

**Report on the
Annual Actuarial Valuation
of the State of Connecticut
Municipal Employees Retirement System**

Prepared as of July 1, 1999

GABRIEL, ROEDER, SMITH & COMPANY





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March 9, 2000

State Employees Retirement Commission
Office of the State Comptroller
Hartford, Connecticut

Members of the Commission:

We have the honor to submit herewith the results of the actuarial valuation of the Municipal Employees Retirement System prepared as of July 1, 1999 made in accordance with the provisions of the laws governing the operation of the System.

The valuation was based upon data, furnished by the Director and the MERS staff, concerning active, inactive and retired members along with pertinent financial information. The complete cooperation of the MERS staff in furnishing materials requested is hereby acknowledged with appreciation.

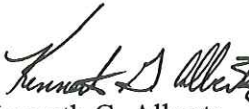
To the best of our knowledge, this report is complete and accurate. The valuation was performed by, and under the supervision of, independent actuaries who are members of the American Academy of Actuaries with experience in performing valuations for public retirement systems.

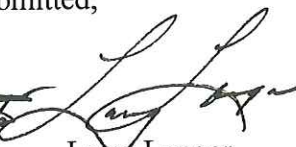
The valuation was prepared in accordance with the principles of practice prescribed by the Actuarial Standards Board.

The actuarial calculations were performed by qualified actuaries according to generally accepted actuarial procedures and methods. The calculations are based on the current provisions of the System, and on actuarial assumptions that are, in the aggregate, internally consistent and reasonably based on the actual experience of the System.

The Table of Contents, which immediately follows, outlines the material contained in this report.

Respectfully submitted,


Kenneth G. Alberts


Larry Langer

KGS/LL:ct

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SECTION I - FINANCIAL PRINCIPLES AND OPERATIONAL TECHNIQUES

Promises Made, and Eventually Paid. As each year is completed, MERS in effect hands an "IOU" to each member then acquiring a year of service credit --- the "IOU" says: "The Connecticut Municipal Employees Retirement System owes you certain retirement benefits, payments in cash, commencing when you qualify for retirement."

The related key financial question is, which generation of taxpayers contributes the money to cover the IOU?

The present taxpayers, who receive the benefit of the member's present year of service?

Or the future taxpayers, who happen to be in Connecticut at the time the IOU becomes a cash demand?

The law governing MERS financing intends that over the long-term current taxpayers contribute the money to cover the IOUs being handed out to current employees. By following this principle, *the employer contribution rate will remain approximately level from generation to generation* --- our children and our grandchildren will contribute the same percents of active payroll we contribute now.

An inevitable by-product of the level-cost design is the accumulation of reserve assets, for decades, and the income produced when the assets are invested. ***Invested assets are a by-product and not the objective.*** *Investment income* becomes in effect *the 2nd contributor* for benefits to employees, and is directly related to the contribution amount required from the employer.

In actuarial terminology, the minimum level percent of payroll contribution rate consists of:

Normal Cost (the cost of members' service being rendered this year)

... plus ...

Interest on Unfunded Actuarial Accrued Liabilities (unfunded actuarial accrued liabilities are the difference between: actuarial liabilities for members' service already rendered; and the accrued assets of MERS).

Computing Contributions To Support Funded Benefits. From a given schedule of benefits and from the employee data and asset data provided, the actuary determines the contribution rates to support the benefits, by means of *an actuarial valuation and a funding method*.

An actuarial valuation has a number of ingredients such as: the rate of investment income which plan assets will earn; the rates of withdrawal of active members who leave covered employment before qualifying for any monthly benefit; the rates of mortality; the rates of disability; the rates of salary increases; and the assumed age or ages at actual retirement.

In an actuarial valuation, assumptions are made as to what the above rates will be, for the next year and for decades in the future. Only the subsequent actual experience of the plan can indicate the degree of accuracy of the assumptions.

Reconciling Differences Between Assumed Experience and Actual Experience. Once actual experience has occurred and been observed, it will not coincide exactly with assumed experience, regardless of the wisdom of the assumptions, or the skill of the actuary and the many calculations made. The future can be predicted with considerable, but not 100% precision, except for inflation which defies reliable prediction.

MERS copes with these continually changing differences by having annual actuarial valuations. Each actuarial valuation is a complete recalculation of assumed future experience, taking into account all past differences between assumed and actual experience. The result is *continuing adjustments in financial position*, and contribution rates.

The Actuarial Valuation Process

An *actuarial valuation* is the mathematical process by which actuarial present values and contribution rates are determined. The flow of activity constituting the valuation may be summarized as follows:

- A. ***Covered Person Data***, furnished by plan administrative staff, including:
 - Retired lives now receiving benefits
 - Former employees with vested benefits not yet payable
 - Active employees.
- + B. ***Benefit Provisions*** governing future payments from the Retirement System.
- + C. ***Asset data*** (cash & investments), furnished by plan administrative staff.
- + D. ***Assumptions concerning future experiences*** in various risk areas, which assumptions are established by the Retirement Board after consulting with the actuary.
- + E. ***The funding method*** for employer contributions (the long-term planned pattern for employer contributions).
- + F. ***Mathematically combining the assumptions, the funding method, and the data.***
- = G. Determination of:
 - Plan financial position*** and/or
 - New employer contribution rate.***

MERS Funding Method

In order to reduce fluctuations in contribution rates from year-to-year, the actuarial funding method was changed, effective with the July 1, 1992 valuation, to the entry-age normal method with the portion of the accrued liability not covered by the future amortization payments of participating municipalities being amortized over a flexible time period. The initial application of this new funding method generated a net gain, and a stabilization reserve was created as of July 1, 1992 equal to that gain. The stabilization reserve was apportioned to the four employee groups under MERS, and the initial period for amortizing each group's stabilization reserve was set at 25 years as of July 1, 1992.

This funding method will normally result in little or no change in contribution rates or amortization payments except under the following conditions:

- If the flexible time period for amortizing the stabilization reserve exceeds 30 years, the rates will be adjusted to bring the period below 30 years.
- If sufficient actuarial losses develop such that additional contributions are required, the rates will be increased.
- If the benefit structure is changed significantly, then each municipality's amortization payment will be adjusted.

SECTION II - MEMBERSHIP DATA

In order to obtain the aggregate liabilities and assets on account of members of the System as of June 30, 1999, data were needed with respect to each active member and beneficiary of the System and also with respect to terminations during the valuation year. The data with respect to both active and terminated members and beneficiaries were furnished to the actuary by the Retirement Division office.

From the data, tabulations were made showing, as of June 30, 1999, the number and annual payroll of members classified by age and years of service and the number and annual amount of retirement allowances of beneficiaries on the roll as of June 30, 1999 classified by age. These tabulations are presented in Schedule C for participating groups.

The table on the following page shows the number of active members of the Retirement System together with the annual payroll as of June 30, 1999, as well as a comparison with last year's figures.

**THE NUMBER AND ANNUAL PAYROLL OF
ACTIVE MEMBERS**

Group	As of June 30, 1999		As of June 30, 1998	
	Number	Annual Earnable Compensation	Number	Annual Earnable Compensation
General Employees with Social Security				
Men	2,103	\$ 81,284,333	2,069	\$ 77,755,110
Women	<u>2,362</u>	<u>59,301,041</u>	<u>2,291</u>	<u>55,813,968</u>
Totals	4,465	\$140,585,374	4,360	\$133,569,078
General Employees without Social Security				
Men	1,025	\$ 43,434,062	1,027	\$ 42,822,856
Women	<u>1,608</u>	<u>43,901,943</u>	<u>1,576</u>	<u>42,599,387</u>
Totals	2,633	\$ 87,336,005	2,603	\$ 85,422,243
Police and Fire with Social Security				
Men	334	\$ 19,290,252	322	\$ 18,371,232
Women	<u>19</u>	<u>845,844</u>	<u>14</u>	<u>684,440</u>
Totals	353	\$ 20,136,096	336	\$ 19,055,672
Police and Fire without Social Security				
Men	330	\$ 19,907,818	331	\$ 19,014,348
Women	<u>30</u>	<u>1,424,243</u>	<u>23</u>	<u>1,144,344</u>
Totals	360	\$ 21,332,061	354	\$ 20,158,692
Grand Totals	7,811	\$269,389,536	7,653	\$258,205,685

The tables that follow show the number and annual amount of retirement allowances of retirees and beneficiaries on the roll as of June 30, 1999, classified by cause of retirement, as well as a comparison with last year's figures.

The Number and Annual Retirement Allowances of Service Retirees on the Roll

Group	As of June 30, 1999		As of June 30, 1998	
	Number	Annual Retirement Allowances	Number	Annual Retirement Allowances
General Employees with Social Security	1,645	\$13,187,731	1,610	\$12,568,631
General Employees without Social Security	1,594	18,826,503	1,603	18,123,093
Police and Fire with Social Security	99	1,740,236	90	1,503,491
Police and Fire without Social Security	138	3,177,351	133	2,972,557
Totals	3,476	\$36,931,821	3,436	\$35,167,772

The Number and Annual Retirement Allowances of Disability Retirees on the Roll

Group	As of June 30, 1999		As of June 30, 1998	
	Number	Annual Retirement Allowances	Number	Annual Retirement Allowances
General Employees with Social Security	118	\$1,620,282	114	\$1,389,678
General Employees without Social Security	82	1,193,600	84	1,139,519
Police and Fire with Social Security	32	669,797	31	583,407
Police and Fire without Social Security	52	1,197,737	50	1,070,844
Totals	284	\$4,681,416	279	\$4,183,448

The Number and Annual Retirement Allowances of Dependents of Deceased Members on the Roll

Group	As of June 30, 1999		As of June 30, 1998	
	Number	Annual Retirement Allowances	Number	Annual Retirement Allowances
General Employees with Social Security	128	\$ 745,929	109	\$ 618,888
General Employees without Social Security	302	1,556,713	302	1,416,283
Police and Fire with Social Security	8	56,585	8	54,741
Police and Fire without Social Security	36	236,608	37	231,953
Totals	474	\$2,595,835	456	\$2,321,865

The three causes of retirement are combined by employee group in the next table, and, again, compared with last year's figures.

**The Number and Annual Retirement Allowances of
Retirees and Beneficiaries on the Roll**

Group	As of June 30, 1999*		As of June 30, 1998**	
	Number	Annual Retirement Allowances	Number	Annual Retirement Allowances
General Employees with Social Security	1,891	\$15,553,942	1,833	\$14,577,197
General Employees without Social Security	1,978	21,576,816	1,989	20,678,895
Police and Fire with Social Security	139	2,466,618	129	2,141,639
Police and Fire without Social Security	226	4,611,696	220	4,275,354
Totals	4,234	\$44,209,072	4,171	\$41,673,085

* In addition, there are 96 members with estimated deferred benefits of \$618,957.

** In addition, there are 88 members with estimated deferred benefits of \$439,890.

SECTION III – ASSETS

The actuarial value of assets is determined on a market related basis. The asset valuation method recognizes assumed investment income (line E3 on the following page) fully each year. Differences between actual and assumed investment income (line E4 on the following page) are phased in over a closed 5 year period. During periods when investment performance exceeds the assumed rate, the valuation assets will tend to be less than market value. During periods when investment performance is less than the assumed rate, the valuation assets will tend to be greater than market value. If assumed rates are exactly realized for 4 consecutive years, actuarial value will become equal to market value.

Financial information is provided by the Retirement System staff each year in order to develop the actuarial asset value. A summary of the information provided, along with a comparison to last year's information is given below.

	Year Ended	
	June 30, 1999	June 30, 1998
Beginning Asset Value:		
Book	\$ 690,607,035	\$ 611,421,161
Market	1,122,331,035	973,655,537
Receipts:		
Employee Contributions	\$ 9,702,817	\$ 8,497,238
Municipal Contributions	18,076,675	18,842,019
Investment Income	38,924,755	38,212,675
Disbursements:		
Benefit Payments	\$ 43,650,404	\$ 40,459,813
Employee Refunds	1,357,920	1,188,423
Appreciation:		
Realized Gains (Losses)	\$ 106,025	\$ 55,282,178
Unrealized Gains (Losses)	72,722,539	69,489,624
Ending Asset Value:		
Book	\$ 712,408,983	\$ 690,607,035
Market	1,216,855,522	1,122,331,035

The State of Connecticut Municipal Employees Retirement System
Development of Actuarial Value of Assets

Valuation Date June 30:	1998	1999	2000	2001	2002	2003
A. Actuarial Value Beginning of Year	\$ 871,984,520	\$ 980,444,103				
B. Market Value End of Year	1,125,973,607	1,219,260,921				
C. Market Value Beginning of Year	978,578,692	1,125,973,607				
D. Cash Flow						
D1. Contributions	27,339,257	27,779,492				
D2. Benefit payments	(41,648,236)	(45,008,324)				
D3. Net	(14,308,979)	(17,228,832)				
E. Investment Income						
E1. Market Total: B - C - D3	161,703,894	110,516,146				
E2. Assumed Rate	8.50%	8.50%				
E3. Amount for Immediate Recognition	73,510,553	82,605,523				
E4. Amount for Phased-In Recognition	88,193,341	27,910,622				
F. Phased-In Recognition of Investment Income						
F1. Current Year: 0.20 * E4	17,638,668	5,582,124				
F2. First Prior Year	17,392,875	17,638,668	\$ 5,582,124			
F3. Second Prior Year	8,569,740	17,392,875	17,638,668	\$ 5,582,124		
F4. Third Prior Year	5,656,726	8,569,740	17,392,875	17,638,668	\$ 5,582,124	
F5. Fourth Prior Year	0	5,656,726	8,569,740	17,392,875	17,638,668	\$5,582,124
F6. Total Recognized Investment Gain	49,258,009	54,840,134	49,183,408	40,613,668	23,220,793	5,582,124
G. Actuarial Value End of Year: A + D3 + E3 + F6	\$ 980,444,103	\$1,100,660,928	\$49,183,408	\$40,613,668	\$23,220,793	\$5,582,124
H. Difference Between Market & Actuarial Values	\$ 145,529,504	\$ 118,599,993	\$69,416,585	\$28,802,917	\$ 5,582,124	\$ 0
I. Recognized Rate of Return	14.20%	14.14%				

The Actuarial Value of Assets recognizes assumed investment income (line E3) fully each year. Differences between actual and assumed investment income (line E4) are phased in over a closed 5 year period. During periods when investment performance exceeds the assumed rate, Actuarial Value of Assets will tend to be less than market value. During periods when investment performance is less than the assumed rate, Actuarial Value of Assets will tend to be greater than market value. If assumed rates are exactly realized for 4 consecutive years, actuarial value will become equal to market value.

Note: The market values on 6/30/98 and 6/30/99 include receivables of \$3,642,573 and \$2,405,399 respectively.

SECTION IV - UNFUNDED ACCRUED LIABILITY

The table below presents the unfunded accrued liability of the Retirement System as of July 1, 1998, along with comparative results from last year's valuation. The valuation results were based on the data and financial information provided by the Retirement System staff, and the actuarial assumptions and methods outlined in Schedule A.

There were no changes in the benefit provisions or actuarial methods since the last valuation. There was a change in actuarial assumptions, however. The rates of post-retirement mortality were decreased in order to provide a margin for future mortality improvement.

	July 1, 1999	July 1, 1998
Accrued Liabilities		
Active Members	\$ 447,077,981	\$ 424,625,679
Inactive Members	788,491	545,429
Deferred Vested Members	4,184,969	2,457,474
Retired Members	<u>408,060,258</u>	<u>386,447,882</u>
Total Accrued Liability	\$ 860,111,699	\$ 814,076,464
Actuarial Value of Assets	\$1,100,660,928	\$ 980,444,103
Unfunded Accrued Liability	\$ (240,549,229)	\$(166,367,639)

In developing the service contribution rates for each member group, the unfunded accrued liability is offset by the present value of the remaining amortization payments (as shown in Section V) before developing the charge or credit to be made to the calculated normal contribution rate. See Section VII for further details.

SECTION V – PRIOR SERVICE AMORTIZATION PAYMENTS

The unfunded prior service liability for each participating municipality was re-established for the July 1, 1989 valuation so as to recognize actuarial gains and losses in the current service contribution rates instead of the future amortization payment for prior service. These amounts were then frozen and an amortization payment schedule was calculated for their funding.

In addition, the prior service liability was adjusted for each municipality as of July 1, 1991 to reflect the additional liability generated by the granting of a cost-of-living adjustment on that date. This adjustment had been made whenever a COLA was granted and the investment return on assets was not at least 9%. In that event, a 3% COLA was provided to eligible retirees, and the prior service liability of each municipality was increased to reflect the liability for that portion of the COLA that was not covered by investment returns above 6%. This adjustment has been eliminated under the revised funding method, for all COLA's effective July 1, 1992 and later.

For most municipalities, this re-established liability is to be amortized over 15-23 years from July 1, 1999. For recently enrolled municipalities, the period is that remaining of their original 30 year amortization period. The prior policy requirement that payments be adjusted to reflect any additional liability due to the purchase of military service under PA 83-16 was eliminated beginning with the July 1, 1992 valuation.

The present value of future prior service amortization payments as of July 1, 1999 is the present value of the payment schedule established on July 1, 1991 plus the amounts for municipalities enrolling after that date, as shown below. These amounts were frozen and their present value will be reflected in each succeeding valuation.

Group	Present value of remaining prior service amortization payments
General Employees:	
with Social Security	\$22,910,873
without Social Security	1,240,932
Police and Fire:	
with Social Security	12,143,705
without Social Security	<u>9,412,065</u>
Total	\$45,707,575

SECTION VI - COMMENTS ON EXPERIENCE

The valuation was based on the rates of separation, salary scale, mortality and economic assumptions that were recommended in the July 1, 1995 experience investigation and subsequently adopted by the Retirement Commission, with the exception of the post-retirement mortality assumptions. This assumption change was made to provide a margin for future mortality improvement. An outline of the actuarial assumptions used is presented in Schedule A. On the basis of the valuation, there was a net actuarial gain during the year of \$66,473,013.

This gain is developed as follows:

(1) UAL* at start of year	\$(166,367,639)
(2) Normal cost from last valuation	30,662,663
(3) Actual employer contributions	27,779,492
(4) Interest accrual: $((1) \times .085) + ((2) - (3)) \times .0416$	(13,617,672)
(5) Expected UAL before changes: $(1) + (2) - (3) + (4)$	(167,399,323)
(6) Increase from change in benefits, assumptions and methods	0
(7) Expected UAL after changes: $(5) + (6)$	(167,399,323)
(8) Actual UAL at end of year	(240,549,229)
(9) Gain (loss) $(7) - (8)$	\$ 73,149,906

* *Unfunded accrued liability.*

The following table presents a reconciliation of the major components of the net actuarial gain (dollar amounts in millions):

Separation experience	\$ 8.8
Salary increases	14.7
Death after retirement	(0.3)
COLA increases	(4.9)
Investment income	54.8
Net Gain (Loss)	\$73.1

As can be seen, the major component which generated losses this year was the COLA increases. The two particularly significant items are the salary increase and investment income results. Normally in years of net investment gain there is an offsetting loss from salary increases. That did not happen this year.

SECTION VII – CURRENT SERVICE CONTRIBUTION RATES

The actuarial funding method utilized beginning with the July 1, 1992 valuation is the Entry-Age Normal (EAN) method. Under EAN, a normal contribution rate is developed for each active member as a percent of payroll that would be sufficient, if paid from the age at which the member entered the System, to fully fund the member's benefits when due. The EAN normal contribution rate is calculated to remain level over the member's working lifetime.

EAN requires separate treatment of actuarial gains and losses. These gains and losses will be amortized over a flexible period of time as a level percent of payroll. By permitting flexibility in the period, the sum of the EAN normal contribution rate and the actuarial gain/loss contribution rate can be kept relatively level from year to year, provided the period remains within reasonable bounds.

The period for amortizing the gains or losses will not normally be allowed to exceed 30 years. An initial period of 25 years was established for each group as a result of the July 1, 1992 valuation. The July 1, 1999 valuation results produced an increase in the amortization period to a level in excess of 30 years for all four groups. As a result, a reduction in contribution rates has been recommended for all groups to bring these amortization periods back within acceptable bounds. The final amortization periods after changes in contribution rates, are as follows (rounded to the nearest year):

Group	Amortization Period (Years)
General Employees	
with Social Security	28
without Social Security	29
Police and Fire	
with Social Security	30
without Social Security	30

Under the new actuarial cost method, the current prior service liability amortization payments of participating municipalities have been fixed at their July 1, 1991 (or date of enrollment, if later) levels. They will only be changed in the future if the benefit structure of MERS is amended.

The tables that follow show the development of the current service contribution rates to be effective for the fiscal year beginning July 1, 2000. The rates for all four groups are those necessary to generate the amortization periods shown above.

Group	Contribution Rate for Year Beginning July 1, 2000
General Employees:	
with Social Security	2.75%
without Social Security	3.00
Police and Fire:	
with Social Security	6.00%
without Social Security	4.75

**Current Service Contribution Rates
General Employees
Effective July 1, 2000**

Contribution for	Contribution Expressed as Percent of Payroll	
	Members with Social Security	Members without Security
Normal Cost:		
Service Retirement benefits	9.32%	13.12%
Disability benefits	0.05	0.07
Survivor benefits	<u>0.08</u>	<u>0.12</u>
Total	9.45%	13.31%
Member Contributions	2.29%	5.00%
Less future refunds	<u>(0.70)</u>	<u>(1.59)</u>
Available for benefits	1.59%	3.41%
Employer Normal Cost	7.86%	9.90%
Unfunded Accrued Liabilities less Amortization Payments (level % if payroll amortization)*	(5.11)	(6.90)
Total Computed Service Contribution Rate	2.75%	3.00%

* 28 years for members with Social Security coverage and 29 years for members without Social Security coverage.

**Current Service Contribution Rates
Police and Fire
Effective July 1, 2000**

Contribution for	Contribution Expressed as Percent of Payroll	
	Members with Social Security	Members without Social Security
Normal Cost:		
Service Retirement benefits	11.10%	13.72%
Disability benefits	4.62	4.36
Survivor benefits	0.18	0.26
Total	<u>15.90%</u>	<u>18.34%</u>
Member Contributions	2.56%	5.00%
Less future refunds	<u>(0.24)</u>	<u>(0.54)</u>
Available for benefits	2.32%	4.46%
Employer Normal Cost	13.58%	13.88%
Unfunded Accrued Liabilities less Amortization Payments (level % of payroll amortization)*	(7.58)	(9.13)
Total Computed Service Contribution Rate	6.00%	4.75%

* 30 years for members with Social Security coverage and 30 years for members without Social Security coverage.

SECTION VIII - ACCOUNTING INFORMATION

Supplemental Disclosure Information July 1, 1999

Actuarial Accrued Liability

The actuarial accrued liability is a measure intended to (i) help users assess the System's funding status on a going-concern basis, and (ii) assess progress being made in accumulating sufficient assets to pay benefits when due. Beginning with the July 1, 1996 actuarial valuation, the actuarial value of assets is determined on a market related basis that recognizes assumed investment income fully each year. Differences between actual and assumed investment income are phased in over a closed 5 year period. Allocation of the actuarial present value of projected benefits between past and future service was based on service using the entry-age actuarial cost method. Assumptions, including projected pay increases, were the same as used to determine the System's annual required contribution between entry-age and assumed exit-age. Entry-age was established by subtracting credited service from current age on the valuation date.

The entry-age actuarial accrued liability was determined as part of an actuarial valuation of the plan as of July 1, 1999. Significant actuarial assumptions used in determining the entry-age actuarial accrued liability include (a) a rate of return on the investment of present and future assets of 8.5% per year compounded annually, (b) projected salary increases of 4.5% per year compounded annually, attributable to inflation, (c) additional projected salary increases of 2.5% and 3.0% for both General employee groups and Police/Fire groups respectively, attributable to seniority/merit, and (d) the assumption that benefits will increase 3.0% per year after retirement on a compound basis. At July 1, 1999, the unfunded actuarial accrued liability of the plan was determined as follows:

Actuarial Accrued Liability	
Active members	\$447,077,981
Retirees and beneficiaries currently receiving benefits	408,060,258
Terminated members not yet receiving benefits	<u>4,973,460</u>
Total Actuarial Accrued Liability	\$860,111,699
Actuarial Value of Assets	1,100,660,928
Unfunded Actuarial Accrued Liability	\$(240,549,229)

During the year ended June 30, 1999, the plan experienced a net change of \$46,035,235 in the actuarial accrued liability. Of this amount, \$0 was attributable to plan amendments and \$0 was attributable to a change in actuarial assumptions.

SCHEDULE A

Outline of Actuarial Assumptions and Methods

VALUATION INTEREST RATE: 8-1/2% per annum, compounded annually.

SEPARATIONS FROM ACTIVE SERVICE: Representative values of the assumed annual rates of withdrawal and vesting, disability, death and service retirement are as follows:

GENERAL EMPLOYEES

Age	Withdrawal and Vesting	Non-Service Connected Disability*	Death	Service Retirement
20	18.00%	.02%	.01%	
25	18.00	.02	.02	
30	13.50	.03	.02	
35	11.25	.04	.03	
40	9.23	.05	.05	
45	7.20	.07	.06	
50	5.00	.12	.10	12.5%
55	5.00	.22	.15	7.0
60	5.00	.43	.24	7.0
65	5.00	.92	.40	25.0
70	5.00			100.0

POLICEMEN AND FIREMEN

Age	Withdrawal and Vesting	Service Connected Disability		Death	Service Retirement
		Male	Female		
20	7.0%	.22%	.09%	.03%	
25	7.0	.27	.15	.03	
30	3.0	.30	.23	.04	
35	3.0	.44	.40	.06	
40	0.0	.64	.58	.09	
45	0.0	.98	.86	.13	12.5%
50	0.0	1.58	1.36	.20	7.0
55	0.0	2.75	2.30	.31	7.0
60	0.0	4.59	3.32	.49	25.0
65	0.0				100.0

* Service connected disability rates for General employees and non-service connected disability rates for Police and Fire are assumed to be zero at all ages.

SALARY INCREASES: 7.0% per annum for General employees, compounded annually; 7-1/2% per annum for Firemen and Policemen, compounded annually.

SOCIAL SECURITY TAXABLE WAGE BASE: The actual taxable wage base through 1999 projected at 4.5% per annum, compounded annually, thereafter.

COST-OF-LIVING INCREASES: 3% per annum, compounded annually. Cost-of-living increases are applied only to the benefits of disabled retirees, retirees who have reached age 65, and beneficiaries of deceased retirees who would have reached age 65.

DEATH AFTER RETIREMENT: According to the 1983 Group Annuity mortality tables. The female table is set forward one year.

DEATH BEFORE RETIREMENT: According to the 1983 Group Annuity mortality tables. The female table is set forward one year.

VALUATION METHOD: Entry-Age Normal Cost Method. Gains and losses are amortized over a flexible amortization period and are reflected in the current service contribution rates.

ASSET VALUATION METHOD: Market value related basis that recognizes assumed investment income fully each year. Differences between actual and assumed investment income are phased in over a closed 5 year period.

SCHEDULE B

Summary of System Provisions as Interpreted for Valuation Purposes

MEMBERSHIP

Municipalities may designate which departments (including elective officers if so specified) are to be covered under the Municipal Employees Retirement System. This designation may be the result of collective bargaining. Only employees covered under the State Teachers Retirement System may not be included. There are no minimum age or service requirements. Membership is mandatory for all regular full time employees of participating departments except Police and Fire hired after age 55.

DEFINITIONS

Average Final Compensation

Average of the three highest paid years of service.

Normal Form of Benefit

Life annuity.

BENEFITS

Service Retirement Allowance

Condition for Allowance

Age 55 and 10 years of continuous service, or 15 years of active aggregate service, or 25 years of aggregate service. Compulsory retirement at age 65 for Police and Fire members.

Amount of Allowance

For members not covered by Social Security: 2% of average final compensation times years of service.

For members covered by Social Security: 1-1/6% of the average of compensation not in excess of the Social Security taxable wage base for the ten highest paid years of service plus 2% of that portion of average final compensation in excess of that used previously, times years of service.

The maximum benefit is 100% of average final compensation and the minimum benefit is \$1,000 annually. Both the minimum and the maximum include worker's compensation and Social Security benefits.

If any member covered by Social Security retires before age 62, his/her benefit until he/she reaches age 62 or receives a Social Security disability award is computed as if he/she were not under Social Security.

***Non-Service Connected
Disability Retirement Allowance***

Condition for Allowance

10 years of service and permanently and totally disabled from engaging in any gainful employment in the service of the Municipality.

Amount of Allowance

Calculated as a service retirement allowance based on compensation and service to the date of the disability.

***Service Connected Disability
Retirement Allowance***

Condition for Allowance

Totally and permanently disabled from engaging in any gainful employment in the service of the Municipality provided such disability has arisen out of and in the course of his/her employment with the Municipality. Disability due to hypertension or heart disease, in the case of Firemen and Policemen, is presumed to have been suffered in the line of duty.

Amount of Allowance

Calculated as a service retirement allowance based on compensation and service to the date of the disability with a minimum benefit (including worker's compensation benefits) of 50% of compensation at the time of the disability.

Vesting Retirement Allowance

Condition for Allowance

10 years of continuous or 15 years of active aggregate service.

Amount of Allowance

Calculated as a service retirement allowance on the basis of average final compensation and service to the date of termination. Deferred to normal retirement age, or an actuarially reduced allowance may begin at time of separation.

Death Benefit

Condition for Benefit

Eligible for service or disability retirement and married for at least 12 months preceding death.

Amount of Benefit

Computed on the basis of the member's average final compensation and creditable service at date of death, payable to the spouse. Benefit is equal to 50% of the average of the life annuity allowance and the reduced 50% joint and survivor allowance.

Return of Deductions

Upon the withdrawal of a member the amount of his accumulated deductions is payable to him on demand, with 5% interest from July 1, 1983.

Optional Benefits

Prior to retirement, a member may elect to convert his retirement allowance into a benefit of equivalent actuarial value in accordance with one of the optional forms described below:

1. A reduced retirement allowance payable during his life with the provision that after his death the reduced allowance will be continued for life to the beneficiary designated by him at the time of his retirement; or
2. A reduced retirement allowance payable during his life with the provision that after his death an allowance of one-half of his reduced allowance will be continued for life to the beneficiary designated by him at the time of his retirement;
3. A reduced retirement allowance payable during his life with a guarantee of 120 or 240 monthly payments to the member or his designated beneficiary.

Cost-of-Living Adjustments

Benefits of disabled retirees, retirees who have reached age 65, and beneficiaries of deceased retirees who would have reached age 65 are adjusted each July 1. The difference between the actual annual yield of the actuarial value of assets on a calendar year basis to a 6% yield is calculated. This difference is the adjustment applied the following July 1. The minimum adjustment is 3% and the maximum is 5%.

CONTRIBUTIONS

By Members

For members not covered by Social Security: 5% of compensation.

For members covered by Social Security: 2-1/4% of compensation up to the Social Security taxable wage base plus 5% of compensation, if any, in excess of such base.

By Municipalities

Participating Municipalities make annual contributions consisting of a current service contribution and a prior service amortization payment which covers the liabilities of the System not met by member contributions.

SCHEDULE C
MEMBERSHIP DATA TABULATIONS

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Continuous Service	
		1998	1999	1998	1999	1998	1999	1998	1999
POLICE & FIRE WITHOUT SOCIAL SECURITY									
14 F	Branford Fire	24	25	1,279,066	1,263,857	36.7	37.4	9.8	10.3
44 F	East Haven Fire	45	45	2,631,260	2,712,142	39.2	40.2	12.7	13.7
44 P	East Haven Police	53	52	3,190,483	3,348,666	41.2	42.0	15.3	15.6
77 F	Manchester Fire	76	76	4,316,197	4,395,741	38.2	38.5	10.8	11.1
124 P	Seymour Police	32	35	1,688,079	1,885,315	44.6	43.6	11.4	10.9
126 P	Shelton Police	43	47	2,575,561	2,899,652	42.1	42.2	14.5	13.9
137 P	Stonington Police	34	33	1,736,585	1,827,261	39.8	38.9	14.1	14.5
164 P	Windsor Police	47	47	2,741,462	2,999,428	36.4	36.9	9.5	9.7
POLICE & FIRE WITH SOCIAL SECURITY									
33 P	Cromwell Police	21	21	1,417,487	1,433,587	39.5	40.0	13.8	14.4
37 P	Derby Police	25	27	1,513,538	1,570,034	40.7	41.3	10.8	10.9
46 P	Easton Police	13	12	659,910	646,418	41.4	43.3	13.0	14.7
82 P	Middlefield Police	2	2	102,497	109,837	30.5	31.5	9.7	10.7
85 P	Monroe Police	36	36	1,925,883	1,895,449	42.0	41.2	13.1	12.0
86 P	Montville Police	17	21	793,557	1,022,754	38.2	36.6	6.5	6.0
91 P	New Fairfield Police	18	17	869,817	850,422	35.2	34.4	7.8	7.9
108 P	Oxford Police	4	5	158,516	204,815	32.0	32.2	3.4	3.6
111 P	Plymouth Police	19	20	928,420	1,094,070	43.7	44.5	13.4	12.9
116 P	Putnam Police	15	15	682,147	731,860	40.1	41.0	11.6	12.2
117 P	Redding Police	10	12	603,114	728,299	40.3	39.4	15.7	14.0
131 F	Southington Fire	25	26	1,550,557	1,579,172	39.8	39.7	14.5	14.1
152 F	Waterford Fire	6	7	321,929	348,466	39.0	35.7	13.5	10.7
152 P	Waterford Police	45	46	2,808,323	2,768,462	40.9	40.3	12.6	11.4
157 P	Weston Police	14	14	1,015,445	1,107,432	44.1	45.1	16.9	17.9
162 P	Winchester Police	20	22	1,115,214	1,133,227	37.6	37.5	10.0	8.8
164 F	Windsor Dog Warden	1	1	40,618	35,925	43.0	44.0	16.1	17.1
165 P	Windsor Locks Police	19	22	1,215,969	1,505,418	45.3	42.8	19.5	16.3
167 P	Woodbridge Police	26	27	1,332,730	1,370,449	37.6	40.1	9.9	10.0
GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY									
15 E	Bridgeport Education	600	642	14,314,934	15,148,084	46.0	46.5	9.4	9.4
15 H	Bridgeport H.D.A.	113	100	3,409,383	3,179,535	42.1	43.4	7.6	8.9
15 T	Bridgeport City	966	959	36,854,368	36,697,926	47.2	47.5	10.3	10.6
44 E	East Haven Education	68	68	1,996,901	2,058,589	49.0	49.7	8.3	8.7
44 T	East Haven Town & Public Works	107	102	3,944,451	3,934,220	45.0	45.8	8.1	8.8
89 E	New Britain Education	393	407	9,478,966	10,387,150	42.9	43.7	6.9	7.5

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Continuous Service	
		1998	1999	1998	1999	1998	1999	1998	1999
89 T	New Britain City	329	324	14,197,026	14,426,510	46.5	46.4	13.5	13.5
753 D	Mattabassett District	27	31	1,226,211	1,503,991	42.5	43.0	10.1	9.5
GENERAL EMPLOYEES WITH SOCIAL SECURITY									
1 E	Andover Education	14	13	222,137	224,981	43.6	45.8	7.2	8.6
1 T	Andover Selectmen	11	13	314,448	351,984	52.1	51.0	8.8	8.1
2 A	Ansonia HA	16	17	620,297	709,076	45.1	43.4	8.0	8.1
2 B	Ansonia Clerical	32	36	890,308	1,053,613	47.8	47.6	9.7	8.9
2 T	Ansonia Town	34	32	1,433,151	1,394,363	46.4	46.3	13.8	14.1
13 E	Bozrah B of Education	2	3	32,601	23,355	40.5	38.3	5.6	1.9
13 T	Bozrah Town	7	7	164,947	181,630	50.9	51.9	8.9	9.9
14 E	Branford Education	161	162	3,306,534	3,489,660	45.6	45.8	6.6	6.8
14 T	Branford Selectman	97	96	3,430,447	3,591,987	45.4	46.6	8.8	9.4
15 A	Bridgeport HA	105	101	4,151,219	3,972,231	47.0	47.4	11.3	11.1
17 A	Bristol HA	24	24	825,197	803,498	48.8	44.0	10.8	6.8
22 T	Canterbury Town	7	7	194,037	203,357	48.3	49.3	14.4	15.4
23 A	Canton HA	1	1	31,744	32,588	49.0	50.0	2.9	3.9
27 B	Clinton Secretarial	26	29	618,911	743,945	46.5	44.1	8.3	7.8
27 S	Clinton Supervisory	11	10	449,222	439,020	56.7	54.9	10.3	10.9
27 T	Clinton Town	14	14	469,119	527,303	44.4	45.4	9.6	10.6
34 A	Danbury HA	55	57	1,663,410	1,759,158	40.8	41.1	5.8	6.4
35 A	Darien HA	2	2	50,263	52,671	52.0	53.0	9.9	10.9
37 A	Derby HA	2	2	105,045	99,201	53.0	54.0	15.0	16.0
41 T	East Haddam Town	9	9	317,614	339,186	39.3	40.3	12.1	13.1
42 A	East Hampton HA	1	1	25,389	26,910	55.0	56.0	14.8	15.8
43 A	East Hartford HA	31	32	1,115,041	1,194,033	43.1	43.5	8.4	8.5
48 E	Ellington Education	62	62	1,371,610	1,412,323	46.3	47.2	7.3	8.0
48 L	Ellington Education	12	12	95,138	96,654	42.8	43.8	4.4	5.4
48 T	Ellington Highway	14	15	638,572	703,526	44.9	44.6	15.5	15.5
48 V	Ellington Van Drivers	4	3	45,872	39,169	52.8	51.7	11.0	12.1
49 A	Enfield HA	10	10	264,895	277,178	51.1	52.1	10.1	11.1
57 A	Greenwich HA	46	45	1,687,875	1,648,951	46.8	47.1	4.7	5.4
58 E	Griswold Education	82	101	1,598,480	1,950,811	46.1	45.9	8.8	8.4
58 T	Griswold Selectman	42	40	1,165,367	1,245,607	48.9	48.0	6.5	6.6
59 A	Groton Town HA	3	3	90,944	99,222	50.0	51.0	6.8	7.8
64 A	Hartford HA	119	106	5,037,292	4,526,752	44.3	44.4	10.1	11.0
64 E	Hartford Local 566	322	348	8,671,077	9,694,113	48.4	47.7	10.9	10.5
64 T	Hartford Local 1716	498	484	15,778,335	16,061,525	45.7	46.1	12.2	12.5
71 B	Lebanon Town Hall	9	10	223,219	263,795	53.7	50.8	8.5	6.3

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Continuous Service	
		1998	1999	1998	1999	1998	1999	1998	1999
71 T	Lebanon Highway	8	8	270,582	276,976	44.8	45.3	9.4	10.2
77 A	Manchester HA	21	22	689,449	775,386	46.5	47.2	8.0	8.4
78 E	Mansfield Education	103	109	1,709,323	1,761,869	44.3	44.4	6.6	6.1
78 T	Mansfield Town	82	84	3,522,424	3,723,742	47.5	47.0	12.5	12.5
80 A	Meriden HA	30	28	1,088,169	1,048,623	40.4	41.6	7.6	8.4
82 T	Middlefield Town	13	11	393,962	337,909	44.8	46.5	9.9	10.6
83 A	Middletown HA	21	20	828,099	772,145	47.3	46.2	9.8	8.4
84 A	Milford HA	13	14	438,679	536,592	51.4	51.4	6.1	6.2
86 A	Montville HA	1	1	24,375	25,480	62.0	63.0	4.8	5.8
86 E	Montville Education	120	121	2,509,504	2,675,355	47.8	48.5	7.9	8.7
86 T	Montville Town	71	75	2,340,087	2,571,134	42.6	43.5	8.2	8.5
88 A	Naugatuck HA	8	8	275,407	305,535	47.8	48.8	7.7	8.7
89 A	New Britain HA	46	54	1,928,616	2,192,515	44.8	44.6	9.2	8.8
95 A	New London HA	20	22	648,309	729,766	45.0	43.9	7.4	6.6
103 A	Norwalk HA	19	20	916,847	1,013,375	44.2	44.9	6.6	7.0
108 E	Oxford Education	46	48	1,093,526	1,183,211	50.1	50.5	8.2	8.2
108 T	Oxford Town	28	32	898,451	1,105,261	47.2	46.7	11.6	10.7
113 A	Portland HA	4	5	121,362	152,720	44.5	42.2	7.0	6.5
114 T	Preston Town	17	15	358,197	350,734	43.1	44.5	5.9	7.5
116 A	Putnam HA	5	6	174,238	199,427	39.8	37.3	9.8	9.2
117 E	Redding Education	46	52	958,746	1,085,024	47.7	47.9	6.0	6.0
117 T	Redding Town	40	42	1,305,254	1,444,040	49.8	49.7	10.3	10.4
118 A	Ridgefield HA	3	3	84,760	88,908	61.0	62.0	9.2	10.2
124 A	Seymour HA	2	2	95,283	98,703	46.5	47.5	9.3	10.3
124 E	Seymour Education	33	33	1,049,241	1,087,770	51.0	51.4	9.2	9.9
124 H	Seymour Education	39	42	449,220	532,563	47.1	46.5	6.9	7.0
124 L	Seymour Education	11	11	155,590	159,707	48.2	47.5	10.4	9.3
124 T	Seymour Town & Pub Works	46	45	1,671,656	1,700,215	49.7	49.1	10.9	11.0
126 A	Shelton HA	1	1	29,080	31,992	57.0	58.0	10.4	11.4
131 A	Southington HA	4	4	112,418	110,942	45.8	46.8	9.5	11.6
131 D	Southington Dog Acct	2	2	71,488	78,222	39.0	40.0	13.0	14.0
131 E	Southington Education	202	207	4,330,224	4,709,116	48.7	48.9	10.6	10.6
131 L	Southington Lunch	27	26	353,792	368,285	52.0	53.2	12.5	13.6
131 S	Southington Sewer	14	14	569,286	626,652	44.1	45.0	14.2	14.6
131 T	Southington Town	119	128	4,321,137	4,918,301	48.6	47.5	11.7	11.0
131 W	Southington Water	18	18	765,734	817,295	40.6	40.8	11.7	12.5
135 A	Stamford HA	82	81	3,424,250	3,473,154	46.3	46.5	10.9	11.4
138 A	Stratford HA	18	18	695,599	692,776	45.4	46.4	7.3	8.3
141 T	Thompson Town	34	34	925,220	967,735	48.6	49.3	7.3	7.5
143 A	Torrington HA	15	14	525,409	510,139	46.3	47.1	6.9	8.2

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Continuous Service	
		1998	1999	1998	1999	1998	1999	1998	1999
146 A	Rockville HA	13	15	347,436	393,550	49.5	48.1	7.9	7.2
148 A	Wallingford HA	9	8	376,228	371,181	45.4	48.0	12.8	14.4
152 B	Waterford Local 1303	97	95	3,581,871	3,519,968	44.5	44.9	13.5	13.4
152 E	Waterford Cust & Main Asst	34	35	1,234,103	1,264,045	46.4	47.3	10.4	10.8
152 H	Waterford Local RI 161	30	29	644,104	654,867	48.7	50.2	8.7	9.6
152 L	Waterford Cafe RI-224	19	19	203,822	215,700	46.0	46.8	8.5	9.5
152 N	Waterford Paraprofessionals	38	46	586,425	695,205	46.4	46.5	6.8	6.6
152 S	Waterford Non-union Educ	20	20	629,075	761,679	42.5	41.5	6.9	6.2
152 T	Waterford Gen Gov Admin	22	23	1,135,003	1,239,792	46.9	47.8	13.7	12.9
152 W	Waterford Town	38	37	1,699,442	1,721,213	45.8	46.0	10.7	9.9
153 T	Watertown Town	7	7	368,221	397,789	45.0	46.0	8.9	8.3
155 A	West Hartford HA	10	9	393,785	394,716	45.6	50.8	7.3	8.0
156 A	West Haven HA	28	29	991,342	1,082,557	44.9	43.8	8.6	8.3
157 E	Weston Education	89	98	1,815,503	1,970,753	45.3	45.1	5.2	5.3
157 H	Weston Highway	11	11	579,121	606,989	44.9	45.9	13.6	14.6
157 L	Weston Lunch	13	15	136,345	158,685	46.4	46.5	3.0	3.6
157 S	Weston Salary	7	7	296,803	298,016	52.6	48.9	13.5	8.4
157 T	Weston Town	29	30	1,312,954	1,361,007	52.4	52.9	10.4	10.2
159 A	Wethersfield HA	7	8	268,287	295,950	50.9	45.9	11.5	9.5
162 A	Winchester HA	3	3	117,466	125,752	55.3	56.3	14.2	15.2
165 A	Windsor Locks HA	3	2	98,564	62,253	58.3	44.5	16.9	5.1
165 E	Windsor Locks Education	27	29	858,729	938,854	45.3	46.8	8.3	8.6
165 N	Windsor Locks Paraprofessionals	18	23	237,088	300,540	47.4	46.9	7.7	6.8
165 T	Windsor Locks Town	42	45	1,552,034	1,714,672	48.2	47.3	9.9	8.4
167 E	Woodbridge Education	43	51	977,042	1,106,965	46.8	46.7	8.6	7.8
167 T	Woodbridge Town	59	58	1,915,948	2,045,046	47.6	48.3	7.5	8.4
169 E	Woodstock Education	8	9	206,227	232,679	44.5	40.7	10.8	11.8
169 T	Woodstock Town	20	20	619,414	655,628	49.3	50.3	6.3	6.5
170 A	Norwich Town HA	20	21	647,051	694,231	44.9	46.0	11.7	7.3
204 E	Regional Dist #4 Cust.	10	10	313,245	304,826	57.1	54.5	16.4	17.4
204 L	Regional Dist #4 Cafe	5	5	69,095	71,419	56.8	57.8	8.0	9.0
204 N	Regional Dist #4 Non-Cert	6	6	225,028	231,521	57.7	58.7	12.7	12.3
204 S	Regional Dist #4 Secretarial	10	10	268,322	269,410	42.6	43.5	6.4	6.8
219 E	Regional Dist #19	37	38	825,920	894,268	40.3	41.7	5.8	6.2
368 D	Watertown Fire District	9	10	371,214	465,554	49.2	49.9	4.4	5.5
401 D	Westport/Weston Health	9	8	380,252	353,208	43.3	44.3	7.3	8.3
403 D	East Shore Dist Health	6	6	241,866	237,951	41.2	43.1	7.4	8.0
405 D	Lower Naugatuck Valley	21	20	684,873	710,658	43.5	44.6	9.8	9.6
410 D	Quinnipiack Vall Health	11	11	402,089	443,278	45.2	44.5	10.3	9.7
503 A	Willimantic HA	21	22	649,499	717,453				

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Continuous Service	
		1998	1999	1998	1999	1998	1999	1998	1999
606 W	Jewett City Highway/Elect Off.	3	3	79,422	81,031	51.0	52.0	8.3	9.3
706 R	Central Conn. Regional Planning Agency	1	1	60,741	63,984	60.0	61.0	4.9	5.9
715 D	Southeastern CT PLNG	6	7	276,315	298,293	49.0	43.7	19.5	15.2
750 D	Southeastern CT Water	6	6	224,410	226,503	36.8	39.3	5.6	6.5
751 D	South Norwalk Electric	32	31	1,635,408	1,686,979	43.8	45.2	10.4	11.4
752 D	Watertown Water & Sewer	3	3	129,089	137,624	52.7	53.7	24.2	25.2
755 D	Norwalk 1st Water	23	22	1,015,397	949,594	45.5	45.0	13.3	13.6
756 D	Norwalk 2nd Water	33	31	1,697,089	1,723,938	40.6	41.4	11.0	12.2
757 A	Connecticut HA	27	26	967,624	964,927	47.0	48.3	4.3	5.2
	Total	7,653	7,811	258,205,685	269,389,534	45.7	45.7	9.9	9.9

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect as of July 1	
		1998	1999	1998	1999	1998	1999
POLICE & FIRE WITHOUT SOCIAL SECURITY							
14 F	Branford Fire	9	9	67.6	68.6	12,809	13,341
44 F	East Haven Fire	36	37	62.8	63.2	52,300	57,782
44 P	East Haven Police	29	30	63.0	62.7	42,468	47,707
77 F	Manchester Fire	56	57	63.8	63.9	109,473	113,039
124 P	Seymour Police	14	14	70.9	70.6	19,286	18,996
126 P	Sheiton Police	17	17	61.3	62.3	29,406	30,307
137 P	Stonington Police	23	24	68.7	68.7	26,261	29,803
164 P	Windsor Police	36	38	60.0	60.4	64,277	73,332
POLICE & FIRE WITH SOCIAL SECURITY							
33 P	Cromwell Police	15	15	64.1	65.1	23,238	23,989
37 P	Derby Police	2	2	67.5	68.5	1,533	1,552
46 P	Easton Police						
82 P	Middlefield Police					17,037	23,567
85 P	Monroe Police	10	12	57.6	59.3	6,139	6,252
86 P	Montville Police	5	5	58.8	59.8	5,095	4,662
91 P	New Fairfield Police	4	4	55.3	56.3		
108 P	Oxford Police	6	6	60.2	61.2	8,186	8,452
111 P	Plymouth Police					9,997	10,202
116 P	Putnam Police	10	10	62.1	63.1	2,833	2,961
117 P	Redding Police	4	4	56.3	57.3	19,253	17,622
131 F	Southington Fire	12	12	63.9	64.0	4,503	7,481
152 F	Waterford Fire	2	3	58.0	58.3	24,696	34,735
152 P	Waterford Police	12	16	57.3	57.0	3,857	4,050
157 P	Weston Police	2	2	60.5	61.5	22,022	25,594
162 P	Winchester Police	14	15	56.3	56.9		
164 F	Windsor Dog Warden					7,647	10,128
165 P	Windsor Locks Police	8	9	69.5	70.1	19,831	20,541
167 P	Woodbridge Police	15	15	59.6	60.6		
GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY							
15 E	Bridgeport Education	130	132	69.4	70.0	77,962	85,539
15 H	Bridgeport H.D.A.	46	46	64.3	65.1	36,692	38,922
15 T	Bridgeport City	1203	1189	70.5	71.2	1,060,476	1,094,021
44 E	East Haven Education	74	72	72.1	72.6	52,735	53,790
44 T	East Haven Town & Public Works	45	47	68.0	68.1	38,927	41,463

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect as of July 1	
		1998	1999	1998	1999	1998	1999
89 E	New Britain Education	167	170	74.1	74.9	118,402	124,498
89 T	New Britain City	303	301	73.0	72.8	314,352	335,035
753 D	Mattabassett District	22	22	66.0	67.0	23,914	25,044
GENERAL EMPLOYEES WITH SOCIAL SECURITY							
1 E	Andover Education	4	4	62.3	63.3	1,031	1,050
1 T	Andover Selectmen	7	7	73.6	74.6	3,890	3,982
2 A	Ansonia HA	5	5	69.6	70.6	3,047	2,709
2 B	Ansonia Clerical	8	8	72.6	73.6	4,284	4,455
2 T	Ansonia Town	9	11	68.8	68.8	7,692	10,255
13 E	Bozrah B of Education	1	1	65.0	66.0	873	873
13 T	Bozrah Town	1	1	79.0	80.0	618	649
14 E	Branford Education	69	69	72.6	73.2	28,013	28,590
14 T	Branford Selectman	33	35	70.7	69.6	21,960	24,620
15 A	Bridgeport HA	87	89	68.4	68.3	66,720	73,945
17 A	Bristol HA	13	15	68.3	67.9	6,718	8,784
22 T	Canterbury Town						
23 A	Canton HA						
27 B	Clinton Secretarial	6	7	69.3	68.7	4,745	5,284
27 S	Clinton Supervisory	3	4	68.7	68.0	1,366	2,009
27 T	Clinton Town	7	6	71.7	66.2	4,852	4,777
34 A	Danbury HA	20	21	67.5	67.9	13,173	14,205
35 A	Darien HA	4	3	67.3	59.7	885	831
37 A	Derby HA	4	4	66.8	67.8	2,407	2,512
41 T	East Haddam Town	1	1	71.0	72.0	375	394
42 A	East Hampton HA						
43 A	East Hartford HA	20	19	70.3	69.6	14,780	14,351
48 E	Ellington Education	36	37	71.4	72.7	16,881	18,026
48 L	Ellington Education						
48 T	Ellington Highway	2	2	68.5	69.5	950	998
48 V	Ellington Van Drivers		1		60.0		205
49 A	Enfield HA	8	8	72.1	73.4	3,801	3,827
57 A	Greenwich HA	5	5	66.8	67.8	2,689	2,824
58 E	Griswold Education	13	14	66.0	66.2	3,679	4,211
58 T	Griswold Selectman	16	16	66.9	67.2	8,736	8,003
59 A	Groton Town HA	1	1	67.0	68.0	546	573
64 A	Hartford HA	122	127	67.7	67.6	114,611	117,909
64 E	Hartford Local 566	131	137	66.5	67.3	92,738	101,500

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect as of July 1	
		1998	1999	1998	1999	1998	1999
64 T	Hartford Local 1716	201	199	66.0	66.8	159,535	161,988
71 B	Lebanon Town Hall	3	4	64.7	66.8	1,150	1,782
71 T	Lebanon Highway	5	5	63.0	64.0	3,575	4,739
77 A	Manchester HA	5	5	73.0	74.0	2,624	2,448
78 E	Mansfield Education	48	51	68.6	68.1	14,645	17,909
78 T	Mansfield Town	25	28	62.7	63.1	18,780	21,656
80 A	Meriden HA	20	19	70.0	70.3	10,851	10,482
82 T	Middlefield Town	2	2	71.5	72.5	1,735	1,822
83 A	Middletown HA	14	16	68.9	68.2	10,580	15,528
84 A	Milford HA	8	8	59.3	60.3	9,439	9,476
86 A	Montville HA						
86 E	Montville Education	55	58	65.0	65.3	20,189	22,008
86 T	Montville Town	26	27	63.8	64.4	16,367	17,335
88 A	Naugatuck HA	4	4	72.8	73.8	4,112	4,317
89 A	New Britain HA	29	29	70.6	71.6	27,182	28,389
95 A	New London HA	12	12	70.7	70.3	7,530	8,029
103 A	Norwalk HA	14	14	72.7	73.7	12,481	12,890
108 E	Oxford Education	4	5	64.8	67.0	1,420	1,789
108 T	Oxford Town	5	6	62.8	63.7	3,867	4,498
113 A	Portland HA						
114 T	Preston Town	3	3	65.7	66.7	1,558	1,601
116 A	Putnam HA	3	3	62.7	63.7	710	728
117 E	Redding Education	13	12	71.5	71.8	5,569	5,277
117 T	Redding Town	13	12	74.9	75.8	7,671	7,442
118 A	Ridgefield HA						
124 A	Seymour HA	2	2	69.5	70.5	880	924
124 E	Seymour Education	38	37	69.8	70.1	18,455	18,616
124 H	Seymour Education						
124 L	Seymour Education	1	1	66.0	67.0	146	153
124 T	Seymour Town & Pub Works	21	22	67.4	69.7	13,789	15,385
126 A	Shelton HA	1	1	79.0	80.0	205	215
131 A	Southington HA	1	1	69.0	70.0	584	613
131 D	Southington Dog Acct						
131 E	Southington Education	103	107	68.2	68.6	42,367	44,537
131 L	Southington Lunch	6	8	67.5	67.0	1,272	1,653
131 S	Southington Sewer	6	5	71.8	70.8	4,904	4,192
131 T	Southington Town	52	57	68.1	68.2	36,629	40,302
131 W	Southington Water	8	8	61.5	62.5	6,673	6,785
135 A	Stamford HA	47	45	69.7	69.5	31,157	30,015

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect as of July 1	
		1998	1999	1998	1999	1998	1999
138 A	Stratford HA	7	6	67.1	66.5	4,579	3,890
141 T	Thompson Town	20	20	66.5	65.6	10,530	9,834
143 A	Torrington HA	7	7	65.7	66.7	6,261	6,263
146 A	Rockville HA	1	1	68.0	69.0	56	59
148 A	Wallingford HA	3	3	74.7	75.7	1,493	1,559
152 B	Waterford Local 1303	24	26	65.0	65.7	23,181	24,779
152 E	Waterford Cust & Main Asst	10	10	68.9	69.9	7,138	7,450
152 H	Waterford Local RI 161	16	16	65.0	66.0	9,009	8,641
152 L	Waterford Cafe RI-224	12	12	67.3	68.3	3,533	3,630
152 N	Waterford Paraprofessionals	12	11	64.8	65.2	2,791	2,616
152 S	Waterford Non-union Educ	8	8	64.5	65.5	5,509	5,585
152 T	Waterford Gen Gov Admin	4	6	70.3	68.7	3,469	5,122
152 W	Waterford Town	9	10	66.4	65.1	10,981	12,529
153 T	Watertown Town						
155 A	West Hartford HA	1	1	58.0	59.0	796	796
156 A	West Haven HA	4	6	58.8	60.0	1,594	2,703
157 E	Weston Education	11	12	64.7	65.3	4,038	5,628
157 H	Weston Highway	7	7	57.7	58.7	10,141	10,224
157 L	Weston Lunch						
157 S	Weston Salary						
157 T	Weston Town	10	13	71.6	69.5	7,778	13,056
159 A	Wethersfield HA		1		65.0		397
162 A	Winchester HA	2	2	63.0	64.0	842	861
165 A	Windsor Locks HA		2		66.0		1,425
165 E	Windsor Locks Education	28	28	73.4	74.4	14,797	15,407
165 N	Windsor Locks Paraprofessionals	2	2	67.5	68.5	416	428
165 T	Windsor Locks Town	16	16	68.7	67.3	11,384	14,160
167 E	Woodbridge Education	16	17	68.9	69.4	6,676	7,605
167 T	Woodbridge Town	28	28	71.2	72.2	16,854	17,529
169 E	Woodstock Education	3	5	66.3	54.8	2,160	2,618
169 T	Woodstock Town	3	3	77.0	78.0	2,511	2,636
170 A	Norwich Town HA	11	11	75.1	76.1	3,839	4,004
204 E	Regional Dist #4 Cust.	3	5	73.7	69.8	1,161	2,401
204 L	Regional Dist #4 Cafe						
204 N	Regional Dist #4 Non-Cert	3	3	71.0	72.0	2,112	2,218
204 S	Regional Dist #4 Secretarial	3	2	74.3	75.0	2,326	1,948
219 E	Regional Dist #19	1	1	60.0	61.0	347	347
368 D	Watertown Fire District	11	11	61.5	62.5	10,031	10,197
401 D	Westport/Weston Health	18	18	73.0	74.0	8,380	8,789

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect as of July 1	
		1998	1999	1998	1999	1998	1999
403 D	East Shore Dist Health	1	1	71.0	72.0	826	868
405 D	Lower Naugatuck Valley	5	5	60.8	61.8	4,687	4,817
410 D	Quinnipiack Vall Health	3	2	73.7	72.5	1,830	889
503 A	Willimantic HA	10	12	69.6	67.8	6,851	7,764
606 W	Jewett City Highway/Elect Off.	3	2	71.7	70.5	3,014	2,317
706 R	Central Conn. Regional Planning Agency						
715 D	Southeastern CT PLNG	4	5	61.8	63.6	2,530	4,676
750 D	Southeastern CT Water	4	4	66.3	67.3	4,210	4,840
751 D	South Norwalk Electric	20	20	65.2	66.0	23,887	24,603
752 D	Watertown Water & Sewer	2	2	77.0	78.0	2,338	2,454
755 D	Norwalk 1st Water	13	13	71.2	71.8	16,869	16,184
756 D	Norwalk 2nd Water	11	12	69.5	69.3	16,517	17,569
757 A	Connecticut HA						
Fund A & Withdrawn Fund B		16	17	66.7	67.8	6,187	7,493
Total		4,171	4,234	69.0	69.3	3,472,757	3,684,089

SCHEDULE D
PRESENT VALUE OF AMORTIZATION PAYMENTS

Present Value of Future Amortization
Payments as of July 1, 1999

Town Code	Town Name	Prior Service	No. of Annual Amort. Payments Remaining as of 07/01/99
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POLICE & FIRE WITHOUT SOCIAL SECURITY			
14 F	Branford Fire	312,686	15
44 F	East Haven Fire	764,164	15
44 P	East Haven Police	1,227,013	15
77 F	Manchester Fire	2,842,172	15
124 P	Seymour Police	426,719	15
126 P	Shelton Police	1,185,846	15
137 P	Stonington Police	969,811	15
164 P	Windsor Police	1,683,654	15
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POLICE & FIRE WITH SOCIAL SECURITY			
33 P	Cromwell Police	395,366	17
37 P	Derby Police	790,528	15
46 P	Easton Police	357,989	15
82 P	Middlefield Police	46,955	18
85 P	Monroe Police	1,122,307	15
86 P	Montville Police	174,877	15
91 P	New Fairfield Police	293,036	18
108 P	Oxford Police	17,490	23
111 P	Plymouth Police	512,900	15
116 P	Putnam Police	376,397	15
117 P	Redding Police	333,500	15
131 F	Southington Fire	715,961	15
152 F	Waterford Fire		
152 P	Waterford Police	4,529,587	22
157 P	Weston Police	463,849	15
162 P	Winchester Police	693,588	15
164 F	Windsor Dog Warden	12,001	15
165 P	Windsor Locks Police	684,083	15
167 P	Woodbridge Police	623,291	15
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GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY			
15 E	Bridgeport Education	80,613	15
15 H	Bridgeport H.D.A.	14,139	23
15 T	Bridgeport City	716,285	15
44 E	East Haven Education	27,436	23
44 T	East Haven Town & Public Works	14,118	23

Present Value of Future Amortization
Payments as of July 1, 1999

Town Code	Town Name	Prior Service	No. of Annual Amort. Payments Remaining as of 07/01/99
89 E	New Britain Education	75,636	23
89 T	New Britain City	288,269	15
753 D	Mattabassett District	24,436	15
GENERAL EMPLOYEES WITH SOCIAL SECURITY			
1 E	Andover Education		23
1 T	Andover Selectmen	1,448	23
2 A	Ansonia HA	195	22
2 B	Ansonia Clerical	707,067	21
2 T	Ansonia Town	763,614	20
13 E	Bozrah B of Education	41,543	20
13 T	Bozrah Town	94,073	23
14 E	Branford Education	16,204	23
14 T	Branford Selectman	9,945	23
15 A	Bridgeport HA	27,338	23
17 A	Bristol HA	1,276	19
22 T	Canterbury Town	20,986	
23 A	Canton HA		17
27 B	Clinton Secretarial	205,573	18
27 S	Clinton Supervisory	108,480	15
27 T	Clinton Town	57,232	23
34 A	Danbury HA	3,654	
35 A	Darien HA		
37 A	Derby HA		21
41 T	East Haddam Town	116,352	
42 A	East Hampton HA		15
43 A	East Hartford HA	198,754	23
48 E	Ellington Education	5,838	
48 L	Ellington Education		
48 T	Ellington Highway		23
48 V	Ellington Van Drivers	35,337	23
49 A	Enfield HA	2,195	23
57 A	Greenwich HA	649	23
58 E	Griswold Education	433	15
58 T	Griswold Selectman	12,155	
59 A	Groton Town HA		15
64 A	Hartford HA	39,275	20
64 E	Hartford Local 566	5,957,393	

Present Value of Future Amortization
 Payments as of July 1, 1999

Town Code	Town Name	Prior Service	No. of Annual Amort. Payments Remaining as of 07/01/99
64 T	Hartford Local 1716	9,302,072	17
71 B	Lebanon Town Hall	92,711	19
71 T	Lebanon Highway	41,771	15
77 A	Manchester HA	1,578	23
78 E	Mansfield Education	5,405	23
78 T	Mansfield Town	6,248	23
80 A	Meriden HA	5,178	23
82 T	Middlefield Town	71,920	18
83 A	Middletown HA	3,459	23
84 A	Milford HA		
86 A	Montville HA	1,124	23
86 E	Montville Education	342,329	15
86 T	Montville Town	124,943	15
88 A	Naugatuck HA	908	23
89 A	New Britain HA	25,084	15
95 A	New London HA	4,756	23
103 A	Norwalk HA	4,518	23
108 E	Oxford Education	429,279	23
108 T	Oxford Town	687,471	23
113 A	Portland HA		
114 T	Preston Town	150,557	21
116 A	Putnam HA	454	23
117 E	Redding Education	1,925	23
117 T	Redding Town	6,529	23
118 A	Ridgefield HA	71,264	28
124 A	Seymour HA	10,731	15
124 E	Seymour Education	8,173	23
124 H	Seymour Education		
124 L	Seymour Education		
124 T	Seymour Town & Pub Works	3,157	23
126 A	Shelton HA	216	23
131 A	Southington HA		
131 D	Southington Dog Acct	829	15
131 E	Southington Education	18,636	23
131 L	Southington Lunch	4,181	15
131 S	Southington Sewer	1,967	23
131 T	Southington Town	11,599	23
131 W	Southington Water	2,076	23
135 A	Stamford HA	10,874	23

Present Value of Future Amortization
Payments as of July 1, 1999

Town Code	Town Name	Prior Service	No. of Annual Amort. Payments Remaining as of 07/01/99
138 A	Stratford HA	93,939	15
141 T	Thompson Town	95,228	15
143 A	Torrington HA	692	23
146 A	Rockville HA	1,297	23
148 A	Wallingford HA	20,606	15
152 B	Waterford Local 1303	50,549	19
152 E	Waterford Cust & Main Asst	2,302	23
152 H	Waterford Local RI 161	1,438	23
152 L	Waterford Cafe RI-224	1,362	23
152 N	Waterford Paraprofessionals	843	23
152 S	Waterford Non-union Educ	10,136	19
152 T	Waterford Gen Gov Admin	31,082	19
152 W	Waterford Town	51,444	18
153 T	Watertown Town	259,875	29
155 A	West Hartford HA	12,047	15
156 A	West Haven HA	2,681	23
157 E	Weston Education	303,967	19
157 H	Weston Highway	274,468	17
157 L	Weston Lunch		
157 S	Weston Salary	88,368	18
157 T	Weston Town	710,440	18
159 A	Wethersfield HA	10,253	15
162 A	Winchester HA	11,533	15
165 A	Windsor Locks HA		
165 E	Windsor Locks Education	5,945	23
165 N	Windsor Locks Paraprofessionals	117,048	22
165 T	Windsor Locks Town	6,532	15
167 E	Woodbridge Education	3,351	23
167 T	Woodbridge Town	4,388	23
169 E	Woodstock Education	112,693	17
169 T	Woodstock Town	157,897	17
170 A	Norwich Town HA	79,523	15
204 E	Regional Dist #4 Cust.	51,844	15
204 L	Regional Dist #4 Cafe	19,476	17
204 N	Regional Dist #4 Non-Cert	87,637	16
204 S	Regional Dist #4 Secretarial	82,713	15
219 E	Regional Dist #19		
368 D	Watertown Fire District	800	23
401 D	Westport/Weston Health	6,086	23

Present Value of Future Amortization
Payments as of July 1, 1999

Town Code	Town Name	Prior Service	No. of Annual Amort. Payments Remaining as of 07/01/99
403 D	East Shore Dist Health	379	23
405 D	Lower Naugatuck Valley	205	23
410 D	Quinnipiack Vall Health	1,362	23
503 A	Willimantic HA	90,705	15
606 W	Jewett City Highway/Elect Off.	31,148	15
706 R	Central Conn. Regional Planning Agency		
715 D	Southeastern CT PLNG	627	23
750 D	Southeastern CT Water		
751 D	South Norwalk Electric	6,821	23
752 D	Watertown Water & Sewer	2,875	23
755 D	Norwalk 1st Water	11,318	23
756 D	Norwalk 2nd Water	9,361	23
757 A	Connecticut HA	104,658	17
	Police & Fire w/o Soc. Sec	9,412,065	
	Police & Fire w/ Soc. Sec.	12,143,705	
	Gen. Emps. w/o Soc. Sec.	1,240,932	
	Gen. Emps. w/ Soc. Sec.	22,910,873	
	Total	45,707,575	

SCHEDULE E
ESTIMATED 2000-2001 CONTRIBUTIONS

Town Code	Town Name	Estimated Payroll 1999-2000	Estimated Current Service Contrib. 1999-2000	Amort. Payment 7/1/99	Estimated Total Contrib. 1999-2000	Estimated 1999-2000 Total as % Est. Payroll	Estimated Payroll 2000-2001	Estimated Current Service Contrib. 2000-2001	Amort. Payment 7/1/00	Estimated Total Contrib. 2000-2001	Estimated 2000-2001 Total as % Est. Payroll
POLICE & FIRE WITHOUT SOCIAL SECURITY			5.75%					4.75%			
14 F	Branford Fire	1,358,646	78,122	34,704	112,826	8.30%	1,460,544	69,376	34,704	104,080	7.13%
44 F	East Haven Fire	2,915,553	167,644	84,812	252,456	8.66%	3,134,219	148,875	84,812	233,687	7.46%
44 P	East Haven Police	3,599,816	206,989	136,182	343,171	9.53%	3,869,802	183,816	136,182	319,998	8.27%
77 F	Manchester Fire	4,725,422	271,712	315,443	587,155	12.43%	5,079,829	241,292	315,443	556,735	10.96%
124 P	Seymour Police	2,026,714	116,536	47,360	163,896	8.09%	2,178,718	103,489	47,360	150,849	6.92%
126 P	Shelton Police	3,117,126	179,235	131,613	310,848	9.97%	3,350,910	159,168	131,613	290,781	8.68%
137 P	Stonington Police	1,964,306	112,948	107,636	220,584	11.23%	2,111,629	100,302	107,636	207,938	9.85%
164 P	Windsor Police	3,224,385	185,402	186,863	372,265	11.55%	3,466,214	164,645	186,863	351,508	10.14%
POLICE & FIRE WITH SOCIAL SECURITY			7.50%					6.00%			
33 P	Cromwell Police	1,541,106	115,583	41,290	156,873	10.18%	1,656,689	99,401	41,290	140,691	8.49%
37 P	Derby Police	1,687,787	126,584	87,738	214,322	12.70%	1,814,371	108,862	87,738	196,600	10.84%
46 P	Easton Police	694,899	52,117	39,732	91,849	13.22%	747,016	44,821	39,732	84,553	11.32%
82 P	Middlefield Police	118,075	8,856	4,779	13,635	11.55%	126,931	7,616	4,779	12,395	9.77%
85 P	Monroe Police	2,037,608	152,821	124,561	277,382	13.61%	2,190,429	131,426	124,561	255,987	11.69%
86 P	Montville Police	1,099,461	82,460	19,409	101,869	9.27%	1,181,921	70,915	19,409	90,324	7.64%
91 P	New Fairfield Police	914,204	68,565	29,825	98,390	10.76%	982,769	58,966	29,825	88,791	9.03%
108 P	Oxford Police	220,176	16,513	1,618	18,131	8.23%	236,689	14,201	1,618	15,819	6.68%
111 P	Plymouth Police	1,176,125	88,209	56,925	145,134	12.34%	1,264,334	75,860	56,925	132,785	10.50%
116 P	Putnam Police	786,750	59,006	41,775	100,781	12.81%	845,756	50,745	41,775	92,520	10.94%
117 P	Redding Police	782,921	58,719	37,014	95,733	12.23%	841,640	50,498	37,014	87,512	10.40%
131 F	Southington Fire	1,697,610	127,321	79,462	206,783	12.18%	1,824,931	109,496	79,462	188,958	10.35%
152 F	Waterford Fire	374,601	28,095	0	28,095	7.50%	402,696	24,162		24,162	6.00%
152 P	Waterford Police	2,976,097	223,207	425,568	648,775	21.80%	3,199,304	191,958	425,568	617,526	19.30%
157 P	Weston Police	1,190,489	89,287	51,481	140,768	11.82%	1,279,776	76,787	51,481	128,268	10.02%
162 P	Winchester Police	1,218,219	91,366	76,979	168,345	13.82%	1,309,585	78,575	76,979	155,554	11.88%
164 F	Windsor Dog Warden	38,619	2,896	1,332	4,228	10.95%	41,515	2,491	1,332	3,823	9.21%
165 P	Windsor Locks Police	1,618,324	121,374	75,924	197,298	12.19%	1,739,698	104,382	75,924	180,306	10.36%
167 P	Woodbridge Police	1,473,233	110,492	69,177	179,669	12.20%	1,583,725	95,024	69,177	164,201	10.37%
GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY			4.50%					3.00%			
15 E	Bridgeport Education	16,208,450	729,380	8,947	738,327	4.56%	17,343,042	520,291	8,947	529,238	3.05%
15 H	Bridgeport H.D.A.	3,402,102	153,095	1,308	154,403	4.54%	3,640,249	109,207	1,308	110,515	3.04%
15 T	Bridgeport City	39,266,781	1,767,005	79,498	1,846,503	4.70%	42,015,456	1,260,464	79,498	1,339,962	3.19%
44 E	East Haven Education	2,202,690	99,121	2,538	101,659	4.62%	2,356,878	70,706	2,538	73,244	3.11%
44 T	East Haven Town & Public Works	4,209,615	189,433	1,306	190,739	4.53%	4,504,288	135,129	1,306	136,435	3.03%
89 E	New Britain Education	11,114,251	500,141	6,997	507,138	4.56%	11,892,249	356,767	6,997	363,764	3.06%
89 T	New Britain City	15,436,366	694,636	31,994	726,630	4.71%	16,516,912	495,507	31,994	527,501	3.19%
753 D	Mattabassett District	1,609,270	72,417	2,712	75,129	4.67%	1,721,919	51,658	2,712	54,370	3.16%
GENERAL EMPLOYEES WITH SOCIAL SECURITY			3.75%					2.75%			
1 E	Andover Education	240,730	9,027		9,027	3.75%	257,581	7,083		7,083	2.75%
1 T	Andover Selectmen	376,623	14,123	134	14,257	3.79%	402,987	11,082	134	11,216	2.78%
2 A	Ansonia HA	758,711	28,452	18	28,470	3.75%	811,821	22,325	18	22,343	2.75%

Town Code	Town Name	Estimated					Estimated				
		Estimated Payroll 1999-2000	Current Service Contrib. 1999-2000	Amort. Payment 7/1/99	Estimated Total Contrib. 1999-2000	1999-2000 Total as % Est. Payroll	Estimated Payroll 2000-2001	Current Service Contrib. 2000-2001	Amort. Payment 7/1/00	Estimated Total Contrib. 2000-2001	2000-2001 Total as % Est. Payroll
2 B	Ansonia Clerical	1,127,366	42,276	66,431	108,707	9.64%	1,206,282	33,173	66,431	99,604	8.26%
2 T	Ansonia Town	1,491,968	55,949	72,980	128,929	8.64%	1,596,406	43,901	72,980	116,881	7.32%
13 E	Bozrah B of Education	24,990	937	4,046	4,983	19.94%	26,739	735	4,046	4,781	17.88%
13 T	Bozrah Town	194,344	7,288	9,162	16,450	8.46%	207,948	5,719	9,162	14,881	7.16%
14 E	Branford Education	3,733,936	140,023	1,499	141,522	3.79%	3,995,312	109,871	1,499	111,370	2.79%
14 T	Branford Selectman	3,843,426	144,128	920	145,048	3.77%	4,112,466	113,093	920	114,013	2.77%
15 A	Bridgeport HA	4,250,287	159,386	2,529	161,915	3.81%	4,547,807	125,065	2,529	127,594	2.81%
17 A	Bristol HA	859,743	32,240	118	32,358	3.76%	919,925	25,298	118	25,416	2.76%
22 T	Canterbury Town	217,592	8,160	2,087	10,247	4.71%	232,823	6,403	2,087	8,490	3.65%
23 A	Canton HA	34,869	1,308		1,308	3.75%	37,310	1,026		1,026	2.75%
27 B	Clinton Secretarial	796,021	29,851	21,469	51,320	6.45%	851,742	23,423	21,469	44,892	5.27%
27 S	Clinton Supervisory	469,751	17,616	11,041	28,657	6.10%	502,634	13,822	11,041	24,863	4.95%
27 T	Clinton Town	564,214	21,158	6,352	27,510	4.88%	603,709	16,602	6,352	22,954	3.80%
34 A	Danbury HA	1,882,299	70,586	338	70,924	3.77%	2,014,060	55,387	338	55,725	2.77%
35 A	Darien HA	56,358	2,113		2,113	3.75%	60,303	1,658		1,658	2.75%
37 A	Derby HA	106,145	3,980		3,980	3.75%	113,575	3,123		3,123	2.75%
41 T	East Haddam Town	362,929	13,610	11,120	24,730	6.81%	388,334	10,679	11,120	21,799	5.61%
42 A	East Hampton HA	28,794	1,080		1,080	3.75%	30,810	847		847	2.75%
43 A	East Hartford HA	1,277,615	47,911	22,059	69,970	5.48%	1,367,048	37,594	22,059	59,653	4.36%
48 E	Ellington Education	1,511,186	56,669	540	57,209	3.79%	1,616,969	44,467	540	45,007	2.78%
48 L	Ellington Education	103,420	3,878		3,878	3.75%	110,659	3,043		3,043	2.75%
48 T	Ellington Highway	752,773	28,229		28,229	3.75%	805,467	22,150		22,150	2.75%
48 V	Ellington Van Drivers	41,911	1,572	3,269	4,841	11.55%	44,845	1,233	3,269	4,502	10.04%
49 A	Enfield HA	296,580	11,122	203	11,325	3.82%	317,341	8,727	203	8,930	2.81%
57 A	Greenwich HA	1,764,378	66,164	60	66,224	3.75%	1,887,884	51,917	60	51,977	2.75%
58 E	Griswold Education	2,087,368	78,276	40	78,316	3.75%	2,233,484	61,421	40	61,461	2.75%
58 T	Griswold Selectman	1,332,799	49,980	1,349	51,329	3.85%	1,426,095	39,218	1,349	40,567	2.84%
59 A	Groton Town HA	106,168	3,981		3,981	3.75%	113,600	3,124		3,124	2.75%
64 A	Hartford HA	4,843,625	181,636	4,359	185,995	3.84%	5,182,679	142,524	4,359	146,883	2.83%
64 E	Hartford Local 566	10,372,701	388,976	580,206	969,182	9.34%	11,098,790	305,217	580,206	885,423	7.98%
64 T	Hartford Local 1716	17,185,832	644,469	971,462	1,615,931	9.40%	18,388,840	505,693	971,462	1,477,155	8.03%
71 B	Lebanon Town Hail	282,261	10,585	9,220	19,805	7.02%	302,019	8,306	9,220	17,526	5.80%
71 T	Lebanon Highway	296,364	11,114	4,636	15,750	5.31%	317,109	8,720	4,636	13,356	4.21%
77 A	Manchester HA	829,663	31,112	146	31,258	3.77%	887,739	24,413	146	24,559	2.77%
78 E	Mansfield Education	1,885,200	70,695	500	71,195	3.78%	2,017,164	55,472	500	55,972	2.77%
78 T	Mansfield Town	3,984,404	149,415	578	149,993	3.76%	4,263,312	117,241	578	117,819	2.76%
80 A	Meriden HA	1,122,027	42,076	479	42,555	3.79%	1,200,569	33,016	479	33,495	2.79%
82 T	Middfield Town	361,563	13,559	7,320	20,879	5.77%	386,872	10,639	7,320	17,959	4.64%
83 A	Middletown HA	826,195	30,982	320	31,302	3.79%	884,029	24,311	320	24,631	2.79%
84 A	Milford HA	574,153	21,531		21,531	3.75%	614,344	16,894		16,894	2.75%
86 A	Montville HA	27,264	1,022	104	1,126	4.13%	29,172	802	104	906	3.11%
86 E	Montville Education	2,862,630	107,349	37,994	145,343	5.08%	3,063,014	84,233	37,994	122,227	3.99%
86 T	Montville Town	2,751,113	103,167	13,867	117,034	4.25%	2,943,691	80,952	13,867	94,819	3.22%
88 A	Naugatuck HA	326,922	12,260	84	12,344	3.78%	349,807	9,620	84	9,704	2.77%
89 A	New Britain HA	2,345,991	87,975	2,784	90,759	3.87%	2,510,210	69,031	2,784	71,815	2.86%
95 A	New London HA	780,850	29,282	440	29,722	3.81%	835,510	22,977	440	23,417	2.80%
103 A	Norwalk HA	1,084,311	40,662	418	41,080	3.79%	1,160,213	31,906	418	32,324	2.79%
108 E	Oxford Education	1,266,036	47,476	39,712	87,188	6.89%	1,354,659	37,253	39,712	76,965	5.68%

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108 T	Oxford Town	1,182,629	44,349	63,597	107,946	9.13%	1,265,413	34,799	63,597	98,396	7.78%
113 A	Portland HA	163,410	6,128		6,128	3.75%	174,849	4,808		4,808	2.75%
114 T	Preston Town	375,285	14,073	14,389	28,462	7.58%	401,555	11,043	14,389	25,432	6.33%
116 A	Putnam HA	213,387	8,002	42	8,044	3.77%	228,324	6,279	42	6,321	2.77%
117 E	Redding Education	1,160,976	43,537	178	43,715	3.77%	1,242,244	34,162	178	34,340	2.76%
117 T	Redding Town	1,545,123	57,942	604	58,546	3.79%	1,653,282	45,465	604	46,069	2.79%
118 A	Ridgefield HA	95,132	3,567	6,216	9,783	10.28%	101,791	2,799	6,216	9,015	8.86%
124 A	Seymour HA	105,612	3,960	1,191	5,151	4.88%	113,005	3,108	1,191	4,299	3.80%
124 E	Seymour Education	1,163,914	43,647	756	44,403	3.81%	1,245,388	34,248	756	35,004	2.81%
124 H	Seymour Education	569,842	21,369		21,369	3.75%	609,731	16,768		16,768	2.75%
124 L	Seymour Education	170,886	6,408		6,408	3.75%	182,848	5,028		5,028	2.75%
124 T	Seymour Town & Pub Works	1,819,230	68,221	292	68,513	3.77%	1,946,576	53,531	292	53,823	2.77%
126 A	Shelton HA	34,231	1,284	20	1,304	3.81%	36,627	1,007	20	1,027	2.80%
131 A	Southington HA	118,708	4,452		4,452	3.75%	127,018	3,493		3,493	2.75%
131 D	Southington Dog Acct	83,698	3,139	92	3,231	3.86%	89,557	2,463	92	2,555	2.85%
131 E	Southington Education	5,038,754	188,953	1,724	190,677	3.78%	5,391,467	148,265	1,724	149,989	2.78%
131 L	Southington Lunch	394,065	14,777	464	15,241	3.87%	421,650	11,595	464	12,059	2.86%
131 S	Southington Sewer	670,518	25,144	182	25,326	3.78%	717,454	19,730	182	19,912	2.78%
131 T	Southington Town	5,262,582	197,347	1,073	198,420	3.77%	5,630,963	154,851	1,073	155,924	2.77%
131 W	Southington Water	874,506	32,794	192	32,986	3.77%	935,721	25,732	192	25,924	2.77%
135 A	Stamford HA	3,716,275	139,360	1,006	140,366	3.78%	3,976,414	109,351	1,006	110,357	2.78%
138 A	Stratford HA	741,270	27,798	10,426	38,224	5.16%	793,159	21,812	10,426	32,238	4.06%
141 T	Thompson Town	1,035,476	38,830	10,569	49,399	4.77%	1,107,959	30,469	10,569	41,038	3.70%
143 A	Torrington HA	545,849	20,469	64	20,533	3.76%	584,058	16,062	64	16,126	2.76%
146 A	Rockville HA	421,099	15,791	120	15,911	3.78%	450,576	12,391	120	12,511	2.78%
148 A	Wallingford HA	397,164	14,894	2,287	17,181	4.33%	424,965	11,687	2,287	13,974	3.29%
152 B	Waterford Local 1303	3,766,366	141,239	5,027	146,266	3.88%	4,030,012	110,825	5,027	115,852	2.87%
152 E	Waterford Cust & Main Asst	1,352,528	50,720	213	50,933	3.77%	1,447,205	39,798	213	40,011	2.76%
152 H	Waterford Local RI 161	700,708	26,277	133	26,410	3.77%	749,758	20,618	133	20,751	2.77%
152 L	Waterford Cafe RI-224	230,799	8,655	126	8,781	3.80%	246,955	6,791	126	6,917	2.80%
152 N	Waterford Paraprofessionals	743,869	27,895	78	27,973	3.76%	795,940	21,888	78	21,966	2.76%
152 S	Waterford Non-union Educ	814,997	30,562	1,008	31,570	3.87%	872,047	23,981	1,008	24,989	2.87%
152 T	Waterford Gen Gov Admin	1,326,577	49,747	3,091	52,838	3.98%	1,419,437	39,035	3,091	42,126	2.97%
152 W	Waterford Town	1,841,698	69,064	5,236	74,300	4.03%	1,970,617	54,192	5,236	59,428	3.02%
153 T	Watertown Town	425,634	15,961	22,468	38,429	9.03%	455,428	12,524	22,468	34,992	7.68%
155 A	West Hartford HA	422,346	15,838	1,337	17,175	4.07%	451,910	12,428	1,337	13,765	3.05%
156 A	West Haven HA	1,158,336	43,438	248	43,686	3.77%	1,239,420	34,084	248	34,332	2.77%
157 E	Weston Education	2,108,706	79,076	30,229	109,305	5.18%	2,256,315	62,049	30,229	92,278	4.09%
157 H	Weston Highway	649,478	24,355	28,664	53,019	8.16%	694,941	19,111	28,664	47,775	6.87%
157 L	Weston Lunch	169,793	6,367		6,367	3.75%	181,679	4,996		4,996	2.75%
157 S	Weston Salary	318,877	11,958	8,994	20,952	6.57%	341,198	9,383	8,994	18,377	5.39%
157 T	Weston Town	1,456,277	54,610	72,308	126,918	8.72%	1,558,216	42,851	72,308	115,159	7.39%
159 A	Wethersfield HA	316,667	11,875	1,138	13,013	4.11%	338,834	9,318	1,138	10,456	3.09%
162 A	Winchester HA	134,555	5,046	1,280	6,326	4.70%	143,974	3,959	1,280	5,239	3.64%
165 A	Windsor Locks HA	66,611	2,498		2,498	3.75%	71,274	1,960		1,960	2.75%
165 E	Windsor Locks Education	1,004,574	37,672	550	38,222	3.80%	1,074,894	29,580	550	30,110	2.80%
165 N	Windsor Locks Paraprofessionals	321,578	12,059	10,997	23,056	7.17%	344,088	9,462	10,997	20,459	5.95%
165 T	Windsor Locks Town	1,834,699	68,801	725	69,526	3.79%	1,963,128	53,986	725	54,711	2.79%
167 E	Woodbridge Education	1,184,453	44,417	310	44,727	3.78%	1,267,365	34,853	310	35,163	2.77%

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167 T	Woodbridge Town	2,188,199	82,057	406	82,463	3.77%	2,341,373	64,388	406	64,794	2.77%
169 E	Woodstock Education	248,967	9,336	11,769	21,105	8.48%	266,395	7,326	11,769	19,095	7.17%
169 T	Woodstock Town	701,522	26,307	16,490	42,797	6.10%	750,629	20,642	16,490	37,132	4.95%
170 A	Norwich Town HA	742,827	27,856	8,826	36,682	4.94%	794,825	21,858	8,826	30,684	3.86%
204 E	Regional Dist #4 Cust.	326,164	12,231	5,754	17,985	5.51%	348,995	9,597	5,754	15,351	4.40%
204 L	Regional Dist #4 Cafe	76,418	2,866	2,034	4,900	6.41%	81,767	2,249	2,034	4,283	5.24%
204 N	Regional Dist #4 Non-Cert	247,727	9,290	9,419	18,709	7.55%	265,068	7,289	9,419	16,708	6.30%
204 S	Regional Dist #4 Secretarial	288,269	10,810	9,180	19,990	6.93%	308,448	8,482	9,180	17,662	5.73%
219 E	Regional Dist #19	956,867	35,883		35,883	3.75%	1,023,848	28,156		28,156	2.75%
368 D	Watertown Fire District	498,143	18,680	74	18,754	3.76%	533,013	14,658	74	14,732	2.76%
401 D	Westport/Weston Health	377,933	14,172	563	14,735	3.90%	404,388	11,121	563	11,684	2.89%
403 D	East Shore Dist Health	254,608	9,548	35	9,583	3.76%	272,431	7,492	35	7,527	2.76%
405 D	Lower Naugatuck Valley	760,404	28,515	19	28,534	3.75%	813,632	22,375	19	22,394	2.75%
410 D	Quinnipiac Vall Health	474,307	17,787	126	17,913	3.78%	507,508	13,956	126	14,082	2.77%
503 A	Willimantic HA	767,675	28,788	10,067	38,855	5.06%	821,412	22,589	10,067	32,656	3.98%
606 W	Jewett City Highway/Elect Off.	86,703	3,251	3,457	6,708	7.74%	92,772	2,551	3,457	6,008	6.48%
706R	Central Conn. Regional Planning Agency	68,463	2,567		2,567	3.75%	73,255	2,015		2,015	2.75%
715 D	Southeastern CT PLNG	319,174	11,969	58	12,027	3.77%	341,516	9,392	58	9,450	2.77%
750 D	Southeastern CT Water	242,358	9,088		9,088	3.75%	259,323	7,131		7,131	2.75%
751 D	South Norwalk Electric	1,805,068	67,690	631	68,321	3.78%	1,931,423	53,114	631	53,745	2.78%
752 D	Watertown Water & Sewer	147,258	5,522	266	5,788	3.93%	157,566	4,333	266	4,599	2.92%
755 D	Norwalk 1st Water	1,016,066	38,102	1,047	39,149	3.85%	1,087,191	29,898	1,047	30,945	2.85%
756 D	Norwalk 2nd Water	1,844,614	69,173	866	70,039	3.80%	1,973,737	54,278	866	55,144	2.79%
757 A	Connecticut HA	1,032,472	38,718	10,930	49,648	4.81%	1,104,745	30,380	10,930	41,310	3.74%
	Police & Fire w/o Soc. Sec	22,931,968	1,318,588	1,044,613	2,363,201	10.31%	24,651,865	1,170,963	1,044,613	2,215,576	8.99%
	Police & Fire w/ Soc. Sec.	21,646,304	1,623,471	1,264,589	2,888,060	13.34%	23,269,775	1,396,186	1,264,589	2,660,775	11.43%
	Gen. Emps. w/o Soc. Sec.	93,449,525	4,205,228	135,300	4,340,528	4.64%	99,990,993	2,999,729	135,300	3,135,029	3.14%
	Gen. Emps. w/ Soc. Sec.	150,426,352	5,640,987	2,314,054	7,955,041	5.29%	160,956,197	4,426,297	2,314,054	6,740,351	4.19%
	Total	288,454,149	12,788,274	4,758,556	17,546,830	6.08%	308,868,830	9,993,175	4,758,556	14,751,731	4.78%

SCHEDULE F

AMORTIZATION PAYMENT SCHEDULE FOR
PAYMENTS DUE ON JULY 1, 2000

CONNECTICUT MUNICIPAL EMPLOYEES RETIREMENT SYSTEM
For Membership as of June 30, 1999

Town Code	Town Name	Amortization Payment Due 7/1/00	No. of Annual Amort. Payments Remaining as of 7/1/00*
POLICE & FIRE WITHOUT SOCIAL SECURITY			
14 F	Branford Fire	34,704	14
44 F	East Haven Fire	84,812	14
44 P	East Haven Police	136,182	14
77 F	Manchester Fire	315,443	14
124 P	Seymour Police	47,360	14
126 P	Shelton Police	131,613	14
137 P	Stonington Police	107,636	14
164 P	Windsor Police	186,863	14
POLICE & FIRE WITH SOCIAL SECURITY			
33 P	Cromwell Police	41,290	16
37 P	Derby Police	87,738	14
46 P	Easton Police	39,732	14
82 P	Middlefield Police	4,779	17
85 P	Monroe Police	124,561	14
86 P	Montville Police	19,409	14
91 P	New Fairfield Police	29,825	17
108 P	Oxford Police	1,618	22
111 P	Plymouth Police	56,925	14
116 P	Putnam Police	41,775	14
117 P	Redding Police	37,014	14
131 F	Southington Fire	79,462	14
152 F	Waterford Fire		
152 P	Waterford Police	425,568	21
157 P	Weston Police	51,481	14
162 P	Winchester Police	76,979	14
164 F	Windsor Dog Warden	1,332	14
165 P	Windsor Locks Police	75,924	14
167 P	Woodbridge Police	69,177	14
GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY			
15 E	Bridgeport Education	8,947	14
15 H	Bridgeport H.D.A.	1,308	22
15 T	Bridgeport City	79,498	14
44 E	East Haven Education	2,538	22
44 T	East Haven Town & Public Works	1,306	22
89 E	New Britain Education	6,997	22

CONNECTICUT MUNICIPAL EMPLOYEES RETIREMENT SYSTEM
For Membership as of June 30, 1999

Town Code	Town Name	Amortization Payment Due 7/1/00	No. of Annual Amort. Payments Remaining as of 7/1/00*
89 T	New Britain City	31,994	14
753 D	Mattabassett District	2,712	14

GENERAL EMPLOYEES WITH SOCIAL SECURITY

1 E	Andover Education		22
1 T	Andover Selectmen	134	22
2 A	Ansonia HA	18	22
2 B	Ansonia Clerical	66,431	21
2 T	Ansonia Town	72,980	20
13 E	Bozrah B of Education	4,046	19
13 T	Bozrah Town	9,162	19
14 E	Branford Education	1,499	22
14 T	Branford Selectman	920	22
15 A	Bridgeport HA	2,529	22
17 A	Bristol HA	118	22
22 T	Canterbury Town	2,087	18
23 A	Canton HA		
27 B	Clinton Secretarial	21,469	16
27 S	Clinton Supervisory	11,041	17
27 T	Clinton Town	6,352	14
34 A	Danbury HA	338	22
35 A	Darien HA		
37 A	Derby HA		
41 T	East Haddam Town	11,120	20
42 A	East Hampton HA		
43 A	East Hartford HA	22,059	14
48 E	Ellington Education	540	22
48 L	Ellington Education		
48 T	Ellington Highway		
48 V	Ellington Van Drivers	3,269	22
49 A	Enfield HA	203	22
57 A	Greenwich HA	60	22
58 E	Griswold Education	40	22
58 T	Griswold Selectman	1,349	14
59 A	Groton Town HA		
64 A	Hartford HA	4,359	14
64 E	Hartford Local 566	580,206	19
64 T	Hartford Local 1716	971,462	16
71 B	Lebanon Town Hall	9,220	18

CONNECTICUT MUNICIPAL EMPLOYEES RETIREMENT SYSTEM
For Membership as of June 30, 1999

Town Code	Town Name	Amortization Payment Due 7/1/00	No. of Annual Amort. Payments Remaining as of 7/1/00*
71 T	Lebanon Highway	4,636	14
77 A	Manchester HA	146	22
78 E	Mansfield Education	500	22
78 T	Mansfield Town	578	22
80 A	Meriden HA	479	22
82 T	Middlefield Town	7,320	17
83 A	Middletown HA	320	22
84 A	Milford HA		
86 A	Montville HA	104	22
86 E	Montville Education	37,994	14
86 T	Montville Town	13,867	14
88 A	Naugatuck HA	84	22
89 A	New Britain HA	2,784	14
95 A	New London HA	440	22
103 A	Norwalk HA	418	22
108 E	Oxford Education	39,712	22
108 T	Oxford Town	63,597	22
113 A	Portland HA		
114 T	Preston Town	14,389	20
116 A	Putnam HA	42	22
117 E	Redding Education	178	22
117 T	Redding Town	604	22
118 A	Ridgefield HA	6,216	27
124 A	Seymour HA	1,191	14
124 E	Seymour Education	756	22
124 H	Seymour Education		
124 L	Seymour Education		
124 T	Seymour Town & Pub Works	292	22
126 A	Shelton HA	20	22
131 A	Southington HA		
131 D	Southington Dog Acct	92	14
131 E	Southington Education	1,724	22
131 L	Southington Lunch	464	14
131 S	Southington Sewer	182	22
131 T	Southington Town	1,073	22
131 W	Southington Water	192	22
135 A	Stamford HA	1,006	22
138 A	Stratford HA	10,426	14
141 T	Thompson Town	10,569	14
143 A	Torrington HA	64	22

CONNECTICUT MUNICIPAL EMPLOYEES RETIREMENT SYSTEM
For Membership as of June 30, 1999

Town Code	Town Name	Amortization Payment Due 7/1/00	No. of Annual Amort. Payments Remaining as of 7/1/00*
146 A	Rockville HA	120	22
148 A	Wallingford HA	2,287	14
152 B	Waterford Local 1303	5,027	18
152 E	Waterford Cust & Main Asst	213	22
152 H	Waterford Local RI 161	133	22
152 L	Waterford Cafe RI-224	126	22
152 N	Waterford Paraprofessionals	78	22
152 S	Waterford Non-union Educ	1,008	18
152 T	Waterford Gen Gov Admin	3,091	18
152 W	Waterford Town	5,236	17
153 T	Watertown Town	22,468	28
155 A	West Hartford HA	1,337	14
156 A	West Haven HA	248	22
157 E	Weston Education	30,229	18
157 H	Weston Highway	28,664	16
157 L	Weston Lunch		
157 S	Weston Salary	8,994	17
157 T	Weston Town	72,308	17
159 A	Wethersfield HA	1,138	14
162 A	Winchester HA	1,280	14
165 A	Windsor Locks HA		
165 E	Windsor Locks Education	550	22
165 N	Windsor Locks Paraprofessionals	10,997	21
165 T	Windsor Locks Town	725	14
167 E	Woodbridge Education	310	22
167 T	Woodbridge Town	406	22
169 E	Woodstock Education	11,769	16
169 T	Woodstock Town	16,490	16
170 A	Norwich Town HA	8,826	14
204 E	Regional Dist #4 Cust.	5,754	14
204 L	Regional Dist #4 Cafe	2,034	16
204 N	Regional Dist #4 Non-Cert	9,419	15
204 S	Regional Dist #4 Secretarial	9,180	14
219 E	Regional Dist #19		
368 D	Watertown Fire District	74	22
401 D	Westport/Weston Health	563	22
403 D	East Shore Dist Health	35	22
405 D	Lower Naugatuck Valley	19	22
410 D	Quinnipiack Vall Health	126	22
503 A	Willimantic HA	10,067	14

CONNECTICUT MUNICIPAL EMPLOYEES RETIREMENT SYSTEM

For Membership as of June 30, 1999

Town Code	Town Name	Amortization Payment Due 7/1/00	No. of Annual Amort. Payments Remaining as of 7/1/00*
606 W	Jewett City Highway/Elect Off.	3,457	14
706 R	Central Conn. Regional Planning Agency		
715 D	Southeastern CT PLNG	58	22
750 D	Southeastern CT Water		
751 D	South Norwalk Electric	631	22
752 D	Watertown Water & Sewer	266	22
755 D	Norwalk 1st Water	1,047	22
756 D	Norwalk 2nd Water	866	22
757 A	Connecticut HA	10,930	16
	Police & Fire w/o Soc. Sec	1,044,613	
	Police & Fire w/ Soc. Sec.	1,264,589	
	Gen. Emps. w/o Soc. Sec.	135,300	
	Gen. Emps. w/ Soc. Sec.	2,314,054	
	Total	4,758,556	

* Includes payment due on 7/1/00.