

STATE EMPLOYES' RETIREMENT SYSTEM

Actuarial Valuation  
as of  
December 31, 1972

**HUGGINS**  
& COMPANY, INC.

CONSULTING ACTUARIES • EMPLOYEE BENEFIT PLAN CONSULTANTS

1401 WALNUT STREET • PHILADELPHIA PA 19102 • (215) 665-1401

August 16, 1973

Hon. C. Delores Tucker, Chairman  
State Employes' Retirement Board  
E-260 Labor and Industry Building  
Harrisburg, Pennsylvania 17120

STATE EMPLOYES' RETIREMENT SYSTEM

Actuarial Valuation as of December 31, 1972

Dear Mrs. Tucker:

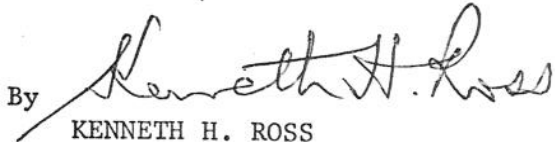
Herewith please find our valuation report showing statements of assets, account balances and actuarial liabilities of the State Employes' Retirement System as of December 31, 1972, together with an actuarial balance sheet in which these statements are coordinated. All reserve liabilities and statistical tables have been based upon the data submitted by the office of the Retirement Fund and these results were completed at the earliest date possible after the submission of the data.

There are also shown supporting schedules from A to U, inclusive.

Respectfully submitted,

HUGGINS & COMPANY, INC.

By

  
KENNETH H. ROSS

KHR/ds  
RHS

PART I - VALUATION AS OF DECEMBER 31, 1972

A complete actuarial valuation of the State Employees' Retirement System was made as of December 31, 1972 in which the actuarial liabilities were calculated, based on the contributions and benefits in effect on that date. These results were compared with the account balances as of that date and, after adjusting the account balances for deficiencies or surpluses, an actuarial balance sheet was prepared.

This Part I consists of the following three statements:

1. Assets of the Retirement Fund as of December 31, 1972.
2. Liabilities of the Retirement Fund as of December 31, 1972, showing the various account balances.
3. Actuarial liabilities as of December 31, 1972.

In the statement of the assets, it will be noted that the total book value of investments, after adjustment for amortization, amounted to \$1,001,564,164. In addition to the other items, it will be noted that there was an amount of \$48,081,457 of Accounts Receivable which represents amounts due from the Commonwealth. The total assets amount to \$1,072,392,497.

The account balances total \$1,072,392,497, matching the assets of the Retirement Fund, and are allocated as shown in the statement. The account balance in the State Annuity Accumulation Account of (-)\$15,494,024 is before any transfers to adjust account balances. This account is at a deficit position but a positive balance is achieved after the transfers are made as discussed in Part II of this report.

Comments on the statement of actuarial liabilities are made following the statement. It will be noted that the total actuarial liabilities amount to \$3,048,349,805.

STATE EMPLOYES' RETIREMENT FUND

STATEMENT OF ASSETS AS OF DECEMBER 31, 1972

Cash .....	\$	1,604,071
<u>Investments</u>		
Unmatured (Par Value) of investments..	\$1,006,452,651	
Net Accrual on Investments after amortization .....	<u>4,888,487</u>	1,001,564,164
Interest due and accrued .....		16,517,320
Members contribution in transit .....		4,625,485
Accounts Receivable (Due from Commonwealth) .....		<u>48,081,457</u>
TOTAL ASSETS .....		<u><u>\$1,072,392,497</u></u>



STATE EMPLOYES' RETIREMENT FUND

STATEMENT OF ACCOUNT BALANCES AS OF DECEMBER 31, 1972

Members' Annuity Savings Account .....	\$ 451,082,343
Members' Annuity Reserve Account .....	144,674,591
State Police Members' Annuity Reserve Account .....	6,282,075
State Annuity Reserve Account .....	455,031,946
State Police Benefit Account .....	27,966,009
Enforcement Officers Benefit Account .....	2,435,368
State Annuity Accumulation Account .....	(-)15,494,024
Accounts payable (Miscellaneous Liability) .....	<u>414,189</u>
Total Account Balances and Miscellaneous Liabilities	<u>\$1,072,392,497</u>

STATE EMPLOYES' RETIREMENT FUND

STATEMENT OF ACTUARIAL LIABILITIES AS OF DECEMBER 31, 1972

Present value of benefits payable on account of annuitants and beneficiaries from -

Members' Annuity Reserve Account:

Superannuation .....	\$ 124,510,486
Disability .....	4,655,217
Withdrawal .....	13,150,015
 Total .....	 \$ 142,315,718

State Police Members' Annuity Reserve Account ..... 6,225,609

State Annuity Reserve Account:

Superannuation .....	\$ 384,398,096
Disability .....	16,098,012
Withdrawal .....	45,540,043
 Total .....	 446,036,151

Supplemental Retirement Allowance Account ..... 12,240,678

State Police Benefit Account:

State annuities ..... 38,664,985

Enforcement Officers Benefit Account:

State annuities ..... 3,466,665

Total for annuitants and beneficiaries .....\$ 648,949,806

Present value of benefits to active and inactive members for -

Superannuation and withdrawal .....	\$1,799,155,920
Disability .....	91,088,168
Death .....	294,006,224
Refunds .....	214,735,498

Total for active and inactive members ..... \$ 2,398,985,810

Miscellaneous ..... 414,189

TOTAL ACTUARIAL LIABILITIES ..... \$ 3,048,349,805

Liability related to present annuitants and beneficiaries .... \$648,949,806

A breakdown of the liability of \$648,949,806 related to present annuitants and beneficiaries according to the type of benefit payment is shown in the following table.

<u>Category of Annuitants or Beneficiaries</u>	<u>Liability as of December 31, 1972</u>		
	<u>Members' Annuity Reserve</u>	<u>State Annuity Reserve</u>	<u>Total Annuity Reserve</u>
<u>Other Than State Police or Enforcement Officers</u>			
Superannuation .....	\$124,510,486	\$384,398,096	\$508,908,582
Disability .....	4,655,217	16,098,012	20,753,229
Withdrawal .....	<u>13,150,015</u>	<u>45,540,043</u>	<u>58,690,058</u>
Sub-Total .....	\$142,315,718	\$446,036,151	\$588,351,869
<u>Supplemental Allowance</u> ....	-	12,240,678	12,240,678
<u>State Police</u> .....	6,225,609	38,664,985	44,890,594
<u>Enforcement Officers</u> .....	Included in "Others"	<u>3,466,665</u>	<u>3,466,665</u>
Total Liabilities .....	<u>\$148,541,327</u>	<u>\$500,408,479</u>	<u>\$648,949,806</u>

It is interesting to compare the above liabilities with the corresponding amounts shown in the statement of account balances on page 3. Thus, the liabilities of \$142,315,718 must be compared with the Members' Annuity Reserve Account balance of \$144,674,591, producing a surplus of \$2,358,873. A transfer of this amount should be made from the Members' Annuity Reserve Account to the State Annuity Accumulation Account as of December 31, 1972 in order to bring the account into balance.

The required reserves for the State Police Members' Annuity Reserve Account amount to \$6,225,609. The corresponding account balance is \$6,282,075 which produces a surplus of \$56,466. A transfer of this amount should be made from the State Police Members' Annuity Reserve Account to the State Police Benefit Account as of December 31, 1972 in order to balance the account.

The State Annuity Reserve Account shows liabilities amounting to \$446,036,151. The corresponding fund balance is \$455,031,946. A transfer of the surplus of \$8,995,795 should be made to the State Annuity Accumulation Account to bring the account in balance as of December 31, 1972.

The liabilities for supplemental retirement allowances were created by Act 230, approved July 31, 1968 which also made provision for a Supplemental Retirement Allowance Account to receive the Commonwealth appropriations for supplemental and cost-of-living allowances. Apparently, this account shows no balance as of December 31, 1972. Since the liabilities amount to \$12,240,678, this amount represents a deficiency to be funded by future Commonwealth appropriations. In the future, appropriations should be credited to this account and it should be charged with payments of benefits. As of December 31, each year the account should be credited with regular interest.

The liabilities of the State Police Benefit Account amount to \$38,664,985 and the account balance to \$27,966,009. However, after the transfer referred to above of \$56,466 from the State Police Members' Annuity Reserve Account is made as of December 31, 1972, the account balance is increased to \$28,022,475. The deficiency in this account is therefore \$10,642,510 after adjustment.

The Enforcement Officers Benefit Account includes only the State portion of the enforcement officers liability as the members' portion is included by law in the Members' Annuity Reserve Account. The reserves required are \$3,466,665, while the assets, as shown, are \$2,435,368. The deficiency is therefore \$1,031,297.

The number of present annuitants and beneficiaries and their annual annuities as of December 31, 1972 are shown in the following table.

Category of Annuitants or Beneficiaries	Annual Annuities as of December 31, 1972				
	Number	Members' Annuity	State Annuity	Supplemental Annuity	Total Annuity
<u>Other Than State Police or Enforcement Officers</u>					
Superannuation .....	19,630	\$12,933,173	\$37,179,113	\$ 1,652,270	\$51,764,556
Disability .....	1,271	469,002	1,572,512	-	2,041,514
Withdrawal .....	2,763	1,185,138	3,942,410	-	5,127,548
Sub-total .....	23,664	\$14,587,313	\$42,694,035	\$ 1,652,270	\$58,933,618
<u>State Police</u> .....	959	499,991	3,006,372	150,074	3,656,437
<u>Enforcement Officers</u> .....	70	68,210	316,666	6,398	391,274
Totals .....	<u>24,693</u>	<u>\$15,155,514</u>	<u>\$46,017,073</u>	<u>\$ 1,808,742</u>	<u>\$62,981,329</u>

The age distributions of the annuitants and beneficiaries in the various categories are shown in schedules at the end of this report, as listed in the Appendix.

Liability related to present active and inactive members ..... \$2,398,985,810

The liability of \$2,398,985,810 related to the active and inactive members of the system is based on the data summarized briefly in the table below.

Active members:

	Male	Female	Total
Number .....	73,158	48,349	121,507
Salaries .....	\$802,894,998	\$396,390,129	\$1,199,285,127
Present value of 1% of future salaries .....	\$ 58,143,690	\$ 30,229,348	\$ 88,373,038

The age distributions of the active members are shown at the end of this report as listed in the Appendix.

Miscellaneous ..... \$414,189

This item is the total of the reserve for outstanding checks, members withdrawals payable, annuities payable and Blue Cross premiums.

Total actuarial liabilities ..... \$ 3,048,349,805

The total actuarial liability represents the present value of all obligations of the System for all future benefits, both those related to service prior to December 31, 1972 and those that will be related to subsequent service.

A summary of the major benefit provisions and the provisions related to member contributions are shown in Schedule T at the end of this report.

The actuarial assumptions used in this valuation are summarized in Schedule U at the end of this report. These remain unchanged since the valuation as of December 31, 1971.

PART II - REQUIRED TRANSFERS TO ADJUST ACCOUNT BALANCES

In discussing the various account balances in Part I, references were made in several places to reserve transfers that should be made as of December 31, 1972 in order to bring the accounts into balance. A summary of the account balances and actuarial liabilities, along with the corresponding surplus or deficiency, is as follows:

<u>Fund</u>	<u>Account Balance</u>	<u>Actuarial Liability</u>	<u>Surplus (+) or Deficiency (-)</u>
Members' Annuity Reserve Account .....	\$144,674,591	\$142,315,718	(+) \$ 2,358,873
State Police Members' Annuity Reserve Account .	6,282,075	6,225,609	(+) 56,466
State Annuity Reserve Account .....	455,031,946	446,036,151	(+) 8,995,795
Supplemental Retirement Allowance Account	0	12,240,678	(-) 12,240,678
State Police Benefit Account .....	27,966,009	38,664,985	(-) 10,698,976
Enforcement Officers Benefit Account .....	2,435,368	3,466,665	(-) 1,031,297

As a result of this valuation, the following transfers are required:

<u>From</u>	<u>To</u>	<u>Amount</u>
Member's Annuity Reserve Account	State Annuity Accumulation Account .....	\$ 2,358,873
State Police Members' Annuity Reserve Account	State Police Benefit Account .....	56,466
State Annuity Reserve Account	State Annuity Accumulation Account .....	8,995,795

These transfers may be summarized according to each account as follows:

Transfer from Members' Annuity Reserve Account .....	(-) \$ 2,358,873
Transfer from State Police Members' Annuity Reserve Account ..	(-) 56,466
Transfer from State Annuity Reserve Account .....	(-) 8,995,795
Transfer to State Police Benefit Account .....	(+) 56,466
Transfer to State Annuity Accumulation Account .....	(+) <u>11,354,668</u>
Net transfers .....	<u>0</u>

It is our understanding that, on the recommendation of the special auditors, Ernst & Ernst, a transfer of \$14,426,129.54 is to be made from the Members' Annuity Savings Account to the State Annuity Accumulation Account as of December 31, 1972.

As a result of these transfers (including the one recommended by the special auditors) the various account balances are as follows after adjustment:

	<u>Adjusted Account Balance</u>
Members' Annuity Savings Account .....	\$ 436,656,213
Members' Annuity Reserve Account .....	142,315,718
State Police Members' Annuity Reserve Account .....	6,225,609
State Annuity Reserve Account .....	446,036,151
State Police Benefit Account .....	28,022,475
Enforcement Officers Benefit Account .....	2,435,368
State Annuity Accumulation Account .....	10,286,774
Miscellaneous .....	<u>414,189</u>
Total Account Balances .....	<u>\$1,072,392,497</u>

These account balances are now ready for use in our actuarial balance sheet where they appear as "Present Assets" when compared with the actuarial liabilities. The actuarial balance sheet is presented in Part III.



PART III - ACTUARIAL BALANCE SHEET

In the actuarial balance sheet submitted on page 13, the present assets of \$1,072,392,497, represented by the various account balances, are compared with the total liabilities of \$3,048,349,805. The difference of \$1,975,957,308 represents the future assets and we will now discuss the various items comprising this total.

The deficiency in the State Police Benefit Account of \$10,642,510 has decreased by \$3,709,320 since we reported a deficiency of \$14,351,830 as of December 31, 1971; but the deficiency of \$1,031,297 in the Enforcement Officers Benefit Account has increased by \$244,826 since we reported a deficiency of \$786,471 as of December 31, 1971. These deficiencies should be removed and, as you know, we have recommended increased appropriations in order to build up the balances in these accounts.

It will be noted that the present value of prospective employe contributions appears as \$494,889,013. In addition, the present value of the employer contributions to the State Annuity Accumulation Account is \$1,457,153,810.

According to our present calculations, the normal cost contribution to the State Annuity Accumulation Account is 13.82%, made up as follows:

	<u>Normal Cost %</u>
Superannuation and Withdrawal .....	9.27%
Disability .....	0.48
Death .....	1.44
Refunds .....	<u>2.63</u>
Total normal cost percentage .....	<u>13.82%</u>

We estimate that 6.50% represents the average future employe contribution rate, leaving the employer normal cost percentage as 7.32%.

The present value of future employer contributions to the State Annuity

Accumulation Account therefore is allocated as follows:

Present value of future normal cost (7.32 times \$88,373,038) .....	\$ 646,890,638
Unfunded accrued liability .....	<u>810,263,172</u>
Total present value of employer contributions	<u>\$1,457,153,810</u>

If this unfunded accrued liability of \$810,263,172 is funded over 27 years from December 31, 1972, allowing for annual increases of 4%, the annual instalment is \$30,009,747 or 2.50% of the total payroll of \$1,199,285,127.

The unfunded liability of \$12,240,678 in the Supplemental Retirement Allowance Account is to be funded as a level percentage of total compensation. This percentage has been determined to be 0.13%.

**ACTUARIAL BALANCE SHEET SHOWING PRESENT AND PROSPECTIVE ASSETS AND LIABILITIES  
of STATE EMPLOYEES' RETIREMENT SYSTEM as of DECEMBER 31, 1972**

A S S E T S

Present assets:

Members' Annuity Savings Account .....	\$ 436,656,213
Members' Annuity Reserve Account .....	✓ 142,315,718
State Police Members' Annuity Reserve Account.	✓ 6,225,609
State Annuity Reserve Account .....	✓ 446,036,151
State Police Benefit Account .....	✓ 28,022,475
Enforcement Officers Benefit Account .....	✓ 2,435,368
State Annuity Accumulation Account .....	10,286,774
Miscellaneous .....	✓ 414,189
<b>Total present assets (book value) .....</b>	<b>✓ \$1,072,392,497*</b>

Deficiencies in Accounts

State Police Benefit Account .....	\$ 10,642,510
Enforcement Officers Benefit Account ...	1,031,297
<b>Total</b>	<b>11,673,807</b>

Present Value of Future Contributions

Members' Annuity Savings Account (Employee) . \$	494,889,013
State Annuity Accumulation Account (Employer) .....	1,457,153,810
Supplemental Retirement Allowance Account (Employer) .	12,240,678
<b>Total future assets .....</b>	<b>1,964,283,501</b>
<b>TOTAL ASSETS .....</b>	<b>\$3,048,349,805</b>

\*Total present assets (book value) distributed as follows:

Cash .....	\$ 1,604,071
Investments (net of amortization) .....	1,001,564,164
Interest due and accrued .....	16,517,320
Members contribution in transit .....	4,625,485
Due from Commonwealth .....	48,081,457
<b>Total present assets .....</b>	<b>\$1,072,392,497</b>

L I A B I L I T I E S

Present value of benefits payable on account of annuitants and beneficiaries from -

Members' Annuity Reserve Account:	
Superannuation .....	\$ 124,510,486
Disability .....	4,655,217
Withdrawal .....	13,150,015
<b>Total .....</b>	<b>✓ \$ 142,315,718</b>
State Police Members' Annuity Reserve Account .....	✓ 6,225,609

State Annuity Reserve Account:

Superannuation .....	\$ 384,398,096
Disability .....	16,098,012
Withdrawal .....	45,540,043
<b>Total .....</b>	<b>✓ 446,036,151</b>

Supplemental Retirement Allowance Account

12,240,678

State Police Benefit Account:

38,664,985

Enforcement Officers Benefit Account:

3,466,665

Present value of benefits to active and inactive members for -

Superannuation and withdrawal .....	\$1,799,155,920
Disability .....	91,088,168
Death .....	294,006,224
Refunds .....	214,735,498

Total for active and inactive members.. 2,398,985,810

Miscellaneous .....

414,189

**TOTAL LIABILITIES .....**

**\$3,048,349,805**

PART IV - SUMMARY

In Part I of the report we presented the statements of assets, account balances and actuarial liabilities as of December 31, 1972. The actuarial liabilities were discussed in some detail.

In Part II we discussed the surplus or deficiency in each account and recommended transfers as of December 31, 1972 in order to bring each account into balance with the actuarial liability. We also mentioned a transfer to be made at the recommendation of the special auditors. These transfers can be summarized as follows:

<u>From</u>	<u>To</u>
Members' Annuity Reserve Account	State Annuity Accumulation Account ..... \$ 2,358,873
State Police Members' Annuity Reserve Account	State Police Benefit Account ..... 56,466
State Annuity Reserve Account	State Annuity Accumulation Account ..... 8,995,795
Members' Annuity Savings Account	State Annuity Accumulation Account ..... \$14,426,130

Using the adjusted account balances we developed, in Part III, an actuarial balance sheet in which we compared the present assets and the future assets with the total actuarial liability, with the future assets serving as the balancing item. Arising out of this balance sheet we determined the following rates of employer contribution to the Retirement Fund.

Normal contribution rate - State Annuity Accumulation Account .....	7.32%
Accrued liability contribution rate - State Annuity Accumulation Account .....	<u>2.50</u>
Total contribution rate - State Annuity Accumulation Account .....	<u>9.82%</u>
Accrued liability contribution rate - Supplemental Retirement Allowance Account .....	<u>0.13%</u>

APPENDIX - SCHEDULES OF MEMBERSHIP AS OF DECEMBER 31, 1972

The following schedules of the membership as of December 31, 1972 are supporting schedules to the valuation because it was upon this membership that the liabilities were calculated. The schedules show the distribution of the membership by attained age in 1972 separated according to whether or not they are contributors or annuitants, whether original members or new members. The schedules also show the annual salaries in the case of active members and the total amounts of annuities in the case of annuitants.

In Schedule A are shown, according to attained age and class of membership, the total number and annual salary of the male original members still remaining in active membership.

In Schedule B are shown, according to attained age and class of membership, the total number and annual salary of the female original members still remaining in active membership.

In Schedule C are shown, according to attained age and class of membership, the total number and annual salary of the male new members still remaining in active membership.

In Schedule D are shown, according to attained age and class of membership, the total number and annual salary of the female new members still remaining in active membership.

In Schedule E is shown a summary of the four preceding schedules, including the total number of active members and the total annual salaries both by sex and by class.

In Schedule F are shown, according to sex and attained age, the number of original members who are receiving superannuation annuities and the total amounts of members' annuities and State annuities.

In Schedule F-1 are shown, according to sex and attained age, the total amounts of supplemental annuities being paid to original members who are receiving either superannuation or disability annuities.

In Schedule G are shown, according to sex and attained age, the number of new members who are receiving superannuation annuities and the total amounts of members' annuities and State annuities.

In Schedule G-1 are shown, according to sex and attained age, the total amounts of supplemental annuities being paid to new members who are receiving either superannuation or disability annuities.

In Schedule H are shown for original members, according to sex and attained age, the number and amount of both the members' annuities and the State annuities being paid to surviving beneficiaries of superannuation annuitants. These are the beneficiaries of those members who selected Option #1, #2, #3 or #4 and predeceased their beneficiaries. The amounts of annuities shown are the amounts being continued to the beneficiaries.

In Schedule I are shown for new members, according to sex and attained age, the number and amount of both the members' annuities and the State annuities being paid to surviving beneficiaries of those superannuation annuitants who selected Option #1, #2, #3 or #4 and predeceased their beneficiaries. The amounts of annuities shown are the amounts being continued to the beneficiaries.

In Schedule J are shown, according to sex and attained age, the number of original members who are receiving disability annuities and the total amounts of members' annuities and State annuities.

In Schedule K are shown, according to sex and attained age, the number of new members who are receiving disability annuities and the total amounts of members' annuities and State annuities.

In Schedule L are shown for original members, according to sex and attained age, the number and amount of both the members' annuities and the State annuities being

paid to surviving beneficiaries of the disabled annuitants who selected Option #1, #2, #3 or #4 on the withdrawal portion of their annuities and predeceased their beneficiaries. The amounts of annuities shown are the amounts being continued to the beneficiaries.

In Schedule M are shown for new members, according to sex and attained age, the number and amount of both the members' annuities and the State annuities being paid to surviving beneficiaries of the disabled annuitants who selected Option #1, #2, #3 or #4 on the withdrawal portion of their annuities and predeceased their beneficiaries. The amounts of annuities shown are the amounts being continued to the beneficiaries.

In Schedule N are shown, according to sex and attained age, the number of original members who are receiving withdrawal annuities and the total amount of members' annuities and State annuities.

In Schedule O are shown, according to sex and attained age, the number of new members who are receiving withdrawal annuities and the total amount of members' annuities and State annuities.

In Schedule P are shown for original members, according to sex and attained age, the number and amount of both the members' annuities and the State annuities being paid to surviving beneficiaries of those withdrawal annuitants who selected Option #1, #2, #3 or #4 and predeceased their beneficiaries. The amounts of annuities shown are the amounts being continued to the beneficiaries.

In Schedule Q are shown for new members, according to sex and attained age, the number and amount of both the members' annuities and the State annuities being paid to surviving beneficiaries of those withdrawal annuitants who selected Option #1, #2, #3 or #4 and predeceased their beneficiaries. The amounts of annuities shown are the amounts being continued to the beneficiaries.

In Schedule R is shown the summary of all annuities outstanding as of December 31, 1972 whether superannuation, disability, withdrawal or supplemental and whether being paid to original members or new members or their survivors.

In Schedule S is shown for comparison, the outstanding membership both active and annuitant as of June 30, 1967; June 30, 1968; June 30, 1969; December 31, 1970; December 31, 1971; and December 31, 1972.

In Schedule T the benefits and member contributions and provisions of the plan as of December 31, 1972 are summarized.

The actuarial assumptions used in this valuation are shown in Schedule U.



ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

ORIGINAL MEMBERS - MALE

<u>CLASS</u>	<u>A</u>		<u>B</u>		<u>C</u>		<u>D</u>		<u>E</u>		<u>GRAND TOTAL</u>
	<u>Attained Age 1972</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	
60	-	-	\$ -	-	\$ -	1	\$24,752	-	\$ -	1	\$ 24,752
61	-	-	-	-	-	-	-	1	35,500	1	35,500
62	-	-	-	-	-	1	4,800	-	-	1	4,800
63	-	-	-	-	-	-	-	-	-	-	-
64	1	8,163	-	-	-	-	-	-	-	1	8,163
65	-	-	-	-	-	-	-	1	30,000	1	30,000
66	2	29,525	-	-	-	-	-	1	30,000	3	59,525
67	2	35,051	-	-	-	-	-	-	-	2	35,051
68	-	-	-	-	-	-	-	1	30,500	1	30,500
69	-	-	-	-	-	-	-	-	-	-	-
70	1	14,918	-	-	-	-	-	2	63,560	3	78,478
71	-	-	-	-	-	-	-	-	-	-	-
72	2	29,653	-	-	-	-	-	-	-	2	29,653
73	1	9,454	-	-	-	-	-	-	-	1	9,454
74	1	14,657	-	-	-	-	-	-	-	1	14,657
76	1	9,011	-	-	-	-	-	-	-	1	9,011
79	-	-	-	-	-	1	4,800	-	-	1	4,800
Totals	11	\$150,432	\$ -	-	\$ -	3	\$34,352	6	\$189,560	20	\$374,344

SCHEDULE A

ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

ORIGINAL MEMBERS - FEMALE

<u>CLASS</u>	<u>A</u>		<u>B</u>		<u>C</u>		<u>D</u>		<u>E</u>		<u>GRAND TOTAL</u>	
	<u>Attained Age 1972</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>
64	1	\$ 8,580	-	-	\$ -	-	\$ -	-	\$ -	-	\$ 8,580	1
65	-	-	-	-	-	-	-	-	-	-	-	-
66	1	11,684	-	-	-	-	-	-	-	-	11,684	1
67	1	9,011	-	-	-	-	-	-	-	-	9,011	1
68	2	20,877	-	-	-	-	-	-	-	-	20,877	2
69	2	22,507	-	-	-	-	-	-	-	-	22,507	2
70	3	32,196	-	-	-	-	-	-	-	-	32,196	3
71	1	16,978	-	-	-	-	-	-	-	-	16,978	1
72	1	16,978	-	-	-	-	-	-	-	-	16,978	1
73	2	22,142	-	-	-	-	-	-	-	-	22,142	2
74	-	-	-	-	-	-	-	-	-	-	-	-
76	1	8,580	-	-	-	-	-	-	-	-	8,580	1
78	1	15,387	-	-	-	-	-	-	-	-	15,387	1
Totals	16	\$184,920	-	-	\$ -	-	\$ -	-	\$ -	-	\$184,920	16

SCHEDULE B

ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

NEW MEMBERS - MALE

CLASS	A		B		C		D		E		GRAND TOTAL	
	Attained Age 1972	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.
18	78	\$ 410,693	-	-	-	-	-	-	-	-	78	\$ 410,693
19	351	2,004,508	-	-	-	-	-	-	-	-	351	2,004,508
20	644	3,803,449	-	-	-	-	-	-	-	-	644	3,803,449
21	728	4,394,488	-	-	-	-	-	-	-	-	728	4,394,488
22	949	6,088,764	-	-	5	35,885	-	-	-	-	954	6,124,649
23	1,363	9,819,837	-	32	278,272	-	-	-	-	-	1,395	10,098,109
24	1,642	12,669,147	-	115	1,132,193	-	-	-	5,365	-	1,758	13,806,705
25	1,751	14,857,695	-	211	2,130,763	-	-	-	6,932	-	1,963	16,995,390
26	2,104	18,540,057	-	368	3,798,294	1	18,400	-	-	-	2,473	22,356,751
27	1,460	13,807,833	-	246	2,604,115	-	-	-	6,324	-	1,707	16,418,272
28	1,434	14,607,166	-	269	2,882,809	-	-	-	9,956	-	1,704	17,499,931
29	1,484	16,003,941	-	287	3,129,883	1	4,800	-	17,598	-	1,774	19,156,222
30	1,661	18,463,228	-	267	2,971,570	3	14,400	-	11,646	-	1,932	21,460,844
31	1,422	16,286,476	-	191	2,199,378	-	-	-	26,966	-	1,615	18,512,820
32	1,275	15,095,312	-	188	2,257,500	4	19,200	-	-	-	1,467	17,372,012
33	1,239	15,262,659	-	165	2,032,597	3	14,400	-	81,919	-	1,413	17,391,575
34	1,218	15,059,474	1	122	1,528,446	3	14,400	-	7,342	-	1,345	16,621,163
35	1,186	14,972,650	-	104	1,318,722	3	14,400	-	44,612	-	1,298	16,350,384
36	1,169	14,967,126	-	94	1,245,912	2	9,600	-	63,580	-	1,270	16,286,218
37	1,157	14,501,411	-	81	1,084,379	1	4,800	-	87,165	-	1,247	15,677,755
38	1,150	14,897,606	-	78	1,065,098	5	33,123	-	65,607	-	1,240	16,061,434
39	1,232	16,018,374	-	62	860,564	5	32,948	-	48,774	-	1,303	16,960,660
40	1,295	16,493,502	-	47	655,165	2	9,600	-	166,961	-	1,352	17,325,228
41	1,263	15,643,616	-	59	824,092	8	52,100	-	232,720	-	1,345	16,752,528
42	1,451	18,148,195	-	85	1,211,085	2	9,600	-	265,904	-	1,550	19,634,784
43	1,420	18,069,234	-	64	1,923,596	7	33,600	-	203,206	-	1,505	19,229,636
44	1,386	17,225,209	-	52	779,676	8	54,172	-	329,293	-	1,463	18,388,350

SCHEDULE C(1)

ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

NEW MEMBERS - MALE

CLASS	A		B		C		D		E		GRAND TOTAL
	Attained Age 1972	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	
45	1,544	\$18,633,196	-	-	\$1,223,257	9	\$ 45,864	25	\$431,806	1,657	\$20,334,123
46	1,463	17,625,573	-	-	1,298,312	11	79,052	19	355,966	1,579	19,358,903
47	1,593	19,114,403	-	-	1,320,458	3	39,600	23	426,704	1,704	20,901,165
48	1,591	19,046,636	-	-	1,209,068	12	62,000	32	550,831	1,712	20,868,535
49	1,651	19,609,260	-	-	1,252,949	7	55,080	22	390,226	1,761	21,307,515
50	1,643	19,830,674	-	-	1,075,709	15	101,136	30	441,666	1,758	21,449,185
51	1,683	19,869,928	-	-	682,047	10	76,872	16	328,347	1,755	20,957,194
52	1,636	18,762,807	-	-	726,117	7	51,418	34	596,414	1,723	20,136,756
53	1,685	18,316,055	-	-	634,372	6	28,800	30	550,776	1,762	19,530,003
54	1,563	16,595,973	-	-	358,517	11	87,900	23	346,523	1,618	17,388,913
55	1,713	18,692,859	-	-	254,900	7	62,160	23	339,678	1,759	19,349,597
56	1,732	18,999,015	1	8,580	428,582	13	77,396	25	377,055	1,797	19,890,628
57	1,614	17,261,948	-	-	465,485	2	9,600	27	518,933	1,670	18,255,966
58	1,775	18,543,158	-	-	553,326	6	51,882	30	563,275	1,842	19,711,641
59	1,748	18,273,973	-	-	392,925	7	41,228	21	297,028	1,798	19,005,154
60	1,735	17,795,572	-	-	107,819	4	19,200	33	529,414	1,779	18,452,005
61	1,629	16,755,486	-	-	10,432	11	60,075	31	410,991	1,672	17,236,984
62	1,411	14,471,144	1	11,501	-	2	9,600	20	282,185	1,434	14,774,430
63	1,264	12,703,781	-	-	13,145	5	34,500	30	519,521	1,301	13,270,947
64	988	10,264,968	1	10,432	-	3	14,400	27	414,658	1,019	10,704,458
65	813	8,345,247	1	12,675	16,170	2	21,300	23	464,643	840	8,860,035
66	550	5,564,469	-	-	7,407	3	14,400	14	259,185	568	5,845,461
67	431	4,271,695	1	11,501	12,675	2	9,600	21	298,266	456	4,603,737
68	286	2,811,690	-	-	-	1	4,800	15	308,284	302	3,124,774
69	220	2,133,729	-	-	-	2	13,596	17	256,318	239	2,403,643

SCHEDULE C(2)

ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

NEW MEMBERS - MALE

CLASS	A		B		C		D		E		GRAND TOTAL	
	Attained Age 1972	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.
70	171	\$ 1,619,743	-	\$ -	-	\$ -	2	\$ 25,788	7	\$ 148,220	180	\$ 1,793,751
71	125	1,272,360	-	-	1	7,407	-	-	10	249,772	136	1,529,539
72	107	1,018,987	-	-	-	-	1	4,800	4	120,260	112	1,144,047
73	76	682,759	-	-	-	-	3	21,692	2	61,000	81	765,451
74	70	680,528	-	-	-	-	2	9,600	1	3,000	73	693,128
75	38	370,017	-	-	-	-	-	-	1	1,004	39	371,021
76	42	472,291	-	-	-	-	-	-	1	30,500	43	502,791
77	20	173,279	-	-	-	-	-	-	2	60,000	22	233,279
78	19	224,967	-	-	-	-	-	-	-	-	19	224,967
79	18	169,000	-	-	-	-	1	4,640	-	-	19	173,640
80	13	75,713	-	-	-	-	-	-	1	30,000	14	105,713
81	3	20,682	-	-	-	-	-	-	-	-	3	20,682
82	6	35,900	-	-	-	-	-	-	-	-	6	35,900
83	3	30,331	-	-	-	-	-	-	-	-	3	30,331
84	2	15,635	-	-	-	-	-	-	-	-	2	15,635
85	1	7,772	-	-	-	-	-	-	-	-	1	7,772
86	2	16,978	-	-	-	-	-	-	-	-	2	16,978
87	1	8,580	-	-	-	-	-	-	-	-	1	8,580
88	2	22,559	-	-	-	-	-	-	-	-	2	22,559
89	1	8,580	-	-	-	-	-	-	-	-	1	8,580
Total	68,193	\$739,331,550	6	\$66,190	3,960	\$49,001,073	228	\$1,477,522	751	\$12,644,319	73,138	\$802,520,654

SCHEDULE C(3)

ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

NEW MEMBERS - FEMALE

CLASS	A		B		C		D		E		GRAND TOTAL
	Attained Age 1972	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	
18	455	\$2,630,849	-	\$-	-	\$-	-	\$-	-	455	\$2,630,849
19	1,031	6,157,685	-	-	-	-	-	-	-	1,031	6,157,685
20	1,476	9,269,356	-	-	-	-	-	-	-	1,476	9,269,356
21	1,496	9,805,039	-	-	-	-	-	-	-	1,496	9,805,039
22	1,606	11,174,839	-	-	1	10,215	-	-	-	1,607	11,185,054
23	1,560	11,470,650	-	-	3	30,645	-	-	-	1,563	11,501,295
24	1,687	13,221,177	-	-	1	10,215	-	-	-	1,688	13,231,392
25	1,559	12,544,417	-	-	2	20,430	-	-	-	1,561	12,564,847
26	1,539	13,078,809	-	-	2	20,430	-	-	1	7,408	13,106,647
27	987	8,351,553	-	-	1	10,215	-	-	-	988	8,361,768
28	823	7,074,392	-	-	1	10,215	-	-	-	824	7,084,607
29	770	6,841,646	-	-	1	10,215	-	-	-	771	6,851,861
30	861	7,463,995	-	-	-	-	-	-	1	9,087	7,473,082
31	678	5,941,962	-	-	-	-	-	-	-	678	5,941,962
32	648	5,583,292	-	-	-	-	-	-	-	648	5,583,292
33	627	5,381,897	-	-	-	-	-	-	1	7,384	5,389,281
34	658	5,749,349	-	-	2	20,408	-	-	-	660	5,769,757
35	650	5,594,023	-	-	1	9,011	-	-	-	651	5,603,034
36	620	5,372,921	-	-	-	-	-	-	-	620	5,372,921
37	601	5,005,826	-	-	-	-	-	-	1	8,060	5,013,886
38	697	6,013,770	-	-	1	9,011	-	-	1	6,200	6,028,981
39	654	5,438,315	-	-	2	18,022	-	-	1	11,400	5,467,737
40	734	6,078,941	-	-	-	-	-	-	3	46,492	6,125,433
41	791	6,817,943	-	-	1	15,761	-	-	-	792	6,833,704
42	854	7,173,827	-	-	1	10,432	-	-	2	18,836	7,203,095
43	838	7,080,823	-	-	1	9,454	-	-	3	30,356	7,120,633
44	897	7,776,934	-	-	-	-	1	4,800	3	46,294	7,828,028

SCHEDULE D(1)



ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

NEW MEMBERS - FEMALE

CLASS	A		B		C		D		E		GRAND TOTAL	
	Attained Age 1972	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.	Annual Salary	No.
45	987	\$ 8,379,986	-	-	\$ -	-	-	-	\$ 28,817	3	\$ 84,088,803	990
46	1,044	9,102,257	-	-	-	1	1,644	-	42,053	5	9,145,954	1,050
47	1,073	9,143,904	-	-	-	-	-	-	25,379	3	9,169,283	1,076
48	1,144	9,414,479	-	-	16,884	-	-	-	31,342	4	9,462,705	1,150
49	1,232	10,363,590	-	-	-	-	-	-	32,406	5	10,395,996	1,237
50	1,244	10,389,975	-	-	23,224	-	-	-	13,425	1	10,426,624	1,247
51	1,208	10,119,024	-	-	-	-	-	-	22,512	3	10,141,536	1,211
52	1,288	10,910,140	-	-	8,304	-	-	-	7,328	1	10,925,772	1,290
53	1,314	11,254,970	-	-	19,012	-	-	-	38,206	5	11,312,188	1,321
54	1,199	10,196,938	-	-	18,934	2	9,528	-	60,000	2	10,285,400	1,205
55	1,153	9,663,354	-	-	18,204	-	-	-	-	-	9,681,558	1,155
56	1,138	9,674,546	-	-	9,011	-	-	-	-	-	9,683,557	1,139
57	1,204	10,189,382	-	-	9,011	1	4,800	-	4,279	1	10,207,472	1,207
58	1,180	10,286,860	-	-	9,454	-	-	-	25,268	2	10,321,582	1,183
59	1,141	9,866,337	1	7,177	-	1	4,800	-	30,734	5	9,909,048	1,148
60	1,040	9,109,369	-	-	-	-	-	-	84,774	7	9,194,143	1,047
61	863	7,546,133	-	-	-	-	-	-	20,922	2	7,567,055	865
62	781	6,773,638	-	-	17,315	3	16,904	-	4,140	1	6,811,997	787
63	549	4,779,422	-	-	8,580	1	-	-	36,159	4	4,824,161	554
64	425	3,725,505	-	-	17,174	2	-	-	-	-	3,742,679	427
65	361	3,215,598	-	-	-	-	-	-	-	-	3,215,598	361
66	250	1,935,441	-	-	-	-	-	-	-	-	1,935,441	250
67	143	1,231,842	-	-	-	-	-	-	5,035	1	1,236,877	144
68	120	1,008,512	-	-	-	-	-	-	-	-	1,008,512	120
69	87	737,618	-	-	-	-	-	-	-	-	737,618	87

SCHEDULE D(2)

ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

NEW MEMBERS - FEMALE

<u>CLASS</u>	<u>A</u>		<u>B</u>		<u>C</u>		<u>D</u>		<u>E</u>		<u>GRAND TOTAL</u>	
	<u>Attained Age 1972 No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>	<u>No.</u>	<u>Annual Salary</u>
70	70	\$ 611,976	-	\$ -	1	\$ 7,532	-	\$ -	-	\$ -	71	\$ 619,508
71	31	246,904	-	-	-	-	-	-	-	-	31	246,904
72	35	257,495	-	-	-	-	1	4,800	-	-	36	262,295
73	32	229,444	-	-	-	-	-	-	-	-	32	229,444
74	22	151,264	-	-	-	-	-	-	-	-	22	151,264
75	11	86,699	-	-	-	-	-	-	-	-	11	86,699
76	15	133,201	-	-	-	-	-	-	-	-	15	133,201
77	7	57,379	-	-	-	-	-	-	-	-	7	57,379
78	1	7,772	-	-	-	-	-	-	-	-	1	7,772
79	3	21,639	1	10,954	-	-	-	-	-	-	4	32,593
80	6	47,225	-	-	-	-	-	-	-	-	6	47,225
81	2	6,748	-	-	-	-	-	-	-	-	2	6,748
82	3	26,227	-	-	-	-	-	-	-	-	3	26,227
83	3	31,474	-	-	-	-	-	-	-	-	3	31,474
85	1	3,888	-	-	-	-	-	-	-	-	1	3,888
89	1	5,803	-	-	-	-	-	-	-	-	1	5,803
<b>Totals</b>	<b>48,208</b>	<b>\$395,038,188</b>	<b>2</b>	<b>\$18,131</b>	<b>41</b>	<b>\$397,318</b>	<b>10</b>	<b>\$47,276</b>	<b>72</b>	<b>\$704,296</b>	<b>48,333</b>	<b>\$396,205,209</b>

SCHEDULE D(3)



SUMMARY OF ACTIVE MEMBERSHIP as of DECEMBER 31, 1972

	<u>ORIGINAL MEMBERS</u>		<u>NEW MEMBERS</u>		<u>TOTAL MEMBERS</u>	
	<u>Number</u>	<u>Annual Salary</u>	<u>Number</u>	<u>Annual Salary</u>	<u>Number</u>	<u>Annual Salary</u>
<u>By Sex</u>						
Male.....	20	\$374,344	73,138	\$ 802,520,654	73,158	\$ 802,894,998
Female.....	16	184,920	48,333	396,205,209	48,349	396,390,129
Total.....	36	\$559,264	121,471	\$1,198,725,863	121,507	\$1,199,285,127
<u>By Class</u>						
A.....	27	\$335,352	116,401	\$1,134,369,738	116,428	\$1,134,705,090
B.....	0	0	8	84,321	8	84,321
C.....	0	0	4,001	49,398,391	4,001	49,398,391
D.....	3	34,352	238	1,524,798	241	1,559,150
E.....	6	189,560	823	13,348,615	829	13,538,175
Total.....	36	\$559,264	121,471	\$1,198,725,863	121,507	\$1,199,285,127

SCHEDULE E

SUPERANNUATION ANNUITIES as of DECEMBER 31, 1972

ORIGINAL MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
60	1	\$ 1,138.10	\$ 10,939.94	-	\$ -	\$ -
61	5	1,462.17	20,296.21	-	-	-
62	8	1,775.43	28,415.73	-	-	-
63	4	2,757.16	18,718.55	-	-	-
64	5	306.85	11,843.19	-	-	-
65	6	5,890.17	61,826.03	3	2,171.64	12,589.90
66	12	6,592.66	49,982.09	7	4,507.36	24,232.31
67	12	9,848.43	47,208.73	19	12,436.24	67,578.68
68	17	18,853.87	101,445.45	16	9,170.79	48,630.21
69	32	28,245.90	168,356.88	22	11,245.81	52,698.40
70	25	23,130.66	125,345.06	24	13,832.26	58,043.58
71	32	29,856.48	135,171.28	25	17,807.75	70,436.63
72	29	31,241.19	145,674.61	24	16,815.21	72,145.51
73	57	52,296.34	231,881.85	30	23,557.16	81,778.27
74	39	34,632.90	125,635.53	36	24,810.51	83,342.32
75	46	51,543.39	191,660.10	27	18,523.88	60,370.63
76	34	32,205.72	97,766.31	23	14,839.14	48,238.41
77	50	42,272.25	138,295.58	28	18,088.45	55,573.65
78	46	36,670.43	118,633.13	22	11,889.74	33,882.03
79	47	56,677.54	152,786.06	22	15,211.13	37,983.56
80	35	38,513.26	103,590.68	22	13,705.93	38,967.01
81	31	36,994.46	100,194.36	20	13,091.45	37,635.87
82	30	36,594.08	77,758.32	14	9,875.40	25,932.62
83	20	17,319.43	39,542.46	15	8,874.52	25,053.76
84	24	22,335.48	52,721.59	11	7,139.70	17,724.10
85	16	21,856.58	53,676.82	10	9,224.83	16,614.33
86	16	14,346.52	29,232.36	9	5,110.48	12,854.58
87	12	15,389.03	26,531.50	7	4,464.61	8,288.56
88	10	15,245.39	19,306.46	6	4,156.48	7,002.23
89	6	6,548.33	12,720.70	6	4,002.11	7,255.13
90	1	808.99	1,769.64	5	2,427.35	3,820.91
91	4	1,915.09	3,933.15	3	3,885.99	6,045.00
92	3	4,643.26	4,579.98	4	1,473.64	2,383.99
93	3	3,956.73	7,722.59	-	-	-
94	2	1,059.56	1,306.92	1	132.37	424.87
95	3	654.76	821.62	-	-	-
96	1	103.68	285.57	-	-	-
97	1	307.09	777.02	-	-	-
98	2	1,297.98	2,280.33	-	-	-
99	2	733.90	1,315.80	-	-	-
101	1	5,229.34	7,870.61	-	-	-
104	1	233.45	294.77	-	-	-
Totals	<u>731</u>	<u>\$713,484.03</u>	<u>\$2,530,115.56</u>	<u>461</u>	<u>\$302,471.93</u>	<u>\$1,017,527.05</u>

SCHEDULE F

ANNUITANTS INCLUDED IN SCHEDULES F & J, RECEIVING SUPPLEMENTAL ANNUITIES  
as of DECEMBER 31, 1972 (SUPERANNUATION AND DISABILITY COMBINED)

ORIGINAL MEMBERS

Attained Age 1972	Supplemental Annuity	
	Male	Female
60	\$ -	\$ -
61	312.24	-
62	313.44	-
63	345.24	-
64	-	-
65	868.80	570.84
66	1,095.24	-
67	802.08	125.88
68	928.80	641.88
69	4,482.48	1,315.68
70	1,796.64	1,575.36
71	4,516.56	3,716.64
72	21,105.72	4,042.08
73	14,911.80	5,661.72
74	12,228.36	8,269.80
75	17,528.16	7,040.16
76	22,709.00	5,931.36
77	21,955.08	8,784.96
78	28,433.28	7,285.68
79	23,065.44	7,510.80
80	30,411.88	8,889.36
81	22,599.96	10,149.12
82	20,678.04	7,113.60
83	26,447.88	8,130.56
84	15,031.68	6,013.08
85	97,715.92	4,542.96
86	11,955.96	5,128.08
87	9,326.88	4,746.60
88	8,182.12	2,807.16
89	5,342.04	3,850.44
90	2,993.40	3,785.88
91	2,267.76	1,252.92
92	2,987.64	2,284.92
93	1,189.32	-
94	1,420.20	579.84
95	416.76	-
96	880.08	-
97	1,813.32	-
98	2,456.64	-
99	1,363.32	-
101	11,766.00	-
104	774.84	-
Totals	<u>\$455,420.00</u>	<u>\$131,747.36</u>

SCHEDULE F - 1

SUPERANNUATION ANNUITIES as of DECEMBER 31, 1972

NEW MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
38	1	\$ 237.56	\$ 639.99	-	\$ -	\$ -
48	1	418.76	3,159.49	-	-	-
51	5	9,503.64	28,093.02	-	-	-
52	6	3,831.84	26,386.44	1	401.61	1,148.81
53	15	11,088.90	76,052.06	-	-	-
54	12	6,829.72	53,967.67	3	914.72	4,352.35
55	17	10,587.06	80,848.95	-	-	-
56	22	16,145.52	128,312.28	2	1,317.58	2,479.01
57	32	23,346.95	183,175.14	2	619.76	2,829.14
58	43	26,935.32	192,078.34	-	-	-
59	59	88,757.46	256,381.34	5	2,250.78	13,556.66
60	52	33,059.99	210,800.88	5	2,678.79	9,079.87
61	171	137,184.58	759,668.37	108	55,280.52	275,509.64
62	297	210,181.87	1,043,842.43	175	97,477.20	476,175.17
63	547	388,912.87	1,803,858.55	286	153,862.74	738,208.87
64	594	387,106.50	1,666,771.98	380	203,396.51	904,566.05
65	707	475,639.08	2,069,558.33	429	231,454.47	858,144.08
66	849	598,529.75	2,219,820.03	459	246,820.04	873,270.30
67	940	654,032.73	2,337,861.45	459	262,347.32	860,485.30
68	878	578,873.54	1,919,705.30	426	241,667.05	740,866.08
69	808	513,555.61	1,552,518.91	404	228,972.41	608,901.63
70	776	561,149.07	1,420,230.22	392	206,328.03	507,194.67
71	707	470,414.75	1,260,761.72	310	171,182.00	415,824.29
72	564	375,325.86	923,564.43	288	172,694.80	380,155.04
73	489	309,756.83	698,096.17	299	171,582.70	355,593.34
74	456	304,369.31	616,741.92	233	133,396.22	265,751.26
75	415	303,125.38	583,594.79	222	116,793.73	203,589.18
76	309	210,002.91	367,480.27	190	107,690.49	191,313.42
77	341	244,751.36	448,566.19	216	117,742.83	188,790.39
78	237	163,955.04	245,321.87	143	65,825.22	107,787.02
79	204	142,246.24	229,064.89	162	83,331.06	135,724.68
80	178	120,112.61	190,527.92	125	66,450.79	98,223.17
81	147	170,883.94	226,118.19	98	50,511.91	64,255.85
82	117	104,609.40	130,212.82	69	35,709.28	42,448.69
83	95	63,046.28	78,928.68	83	37,326.53	46,868.79
84	76	64,633.87	69,168.89	45	22,290.78	25,082.87
85	71	50,905.03	59,231.54	43	21,979.96	27,889.58
86	43	26,676.72	28,316.99	22	10,848.73	13,016.93
87	27	15,232.98	16,040.56	31	27,356.10	25,971.98
88	30	17,867.27	17,320.97	20	11,239.63	9,844.58
89	23	14,241.48	15,173.91	13	6,477.90	6,787.59
90	18	13,273.47	10,551.70	6	4,588.94	2,585.48
91	8	6,693.11	5,743.04	2	6,960.58	3,112.74
92	9	8,274.73	6,492.91	2	491.03	412.54
93	8	28,410.29	15,252.36	2	1,647.02	1,100.53
94	6	8,872.01	14,577.70	1	262.63	171.08
95	3	1,309.35	1,394.49	1	209.17	194.81
96	2	1,133.86	751.33	1	97.18	90.62
97	1	5,515.95	3,269.20	2	1,425.09	1,328.16
98	1	481.16	209.57	-	-	-
Totals	<u>11,417</u>	<u>\$7,982,029.51</u>	<u>\$24,296,206.19</u>	<u>6,165</u>	<u>\$3,381,901.83</u>	<u>\$9,490,682.24</u>

SCHEDULE G

ANNUITANTS INCLUDED IN SCHEDULES G & K, RECEIVING SUPPLEMENTAL BENEFITS  
as of DECEMBER 31, 1972 (SUPERANNUATION AND DISABILITY COMBINED)

NEW MEMBERS

Attained Age 1972	Supplemental Annuity	
	Male	Female
34	\$ 129.84	\$ -
35	-	12.36
40	51.60	-
41	79.92	-
42	150.84	42.36
44	252.72	45.60
45	-	47.88
46	-	190.44
48	-	-
49	-	167.76
50	369.72	286.92
51	114.60	270.84
52	375.36	223.68
53	212.16	396.00
54	787.92	196.32
55	563.52	235.80
56	13,773.28	596.76
57	550.08	321.84
58	2,966.52	1,083.48
59	6,591.60	793.08
60	7,315.80	2,078.64
61	9,133.80	1,733.64
62	9,669.00	1,654.92
63	8,736.12	1,412.28
64	8,512.32	2,722.20
65	9,444.00	1,622.52
66	14,506.60	1,531.80
67	30,160.84	2,210.52
68	20,970.36	5,603.76
69	62,163.72	8,637.84
70	29,588.76	10,606.08
71	64,353.76	16,702.32
72	51,601.44	19,688.28
73	49,674.92	21,624.00
74	40,360.44	24,796.56
75	47,461.92	25,393.44
76	49,537.96	23,254.32
77	48,216.96	31,586.52
78	40,842.72	27,408.12
79	35,610.84	29,164.92
80	33,203.53	24,072.60
81	26,956.32	15,783.96
82	22,256.40	13,827.60
83	17,280.72	15,831.48
84	14,746.92	9,680.88
85	16,506.96	7,791.60
86	9,376.44	5,579.04
87	5,545.08	8,053.20
88	6,574.80	3,802.08
89	8,185.52	3,312.96
90	4,765.20	973.32
91	2,551.20	68.88
92	2,138.88	309.72
93	5,144.64	621.84
94	4,397.04	253.08
95	560.16	545.28
96	-	274.20
97	714.24	518.28
98	194.04	-
100	-	-
Totals	<u>\$845,930.05</u>	<u>\$375,643.80</u>

SCHEDULE G - 1

SUPERANNUATION ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

ORIGINAL MEMBERS

<u>Attained Age 1972</u>	<u>M A L E</u>			<u>F E M A L E</u>		
	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>
27	2	\$ 698.96	\$ 3,158.43	-	\$ -	\$ -
46	-	-	-	2	1,535.76	6,205.80
47	-	-	-	2	1,994.52	2,715.24
50	-	-	-	2	1,933.68	2,861.16
51	-	-	-	1	1,197.73	2,687.33
52	-	-	-	1	160.09	417.61
55	-	-	-	1	186.00	638.04
57	-	-	-	1	1,255.99	7,475.21
59	-	-	-	1	413.16	1,214.40
61	-	-	-	4	3,197.33	6,886.26
62	-	-	-	3	1,222.13	4,067.85
63	-	-	-	3	1,172.83	5,522.94
64	-	-	-	1	826.68	2,304.96
65	-	-	-	2	1,503.02	6,041.24
66	-	-	-	3	1,578.36	7,452.89
67	-	-	-	3	1,809.25	5,792.72
68	-	-	-	2	1,429.08	3,225.67
69	2	456.84	1,194.27	7	3,370.55	9,591.40
70	-	-	-	4	1,974.37	9,827.15
71	-	-	-	7	4,710.56	15,061.04
72	-	-	-	9	3,943.27	12,972.64
73	1	651.00	1,829.52	9	11,960.91	31,700.06
74	-	-	-	10	3,612.26	12,549.34
75	1	230.71	534.13	10	6,681.62	20,834.30
76	-	-	-	8	5,617.53	21,527.94
77	-	-	-	7	4,956.07	11,246.73
78	-	-	-	15	12,089.36	28,196.68
79	-	-	-	8	5,857.41	16,716.45
80	-	-	-	10	4,241.78	8,249.19
81	-	-	-	8	3,140.01	10,456.69
82	-	-	-	7	3,286.00	7,818.74
83	-	-	-	5	5,036.60	8,519.14
84	-	-	-	4	2,390.81	5,542.95
85	-	-	-	4	3,789.82	8,135.49
86	1	833.64	6,862.53	5	5,545.61	7,290.24
87	-	-	-	4	2,194.91	4,081.54
88	-	-	-	8	3,505.73	6,169.35
89	-	-	-	3	2,810.58	5,444.59
90	-	-	-	5	1,713.62	4,085.41
91	-	-	-	1	650.04	914.44
92	-	-	-	-	-	-
94	-	-	-	2	1,337.51	3,637.69
95	-	-	-	1	144.21	360.60
Totals	<u>7</u>	<u>\$2,871.15</u>	<u>\$13,578.88</u>	<u>193</u>	<u>\$125,976.75</u>	<u>\$336,439.11</u>

SCHEDULE H

SUPERANNUATION ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

NEW MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
20	1	\$ 733.32	\$ 2,379.36	-	\$ -	\$ -
24	1	1,774.68	2,350.56	-	-	-
30	-	-	-	1	368.03	1,227.75
31	-	-	-	1	225.24	380.28
32	1	645.72	1,559.88	-	-	-
33	2	1,416.93	2,666.90	-	-	-
35	-	-	-	1	366.48	474.96
36	1	766.08	1,559.52	-	-	-
37	1	349.97	888.18	-	-	-
38	-	-	-	2	621.82	4,587.14
40	-	-	-	-	-	-
41	-	-	-	2	712.32	3,255.24
42	1	305.88	1,048.20	1	66.85	1,897.32
43	-	-	-	2	475.68	2,173.92
44	-	-	-	2	923.26	2,298.47
45	-	-	-	4	1,100.57	4,556.29
46	-	-	-	6	2,105.86	10,167.83
47	1	366.48	474.96	2	730.44	3,651.72
48	1	169.33	207.19	9	2,332.18	2,817.64
49	-	-	-	5	1,814.50	4,571.97
50	2	759.19	2,035.46	3	676.46	4,492.84
51	2	523.93	551.44	5	2,031.48	7,116.48
52	1	569.52	1,489.80	9	4,799.72	18,952.66
53	1	842.16	2,600.28	11	6,733.56	17,437.08
54	-	-	-	12	6,148.86	19,026.21
55	-	-	-	10	7,628.17	39,666.43
56	-	-	-	16	8,292.34	25,790.42
57	-	-	-	21	14,286.70	54,205.28
58	-	-	-	25	15,939.43	55,833.11
59	1	1,049.95	3,201.61	27	17,758.23	76,408.68
60	-	-	-	27	22,744.72	64,394.37
61	2	1,476.84	4,210.34	40	33,413.48	122,904.22
62	2	1,340.94	5,392.96	46	34,248.85	122,125.09
63	3	3,721.44	12,416.40	45	32,543.41	94,865.21
64	3	2,860.32	11,315.40	49	33,541.92	112,657.04
65	1	842.16	2,600.28	71	41,740.32	124,547.49
66	4	2,547.17	6,946.05	49	26,799.25	76,014.88
67	1	819.84	2,743.92	57	28,808.11	83,825.57
68	-	-	-	67	43,424.42	127,355.68
69	-	-	-	64	42,779.70	98,341.58
70	5	3,279.57	8,687.89	64	39,957.75	104,056.17
71	4	1,866.95	4,867.22	61	40,840.77	102,011.58
72	-	-	-	69	44,845.42	109,103.57
73	2	1,047.24	2,479.11	60	34,406.27	81,446.15
74	-	-	-	37	17,876.92	37,068.30

SCHEDULE I (1)



SUPERANNUATION ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

NEW MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
75	2	\$ 1,168.51	\$ 3,780.61	54	\$ 31,868.52	\$ 75,429.86
76	2	618.60	3,105.48	49	27,535.28	61,287.51
77	1	1,110.53	5,066.00	55	34,987.58	65,459.79
78	-	-	-	43	24,578.79	40,293.83
79	-	-	-	27	13,304.06	25,775.21
80	2	1,018.24	1,938.13	28	18,412.44	28,506.75
81	1	498.65	646.86	17	13,470.07	12,826.35
82	2	7,601.05	16,420.39	27	13,928.94	21,362.80
83	-	-	-	18	9,158.86	14,661.09
84	-	-	-	19	8,618.58	12,101.51
85	-	-	-	17	12,929.09	23,511.93
86	-	-	-	12	12,540.85	13,500.89
87	-	-	-	12	11,253.16	12,406.02
88	-	-	-	11	9,665.78	8,206.20
89	-	-	-	5	1,862.68	2,120.37
90	-	-	-	3	1,143.84	1,749.88
91	-	-	-	3	1,974.75	3,394.61
92	-	-	-	2	1,279.68	1,156.01
93	-	-	-	2	1,837.22	2,013.16
94	-	-	-	3	1,277.32	1,770.30
<b>Totals</b>	<u>54</u>	<u>\$42,091.19</u>	<u>\$115,630.38</u>	<u>1,390</u>	<u>\$865,736.98</u>	<u>\$2,249,240.69</u>



DISABILITY ANNUITIES as of DECEMBER 31, 1972

ORIGINAL MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
47	1	\$ 149.80	\$ 3,688.62	-	\$ -	\$ -
50	1	11.38	2,526.22	-	-	-
52	1	222.28	4,352.82	-	-	-
53	2	385.70	8,115.99	-	-	-
58	-	-	-	1	305.64	1,064.52
60	-	-	-	-	-	-
61	-	-	-	-	-	-
62	-	-	-	-	-	-
63	1	442.08	1,716.30	-	-	-
64	-	-	-	-	-	-
65	-	-	-	1	109.35	332.62
66	-	-	-	-	-	-
67	-	-	-	-	-	-
68	-	-	-	-	-	-
69	-	-	-	1	96.00	401.10
70	-	-	-	-	-	-
71	-	-	-	2	250.26	657.00
72	-	-	-	-	-	-
73	-	-	-	-	-	-
74	3	574.93	1,222.73	1	27.52	234.71
75	-	-	-	1	505.05	789.09
76	-	-	-	-	-	-
77	5	715.12	2,468.46	-	-	-
78	-	-	-	-	-	-
79	-	-	-	-	-	-
80	2	662.56	765.44	1	115.00	239.00
81	-	-	-	1	158.00	302.86
82	1	15.96	432.24	-	-	-
83	-	-	-	1	162.86	217.96
84	1	106.62	386.43	-	-	-
87	-	-	-	1	75.30	140.70
89	-	-	-	-	-	-
93	1	225.36	154.40	-	-	-
Totals	<u>19</u>	<u>\$3,511.79</u>	<u>\$25,829.65</u>	<u>11</u>	<u>\$1,804.98</u>	<u>\$4,379.56</u>

SCHEDULE J

DISABILITY ANNUITIES as of DECEMBER 31, 1972

NEW MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
28	-	\$ -	\$ -	1	\$ 114.42	\$ 1,547.34
30	-	-	-	-	-	-
31	-	-	-	-	-	-
32	2	327.45	3,689.00	2	300.42	2,516.54
33	2	251.26	2,443.12	1	252.85	1,575.35
34	1	224.69	1,630.24	-	-	-
35	1	120.99	1,333.74	1	117.82	1,122.10
36	1	118.70	1,110.59	-	-	-
37	2	344.89	2,749.76	-	-	-
38	3	465.01	4,220.41	2	260.89	2,438.13
39	-	-	-	1	191.97	1,242.85
40	6	1,383.14	9,196.47	2	563.41	3,015.19
41	4	688.34	6,305.65	5	1,043.99	7,276.50
42	2	258.01	2,755.74	4	751.44	5,162.40
43	5	1,561.09	10,327.62	3	884.06	4,605.95
44	10	1,983.60	15,199.70	4	856.21	4,464.63
45	4	1,183.23	5,999.79	5	1,407.99	8,400.21
46	6	2,311.07	10,662.93	3	661.71	3,364.18
47	7	2,640.94	15,656.39	7	1,878.29	11,640.08
48	10	4,355.38	22,387.44	8	2,256.12	12,265.30
49	11	3,664.22	15,548.38	9	2,211.67	13,139.21
50	23	8,977.25	47,728.69	15	4,139.38	20,505.37
51	13	5,187.15	23,978.45	18	7,421.76	33,237.14
52	20	8,519.03	36,591.29	15	4,613.60	21,278.00
53	24	9,229.20	39,363.54	19	6,334.31	23,514.77
54	23	7,498.51	36,144.04	17	5,761.05	23,885.27
55	26	9,466.31	39,227.51	25	9,606.78	40,024.65
56	26	12,421.11	48,681.96	24	7,056.68	26,485.00
57	31	12,971.83	49,767.92	20	6,703.75	29,614.22
58	54	24,137.63	84,433.07	36	10,845.22	37,619.49
59	42	17,056.91	62,874.03	38	17,388.37	53,897.66
60	50	22,180.84	63,799.09	49	23,561.46	60,281.62
61	56	25,296.90	70,821.56	45	16,274.50	42,087.72
62	39	17,182.28	37,933.58	23	8,183.00	19,182.43
63	19	6,425.97	13,468.64	27	11,894.17	20,933.88
64	20	6,096.74	14,347.92	24	8,776.52	15,953.98
65	20	6,026.73	15,327.58	17	6,699.64	12,200.72
66	23	6,044.28	25,206.35	9	2,586.95	4,947.03
67	22	7,588.27	15,299.49	16	5,520.65	9,096.26
68	13	4,823.61	8,619.64	9	2,495.06	4,673.59
69	17	4,784.86	9,675.34	11	2,986.44	5,913.42

SCHEDULE K (1)

DISABILITY ANNUITIES as of DECEMBER 31, 1972

NEW MEMBERS

<u>Attained Age 1972</u>	<u>M A L E</u>			<u>F E M A L E</u>		
	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>
70	4	\$ 2,008.68	\$ 3,041.28	4	\$ 759.26	\$ 2,016.72
71	1	75.91	120.01	6	1,507.91	2,283.29
72	7	2,112.80	4,762.48	5	1,611.79	3,015.35
73	2	381.47	892.97	2	428.04	687.26
74	1	35.79	444.33	3	636.50	1,899.23
75	2	737.72	1,150.03	4	937.47	1,622.46
76	2	513.70	996.19	5	859.41	1,790.31
77	-	-	-	1	163.71	265.32
78	3	979.68	1,674.51	2	1,022.33	1,121.61
79	1	175.28	413.73	-	-	-
80	-	-	-	-	-	-
81	1	291.58	266.42	1	69.38	279.74
82	2	156.24	766.10	1	134.91	219.10
84	-	-	-	1	102.64	178.82
85	1	343.72	330.19	-	-	-
86	-	-	-	1	142.16	222.74
<b>Totals</b>	<u>665</u>	<u>\$251,609.99</u>	<u>\$889,364.90</u>	<u>551</u>	<u>\$190,978.06</u>	<u>\$604,710.13</u>

SCHEDULE K (2)

DISABILITY ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

ORIGINAL MEMBERS

<u>Attained Age 1972</u>	<u>M A L E</u>			<u>F E M A L E</u>		
	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>
23	-	-	-	1	\$ 572.92	\$ 1,389.15
25	-	-	-	1	572.92	1,389.15
60	-	-	-	-	-	-
61	-	-	-	-	-	-
62	-	-	-	1	454.28	740.31
63	-	-	-	-	-	-
64	-	-	-	-	-	-
65	-	-	-	-	-	-
66	-	-	-	-	-	-
67	-	-	-	-	-	-
68	-	-	-	-	-	-
69	-	-	-	1	1,627.12	8,086.46
<b>Totals</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4</u>	<u>\$3,227.24</u>	<u>\$11,605.07</u>

DISABILITY ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

NEW MEMBERS

<u>Attained Age 1972</u>	<u>M A L E</u>			<u>F E M A L E</u>		
	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>
30	-	\$ -	\$ -	1	\$ 803.16	\$ 1,558.68
47	1	983.92	913.71	-	-	-
49	-	-	-	1	1,456.74	3,395.95
51	-	-	-	3	2,204.64	5,771.44
52	-	-	-	1	1,048.20	1,492.32
53	-	-	-	1	608.02	1,263.74
54	1	516.96	1,262.64	1	391.71	2,116.53
55	-	-	-	1	577.33	1,586.21
56	-	-	-	3	1,920.07	5,681.72
57	-	-	-	-	-	-
58	-	-	-	2	900.47	1,426.24
59	-	-	-	1	393.60	875.52
60	1	466.32	974.16	2	1,072.18	3,116.90
61	-	-	-	1	842.61	6,219.74
62	1	1,041.36	4,230.48	1	641.92	1,791.21
63	1	493.24	1,354.71	1	255.72	1,039.92
64	-	-	-	1	469.71	1,312.83
65	-	-	-	2	1,013.28	2,247.12
66	1	946.92	1,853.76	-	-	-
67	-	-	-	3	1,033.99	3,351.40
68	-	-	-	1	249.40	889.06
69	-	-	-	-	-	-
70	1	231.96	583.44	-	-	-
71	-	-	-	1	502.92	1,119.00
73	3	962.28	2,719.26	3	561.73	1,120.34
84	-	-	-	1	12.59	678.15
90	-	-	-	1	604.24	568.78
<b>Totals</b>	<u>10</u>	<u>\$5,642.96</u>	<u>\$13,892.16</u>	<u>33</u>	<u>\$17,564.23</u>	<u>\$48,622.80</u>

SCHEDULE M

WITHDRAWAL ANNUITIES as of DECEMBER 31, 1972

ORIGINAL MEMBERS

<u>Attained Age 1972</u>	<u>M A L E</u>			<u>F E M A L E</u>		
	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>
52	1	\$ 249.68	\$ 3,165.44	-	\$ -	\$ -
56	1	1,276.38	7,510.72	-	-	-
57	1	1,181.82	13,447.69	-	-	-
61	-	-	-	1	156.56	286.38
62	3	436.02	1,607.49	1	612.24	2,752.41
63	2	253.48	549.43	-	-	-
64	1	895.84	1,388.61	-	-	-
65	1	213.54	2,490.59	-	-	-
66	3	514.93	1,463.23	2	321.11	828.62
67	2	794.22	2,622.30	6	1,440.01	4,213.58
68	6	1,339.33	5,069.58	5	863.79	2,829.33
69	5	1,596.17	5,232.41	8	2,057.47	5,997.88
70	5	1,197.70	3,417.48	5	1,401.26	5,143.66
71	8	2,228.79	7,845.66	6	1,575.92	4,351.88
72	13	3,897.76	12,498.83	5	1,338.74	4,479.55
73	7	2,648.52	14,420.35	6	1,579.57	6,823.85
74	5	1,482.03	5,806.80	7	2,091.05	6,167.52
75	11	3,919.09	14,817.89	6	1,411.16	4,211.22
76	10	5,748.20	18,951.73	3	505.79	1,611.41
77	9	3,376.61	10,395.93	4	929.16	3,467.91
78	4	979.39	2,106.98	1	117.29	284.61
79	3	1,428.06	4,193.89	3	358.56	604.81
80	4	768.34	1,761.05	6	904.84	1,943.72
81	3	861.93	1,397.74	4	1,247.42	5,421.55
82	3	1,351.02	3,644.42	1	96.25	98.36
83	2	1,206.76	3,363.85	1	265.69	575.19
84	4	2,290.76	5,062.09	3	508.12	923.44
85	2	1,035.70	2,384.66	3	292.08	665.84
86	1	447.89	599.28	3	358.95	413.87
87	-	-	-	2	218.61	297.18
88	1	634.55	806.22	-	-	-
89	1	347.56	986.75	1	143.14	437.00
90	-	-	-	1	432.07	405.74
91	-	-	-	1	116.64	167.12
96	-	-	-	1	275.01	813.11
Totals	<u>122</u>	<u>\$44,602.07</u>	<u>\$159,009.09</u>	<u>96</u>	<u>\$21,618.50</u>	<u>\$66,216.74</u>

SCHEDULE N

WITHDRAWAL ANNUITIES as of DECEMBER 31, 1972

NEW MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
32	-	\$ -	\$ -	1	\$ 135.74	\$ 97.91
33	-	-	-	1	124.08	122.89
35	-	-	-	1	99.76	61.80
36	-	-	-	-	-	-
37	-	-	-	1	135.04	194.74
38	-	-	-	1	194.27	139.43
39	2	603.15	1,898.11	1	103.58	69.28
40	2	413.61	1,276.90	-	-	-
41	-	-	-	1	244.40	294.63
42	3	1,269.82	4,590.85	3	405.46	562.31
43	4	1,044.38	1,217.23	2	1,070.69	2,200.85
44	8	2,602.79	5,566.33	2	359.25	749.62
45	4	1,949.06	7,270.78	3	421.14	328.98
46	7	1,612.19	3,266.31	5	1,063.81	2,044.40
47	11	2,837.67	9,115.87	5	1,527.94	3,613.64
48	13	3,311.83	11,529.61	6	1,870.76	5,206.70
49	14	4,434.46	11,660.11	8	1,627.49	3,600.07
50	12	4,340.12	23,785.00	4	2,298.52	10,763.58
51	18	7,538.82	22,984.65	13	3,837.59	8,848.66
52	23	9,707.08	29,056.45	14	3,961.50	9,463.16
53	33	12,577.86	47,633.08	15	3,975.73	8,663.09
54	30	11,632.71	36,425.68	15	5,107.32	11,934.12
55	35	15,360.19	49,685.47	13	4,801.53	13,378.54
56	55	27,079.19	117,386.40	20	6,026.56	19,540.53
57	55	23,534.60	108,175.24	33	13,011.42	50,399.38
58	99	45,795.59	196,126.47	32	12,733.60	61,297.77
59	81	37,979.67	167,047.99	39	18,061.32	77,180.72
60	95	45,325.27	191,062.97	49	24,086.21	105,211.87
61	86	46,026.44	218,689.32	60	32,035.00	164,816.95
62	78	38,728.58	164,127.77	61	31,788.94	132,178.48
63	90	38,600.14	155,857.48	45	22,194.83	86,738.57
64	71	28,317.82	97,776.06	44	17,288.47	52,031.44
65	73	26,832.21	76,448.12	37	17,312.16	55,745.40
66	66	26,334.05	81,348.80	38	14,246.45	44,753.74
67	64	25,110.57	84,246.36	28	9,836.41	29,194.88
68	56	19,232.27	58,701.13	23	7,401.38	18,669.44
69	58	23,795.51	53,601.59	13	4,368.38	11,678.76
70	42	13,592.48	31,264.17	20	7,220.42	21,549.80
71	42	10,679.00	22,076.56	11	2,339.90	4,967.75
72	28	9,039.01	20,165.67	11	5,184.97	4,991.74
73	38	11,611.41	22,128.95	16	4,224.43	9,452.89
74	33	8,553.46	15,764.71	13	3,512.81	8,530.49
75	35	9,548.53	21,248.87	8	2,157.20	3,878.86
76	48	12,252.12	26,176.68	8	2,697.48	6,884.88
77	26	7,996.59	17,022.38	5	585.30	934.53
78	7	1,689.35	3,517.71	2	414.49	957.13
79	2	677.80	2,688.31	1	288.41	804.40
80	1	1,511.10	2,696.06	1	220.64	1,106.99
81	3	560.23	516.97	-	-	-
82	2	1,143.06	1,145.44	1	94.33	94.29
83	2	283.06	1,257.06	1	403.18	538.40
84	-	-	-	-	-	-
85	1	241.83	201.20	1	140.16	159.82
88	-	-	-	1	347.19	416.72
89	-	-	-	1	99.27	77.60
91	1	121.46	106.89	-	-	-
<b>Total</b>	<b>1,557</b>	<b>\$623,428.14</b>	<b>\$2,225,535.76</b>	<b>738</b>	<b>\$293,686.91</b>	<b>\$1,057,122.62</b>

SCHEDULE O

WITHDRAWAL ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

ORIGINAL MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
45	-	\$ -	\$ -	1	\$ 118.37	\$ 1,332.17
52	-	-	-	1	11.28	1,248.24
56	-	-	-	1	15.12	2,026.44
61	-	-	-	1	826.02	2,396.92
62	-	-	-	-	-	-
63	-	-	-	-	-	-
64	-	-	-	1	284.26	1,307.46
65	-	-	-	3	436.69	1,386.07
66	-	-	-	1	286.37	608.31
67	-	-	-	2	408.67	1,650.76
68	-	-	-	1	817.08	6,884.16
69	-	-	-	1	421.85	855.47
70	-	-	-	1	476.85	1,764.67
71	1	412.44	1,098.30	3	2,128.99	3,620.63
72	-	-	-	2	870.05	2,623.62
73	-	-	-	3	1,392.44	4,480.93
74	-	-	-	1	368.73	1,344.39
75	-	-	-	1	1,360.46	1,064.37
76	-	-	-	1	636.79	1,914.19
77	-	-	-	1	323.22	561.54
78	-	-	-	2	2,599.05	6,934.29
79	-	-	-	-	-	-
80	-	-	-	2	1,198.83	2,065.23
83	-	-	-	1	233.12	468.08
84	-	-	-	1	367.68	704.48
<b>Totals</b>	<u>1</u>	<u>\$412.44</u>	<u>\$1,098.30</u>	<u>32</u>	<u>\$15,581.92</u>	<u>\$47,242.42</u>

SCHEDULE P



WITHDRAWAL ANNUITIES TO SURVIVING BENEFICIARIES as of DECEMBER 31, 1972  
OF MEMBERS WHO ELECTED OPTIONS #1, #2, #3 or #4

NEW MEMBERS

Attained Age 1972	M A L E			F E M A L E		
	Number	Member's Annuity	State Annuity	Number	Member's Annuity	State Annuity
15	-	\$ -	\$ -	-	\$ -	\$ -
20	3	1,923.36	8,090.04	-	-	-
21	1	471.36	743.88	-	-	-
23	-	-	-	4	2,055.96	6,887.04
25	-	-	-	1	226.80	1,073.49
29	1	39.55	117.11	-	-	-
32	-	-	-	1	606.96	1,053.48
34	1	123.96	337.20	1	186.72	1,317.48
35	1	556.08	1,628.40	1	639.69	3,269.82
36	-	-	-	1	826.39	577.38
37	1	1,544.05	2,959.53	1	299.76	437.01
39	-	-	-	1	29.72	3,880.80
40	-	-	-	4	1,507.20	3,972.24
41	-	-	-	-	-	-
42	-	-	-	4	1,866.03	4,198.89
43	-	-	-	4	2,103.77	9,366.39
44	-	-	-	4	2,677.94	3,459.08
45	-	-	-	7	5,428.93	11,928.92
46	-	-	-	4	2,215.80	6,141.13
47	-	-	-	4	3,209.57	3,776.52
48	-	-	-	4	2,812.43	9,088.09
49	1	528.36	2,769.00	8	7,434.77	14,107.26
50	-	-	-	12	10,601.08	21,947.78
51	-	-	-	5	2,408.47	8,432.16
52	1	1,323.84	6,331.08	14	9,802.60	24,838.36
53	-	-	-	9	5,751.92	14,777.30
54	-	-	-	12	8,531.83	26,902.34
55	-	-	-	13	10,584.71	34,375.37
56	1	1,309.48	3,975.63	16	11,304.36	23,565.66
57	-	-	-	15	9,955.28	27,422.36
58	1	624.84	2,030.88	15	9,542.08	43,597.23
59	1	658.56	1,756.08	17	13,222.73	46,697.31
60	-	-	-	23	18,577.79	77,953.28
61	-	-	-	28	14,763.83	49,581.83
62	2	1,745.64	5,551.32	16	10,550.00	39,118.48
63	-	-	-	15	7,036.08	22,036.51
64	2	581.52	1,035.24	19	11,700.46	40,515.07
65	3	1,730.79	5,834.30	18	10,837.64	26,029.65
66	3	2,353.56	9,884.54	12	8,407.84	26,962.01
67	-	-	-	16	4,845.43	14,513.29
68	2	743.52	3,159.36	17	7,708.41	27,725.15
69	-	-	-	12	5,328.19	16,139.79
70	-	-	-	14	6,413.13	13,782.06
71	-	-	-	8	2,750.96	8,812.60
72	2	925.44	3,931.92	3	1,376.26	4,668.18
73	-	-	-	9	2,004.67	4,505.30
74	-	-	-	3	1,302.12	1,834.86
75	1	410.28	1,843.20	2	1,191.54	2,140.98
76	-	-	-	1	392.80	653.01
77	-	-	-	2	615.73	1,119.86
78	-	-	-	1	570.59	2,229.54
79	-	-	-	1	319.54	525.94
82	1	338.52	590.64	-	-	-
85	-	-	-	1	1,133.36	1,401.05
86	-	-	-	2	2,664.00	7,365.12
87	-	-	-	1	712.32	1,542.12
116	1	312.96	2,208.24	-	-	-
Totals	30	\$18,245.67	\$64,777.59	406	\$247,036.19	\$748,246.57

SCHEDULE Q

SUMMARY OF ANNUITIES as of DECEMBER 31, 1972

	<u>ORIGINAL MEMBERS</u>			<u>NEW MEMBERS</u>		
	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>	<u>Number</u>	<u>Member's Annuity</u>	<u>State Annuity</u>
<u>Superannuation</u>						
Male.....	731	\$ 713,484.03	\$2,530,115.56	11,417	\$ 7,982,029.51	\$24,296,206.19
Female.....	461	302,471.93	1,017,527.05	6,165	3,381,901.83	9,490,682.24
Surviving Beneficiaries:						
Female.....	193	125,976.75	336,439.11	1,390	865,736.98	2,249,240.69
Male.....	7	2,871.15	13,578.88	54	42,091.19	115,630.38
Total.....	<u>1,392</u>	<u>\$1,144,803.86</u>	<u>\$3,897,660.60</u>	<u>19,026</u>	<u>\$12,271,759.51</u>	<u>\$36,151,759.50</u>
<u>Disability</u>						
Male.....	19	\$ 3,511.79	\$ 25,829.65	665	\$ 251,609.99	\$ 889,364.90
Female.....	11	1,804.98	4,379.56	551	190,978.06	604,710.13
Surviving Beneficiaries:						
Female.....	4	3,227.24	11,605.07	33	17,564.23	48,622.80
Male.....	-	-	-	10	5,642.96	13,892.16
Total.....	<u>34</u>	<u>\$ 8,544.01</u>	<u>\$ 41,814.28</u>	<u>1,259</u>	<u>\$ 465,795.24</u>	<u>\$ 1,556,589.99</u>
<u>Withdrawal</u>						
Male.....	122	\$ 44,602.07	\$ 159,009.09	1,557	\$ 623,428.14	\$ 2,225,535.76
Female.....	96	21,618.50	66,216.74	738	293,686.91	1,057,122.62
Surviving Beneficiaries:						
Female.....	32	15,581.92	47,242.42	406	247,036.19	748,246.57
Male.....	1	412.44	1,098.30	30	18,245.67	64,777.59
Total.....	<u>251</u>	<u>\$ 82,214.93</u>	<u>\$ 273,566.55</u>	<u>2,731</u>	<u>\$ 1,182,396.91</u>	<u>\$ 4,095,682.54</u>
<u>Supplemental (Additional for Superannuation and Disability)</u>						
Male.....	-	-	\$ 455,420.00	-	\$ -	\$ 845,930.05
Female.....	-	-	131,747.36	-	-	375,643.80
Total.....	<u>-</u>	<u>\$ -</u>	<u>\$ 587,167.36</u>	<u>-</u>	<u>\$ -</u>	<u>\$ 1,221,573.85</u>
<u>TOTAL ANNUITIES</u> .....	<u>1,677</u>	<u>\$1,235,562.80</u>	<u>\$4,800,208.79</u>	<u>23,016</u>	<u>\$13,919,951.66</u>	<u>\$43,025,605.88</u>
Total Annuities Payable to Original and New Members.....	<u>24,693</u>	<u>\$15,155,514.46</u>	<u>\$47,825,814.67</u>			

C o m p a r i s o n o f M e m b e r s h i p

	As of June 30, 1967		As of June 30, 1968		As of June 30, 1969	
	Number	Salary	Number	Salary	Number	Salary
<u>ORIGINAL MEMBERS - ACTIVE</u>						
Male.....	107	\$ 1,523,329	99	\$ 1,396,321	61	\$ 869,887
Female.....	92	650,124	76	566,479	44	330,812
<u>Total Membership and Salaries -</u>						
Original Members.....	199	\$ 2,173,453	175	\$ 1,962,800	105	\$ 1,200,699
<u>NEW MEMBERS - ACTIVE</u>						
Male.....	58,495	\$401,795,981	64,506	\$445,315,286	66,080	\$499,489,476
Female.....	36,443	182,303,068	36,953	189,532,189	42,011	231,529,290
<u>Total Membership and Salaries -</u>						
New Members.....	94,938	\$584,099,049	101,459	\$634,847,475	108,091	\$731,018,766
<u>Total Membership and Salaries -</u>						
Original and New Members.....	95,137	\$586,272,502	101,634	\$636,810,275	108,196	\$732,219,465
<u>ANNUITANTS</u>						
Original Members.....	1,967		1,810		1,758	
New Members.....	12,610		13,537		14,950	
<u>Total Annuitants.....</u>	14,577		15,347		16,708	
<u>TOTAL MEMBERSHIP.....</u>	109,714		116,981		124,904	

SCHEDULE S (1)

C o m p a r i s o n o f M e m b e r s h i p

ORIGINAL MEMBERS - ACTIVE

	<u>As of June 30, 1970</u>	<u>As of December 31, 1971</u>	<u>As of December 31, 1972</u>
	<u>Number</u>	<u>Number</u>	<u>Number</u>
	<u>Salary</u>	<u>Salary</u>	<u>Salary</u>
Male.....	30	26	20
	\$ 532,058	\$ 481,160	\$ 374,344
Female.....	30	22	16
	<u>262,598</u>	<u>213,455</u>	<u>184,920</u>
<u>Total Membership and Salaries -</u>			
<u>Original Members.....</u>	<u>60</u>	<u>48</u>	<u>36</u>
	<u>\$ 794,656</u>	<u>\$ 694,615</u>	<u>\$ 559,264</u>

NEW MEMBERS - ACTIVE

Male.....	68,578	65,500	73,138
	\$604,594,424	\$620,824,872	\$ 802,520,654
Female.....	44,369	43,352	48,333
	<u>283,108,905</u>	<u>303,103,901</u>	<u>396,205,209</u>
<u>Total Membership and Salaries -</u>			
<u>New Members.....</u>	<u>112,947</u>	<u>108,852</u>	<u>121,471</u>
	<u>\$887,703,329</u>	<u>\$923,928,773</u>	<u>\$1,198,725,863</u>
<u>Total Membership and Salaries -</u>			
<u>Original and New Members.....</u>	<u>113,007</u>	<u>108,900</u>	<u>121,507</u>
	<u>\$888,497,985</u>	<u>\$924,623,388</u>	<u>\$1,199,285,127</u>

ANNUITANTS

Original Members.....	1,720	1,673	
New Members.....	<u>16,810</u>	<u>23,020</u>	
Total Annuityants.....	<u>18,530</u>	<u>24,693</u>	
<u>TOTAL MEMBERSHIP .....</u>	<u>131,537</u>	<u>146,200</u>	

Benefit and Contribution Provisions as of December 31, 1972

The State Employees' Retirement System of Pennsylvania makes provision for retirement, disability, and death benefits for all State employees and certain other eligible groups. The major provisions may be summarized as follows:

Eligible Employees

Class A - All regular State employees as well as employees of several Commissions and Authorities and all employees of state-owned educational institutions and the Pennsylvania State University (unless such employees have joined the Public School Employees' Retirement System of Pennsylvania).

Class C - Officers and employees of the Pennsylvania State Police and enforcement officers of the Pennsylvania Liquor Control Board.

Class D-3- Members of the General Assembly.

Class E-1- Members of the Judiciary.

Class E-2- Justices of the Peace paid by the Commonwealth.

NOTE- The members of the General Assembly, the members of the Judiciary and the Justices of the Peace may be covered at their option as Class A members with lower benefits and contributions than those in Classes D-3, E-1 and E-2, respectively.

Age and Service Requirements for Superannuation Retirement (with full formula benefits)

Class A - Age 60 or completion of 35 years of credited service.

Classes C and D-3 - Age 50.

Class E-1 - Age 60.

Class E-2 - Age 60.

## Formula for Superannuation Retirement Annuity

The standard single-life annuity applicable to members of Class A, is equal to 2% of the final 5-year average salary ("F.A.S.") of the member multiplied by the years and fractions of credited service.

The annuity for other classes of members is obtained by multiplying the standard single-life annuity by a class multiplier as follows:

<u>Class</u>	<u>Class of Service Multiplier</u>
C	1
D-3	3.75
E-1	2. for each of the first 10 years of judicial service plus 1.5 for each subsequent year.
E-2	1.5

In addition to the standard single-life annuity as determined above, a member of Class C receives a "member's annuity" actuarially equivalent to the regular accumulated member contributions and interest at retirement but not less than such annuity determined as if the member were age 60 at retirement.

NOTE: This formula produces the following basic annuity for classes other than Class A: -

- Class C - 2% of F.A.S. times service plus member's annuity.
- Class D-3 -  $7\frac{1}{2}\%$  of F.A.S. times service.
- Class E-1 - 4% of F.A.S. for first 10 years of service + 3% of F.A.S. for service over 10 years.
- Class E-2 - 3% of F.A.S. times service.

In addition to the above benefits, a member who has elected "Social Security Integration credits" is entitled to a single-life annuity of 2% of his "average non-covered salary" for each year of Social Security Integration credit.

"Average Non-Covered Salary" is the average annual salary since January 1, 1956 in excess of the maximum covered wages under Social Security. In effect, the years of Social Security Integration credit are the same as total credited service unless the member did not elect coverage when first eligible.

NOTE: There are conditions under which long-service members or members retiring at advanced ages may receive somewhat larger benefits than those described above.

Age and Service Requirements for Early Retirement -

In the case of involuntary withdrawal, a member of Class D-3 is eligible for early retirement after 6 years of legislative service and members of other classes are eligible after 10 years of service.

In the case of voluntary withdrawal Class A and Class C members are eligible after 25 years of service; Class D-3 members are eligible after 6 years; Class E-1 members after 20 years; and Class E-2 members after 10 years.

Formula for Early Retirement Benefit -

The actuarial equivalent of the annuity payable at superannuation retirement age earned to the date of early retirement.

Age and Service Requirements for Disability Retirement -

Members who are totally and permanently disabled and who have at least 5 years of service.

Formula for Disability Benefit -

The larger of (a) a benefit calculated as for superannuation retirement, and (b) the smaller of (i) 33-1/3% of final average salary and (ii) 8/9ths of the superannuation retirement benefit that would have been payable if the member remained in service to superannuation retirement at the same salary as he was receiving at disability.

Eligibility for Vested Benefit -

After 10 years of service except for members of Class D-3 and Class E-2 who are eligible after 6 years of credited service.

Vested Benefit -

A benefit calculated as for superannuation retirement but deferred until superannuation retirement age is reached.

Eligibility for Death Benefit Prior to Retirement -

10 years of credited service or attainment of superannuation age.



Amount of Death Benefit Prior to Retirement -

At or after superannuation retirement age or after the required number of years of service, the full reserve value of the benefits to which the member would have been entitled had he retired the day before he dies. The required number is shown in the following table:

<u>Class</u>	<u>Required Number of Years</u>
A	25
C	25
D-3	10
E-1	20
E-2	10

After 10 years of credited service but before the required number of years, the corresponding reserve value is determined as above but proportionately reduced in the ratio of the actual number of years of service to the required number of years or to the lesser period of service that would have been reached by superannuation retirement age.

Death Benefits after Retirement -

A member may elect one of several typical optional reduced pensions in lieu of his maximum single-life annuity provided by the formula. However, if he elects the single-life annuity, there is a provision for a modified cash refund without actuarial reduction of the unpaid balance of the member accumulated contributions and interest at time of retirement.

Supplemental Allowances -

Members retiring on superannuation or disability are entitled to a supplemental allowance sufficient to build the amount of his allowance up to not less than at the rate of \$65 for each year of credited service not in excess of 40, subject to a maximum including Social Security of \$2,600 per year.



There was also a percentage cost-of-living increase applied as of July 1, 1968 to annuitants in receipt of superannuation and disability allowances which became effective prior to January 1, 1967. The percentages varied according to year of retirement and began with a 1% increase for those retiring in 1966 and increased to 150% for those who retired in 1933 and earlier.

Rate of Member Contribution -

(i) Basic rate of contribution, excluding Social Security Integration contributions -

Class A - 5% of salary

For other classes of members, the class of service multiplier is applied to the 5% rate to produce the following:

Class C - 5%

Class D-3 - 18.75%

Class E-1 - 10% during the first 10 years of judicial service and 7.5% thereafter.

Class E-2 - 7.5%

(ii) Additional contributions for Social Security Integration Credit -

A member of any class electing Social Security Integration Credit pays 5% of any salary in excess of the amount of salary covered by Social Security during the year for which contributions are being made.

Interest Credited on Member Contribution -

A rate of 4% stipulated as the statutory rate of interest, has been credited on the member contributions since the inception of the system.

Refund of Accumulated Member Contributions -

On the death of a member not qualifying for death benefits, his accumulated member contributions are paid to his beneficiary; also, any member terminating service when not eligible for another form of benefit is paid a refund of his accumulated contributions and interest; any other terminating member may elect the refund of his accumulated contributions and interest in lieu of the retirement allowance to which he is entitled.

Employer Contributions -

The balance of the required contributions in excess of the members contributions in accordance with the law. Basically, the employer contribution is the normal cost plus an accrued liability contribution spreading the funding over 30 years, assuming the accrued liability contribution increases at least 4% each year.

SCHEDULE T(6)

ACTUARIAL ASSUMPTIONS

Interest Rate: 4% per annum, compounded annually, which is the statutory interest rate.

Service Tables: Service tables for active members based on the experience of the Retirement System in 1962-65, with values at specimen ages in 5 separate classes as follows:

<u>CLASS</u>	<u>AGE</u>	<u>R A T E S O F S E P A R A T I O N</u>			<u>D U E T O</u>	<u>SALARY SCALE*</u>
		<u>Withdrawal</u>	<u>Death</u>	<u>Disability</u>	<u>Retirement</u>	
A and B (MALE)	25	.17556	.00076	.00005	-	\$4,065
	35	.01249	.00137	.00007	.00032	5,500
	45	.08541	.00358	.00094	.00129	5,630
	55	.07212	.01044	.00207	.00923	5,675
	65	-	.02442	-	.19765	5,700
A and B (FEMALE)	25	.19629	.00062	.00005	-	3,620
	35	.08451	.00099	.00041	.00042	4,150
	45	.05180	.00200	.00121	.00138	4,350
	55	.03817	.00648	.00284	.00774	4,400
	65	-	.01556	-	.20984	4,400
C (MALE and FEMALE)	25	.01908	.00076	.00005	-	5,575
	35	.00526	.00137	.00007	.00218	6,455
	45	.00188	.00358	.00094	.01740	7,100
	55	.00066	.01044	.00207	.20451	7,450
	65	-	.02442	-	.31546	7,500
D (MALE and FEMALE)	25	-	.00076	.00005	-	-
	35	.07492	.00137	.00007	-	-
	45	.01878	.00358	.00094	.03478	-
	55	.00303	.01044	.00207	.13912	-
	65	-	.02442	-	.14447	-
E (MALE and FEMALE)	25	-	.00076	.00005	-	-
	35	.01619	.00137	.00007	-	-
	45	.00898	.00358	.00094	-	-
	55	.00397	.01044	.00207	.01260	-
	65	-	.02442	-	.02811	-

\*No salary increases assumed for Class D or for Class E.

Superannuation and Withdrawal Allowances: The mortality table used for those receiving superannuation and withdrawal allowance is the 1951 Group Annuity Table.

Disability Allowances: The mortality table used for those receiving disability allowances is a 45% modification of Hunter's Table of Mortality among Disabled Lives.

SCHEDULE U