91%
46	11.91%	9.05%	20.96%
47	11.86%	9.02%	20.88%
48	11.77%	8.95%	20.72%
49	11.65%	8.86%	20.51%
50	11.65%	8.86%	20.51%
51	11.65%	8.86%	20.51%
52	11.65%	8.86%	20.51%
53	11.65%	8.86%	20.51%
54	11.65%	8.86%	20.51%
55	11.65%	8.86%	20.51%
56	11.65%	8.86%	20.51%
57	11.65%	8.86%	20.51%
58	11.65%	8.86%	20.51%
59	11.65%	8.86%	20.51%
60	11.65%	8.86%	20.51%

COLA Loading Factor: 76.02%

SAFETY (TIER A) - "3% @ 50" (Enhanced)
Membership Date on or after January 1, 2011

I-2

Effective 7/1/12 - 6/30/13

(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	5.53%	13.52%
16	7.99%	5.53%	13.52%
17	7.99%	5.53%	13.52%
18	7.99%	5.53%	13.52%
19	7.99%	5.53%	13.52%
20	7.99%	5.53%	13.52%
21	7.99%	5.53%	13.52%
22	8.11%	5.61%	13.72%
23	8.24%	5.70%	13.94%
24	8.36%	5.79%	14.15%
25	8.49%	5.88%	14.37%
26	8.62%	5.97%	14.59%
27	8.74%	6.05%	14.79%
28	8.88%	6.15%	15.03%
29	9.01%	6.24%	15.25%
30	9.15%	6.33%	15.48%
31	9.29%	6.43%	15.72%
32	9.43%	6.53%	15.96%
33	9.58%	6.63%	16.21%
34	9.73%	6.74%	16.47%
35	9.88%	6.84%	16.72%
36	10.04%	6.95%	16.99%
37	10.20%	7.06%	17.26%
38	10.38%	7.19%	17.57%
39	10.55%	7.30%	17.85%
40	10.75%	7.44%	18.19%
41	10.93%	7.57%	18.50%
42	11.17%	7.73%	18.90%
43	11.40%	7.89%	19.29%
44	11.68%	8.09%	19.77%
45	11.88%	8.22%	20.10%
46	11.91%	8.25%	20.16%
47	11.86%	8.21%	20.07%
48	11.77%	8.15%	19.92%
49	11.65%	8.07%	19.72%
50	11.65%	8.07%	19.72%
51	11.65%	8.07%	19.72%
52	11.65%	8.07%	19.72%
53	11.65%	8.07%	19.72%
54	11.65%	8.07%	19.72%
55	11.65%	8.07%	19.72%
56	11.65%	8.07%	19.72%
57	11.65%	8.07%	19.72%
58	11.65%	8.07%	19.72%
59	11.65%	8.07%	19.72%
60	11.65%	8.07%	19.72%

COLA Loading Factor: 69.23%

SAFETY (TIER C) - "3% @ 50" (Enhanced)**Membership Date before January 1, 2011****J-1****Effective 7/1/12 - 6/30/13****(Expressed as a Percentage of Monthly Payroll)**

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.62%	3.05%	10.67%
16	7.62%	3.05%	10.67%
17	7.62%	3.05%	10.67%
18	7.62%	3.05%	10.67%
19	7.62%	3.05%	10.67%
20	7.62%	3.05%	10.67%
21	7.62%	3.05%	10.67%
22	7.73%	3.10%	10.83%
23	7.85%	3.15%	11.00%
24	7.97%	3.19%	11.16%
25	8.09%	3.24%	11.33%
26	8.21%	3.29%	11.50%
27	8.34%	3.34%	11.68%
28	8.46%	3.39%	11.85%
29	8.59%	3.44%	12.03%
30	8.72%	3.49%	12.21%
31	8.85%	3.55%	12.40%
32	8.99%	3.60%	12.59%
33	9.13%	3.66%	12.79%
34	9.27%	3.72%	12.99%
35	9.42%	3.78%	13.20%
36	9.57%	3.84%	13.41%
37	9.73%	3.90%	13.63%
38	9.89%	3.96%	13.85%
39	10.05%	4.03%	14.08%
40	10.24%	4.10%	14.34%
41	10.44%	4.18%	14.62%
42	10.64%	4.26%	14.90%
43	10.82%	4.34%	15.16%
44	10.96%	4.39%	15.35%
45	10.98%	4.40%	15.38%
46	10.93%	4.38%	15.31%
47	10.69%	4.28%	14.97%
48	11.07%	4.44%	15.51%
49	11.65%	4.67%	16.32%
50	11.65%	4.67%	16.32%
51	11.65%	4.67%	16.32%
52	11.65%	4.67%	16.32%
53	11.65%	4.67%	16.32%
54	11.65%	4.67%	16.32%
55	11.65%	4.67%	16.32%
56	11.65%	4.67%	16.32%
57	11.65%	4.67%	16.32%
58	11.65%	4.67%	16.32%
59	11.65%	4.67%	16.32%
60	11.65%	4.67%	16.32%

COLA Loading Factor: 40.08%

SAFETY (TIER C) - "3% @ 50" (Enhanced)
Membership Date on or after January 1, 2011

J-2

Effective 7/1/12 - 6/30/13

(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.62%	2.96%	10.58%
16	7.62%	2.96%	10.58%
17	7.62%	2.96%	10.58%
18	7.62%	2.96%	10.58%
19	7.62%	2.96%	10.58%
20	7.62%	2.96%	10.58%
21	7.62%	2.96%	10.58%
22	7.73%	3.00%	10.73%
23	7.85%	3.05%	10.90%
24	7.97%	3.09%	11.06%
25	8.09%	3.14%	11.23%
26	8.21%	3.19%	11.40%
27	8.34%	3.24%	11.58%
28	8.46%	3.28%	11.74%
29	8.59%	3.33%	11.92%
30	8.72%	3.39%	12.11%
31	8.85%	3.44%	12.29%
32	8.99%	3.49%	12.48%
33	9.13%	3.54%	12.67%
34	9.27%	3.60%	12.87%
35	9.42%	3.66%	13.08%
36	9.57%	3.72%	13.29%
37	9.73%	3.78%	13.51%
38	9.89%	3.84%	13.73%
39	10.05%	3.90%	13.95%
40	10.24%	3.98%	14.22%
41	10.44%	4.05%	14.49%
42	10.64%	4.13%	14.77%
43	10.82%	4.20%	15.02%
44	10.96%	4.25%	15.21%
45	10.98%	4.26%	15.24%
46	10.93%	4.24%	15.17%
47	10.69%	4.15%	14.84%
48	11.07%	4.30%	15.37%
49	11.65%	4.52%	16.17%
50	11.65%	4.52%	16.17%
51	11.65%	4.52%	16.17%
52	11.65%	4.52%	16.17%
53	11.65%	4.52%	16.17%
54	11.65%	4.52%	16.17%
55	11.65%	4.52%	16.17%
56	11.65%	4.52%	16.17%
57	11.65%	4.52%	16.17%
58	11.65%	4.52%	16.17%
59	11.65%	4.52%	16.17%
60	11.65%	4.52%	16.17%

COLA Loading Factor: 38.82%