



## **Actuarial Valuation**

**December 31, 2002**

Prepared by

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June 13, 2003

Board of Trustees  
Texas County & District Retirement System  
P.O. Box 2034  
Austin, TX 78768-2034

Re: Actuarial Valuation as of December 31, 2002

Dear Board of Trustees:

As requested, we have performed an actuarial valuation of the Texas County & District Retirement System (TCDRS) as of December 31, 2002. The major findings of the valuation are contained in this report. This report reflects the benefit provisions and contribution rates in effect for each of the 535 separate employer plans participating in TCDRS as of December 31, 2002. In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by the TCDRS staff. This information includes, but is not limited to, statutory provisions, employee data and financial information. In our examination of these data, we have found them to be reasonably consistent and comparable with data used for other purposes. It should be noted that if any data or other information is inaccurate or incomplete, our calculations may need to be revised.

This report is a summary of the valuation results. More comprehensive data is provided in the TCDRS comprehensive annual financial report (CAFR). On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report along with the CAFR information is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices which are consistent with the principles prescribed by the Actuarial Standards Board (ASB) and the Code of Professional Conduct and Qualification Standards for Public Statements of Actuarial Opinion of the American Academy of Actuaries.

We further certify that all costs, liabilities, rates of interest, and other factors for TCDRS have been determined on the basis of actuarial assumptions and methods which are reasonable (taking into account the experience of TCDRS and reasonable expectations). These assumptions are based on our 2001 Investigation of Experience report. We believe they offer our best estimate of anticipated experience affecting TCDRS. Nevertheless, the emerging costs will vary from those presented in this report to the extent that actual experience differs from that projected by the actuarial assumptions.



Actuarial computations presented in this report are for purposes of determining the recommended funding amounts for TCDRS. Actuarial computations under GASB Statements No. 25 and No. 27 are for purposes of fulfilling financial accounting requirements and are provided in a separate document. The computations prepared for accounting purposes may differ from those disclosed in this report. The calculations in the enclosed report have been made on a basis consistent with our understanding of the TCDRS's funding requirements and goals. Determinations for purposes other than meeting these requirements may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes. Any distribution of the enclosed report must be in its entirety including this cover letter, unless prior written consent is obtained from Milliman USA.

We would like to express our appreciation to Mr. Ray Henry, Director of TCDRS, and to members of his staff, who gave substantial assistance in supplying the data on which this report is based.

I, Karen I. Steffen, am a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries, and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I, Nick J. Collier, am a member of the American Academy of Actuaries and an Associate of the Society of Actuaries, and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

We respectfully submit the following report, and we look forward to discussing it with you.

Sincerely,

Karen I. Steffen, F.S.A., M.A.A.A.  
Consulting Actuary

KIS/NJC/cdc

Nick J. Collier, A.S.A., M.A.A.A.  
Associate Actuary

**Texas County and District Retirement System  
Actuarial Valuation**

**December 31, 2002**

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# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## Section 1 - Executive Summary

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### Overview

We are pleased to present the 2002 valuation summary report to you. The actuarial valuation of the TCDRS requires a separate valuation and determination of contribution rates for each of the 535 individual employer plans. There were 517 plans valued in the 2001 valuation.

This document summarizes the results of the valuation for all plans and highlights key observations made regarding specific individual plans, as well as describing groups of plans that were reviewed.

Several key points to note for the 2002 valuation are summarized as follows:

- **Funding:** The funding ratio for the system in aggregate decreased from 89.3% to 88.7%. This was due to investment returns that were lower than expected and various plan changes that increased benefits. The decrease would have been much greater if the investment returns were not smoothed.
- **Contribution Rates:** On average, the employer contribution rate for variable-rate (VR) plans increased by 0.32%. Most of this increase, 0.27%, was due to employer-elected plan changes; the rest resulted from the usual year-to-year fluctuations with the most significant factor being lower-than-expected investment returns. The impact of all changes is discussed in more detail later in this section and in the Experience Analysis section of Section 2.
- **Investment Returns:** Due to investment returns that were less than the actuarial assumption, a negative 11% was credited to the Subdivision Accumulation Fund. The result was an increase in contribution rates; however, since investment gains and losses are smoothed, only 10% of the negative return on the Subdivision Accumulation Fund (SAF) was reflected this year.
- **Inadequate Financing:** There are six fixed-rate (FR) plans that have an inadequate financing arrangement. An additional two variable-rate employers have a required contribution rate greater than 11%, but have not elected a waiver. Employers from both groups will need to take corrective action or there will be a mandatory reduction of future benefits.

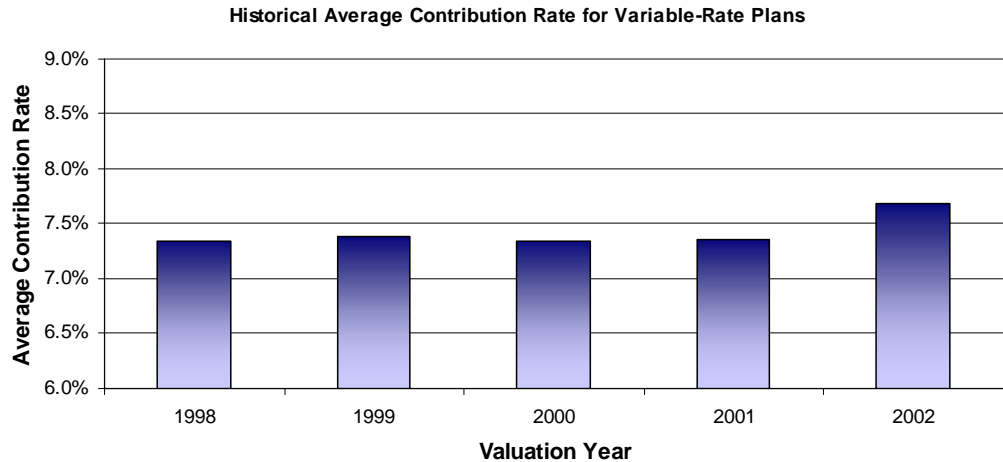
**Overview  
(continued)**

- **Benefit Reductions:** There are seven inactive plans that are required to reduce supplemental benefits.
- **Legislation:** There were several changes in the TCDRS Act based on the 2003 legislative session. For this valuation, the only change that had a material impact was the strengthening of funding requirements for fixed-rate plans. The maximum amortization was reduced from 40 to 30 years. This resulted in an additional two plans being inadequately funded.

**Plan Funding**

The purpose of the valuation is to measure the funding status of each employer plan and to determine the current contribution rates based on the assumptions, benefits and membership of each plan. Funding status is measured by the funding ratio for each plan, contribution rates are based on the funding method used.

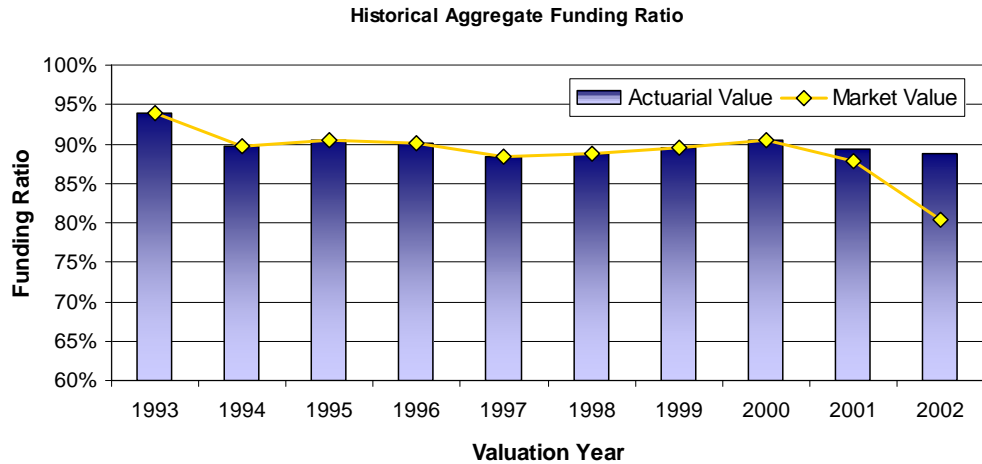
Employer contribution rates effective for 2004, as determined by this 2002 valuation, increased by 0.32% on average. The average contribution rate for all variable-rate plans increased from 7.36 to 7.68%. A historical perspective on contribution rates is shown below.



Looking at the system total, all variable-rate and fixed-rate plans, plus the Current Service Annuity Reserve Fund (CSARF) and the Funding Ratio of Actuarial Assets to Actuarial Accrued Liabilities, has decreased slightly since the 2002 valuation from 89.3% to 88.7%. Note that a funding ratio of 90% indicates that assets are 10% less than liabilities.

**Plan Funding  
(continued)**

This decrease was due mainly to the negative credit on the SAF and various plan changes that increased benefits. Most of the impact of the lower-than-expected investment returns is deferred to future years. If it were immediately recognized by using the market value of assets, the impact would be much greater. A historical perspective of TCDRS funding is shown below.



The Endowment Fund, available to cover future adverse experience for TCDRS was \$211 million as of December 31, 2002. This is equal to 2.4% of the actuarial assets currently available for funding the TCDRS benefit obligations, down from 2.6% last year.

**Plan Experience**

Fourteen plans are no longer contributing, which is the same as last year. The 2002 valuation indicated that all but eight of the 521 active plans have an adequate financing arrangement based on current contribution rates. The most significant factor that caused the inadequate funding arrangement was poor investment returns, followed by decreases in payroll and low termination. The eight employers are listed below:

Amortization Period Greater than 30 Years

- 470 Shackelford County Appraisal District
- 592 Jack County Appraisal District
- 508 Brazoria County Appraisal District
- 474 Fort Bend Central Appraisal District
- 416 Nueces County Water Control and Improvement District #3
- 544 Bexar County Water Control and Improvement District #10

Required Contribution Rate Greater than 11% (no waiver)

- 669 Middle Rio Grande Development Council
- 153 Crosby County

**Plan Experience  
(continued)**

During 2002, 132 plans changed their benefit provisions by adopting a total of 196 changes. The most common benefit change was the adoption of a new employer match rate. Six plans decreased either the employer match rate, the employee contribution rate, or both. All other plan changes were to increase or improve benefit provisions.

**Experience Analysis**

A detailed analysis of the sources of the rate change was performed for each plan that was in the December 31, 2001 valuation. There are many factors that are measured when comparing one year's expected valuation results to the actual results a year later. The sources of the changes are discussed further in Section 2. The primary sources for significant changes in the employer contribution rates were lower-than-expected investment returns, changes in plan provisions, variations in the employer's payroll and terminations of employment of the active members significantly different than anticipated by the assumptions. The cost impact of the changes can be offsetting. Some will increase costs and some will decrease costs.

The following chart shows how various factors affected the overall funding of TCDRS, as compared to the last valuation.

Sources of Change	Average Contribution Rate	Aggregate Funding Ratio
<b>December 31, 2001 Actuarial Valuation</b>	<b>7.36%</b>	<b>89.3%</b>
Expected Year-to-Year Change	-0.06%	0.3%
Changes in Plan Provisions	0.27%	0.1%
Actual vs. Expected Retirement	-0.02%	-0.1%
Actual vs. Expected Active Mortality	-0.01%	0.0%
Actual vs. Expected Termination	-0.03%	0.1%
Payroll Variation	-0.03%	0.1%
Change in Average Entry Age	0.00%	0.0%
Investment Income	0.27%	-1.2%
Actual vs. Expected Retiree Mortality	-0.01%	0.0%
Employer Lump-Sum Contribution	-0.01%	0.0%
Elected Rate > Actual Rate	-0.03%	0.0%
New Employers	-0.05%	0.0%
Other	0.03%	0.1%
<b>Total Change</b>	<b>0.32%</b>	<b>-0.6%</b>
<b>December 31, 2002 Actuarial Valuation</b>	<b>7.68%</b>	<b>88.7%</b>

**Non-Contributing Members**

As of December 31, 2002, there were 29,194 non-contributing members. This is a sizeable number of members who could have rights to future benefits. However, a number of the non-contributing members do not have enough credited service to retire and receive a benefit at a later date.



## **Temporary Reduction in Employee Deposit Rate**

Under certain funding conditions, an employer may be required to temporarily reduce its employee deposit rate. Each year, the actuary reviews the funding situation at these affected employers to determine whether any plan may increase its deposit rate back to the prior rate.

There are no plans with a reduced rate as of this valuation.

## **CSARF & SDBF**

Both the Current Service Annuity Reserve Fund (CSARF) and the Supplemental Death Benefits Fund (SDBF) continue to maintain a level of assets in each fund to sufficiently support their expected benefit payments. The surplus for the CSARF increased over last year.

The SDBF surplus decreased this year; however, the current surplus amount should still be adequate to cover possible adverse experience in 2003.

## **2003 Legislation**

Out of the 2003 legislative session, there was one change to the TCDRS provisions that will have a material impact on the funding of benefits for the fixed-rate plans.

The funding requirements were strengthened by changing the amortization periods as follows:

- **Adequacy:** Fixed-rate plans with an amortization period of greater than 30 years (was 40 years) are determined to be inadequate.
- **Election of Options:** Fixed-rate plans are eligible to elect certain options if their amortization period remains 20 years or less (was 25 years).
- **Funding Remedy:** When an inadequate fixed-rate plan elects an optional plan to achieve an adequate funding arrangement, the new amortization period must be 20 years or less (was 25 years).

## **Inactive Plans**

We reviewed the 14 inactive plans and the four plans that have discontinued enrolling new employees as contributing members in TCDRS. According to Sections 842.008 and 842.010 of the TCDRS Act, adjustments in benefits may be needed based on the current and expected funding status of these plans. Seven plans need to have adjustments made to benefits, effective for benefits payable on or after January 1, 2004. For each of these plans, the reason their funding situation worsened to this point was the impact of the 2002 investment return.

**Inactive Plans  
(continued)**

The results for all inactive and non-enrolling employers is summarized in the following table:

Employer Number	Employer Name	Supp. Benefit Reduction or Increase Ratio		Count as of December 31, 2002	
		Current	New	Annuitants	Members
<b>411</b>	<b>Bandera County WCID #1</b>	<b>80%</b>	<b>40%</b>	<b>2</b>	<b>0</b>
415	North Plains Hospital District	115%		18	27
431	Livingston Hospital District	125%		16	7
436	Llano Memorial Hospital	100%	**	35	80
448	Edwards Aquifer Authority - Bexar County	100%	*	4	65
452	Mc Camey County Hospital District	200%	*	9	10
456	El Paso WCID District Westway	100%		1	0
<b>465</b>	<b>Cisco Hospital District</b>	<b>70%</b>	<b>50%</b>	<b>7</b>	<b>4</b>
478	Culberson County Hospital	100%	**	4	4
480	Roberts County Appraisal District	45%		0	2
<b>489</b>	<b>Potter County Appraisal District</b>	<b>100%</b>	<b>65%</b>	<b>15</b>	<b>22</b>
<b>510</b>	<b>Newton County Memorial Hospital</b>	<b>55%</b>	<b>40%</b>	<b>5</b>	<b>2</b>
<b>523</b>	<b>Shelby County General Hospital</b>	<b>53%</b>	<b>40%</b>	<b>10</b>	<b>1</b>
538	Nueces River Authority - Uvalde County	100%	*	1	4
<b>549</b>	<b>Travis County WCID #18</b>	<b>100%</b>	<b>80%</b>	<b>1</b>	<b>3</b>
<b>557</b>	<b>El Paso County Water Authority</b>	<b>80%</b>	<b>60%</b>	<b>4</b>	<b>0</b>
599	Medical Arts Hospital - Dawson County	100%	*	16	132
654	Llano County Hospital Authority	100%		20	120

\* Non-enrolling

\*\* Funding of obligations assumed by another employer

**Comment: The actuary has determined that seven inactive plans should have their supplemental benefits reduced as shown in the table. This adjustment is applicable to active, inactive and retired members.**

**Decreasing Membership**

A decrease in the number of contributing members in a plan can lead to adverse experience and actuarial losses. This is because benefits are financed as a percentage of payroll, so a decrease in the expected total future payroll for a plan with an Unfunded Actuarial Accrued Liability (UAAL), will result in larger required contribution rates for variable-rate plans and longer amortization periods for fixed-rate plans.

Continued decreases in contributing members could lead to an inadequate financing arrangement. There are 20 plans that had a significant decrease in the number of contributing members between the 2001 and 2002 valuations, or a decrease in total contributing members for three or more consecutive years. We have not recommended any adjustments to these plans. See Appendix G for a listing.

## Plan Data

The makeup of the valuation group changed from 1998 to 2002 as shown by the next three tables:

	Active VR Plans	Active FR Plans	Inactive Plans	Total
1998	407	81	14	502
1999	424	68	14	506
2000	440	56	13	509
2001	451	52	14	517
2002	477	44	14	535

	Active Contributing Members	Non-Contributing Members	Annuitants	Total
1998	93,120	19,977	19,503	132,600
1999	95,630	22,116	20,655	138,401
2000	96,739	24,677	21,897	143,313
2001	98,753	27,819	23,132	149,704
2002	101,415	29,194	24,862	155,471

	Aggregate Payroll (in millions)	Contributing Members	Annual Pay Average	Percentage Increase
1998	\$ 2,546.8	93,120	\$ 27,350	
1999	2,708.6	95,630	28,324	3.6%
2000	2,852.8	96,739	29,490	4.1%
2001	3,050.2	98,753	30,887	4.7%
2002	3,274.1	101,415	32,284	4.5%

An analysis of changes in the member group is presented in the following chart.

	Active Contributing Members	Non-Contributing Members	Annuitants
<b>December 31, 2001 Valuation</b>	<b>98,753</b>	<b>27,819</b>	<b>23,132</b>
Termination with Refund	(6,226)	(3,825)	-
Termination without Refund	(4,396)	4,396	-
Active/Inactive Death with Annuity	(146)	(36)	182
Service Retirement	(1,681)	(412)	2,093
Disability Retirement	(58)	(19)	77
Retiree Death without Beneficiary	-	-	(606)
New Entrants	14,510	1,914	-
Rehires	659	(643)	(16)
<b>Total Change</b>	<b>2,662</b>	<b>1,375</b>	<b>1,730</b>
<b>December 31, 2002 Valuation</b>	<b>101,415</b>	<b>29,194</b>	<b>24,862</b>

**Recommended  
Board Action**

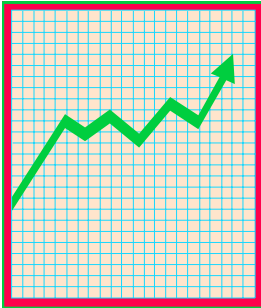
We recommend the Board adopt a motion to do the following:

- (1) Approve the required contribution rates for the 2004 plan year for:
  - (a) Fixed-rate plans that adopt a variable-rate plan in 2003;
  - (b) Variable-rate plans with no changes in 2003;
  - (c) Variable-rate plans that adopt a change in plan benefits in 2003 (The required contribution rates for these plans will be based on the 2002 valuation results, but reflect the benefit changes adopted during 2003.); and,
  - (d) New employers in 2003 (The required contribution rates for these plans is the same as the rate in effect on the date of participation.).
- (2) Approve the reductions in supplemental benefits that we have recommended. The reductions would be effective January 1, 2004.
- (3) Approve the 2004 contribution rates for the Supplemental Death Benefits Fund as shown in Appendix H.

# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## Section 2 - December 31, 2002 Valuation Results



We performed an actuarial valuation for each of the 535 employers participating in TCDRS as of December 31, 2002. Appendices I and J, at the end of this report, illustrate the key valuation measurements for each employer and compares the 2002 results with the 2001 valuation results. In addition, the rest of this section discusses the summary results for all or a specific group of plans as well as the basis for the valuation.

The purpose of the valuation is to measure the funding status and to determine the employer contribution rate based on the assumptions, benefits and membership of each separate employer plan. Funding status is measured by the funding ratio for each plan, contribution rates are based on the funding method used.

### Plan Statistics

The following table summarizes the changes in the types of plans valued. Eighteen new plans joined this year. No plans terminated.

	Active Variable-Rate Plans	Active Fixed-Rate Plans	Inactive Plans	Total
1998	407	81	14	502
1999	424	68	14	506
2000	440	56	13	509
2001	451	52	14	517
2002	477	44	14	535

Most active employers, 477 out of 521, use a variable-rate funding method. Under this method, the employer contribution rate is re-determined each year as a result of actual experience since the last valuation. The employer contribution rate reflects any experience gains or losses which occurred during the past year and will decrease or increase as a result of this experience.

Forty-four (44) active plans have a Fixed-Rate funding method. Under this method, the employer's contribution rate is fixed and any experience gains or losses which occurred during the past year will cause a decrease or increase respectively in the expected period over which contributions will fund benefits, the amortization period.

Under this method and the Board's policy, if any fixed-rate plan's amortization period is greater than 30 years, the contribution rate is determined to be inadequate and the employer must either lower future benefits or increase the fixed rate by adopting a supplemental contribution rate, as provided in Section 844.605 of the TCDRS law.

As of the December 31, 2002 valuation, 17 of the 44 active fixed-rate plans had adopted a supplemental contribution rate. These plans are discussed in further detail in Section 3 of this report regarding Funding Adequacy.

Two of the fixed-rate plans and two variable-rate plans are active, but no longer enrolling new employees as members in TCDRS.

- #448 Edwards Aquifer Authority
- #452 McCamey County Hospital District
- #538 Nueces River Authority
- #599 Medical Arts Hospital

In addition to the 521 plans that are actively participating in TCDRS, (477 variable-rate plans and 44 fixed-rate plans), there are another 14 plans that are in inactive status. They no longer make contributions to their plan but have employees or former employees who are entitled to future benefits from the plan assets. These plans are also discussed in further detail in Section 3.

## Summary Results

The tables on the next two pages present:

- (1) The summary of assets held by TCDRS Pension Trust Fund. Assets used to fund benefit obligations are the Employees Savings Fund (ESF), the Subdivision Accumulation Fund (SAF) and the Current Service Annuity Reserve Fund (CSARF). The Endowment Fund is used as a contingency fund. The Interest and Expense Funds are used for administrative purposes.
- (2) The summary valuation results for all 535 plans in total for both the 2001 and 2002 valuations.

# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## Changes in Plan Net Assets by Fund and Interfund Transfers

	Pension Trust Funds						Dec. 31, 2002
	Employees Saving Fund	Subdivision Accumulation Fund	Current Service Annuity Reserve Fund	Endowment Fund	Interest Fund	Expense Fund	
<b>Additions</b>							
<u>Contributions</u>							
Employee and Employer Members	\$ 224,387,814	\$ 291,313,309	\$ -	\$ -	\$ -	\$ -	\$ 515,701,123
Total Contributions	224,387,814	291,313,309	-	-	-	-	515,701,123
<u>Investment Income</u>							
Net Appreciation (Depreciation) in Fair Value of Investments	-	-	-	-	(288,549,293)	-	(288,549,293)
Interest and Dividends	-	-	-	-	397,826,048	-	397,826,048
Total Investment Activity Income (Loss)	-	-	-	-	109,276,755	-	109,276,755
Less Investment Activity Expenses	-	-	-	-	6,744,653	-	6,744,653
Net Income (Loss) from Investment Activities	-	-	-	-	102,532,102	-	102,532,102
Net Income from Securities Lending Activities	-	-	-	-	8,046,890	-	8,046,890
Total Net Investment Income (Loss)	-	-	-	-	110,578,992	-	110,578,992
Building Operations Income	-	-	-	-	-	1,718,643	1,718,643
Miscellaneous Income	-	-	-	-	-	47,249	47,249
<b>Total Additions</b>	<b>224,387,814</b>	<b>291,313,309</b>	<b>-</b>	<b>-</b>	<b>110,578,992</b>	<b>1,765,892</b>	<b>628,046,006</b>
<b>Deductions</b>							
Benefit Allowances	-	106,352,344	167,308,642	-	-	-	273,660,986
Refunds to Terminated Members	54,113,574	-	-	404,259	-	-	54,517,833
Interest Allocation to Supplemental Death Benefits Fund	-	-	-	-	233,155	-	233,155
Administrative Operations Expenses	-	-	-	-	-	7,141,422	7,141,422
Building Operations Expenses	-	-	-	-	-	1,237,961	1,237,961
<b>Total Deductions</b>	<b>54,113,574</b>	<b>106,352,344</b>	<b>167,308,642</b>	<b>404,259</b>	<b>233,155</b>	<b>8,379,383</b>	<b>336,791,356</b>
<b>Transfers of Funds</b>							
Retirement Allowances	(140,160,156)	(140,886,554)	281,046,710	-	-	-	-
Investment Income and Other	163,078,163	(425,467,974)	114,479,679	(1,612,707)	142,480,839	7,042,000	-
Escheated Accounts, net	(835,963)	-	-	835,963	-	-	-
Net Transfers	22,082,044	(566,354,528)	395,526,389	(776,744)	142,480,839	7,042,000	-
<b>Net Increase (Decrease)</b>	<b>192,356,284</b>	<b>(381,393,563)</b>	<b>228,217,747</b>	<b>(1,181,003)</b>	<b>252,826,676</b>	<b>428,509</b>	<b>291,254,650</b>
Net Assets Held in Trust for Pension Benefits:							
<b>Beginning of Period, Jan. 1</b>	<b>2,413,867,423</b>	<b>3,892,291,239</b>	<b>1,615,421,387</b>	<b>212,166,885</b>	<b>461,743,677</b>	<b>15,154,230</b>	<b>8,610,644,841</b>
<b>End of Period, Dec. 31</b>	<b>\$ 2,606,223,707</b>	<b>\$ 3,510,897,676</b>	<b>\$ 1,843,639,134</b>	<b>\$ 210,985,882</b>	<b>\$ 714,570,353</b>	<b>\$ 15,582,739</b>	<b>\$ 8,901,899,491</b>

# Texas County & District Retirement System Actuarial Valuation

**December 31, 2002**

## Summary Actuarial Valuation Results

	December 31, 2002	December 31, 2001	
<b>Valuation Results for Employer Plans</b>			
1 Actuarial present value of future benefits			
Annuitants	\$ 954,931,303	\$ 846,549,734	
Members	<u>8,764,703,291</u>	<u>8,119,061,551</u>	
Total	\$ <u>9,719,634,594</u>	\$ <u>8,965,611,285</u>	
2 Actuarial present value of future normal cost contributions	<u>1,586,520,608</u>	<u>1,486,114,123</u>	
3 Actuarial accrued liability [1 - 2]	\$ 8,133,113,986	\$ 7,479,497,162	
4 Actuarial value of assets			
Employees Saving Fund	\$ 2,606,223,707	\$ 2,413,867,423	
Subdivision Accumulation Fund	<u>4,329,434,369</u>	<u>4,024,956,055</u>	
	\$ 6,935,658,076	\$ 6,438,823,478	
5 Total unfunded actuarial accrued liability (UAAL)	\$ 1,214,974,141	\$ 1,059,331,883	
6 Total overfunded actuarial accrued liability (OAAL)	<u>(17,518,231)</u>	<u>(18,658,199)</u>	
7 Unfunded actuarial accrued liability (UAAL), net of overfunded actuarial accrued liability (OAAL) [5 + 6]. Also equals [3 - 4].	\$ 1,197,455,910	\$ 1,040,673,684	1,040,673,684
<b>Valuation Results for Pooled Benefits</b>			
8 Actuarial present value of future benefits from the Current Service Annuity Reserve Fund for annuities in effect	\$ 1,765,326,402	\$ 1,544,112,234	
9 Actuarial value of assets of the Current Service Annuity Reserve Fund	<u>1,843,639,134</u>	<u>1,615,421,387</u>	
10 Overfunded actuarial accrued liability (OAAL) [8 - 9]	<u>(78,312,732)</u>	<u>(71,309,153)</u>	
11 Systemwide UAAL net of OAAL [7 + 10]	\$ 1,119,143,178	\$ 969,364,531	
Funding Ratio = ( 3 + 8 ) / ( 4 + 9 )	88.7%	89.3%	



**Actuarial Value of Assets**

The actuarial value of assets for the Subdivision Accumulation Fund (SAF) is equal to the expected value of assets adjusted by 10% of the difference between the market-related value of the SAF and the expected value. The actuarial value of the assets for the Employees Saving Fund (ESF) is equal to the account balances.

Since the actuarial value is smoothed, it does not reflect most of the adverse investment experience of the last two years. The result is that the market-related value is over \$800 million less than the actuarial value of the SAF.

Market Value of SAF	\$3.51 Billion
Actuarial Value of SAF	\$4.33 Billion
Market/Actuarial Assets	81%

**Valuation Basis**

Each year's actuarial valuation is dependent on the key components that are used in the valuation process. These include the actuarial assumptions used to project the probability of paying out benefits in the future, the benefit provisions that indicate the amount of the expected benefit and the membership data that indicate to whom the benefits may be paid.

**A. Assumptions**

Each employer's valuation was based on actuarial assumptions adopted by the Board. The assumptions were studied during the 1997-2000 actuarial investigation of experience. A detailed disclosure is contained in the 2002 Comprehensive Annual Financial Report.

The demographic assumptions include probabilities of terminating active contributing and non-contributing membership due to withdrawal, death, disability or retirement. Withdrawal assumptions vary by age and years of service and by plan. The specific plan withdrawal assumption was based on that employer's experience during the investigative study period compared to the entire TCDRS experience.

Individual member salary increases are assumed to vary by length of service and by entry age group. The salary increases are based on both a general wage inflation component of 4.00% and a merit, promotion, and longevity component. The total salary increase over a member's career is expected to be about 5.5% per year on average.

**A. Assumptions  
(continued)**

The economic assumptions are summarized on the next page. The underlying price inflation assumption used to establish the economic assumptions is 3.5%, however the price inflation assumption itself is not directly used in the valuation.

<u>Economic Assumption</u>	<u>Annual Rate</u>
Investment Return	
Subdivision Accumulation Fund – SAF	9.0%
Employees Saving Fund – ESF	7.0%
Current Service Annuity Reserve Fund – CSARF	7.0%
Aggregate Investment Return	8.0%
General Wage Inflation	4.0%
Payroll Increase *	4.0% or less
Cost of Living Adjustments	0% **

\* The actual payroll increase assumption varies by plan based on experience from the last investigation of experience.

\*\* TCDRS does not permit automatic Cost of Living Adjustments (COLAs) for post-retirement benefits. However ad-hoc COLAs are permitted.

We believe the assumptions adopted by the Board are reasonable as long-term average expectations and collectively represent reasonable expectations of experience over the long term future. The next investigation of experience will be performed during 2005 covering the period 2001-2004.

There have been no changes in assumptions or methods since the last investigation of experience.

**B. Benefits**

TCDRS is a nontraditional defined benefit plan. Plan provisions are adopted by each individual employer based on options available under the TCDRS Act.

Members can retire at age 60 with 8, 10, or 12 years of service, or at any age with 30 years of service. If the plan adopts the option, members can also retire when their age and service equals 75 or 80, or at any age with 20 years of service.

Each employer has the ability to change future benefit accruals and specific plan provisions that apply to their employees; however, prior accrued benefits cannot be reduced. In addition to the basic employer match, which matches the employee contribution dollar-for-dollar, the employer may provide additional benefits by matching at a higher rate.

**B. Benefits  
(continued)**

The member's contribution rate is an integer rate between 4% and 7%, unless prior funding conditions have required a temporary reduction below 4%. Currently, no plans have member contribution rates less than 4%. The member's retirement benefits are based on the sum of both employee and employer contributions made to the plan with interest. At retirement a member's total contribution credits are converted to a monthly annuity using annuity purchase rates prescribed by the TCDRS Act.

Based on the results of each year's valuation, information is provided to the individual employers on the cost to implement certain benefit increases, or decreases in the future employer matching contributions. This information is provided to the employer in a form referred to as "Exhibit A". A sample plan cost sheet (Exhibit A) is shown in Appendix A.

Following the valuation each year, an employer may elect to modify the plan provisions applicable to their employees for the subsequent plan year. During 2002, 132 plans made a total of 196 different benefit changes as summarized in the following chart. In addition to the benefit provision changes, eight fixed-rate plans adopted the variable-rate funding method in 2002.

<b>Number of Plans</b>	<b>Type of Change</b>
39	Added a one-time CPI-related COLA increase for retired members' benefits
39	Added a one-time flat percentage increase to retired members' benefits
36	Increased the Employer Match Rate
26	Added 20-Year Retirement Eligibility provision
11	Lowered the years of service for full vesting
11	Increased Prior Service Credits
10	Increased the Employee Contribution Rate
8	Added a Rule of 75 or 80 retirement age provision
7	Added the ability to allow individual members to buy back prior forfeited service and benefits
5	Decreased the Employer Match Rate
3	Added a partial lump sum benefit feature
1	Decreased the Employee Contribution Rate
<hr/> 196	

## C. Cost Method

The actuarial cost method refers to how benefits are assumed to be funded by contributions and investment income in an orderly manner, with the result that enough funds have been accumulated in a plan by the time benefit payments commence. The determination of the employer contribution rate is based on the entry age cost method.

The *entry age cost method* will compute an annual cost – the normal cost rate – that is expected to accumulate funds evenly over a member's working career. For TCDRS, the rate is expressed as a percentage of pay. The normal cost as a percentage of pay is not expected to vary over the period of time the member participates in the plan. For an individual employer's plan, the total normal cost rate will remain fairly stable if the average age at hire, or entry age, of all employees remains level. All current and future plans in TCDRS use the entry age cost method to complete annual costs.

Prior years expected accumulated normal cost contributions are measured using current assumptions, benefits and membership data and reported as the Actuarial Accrued Liability. The difference between this expected accumulation of prior costs and the actual allocation of assets for actuarial funding purposes for each plan is referred to as the Unfunded Actuarial Accrued Liability (UAAL). If the actuarial value of assets exceeds the Actuarial Accrued Liability, then there is an Overfunded Actuarial Accrued Liability (OAAL).

The UAAL or OAAL is assumed to be paid for over a period of time known as the amortization period. Under a variable-rate funding method, the amortization period is fixed and the resulting required contribution rate needed to fund the UAAL or OAAL over the fixed period is measured. Current Board policy amortizes a UAAL over 20 years and an OAAL over 30 years for variable-rate plans. Under the fixed-rate funding method, the amortization period is determined based on how much of the total fixed contribution rate is available for funding the UAAL or OAAL after the normal cost requirements for the year have been satisfied.

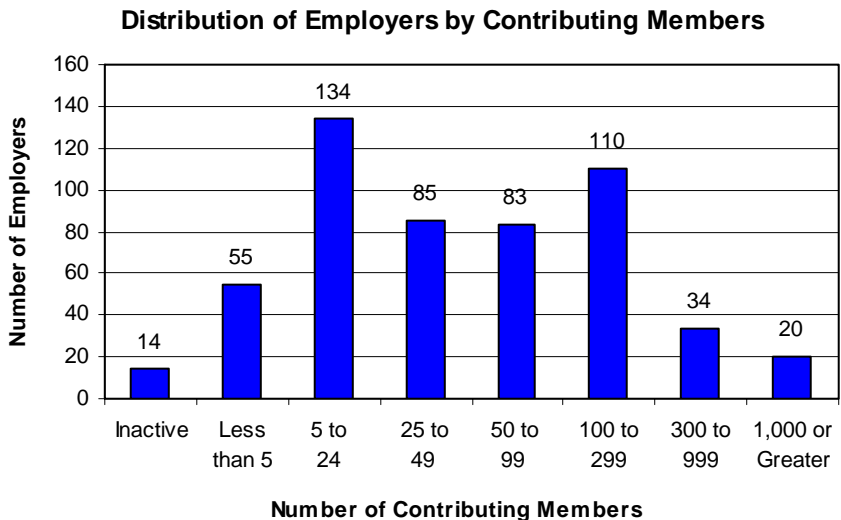
**D. Data**

The valuation is a snapshot measurement as of a single day, the valuation date, of the expected benefits to be paid by the employer to those members who have an interest in a future benefit payment. The valuation only considers members participating as of the valuation date and does not project or assume benefits for any employees not included in the membership on the valuation date. However, the active population of an individual employer is assumed to remain level for purposes of projecting payroll.

Thus, the measurement of the adequacy of any single employer's plan is dependent not only on the assumptions used to project benefit payments, and the plan provisions which define the benefit amounts, but also by the members actually participating on each valuation date. The following table indicates the total membership of all 535 plans as of December 31, 2002.

	<b>Active Contributing Members</b>	<b>Non- Contributing Members</b>	<b>Annuitants</b>	<b>Total</b>
1998	93,120	19,977	19,503	132,600
1999	95,630	22,116	20,655	138,401
2000	96,739	24,677	21,897	143,313
2001	98,753	27,819	23,132	149,704
2002	101,415	29,194	24,862	155,471

The makeup of each individual employer plan within TCDRS varies quite a bit, not only by benefit provisions, but also by membership size. The median number of contributing members is around 50, so about half the employers have less than 50 contributing members. The following graph indicates the number of plans by size as measured by the number of contributing members.



## E. Funded Status

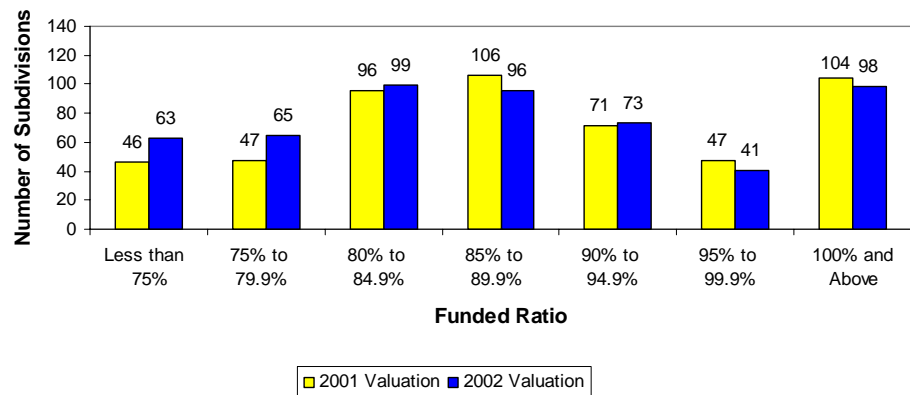
As mentioned earlier, one purpose of the valuation is to measure the funding status of each plan. The funding status can be determined several ways. One more recent measurement, now required by GASB – the Governmental Accounting Standards Board – is the Funding Ratio. The Funding Ratio is the value of the Actuarial Value of Assets over the Actuarial Accrued Liability, all measured as of a single date – the valuation date.

If the funding ratio is less than 100%, the plan has a UAAL, or a measured shortfall from the expected accumulated prior years normal cost contributions. If the ratio is more than 100%, the plan has an OAAL, or a measured excess from the expected accumulated prior years normal cost contributions.

Differences between the Actuarial Accrued Liability and the assets arise primarily due to experience different than the assumptions and benefit changes that are applied retroactively to accrued service credits.

The following graph illustrates a summary of the Funding Ratio measurement for all 535 plans as of December 31, 2002. For comparison purposes, the Funding Ratio is also shown for the 517 plans valued as of December 31, 2001.

Comparison of Funding Ratios (Assets/Accrued Liability)

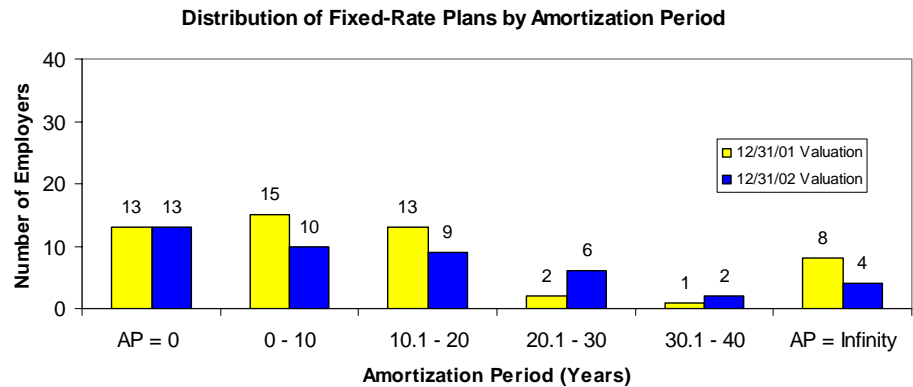


On a system-wide basis, the aggregate funding ratio decreased from 89.3% to 88.7%. This decrease was due mainly to poor investment returns and various plan changes that increased benefits.

## F. Contribution Rates

Another measurement of the valuation results is to study how much the employer contribution rates have changed over the past year due to experience. Contribution rates can also change due to benefit plan provisions. However, the following discussions of changes in rates only reflect experience changes.

The fixed-rate plans do not have their total employer contribution rates change except due to an inadequate funding situation. Experience and benefit changes are measured by the changes in the amortization period used to fund the UAAL amounts, if any. For the fixed-rate plans, the following chart indicates the number of plans by the length of the amortization period for each of the past two valuations.



During 2002, eight active fixed-rate plans adopted the variable-rate funding method. Thus, the total number of active fixed-rate plans decreased from 52 in the 2001 valuation to 44 in the 2002 valuation.

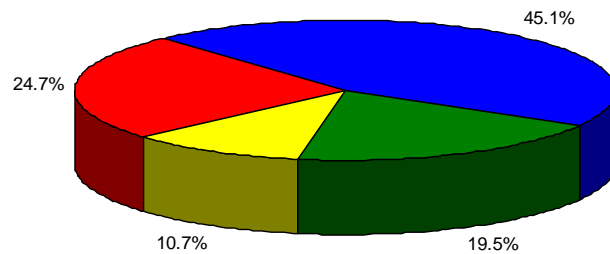
**F. Contribution Rates  
(continued)**

As shown below, 64.6% of the 477 active variable-rate plans had a contribution rate increase, and 19.5% (93 plans) had a contribution rate increase greater than 0.35% of pay. This fluctuation is due mainly to poor investment returns and the usual year-to-year experience. Changes in contribution rates are measured from the actual 2003 rate to the calculate rate for 2004. The actual 2003 rate is based on the 2001 valuation, but adjusted for any benefit changes adopted during 2002.

Only 35.4% of the plans had either a decrease or no change in the total employer contribution rate since the 2001 valuation. Note that this is significantly different than prior years where the majority of plans experienced decreases. The main reason for this is the impact of poor investment returns.

**TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM**

**Change in Total Employer Contribution Rates  
Variable-Rate Plans (2003 to 2004)**



■ decrease of more than 0.35%	■ decrease of 0.35% or less (or no change)
■ increase of 0.35% or less	■ increase greater than 0.35%

For comparison purposes, information regarding the percentage of plans with changes in variable-rate employer contribution rates from the past four valuations is reported below:

	<u>Decrease or No Change</u>	<u>Increase of 0.35% or Less</u>	<u>Increase Greater Than 0.35%</u>
1998	76.9%	19.2%	3.9%
1999	84.7	13.2	2.1
2000	74.8	21.2	4.1
2001*	66.5	24.4	9.1
2002	35.4	45.1	19.5

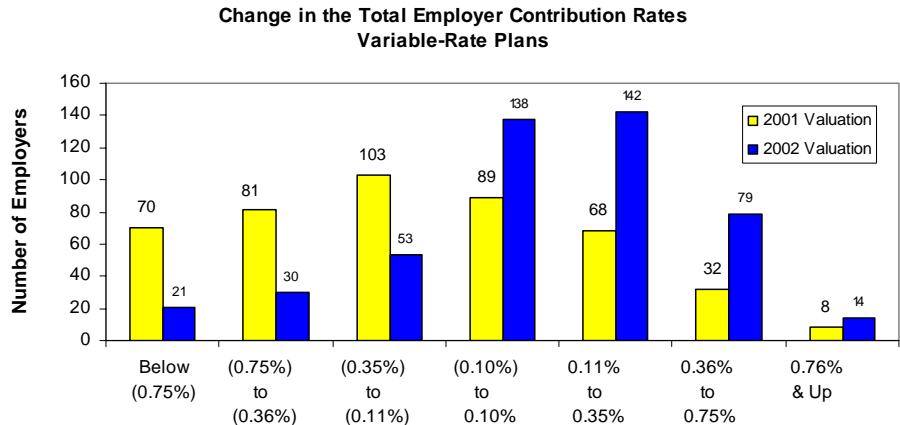
*\*Also reflects impact of new assumptions.*

*Note: Contribution rate changes exclude impact of employer-elected plan changes.*

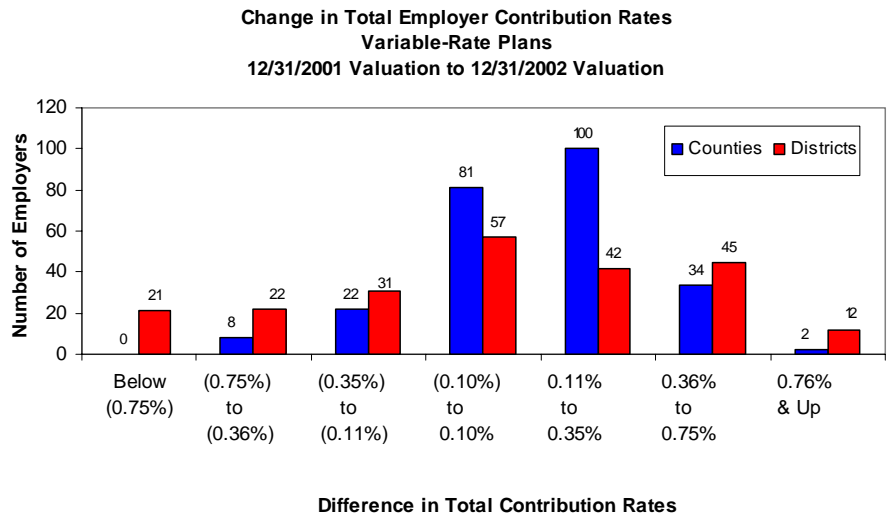


**F. Contribution Rates  
(continued)**

The graph below compares the number of plans in the 2001 valuation to the number in the 2002 valuation that had a change in the total employer contribution rate as measured by the size of the change. There were more increases in 2002 as compared to the 2001 rate changes. This was due to the impact of the poor investment return.



Rate changes would also be expected to be more volatile for plans with smaller memberships. The increase or decrease in a comparative few number of contributing members or deaths of retired members would have a greater impact on the smaller plans. This is shown in the next graph, where the amount of the change in the total employer contribution rate is analyzed between the county plans (generally larger in size) and the district plans (generally smaller in size).



## G. Experience Analysis – Contribution Rates

A detailed analysis of the rate changes was performed as part of the 2002 valuation process for each variable-rate plan. There are many factors that are measured when comparing one year's expected valuation results to the actual results a year later. The following table lists the factors which had the most significant impact on contribution rates and in how many employers this impact was greater than 0.25%. Appendix B lists each variable-rate plan that had a significant rate change from 2001 to 2002, the amount of the rate change and the major reasons for the change.

### Sources of Decreases in Contribution Rates (Greater than .25%)

Payroll Variation	42
Actual vs. Expected Termination	41
Elected Rate	14
Actual vs. Expected Retiree Mortality	10
Change in Average Entry Age	6
Actual vs. Expected Retirement	5
Employer Lump Sum Contribution	4
Actual vs. Expected Active Mortality	1

### Sources of Increases in Contribution Rates (Greater than .25%)

Actual vs. Expected Investment Return	238
Payroll Variation	33
Actual vs. Expected Termination	19
Actual vs. Expected Retirement	4
Change in Average Entry Age	4
Actual vs. Expected Retiree Mortality	1

**Actual vs. Expected Termination** refers to the probability of withdrawal and how many contributing members actually terminated their membership and withdrew their employee contributions with interest, thereby forfeiting their right to a benefit based on employer contributions.

Also included in this measurement is a typical gain from members who terminated their employment, thus ceasing to be a contributing member, and did not refund their employee contributions with interest but left them on deposit for a benefit to be paid later. These members are referred to as non-contributing members.

**Payroll Variation** refers to how the total amount of the employer's payroll changed from the prior valuation different from what was expected, based on assumptions. Greater than expected increases in payroll generally mean a lower contribution rate is necessary to pay off the Unfunded Actuarial Accrued Liability.

**G. Experience  
Analysis –  
Contribution Rates  
(continued)**

An **Elected Rate** creates gains or decreases in contribution rates as the employer may be contributing more than the calculated rate. Appendix F lists those variable-rate plans that have an elected rate.

**Retiree Mortality** refers to how retired members are removed due to death, and impacts the employer rates only if a Supplemental annuity benefit is being paid.

**Employer Lump Sum Contribution** creates gains as more employer contributions than expected were received.

**Change in Average Entry Age** refers to a shift in the makeup of the employer's membership group due to employees who left and returned, and others newly hired. Since variable-rate plans use the entry age cost method, a change in the average entry age results in a change in the normal cost rate.

**Active Mortality** refers to the probability a non-retired member dies. More deaths than expected will generally result in a gain, creating a decrease in the employer contribution rate.

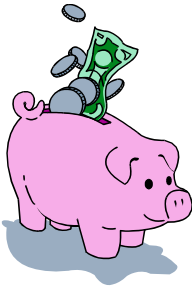
**Retirement** refers to the probability a non-retired member retires. More retirements than expected will generally result in a loss, creating an increase in the employer contribution rate.

Texas County & District Retirement System  
Actuarial Valuation

December 31, 2002

**Section 3 - Funding Adequacy Based on 2002 Results**

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For variable-rate plans, the actuarially determined rate is considered an adequate rate to fund benefits, based on the nature of the funding method.

TCDRS statutes do not allow employer contributions to exceed 11% of pay; however, an employer may waive the statutory maximum rate. Many plans have elected the waiver and now have a calculated total employer contribution rate in excess of 11%. Appendix C lists employers that have adopted the waiver and shows the 2002 calculated contribution rate for 2004.

**Variable-Rate Plans**

Variable-rate plans with an OAAL have a Funding Excess. The Funding Excess is the amount by which the actuarial value of assets exceeds the Actuarial Accrued Liability. For GASB reporting purposes, the Funding Excess must be recognized and amortized over a period of time. The amortization payment of the Funding Excess is treated as an offset to any required employer contribution rate. Thus, the resulting calculated contribution rate is less than the normal cost contribution rate.

Under Board policy, any UAAL is amortized over 20 years for a variable-rate plan and any OAAL is amortized over 30 years.

By the very nature of these plans, it is unlikely they would face an inadequate financing agreement. However, their calculated contribution rate may exceed the maximum 11% contribution rate limit, and the plan would need to adopt a waiver provision or reduce benefits. For this valuation there were two plans that fell into this category. Letters have been sent to the two employers communicating their options.

<u>Employer</u>	<u>2004 Required Contribution Rate</u>
Crosby County	11.02%
Middle Rio Grande Development Council	11.06%

## **Fixed-Rate Plans**

For fixed-rate plans, it is possible for the rate to be too low to support the benefit level currently adopted. The Board has adopted a policy in accordance with Section 844.605 of the TCDRS law that, if the amortization period of the UAAL exceeds 30 years, the fixed rate is determined to be inadequate. Note that the 30-year requirement was previously 40 years. It was changed in the 2003 legislation.

An inadequate fixed-rate plan has several options to convert their funding status and again have an adequate financing arrangement. The first table in Appendix D illustrates the actions taken during 2002 for the fixed-rate plans that were determined to have an inadequate financing arrangement based on the 2001 valuation.

As a result of the 2002 valuation, there are six fixed-rate plans that have an inadequate financing arrangement. For these employers, there are a number of options available to change their funding status. If the employer takes no action during the year, the TCDRS Act requires a reduction in future benefit accruals. The options are illustrated in the second table of Appendix D.

All other variable-rate and fixed-rate active plans are in an adequate financing arrangement based on the results of the 2002 valuation.

## **Fixed-Rate Plans with SCR**

Based on prior valuation results, 17 fixed-rate plans have adopted a Supplemental Contribution Rate in order to maintain an adequate funding arrangement. These plans are listed in Appendix E.

Under Section 844.605(d) of the TCDRS Act, an employer may discontinue a Supplemental Contribution Rate (SCR) if the actuary determines it is no longer needed and the basic fixed rate provides an adequate financing arrangement. Based on the 2002 valuation, no fixed-rate plans may discontinue their SCR.

## Inactive Plans

We reviewed the 14 inactive plans and the four plans that have discontinued enrolling new employees as contributing members in TCDRS. According to Sections 842.008 and 842.010 of the TCDRS Act, adjustments in benefits may be needed based on the current and expected funding status of these plans. Seven plans need to have adjustments to benefits made during 2003, effective for benefits payable on or after January 1, 2004. There was one significant factor that contributed to their situations.

- The poor investment return in 2002 resulted in lower assets than expected in the SAF.

In making our determinations for inactive plans, we used the market value of assets instead of the actuarial value. A smoothing method is appropriate for a plan with a long-term funding horizon. This is not true for inactive plans.

The results for all inactive and non-enrolling employers is summarized in the following table:

Employer Number	Employer Name	Supp. Benefit Reduction or Increase Ratio		Count as of December 31, 2002	
		Current	New	Annuitants	Members
411	<b>Bandera County WCID #1</b>	80%	40%	2	0
415	North Plains Hospital District	115%		18	27
431	Livingston Hospital District	125%		16	7
436	Llano Memorial Hospital	100%	**	35	80
448	Edwards Aquifer Authority - Bexar County	100%	*	4	65
452	Mc Camey County Hospital District	200%	*	9	10
456	El Paso WCID District Westway	100%		1	0
465	<b>Cisco Hospital District</b>	70%	50%	7	4
478	Culberson County Hospital	100%	**	4	4
480	Roberts County Appraisal District	45%		0	2
489	<b>Potter County Appraisal District</b>	100%	65%	15	22
510	<b>Newton County Memorial Hospital</b>	55%	40%	5	2
523	<b>Shelby County General Hospital</b>	53%	40%	10	1
538	Nueces River Authority - Uvalde County	100%	*	1	4
549	<b>Travis County WCID #18</b>	100%	80%	1	3
557	<b>El Paso County Water Authority</b>	80%	60%	4	0
599	Medical Arts Hospital - Dawson County	100%	*	16	132
654	Llano County Hospital Authority	100%		20	120

\* Non-enrolling

\*\* Funding of obligations assumed by another employer

**Comment: The actuary has determined that seven inactive plans, should have supplemental benefits reduced as shown in the table. This adjustment is applicable to active, inactive and retired members.**

## **Decreasing Membership**

A decrease in the number of contributing members in a plan can lead to adverse experience and actuarial losses. This is because benefits are financed as a percentage of payroll, so a decrease in the expected total future payroll for an employer will result in larger required contribution rates for variable-rate plans and longer amortization periods for fixed-rate plans.

Continued decreases in contributing members could lead to an inadequate financing arrangement. There are 20 plans that had a significant decrease in the number of contributing members between the 2001 and 2002 valuations, or a decrease in total contributing members for three or more consecutive years. These plans are listed in Appendix G.

# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## Section 4 - Analysis of Retired Member Payments - CSARF



When a member retires, the accumulated contribution credits in all accounts in TCDRS are converted into a monthly benefit. The monthly benefit amount is determined to be paid as two types of annuities. The current service annuity is based on the account values due to the employee contributions and the 100% matching employer contributions (except for a few plans with special provisions). The supplemental benefit amount is based on account values due to employer matching contributions in excess of 100%, if any.

All supplemental benefit annuity payments are made from the Subdivision's Employer Accumulation Fund (SAF). However, at the time of retirement all funds used to determine the current service annuity are transferred from the applicable employer's SAF accounts and the member's Employee Savings Fund (ESF) account into the Current Service Annuity Reserve Fund (CSARF), which is a pooled fund. Thus, no actuarial gains or losses occurring for the current service annuity payments are reflected in an individual employer's valuation. Each year, the actuary reviews the funding status of the pooled CSARF to determine if the fund is adequate to pay all current service annuity payments.

The following table summarizes the changes in the CSARF. Based on the value of the expected benefits as of December 31, 2002, there was a total actuarial gain during the year of \$2.0 million. This gain, combined with interest on the surplus amount, resulted in an increase in the surplus.

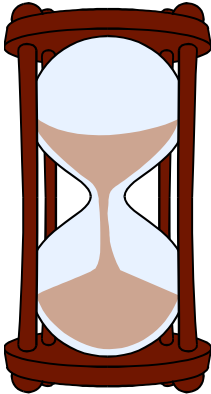
	(dollar amounts are in millions)	
	12/31/2002 Valuation	12/31/2001 Valuation
	-----	-----
Beginning Surplus	\$ 71.31	\$ 71.73
Interest	4.99	4.34
Experience Gain	2.01	4.97
Change in Assumptions	<u>0.00</u>	<u>(9.73)</u>
Ending Surplus	\$ 78.31	\$ 71.31
Total CSARF Liability	\$1,765.33	\$1,544.11
Surplus as a Percentage of Total Liability	4.4%	4.6%



# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## Section 5 - Supplemental Death Benefits Fund



The TCDRS Act provides an optional group term life insurance benefit. The benefit coverage can be adopted by the employers for either their current eligible active employees or for both their eligible active and retired employees.

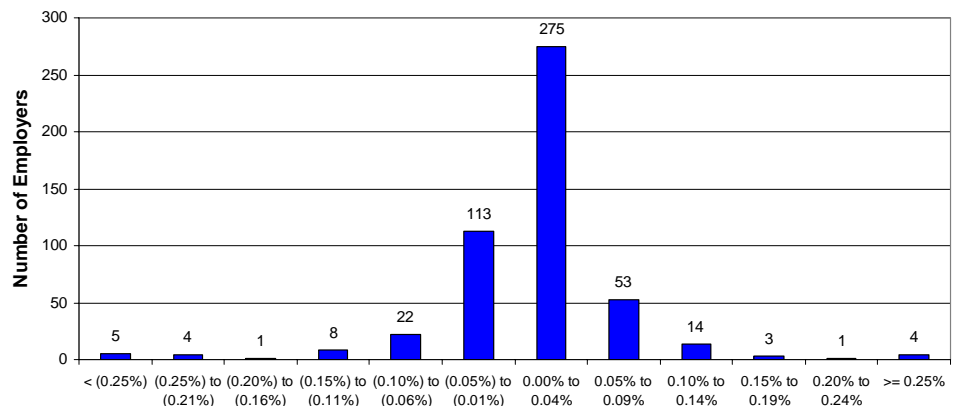
Active employees are insured for an amount equal to their total compensation from the past twelve months of employment. Retired employees are insured for a fixed amount of \$5,000. Life insurance benefits are paid as a lump sum payment.

An annual valuation is performed to determine the premium rates for active and retired employees based on age and gender. An individual employer's premium is then based on the demographic makeup of its covered employee group.

The Supplemental Death Benefit Fund (SDBF) is pooled with the TCDRS funds for investment purposes, but its benefit obligations are separate from the TCDRS obligations.

The following graph shows that there was comparatively little change in calculated employer premium rates based on the 2002 valuation results.

**Difference in Supplemental Death Rates  
2003 Rates vs. 2004 Rates**



The table below reports the financial condition of the SDBF as of December 31, 2001 and December 31, 2002. During 2002, the SDBF experience was negative, since contributions were less than the benefit payments. However, the current surplus amount should still be adequate to cover any adverse experience during 2003.

	<u>2001</u>	<u>2002</u>
Surplus at the beginning of the year	\$ 3,352,682	\$ 3,704,949
Employer contributions	3,020,877	3,703,200
Income from regular interest	<u>243,342</u>	<u>233,155</u>
Total assets (A)	\$ 6,616,901	\$ 7,641,304
Supplemental death benefit payments made during the year	\$ 3,018,957	\$ 4,319,960
Less payments in the year for deaths occurring in the previous year	(467,220)	(360,215)
Plus payments in the following year for deaths occurring in the year	<u>360,215</u>	<u>673,996</u>
Total incurred death benefits (B) (actual benefits)	2,911,952	4,633,741
<b>Surplus at the end of the year (A - B)</b>	<b>\$ 3,704,949</b>	<b>\$ 3,007,563</b>
Expected benefits	\$ 3,020,877	\$ 3,703,200
Ratio of actual benefits to expected benefits	0.964	1.251
Ratio of beginning surplus to expected benefits	1.110	1.000
Number of employees covered at the end of the year	43,540	45,990
Number of employers participating at the end of the year	194	209

# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## Section 6 - Glossary

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The following definitions include excerpts from a list adopted in 1994 by the major actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to TCDRS and include terms used exclusively by TCDRS. Defined terms are capitalized throughout this Appendix.

<b>Accrued Benefit</b>	The amount of an individual's benefit (whether or not vested) as of a specific date, determined in accordance with the terms of a pension plan and based on compensation and service to that date.
<b>Actuarial Accrued Liability</b>	That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of pension plan benefits and expenses which is not provided for by future Normal Costs.
<b>Actuarial Assumptions</b>	Assumptions as to the occurrence of future events affecting pension costs, such as: mortality, termination, disablement, and retirement; changes in compensation; rates of investment earnings and asset appreciation or depreciation; procedures used to determine the Actuarial Value of Assets; and other relevant items.
<b>Actuarial Gain (Loss)</b>	A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.
<b>Actuarial Present Value</b>	The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.
<b>Actuarial Valuation</b>	The determination, as of a Valuation Date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for a pension plan.
<b>Actuarial Value of Assets</b>	The value of cash, investments and other property belonging to a pension plan, as used by the actuary for the purpose of an Actuarial Valuation.
<b>Actuarially Equivalent</b>	Of equal Actuarial Present Value, determined as of a given date with each value based on the same set of Actuarial Assumptions.
<b>Average Age of Contributing Members</b>	The average attained age as of the Valuation Date, weighted by the average monthly deposit for the year preceding the Valuation Date.
<b>Average Length of Service of Contributing Members</b>	The average length of total credited service in TCDRS as of the Valuation Date, weighted by the average monthly deposit for the year preceding the Valuation Date.

<b>Current Service Benefits</b>	Benefits attributable to the member's accumulated deposits and a matching amount provided by the employer.
<b>Employer Contribution Rate</b>	The sum of the Normal Cost Contribution Rate and the Unfunded Actuarial Accrued Liability Contribution Rate. Both rates are expressed as a percent of compensation. The calculated Employer Contribution Rate will go into effect, one year after the Valuation Date.
<b>Entry Age Actuarial Cost Method</b>	A method under which the Actuarial Present Value of the Projected Benefits of each individual included in an Actuarial Valuation is allocated on a level basis over the earnings or service of the individual between entry age and assumed exit ages. The portion of this Actuarial Present Value allocated to a valuation year is called the Normal Cost. The portion of this Actuarial Present Value not provided for at a Valuation Date by the Actuarial Present Value of future Normal Costs is called the Actuarial Accrued Liability.
<b>Fixed-Rate Plan</b>	A plan of retirement, death, and disability benefits for which the employer adopts an employee contribution rate (4%, 5%, 6%, or 7%), which also becomes the Employer Contribution Rate. The actuary determines the plan of benefits that can be adequately financed by the commitment of the employer to contribute the same amount as the member employees. The plan of benefits, adopted at plan inception and when benefit increases are adopted, is limited by statute to benefits that allow the Unfunded Actuarial Accrued Liability to be amortized over a period of no more than 25 years. If a plan has had adverse experience (i.e., predominantly actuarial losses over time), the law has provisions which allow the employer to contribute at a rate above the employee contribution rate or to reduce benefits accruing in the future.
<b>Multiple Matching Benefits</b>	Benefits attributable to an amount provided by the employer as a percentage of the member's accumulated deposits in excess of the Current Service Benefit matching amount.
<b>Normal Cost</b>	That portion of the Actuarial Present Value of pension plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.
<b>Normal Cost Contribution Rate</b>	A rate equal to the Actuarial Present Value at hire of Projected Benefits divided by the Actuarial Present Value at hire of anticipated future compensation. It is calculated for each contributing member, and the average is determined, weighted by compensation.
<b>Plan Year</b>	A twelve-month period beginning January 1 and ending December 31.
<b>Prior Service Benefits</b>	Benefits attributable to an amount provided by the employer for service rendered by an employee prior to the date of participation of the employer in the System.
<b>Projected Benefits</b>	Those pension plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.
<b>Overfunded Actuarial Accrued Liability (OAAL)</b>	The excess, if any, of the Actuarial Value of Assets over the Actuarial Accrued Liability. Standard actuarial terminology defines this as the "Funding Excess". TCDRS uses the term "Overfunded Actuarial Accrued Liability".

**Unfunded Actuarial  
Accrued Liability  
(UAAL)**

The excess, if any, of the Actuarial Accrued Liability over the Actuarial Value of Assets.

**Unfunded Actuarial  
Accrued Liability  
Contribution Rate**

Variable-Rate plans: The level percent of covered payroll to amortize the Unfunded Actuarial Accrued Liability over an open period of 20 years. If the plan has an Overfunded Actuarial Accrued Liability, it is amortized over an open period of 30 years as a negative Unfunded Actuarial Accrued Liability, and the resulting negative Unfunded Actuarial Accrued Liability Contribution Rate is offset against the Normal Cost Contribution Rate.

Fixed-Rate plans: The fixed Employer Contribution Rate minus the Normal Cost Contribution Rate.

**Unit Credit Actuarial  
Cost Method**

A method under which the benefits of each individual included in the Actuarial Valuation are allocated by a consistent formula to valuation years. The Actuarial Present Value of benefits allocated to a valuation year is called the Normal Cost. The Actuarial Present Value of benefits allocated to all periods prior to a valuation year is called the Actuarial Accrued Liability.

**Valuation Date**

The date upon which the Normal Cost, Actuarial Accrued Liability, and Actuarial Value of Assets are determined. Generally, the Valuation Date will coincide with the ending of a Plan Year.

**Variable-Rate Plan  
(formerly ADCR plan)**

A plan of retirement, death, and disability benefits adopted by the employer for which the actuary annually determines the Employer Contribution Rate so that the rate is expected to remain approximately level as a percent of the employer's covered payroll from year to year. If there are predominantly actuarial gains over time, the rate will decrease from year to year. Conversely, predominantly actuarial losses over time will cause the rate to increase from year to year.

# Texas County & District Retirement System Actuarial Valuation

December 31, 2002

## APPENDICES

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- Appendix A Sample Exhibit A Cost Sheet and Rate Change Analysis
- Appendix B Variable-Rate Plans With a Significant Rate Change
- Appendix C Variable-Rate Plans Who Have Elected a Waiver of the Statutory Maximum Contribution Rate
- Appendix D Fixed-Rate Plans With Inadequate Financing
- Appendix E Fixed-Rate Plans With a Supplemental Contribution Rate
- Appendix F Variable-Rate Plans With an Elective Contribution Rate
- Appendix G Employers With a Significant Decrease in Contributing Members
- Appendix H Supplemental Death Benefit Fund Contribution Rates for 2004
- Appendix I Comparison of Valuation Results for Variable-Rate Plans
- Appendix J Comparison of Valuation Results for Fixed-Rate Plans

**Texas County & District Retirement System  
Actuarial Valuation**

**December 31, 2002**

**Appendix A - Sample Exhibit A Cost Sheet and Rate Change Analysis**



## EXHIBIT A - Present Plan and Sample Plans for Year 2004 Sample County --- TCDRS Employer #999

		Present Plan <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4
<b>BASIC PLAN</b>	<b>Plan Type</b>	Variable Rate	Variable Rate	Variable Rate		
	<b>Employee Deposit Rate</b>	7%	7%	7%		
	<b>Matching Rate</b>	200% (\$2.00/\$1)	225% (\$2.25/\$1)	175% (\$1.75/\$1)		
	<b>Prior Service Credit</b>	150%	160%	150%		
	<b>Vesting Provision</b>	8 Yrs	8 Yrs	8 Yrs		
	<b>Rule of Provision</b>	Rule of 75	Rule of 75	Rule of 75		
<b>RATES</b>	<b>Normal Cost Rate</b>	7.12%	7.94%	6.29%		
	<b>UAAL Rate</b>	1.00%	3.24%	0.76%		
	<b>Total Rate<sup>(2)</sup></b>	<b>8.12%</b>	<b>11.18%</b>	<b>7.05%</b>		
<b>ASSETS &amp; LIABILITIES</b>	<b>Actuarial Assets</b>	\$ 1,815,913	\$ 1,815,913	\$ 1,815,913		
	<b>Actuarial Liabilities</b>	\$ 1,877,820	\$ 2,008,645	\$ 1,863,550		
	<b>Funding Ratio</b>	97%	90%	97%		
	<b>UAAL (Unfunded Amount)</b>	\$ 61,907	\$ 192,732	\$ 47,637		
	<b>Years to Finance</b>	20.0 Years	20.0 Years	20.0 Years		
<b>OPTIONAL BENEFITS</b>	<b>8-year Vesting<sup>(2)</sup></b>	adopted	adopted	adopted		
	<b>Rule of 75<sup>(2)</sup></b>	adopted	adopted	adopted		
	<b>20-year Retirement<sup>(2)</sup></b>	.14%	.16%	.14%		
	<b>Partial Lump-Sum<sup>(2)</sup></b>	.39%	.43%	.34%		

Optional Benefit Increases for Current Retirees and Beneficiaries			
CPI-Based Benefit Increase		Flat-Rate Benefit Increase <sup>(3)</sup>	
Increase Basis <sup>(4)</sup>	Additional Rate	Increase Basis	Additional Rate
<b>30% of CPI</b>	.23%	<b>1%</b>	.05%
<b>40% of CPI</b>	.32%	<b>2%</b>	.10%
<b>50% of CPI</b>	.41%	<b>3%</b>	.14%
<b>60% of CPI</b>	.50%	<b>4%</b>	.19%
<b>70% of CPI</b>	.59%	<b>5%</b>	.24%
<b>80% of CPI</b>	.68%	<b>6%</b>	.29%

Only one of the two types of Optional Benefit Increases may be elected in any given year. The increase will begin January 2004. Future increases must be adopted in future years.

### Notes

- (1) For comparison, the calculated employer contribution rate for 2003 under the Present Plan is 7.38%.
- (2) Calculated employer contribution rates must be increased by the additional contribution rate applicable to any of the optional benefits (8-year vesting, rule of 75, 20-year retirement eligibility, partial lump-sum option, benefit increases for annuitants) being adopted for 2004. Benefits that produce total calculated employer contribution rate greater than 11% cannot be adopted unless the employer waives the statutory maximum rate.
- (3) The Flat Rate Benefit Increase may be any whole number increase, including increases above the 6% shown on this Exhibit A. Contact TCDRS for additional rates.
- (4) The actual increase under the CPI-Based Benefit Increase may be less if previous increases have been awarded.
- (5) The most recent adoption of the CPI-Based Benefit Increase was 30% in 1995; the Flat Rate Benefit Increase has never been adopted.



**Texas County & District Retirement System  
Employer Cost Analysis**

**Sample County (#999)**

	Plan Year		Change	
	2004 <small>(12/31/02 Valuation)</small>	2003 <small>(12/31/01 Valuation)</small>	(Absolute)	(Relative)
<b>Employer Contribution Rate</b>				
Unfunded Actuarial Liability	61,907	10,599	51,308	484.1%
Normal Cost	7.12%	7.17%	-.05%	-0.7%
Unfunded Liability	1.00%	.21%	.79%	376.2%
<b>Total Required Employer Rate</b>	<b>8.12%</b>	<b>7.38%</b>	<b>.74%</b>	<b>10.0%</b>

**Member Statistics**

No. of Contributing Members	28	28	0	0.0%
Average Years of Service	9.8	8.7	1.1	12.6%
Average Age	49.5	48.7	0.8	1.6%
Number of Annuitants	9	9	0	0.0%
Total Members	46	47	-1	-2.1%
Valuation Payroll (monthly)	\$49,643	\$49,619	\$24	0.0%

<b>2004 Cost Change Factors</b>	<b>Total ER Rate</b>	<b>UAAL</b>	<b>As a % of AAL</b>
December 31, 2001 Valuation	<b>7.38%</b>	<b>10,599</b>	0.56%
Experience Study	.00%	-	0.00%
Plan Change	.00%	-	0.00%
Average Entry Age Change	-.05%	-	0.00%
Amortization Period Renewal	-.01%	2,978	0.16%
Payroll Variation	-.11%	(9,030)	-0.48%
Elected Rate > Required	.00%	-	0.00%
Investment Return	<b>.47%</b>	28,549	<b>1.52%</b>
Employer Lump Sum	.00%	-	0.00%
Total Actuarial (Gain) or Loss from:			
Termination	<b>.40%</b>	23,966	<b>1.28%</b>
Retirement (includes Disability)	.01%	792	0.04%
Death from Active Status	.00%	-	0.00%
Retiree Mortality (Supp. Annuity)	.02%	987	0.05%
Other	.01%	3,065	0.16%
<b>Total Cost Change</b>	<b>.74%</b>	<b>51,308</b>	<b>2.73%</b>
December 31, 2002 Valuation	<b>8.12%</b>	<b>61,907</b>	<b>3.30%</b>

**Texas County & District Retirement System  
Employer Cost Analysis**

**Sample County #999  
(Additional Information)**

2004 Cost Change Factors	Total ER Rate	UAAL	As a % of AAL
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**Payroll Variation <sup>(1)</sup>**

Payroll Growth (to pay off UAAL)	.01%	-	0.00%
Individual Salary Changes	-.15%	(9,030)	-0.48%
New Entrants	.00%	-	0.00%
	<b>-.14%</b>	<b>(9,030)</b>	

	Actual	Expected
<sup>(1)</sup> Payroll Increase	0.0%	1.5%

**Termination**

Termination - refund <sup>(2)</sup>	.37%	22,411	1.19%
Termination - no refund	.03%	1,555	0.08%
	<b>.40%</b>	<b>23,966</b>	

	Actual	Expected
<sup>(2)</sup> Refund Dollars	\$ 3,549	\$ 11,215

**Actuarial Accrued Liability at 12/31/02**

Actuarial PV of Benefits - Active	2,061,030
Actuarial PV of Benefits - Annuitants	83,603
Actuarial PV of Future NC Cont.	(266,813)
	<b>1,877,820</b>

**Summary of Plan Year 2004 Changes**

No changes were made to the benefit provisions for 2003.

**Texas County & District Retirement System  
Actuarial Valuation**

**December 31, 2002**

**Appendix B – Variable-Rate Plans With a Significant Rate Change**

The sources of increase/decrease listed on the following pages are defined in Section 2 of the report.

**Texas County & District Retirement System  
Variable-Rate Plans with an Increase of 0.50% or More**

**Counties**

Employer Number	Employer Name	Rate Increase	Sources of Increase
101	Andrews County	1.77%	Payroll Variation Investment Return
104	Archer County	0.62%	Payroll Variation Investment Return
153	Crosby County	0.64%	Payroll Variation Investment Return
175	Fisher County	0.57%	Payroll Variation Investment Return
202	Hartley County	0.58%	Investment Return
203	Haskell County	0.51%	Payroll Variation Investment Return
205	Hemphill County	0.83%	Payroll Variation Investment Return
217	Irion County	0.74%	Investment Return Actual vs. Expected Termination
221	Jeff Davis County	0.63%	Investment Return Actual vs. Expected Termination
241	La Salle County	0.60%	Investment Return Change in Average Entry Age Actual vs. Expected Termination
263	Menard County	0.62%	Investment Return Actual vs. Expected Termination
291	Reagan County	0.64%	Payroll Variation Investment Return Actual vs. Expected Termination
292	Real County	0.73%	Investment Return Actual vs. Expected Termination
308	Shackelford County	0.51%	Investment Return

**Texas County & District Retirement System  
Variable-Rate Plans with a Decrease of More than 0.50%**

**Counties**

Employer Number	Employer Name	Rate Increase	Sources of Increase
209	Hockley County	-0.66%	Payroll Variation Actual vs. Expected Termination
223	Jim Hogg County	-0.60%	Payroll Variation
230	Kenedy County	-0.72%	Actual vs. Expected Termination Actual vs. Expected Retirement
253	Mc Culloch County	-0.53%	Actual vs. Expected Termination

**Texas County & District Retirement System  
Variable-Rate Plans with an Increase of 0.50% or More**

**Districts**

Employer Number	Employer Name	Rate Increase	Sources of Increase
407	Galveston County Water Control and Improvement District #1	0.72%	Retiree Mortality - Supplemental Annuity Only Investment Return
413	Brazoria County Conservation and Reclamation District #3	0.59%	Actual vs. Expected Termination Investment Return
426	San Patricio County Drainage District	5.36%	Payroll Variation Investment Return Actual vs. Expected Retirement
430	Dallas County Park Cities Municipal Utility District	0.55%	Investment Return Actual vs. Expected Termination
438	Hidalgo County Irrigation District #2	0.75%	Payroll Variation Investment Return
441	Jackson County County - Wide Drainage District	0.77%	Investment Return Actual vs. Expected Termination
444	Ward Memorial Hospital	0.81%	Payroll Variation Investment Return
445	Reagan Hospital District	1.28%	Payroll Variation Investment Return Actual vs. Expected Termination Actual vs. Expected Retirement
446	Wichita County Water Improvement District #2	0.75%	Payroll Variation Investment Return
448	Edwards Aquifer Authority - Bexar County	0.76%	Investment Return Actual vs. Expected Termination
459	Aransas County Appraisal District	0.75%	Payroll Variation Investment Return
460	Swisher County Appraisal District	0.69%	Investment Return Actual vs. Expected Termination
461	Austin County Appraisal District	0.64%	Investment Return Actual vs. Expected Termination
467	Dallas Central Appraisal District	0.67%	Investment Return Actual vs. Expected Termination

**Texas County & District Retirement System  
Variable-Rate Plans with a Decrease of 0.50% or More**

**Districts**

Employer Number	Employer Name	Rate Increase	Sources of Increase
402	Terry Memorial Hospital District	-0.55%	Retiree Mortality - Supplemental Annuity Only Payroll Variation
418	Bell County Water Control and Improvement District #1	-1.07%	Actual vs. Expected Termination Payroll Variation
424	Brazoria County Drainage District #4	-1.98%	Actual vs. Expected Termination Retiree Mortality - Supplemental Annuity Only Payroll Variation
490	Orange County Appraisal District	-0.52%	Actual vs. Expected Retirement Retiree Mortality - Supplemental Annuity Only
528	Greater Harris County 9-1-1 Emergency Network	-1.41%	Payroll Variation
536	Starr County Appraisal District	-0.87%	Change in Average Entry Age Actual vs. Expected Termination Actual vs. Expected Retirement
537	Rains County Appraisal District	-2.23%	Payroll Variation Change in Average Entry Age
550	Culberson Hospital District	-0.67%	Actual vs. Expected Termination Change in Average Entry Age
560	Potter - Randall County Emergency Communication District	-1.44%	Actual vs. Expected Termination Payroll Variation
563	Falls County Appraisal District	-1.81%	Retiree Mortality - Supplemental Annuity Only Actual vs. Expected Termination
575	Willacy County Appraisal District	-2.08%	Payroll Variation Change in Average Entry Age
605	Montgomery Central Appraisal District	-0.77%	Actual vs. Expected Termination Payroll Variation
606	Smith County Appraisal District	-1.14%	Employer Lump Sum Contribution Elected Rate
613	Bayview Irrigation District #11	-0.92%	Payroll Variation
619	Kendall County Water Control and Improvement District #1	-0.53%	Payroll Variation
622	Port Of Port Arthur Navigation District	-0.74%	Payroll Variation Actual vs. Expected Termination
644	Fannin County Appraisal District	-1.44%	Payroll Variation Elected Rate Actual vs. Expected Termination
645	South Texas Development Council	-1.28%	Payroll Variation
653	Kerr Emergency 9-1-1 Network	-1.23%	Payroll Variation Elected Rate Actual vs. Expected Termination
666	Travis County Water Control and Improvement Dist.	-0.59%	Payroll Variation Actual vs. Expected Termination
672	Van Zandt County Appraisal District	-1.63%	Payroll Variation Employer Lump Sum Contribution Actual vs. Expected Termination

**Texas County & District Retirement System  
Actuarial Valuation**

December 31, 2002

**Appendix C – Variable-Rate Plans Who Have Elected a Waiver of the Statutory Maximum Contribution Rate**

Employer Number	Employer Name	Total Required Rate for 2004
100	Anderson County	7.79%
101	Andrews County	14.28%
102	Angelina County	9.43%
113	Bell County	9.84%
114	Bexar County	9.43%
120	Brazos County	11.37%
131	Camp County	9.37%
139	Cochran County	10.95%
142	Collin County	11.11%
143	Collingsworth County	4.78%
145	Comal County	8.38%
146	Comanche County	5.57%
149	Coryell County	8.47%
157	Dawson County	9.83%
160	Denton County	8.44%
162	Dickens County	8.68%
166	Eastland County	10.92%
167	Ector County	6.95%
170	El Paso County	10.56%
174	Fayette County	8.86%
175	Fisher County	9.28%
176	Floyd County	9.34%
178	Fort Bend County	10.53%
183	Galveston County	10.94%
186	Glasscock County	11.60%
190	Grayson County	11.35%
191	Gregg County	9.21%
194	Hale County	7.57%
196	Hamilton County	6.45%
199	Hardin County	7.79%
201	Harrison County	9.90%
205	Hemphill County	13.09%
208	Hill County	6.96%
209	Hockley County	11.37%
211	Hopkins County	9.04%
213	Howard County	10.58%
215	Hunt County	9.04%
220	Jasper County	14.56%
222	Jefferson County	10.77%
226	Jones County	10.17%
230	Kenedy County	14.71%
232	Kerr County	7.97%
234	King County	5.66%
235	Kinney County	6.56%



<b>Employer Number</b>	<b>Employer Name</b>	<b>Total Required Rate for 2004</b>
240	Lampasas County	11.47%
241	La Salle County	10.13%
242	Lavaca County	8.37%
245	Liberty County	13.08%
246	Limestone County	5.72%
248	Live Oak County	10.58%
249	Llano County	7.93%
250	Loving County	13.87%
253	Mc Culloch County	4.28%
254	McLennan County	13.82%
255	Mc Mullen County	9.45%
258	Martin County	10.69%
261	Maverick County	5.92%
263	Menard County	8.45%
267	Mitchell County	8.03%
268	Montague County	12.41%
277	Nueces County	8.99%
280	Orange County	10.12%
282	Panola County	18.03%
286	Polk County	6.88%
290	Randall County	8.74%
291	Reagan County	11.55%
292	Real County	9.05%
299	Runnels County	6.43%
306	Schleicher County	9.05%
308	Shackelford County	6.90%
310	Sherman County	16.65%
312	Somervell County	10.85%
318	Swisher County	9.79%
333	Van Zandt County	7.19%
342	Wichita County	8.97%
344	Willacy County	7.31%
345	Williamson County	10.35%
346	Wilson County	6.71%
351	Young County	8.50%
407	Galveston County Water Control and Improvement District #1	10.99%
409	Crockett County Water Control and Improvement District #1	6.34%
418	Bell County Water Control and Improvement District #1	6.66%
421	Orange County Drainage District	11.16%
424	Brazoria County Drainage District #4	16.47%
426	San Patricio County Drainage District	19.75%
429	Greenbelt Municipal & Industrial Water Authority - Donley County	8.80%
433	Galveston County Drainage District #2	7.84%
437	Texas Association Of Counties	9.19%
441	Jackson County County - Wide Drainage District	10.50%
443	West Central Texas Council Of Governments	10.44%
446	Wichita County Water Improvement District #2	11.98%
448	Edwards Aquifer Authority - Bexar County	4.06%
449	Port Of Beaumont Navigation District	10.81%
451	Jefferson County Water Control and Improvement District #10	4.76%
454	West Jefferson County Municipal Water District	12.82%
459	Aransas County Appraisal District	12.87%
481	Liberty County Central Appraisal District	7.77%

Employer Number	Employer Name	Total Required Rate for 2004
482	Denton Central Appraisal District	9.85%
487	Cooke County Appraisal District	7.42%
491	Mc Lennan County Appraisal District	13.00%
495	San Patricio County Appraisal District	7.02%
496	Jones County Appraisal District	9.12%
500	Mackenzie Municipal Water Authority - Briscoe County	4.44%
507	Somervell County Central Appraisal District	6.98%
513	Loving County Appraisal District	12.18%
521	Bosque County Central Appraisal District	9.58%
522	Brookshire Municipal Water District	9.75%
528	Greater Harris County 9-1-1 Emergency Network	10.71%
531	Chambers County Appraisal District	13.31%
536	Starr County Appraisal District	10.12%
540	Laguna Madre Water District - Cameron County	13.07%
547	Galveston County Consolidated Drainage District	11.82%
553	San Jacinto County Central Appraisal District	6.38%
559	Wichita-Wilbarger 9-1-1 District	12.69%
560	Potter - Randall County Emergency Communication District	15.69%
562	Northeast Texas Municipal Water District	5.21%
563	Falls County Appraisal District	4.42%
564	Randall County Appraisal District	11.91%
567	El Paso County 9-1-1 District	12.46%
572	Newton Central Appraisal District	11.85%
575	Willacy County Appraisal District	12.88%
580	Ector County Hospital District	11.99%
584	Johnson County Fresh Water Supply District #1	4.25%
589	Galveston County Emergency Communication District	11.74%
590	Cameron County Irrigation District #6	3.75%
591	Live Oak County Appraisal District	11.30%
593	Eastland County Appraisal District	13.93%
594	Kent County Tax Appraisal District	12.46%
602	Central Appraisal District of Taylor County	9.56%
605	Montgomery Central Appraisal District	16.66%
606	Smith County Appraisal District	9.04%
607	Tarrant Appraisal District	9.31%
608	Williamson County Appraisal District	12.89%
615	Alamo Area Council Of Governments	5.53%
619	Kendall County Water Control and Improvement District #1	8.08%
623	Comal Appraisal District	9.97%
624	Emergency Communication District of Ector County	12.59%
630	Macedonia - Eylau Municipal Utility District - Bowie County	5.29%
634	Texas Eastern 9-1-1 Network	4.43%
635	Central Appraisal District of Johnson County	11.63%
639	Lumberton Municipal Utility District	3.24%
645	South Texas Development Council	9.55%
649	Zapata County Appraisal District	4.36%
657	Jasper County Water Control and Improvement District #1	5.39%
662	Kaufman County Appraisal District	8.19%
675	Marion County Appraisal District	6.40%
677	Matagorda County Navigation District #1	9.11%
687	Dallas County Water Control & Improvement District #6	3.17%
689	Brazos County Appraisal District	11.28%

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**Appendix D - Fixed-Rate Plans With Inadequate Financing**

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**Fixed-Rate Plans With An Inadequate Financing Arrangement  
In The 12/31/2001 Valuation**

**No Fixed Rate plans have an Inadequate Financing Arrangement based on the 2000 Valuation.**

No.	Subdivision Name	Corrective Action Effective January 1, 2003				2003 Rate
		Reduced CS%	Adopted SCR	Adopted Higher SCR	Reduced Deposit Rate	
156	Dallas County	200%	1.50%			8.50%
164	Donley County	100%	1.00%			8.00%
404	Jefferson County Drainage District #3					Yes 8.42%
474	Fort Bend Central Appraisal District		1.00%			8.00%
516	Hidalgo County Appraisal District	175%				Yes 8.36%
529	Hemphill County Hospital District		2.50%			9.50%
580	Ector County Hospital District	225%				Yes 11.59%
597	Bacliff Municipal Utility District		1.70%			5.70%

**Fixed-Rate Plans With An Inadequate Financing Arrangement  
In The 12/31/2002 Valuation**

No.	Subdivision Name	Current Plan			Option #1		Option #2	No. of Contributing Members	
		Deposit Rate	Matching Ratio	SCR	Deposit Rate	Matching Ratio	SCR	12/02	12/01
416	Nueces County WCID #3	7%	120%		4%	100%	2.50%	20	23
470	Shackelford CAD	7%	100%		1%	100%	6.50%	2	3
474	Fort Bend CAD	7%	200%	1.00%	7%	130%	3.00%	50	43
508	Brazoria CAD	7%	160%		7%	110%	2.20%	40	41
544	Bexar County WCID #10	6%	100%		4%	100%	1.50%	6	6
592	Jack CAD	7%	100%		3%	100%	3.00%	4	5

- Notes:**
- 1) There are other options in addition to the ones shown. These include a lump-sum contribution or some combination of a lower matching ratio or employee deposit rate and a supplemental contribution rate (SCR).
  - 2) Option 1 is the statutory remedy if the employer does not elect one of the options.
  - 3) Option 2 is the supplemental contribution rate necessary to maintain the current plan.

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**Appendix E – Fixed-Rate Plans With a Supplemental Contribution Rate**

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<b>Subno</b>	<b>Subname</b>	<b>Regular Rate</b>	<b>Supplemental Rate</b>	<b>Total Rate</b>
138	Clay County	7.00%	4.00%	11.00%
140	Coke County	7.00%	3.50%	10.50%
152	Crockett County	7.00%	1.10%	8.10%
156	Dallas County	7.00%	1.50%	8.50%
164	Donley County	7.00%	1.00%	8.00%
420	Velasco Drainage District - Brazoria County	7.00%	1.60%	8.60%
439	Lavaca - Navidad River Authority - Jackson County	7.00%	3.70%	10.70%
474	Fort Bend Central Appraisal District	7.00%	1.00%	8.00%
499	Lubbock Central Appraisal District	7.00%	2.10%	9.10%
504	Montague County Tax Appraisal District	7.00%	3.80%	10.80%
520	Hartley County Appraisal District	7.00%	3.00%	10.00%
529	Hemphill County Hospital District	7.00%	2.50%	9.50%
554	Brookshire - Katy Drainage District	4.00%	1.30%	5.30%
556	North Central Texas Municipal Water Authority	7.00%	2.70%	9.70%
597	Bacliff Municipal Utility District	4.00%	1.70%	5.70%
609	Burnet Central Appraisal District	7.00%	3.30%	10.30%
612	Rusk County Appraisal District	7.00%	1.70%	8.70%

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**Appendix F – Variable-Rate Plans With an Elective Contribution Rate**

<b>Subno</b>	<b>Subname</b>	<b>Total Rate</b>	<b>Elected Integer Rate</b>
100	Anderson County	7.79%	8.25%
105	Armstrong County	1.44%	7.00%
106	Atascosa County	5.21%	6.00%
117	Bosque County	2.09%	5.00%
139	Cochran County	10.95%	12.00%
142	Collin County	11.11%	12.00%
147	Concho County	6.47%	7.00%
150	Cottle County	6.41%	7.00%
154	Culberson County	4.60%	7.00%
166	Eastland County	10.92%	11.00%
167	Ector County	6.95%	8.50%
189	Gray County	7.01%	7.03%
191	Gregg County	9.21%	9.55%
192	Grimes County	4.67%	7.00%
198	Hardeman County	6.15%	7.00%
202	Hartley County	8.45%	8.00%
214	Hudspeth County	4.21%	5.00%
221	Jeff Davis County	6.86%	7.00%
223	Jim Hogg County	5.07%	7.00%
237	Knox County	2.28%	7.00%
243	Lee County	7.53%	8.00%
244	Leon County	3.51%	7.00%
246	Limestone County	5.72%	7.00%
252	Lynn County	1.88%	6.00%
253	Mc Culloch County	4.28%	7.00%
259	Mason County	6.65%	7.00%
262	Medina County	6.32%	7.00%
265	Milam County	8.50%	9.00%
266	Mills County	5.87%	6.00%
275	Newton County	5.14%	7.00%
288	Presidio County	5.98%	6.00%
289	Rains County	3.02%	7.00%
291	Reagan County	11.55%	11.00%
294	Reeves County	6.31%	7.00%
315	Sterling County	6.40%	7.00%
316	Stonewall County	5.07%	6.00%
317	Sutton County	5.92%	7.00%
336	Waller County	6.93%	7.00%
346	Wilson County	6.71%	7.00%
349	Wood County	9.39%	9.67%
352	Zapata County	7.20%	7.36%
353	Zavala County	6.45%	7.00%
354	T C D R S	9.30%	9.50%
404	Jefferson County Drainage District #3	8.80%	8.50%
418	Bell County Water Control and Improvement District #1	6.66%	9.00%

Appendix F  
(continued)

Subno	Subname	Total Rate	Elected Integer Rate
421	Orange County Drainage District	11.16%	11.35%
433	Galveston County Drainage District #2	7.84%	10.10%
443	West Central Texas Council Of Governments	10.44%	11.00%
448	Edwards Aquifer Authority - Bexar County	4.06%	2.99%
449	Port Of Beaumont Navigation District	10.81%	11.00%
459	Aransas County Appraisal District	12.87%	12.42%
472	Bexar Appraisal District	8.71%	9.00%
498	Gonzales County Appraisal District	6.34%	7.00%
500	Mackenzie Municipal Water Authority - Briscoe County	4.44%	9.00%
501	Titus County Fresh Water Supply District	5.28%	7.00%
502	Angelina County Appraisal District	6.61%	7.00%
503	Archer County Appraisal District	4.47%	7.00%
507	Somervell County Central Appraisal District	6.98%	7.00%
512	Mc Culloch County Appraisal District	0.00%	8.00%
515	Navarro Central Appraisal District	10.01%	10.58%
517	Oldham County Appraisal District	5.89%	9.00%
521	Bosque County Central Appraisal District	9.58%	11.00%
526	Gulf Coast Water Authority - Galveston County	6.77%	7.00%
530	Wilbarger County Hospital District	2.46%	5.00%
531	Chambers County Appraisal District	13.31%	14.00%
545	Tarrant Co 9-1-1 Emergency Assistance District	3.85%	7.00%
563	Falls County Appraisal District	4.42%	7.00%
564	Randall County Appraisal District	11.91%	12.00%
583	Denco Area 9-1-1 District - Denton County	4.43%	7.00%
584	Johnson County Fresh Water Supply District #1	4.25%	9.00%
585	Hansford County Hospital District	2.08%	4.00%
587	Guadalupe County Appraisal District	2.44%	4.00%
599	Medical Arts Hospital - Dawson County	0.37%	1.70%
603	Crosby Municipal Utility District	4.40%	7.00%
605	Montgomery Central Appraisal District	16.66%	17.50%
606	Smith County Appraisal District	9.04%	14.00%
607	Tarrant Appraisal District	9.31%	11.00%
617	Mills County Appraisal District	1.13%	4.00%
620	Port Of Corpus Christi Authority	10.41%	11.00%
621	Wharton County Water Control and Improvement District #1	2.66%	5.00%
627	Shelby County Appraisal District	3.11%	4.00%
630	Macedonia - Eylau Municipal Utility District - Bowie County	5.29%	8.00%
631	Orange County Water Control and Improvement District #1	3.89%	7.00%
634	Texas Eastern 9-1-1 Network	4.43%	10.00%
640	Hemphill County Appraisal District	6.31%	6.83%
643	Homestead Municipal Utility District - El Paso County	1.95%	5.00%
644	Fannin County Appraisal District	0.80%	4.00%
647	Lubbock Reese Redevelopment Authority	0.45%	3.00%
652	Willacy County Housing Authority	5.92%	6.00%
653	Kerr Emergency 9-1-1 Network	3.52%	7.00%
657	Jasper County Water Control and Improvement District #1	5.39%	6.00%
661	Hopkins County Appraisal District	5.36%	7.00%
674	High Plains Underground Water Conservation District # 1	3.35%	4.00%
675	Marion County Appraisal District	6.40%	7.13%
680	Jim Hogg County Appraisal District	5.63%	7.00%

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**Appendix G - Employers With a Significant Decrease in Contributing Members**

Employer Number	Employer Name	No. of Contributing Members				Decrease from 12/2001 to 12/2002	
		12/1999	12/2000	12/2001	12/2002	Number	Percent
101	Andrews County	329	325	172	139	33	19%
111	Baylor County	44	43	40	39	1	2%
175	Fisher County	54	48	44	38	6	14%
183	Galveston County	1,177	1,145	1,093	1,086	7	1%
205	Hemphill County	58	57	55	51	4	7%
218	Jack County	69	66	65	64	1	2%
263	Menard County	32	30	28	26	2	7%
271	Morris County	73	72	70	67	3	4%
324	Titus County	135	132	123	118	5	4%
402	Terry Memorial Hospital District	179	186	177	137	40	23%
414	Hidalgo and Cameron Counties Irrigation District #9	44	42	41	40	1	2%
440	Matagorda County Hospital District	291	270	251	237	14	6%
453	Maverick County Water Control and Improvement District #1	44	47	46	34	12	26%
470	Shackelford County Appraisal District	3	3	3	2	1	33%
537	Rains County Appraisal District	6	6	6	3	3	50%
538	Nueces River Authority - Uvalde County	4	4	4	3	1	25%
573	Sutton County Hospital District	68	33	29	28	1	3%
599	Medical Arts Hospital - Dawson County	142	150	99	78	21	21%
637	Victoria County Water Control and Improvement District #1	4	3	4	3	1	25%

**Texas County & District Retirement System  
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**Appendix H - Supplemental Death Benefit Fund Contribution Rates for 2004**

Employer Number	Employer Name	Contribution Rate \$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
100	Anderson County	0.29%	0.53%
101	Andrews County	0.30%	0.67%
102	Angelina County	0.27%	0.47%
103	Aransas County	0.32%	0.47%
104	Archer County	0.35%	0.76%
105	Armstrong County	0.30%	0.65%
106	Atascosa County	0.28%	0.42%
107	Austin County	0.28%	0.50%
108	Bailey County	0.35%	0.81%
109	Bandera County	0.29%	0.49%
110	Bastrop County	0.27%	0.35%
111	Baylor County	0.37%	0.95%
112	Bee County	0.29%	0.38%
113	Bell County	0.23%	0.34%
114	Bexar County	0.21%	0.27%
115	Blanco County	0.51%	0.72%
116	Borden County	0.33%	0.84%
117	Bosque County	0.32%	0.79%
118	Bowie County	0.33%	0.46%
119	Brazoria County	0.27%	0.38%
120	Brazos County	0.24%	0.28%
121	Brewster County	0.32%	0.57%
122	Briscoe County	0.28%	1.35%
123	Brooks County	0.37%	0.71%
124	Brown County	0.25%	0.40%
125	Burleson County	0.36%	0.69%
126	Burnet County	0.30%	0.46%
127	Caldwell County	0.26%	0.42%
128	Calhoun County	0.29%	0.46%
129	Callahan County	0.41%	0.88%
130	Cameron County	0.18%	0.27%
131	Camp County	0.56%	0.95%
132	Carson County	0.35%	0.94%
133	Cass County	0.38%	0.62%
134	Castro County	0.48%	0.66%



Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate \$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
135	Chambers County	0.29%	0.46%
136	Cherokee County	0.33%	0.55%
137	Childress County	0.38%	0.48%
138	Clay County	0.34%	1.00%
139	Cochran County	0.47%	0.83%
140	Coke County	0.51%	1.28%
141	Coleman County	0.50%	1.09%
142	Collin County	0.22%	0.25%
143	Collingsworth County	0.50%	0.61%
144	Colorado County	0.31%	0.56%
145	Comal County	0.24%	0.33%
146	Comanche County	0.34%	0.51%
147	Concho County	0.38%	0.66%
148	Cooke County	0.29%	0.41%
149	Coryell County	0.32%	0.51%
150	Cottle County	0.64%	0.98%
151	Crane County	0.32%	0.71%
152	Crockett County	0.34%	0.57%
153	Crosby County	0.44%	0.92%
154	Culberson County	0.40%	0.56%
155	Dallam County	0.33%	0.60%
156	Dallas County	0.22%	0.31%
157	Dawson County	0.30%	0.57%
158	Deaf Smith County	0.23%	0.45%
159	Delta County	0.58%	0.99%
160	Denton County	0.24%	0.27%
161	Dewitt County	0.33%	0.75%
162	Dickens County	0.65%	0.89%
163	Dimmit County	0.28%	0.37%
164	Donley County	0.60%	1.09%
165	Duval County	0.55%	0.72%
166	Eastland County	0.38%	0.62%
167	Ector County	0.23%	0.66%
168	Edwards County	0.38%	0.44%
169	Ellis County	0.30%	0.37%
170	El Paso County	0.19%	0.24%
171	Erath County	0.26%	0.43%
172	Falls County	0.31%	0.72%
173	Fannin County	0.30%	0.51%
174	Fayette County	0.25%	0.42%
175	Fisher County	0.46%	1.54%
176	Floyd County	0.40%	0.89%
178	Fort Bend County	0.21%	0.26%
179	Franklin County	0.41%	0.80%
180	Freestone County	0.41%	0.59%

Employer Number	Employer Name	Contribution Rate	
		\$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
181	Frio County	0.20%	0.45%
182	Gaines County	0.40%	0.79%
183	Galveston County	0.24%	0.39%
184	Garza County	0.45%	0.62%
185	Gillespie County	0.30%	0.51%
186	Glasscock County	0.51%	0.93%
187	Goliad County	0.31%	0.77%
188	Gonzales County	0.32%	0.51%
189	Gray County	0.33%	0.89%
190	Grayson County	0.26%	0.46%
191	Gregg County	0.22%	0.37%
192	Grimes County	0.38%	0.55%
193	Guadalupe County	0.26%	0.41%
194	Hale County	0.33%	0.60%
195	Hall County	0.64%	1.36%
196	Hamilton County	0.30%	0.67%
197	Hansford County	0.38%	0.70%
198	Hardeman County	0.43%	0.68%
199	Hardin County	0.35%	0.53%
200	Harris County	0.21%	0.27%
201	Harrison County	0.24%	0.40%
202	Hartley County	0.38%	0.67%
203	Haskell County	0.39%	0.91%
204	Hays County	0.22%	0.27%
205	Hemphill County	0.42%	0.78%
206	Henderson County	0.24%	0.44%
207	Hidalgo County	0.18%	0.26%
208	Hill County	0.40%	0.53%
209	Hockley County	0.33%	0.70%
210	Hood County	0.30%	0.36%
211	Hopkins County	0.28%	0.45%
212	Houston County	0.31%	0.72%
213	Howard County	0.27%	0.51%
214	Hudspeth County	0.32%	0.72%
215	Hunt County	0.26%	0.41%
216	Hutchinson County	0.37%	0.63%
217	Irion County	0.38%	0.64%
218	Jack County	0.33%	0.50%
219	Jackson County	0.30%	0.57%
220	Jasper County	0.38%	0.54%
221	Jeff Davis County	0.33%	0.76%
222	Jefferson County	0.22%	0.36%
223	Jim Hogg County	0.37%	0.70%
224	Jim Wells County	0.38%	0.52%
225	Johnson County	0.28%	0.47%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		Actives Only	Actives & Retirees
226	Jones County	0.35%	0.84%
227	Karnes County	0.33%	0.81%
228	Kaufman County	0.32%	0.44%
229	Kendall County	0.27%	0.47%
230	Kenedy County	0.37%	0.61%
231	Kent County	0.35%	0.53%
232	Kerr County	0.26%	0.43%
233	Kimble County	0.35%	0.51%
234	King County	0.42%	1.04%
235	Kinney County	0.35%	0.52%
236	Kleberg County	0.23%	0.46%
237	Knox County	0.55%	0.95%
238	Lamar County	0.25%	0.38%
239	Lamb County	0.37%	0.63%
240	Lampasas County	0.45%	0.65%
241	La Salle County	0.22%	0.43%
242	Lavaca County	0.29%	0.45%
243	Lee County	0.33%	0.60%
244	Leon County	0.42%	0.54%
245	Liberty County	0.32%	0.43%
246	Limestone County	0.33%	0.51%
247	Lipscomb County	0.33%	0.72%
248	Live Oak County	0.27%	0.63%
249	Llano County	0.38%	0.77%
250	Loving County	0.69%	1.14%
251	Lubbock County	0.22%	0.32%
252	Lynn County	0.32%	0.71%
253	Mc Culloch County	0.25%	0.40%
254	McLennan County	0.25%	0.38%
255	Mc Mullen County	0.63%	0.80%
256	Madison County	0.61%	0.78%
257	Marion County	0.37%	0.63%
258	Martin County	0.45%	0.81%
259	Mason County	0.39%	1.24%
260	Matagorda County	0.29%	0.53%
261	Maverick County	0.24%	0.34%
262	Medina County	0.26%	0.55%
263	Menard County	0.42%	0.93%
264	Midland County	0.24%	0.37%
265	Milam County	0.38%	0.60%
266	Mills County	0.37%	0.85%
267	Mitchell County	0.42%	0.73%
268	Montague County	0.35%	0.56%
269	Montgomery County	0.23%	0.28%
270	Moore County	0.27%	0.47%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		\$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
271	Morris County	0.32%	0.58%
273	Nacogdoches County	0.27%	0.42%
274	Navarro County	0.31%	0.43%
275	Newton County	0.39%	0.59%
276	Nolan County	0.30%	0.67%
277	Nueces County	0.23%	0.36%
278	Ochiltree County	0.35%	0.63%
279	Oldham County	0.28%	0.68%
280	Orange County	0.23%	0.34%
281	Palo Pinto County	0.37%	0.51%
282	Panola County	0.27%	0.58%
283	Parker County	0.24%	0.31%
284	Parmer County	0.40%	0.93%
285	Pecos County	0.26%	0.42%
286	Polk County	0.29%	0.36%
287	Potter County	0.20%	0.30%
288	Presidio County	0.20%	0.30%
289	Rains County	0.45%	0.77%
290	Randall County	0.21%	0.31%
291	Reagan County	0.20%	0.48%
292	Real County	0.33%	0.77%
293	Red River County	0.28%	0.52%
294	Reeves County	0.23%	0.28%
295	Refugio County	0.32%	0.70%
296	Roberts County	0.41%	0.79%
297	Robertson County	0.34%	0.56%
298	Rockwall County	0.27%	0.33%
299	Runnels County	0.40%	0.79%
300	Rusk County	0.36%	0.58%
301	Sabine County	0.46%	0.76%
302	San Augustine County	0.45%	0.56%
303	San Jacinto County	0.42%	0.56%
304	San Patricio County	0.25%	0.40%
305	San Saba County	0.37%	0.86%
306	Schleicher County	0.38%	0.86%
307	Scurry County	0.19%	0.48%
308	Shackelford County	0.31%	0.53%
309	Shelby County	0.34%	0.64%
310	Sherman County	0.49%	0.79%
311	Smith County	0.23%	0.33%
312	Somervell County	0.27%	0.37%
313	Starr County	0.25%	0.38%
314	Stephens County	0.41%	0.93%
315	Sterling County	0.35%	0.61%
316	Stonewall County	0.70%	1.13%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		\$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
317	Sutton County	0.23%	0.40%
318	Swisher County	0.49%	1.08%
319	Tarrant County	0.25%	0.32%
320	Taylor County	0.25%	0.36%
321	Terrell County	0.31%	0.78%
322	Terry County	0.40%	0.67%
323	Throckmorton County	0.42%	0.71%
324	Titus County	0.29%	0.42%
325	Tom Green County	0.22%	0.37%
326	Travis County	0.18%	0.22%
327	Trinity County	0.36%	0.58%
328	Tyler County	0.29%	0.53%
329	Upshur County	0.33%	0.47%
330	Upton County	0.33%	0.65%
331	Uvalde County	0.26%	0.38%
332	Val Verde County	0.35%	0.47%
333	Van Zandt County	0.29%	0.54%
334	Victoria County	0.20%	0.27%
335	Walker County	0.28%	0.39%
336	Waller County	0.25%	0.59%
337	Ward County	0.28%	0.69%
338	Washington County	0.23%	0.33%
339	Webb County	0.20%	0.27%
340	Wharton County	0.27%	0.57%
341	Wheeler County	0.34%	0.61%
342	Wichita County	0.24%	0.38%
343	Wilbarger County	0.36%	0.64%
344	Willacy County	0.31%	0.55%
345	Williamson County	0.19%	0.23%
346	Wilson County	0.28%	0.48%
347	Winkler County	0.25%	0.68%
348	Wise County	0.23%	0.33%
349	Wood County	0.29%	0.57%
350	Yoakum County	0.25%	0.44%
351	Young County	0.31%	0.58%
352	Zapata County	0.25%	0.31%
353	Zavala County	0.26%	0.58%
354	T C D R S	0.21%	0.22%
400	Nueces County Drainage District #2	0.36%	0.58%
401	Hidalgo County Drainage District #1	0.37%	0.51%
402	Terry Memorial Hospital District	0.16%	0.37%
404	Jefferson County Drainage District #3	0.26%	0.88%
405	Jefferson County Drainage District #7	0.33%	0.46%
406	Rankin County Hospital District - Upton County	0.24%	0.50%
407	Galveston County Water Control & Improvement District #1	0.15%	0.41%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		\$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
408	Jefferson County Drainage District #6	0.28%	0.33%
409	Crockett County Water Control & Improvement District #1	0.34%	0.48%
410	West Central Texas Municipal Water District	0.42%	0.59%
412	Moore County Hospital District	0.15%	0.22%
413	Brazoria County Conservation & Reclamation District #3	0.28%	0.48%
414	Hidalgo & Cameron Counties Irrigation District #9	0.50%	1.36%
416	Nueces County Water Control & Improvement District #3	0.27%	0.54%
418	Bell County Water Control & Improvement District #1	0.24%	0.49%
419	Memorial Medical Center - Calhoun County	0.23%	0.32%
420	Velasco Drainage District - Brazoria County	0.25%	0.42%
421	Orange County Drainage District	0.30%	0.37%
422	San Patricio Municipal Water District	0.35%	0.49%
423	Victoria County Drainage District #3	0.77%	0.83%
424	Brazoria County Drainage District #4	0.36%	0.56%
425	Lubbock County Water Control & Improvement District #1	0.31%	1.14%
426	San Patricio County Drainage District	0.31%	0.60%
427	White River Municipal Water District - Dickens County	0.43%	0.79%
429	Greenbelt Municipal & Industrial Water Authority - Donley County	0.26%	0.65%
430	Dallas County Park Cities Municipal Utility District	0.33%	0.46%
432	Fisher County Hospital District	0.17%	0.31%
433	Galveston County Drainage District #2	0.23%	0.73%
435	Red River Authority	0.29%	0.34%
437	Texas Association Of Counties	0.39%	0.40%
438	Hidalgo County Irrigation District #2	0.31%	0.74%
439	Lavaca - Navidad River Authority - Jackson County	0.17%	0.22%
440	Matagorda County Hospital District	0.18%	0.35%
441	Jackson County County - Wide Drainage District	0.57%	0.90%
442	Lynn County Hospital District	0.17%	0.25%
443	West Central Texas Council Of Governments	0.23%	0.28%
444	Ward Memorial Hospital	0.13%	0.26%
445	Reagan Hospital District	0.15%	0.48%
446	Wichita County Water Improvement District #2	0.33%	0.59%
448	Edwards Aquifer Authority - Bexar County	0.15%	0.17%
449	Port Of Beaumont Navigation District	0.26%	0.44%
450	Nueces County Water Control & Improvement District #4	0.25%	0.32%
451	Jefferson County Water Control & Improvement District #10	0.14%	0.21%
452	Mc Camey County Hospital District - Upton County	0.19%	0.82%
453	Maverick County Water Control & Improvement District #1	0.36%	0.74%
454	West Jefferson County Municipal Water District	0.27%	0.49%
455	Karnes County Hospital District	0.14%	0.22%
457	Collin County Central Appraisal District	0.30%	0.31%
458	Stonewall Memorial Hospital District	0.16%	0.34%
459	Aransas County Appraisal District	0.23%	0.23%
460	Swisher County Appraisal District	0.27%	0.45%
461	Austin County Appraisal District	0.16%	0.19%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		Actives Only	Actives & Retirees
462	Cameron County Irrigation District #2	0.26%	0.94%
463	Dawson County Central Appraisal District	0.14%	0.30%
464	Galveston County Drainage District #1	0.44%	0.61%
466	DeWitt County Appraisal District	0.15%	0.40%
467	Dallas Central Appraisal District	0.21%	0.24%
468	Leon County Central Appraisal District	0.24%	0.24%
469	Sherman County Appraisal District	0.21%	0.44%
470	Shackelford County Appraisal District	0.09%	0.26%
471	Tyler County Appraisal District	0.28%	0.31%
472	Bexar Appraisal District	0.18%	0.22%
473	Garza Central Appraisal District	0.19%	0.55%
474	Fort Bend Central Appraisal District	0.38%	0.44%
475	Grayson County Appraisal District	0.25%	0.35%
476	Wheeler County Appraisal District	0.33%	0.42%
477	Cochran County Appraisal District	0.60%	1.00%
479	Wilson County Appraisal District	0.22%	0.35%
481	Liberty County Central Appraisal District	0.20%	0.24%
482	Denton Central Appraisal District	0.21%	0.23%
483	Grimes County Appraisal District	0.32%	0.38%
484	Mitchell County Appraisal District	0.32%	0.80%
485	Clay County Central Tax Authority	0.67%	0.98%
486	Hidalgo County Irrigation District #6	0.38%	0.76%
487	Cooke County Appraisal District	0.16%	0.34%
490	Orange County Appraisal District	0.40%	0.42%
491	Mc Lennan County Appraisal District	0.37%	0.55%
492	Midland Central Appraisal District	0.34%	0.37%
493	Wise County Appraisal District	0.14%	0.43%
494	Pecos County Appraisal District	0.30%	0.41%
495	San Patricio County Appraisal District	0.21%	0.34%
496	Jones County Appraisal District	0.23%	0.38%
497	Lynn County Appraisal District	0.29%	0.65%
498	Gonzales County Appraisal District	0.18%	0.20%
499	Lubbock Central Appraisal District	0.20%	0.29%
500	Mackenzie Municipal Water Authority - Briscoe County	0.71%	0.89%
501	Titus County Fresh Water Supply District	0.66%	0.70%
502	Angelina County Appraisal District	0.30%	0.34%
503	Archer County Appraisal District	0.05%	0.24%
504	Montague County Tax Appraisal District	0.15%	0.24%
505	Red Bluff Water Power Control District - Reeves County	0.44%	1.09%
506	Bell County Appraisal District	0.20%	0.33%
507	Somervell County Central Appraisal District	0.63%	0.72%
508	Brazoria County Appraisal District	0.25%	0.39%
509	Frio County Appraisal District	0.29%	0.29%
511	Childress County Appraisal District	0.08%	0.58%
512	Mc Culloch County Appraisal District	0.12%	0.12%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		Actives Only	Actives & Retirees
513	Loving County Appraisal District	0.12%	0.64%
514	Lakeway Municipal Utility District - Travis County	0.17%	0.26%
515	Navarro Central Appraisal District	0.38%	0.42%
516	Hidalgo County Appraisal District	0.17%	0.23%
517	Oldham County Appraisal District	0.32%	0.32%
518	Gray County Appraisal District	0.41%	0.44%
519	Knox County Appraisal District	0.87%	1.16%
520	Hartley County Appraisal District	0.10%	0.26%
521	Bosque County Central Appraisal District	0.28%	0.28%
522	Brookshire Municipal Water District	0.44%	0.46%
524	Karnes County Appraisal District	0.09%	0.24%
525	Borden County Appraisal District	0.09%	0.60%
526	Gulf Coast Water Authority - Galveston County	0.21%	0.35%
527	Hardin County Appraisal District	0.33%	0.41%
528	Greater Harris County 9-1-1 Emergency Network	0.15%	0.16%
529	Hemphill County Hospital District	0.17%	0.22%
530	Wilbarger County Hospital District	0.19%	0.26%
531	Chambers County Appraisal District	0.17%	0.21%
532	Crosby County Appraisal District	0.11%	0.17%
533	Winkler County Appraisal District	0.16%	0.24%
534	Swisher Memorial Hospital District	0.21%	0.28%
535	Medina County Appraisal District	0.20%	0.27%
536	Starr County Appraisal District	0.14%	0.27%
537	Rains County Appraisal District	0.09%	1.14%
538	Nueces River Authority - Uvalde County	0.51%	0.59%
539	Stratford Hospital District - Sherman County	0.19%	0.19%
540	Laguna Madre Water District - Cameron County	0.27%	0.37%
541	El Paso County Hospital District	0.14%	0.17%
542	Callahan County Appraisal District	0.21%	0.26%
543	Refugio County Drainage District #1	0.21%	1.35%
544	Bexar County Water Control & Improvement District #10	0.24%	0.40%
545	Tarrant Co 9-1-1 Emergency Assistance District	0.23%	0.23%
546	Galveston Central Appraisal District	0.28%	0.33%
547	Galveston County Consolidated Drainage District	0.36%	0.46%
548	Chambers County Public Hospital District	0.12%	0.19%
550	Culberson Hospital District	0.25%	0.36%
551	Atascosa County Appraisal District	0.21%	0.32%
552	Haskell Memorial Hospital District	0.22%	0.40%
553	San Jacinto County Central Appraisal District	0.12%	0.22%
554	Brookshire - Katy Drainage District	0.86%	0.95%
555	Smith County 9-1-1 Communications District	0.20%	0.20%
556	North Central Texas Municipal Water Authority	0.45%	0.50%
558	Lubbock Emergency Communication District	0.14%	0.14%
559	Wichita-Wilbarger 9-1-1 District	0.53%	0.65%
560	Potter - Randall County Emergency Communication District	0.76%	0.76%



Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		Actives Only	Actives & Retirees
561	United Irrigation District - Hidalgo County	0.36%	0.65%
562	Northeast Texas Municipal Water District	0.39%	0.40%
563	Falls County Appraisal District	0.15%	0.45%
564	Randall County Appraisal District	0.29%	0.37%
565	Ward County Central Appraisal District	0.26%	0.26%
566	Zavala County Appraisal District	0.40%	0.44%
567	El Paso County 9-1-1 District	0.39%	0.39%
568	Sabine Pass Port Authority	0.50%	1.12%
569	Harris County Water Control & Improvement District #1	0.21%	0.24%
570	Midland Emergency Communication District	0.13%	0.13%
571	Harlingen Irrigation District Cameron County #1	0.45%	0.60%
572	Newton Central Appraisal District	0.17%	0.20%
573	Sutton County Hospital District	0.16%	0.21%
574	Tax Appraisal District of Cottle County	0.20%	0.20%
575	Willacy County Appraisal District	0.21%	0.21%
576	Angleton Drainage District	0.22%	0.64%
578	Deaf Smith County Hospital District	0.16%	0.20%
579	Kinney County Appraisal District	0.42%	0.64%
580	Ector County Hospital District	0.16%	0.18%
581	Brewster County Appraisal District	0.09%	0.36%
582	Childress County Hospital District	0.17%	0.20%
583	Denco Area 9-1-1 District - Denton County	0.14%	0.14%
584	Johnson County Fresh Water Supply District #1	0.14%	0.24%
585	Hansford County Hospital District	0.15%	0.20%
586	Valwood Improvement Authority - Dallas County	0.17%	0.17%
587	Guadalupe County Appraisal District	0.12%	0.12%
588	Reeves County Hospital District	0.21%	0.22%
589	Galveston County Emergency Communication Dist	0.19%	0.19%
590	Cameron County Irrigation District #6	0.36%	0.76%
591	Live Oak County Appraisal District	0.14%	0.25%
592	Jack County Appraisal District	0.11%	0.29%
593	Eastland County Appraisal District	0.33%	0.36%
594	Kent County Tax Appraisal District	0.98%	1.33%
595	Martin County Appraisal District	0.17%	0.45%
596	Madison County Appraisal District	0.55%	0.55%
597	Bacliff Municipal Utility District	0.20%	0.20%
598	Harris County Appraisal District	0.23%	0.26%
599	Medical Arts Hospital - Dawson County	0.20%	0.26%
600	Brazos County Emergency Communications District	0.12%	0.12%
601	Travis Central Appraisal District	0.25%	0.30%
602	Central Appraisal District of Taylor County	0.27%	0.33%
603	Crosby Municipal Utility District	0.18%	0.18%
604	Webb County Appraisal District	0.19%	0.22%
605	Montgomery Central Appraisal District	0.30%	0.33%
606	Smith County Appraisal District	0.23%	0.23%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		Actives Only	Actives & Retirees
607	Tarrant Appraisal District	0.33%	0.37%
608	Williamson County Appraisal District	0.21%	0.24%
609	Burnet Central Appraisal District	0.26%	0.27%
610	Cass County Appraisal District	0.19%	0.24%
612	Rusk County Appraisal District	0.34%	0.49%
613	Bayview Irrigation District #11	0.53%	1.30%
614	Aquilla Water Supply District - Hill County	0.27%	0.54%
615	Alamo Area Council Of Governments	0.23%	0.25%
616	Bistone Municipal Water Supply District - Limestone County	0.18%	0.18%
617	Mills County Appraisal District	0.46%	0.46%
618	Cameron County Appraisal District	0.22%	0.23%
619	Kendall County Water Control & Improvement District #1	0.33%	0.33%
620	Port Of Corpus Christi Authority	0.39%	0.49%
621	Wharton County Water Control & Improvement District #1	0.68%	0.68%
622	Port Of Port Arthur Navigation District	0.29%	0.33%
623	Comal Appraisal District	0.28%	0.32%
624	Emergency Communication District of Ector County	0.25%	0.25%
625	Harris County Water Control & Improvement District #50	0.39%	0.40%
626	Presidio Appraisal District	0.06%	0.06%
627	Shelby County Appraisal District	0.20%	0.34%
628	Edwards Central Appraisal District	0.07%	0.07%
630	Macedonia - Eylau Municipal Utility District - Bowie County	0.20%	0.20%
631	Orange County Water Control & Improvement District #1	0.31%	0.33%
632	Smith County Public Health District	0.25%	0.26%
633	Trinity Bay Conservation District	0.34%	0.37%
634	Texas Eastern 9-1-1 Network	0.24%	0.24%
635	Central Appraisal District of Johnson County	0.17%	0.18%
636	Concho County Hospital District	0.21%	0.27%
637	Victoria County Water Control & Improvement District #1	0.38%	0.38%
638	Acton Municipal Utility District	0.24%	0.24%
639	Lumberton Municipal Utility District	0.15%	0.17%
640	Hemphill County Appraisal District	0.16%	0.16%
641	Jim Hogg County Water Control & Improvement District #2	0.35%	0.35%
642	Brushy Creek Municipal Utility District - Williamson County	0.16%	0.17%
643	Homestead Municipal Utility District - El Paso County	0.63%	0.63%
644	Fannin County Appraisal District	0.27%	0.27%
645	South Texas Development Council	0.58%	0.59%
646	North Texas Tollway Authority	0.25%	0.26%
647	Lubbock Reese Redevelopment Authority	0.25%	0.25%
648	Central Water Control & Improvement District - Angelina County	0.23%	0.23%
649	Zapata County Appraisal District	0.11%	0.11%
650	Lampasas County Appraisal District	0.13%	0.13%
651	Montgomery County Emergency Service District #1	0.09%	0.09%
652	Willacy County Housing Authority	0.36%	0.36%
653	Kerr Emergency 9-1-1 Network	0.28%	0.28%

Appendix H  
(continued)

Employer Number	Employer Name	Contribution Rate	
		\$5,000 Retiree Death Benefit	
		Actives Only	Actives & Retirees
655	Wickson Creek Special Utility District - Brazos County	0.15%	0.15%
656	Jim Hogg County Fire District #2	1.94%	1.94%
657	Jasper County Water Control & Improvement District #1	0.17%	0.17%
658	Marshall-Harrison County Health District	0.20%	0.22%
659	Tri-County Special Utility District	0.20%	0.20%
660	Orange County Navigation & Port District	0.34%	0.37%
661	Hopkins County Appraisal District	0.45%	0.45%
662	Kaufman County Appraisal District	0.28%	0.30%
663	Valley Municipal Utility District #2 - Cameron County	0.22%	0.22%
664	Cameron County Drainage District #3	0.49%	0.49%
665	Orange County Emergency Services District # 1	0.12%	0.12%
666	Travis County Water Control & Improvement Dist. - Point Venture	0.09%	0.19%
667	Montgomery County Emergency Communication District	0.23%	0.23%
668	Aransas County Navigation District #1	0.23%	0.23%
669	Middle Rio Grande Development Council	0.18%	0.18%
670	Camp Central Appraisal District	0.13%	0.13%
671	Kendall Appraisal District	0.35%	0.35%
672	Van Zandt County Appraisal District	0.28%	0.28%
673	Permian Regional Medical Center	0.14%	0.14%
674	High Plains Underground Water Conservation District # 1	0.43%	0.43%
675	Marion County Appraisal District	0.25%	0.25%
676	Port of Bay City Authority	0.08%	0.08%
677	Matagorda County Navigation District #1	1.37%	1.37%
678	Matagorda County Drainage District	0.46%	0.46%
679	McLennan County Water Control & Improvement District #2	0.25%	0.25%
680	Jim Hogg County Appraisal District	0.28%	0.28%
681	Brazoria County Drainage District #5	0.20%	0.20%
682	Upton County Appraisal District	0.32%	0.32%
683	Nueces County Appraisal District	0.22%	0.22%
684	Angelina & Nacogdoches Counties WC & ID #1	0.20%	0.20%
685	Baylor County Appraisal District	0.34%	0.34%
686	Cameron County Drainage District #5	0.14%	0.14%
687	Dallas County Water Control & Improvement District #6	0.19%	0.19%
688	West Nueces - Las Moras Soil & Water Conservation District #236	0.05%	0.05%
689	Brazos County Appraisal District	0.21%	0.21%
690	Bayview Municipal Utility District	0.21%	0.21%

**Texas County & District Retirement System  
Actuarial Valuation**

**December 31, 2002**

**Appendix I - Comparison of Valuation Results for Variable-Rate Plans**

Note that the ratios shown on the following pages are the 2002 valuation results with new plan provisions, compared to the 2001 valuation results prior to any new plan changes.

**Texas County & District Retirement System  
Actuarial Valuation**

**December 31, 2002**

**Appendix J - Comparison of Valuation Results for Fixed-Rate Plans**

Note that the ratios shown on the following pages are the 2002 valuation results with new plan provisions, compared to the 2001 valuation results prior to any new plan changes.

**Texas County & District Retirement System  
Actuarial Valuation**

**December 31, 2002**

**Appendix I - Comparison of Valuation Results for Variable-Rate Plans**

Note that the ratios shown on the following pages are the 2002 valuation results with new plan provisions, compared to the 2001 valuation results prior to any new plan changes.

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 100</b>	<b>Employer Name: Anderson County</b>			
<b>Contributing Members:</b>	217		213	98.2%
<b>Present Value of Benefits</b>	13,065,466		13,802,129	105.6%
<b>Total Future Normal Cost</b>	1,951,976		1,920,278	98.4%
<b>Total Accrued Liability</b>	11,113,490		11,881,851	106.9%
<b>Unfunded Accrued Liability</b>	1,710,086		2,102,026	122.9%
<b>Normal Cost Rate</b>	5.26%	5.26%	5.19%	98.7%
<b>Unfunded Liability Rate</b>	2.14%	2.39%	2.60%	121.5%
<b>Sum of Rate</b>	7.40%	7.65%	7.79%	105.3%
<b>SubDiv #: 101</b>	<b>Employer Name: Andrews County</b>			
<b>Contributing Members:</b>	172		139	80.8%
<b>Present Value of Benefits</b>	31,459,070		30,955,316	98.4%
<b>Total Future Normal Cost</b>	2,479,907		2,138,528	86.2%
<b>Total Accrued Liability</b>	28,979,163		28,816,788	99.4%
<b>Unfunded Accrued Liability</b>	3,781,793		4,237,100	112.0%
<b>Normal Cost Rate</b>	6.84%		6.86%	100.3%
<b>Unfunded Liability Rate</b>	5.67%		7.42%	130.9%
<b>Sum of Rate</b>	12.51%		14.28%	114.1%
<b>SubDiv #: 102</b>	<b>Employer Name: Angelina County</b>			
<b>Contributing Members:</b>	324		324	100.0%
<b>Present Value of Benefits</b>	22,883,189		24,292,775	106.2%
<b>Total Future Normal Cost</b>	3,803,030		3,959,859	104.1%
<b>Total Accrued Liability</b>	19,080,159		20,332,916	106.6%
<b>Unfunded Accrued Liability</b>	3,472,306		4,011,767	115.5%
<b>Normal Cost Rate</b>	6.06%	6.06%	6.07%	100.2%
<b>Unfunded Liability Rate</b>	3.00%	3.30%	3.36%	112.0%
<b>Sum of Rate</b>	9.06%	9.36%	9.43%	104.1%
<b>SubDiv #: 103</b>	<b>Employer Name: Aransas County</b>			
<b>Contributing Members:</b>	137		137	100.0%
<b>Present Value of Benefits</b>	7,453,141		8,071,145	108.3%
<b>Total Future Normal Cost</b>	1,316,160		1,398,939	106.3%
<b>Total Accrued Liability</b>	6,136,981		6,672,206	108.7%
<b>Unfunded Accrued Liability</b>	209,041		281,604	134.7%
<b>Normal Cost Rate</b>	6.03%		5.99%	99.3%
<b>Unfunded Liability Rate</b>	0.44%		0.60%	136.4%
<b>Sum of Rate</b>	6.47%		6.59%	101.9%
<b>SubDiv #: 104</b>	<b>Employer Name: Archer County</b>			
<b>Contributing Members:</b>	61		58	95.1%
<b>Present Value of Benefits</b>	3,923,613		3,626,864	92.4%
<b>Total Future Normal Cost</b>	406,580		399,998	98.4%
<b>Total Accrued Liability</b>	3,517,033		3,226,866	91.7%
<b>Unfunded Accrued Liability</b>	598,522		650,281	108.6%
<b>Normal Cost Rate</b>	4.96%		4.92%	99.2%
<b>Unfunded Liability Rate</b>	4.13%		4.79%	116.0%
<b>Sum of Rate</b>	9.09%		9.71%	106.8%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 105</b>	<b>Employer Name: Armstrong County</b>			
<b>Contributing Members:</b>	27		24	88.9%
<b>Present Value of Benefits</b>	1,040,029		840,338	80.8%
<b>Total Future Normal Cost</b>	191,808		164,813	85.9%
<b>Total Accrued Liability</b>	848,221		675,525	79.6%
<b>Unfunded Accrued Liability</b>	(153,446)		(163,410)	106.5%
<b>Normal Cost Rate</b>	4.59%		4.80%	104.6%
<b>Unfunded Liability Rate</b>	(2.73%)		(3.36%)	123.1%
<b>Sum of Rate</b>	1.86%		1.44%	77.4%
<b>SubDiv #: 106</b>	<b>Employer Name: Atascosa County</b>			
<b>Contributing Members:</b>	247		244	98.8%
<b>Present Value of Benefits</b>	11,485,500		11,914,861	103.7%
<b>Total Future Normal Cost</b>	1,792,441		1,787,934	99.7%
<b>Total Accrued Liability</b>	9,693,059		10,126,927	104.5%
<b>Unfunded Accrued Liability</b>	425,456		368,306	86.6%
<b>Normal Cost Rate</b>	4.74%		4.76%	100.4%
<b>Unfunded Liability Rate</b>	0.54%		0.45%	83.3%
<b>Sum of Rate</b>	5.28%		5.21%	98.7%
<b>SubDiv #: 107</b>	<b>Employer Name: Austin County</b>			
<b>Contributing Members:</b>	134		134	100.0%
<b>Present Value of Benefits</b>	10,829,257		11,794,828	108.9%
<b>Total Future Normal Cost</b>	1,277,034		1,312,618	102.8%
<b>Total Accrued Liability</b>	9,552,223		10,482,210	109.7%
<b>Unfunded Accrued Liability</b>	1,661,657		1,790,376	107.7%
<b>Normal Cost Rate</b>	5.12%		5.12%	100.0%
<b>Unfunded Liability Rate</b>	3.59%		3.78%	105.3%
<b>Sum of Rate</b>	8.71%		8.90%	102.2%
<b>SubDiv #: 108</b>	<b>Employer Name: Bailey County</b>			
<b>Contributing Members:</b>	52		53	101.9%
<b>Present Value of Benefits</b>	2,308,909		2,304,923	99.8%
<b>Total Future Normal Cost</b>	232,944		244,604	105.0%
<b>Total Accrued Liability</b>	2,075,965		2,060,319	99.2%
<b>Unfunded Accrued Liability</b>	470,559		478,437	101.7%
<b>Normal Cost Rate</b>	3.70%		3.67%	99.2%
<b>Unfunded Liability Rate</b>	3.68%		3.59%	97.6%
<b>Sum of Rate</b>	7.38%		7.26%	98.4%
<b>SubDiv #: 109</b>	<b>Employer Name: Bandera County</b>			
<b>Contributing Members:</b>	128		125	97.7%
<b>Present Value of Benefits</b>	5,564,628		6,203,400	111.5%
<b>Total Future Normal Cost</b>	1,328,238		1,370,271	103.2%
<b>Total Accrued Liability</b>	4,236,390		4,833,129	114.1%
<b>Unfunded Accrued Liability</b>	686,161		763,776	111.3%
<b>Normal Cost Rate</b>	6.92%		6.85%	99.0%
<b>Unfunded Liability Rate</b>	1.77%		1.89%	106.8%
<b>Sum of Rate</b>	8.69%		8.74%	100.6%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 110</b> <b>Employer Name: Bastrop County</b>				
<b>Contributing Members:</b>	381		402	105.5%
<b>Present Value of Benefits</b>	23,687,580		26,027,095	109.9%
<b>Total Future Normal Cost</b>	5,366,571		5,978,982	111.4%
<b>Total Accrued Liability</b>	18,321,009		20,048,113	109.4%
<b>Unfunded Accrued Liability</b>	2,498,251		2,982,315	119.4%
<b>Normal Cost Rate</b>	7.53%		7.46%	99.1%
<b>Unfunded Liability Rate</b>	1.78%		1.90%	106.7%
<b>Sum of Rate</b>	9.31%		9.36%	100.5%
<b>SubDiv #: 111</b> <b>Employer Name: Baylor County</b>				
<b>Contributing Members:</b>	40		39	97.5%
<b>Present Value of Benefits</b>	2,084,949		2,149,620	103.1%
<b>Total Future Normal Cost</b>	289,513		290,990	100.5%
<b>Total Accrued Liability</b>	1,795,436		1,858,630	103.5%
<b>Unfunded Accrued Liability</b>	275,630		303,834	110.2%
<b>Normal Cost Rate</b>	5.52%		5.59%	101.3%
<b>Unfunded Liability Rate</b>	2.72%		2.97%	109.2%
<b>Sum of Rate</b>	8.24%		8.56%	103.9%
<b>SubDiv #: 112</b> <b>Employer Name: Bee County</b>				
<b>Contributing Members:</b>	213		208	97.7%
<b>Present Value of Benefits</b>	9,038,436		9,608,290	106.3%
<b>Total Future Normal Cost</b>	1,716,676		1,758,376	102.4%
<b>Total Accrued Liability</b>	7,321,760		7,849,914	107.2%
<b>Unfunded Accrued Liability</b>	529,048		666,021	125.9%
<b>Normal Cost Rate</b>	5.70%		5.68%	99.6%
<b>Unfunded Liability Rate</b>	0.89%		1.16%	130.3%
<b>Sum of Rate</b>	6.59%		6.84%	103.8%
<b>SubDiv #: 113</b> <b>Employer Name: Bell County</b>				
<b>Contributing Members:</b>	924		942	101.9%
<b>Present Value of Benefits</b>	77,159,486		84,370,752	109.3%
<b>Total Future Normal Cost</b>	12,637,511		13,262,539	104.9%
<b>Total Accrued Liability</b>	64,521,975		71,108,213	110.2%
<b>Unfunded Accrued Liability</b>	10,871,809		12,287,034	113.0%
<b>Normal Cost Rate</b>	6.72%		6.70%	99.7%
<b>Unfunded Liability Rate</b>	2.96%		3.14%	106.1%
<b>Sum of Rate</b>	9.68%		9.84%	101.7%
<b>SubDiv #: 114</b> <b>Employer Name: Bexar County</b>				
<b>Contributing Members:</b>	4,395		4,460	101.5%
<b>Present Value of Benefits</b>	436,107,025		474,429,403	108.8%
<b>Total Future Normal Cost</b>	69,392,575		73,316,349	105.7%
<b>Total Accrued Liability</b>	366,714,450		401,113,054	109.4%
<b>Unfunded Accrued Liability</b>	53,980,099		60,634,569	112.3%
<b>Normal Cost Rate</b>	6.39%		6.39%	100.0%
<b>Unfunded Liability Rate</b>	2.89%		3.04%	105.2%
<b>Sum of Rate</b>	9.28%		9.43%	101.6%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 115      Employer Name: Blanco County</b>				
<b>Contributing Members:</b>	51		51	100.0%
<b>Present Value of Benefits</b>	2,350,357		2,466,086	104.9%
<b>Total Future Normal Cost</b>	417,441		418,697	100.3%
<b>Total Accrued Liability</b>	1,932,916		2,047,389	105.9%
<b>Unfunded Accrued Liability</b>	262,643		317,016	120.7%
<b>Normal Cost Rate</b>	5.82%		5.74%	98.6%
<b>Unfunded Liability Rate</b>	1.69%		2.02%	119.5%
<b>Sum of Rate</b>	7.51%		7.76%	103.3%
<b>SubDiv #: 116      Employer Name: Borden County</b>				
<b>Contributing Members:</b>	22		20	90.9%
<b>Present Value of Benefits</b>	1,559,999		1,480,828	94.9%
<b>Total Future Normal Cost</b>	145,731		139,071	95.4%
<b>Total Accrued Liability</b>	1,414,268		1,341,757	94.9%
<b>Unfunded Accrued Liability</b>	229,882		245,599	106.8%
<b>Normal Cost Rate</b>	4.63%		4.52%	97.6%
<b>Unfunded Liability Rate</b>	4.74%		5.22%	110.1%
<b>Sum of Rate</b>	9.37%		9.74%	103.9%
<b>SubDiv #: 117      Employer Name: Bosque County</b>				
<b>Contributing Members:</b>	79		80	101.3%
<b>Present Value of Benefits</b>	2,308,420		2,496,949	108.2%
<b>Total Future Normal Cost</b>	344,715		354,282	102.8%
<b>Total Accrued Liability</b>	1,963,705		2,142,667	109.1%
<b>Unfunded Accrued Liability</b>	(211,700)		(227,637)	107.5%
<b>Normal Cost Rate</b>	3.09%		3.08%	99.7%
<b>Unfunded Liability Rate</b>	(0.95%)		(0.99%)	104.2%
<b>Sum of Rate</b>	2.14%		2.09%	97.7%
<b>SubDiv #: 118      Employer Name: Bowie County</b>				
<b>Contributing Members:</b>	262		265	101.1%
<b>Present Value of Benefits</b>	26,976,552		27,042,636	100.2%
<b>Total Future Normal Cost</b>	3,181,382		3,136,609	98.6%
<b>Total Accrued Liability</b>	23,795,170		23,906,027	100.5%
<b>Unfunded Accrued Liability</b>	1,663,628		1,832,762	110.2%
<b>Normal Cost Rate</b>	6.33%		6.34%	100.2%
<b>Unfunded Liability Rate</b>	1.66%		1.85%	111.4%
<b>Sum of Rate</b>	7.99%		8.19%	102.5%
<b>SubDiv #: 119      Employer Name: Brazoria County</b>				
<b>Contributing Members:</b>	1,155		1,178	102.0%
<b>Present Value of Benefits</b>	105,557,905		113,405,484	107.4%
<b>Total Future Normal Cost</b>	18,195,443		18,781,974	103.2%
<b>Total Accrued Liability</b>	87,362,462		94,623,510	108.3%
<b>Unfunded Accrued Liability</b>	12,405,486		13,926,676	112.3%
<b>Normal Cost Rate</b>	6.84%		6.83%	99.9%
<b>Unfunded Liability Rate</b>	2.54%		2.72%	107.1%
<b>Sum of Rate</b>	9.38%		9.55%	101.8%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 120</b>	<b>Employer Name: Brazos County</b>			
<b>Contributing Members:</b>	672		666	99.1%
<b>Present Value of Benefits</b>	61,811,073		67,332,867	108.9%
<b>Total Future Normal Cost</b>	9,858,355		10,275,628	104.2%
<b>Total Accrued Liability</b>	51,952,718		57,057,239	109.8%
<b>Unfunded Accrued Liability</b>	11,148,618		12,323,723	110.5%
<b>Normal Cost Rate</b>	6.97%		6.94%	99.6%
<b>Unfunded Liability Rate</b>	4.22%		4.43%	105.0%
<b>Sum of Rate</b>	11.19%		11.37%	101.6%
<b>SubDiv #: 121</b>	<b>Employer Name: Brewster County</b>			
<b>Contributing Members:</b>	60		65	108.3%
<b>Present Value of Benefits</b>	3,069,346		3,524,135	114.8%
<b>Total Future Normal Cost</b>	517,713		592,402	114.4%
<b>Total Accrued Liability</b>	2,551,633		2,931,733	114.9%
<b>Unfunded Accrued Liability</b>	498,917		593,340	118.9%
<b>Normal Cost Rate</b>	5.92%	5.92%	5.87%	99.2%
<b>Unfunded Liability Rate</b>	2.91%	3.09%	3.05%	104.8%
<b>Sum of Rate</b>	8.83%	9.01%	8.92%	101.0%
<b>SubDiv #: 122</b>	<b>Employer Name: Briscoe County</b>			
<b>Contributing Members:</b>	23		21	91.3%
<b>Present Value of Benefits</b>	656,318		714,909	108.9%
<b>Total Future Normal Cost</b>	122,998		119,586	97.2%
<b>Total Accrued Liability</b>	533,320		595,323	111.6%
<b>Unfunded Accrued Liability</b>	26,564		44,814	168.7%
<b>Normal Cost Rate</b>	4.97%		4.82%	97.0%
<b>Unfunded Liability Rate</b>	0.77%		1.39%	180.5%
<b>Sum of Rate</b>	5.74%		6.21%	108.2%
<b>SubDiv #: 123</b>	<b>Employer Name: Brooks County</b>			
<b>Contributing Members:</b>	103		106	102.9%
<b>Present Value of Benefits</b>	6,752,788		7,145,120	105.8%
<b>Total Future Normal Cost</b>	1,134,755		1,179,605	104.0%
<b>Total Accrued Liability</b>	5,618,033		5,965,515	106.2%
<b>Unfunded Accrued Liability</b>	(1,175,132)		(1,190,186)	101.3%
<b>Normal Cost Rate</b>	8.61%		8.69%	100.9%
<b>Unfunded Liability Rate</b>	(3.95%)		(3.67%)	92.9%
<b>Sum of Rate</b>	4.66%		5.02%	107.7%
<b>SubDiv #: 124</b>	<b>Employer Name: Brown County</b>			
<b>Contributing Members:</b>	142		149	104.9%
<b>Present Value of Benefits</b>	6,246,609		6,853,839	109.7%
<b>Total Future Normal Cost</b>	1,136,838		1,184,598	104.2%
<b>Total Accrued Liability</b>	5,109,771		5,669,241	110.9%
<b>Unfunded Accrued Liability</b>	529,647		660,023	124.6%
<b>Normal Cost Rate</b>	4.72%		4.67%	98.9%
<b>Unfunded Liability Rate</b>	1.14%		1.34%	117.5%
<b>Sum of Rate</b>	5.86%		6.01%	102.6%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 125</b>	<b>Employer Name: Burleson County</b>			
<b>Contributing Members:</b>	98		91	92.9%
<b>Present Value of Benefits</b>	4,603,801		4,549,008	98.8%
<b>Total Future Normal Cost</b>	541,301		559,673	103.4%
<b>Total Accrued Liability</b>	4,062,500		3,989,335	98.2%
<b>Unfunded Accrued Liability</b>	837,721		873,373	104.3%
<b>Normal Cost Rate</b>	4.44%		4.46%	100.5%
<b>Unfunded Liability Rate</b>	3.29%		3.54%	107.6%
<b>Sum of Rate</b>	7.73%		8.00%	103.5%
<b>SubDiv #: 126</b>	<b>Employer Name: Burnet County</b>			
<b>Contributing Members:</b>	220		213	96.8%
<b>Present Value of Benefits</b>	12,271,570		12,691,816	103.4%
<b>Total Future Normal Cost</b>	2,010,872		2,054,111	102.2%
<b>Total Accrued Liability</b>	10,260,698		10,637,705	103.7%
<b>Unfunded Accrued Liability</b>	2,045,272		2,331,098	114.0%
<b>Normal Cost Rate</b>	5.91%	5.91%	5.90%	99.8%
<b>Unfunded Liability Rate</b>	2.79%	2.95%	3.13%	112.2%
<b>Sum of Rate</b>	8.70%	8.86%	9.03%	103.8%
<b>SubDiv #: 127</b>	<b>Employer Name: Caldwell County</b>			
<b>Contributing Members:</b>	166		184	110.8%
<b>Present Value of Benefits</b>	5,050,589		5,426,307	107.4%
<b>Total Future Normal Cost</b>	764,922		901,452	117.8%
<b>Total Accrued Liability</b>	4,285,667		4,524,855	105.6%
<b>Unfunded Accrued Liability</b>	336,676		355,979	105.7%
<b>Normal Cost Rate</b>	3.34%		3.35%	100.3%
<b>Unfunded Liability Rate</b>	0.67%		0.63%	94.0%
<b>Sum of Rate</b>	4.01%		3.98%	99.3%
<b>SubDiv #: 128</b>	<b>Employer Name: Calhoun County</b>			
<b>Contributing Members:</b>	164		172	104.9%
<b>Present Value of Benefits</b>	13,244,053		13,725,821	103.6%
<b>Total Future Normal Cost</b>	2,091,434		2,460,248	117.6%
<b>Total Accrued Liability</b>	11,152,619		11,265,573	101.0%
<b>Unfunded Accrued Liability</b>	1,634,922		1,938,989	118.6%
<b>Normal Cost Rate</b>	6.40%		6.31%	98.6%
<b>Unfunded Liability Rate</b>	2.72%		2.81%	103.3%
<b>Sum of Rate</b>	9.12%		9.12%	100.0%
<b>SubDiv #: 129</b>	<b>Employer Name: Callahan County</b>			
<b>Contributing Members:</b>	53		51	96.2%
<b>Present Value of Benefits</b>	2,188,840		2,311,952	105.6%
<b>Total Future Normal Cost</b>	265,528		258,804	97.5%
<b>Total Accrued Liability</b>	1,923,312		2,053,148	106.8%
<b>Unfunded Accrued Liability</b>	221,657		243,311	109.8%
<b>Normal Cost Rate</b>	3.69%		3.74%	101.4%
<b>Unfunded Liability Rate</b>	1.77%		2.02%	114.1%
<b>Sum of Rate</b>	5.46%		5.76%	105.5%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 130</b>	<b>Employer Name: Cameron County</b>			
<b>Contributing Members:</b>	1,409		1,464	103.9%
<b>Present Value of Benefits</b>	87,245,062		96,372,064	110.5%
<b>Total Future Normal Cost</b>	16,076,277		17,390,075	108.2%
<b>Total Accrued Liability</b>	71,168,785		78,981,989	111.0%
<b>Unfunded Accrued Liability</b>	8,570,615		9,978,925	116.4%
<b>Normal Cost Rate</b>	6.06%		6.04%	99.7%
<b>Unfunded Liability Rate</b>	1.81%		1.95%	107.7%
<b>Sum of Rate</b>	7.87%		7.99%	101.5%
<b>SubDiv #: 131</b>	<b>Employer Name: Camp County</b>			
<b>Contributing Members:</b>	49		49	100.0%
<b>Present Value of Benefits</b>	3,064,085		2,991,062	97.6%
<b>Total Future Normal Cost</b>	427,260		409,975	96.0%
<b>Total Accrued Liability</b>	2,636,825		2,581,087	97.9%
<b>Unfunded Accrued Liability</b>	358,002		371,252	103.7%
<b>Normal Cost Rate</b>	6.36%	6.36%	6.54%	102.8%
<b>Unfunded Liability Rate</b>	2.55%	2.84%	2.83%	111.0%
<b>Sum of Rate</b>	8.91%	9.20%	9.37%	105.2%
<b>SubDiv #: 132</b>	<b>Employer Name: Carson County</b>			
<b>Contributing Members:</b>	55		54	98.2%
<b>Present Value of Benefits</b>	2,657,689		2,786,311	104.8%
<b>Total Future Normal Cost</b>	408,470		404,350	99.0%
<b>Total Accrued Liability</b>	2,249,219		2,381,961	105.9%
<b>Unfunded Accrued Liability</b>	478,952		512,499	107.0%
<b>Normal Cost Rate</b>	4.82%		4.82%	100.0%
<b>Unfunded Liability Rate</b>	3.21%		3.35%	104.4%
<b>Sum of Rate</b>	8.03%		8.17%	101.7%
<b>SubDiv #: 133</b>	<b>Employer Name: Cass County</b>			
<b>Contributing Members:</b>	175		170	97.1%
<b>Present Value of Benefits</b>	10,734,051		10,888,659	101.4%
<b>Total Future Normal Cost</b>	1,498,555		1,464,820	97.7%
<b>Total Accrued Liability</b>	9,235,496		9,423,839	102.0%
<b>Unfunded Accrued Liability</b>	1,743,132		1,780,021	102.1%
<b>Normal Cost Rate</b>	5.23%		5.27%	100.8%
<b>Unfunded Liability Rate</b>	2.92%		3.08%	105.5%
<b>Sum of Rate</b>	8.15%		8.35%	102.5%
<b>SubDiv #: 134</b>	<b>Employer Name: Castro County</b>			
<b>Contributing Members:</b>	63		60	95.2%
<b>Present Value of Benefits</b>	3,831,853		4,139,287	108.0%
<b>Total Future Normal Cost</b>	612,028		567,639	92.7%
<b>Total Accrued Liability</b>	3,219,825		3,571,648	110.9%
<b>Unfunded Accrued Liability</b>	259,195		314,263	121.2%
<b>Normal Cost Rate</b>	7.17%		7.00%	97.6%
<b>Unfunded Liability Rate</b>	1.54%		1.86%	120.8%
<b>Sum of Rate</b>	8.71%		8.86%	101.7%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 135</b>	<b>Employer Name: Chambers County</b>			
<b>Contributing Members:</b>	340		341	100.3%
<b>Present Value of Benefits</b>	30,792,853		32,049,945	104.1%
<b>Total Future Normal Cost</b>	4,887,947		5,224,786	106.9%
<b>Total Accrued Liability</b>	25,904,906		26,825,159	103.6%
<b>Unfunded Accrued Liability</b>	2,575,235		2,892,187	112.3%
<b>Normal Cost Rate</b>	6.89%		6.88%	99.9%
<b>Unfunded Liability Rate</b>	1.98%		2.07%	104.5%
<b>Sum of Rate</b>	8.87%		8.95%	100.9%
<b>SubDiv #: 136</b>	<b>Employer Name: Cherokee County</b>			
<b>Contributing Members:</b>	198		207	104.5%
<b>Present Value of Benefits</b>	13,452,104		14,446,349	107.4%
<b>Total Future Normal Cost</b>	1,559,754		1,666,176	106.8%
<b>Total Accrued Liability</b>	11,892,350		12,780,173	107.5%
<b>Unfunded Accrued Liability</b>	2,429,740		2,586,889	106.5%
<b>Normal Cost Rate</b>	5.09%		5.08%	99.8%
<b>Unfunded Liability Rate</b>	3.66%		3.64%	99.5%
<b>Sum of Rate</b>	8.75%		8.72%	99.7%
<b>SubDiv #: 137</b>	<b>Employer Name: Childress County</b>			
<b>Contributing Members:</b>	48		47	97.9%
<b>Present Value of Benefits</b>	864,905		970,171	112.2%
<b>Total Future Normal Cost</b>	185,843		192,926	103.8%
<b>Total Accrued Liability</b>	679,062		777,245	114.5%
<b>Unfunded Accrued Liability</b>	280,270		297,044	106.0%
<b>Normal Cost Rate</b>	2.65%	2.65%	2.71%	102.3%
<b>Unfunded Liability Rate</b>	2.43%	2.53%	2.52%	103.7%
<b>Sum of Rate</b>	5.08%	5.18%	5.23%	103.0%
<b>SubDiv #: 139</b>	<b>Employer Name: Cochran County</b>			
<b>Contributing Members:</b>	52		51	98.1%
<b>Present Value of Benefits</b>	4,001,073		4,119,591	103.0%
<b>Total Future Normal Cost</b>	394,704		409,093	103.6%
<b>Total Accrued Liability</b>	3,606,369		3,710,498	102.9%
<b>Unfunded Accrued Liability</b>	860,687		887,317	103.1%
<b>Normal Cost Rate</b>	5.25%		5.24%	99.8%
<b>Unfunded Liability Rate</b>	5.65%		5.71%	101.1%
<b>Sum of Rate</b>	10.90%		10.95%	100.5%
<b>SubDiv #: 141</b>	<b>Employer Name: Coleman County</b>			
<b>Contributing Members:</b>	44		44	100.0%
<b>Present Value of Benefits</b>	2,630,288		2,900,550	110.3%
<b>Total Future Normal Cost</b>	286,045		287,688	100.6%
<b>Total Accrued Liability</b>	2,344,243		2,612,862	111.5%
<b>Unfunded Accrued Liability</b>	265,247		302,097	113.9%
<b>Normal Cost Rate</b>	5.05%		5.03%	99.6%
<b>Unfunded Liability Rate</b>	2.59%		2.78%	107.3%
<b>Sum of Rate</b>	7.64%		7.81%	102.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 142      Employer Name: Collin County</b>				
Contributing Members:	1,258		1,373	109.1%
Present Value of Benefits	129,052,400		148,197,019	114.8%
Total Future Normal Cost	29,762,303		34,729,900	116.7%
Total Accrued Liability	99,290,097		113,467,119	114.3%
Unfunded Accrued Liability	18,723,190		22,422,023	119.8%
Normal Cost Rate	8.25%	8.25%	8.26%	100.1%
Unfunded Liability Rate	2.76%	2.96%	2.85%	103.3%
Sum of Rate	11.01%	11.21%	11.11%	100.9%
<b>SubDiv #: 143      Employer Name: Collingsworth County</b>				
Contributing Members:	40		41	102.5%
Present Value of Benefits	548,693		636,215	116.0%
Total Future Normal Cost	97,769		118,528	121.2%
Total Accrued Liability	450,924		517,687	114.8%
Unfunded Accrued Liability	91,932		96,988	105.5%
Normal Cost Rate	2.65%	3.18%	3.17%	119.6%
Unfunded Liability Rate	1.51%	1.64%	1.61%	106.6%
Sum of Rate	4.16%	4.82%	4.78%	114.9%
<b>SubDiv #: 144      Employer Name: Colorado County</b>				
Contributing Members:	125		126	100.8%
Present Value of Benefits	5,834,783		6,016,045	103.1%
Total Future Normal Cost	957,856		1,012,108	105.7%
Total Accrued Liability	4,876,927		5,003,937	102.6%
Unfunded Accrued Liability	913,434		914,287	100.1%
Normal Cost Rate	5.07%		5.12%	101.0%
Unfunded Liability Rate	2.39%		2.32%	97.1%
Sum of Rate	7.46%		7.44%	99.7%
<b>SubDiv #: 145      Employer Name: Comal County</b>				
Contributing Members:	437		462	105.7%
Present Value of Benefits	25,205,650		28,218,522	112.0%
Total Future Normal Cost	5,711,906		6,434,446	112.6%
Total Accrued Liability	19,493,744		21,784,076	111.7%
Unfunded Accrued Liability	2,939,654		3,514,901	119.6%
Normal Cost Rate	6.56%	6.56%	6.53%	99.5%
Unfunded Liability Rate	1.74%	1.77%	1.85%	106.3%
Sum of Rate	8.30%	8.33%	8.38%	101.0%
<b>SubDiv #: 146      Employer Name: Comanche County</b>				
Contributing Members:	135		127	94.1%
Present Value of Benefits	4,021,296		4,336,424	107.8%
Total Future Normal Cost	595,165		578,974	97.3%
Total Accrued Liability	3,426,131		3,757,450	109.7%
Unfunded Accrued Liability	675,114		725,339	107.4%
Normal Cost Rate	3.46%	3.46%	3.50%	101.2%
Unfunded Liability Rate	1.86%	1.90%	2.07%	111.3%
Sum of Rate	5.32%	5.36%	5.57%	104.7%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 147</b>	<b>Employer Name: Concho County</b>			
<b>Contributing Members:</b>	46		44	95.7%
<b>Present Value of Benefits</b>	1,327,919		1,473,559	111.0%
<b>Total Future Normal Cost</b>	318,726		303,711	95.3%
<b>Total Accrued Liability</b>	1,009,193		1,169,848	115.9%
<b>Unfunded Accrued Liability</b>	(45,094)		(38,081)	84.4%
<b>Normal Cost Rate</b>	6.66%		6.83%	102.6%
<b>Unfunded Liability Rate</b>	(0.43%)		(0.36%)	83.7%
<b>Sum of Rate</b>	6.23%		6.47%	103.9%
<b>SubDiv #: 148</b>	<b>Employer Name: Cooke County</b>			
<b>Contributing Members:</b>	182		187	102.7%
<b>Present Value of Benefits</b>	10,365,433		11,424,670	110.2%
<b>Total Future Normal Cost</b>	1,433,372		1,634,074	114.0%
<b>Total Accrued Liability</b>	8,932,061		9,790,596	109.6%
<b>Unfunded Accrued Liability</b>	1,317,930		1,504,428	114.2%
<b>Normal Cost Rate</b>	4.72%		4.79%	101.5%
<b>Unfunded Liability Rate</b>	1.95%		2.05%	105.1%
<b>Sum of Rate</b>	6.67%		6.84%	102.5%
<b>SubDiv #: 149</b>	<b>Employer Name: Coryell County</b>			
<b>Contributing Members:</b>	153		158	103.3%
<b>Present Value of Benefits</b>	10,018,892		10,693,022	106.7%
<b>Total Future Normal Cost</b>	1,935,722		1,995,861	103.1%
<b>Total Accrued Liability</b>	8,083,170		8,697,161	107.6%
<b>Unfunded Accrued Liability</b>	1,181,132		1,208,576	102.3%
<b>Normal Cost Rate</b>	6.45%		6.44%	99.8%
<b>Unfunded Liability Rate</b>	2.10%		2.03%	96.7%
<b>Sum of Rate</b>	8.55%		8.47%	99.1%
<b>SubDiv #: 150</b>	<b>Employer Name: Cottle County</b>			
<b>Contributing Members:</b>	21		21	100.0%
<b>Present Value of Benefits</b>	651,522		655,798	100.7%
<b>Total Future Normal Cost</b>	74,486		78,284	105.1%
<b>Total Accrued Liability</b>	577,036		577,514	100.1%
<b>Unfunded Accrued Liability</b>	73,255		76,473	104.4%
<b>Normal Cost Rate</b>	4.27%		4.35%	101.9%
<b>Unfunded Liability Rate</b>	2.03%		2.06%	101.5%
<b>Sum of Rate</b>	6.30%		6.41%	101.7%
<b>SubDiv #: 151</b>	<b>Employer Name: Crane County</b>			
<b>Contributing Members:</b>	102		100	98.0%
<b>Present Value of Benefits</b>	7,832,739		8,107,158	103.5%
<b>Total Future Normal Cost</b>	1,044,360		1,063,889	101.9%
<b>Total Accrued Liability</b>	6,788,379		7,043,269	103.8%
<b>Unfunded Accrued Liability</b>	306,484		423,350	138.1%
<b>Normal Cost Rate</b>	5.54%		5.58%	100.7%
<b>Unfunded Liability Rate</b>	0.94%		1.33%	141.5%
<b>Sum of Rate</b>	6.48%		6.91%	106.6%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 153</b> <b>Employer Name: Crosby County</b>				
<b>Contributing Members:</b>	47		45	95.7%
<b>Present Value of Benefits</b>	3,262,768		3,129,911	95.9%
<b>Total Future Normal Cost</b>	336,555		327,009	97.2%
<b>Total Accrued Liability</b>	2,926,213		2,802,902	95.8%
<b>Unfunded Accrued Liability</b>	757,169		808,752	106.8%
<b>Normal Cost Rate</b>	4.72%	4.72%	4.86%	103.0%
<b>Unfunded Liability Rate</b>	5.53%	5.66%	6.16%	111.4%
<b>Sum of Rate</b>	10.25%	10.38%	11.02%	107.5%
<b>SubDiv #: 154</b> <b>Employer Name: Culberson County</b>				
<b>Contributing Members:</b>	49		48	98.0%
<b>Present Value of Benefits</b>	2,432,800		2,583,255	106.2%
<b>Total Future Normal Cost</b>	346,579		349,778	100.9%
<b>Total Accrued Liability</b>	2,086,221		2,233,477	107.1%
<b>Unfunded Accrued Liability</b>	(60,989)		(41,221)	67.6%
<b>Normal Cost Rate</b>	5.04%		5.01%	99.4%
<b>Unfunded Liability Rate</b>	(0.53%)		(0.41%)	77.4%
<b>Sum of Rate</b>	4.51%		4.60%	102.0%
<b>SubDiv #: 155</b> <b>Employer Name: Dallam County</b>				
<b>Contributing Members:</b>	44		43	97.7%
<b>Present Value of Benefits</b>	3,173,299		3,307,059	104.2%
<b>Total Future Normal Cost</b>	340,222		334,718	98.4%
<b>Total Accrued Liability</b>	2,833,077		2,972,341	104.9%
<b>Unfunded Accrued Liability</b>	362,921		343,214	94.6%
<b>Normal Cost Rate</b>	4.57%		4.44%	97.2%
<b>Unfunded Liability Rate</b>	2.63%		2.48%	94.3%
<b>Sum of Rate</b>	7.20%		6.92%	96.1%
<b>SubDiv #: 157</b> <b>Employer Name: Dawson County</b>				
<b>Contributing Members:</b>	97		96	99.0%
<b>Present Value of Benefits</b>	6,409,793		6,987,694	109.0%
<b>Total Future Normal Cost</b>	966,650		1,050,980	108.7%
<b>Total Accrued Liability</b>	5,443,143		5,936,714	109.1%
<b>Unfunded Accrued Liability</b>	1,525,600		1,712,666	112.3%
<b>Normal Cost Rate</b>	4.85%	4.85%	4.86%	100.2%
<b>Unfunded Liability Rate</b>	4.81%	5.20%	4.97%	103.3%
<b>Sum of Rate</b>	9.66%	10.05%	9.83%	101.8%
<b>SubDiv #: 158</b> <b>Employer Name: Deaf Smith County</b>				
<b>Contributing Members:</b>	118		118	100.0%
<b>Present Value of Benefits</b>	9,563,614		9,730,246	101.7%
<b>Total Future Normal Cost</b>	1,271,267		1,327,038	104.4%
<b>Total Accrued Liability</b>	8,292,347		8,403,208	101.3%
<b>Unfunded Accrued Liability</b>	1,332,318		1,452,656	109.0%
<b>Normal Cost Rate</b>	5.89%		5.85%	99.3%
<b>Unfunded Liability Rate</b>	3.34%		3.55%	106.3%
<b>Sum of Rate</b>	9.23%		9.40%	101.8%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 159</b>	<b>Employer Name: Delta County</b>			
<b>Contributing Members:</b>	43		41	95.3%
<b>Present Value of Benefits</b>	1,272,057		1,342,734	105.6%
<b>Total Future Normal Cost</b>	187,407		191,259	102.1%
<b>Total Accrued Liability</b>	1,084,650		1,151,475	106.2%
<b>Unfunded Accrued Liability</b>	230,109		240,205	104.4%
<b>Normal Cost Rate</b>	4.82%		4.73%	98.1%
<b>Unfunded Liability Rate</b>	2.90%		2.91%	100.3%
<b>Sum of Rate</b>	7.72%		7.64%	99.0%
<b>SubDiv #: 160</b>	<b>Employer Name: Denton County</b>			
<b>Contributing Members:</b>	1,314		1,349	102.7%
<b>Present Value of Benefits</b>	88,828,767		103,955,382	117.0%
<b>Total Future Normal Cost</b>	19,836,148		22,949,550	115.7%
<b>Total Accrued Liability</b>	68,992,619		81,005,832	117.4%
<b>Unfunded Accrued Liability</b>	11,122,829		13,869,418	124.7%
<b>Normal Cost Rate</b>	6.51%	6.51%	6.52%	100.2%
<b>Unfunded Liability Rate</b>	1.75%	1.77%	1.92%	109.7%
<b>Sum of Rate</b>	8.26%	8.28%	8.44%	102.2%
<b>SubDiv #: 161</b>	<b>Employer Name: Dewitt County</b>			
<b>Contributing Members:</b>	94		96	102.1%
<b>Present Value of Benefits</b>	5,392,028		5,662,241	105.0%
<b>Total Future Normal Cost</b>	749,486		755,131	100.8%
<b>Total Accrued Liability</b>	4,642,542		4,907,110	105.7%
<b>Unfunded Accrued Liability</b>	765,145		787,473	102.9%
<b>Normal Cost Rate</b>	4.78%		4.78%	100.0%
<b>Unfunded Liability Rate</b>	2.67%		2.67%	100.0%
<b>Sum of Rate</b>	7.45%		7.45%	100.0%
<b>SubDiv #: 162</b>	<b>Employer Name: Dickens County</b>			
<b>Contributing Members:</b>	28		28	100.0%
<b>Present Value of Benefits</b>	1,305,778		1,323,137	101.3%
<b>Total Future Normal Cost</b>	192,961		200,423	103.9%
<b>Total Accrued Liability</b>	1,112,817		1,122,714	100.9%
<b>Unfunded Accrued Liability</b>	213,367		202,765	95.0%
<b>Normal Cost Rate</b>	5.87%		5.88%	100.2%
<b>Unfunded Liability Rate</b>	3.04%		2.80%	92.1%
<b>Sum of Rate</b>	8.91%		8.68%	97.4%
<b>SubDiv #: 163</b>	<b>Employer Name: Dimmit County</b>			
<b>Contributing Members:</b>	57		63	110.5%
<b>Present Value of Benefits</b>	2,019,621		2,232,495	110.5%
<b>Total Future Normal Cost</b>	484,040		538,871	111.3%
<b>Total Accrued Liability</b>	1,535,581		1,693,624	110.3%
<b>Unfunded Accrued Liability</b>	98,384		115,770	117.7%
<b>Normal Cost Rate</b>	6.89%		6.93%	100.6%
<b>Unfunded Liability Rate</b>	0.86%		1.02%	118.6%
<b>Sum of Rate</b>	7.75%		7.95%	102.6%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 165      Employer Name: Duval County</b>				
<b>Contributing Members:</b>	211		225	106.6%
<b>Present Value of Benefits</b>	5,739,465		6,207,479	108.2%
<b>Total Future Normal Cost</b>	427,436		465,754	109.0%
<b>Total Accrued Liability</b>	5,312,029		5,741,725	108.1%
<b>Unfunded Accrued Liability</b>	2,168,035		2,226,652	102.7%
<b>Normal Cost Rate</b>	2.11%		2.09%	99.1%
<b>Unfunded Liability Rate</b>	5.14%		4.70%	91.4%
<b>Sum of Rate</b>	7.25%		6.79%	93.7%
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<b>SubDiv #: 166      Employer Name: Eastland County</b>				
<b>Contributing Members:</b>	88		89	101.1%
<b>Present Value of Benefits</b>	5,545,037		5,913,330	106.6%
<b>Total Future Normal Cost</b>	829,982		821,518	99.0%
<b>Total Accrued Liability</b>	4,715,055		5,091,812	108.0%
<b>Unfunded Accrued Liability</b>	1,089,767		1,210,262	111.1%
<b>Normal Cost Rate</b>	6.57%	6.57%	6.51%	99.1%
<b>Unfunded Liability Rate</b>	4.05%	4.36%	4.41%	108.9%
<b>Sum of Rate</b>	10.62%	10.93%	10.92%	102.8%
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<b>SubDiv #: 167      Employer Name: Ector County</b>				
<b>Contributing Members:</b>	562		576	102.5%
<b>Present Value of Benefits</b>	108,657,112		112,899,083	103.9%
<b>Total Future Normal Cost</b>	8,513,089		9,000,352	105.7%
<b>Total Accrued Liability</b>	100,144,023		103,898,731	103.7%
<b>Unfunded Accrued Liability</b>	9,340,299		11,428,162	122.4%
<b>Normal Cost Rate</b>	7.78%		7.79%	100.1%
<b>Unfunded Liability Rate</b>	(0.82%)		(0.84%)	102.4%
<b>Sum of Rate</b>	6.96%		6.95%	99.9%
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<b>SubDiv #: 168      Employer Name: Edwards County</b>				
<b>Contributing Members:</b>	33		31	93.9%
<b>Present Value of Benefits</b>	574,781		755,733	131.5%
<b>Total Future Normal Cost</b>	118,816		173,942	146.4%
<b>Total Accrued Liability</b>	455,965		581,791	127.6%
<b>Unfunded Accrued Liability</b>	92,184		166,764	180.9%
<b>Normal Cost Rate</b>	2.71%	3.85%	3.76%	138.7%
<b>Unfunded Liability Rate</b>	1.29%	2.52%	2.40%	186.0%
<b>Sum of Rate</b>	4.00%	6.37%	6.16%	154.0%
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<b>SubDiv #: 169      Employer Name: Ellis County</b>				
<b>Contributing Members:</b>	376		395	105.1%
<b>Present Value of Benefits</b>	20,299,696		23,481,411	115.7%
<b>Total Future Normal Cost</b>	3,989,437		4,513,184	113.1%
<b>Total Accrued Liability</b>	16,310,259		18,968,227	116.3%
<b>Unfunded Accrued Liability</b>	1,329,265		2,133,820	160.5%
<b>Normal Cost Rate</b>	6.00%	6.00%	6.00%	100.0%
<b>Unfunded Liability Rate</b>	0.90%	1.08%	1.29%	143.3%
<b>Sum of Rate</b>	6.90%	7.08%	7.29%	105.7%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 170</b>	<b>Employer Name: El Paso County</b>			
<b>Contributing Members:</b>	2,616		2,666	101.9%
<b>Present Value of Benefits</b>	230,274,606		257,517,763	111.8%
<b>Total Future Normal Cost</b>	47,171,165		52,202,379	110.7%
<b>Total Accrued Liability</b>	183,103,441		205,315,384	112.1%
<b>Unfunded Accrued Liability</b>	29,778,051		35,257,714	118.4%
<b>Normal Cost Rate</b>	7.70%		7.70%	100.0%
<b>Unfunded Liability Rate</b>	2.64%		2.86%	108.3%
<b>Sum of Rate</b>	10.34%		10.56%	102.1%
<b>SubDiv #: 171</b>	<b>Employer Name: Erath County</b>			
<b>Contributing Members:</b>	147		142	96.6%
<b>Present Value of Benefits</b>	8,814,918		9,546,870	108.3%
<b>Total Future Normal Cost</b>	1,472,600		1,660,480	112.8%
<b>Total Accrued Liability</b>	7,342,318		7,886,390	107.4%
<b>Unfunded Accrued Liability</b>	899,017		1,208,257	134.4%
<b>Normal Cost Rate</b>	4.99%	5.74%	5.69%	114.0%
<b>Unfunded Liability Rate</b>	1.54%	1.99%	2.15%	139.6%
<b>Sum of Rate</b>	6.53%	7.73%	7.84%	120.1%
<b>SubDiv #: 172</b>	<b>Employer Name: Falls County</b>			
<b>Contributing Members:</b>	104		106	101.9%
<b>Present Value of Benefits</b>	6,296,792		6,487,761	103.0%
<b>Total Future Normal Cost</b>	827,602		868,715	105.0%
<b>Total Accrued Liability</b>	5,469,190		5,619,046	102.7%
<b>Unfunded Accrued Liability</b>	953,751		1,043,957	109.5%
<b>Normal Cost Rate</b>	5.54%		5.51%	99.5%
<b>Unfunded Liability Rate</b>	3.19%		3.34%	104.7%
<b>Sum of Rate</b>	8.73%		8.85%	101.4%
<b>SubDiv #: 173</b>	<b>Employer Name: Fannin County</b>			
<b>Contributing Members:</b>	130		132	101.5%
<b>Present Value of Benefits</b>	7,405,465		7,848,635	106.0%
<b>Total Future Normal Cost</b>	1,513,589		1,568,563	103.6%
<b>Total Accrued Liability</b>	5,891,876		6,280,072	106.6%
<b>Unfunded Accrued Liability</b>	936,602		1,029,193	109.9%
<b>Normal Cost Rate</b>	6.98%		6.90%	98.9%
<b>Unfunded Liability Rate</b>	2.35%		2.51%	106.8%
<b>Sum of Rate</b>	9.33%		9.41%	100.9%
<b>SubDiv #: 174</b>	<b>Employer Name: Fayette County</b>			
<b>Contributing Members:</b>	181		194	107.2%
<b>Present Value of Benefits</b>	14,885,559		16,402,973	110.2%
<b>Total Future Normal Cost</b>	1,928,504		2,114,149	109.6%
<b>Total Accrued Liability</b>	12,957,055		14,288,824	110.3%
<b>Unfunded Accrued Liability</b>	2,218,012		2,399,666	108.2%
<b>Normal Cost Rate</b>	5.41%	5.41%	5.39%	99.6%
<b>Unfunded Liability Rate</b>	3.53%	3.58%	3.47%	98.3%
<b>Sum of Rate</b>	8.94%	8.99%	8.86%	99.1%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 175      Employer Name: Fisher County</b>				
<b>Contributing Members:</b>	44		38	86.4%
<b>Present Value of Benefits</b>	2,167,611		1,674,406	77.2%
<b>Total Future Normal Cost</b>	197,060		189,156	96.0%
<b>Total Accrued Liability</b>	1,970,551		1,485,250	75.4%
<b>Unfunded Accrued Liability</b>	366,975		362,426	98.8%
<b>Normal Cost Rate</b>	4.69%		4.66%	99.4%
<b>Unfunded Liability Rate</b>	4.02%		4.62%	114.9%
<b>Sum of Rate</b>	8.71%		9.28%	106.5%
<b>SubDiv #: 176      Employer Name: Floyd County</b>				
<b>Contributing Members:</b>	59		56	94.9%
<b>Present Value of Benefits</b>	3,292,296		3,453,011	104.9%
<b>Total Future Normal Cost</b>	470,099		475,729	101.2%
<b>Total Accrued Liability</b>	2,822,197		2,977,282	105.5%
<b>Unfunded Accrued Liability</b>	673,878		677,791	100.6%
<b>Normal Cost Rate</b>	5.37%		5.42%	100.9%
<b>Unfunded Liability Rate</b>	3.80%		3.92%	103.2%
<b>Sum of Rate</b>	9.17%		9.34%	101.9%
<b>SubDiv #: 178      Employer Name: Fort Bend County</b>				
<b>Contributing Members:</b>	1,517		1,602	105.6%
<b>Present Value of Benefits</b>	156,893,052		175,563,248	111.9%
<b>Total Future Normal Cost</b>	29,194,571		32,654,802	111.9%
<b>Total Accrued Liability</b>	127,698,481		142,908,446	111.9%
<b>Unfunded Accrued Liability</b>	25,494,029		28,828,880	113.1%
<b>Normal Cost Rate</b>	6.92%	6.92%	6.91%	99.9%
<b>Unfunded Liability Rate</b>	3.61%	3.65%	3.62%	100.3%
<b>Sum of Rate</b>	10.53%	10.57%	10.53%	100.0%
<b>SubDiv #: 179      Employer Name: Franklin County</b>				
<b>Contributing Members:</b>	61		58	95.1%
<b>Present Value of Benefits</b>	3,903,134		3,980,530	102.0%
<b>Total Future Normal Cost</b>	593,323		620,721	104.6%
<b>Total Accrued Liability</b>	3,309,811		3,359,809	101.5%
<b>Unfunded Accrued Liability</b>	271,380		333,594	122.9%
<b>Normal Cost Rate</b>	6.84%		6.81%	99.6%
<b>Unfunded Liability Rate</b>	1.57%		1.88%	119.7%
<b>Sum of Rate</b>	8.41%		8.69%	103.3%
<b>SubDiv #: 180      Employer Name: Freestone County</b>				
<b>Contributing Members:</b>	107		112	104.7%
<b>Present Value of Benefits</b>	7,762,601		8,242,418	106.2%
<b>Total Future Normal Cost</b>	959,208		1,096,951	114.4%
<b>Total Accrued Liability</b>	6,803,393		7,145,467	105.0%
<b>Unfunded Accrued Liability</b>	885,493		1,062,816	120.0%
<b>Normal Cost Rate</b>	5.49%		5.48%	99.8%
<b>Unfunded Liability Rate</b>	2.49%		2.66%	106.8%
<b>Sum of Rate</b>	7.98%		8.14%	102.0%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 181      Employer Name: Frio County</b>				
<b>Contributing Members:</b>	115		112	97.4%
<b>Present Value of Benefits</b>	5,442,128		5,569,459	102.3%
<b>Total Future Normal Cost</b>	1,063,764		1,070,255	100.6%
<b>Total Accrued Liability</b>	4,378,364		4,499,204	102.8%
<b>Unfunded Accrued Liability</b>	(84,425)		(170,972)	202.5%
<b>Normal Cost Rate</b>	5.67%		5.69%	100.4%
<b>Unfunded Liability Rate</b>	(0.24%)		(0.46%)	191.7%
<b>Sum of Rate</b>	5.43%		5.23%	96.3%
<b>SubDiv #: 182      Employer Name: Gaines County</b>				
<b>Contributing Members:</b>	116		115	99.1%
<b>Present Value of Benefits</b>	12,038,604		12,012,810	99.8%
<b>Total Future Normal Cost</b>	1,479,738		1,537,018	103.9%
<b>Total Accrued Liability</b>	10,558,866		10,475,792	99.2%
<b>Unfunded Accrued Liability</b>	2,099,868		2,177,894	103.7%
<b>Normal Cost Rate</b>	5.76%		5.73%	99.5%
<b>Unfunded Liability Rate</b>	4.43%		4.54%	102.5%
<b>Sum of Rate</b>	10.19%		10.27%	100.8%
<b>SubDiv #: 183      Employer Name: Galveston County</b>				
<b>Contributing Members:</b>	1,093		1,086	99.4%
<b>Present Value of Benefits</b>	143,437,615		147,446,379	102.8%
<b>Total Future Normal Cost</b>	18,166,384		18,367,863	101.1%
<b>Total Accrued Liability</b>	125,271,231		129,078,516	103.0%
<b>Unfunded Accrued Liability</b>	15,400,078		17,324,935	112.5%
<b>Normal Cost Rate</b>	7.28%		7.29%	100.1%
<b>Unfunded Liability Rate</b>	3.30%		3.65%	110.6%
<b>Sum of Rate</b>	10.58%		10.94%	103.4%
<b>SubDiv #: 184      Employer Name: Garza County</b>				
<b>Contributing Members:</b>	56		56	100.0%
<b>Present Value of Benefits</b>	3,458,950		3,622,546	104.7%
<b>Total Future Normal Cost</b>	483,914		478,463	98.9%
<b>Total Accrued Liability</b>	2,975,036		3,144,083	105.7%
<b>Unfunded Accrued Liability</b>	272,009		294,576	108.3%
<b>Normal Cost Rate</b>	5.73%		5.87%	102.4%
<b>Unfunded Liability Rate</b>	1.62%		1.72%	106.2%
<b>Sum of Rate</b>	7.35%		7.59%	103.3%
<b>SubDiv #: 185      Employer Name: Gillespie County</b>				
<b>Contributing Members:</b>	99		97	98.0%
<b>Present Value of Benefits</b>	7,469,716		7,904,513	105.8%
<b>Total Future Normal Cost</b>	1,007,117		1,049,325	104.2%
<b>Total Accrued Liability</b>	6,462,599		6,855,188	106.1%
<b>Unfunded Accrued Liability</b>	1,233,153		1,354,780	109.9%
<b>Normal Cost Rate</b>	5.59%	5.59%	5.60%	100.2%
<b>Unfunded Liability Rate</b>	3.74%	3.88%	4.02%	107.5%
<b>Sum of Rate</b>	9.33%	9.47%	9.62%	103.1%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 186</b>	<b>Employer Name: Glasscock County</b>			
<b>Contributing Members:</b>	33		31	93.9%
<b>Present Value of Benefits</b>	2,488,566		2,609,283	104.9%
<b>Total Future Normal Cost</b>	214,418		198,838	92.7%
<b>Total Accrued Liability</b>	2,274,148		2,410,445	106.0%
<b>Unfunded Accrued Liability</b>	573,715		578,740	100.9%
<b>Normal Cost Rate</b>	4.65%		4.63%	99.6%
<b>Unfunded Liability Rate</b>	6.50%		6.97%	107.2%
<b>Sum of Rate</b>	11.15%		11.60%	104.0%
<b>SubDiv #: 187</b>	<b>Employer Name: Goliad County</b>			
<b>Contributing Members:</b>	86		82	95.3%
<b>Present Value of Benefits</b>	5,308,688		5,187,128	97.7%
<b>Total Future Normal Cost</b>	739,639		704,811	95.3%
<b>Total Accrued Liability</b>	4,569,049		4,482,317	98.1%
<b>Unfunded Accrued Liability</b>	(44,239)		(63,033)	142.5%
<b>Normal Cost Rate</b>	5.44%		5.45%	100.2%
<b>Unfunded Liability Rate</b>	(0.13%)		(0.21%)	161.5%
<b>Sum of Rate</b>	5.31%		5.24%	98.7%
<b>SubDiv #: 188</b>	<b>Employer Name: Gonzales County</b>			
<b>Contributing Members:</b>	103		115	111.7%
<b>Present Value of Benefits</b>	5,054,295		5,392,112	106.7%
<b>Total Future Normal Cost</b>	565,742		655,572	115.9%
<b>Total Accrued Liability</b>	4,488,553		4,736,540	105.5%
<b>Unfunded Accrued Liability</b>	865,519		1,020,049	117.9%
<b>Normal Cost Rate</b>	4.33%	4.33%	4.31%	99.5%
<b>Unfunded Liability Rate</b>	3.21%	3.42%	3.33%	103.7%
<b>Sum of Rate</b>	7.54%	7.75%	7.64%	101.3%
<b>SubDiv #: 189</b>	<b>Employer Name: Gray County</b>			
<b>Contributing Members:</b>	136		134	98.5%
<b>Present Value of Benefits</b>	7,950,341		8,234,142	103.6%
<b>Total Future Normal Cost</b>	1,162,458		1,164,652	100.2%
<b>Total Accrued Liability</b>	6,787,883		7,069,490	104.1%
<b>Unfunded Accrued Liability</b>	708,417		820,518	115.8%
<b>Normal Cost Rate</b>	5.21%		5.23%	100.4%
<b>Unfunded Liability Rate</b>	1.53%		1.78%	116.3%
<b>Sum of Rate</b>	6.74%		7.01%	104.0%
<b>SubDiv #: 190</b>	<b>Employer Name: Grayson County</b>			
<b>Contributing Members:</b>	448		433	96.7%
<b>Present Value of Benefits</b>	36,077,958		39,164,116	108.6%
<b>Total Future Normal Cost</b>	6,728,417		6,804,553	101.1%
<b>Total Accrued Liability</b>	29,349,541		32,359,563	110.3%
<b>Unfunded Accrued Liability</b>	6,813,143		7,567,490	111.1%
<b>Normal Cost Rate</b>	7.20%		7.20%	100.0%
<b>Unfunded Liability Rate</b>	3.76%		4.15%	110.4%
<b>Sum of Rate</b>	10.96%		11.35%	103.6%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 191</b>	<b>Employer Name: Gregg County</b>			
<b>Contributing Members:</b>	495		500	101.0%
<b>Present Value of Benefits</b>	43,797,034		46,069,723	105.2%
<b>Total Future Normal Cost</b>	6,096,566		6,477,670	106.3%
<b>Total Accrued Liability</b>	37,700,468		39,592,053	105.0%
<b>Unfunded Accrued Liability</b>	6,371,907		6,806,802	106.8%
<b>Normal Cost Rate</b>	5.83%		5.84%	100.2%
<b>Unfunded Liability Rate</b>	3.36%		3.37%	100.3%
<b>Sum of Rate</b>	9.19%		9.21%	100.2%
<b>SubDiv #: 192</b>	<b>Employer Name: Grimes County</b>			
<b>Contributing Members:</b>	134		133	99.3%
<b>Present Value of Benefits</b>	5,429,987		6,069,701	111.8%
<b>Total Future Normal Cost</b>	970,934		983,235	101.3%
<b>Total Accrued Liability</b>	4,459,053		5,086,466	114.1%
<b>Unfunded Accrued Liability</b>	(229,871)		(138,697)	60.3%
<b>Normal Cost Rate</b>	5.20%	5.20%	5.08%	97.7%
<b>Unfunded Liability Rate</b>	(0.62%)	(0.44%)	(0.41%)	66.1%
<b>Sum of Rate</b>	4.58%	4.76%	4.67%	102.0%
<b>SubDiv #: 193</b>	<b>Employer Name: Guadalupe County</b>			
<b>Contributing Members:</b>	390		417	106.9%
<b>Present Value of Benefits</b>	20,476,231		22,676,663	110.7%
<b>Total Future Normal Cost</b>	4,975,956		5,456,174	109.7%
<b>Total Accrued Liability</b>	15,500,275		17,220,489	111.1%
<b>Unfunded Accrued Liability</b>	3,003,218		3,436,332	114.4%
<b>Normal Cost Rate</b>	6.76%	6.76%	6.82%	100.9%
<b>Unfunded Liability Rate</b>	2.09%	2.27%	2.17%	103.8%
<b>Sum of Rate</b>	8.85%	9.03%	8.99%	101.6%
<b>SubDiv #: 194</b>	<b>Employer Name: Hale County</b>			
<b>Contributing Members:</b>	164		169	103.0%
<b>Present Value of Benefits</b>	11,976,015		13,185,997	110.1%
<b>Total Future Normal Cost</b>	1,549,367		1,666,534	107.6%
<b>Total Accrued Liability</b>	10,426,648		11,519,463	110.5%
<b>Unfunded Accrued Liability</b>	1,071,423		1,431,118	133.6%
<b>Normal Cost Rate</b>	5.16%	5.16%	5.17%	100.2%
<b>Unfunded Liability Rate</b>	1.90%	2.18%	2.40%	126.3%
<b>Sum of Rate</b>	7.06%	7.34%	7.57%	107.2%
<b>SubDiv #: 195</b>	<b>Employer Name: Hall County</b>			
<b>Contributing Members:</b>	37		35	94.6%
<b>Present Value of Benefits</b>	2,090,628		1,936,029	92.6%
<b>Total Future Normal Cost</b>	206,609		225,125	109.0%
<b>Total Accrued Liability</b>	1,884,019		1,710,904	90.8%
<b>Unfunded Accrued Liability</b>	227,081		263,710	116.1%
<b>Normal Cost Rate</b>	5.70%		5.62%	98.6%
<b>Unfunded Liability Rate</b>	2.63%		3.09%	117.5%
<b>Sum of Rate</b>	8.33%		8.71%	104.6%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 196</b>	<b>Employer Name: Hamilton County</b>			
<b>Contributing Members:</b>	55		53	96.4%
<b>Present Value of Benefits</b>	1,833,994		1,950,853	106.4%
<b>Total Future Normal Cost</b>	324,210		307,394	94.8%
<b>Total Accrued Liability</b>	1,509,784		1,643,459	108.9%
<b>Unfunded Accrued Liability</b>	258,966		290,236	112.1%
<b>Normal Cost Rate</b>	4.34%	4.34%	4.31%	99.3%
<b>Unfunded Liability Rate</b>	1.80%	1.97%	2.14%	118.9%
<b>Sum of Rate</b>	6.14%	6.31%	6.45%	105.0%
<b>SubDiv #: 197</b>	<b>Employer Name: Hansford County</b>			
<b>Contributing Members:</b>	44		44	100.0%
<b>Present Value of Benefits</b>	3,420,076		3,741,611	109.4%
<b>Total Future Normal Cost</b>	283,061		280,387	99.1%
<b>Total Accrued Liability</b>	3,137,015		3,461,224	110.3%
<b>Unfunded Accrued Liability</b>	698,730		744,236	106.5%
<b>Normal Cost Rate</b>	4.29%		4.30%	100.2%
<b>Unfunded Liability Rate</b>	5.97%		6.31%	105.7%
<b>Sum of Rate</b>	10.26%		10.61%	103.4%
<b>SubDiv #: 198</b>	<b>Employer Name: Hardeman County</b>			
<b>Contributing Members:</b>	49		51	104.1%
<b>Present Value of Benefits</b>	2,677,336		2,682,444	100.2%
<b>Total Future Normal Cost</b>	319,620		322,461	100.9%
<b>Total Accrued Liability</b>	2,357,716		2,359,983	100.1%
<b>Unfunded Accrued Liability</b>	166,341		175,494	105.5%
<b>Normal Cost Rate</b>	4.97%		4.94%	99.4%
<b>Unfunded Liability Rate</b>	1.14%		1.21%	106.1%
<b>Sum of Rate</b>	6.11%		6.15%	100.7%
<b>SubDiv #: 199</b>	<b>Employer Name: Hardin County</b>			
<b>Contributing Members:</b>	239		244	102.1%
<b>Present Value of Benefits</b>	15,745,928		16,301,658	103.5%
<b>Total Future Normal Cost</b>	2,251,027		2,382,554	105.8%
<b>Total Accrued Liability</b>	13,494,901		13,919,104	103.1%
<b>Unfunded Accrued Liability</b>	2,107,530		2,194,132	104.1%
<b>Normal Cost Rate</b>	5.39%	5.39%	5.35%	99.3%
<b>Unfunded Liability Rate</b>	2.55%	2.62%	2.44%	95.7%
<b>Sum of Rate</b>	7.94%	8.01%	7.79%	98.1%
<b>SubDiv #: 200</b>	<b>Employer Name: Harris County</b>			
<b>Contributing Members:</b>	13,609		14,006	102.9%
<b>Present Value of Benefits</b>	1,886,041,648		2,035,154,805	107.9%
<b>Total Future Normal Cost</b>	307,517,910		323,899,464	105.3%
<b>Total Accrued Liability</b>	1,578,523,738		1,711,255,341	108.4%
<b>Unfunded Accrued Liability</b>	197,546,932		227,047,409	114.9%
<b>Normal Cost Rate</b>	7.43%		7.44%	100.1%
<b>Unfunded Liability Rate</b>	2.88%		3.09%	107.3%
<b>Sum of Rate</b>	10.31%		10.53%	102.1%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 201</b>	<b>Employer Name: Harrison County</b>			
<b>Contributing Members:</b>	298		300	100.7%
<b>Present Value of Benefits</b>	20,430,203		22,092,771	108.1%
<b>Total Future Normal Cost</b>	3,308,893		3,427,358	103.6%
<b>Total Accrued Liability</b>	17,121,310		18,665,413	109.0%
<b>Unfunded Accrued Liability</b>	3,603,109		3,787,401	105.1%
<b>Normal Cost Rate</b>	6.20%		6.20%	100.0%
<b>Unfunded Liability Rate</b>	3.69%		3.70%	100.3%
<b>Sum of Rate</b>	9.89%		9.90%	100.1%
<b>SubDiv #: 202</b>	<b>Employer Name: Hartley County</b>			
<b>Contributing Members:</b>	27		26	96.3%
<b>Present Value of Benefits</b>	1,915,334		1,898,437	99.1%
<b>Total Future Normal Cost</b>	275,043		275,643	100.2%
<b>Total Accrued Liability</b>	1,640,291		1,622,794	98.9%
<b>Unfunded Accrued Liability</b>	74,773		114,390	153.0%
<b>Normal Cost Rate</b>	6.78%		6.70%	98.8%
<b>Unfunded Liability Rate</b>	1.09%		1.75%	160.6%
<b>Sum of Rate</b>	7.87%		8.45%	107.4%
<b>SubDiv #: 203</b>	<b>Employer Name: Haskell County</b>			
<b>Contributing Members:</b>	52		49	94.2%
<b>Present Value of Benefits</b>	2,676,323		2,811,490	105.1%
<b>Total Future Normal Cost</b>	285,093		285,053	100.0%
<b>Total Accrued Liability</b>	2,391,230		2,526,437	105.7%
<b>Unfunded Accrued Liability</b>	632,846		679,931	107.4%
<b>Normal Cost Rate</b>	4.54%		4.55%	100.2%
<b>Unfunded Liability Rate</b>	4.86%		5.36%	110.3%
<b>Sum of Rate</b>	9.40%		9.91%	105.4%
<b>SubDiv #: 204</b>	<b>Employer Name: Hays County</b>			
<b>Contributing Members:</b>	620		679	109.5%
<b>Present Value of Benefits</b>	46,007,287		51,521,711	112.0%
<b>Total Future Normal Cost</b>	9,717,992		10,803,633	111.2%
<b>Total Accrued Liability</b>	36,289,295		40,718,078	112.2%
<b>Unfunded Accrued Liability</b>	4,999,346		6,027,001	120.6%
<b>Normal Cost Rate</b>	6.90%	6.90%	6.90%	100.0%
<b>Unfunded Liability Rate</b>	1.92%	1.96%	2.08%	108.3%
<b>Sum of Rate</b>	8.82%	8.86%	8.98%	101.8%
<b>SubDiv #: 205</b>	<b>Employer Name: Hemphill County</b>			
<b>Contributing Members:</b>	55		51	92.7%
<b>Present Value of Benefits</b>	6,773,866		6,932,238	102.3%
<b>Total Future Normal Cost</b>	587,409		578,768	98.5%
<b>Total Accrued Liability</b>	6,186,457		6,353,470	102.7%
<b>Unfunded Accrued Liability</b>	1,157,927		1,281,316	110.7%
<b>Normal Cost Rate</b>	5.96%	5.96%	5.90%	99.0%
<b>Unfunded Liability Rate</b>	6.20%	6.30%	7.19%	116.0%
<b>Sum of Rate</b>	12.16%	12.26%	13.09%	107.6%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 206</b>	<b>Employer Name: Henderson County</b>			
<b>Contributing Members:</b>	268		275	102.6%
<b>Present Value of Benefits</b>	22,870,755		24,571,863	107.4%
<b>Total Future Normal Cost</b>	4,318,892		4,424,296	102.4%
<b>Total Accrued Liability</b>	18,551,863		20,147,567	108.6%
<b>Unfunded Accrued Liability</b>	2,778,634		3,269,412	117.7%
<b>Normal Cost Rate</b>	7.60%	7.60%	7.56%	99.5%
<b>Unfunded Liability Rate</b>	2.63%	2.83%	3.03%	115.2%
<b>Sum of Rate</b>	10.23%	10.43%	10.59%	103.5%
<b>SubDiv #: 207</b>	<b>Employer Name: Hidalgo County</b>			
<b>Contributing Members:</b>	1,945		2,108	108.4%
<b>Present Value of Benefits</b>	119,482,311		130,960,031	109.6%
<b>Total Future Normal Cost</b>	20,453,265		23,204,206	113.4%
<b>Total Accrued Liability</b>	99,029,046		107,755,825	108.8%
<b>Unfunded Accrued Liability</b>	15,001,095		17,106,662	114.0%
<b>Normal Cost Rate</b>	5.94%		5.91%	99.5%
<b>Unfunded Liability Rate</b>	2.25%		2.24%	99.6%
<b>Sum of Rate</b>	8.19%		8.15%	99.5%
<b>SubDiv #: 208</b>	<b>Employer Name: Hill County</b>			
<b>Contributing Members:</b>	160		160	100.0%
<b>Present Value of Benefits</b>	8,339,231		8,987,141	107.8%
<b>Total Future Normal Cost</b>	1,271,899		1,263,124	99.3%
<b>Total Accrued Liability</b>	7,067,332		7,724,017	109.3%
<b>Unfunded Accrued Liability</b>	1,313,839		1,361,506	103.6%
<b>Normal Cost Rate</b>	4.63%		4.63%	100.0%
<b>Unfunded Liability Rate</b>	2.30%		2.33%	101.3%
<b>Sum of Rate</b>	6.93%		6.96%	100.4%
<b>SubDiv #: 209</b>	<b>Employer Name: Hockley County</b>			
<b>Contributing Members:</b>	106		110	103.8%
<b>Present Value of Benefits</b>	10,388,822		10,633,800	102.4%
<b>Total Future Normal Cost</b>	1,229,560		1,312,069	106.7%
<b>Total Accrued Liability</b>	9,159,262		9,321,731	101.8%
<b>Unfunded Accrued Liability</b>	2,219,437		2,142,608	96.5%
<b>Normal Cost Rate</b>	5.63%		5.67%	100.7%
<b>Unfunded Liability Rate</b>	6.40%		5.70%	89.1%
<b>Sum of Rate</b>	12.03%		11.37%	94.5%
<b>SubDiv #: 210</b>	<b>Employer Name: Hood County</b>			
<b>Contributing Members:</b>	213		218	102.3%
<b>Present Value of Benefits</b>	8,713,436		9,667,080	110.9%
<b>Total Future Normal Cost</b>	1,897,288		1,926,508	101.5%
<b>Total Accrued Liability</b>	6,816,148		7,740,572	113.6%
<b>Unfunded Accrued Liability</b>	848,095		979,072	115.4%
<b>Normal Cost Rate</b>	4.77%	4.77%	4.80%	100.6%
<b>Unfunded Liability Rate</b>	1.04%	1.16%	1.15%	110.6%
<b>Sum of Rate</b>	5.81%	5.93%	5.95%	102.4%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 211</b>	<b>Employer Name: Hopkins County</b>			
<b>Contributing Members:</b>	173		167	96.5%
<b>Present Value of Benefits</b>	9,852,184		10,771,479	109.3%
<b>Total Future Normal Cost</b>	2,033,131		2,070,545	101.8%
<b>Total Accrued Liability</b>	7,819,053		8,700,934	111.3%
<b>Unfunded Accrued Liability</b>	1,354,329		1,563,094	115.4%
<b>Normal Cost Rate</b>	6.52%	6.52%	6.48%	99.4%
<b>Unfunded Liability Rate</b>	2.24%	2.33%	2.56%	114.3%
<b>Sum of Rate</b>	8.76%	8.85%	9.04%	103.2%
<b>SubDiv #: 212</b>	<b>Employer Name: Houston County</b>			
<b>Contributing Members:</b>	99		98	99.0%
<b>Present Value of Benefits</b>	3,353,368		3,533,111	105.4%
<b>Total Future Normal Cost</b>	599,517		617,743	103.0%
<b>Total Accrued Liability</b>	2,753,851		2,915,368	105.9%
<b>Unfunded Accrued Liability</b>	47,020		37,058	78.8%
<b>Normal Cost Rate</b>	4.50%		4.47%	99.3%
<b>Unfunded Liability Rate</b>	0.15%		0.13%	86.7%
<b>Sum of Rate</b>	4.65%		4.60%	98.9%
<b>SubDiv #: 213</b>	<b>Employer Name: Howard County</b>			
<b>Contributing Members:</b>	149		152	102.0%
<b>Present Value of Benefits</b>	12,384,927		13,129,888	106.0%
<b>Total Future Normal Cost</b>	1,520,568		1,563,911	102.9%
<b>Total Accrued Liability</b>	10,864,359		11,565,977	106.5%
<b>Unfunded Accrued Liability</b>	2,530,419		2,727,977	107.8%
<b>Normal Cost Rate</b>	5.33%	5.33%	5.48%	102.8%
<b>Unfunded Liability Rate</b>	4.79%	5.09%	5.10%	106.5%
<b>Sum of Rate</b>	10.12%	10.42%	10.58%	104.5%
<b>SubDiv #: 214</b>	<b>Employer Name: Hudspeth County</b>			
<b>Contributing Members:</b>	72		67	93.1%
<b>Present Value of Benefits</b>	2,339,467		2,350,871	100.5%
<b>Total Future Normal Cost</b>	359,863		364,880	101.4%
<b>Total Accrued Liability</b>	1,979,604		1,985,991	100.3%
<b>Unfunded Accrued Liability</b>	134,144		79,953	59.6%
<b>Normal Cost Rate</b>	3.75%		3.83%	102.1%
<b>Unfunded Liability Rate</b>	0.70%		0.38%	54.3%
<b>Sum of Rate</b>	4.45%		4.21%	94.6%
<b>SubDiv #: 215</b>	<b>Employer Name: Hunt County</b>			
<b>Contributing Members:</b>	285		296	103.9%
<b>Present Value of Benefits</b>	18,901,033		20,761,240	109.8%
<b>Total Future Normal Cost</b>	3,424,608		3,711,960	108.4%
<b>Total Accrued Liability</b>	15,476,425		17,049,280	110.2%
<b>Unfunded Accrued Liability</b>	2,542,274		2,856,690	112.4%
<b>Normal Cost Rate</b>	6.53%		6.48%	99.2%
<b>Unfunded Liability Rate</b>	2.49%		2.56%	102.8%
<b>Sum of Rate</b>	9.02%		9.04%	100.2%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
SubDiv #: 216	Employer Name: Hutchinson County				
Contributing Members:		128		129	100.8%
Present Value of Benefits		12,602,922		13,494,680	107.1%
Total Future Normal Cost		1,505,770		1,548,094	102.8%
Total Accrued Liability		11,097,152		11,946,586	107.7%
Unfunded Accrued Liability		1,035,583		1,247,257	120.4%
Normal Cost Rate		5.64%		5.67%	100.5%
Unfunded Liability Rate		2.28%		2.63%	115.4%
Sum of Rate		7.92%		8.30%	104.8%
SubDiv #: 217	Employer Name: Irion County				
Contributing Members:		28		28	100.0%
Present Value of Benefits		1,928,127		2,144,633	111.2%
Total Future Normal Cost		278,764		266,813	95.7%
Total Accrued Liability		1,649,363		1,877,820	113.9%
Unfunded Accrued Liability		10,599		61,907	584.1%
Normal Cost Rate		7.17%		7.12%	99.3%
Unfunded Liability Rate		0.21%		1.00%	476.2%
Sum of Rate		7.38%		8.12%	110.0%
SubDiv #: 218	Employer Name: Jack County				
Contributing Members:		65		64	98.5%
Present Value of Benefits		4,416,606		4,552,933	103.1%
Total Future Normal Cost		591,198		618,775	104.7%
Total Accrued Liability		3,825,408		3,934,158	102.8%
Unfunded Accrued Liability		521,792		618,223	118.5%
Normal Cost Rate		5.62%		5.52%	98.2%
Unfunded Liability Rate		2.47%		2.83%	114.6%
Sum of Rate		8.09%		8.35%	103.2%
SubDiv #: 219	Employer Name: Jackson County				
Contributing Members:		103		104	101.0%
Present Value of Benefits		7,649,449		8,034,076	105.0%
Total Future Normal Cost		939,689		1,007,117	107.2%
Total Accrued Liability		6,709,760		7,026,959	104.7%
Unfunded Accrued Liability		681,388		804,295	118.0%
Normal Cost Rate		5.10%		5.08%	99.6%
Unfunded Liability Rate		2.25%		2.55%	113.3%
Sum of Rate		7.35%		7.63%	103.8%
SubDiv #: 220	Employer Name: Jasper County				
Contributing Members:		151		148	98.0%
Present Value of Benefits		12,819,107		13,447,356	104.9%
Total Future Normal Cost		1,915,916		2,004,459	104.6%
Total Accrued Liability		10,903,191		11,442,897	104.9%
Unfunded Accrued Liability		3,711,707		3,936,471	106.1%
Normal Cost Rate		7.41%		7.44%	100.4%
Unfunded Liability Rate		6.85%		7.12%	103.9%
Sum of Rate		14.26%		14.56%	102.1%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 221</b>	<b>Employer Name: Jeff Davis County</b>			
<b>Contributing Members:</b>	18		18	100.0%
<b>Present Value of Benefits</b>	822,824		791,787	96.2%
<b>Total Future Normal Cost</b>	136,655		149,055	109.1%
<b>Total Accrued Liability</b>	686,169		642,732	93.7%
<b>Unfunded Accrued Liability</b>	20,820		40,002	192.1%
<b>Normal Cost Rate</b>	5.73%		5.83%	101.7%
<b>Unfunded Liability Rate</b>	0.50%		1.03%	206.0%
<b>Sum of Rate</b>	6.23%		6.86%	110.1%
<b>SubDiv #: 222</b>	<b>Employer Name: Jefferson County</b>			
<b>Contributing Members:</b>	1,171		1,171	100.0%
<b>Present Value of Benefits</b>	152,860,384		159,517,142	104.4%
<b>Total Future Normal Cost</b>	23,043,512		23,717,760	102.9%
<b>Total Accrued Liability</b>	129,816,872		135,799,382	104.6%
<b>Unfunded Accrued Liability</b>	25,230,426		27,365,827	108.5%
<b>Normal Cost Rate</b>	6.34%		6.33%	99.8%
<b>Unfunded Liability Rate</b>	4.23%		4.44%	105.0%
<b>Sum of Rate</b>	10.57%		10.77%	101.9%
<b>SubDiv #: 223</b>	<b>Employer Name: Jim Hogg County</b>			
<b>Contributing Members:</b>	127		136	107.1%
<b>Present Value of Benefits</b>	3,374,610		3,688,851	109.3%
<b>Total Future Normal Cost</b>	440,445		573,790	130.3%
<b>Total Accrued Liability</b>	2,934,165		3,115,061	106.2%
<b>Unfunded Accrued Liability</b>	609,075		617,331	101.4%
<b>Normal Cost Rate</b>	3.14%		3.11%	99.0%
<b>Unfunded Liability Rate</b>	2.53%		1.96%	77.5%
<b>Sum of Rate</b>	5.67%		5.07%	89.4%
<b>SubDiv #: 224</b>	<b>Employer Name: Jim Wells County</b>			
<b>Contributing Members:</b>	219		220	100.5%
<b>Present Value of Benefits</b>	12,517,733		13,533,308	108.1%
<b>Total Future Normal Cost</b>	2,063,596		2,054,794	99.6%
<b>Total Accrued Liability</b>	10,454,137		11,478,514	109.8%
<b>Unfunded Accrued Liability</b>	949,773		1,129,531	118.9%
<b>Normal Cost Rate</b>	5.75%		5.72%	99.5%
<b>Unfunded Liability Rate</b>	1.28%		1.52%	118.8%
<b>Sum of Rate</b>	7.03%		7.24%	103.0%
<b>SubDiv #: 225</b>	<b>Employer Name: Johnson County</b>			
<b>Contributing Members:</b>	468		487	104.1%
<b>Present Value of Benefits</b>	25,571,942		27,656,211	108.2%
<b>Total Future Normal Cost</b>	4,594,299		4,926,822	107.2%
<b>Total Accrued Liability</b>	20,977,643		22,729,389	108.4%
<b>Unfunded Accrued Liability</b>	2,353,743		2,728,905	115.9%
<b>Normal Cost Rate</b>	5.94%		5.98%	100.7%
<b>Unfunded Liability Rate</b>	1.40%		1.49%	106.4%
<b>Sum of Rate</b>	7.34%		7.47%	101.8%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 226      Employer Name: Jones County</b>				
<b>Contributing Members:</b>	87		85	97.7%
<b>Present Value of Benefits</b>	5,169,775		5,593,470	108.2%
<b>Total Future Normal Cost</b>	714,019		701,491	98.2%
<b>Total Accrued Liability</b>	4,455,756		4,891,979	109.8%
<b>Unfunded Accrued Liability</b>	907,619		1,048,440	115.5%
<b>Normal Cost Rate</b>	5.92%	5.92%	5.83%	98.5%
<b>Unfunded Liability Rate</b>	3.68%	4.04%	4.34%	117.9%
<b>Sum of Rate</b>	9.60%	9.96%	10.17%	105.9%
<b>SubDiv #: 227      Employer Name: Karnes County</b>				
<b>Contributing Members:</b>	112		106	94.6%
<b>Present Value of Benefits</b>	5,222,670		5,308,719	101.6%
<b>Total Future Normal Cost</b>	848,861		879,035	103.6%
<b>Total Accrued Liability</b>	4,373,809		4,429,684	101.3%
<b>Unfunded Accrued Liability</b>	584,956		648,045	110.8%
<b>Normal Cost Rate</b>	5.73%		5.78%	100.9%
<b>Unfunded Liability Rate</b>	2.20%		2.42%	110.0%
<b>Sum of Rate</b>	7.93%		8.20%	103.4%
<b>SubDiv #: 228      Employer Name: Kaufman County</b>				
<b>Contributing Members:</b>	280		290	103.6%
<b>Present Value of Benefits</b>	18,484,285		20,079,506	108.6%
<b>Total Future Normal Cost</b>	2,962,475		3,109,405	105.0%
<b>Total Accrued Liability</b>	15,521,810		16,970,101	109.3%
<b>Unfunded Accrued Liability</b>	1,135,936		1,435,950	126.4%
<b>Normal Cost Rate</b>	6.28%		6.26%	99.7%
<b>Unfunded Liability Rate</b>	1.10%		1.34%	121.8%
<b>Sum of Rate</b>	7.38%		7.60%	103.0%
<b>SubDiv #: 229      Employer Name: Kendall County</b>				
<b>Contributing Members:</b>	142		150	105.6%
<b>Present Value of Benefits</b>	6,055,073		6,743,030	111.4%
<b>Total Future Normal Cost</b>	1,219,642		1,291,031	105.9%
<b>Total Accrued Liability</b>	4,835,431		5,451,999	112.8%
<b>Unfunded Accrued Liability</b>	869,786		943,698	108.5%
<b>Normal Cost Rate</b>	4.50%		4.45%	98.9%
<b>Unfunded Liability Rate</b>	1.63%		1.70%	104.3%
<b>Sum of Rate</b>	6.13%		6.15%	100.3%
<b>SubDiv #: 230      Employer Name: Kenedy County</b>				
<b>Contributing Members:</b>	43		39	90.7%
<b>Present Value of Benefits</b>	2,592,190		3,512,351	135.5%
<b>Total Future Normal Cost</b>	352,405		591,200	167.8%
<b>Total Accrued Liability</b>	2,239,785		2,921,151	130.4%
<b>Unfunded Accrued Liability</b>	222,224		888,847	400.0%
<b>Normal Cost Rate</b>	4.35%	7.41%	7.39%	169.9%
<b>Unfunded Liability Rate</b>	1.64%	8.02%	7.32%	446.3%
<b>Sum of Rate</b>	5.99%	15.43%	14.71%	245.6%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 231      Employer Name: Kent County</b>				
<b>Contributing Members:</b>	64		62	96.9%
<b>Present Value of Benefits</b>	3,050,919		3,215,523	105.4%
<b>Total Future Normal Cost</b>	538,500		518,694	96.3%
<b>Total Accrued Liability</b>	2,512,419		2,696,829	107.3%
<b>Unfunded Accrued Liability</b>	433,624		449,024	103.6%
<b>Normal Cost Rate</b>	5.10%		5.05%	99.0%
<b>Unfunded Liability Rate</b>	2.31%		2.45%	106.1%
<b>Sum of Rate</b>	7.41%		7.50%	101.2%
<b>SubDiv #: 232      Employer Name: Kerr County</b>				
<b>Contributing Members:</b>	270		287	106.3%
<b>Present Value of Benefits</b>	15,040,299		16,491,364	109.6%
<b>Total Future Normal Cost</b>	2,765,522		3,036,239	109.8%
<b>Total Accrued Liability</b>	12,274,777		13,455,125	109.6%
<b>Unfunded Accrued Liability</b>	1,854,786		2,110,206	113.8%
<b>Normal Cost Rate</b>	5.97%		5.97%	100.0%
<b>Unfunded Liability Rate</b>	1.95%		2.00%	102.6%
<b>Sum of Rate</b>	7.92%		7.97%	100.6%
<b>SubDiv #: 233      Employer Name: Kimble County</b>				
<b>Contributing Members:</b>	43		44	102.3%
<b>Present Value of Benefits</b>	1,262,590		1,388,211	109.9%
<b>Total Future Normal Cost</b>	334,337		365,998	109.5%
<b>Total Accrued Liability</b>	928,253		1,022,213	110.1%
<b>Unfunded Accrued Liability</b>	(44,466)		(12,890)	29.0%
<b>Normal Cost Rate</b>	4.72%		4.68%	99.2%
<b>Unfunded Liability Rate</b>	(0.33%)		(0.07%)	21.2%
<b>Sum of Rate</b>	4.39%		4.61%	105.0%
<b>SubDiv #: 234      Employer Name: King County</b>				
<b>Contributing Members:</b>	15		14	93.3%
<b>Present Value of Benefits</b>	1,161,424		1,232,926	106.2%
<b>Total Future Normal Cost</b>	138,483		135,558	97.9%
<b>Total Accrued Liability</b>	1,022,941		1,097,368	107.3%
<b>Unfunded Accrued Liability</b>	15,479		38,987	251.9%
<b>Normal Cost Rate</b>	4.92%		4.84%	98.4%
<b>Unfunded Liability Rate</b>	0.31%		0.82%	264.5%
<b>Sum of Rate</b>	5.23%		5.66%	108.2%
<b>SubDiv #: 235      Employer Name: Kinney County</b>				
<b>Contributing Members:</b>	48		49	102.1%
<b>Present Value of Benefits</b>	1,980,433		2,245,145	113.4%
<b>Total Future Normal Cost</b>	390,327		416,389	106.7%
<b>Total Accrued Liability</b>	1,590,106		1,828,756	115.0%
<b>Unfunded Accrued Liability</b>	(67,335)		(9,580)	14.2%
<b>Normal Cost Rate</b>	6.57%		6.59%	100.3%
<b>Unfunded Liability Rate</b>	(0.45%)		(0.03%)	6.7%
<b>Sum of Rate</b>	6.12%		6.56%	107.2%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 236</b>	<b>Employer Name: Kleberg County</b>			
<b>Contributing Members:</b>	273		264	96.7%
Present Value of Benefits	19,697,912		20,800,062	105.6%
Total Future Normal Cost	2,858,062		2,921,373	102.2%
Total Accrued Liability	16,839,850		17,878,689	106.2%
Unfunded Accrued Liability	670,247		911,120	135.9%
Normal Cost Rate	6.75%		6.67%	98.8%
Unfunded Liability Rate	0.81%		1.06%	130.9%
Sum of Rate	7.56%		7.73%	102.2%
<b>SubDiv #: 237</b>	<b>Employer Name: Knox County</b>			
<b>Contributing Members:</b>	41		39	95.1%
Present Value of Benefits	1,240,019		1,258,550	101.5%
Total Future Normal Cost	173,706		171,138	98.5%
Total Accrued Liability	1,066,313		1,087,412	102.0%
Unfunded Accrued Liability	(145,124)		(178,373)	122.9%
Normal Cost Rate	4.11%		4.15%	101.0%
Unfunded Liability Rate	(1.51%)		(1.87%)	123.8%
Sum of Rate	2.60%		2.28%	87.7%
<b>SubDiv #: 238</b>	<b>Employer Name: Lamar County</b>			
<b>Contributing Members:</b>	178		180	101.1%
Present Value of Benefits	12,371,554		13,199,419	106.7%
Total Future Normal Cost	2,212,248		2,186,653	98.8%
Total Accrued Liability	10,159,306		11,012,766	108.4%
Unfunded Accrued Liability	1,189,802		1,353,080	113.7%
Normal Cost Rate	6.83%		6.79%	99.4%
Unfunded Liability Rate	1.86%		2.11%	113.4%
Sum of Rate	8.69%		8.90%	102.4%
<b>SubDiv #: 239</b>	<b>Employer Name: Lamb County</b>			
<b>Contributing Members:</b>	80		90	112.5%
Present Value of Benefits	6,022,766		6,584,714	109.3%
Total Future Normal Cost	706,428		836,766	118.5%
Total Accrued Liability	5,316,338		5,747,948	108.1%
Unfunded Accrued Liability	945,786		1,015,913	107.4%
Normal Cost Rate	5.45%		5.42%	99.4%
Unfunded Liability Rate	3.62%		3.32%	91.7%
Sum of Rate	9.07%		8.74%	96.4%
<b>SubDiv #: 240</b>	<b>Employer Name: Lampasas County</b>			
<b>Contributing Members:</b>	82		82	100.0%
Present Value of Benefits	5,139,293		5,620,690	109.4%
Total Future Normal Cost	850,109		871,335	102.5%
Total Accrued Liability	4,289,184		4,749,355	110.7%
Unfunded Accrued Liability	1,095,857		1,124,634	102.6%
Normal Cost Rate	7.00%	7.00%	7.03%	100.4%
Unfunded Liability Rate	4.52%	4.56%	4.44%	98.2%
Sum of Rate	11.52%	11.56%	11.47%	99.6%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 241</b>	<b>Employer Name: La Salle County</b>			
<b>Contributing Members:</b>	50		52	104.0%
<b>Present Value of Benefits</b>	3,393,908		3,820,123	112.6%
<b>Total Future Normal Cost</b>	517,144		602,590	116.5%
<b>Total Accrued Liability</b>	2,876,764		3,217,533	111.8%
<b>Unfunded Accrued Liability</b>	287,812		381,981	132.7%
<b>Normal Cost Rate</b>	7.37%		7.52%	102.0%
<b>Unfunded Liability Rate</b>	2.16%		2.61%	120.8%
<b>Sum of Rate</b>	9.53%		10.13%	106.3%
<b>SubDiv #: 242</b>	<b>Employer Name: Lavaca County</b>			
<b>Contributing Members:</b>	163		160	98.2%
<b>Present Value of Benefits</b>	11,341,980		11,890,821	104.8%
<b>Total Future Normal Cost</b>	1,498,302		1,562,766	104.3%
<b>Total Accrued Liability</b>	9,843,678		10,328,055	104.9%
<b>Unfunded Accrued Liability</b>	1,426,208		1,605,548	112.6%
<b>Normal Cost Rate</b>	5.36%	5.36%	5.37%	100.2%
<b>Unfunded Liability Rate</b>	2.73%	2.84%	3.00%	109.9%
<b>Sum of Rate</b>	8.09%	8.20%	8.37%	103.5%
<b>SubDiv #: 243</b>	<b>Employer Name: Lee County</b>			
<b>Contributing Members:</b>	85		86	101.2%
<b>Present Value of Benefits</b>	5,749,361		6,196,614	107.8%
<b>Total Future Normal Cost</b>	609,588		630,228	103.4%
<b>Total Accrued Liability</b>	5,139,773		5,566,386	108.3%
<b>Unfunded Accrued Liability</b>	897,676		950,086	105.8%
<b>Normal Cost Rate</b>	4.06%		4.11%	101.2%
<b>Unfunded Liability Rate</b>	3.42%		3.42%	100.0%
<b>Sum of Rate</b>	7.48%		7.53%	100.7%
<b>SubDiv #: 244</b>	<b>Employer Name: Leon County</b>			
<b>Contributing Members:</b>	93		89	95.7%
<b>Present Value of Benefits</b>	3,351,661		3,478,132	103.8%
<b>Total Future Normal Cost</b>	605,517		615,768	101.7%
<b>Total Accrued Liability</b>	2,746,144		2,862,364	104.2%
<b>Unfunded Accrued Liability</b>	(190,619)		(224,873)	118.0%
<b>Normal Cost Rate</b>	4.52%		4.40%	97.3%
<b>Unfunded Liability Rate</b>	(0.77%)		(0.89%)	115.6%
<b>Sum of Rate</b>	3.75%		3.51%	93.6%
<b>SubDiv #: 245</b>	<b>Employer Name: Liberty County</b>			
<b>Contributing Members:</b>	297		296	99.7%
<b>Present Value of Benefits</b>	24,856,258		26,469,919	106.5%
<b>Total Future Normal Cost</b>	3,959,293		4,140,042	104.6%
<b>Total Accrued Liability</b>	20,896,965		22,329,877	106.9%
<b>Unfunded Accrued Liability</b>	5,151,576		5,572,602	108.2%
<b>Normal Cost Rate</b>	8.05%		8.00%	99.4%
<b>Unfunded Liability Rate</b>	4.96%		5.08%	102.4%
<b>Sum of Rate</b>	13.01%		13.08%	100.5%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 246</b>	<b>Employer Name: Limestone County</b>			
<b>Contributing Members:</b>	148		151	102.0%
<b>Present Value of Benefits</b>	8,055,468		8,917,050	110.7%
<b>Total Future Normal Cost</b>	1,297,381		1,377,948	106.2%
<b>Total Accrued Liability</b>	6,758,087		7,539,102	111.6%
<b>Unfunded Accrued Liability</b>	218,047		281,464	129.1%
<b>Normal Cost Rate</b>	5.32%		5.30%	99.6%
<b>Unfunded Liability Rate</b>	0.33%		0.42%	127.3%
<b>Sum of Rate</b>	5.65%		5.72%	101.2%
<b>SubDiv #: 247</b>	<b>Employer Name: Lipscomb County</b>			
<b>Contributing Members:</b>	47		45	95.7%
<b>Present Value of Benefits</b>	3,334,707		3,470,720	104.1%
<b>Total Future Normal Cost</b>	408,723		390,975	95.7%
<b>Total Accrued Liability</b>	2,925,984		3,079,745	105.3%
<b>Unfunded Accrued Liability</b>	429,318		436,089	101.6%
<b>Normal Cost Rate</b>	5.29%		5.28%	99.8%
<b>Unfunded Liability Rate</b>	3.20%		3.33%	104.1%
<b>Sum of Rate</b>	8.49%		8.61%	101.4%
<b>SubDiv #: 248</b>	<b>Employer Name: Live Oak County</b>			
<b>Contributing Members:</b>	86		84	97.7%
<b>Present Value of Benefits</b>	5,246,117		5,211,607	99.3%
<b>Total Future Normal Cost</b>	722,330		761,885	105.5%
<b>Total Accrued Liability</b>	4,523,787		4,449,722	98.4%
<b>Unfunded Accrued Liability</b>	985,216		1,058,515	107.4%
<b>Normal Cost Rate</b>	6.06%	6.06%	6.20%	102.3%
<b>Unfunded Liability Rate</b>	4.12%	4.24%	4.38%	106.3%
<b>Sum of Rate</b>	10.18%	10.30%	10.58%	103.9%
<b>SubDiv #: 249</b>	<b>Employer Name: Llano County</b>			
<b>Contributing Members:</b>	122		122	100.0%
<b>Present Value of Benefits</b>	6,232,127		6,850,868	109.9%
<b>Total Future Normal Cost</b>	1,005,367		998,668	99.3%
<b>Total Accrued Liability</b>	5,226,760		5,852,200	112.0%
<b>Unfunded Accrued Liability</b>	825,595		899,979	109.0%
<b>Normal Cost Rate</b>	5.71%	5.71%	5.67%	99.3%
<b>Unfunded Liability Rate</b>	2.14%	2.21%	2.26%	105.6%
<b>Sum of Rate</b>	7.85%	7.92%	7.93%	101.0%
<b>SubDiv #: 250</b>	<b>Employer Name: Loving County</b>			
<b>Contributing Members:</b>	16		15	93.8%
<b>Present Value of Benefits</b>	1,631,639		1,759,368	107.8%
<b>Total Future Normal Cost</b>	154,539		139,714	90.4%
<b>Total Accrued Liability</b>	1,477,100		1,619,654	109.7%
<b>Unfunded Accrued Liability</b>	317,197		336,554	106.1%
<b>Normal Cost Rate</b>	6.20%	6.20%	6.24%	100.6%
<b>Unfunded Liability Rate</b>	7.09%	7.30%	7.63%	107.6%
<b>Sum of Rate</b>	13.29%	13.50%	13.87%	104.4%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 251</b>	<b>Employer Name: Lubbock County</b>			
<b>Contributing Members:</b>	862		864	100.2%
<b>Present Value of Benefits</b>	62,642,028		68,315,749	109.1%
<b>Total Future Normal Cost</b>	10,080,794		10,572,864	104.9%
<b>Total Accrued Liability</b>	52,561,234		57,742,885	109.9%
<b>Unfunded Accrued Liability</b>	9,611,334		10,359,626	107.8%
<b>Normal Cost Rate</b>	5.95%		5.96%	100.2%
<b>Unfunded Liability Rate</b>	2.87%		2.94%	102.4%
<b>Sum of Rate</b>	8.82%		8.90%	100.9%
<b>SubDiv #: 252</b>	<b>Employer Name: Lynn County</b>			
<b>Contributing Members:</b>	47		49	104.3%
<b>Present Value of Benefits</b>	1,176,412		1,223,958	104.0%
<b>Total Future Normal Cost</b>	186,792		200,080	107.1%
<b>Total Accrued Liability</b>	989,620		1,023,878	103.5%
<b>Unfunded Accrued Liability</b>	(91,960)		(108,110)	117.6%
<b>Normal Cost Rate</b>	3.06%		2.92%	95.4%
<b>Unfunded Liability Rate</b>	(0.95%)		(1.04%)	109.5%
<b>Sum of Rate</b>	2.11%		1.88%	89.1%
<b>SubDiv #: 253</b>	<b>Employer Name: Mc Culloch County</b>			
<b>Contributing Members:</b>	41		40	97.6%
<b>Present Value of Benefits</b>	2,001,830		2,045,163	102.2%
<b>Total Future Normal Cost</b>	286,065		295,939	103.5%
<b>Total Accrued Liability</b>	1,715,765		1,749,224	102.0%
<b>Unfunded Accrued Liability</b>	(76,686)		(125,624)	163.8%
<b>Normal Cost Rate</b>	5.45%	5.45%	5.40%	99.1%
<b>Unfunded Liability Rate</b>	(0.74%)	(0.64%)	(1.12%)	151.4%
<b>Sum of Rate</b>	4.71%	4.81%	4.28%	90.9%
<b>SubDiv #: 254</b>	<b>Employer Name: McLennan County</b>			
<b>Contributing Members:</b>	790		806	102.0%
<b>Present Value of Benefits</b>	91,663,270		98,124,416	107.0%
<b>Total Future Normal Cost</b>	14,756,847		15,769,082	106.9%
<b>Total Accrued Liability</b>	76,906,423		82,355,334	107.1%
<b>Unfunded Accrued Liability</b>	18,967,186		20,075,492	105.8%
<b>Normal Cost Rate</b>	8.19%	8.19%	8.19%	100.0%
<b>Unfunded Liability Rate</b>	5.67%	5.69%	5.63%	99.3%
<b>Sum of Rate</b>	13.86%	13.88%	13.82%	99.7%
<b>SubDiv #: 255</b>	<b>Employer Name: Mc Mullen County</b>			
<b>Contributing Members:</b>	37		35	94.6%
<b>Present Value of Benefits</b>	2,315,284		2,365,968	102.2%
<b>Total Future Normal Cost</b>	185,957		182,015	97.9%
<b>Total Accrued Liability</b>	2,129,327		2,183,953	102.6%
<b>Unfunded Accrued Liability</b>	360,274		376,824	104.6%
<b>Normal Cost Rate</b>	4.62%		4.56%	98.7%
<b>Unfunded Liability Rate</b>	4.47%		4.89%	109.4%
<b>Sum of Rate</b>	9.09%		9.45%	104.0%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 256</b> <b>Employer Name: Madison County</b>				
<b>Contributing Members:</b>	77		73	94.8%
<b>Present Value of Benefits</b>	1,781,074		2,001,750	112.4%
<b>Total Future Normal Cost</b>	280,619		326,553	116.4%
<b>Total Accrued Liability</b>	1,500,455		1,675,197	111.6%
<b>Unfunded Accrued Liability</b>	341,487		397,232	116.3%
<b>Normal Cost Rate</b>	3.38%	4.05%	4.11%	121.6%
<b>Unfunded Liability Rate</b>	1.61%	1.71%	1.97%	122.4%
<b>Sum of Rate</b>	4.99%	5.76%	6.08%	121.8%
<b>SubDiv #: 257</b> <b>Employer Name: Marion County</b>				
<b>Contributing Members:</b>	66		66	100.0%
<b>Present Value of Benefits</b>	3,905,093		4,213,606	107.9%
<b>Total Future Normal Cost</b>	534,973		546,830	102.2%
<b>Total Accrued Liability</b>	3,370,120		3,666,776	108.8%
<b>Unfunded Accrued Liability</b>	229,920		291,690	126.9%
<b>Normal Cost Rate</b>	7.17%		7.00%	97.6%
<b>Unfunded Liability Rate</b>	1.37%		1.74%	127.0%
<b>Sum of Rate</b>	8.54%		8.74%	102.3%
<b>SubDiv #: 258</b> <b>Employer Name: Martin County</b>				
<b>Contributing Members:</b>	55		54	98.2%
<b>Present Value of Benefits</b>	4,136,955		4,383,748	106.0%
<b>Total Future Normal Cost</b>	483,016		494,931	102.5%
<b>Total Accrued Liability</b>	3,653,939		3,888,817	106.4%
<b>Unfunded Accrued Liability</b>	627,283		686,538	109.4%
<b>Normal Cost Rate</b>	6.23%		6.10%	97.9%
<b>Unfunded Liability Rate</b>	4.42%		4.59%	103.8%
<b>Sum of Rate</b>	10.65%		10.69%	100.4%
<b>SubDiv #: 259</b> <b>Employer Name: Mason County</b>				
<b>Contributing Members:</b>	37		36	97.3%
<b>Present Value of Benefits</b>	1,419,591		1,573,193	110.8%
<b>Total Future Normal Cost</b>	229,156		232,967	101.7%
<b>Total Accrued Liability</b>	1,190,435		1,340,226	112.6%
<b>Unfunded Accrued Liability</b>	114,283		127,930	111.9%
<b>Normal Cost Rate</b>	5.20%		5.12%	98.5%
<b>Unfunded Liability Rate</b>	1.37%		1.53%	111.7%
<b>Sum of Rate</b>	6.57%		6.65%	101.2%
<b>SubDiv #: 260</b> <b>Employer Name: Matagorda County</b>				
<b>Contributing Members:</b>	232		223	96.1%
<b>Present Value of Benefits</b>	19,068,957		20,035,735	105.1%
<b>Total Future Normal Cost</b>	2,483,830		2,407,761	96.9%
<b>Total Accrued Liability</b>	16,585,127		17,627,974	106.3%
<b>Unfunded Accrued Liability</b>	3,219,242		3,301,571	102.6%
<b>Normal Cost Rate</b>	5.69%		5.69%	100.0%
<b>Unfunded Liability Rate</b>	3.96%		4.17%	105.3%
<b>Sum of Rate</b>	9.65%		9.86%	102.2%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
SubDiv #: 261	Employer Name: Maverick County				
Contributing Members:		199		202	101.5%
Present Value of Benefits		8,530,524		9,196,631	107.8%
Total Future Normal Cost		1,715,458		1,751,380	102.1%
Total Accrued Liability		6,815,066		7,445,251	109.2%
Unfunded Accrued Liability		372,501		512,395	137.6%
Normal Cost Rate		5.04%	5.04%	5.01%	99.4%
Unfunded Liability Rate		0.69%	0.79%	0.91%	131.9%
Sum of Rate		5.73%	5.83%	5.92%	103.3%
SubDiv #: 262	Employer Name: Medina County				
Contributing Members:		165		179	108.5%
Present Value of Benefits		7,447,864		8,076,654	108.4%
Total Future Normal Cost		1,209,143		1,346,122	111.3%
Total Accrued Liability		6,238,721		6,730,532	107.9%
Unfunded Accrued Liability		670,775		689,416	102.8%
Normal Cost Rate		5.16%		5.08%	98.4%
Unfunded Liability Rate		1.35%		1.24%	91.9%
Sum of Rate		6.51%		6.32%	97.1%
SubDiv #: 263	Employer Name: Menard County				
Contributing Members:		28		26	92.9%
Present Value of Benefits		1,358,990		1,433,862	105.5%
Total Future Normal Cost		209,036		200,584	96.0%
Total Accrued Liability		1,149,954		1,233,278	107.2%
Unfunded Accrued Liability		113,320		154,310	136.2%
Normal Cost Rate		5.67%	5.67%	5.69%	100.4%
Unfunded Liability Rate		1.94%	2.16%	2.76%	142.3%
Sum of Rate		7.61%	7.83%	8.45%	111.0%
SubDiv #: 264	Employer Name: Midland County				
Contributing Members:		555		565	101.8%
Present Value of Benefits		47,456,877		51,054,329	107.6%
Total Future Normal Cost		5,557,595		5,782,826	104.1%
Total Accrued Liability		41,899,282		45,271,503	108.0%
Unfunded Accrued Liability		7,606,693		8,187,412	107.6%
Normal Cost Rate		5.31%		5.34%	100.6%
Unfunded Liability Rate		3.75%		3.85%	102.7%
Sum of Rate		9.06%		9.19%	101.4%
SubDiv #: 265	Employer Name: Milam County				
Contributing Members:		130		133	102.3%
Present Value of Benefits		8,090,805		8,502,795	105.1%
Total Future Normal Cost		1,079,960		1,110,124	102.8%
Total Accrued Liability		7,010,845		7,392,671	105.4%
Unfunded Accrued Liability		918,443		988,572	107.6%
Normal Cost Rate		6.03%		6.03%	100.0%
Unfunded Liability Rate		2.35%		2.47%	105.1%
Sum of Rate		8.38%		8.50%	101.4%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
266	Mills County				
Contributing Members:		38		37	97.4%
Present Value of Benefits		1,589,592			
Total Future Normal Cost		247,401		1,722,771	108.4%
Total Accrued Liability		1,342,191		241,923	97.8%
Unfunded Accrued Liability		129,252		1,480,848	110.3%
Normal Cost Rate		4.64%		135,390	104.7%
Unfunded Liability Rate		1.12%		4.66%	100.4%
Sum of Rate		5.76%		1.21%	108.0%
				5.87%	101.9%
267	Mitchell County				
Contributing Members:		62		65	104.8%
Present Value of Benefits		4,069,843			
Total Future Normal Cost		483,259		4,230,789	104.0%
Total Accrued Liability		3,586,584		516,365	106.9%
Unfunded Accrued Liability		550,535		3,714,424	103.6%
Normal Cost Rate		5.03%		587,607	106.7%
Unfunded Liability Rate		2.93%		5.14%	102.2%
Sum of Rate		7.96%		2.89%	98.6%
				8.03%	100.9%
268	Montague County				
Contributing Members:		91		91	100.0%
Present Value of Benefits		7,428,363			
Total Future Normal Cost		913,873		7,532,434	101.4%
Total Accrued Liability		6,514,490		951,499	104.1%
Unfunded Accrued Liability		1,579,385		6,580,935	101.0%
Normal Cost Rate		6.69%		1,647,675	104.3%
Unfunded Liability Rate		5.53%		6.77%	101.2%
Sum of Rate		12.22%		5.64%	102.0%
				12.41%	101.6%
269	Montgomery County				
Contributing Members:		1,325		1,401	105.7%
Present Value of Benefits		117,220,699			
Total Future Normal Cost		21,004,140		130,322,853	111.2%
Total Accrued Liability		96,216,559		23,546,703	112.1%
Unfunded Accrued Liability		13,867,890		106,776,150	111.0%
Normal Cost Rate		6.72%	6.72%	16,935,806	122.1%
Unfunded Liability Rate		2.33%	2.40%	6.73%	100.1%
Sum of Rate		9.05%	9.12%	2.54%	109.0%
				9.27%	102.4%
270	Moore County				
Contributing Members:		122		124	101.6%
Present Value of Benefits		11,283,004			
Total Future Normal Cost		1,617,992		11,650,153	103.3%
Total Accrued Liability		9,665,012		1,678,472	103.7%
Unfunded Accrued Liability		1,548,519		9,971,681	103.2%
Normal Cost Rate		6.13%	6.13%	1,739,852	112.4%
Unfunded Liability Rate		3.36%	3.60%	6.15%	100.3%
Sum of Rate		9.49%	9.73%	3.66%	108.9%
				9.81%	103.4%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
271	Morris County				
Contributing Members:		70		67	95.7%
Present Value of Benefits		5,902,143		6,100,937	103.4%
Total Future Normal Cost		485,366		505,117	104.1%
Total Accrued Liability		5,416,777		5,595,820	103.3%
Unfunded Accrued Liability		813,308		910,181	111.9%
Normal Cost Rate		3.71%		3.76%	101.3%
Unfunded Liability Rate		3.95%		4.33%	109.6%
Sum of Rate		7.66%		8.09%	105.6%
273	Nacogdoches County				
Contributing Members:		260		263	101.2%
Present Value of Benefits		16,698,751		17,546,294	105.1%
Total Future Normal Cost		2,572,473		2,707,059	105.2%
Total Accrued Liability		14,126,278		14,839,235	105.0%
Unfunded Accrued Liability		1,916,514		2,011,535	105.0%
Normal Cost Rate		6.05%		6.11%	101.0%
Unfunded Liability Rate		2.13%		2.16%	101.4%
Sum of Rate		8.18%		8.27%	101.1%
274	Navarro County				
Contributing Members:		264		275	104.2%
Present Value of Benefits		19,780,261		21,736,604	109.9%
Total Future Normal Cost		3,680,788		3,940,889	107.1%
Total Accrued Liability		16,099,473		17,795,715	110.5%
Unfunded Accrued Liability		2,122,081		2,416,666	113.9%
Normal Cost Rate		6.34%		6.31%	99.5%
Unfunded Liability Rate		2.01%		2.09%	104.0%
Sum of Rate		8.35%		8.40%	100.6%
275	Newton County				
Contributing Members:		84		83	98.8%
Present Value of Benefits		3,578,291		3,558,166	99.4%
Total Future Normal Cost		565,722		557,538	98.6%
Total Accrued Liability		3,012,569		3,000,628	99.6%
Unfunded Accrued Liability		186,704		91,053	48.8%
Normal Cost Rate		4.92%		4.88%	99.2%
Unfunded Liability Rate		0.71%		0.26%	36.6%
Sum of Rate		5.63%		5.14%	91.3%
276	Nolan County				
Contributing Members:		95		98	103.2%
Present Value of Benefits		6,774,513		6,952,781	102.6%
Total Future Normal Cost		820,425		854,328	104.1%
Total Accrued Liability		5,954,088		6,098,453	102.4%
Unfunded Accrued Liability		1,007,565		1,108,953	110.1%
Normal Cost Rate		5.51%		5.53%	100.4%
Unfunded Liability Rate		3.24%		3.53%	109.0%
Sum of Rate		8.75%		9.06%	103.5%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 277</b>	<b>Employer Name: Nueces County</b>			
<b>Contributing Members:</b>	1,420		1,354	95.4%
<b>Present Value of Benefits</b>	141,576,250		147,790,308	104.4%
<b>Total Future Normal Cost</b>	18,724,692		18,360,482	98.1%
<b>Total Accrued Liability</b>	122,851,558		129,429,826	105.4%
<b>Unfunded Accrued Liability</b>	13,991,046		15,054,511	107.6%
<b>Normal Cost Rate</b>	6.06%		6.06%	100.0%
<b>Unfunded Liability Rate</b>	2.67%		2.93%	109.7%
<b>Sum of Rate</b>	8.73%		8.99%	103.0%
<b>SubDiv #: 278</b>	<b>Employer Name: Ochiltree County</b>			
<b>Contributing Members:</b>	63		63	100.0%
<b>Present Value of Benefits</b>	5,179,353		5,456,147	105.3%
<b>Total Future Normal Cost</b>	601,182		618,873	102.9%
<b>Total Accrued Liability</b>	4,578,171		4,837,274	105.7%
<b>Unfunded Accrued Liability</b>	699,968		754,235	107.8%
<b>Normal Cost Rate</b>	5.51%		5.37%	97.5%
<b>Unfunded Liability Rate</b>	3.44%		3.56%	103.5%
<b>Sum of Rate</b>	8.95%		8.93%	99.8%
<b>SubDiv #: 279</b>	<b>Employer Name: Oldham County</b>			
<b>Contributing Members:</b>	33		31	93.9%
<b>Present Value of Benefits</b>	2,703,613		2,697,370	99.8%
<b>Total Future Normal Cost</b>	365,917		338,425	92.5%
<b>Total Accrued Liability</b>	2,337,696		2,358,945	100.9%
<b>Unfunded Accrued Liability</b>	93,918		123,100	131.1%
<b>Normal Cost Rate</b>	6.60%		6.47%	98.0%
<b>Unfunded Liability Rate</b>	1.02%		1.40%	137.3%
<b>Sum of Rate</b>	7.62%		7.87%	103.3%
<b>SubDiv #: 280</b>	<b>Employer Name: Orange County</b>			
<b>Contributing Members:</b>	409		408	99.8%
<b>Present Value of Benefits</b>	41,119,140		43,527,740	105.9%
<b>Total Future Normal Cost</b>	6,451,591		6,743,700	104.5%
<b>Total Accrued Liability</b>	34,667,549		36,784,040	106.1%
<b>Unfunded Accrued Liability</b>	5,613,424		6,325,604	112.7%
<b>Normal Cost Rate</b>	6.74%		6.70%	99.4%
<b>Unfunded Liability Rate</b>	3.12%		3.42%	109.6%
<b>Sum of Rate</b>	9.86%		10.12%	102.6%
<b>SubDiv #: 281</b>	<b>Employer Name: Palo Pinto County</b>			
<b>Contributing Members:</b>	143		141	98.6%
<b>Present Value of Benefits</b>	9,945,438		10,512,349	105.7%
<b>Total Future Normal Cost</b>	1,375,236		1,445,222	105.1%
<b>Total Accrued Liability</b>	8,570,202		9,067,127	105.8%
<b>Unfunded Accrued Liability</b>	1,278,786		1,441,897	112.8%
<b>Normal Cost Rate</b>	5.88%	5.88%	5.90%	100.3%
<b>Unfunded Liability Rate</b>	2.50%	2.63%	2.71%	108.4%
<b>Sum of Rate</b>	8.38%	8.51%	8.61%	102.7%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
SubDiv #: 282	Employer Name: Panola County				
Contributing Members:		172		165	95.9%
Present Value of Benefits		14,560,583		16,318,581	112.1%
Total Future Normal Cost		2,286,659		2,489,859	108.9%
Total Accrued Liability		12,273,924		13,828,722	112.7%
Unfunded Accrued Liability		4,550,800		5,591,997	122.9%
Normal Cost Rate		7.27%	8.10%	7.99%	109.9%
Unfunded Liability Rate		7.98%	9.56%	10.04%	125.8%
Sum of Rate		15.25%	17.66%	18.03%	118.2%
SubDiv #: 283	Employer Name: Parker County				
Contributing Members:		339		359	105.9%
Present Value of Benefits		21,556,654		23,557,339	109.3%
Total Future Normal Cost		4,211,821		4,603,700	109.3%
Total Accrued Liability		17,344,833		18,953,639	109.3%
Unfunded Accrued Liability		2,405,538		2,786,516	115.8%
Normal Cost Rate		6.22%		6.24%	100.3%
Unfunded Liability Rate		1.87%		1.95%	104.3%
Sum of Rate		8.09%		8.19%	101.2%
SubDiv #: 284	Employer Name: Parmer County				
Contributing Members:		55		53	96.4%
Present Value of Benefits		3,527,844		3,340,272	94.7%
Total Future Normal Cost		366,408		378,577	103.3%
Total Accrued Liability		3,161,436		2,961,695	93.7%
Unfunded Accrued Liability		526,036		565,860	107.6%
Normal Cost Rate		5.28%		5.27%	99.8%
Unfunded Liability Rate		3.24%		3.64%	112.3%
Sum of Rate		8.52%		8.91%	104.6%
SubDiv #: 285	Employer Name: Pecos County				
Contributing Members:		418		399	95.5%
Present Value of Benefits		25,328,220		27,553,984	108.8%
Total Future Normal Cost		4,537,967		4,620,841	101.8%
Total Accrued Liability		20,790,253		22,933,143	110.3%
Unfunded Accrued Liability		2,337,222		2,553,406	109.2%
Normal Cost Rate		6.00%		5.95%	99.2%
Unfunded Liability Rate		1.52%		1.65%	108.6%
Sum of Rate		7.52%		7.60%	101.1%
SubDiv #: 286	Employer Name: Polk County				
Contributing Members:		280		268	95.7%
Present Value of Benefits		16,566,336		17,772,793	107.3%
Total Future Normal Cost		3,338,257		3,424,236	102.6%
Total Accrued Liability		13,228,079		14,348,557	108.5%
Unfunded Accrued Liability		(602,500)		(297,386)	49.4%
Normal Cost Rate		7.15%	7.15%	7.13%	99.7%
Unfunded Liability Rate		(0.52%)	(0.47%)	(0.25%)	48.1%
Sum of Rate		6.63%	6.68%	6.88%	103.8%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
287	Potter County				
Contributing Members:		552		554	100.4%
Present Value of Benefits		56,031,700		59,770,566	106.7%
Total Future Normal Cost		8,481,285		8,615,138	101.6%
Total Accrued Liability		47,550,415		51,155,428	107.6%
Unfunded Accrued Liability		7,019,917		8,293,799	118.1%
Normal Cost Rate		6.42%	6.42%	6.46%	100.6%
Unfunded Liability Rate		2.95%	3.14%	3.27%	110.8%
Sum of Rate		9.37%	9.56%	9.73%	103.8%
288	Presidio County				
Contributing Members:		60		61	101.7%
Present Value of Benefits		2,313,061		2,592,022	112.1%
Total Future Normal Cost		573,203		626,762	109.3%
Total Accrued Liability		1,739,858		1,965,260	113.0%
Unfunded Accrued Liability		26,511		41,340	155.9%
Normal Cost Rate		5.71%	5.71%	5.75%	100.7%
Unfunded Liability Rate		0.15%	0.18%	0.23%	153.3%
Sum of Rate		5.86%	5.89%	5.98%	102.0%
289	Rains County				
Contributing Members:		53		52	98.1%
Present Value of Benefits		1,656,597		1,689,979	102.0%
Total Future Normal Cost		304,273		312,354	102.7%
Total Accrued Liability		1,352,324		1,377,625	101.9%
Unfunded Accrued Liability		(254,673)		(266,386)	104.6%
Normal Cost Rate		4.88%	4.88%	5.16%	105.7%
Unfunded Liability Rate		(2.06%)	(1.77%)	(2.14%)	103.9%
Sum of Rate		2.82%	3.11%	3.02%	107.1%
290	Randall County				
Contributing Members:		331		344	103.9%
Present Value of Benefits		28,249,157		30,079,434	106.5%
Total Future Normal Cost		5,229,736		5,442,201	104.1%
Total Accrued Liability		23,019,421		24,637,233	107.0%
Unfunded Accrued Liability		2,730,716		3,203,987	117.3%
Normal Cost Rate		6.58%	6.58%	6.64%	100.9%
Unfunded Liability Rate		1.92%	2.09%	2.10%	109.4%
Sum of Rate		8.50%	8.67%	8.74%	102.8%
291	Reagan County				
Contributing Members:		57		53	93.0%
Present Value of Benefits		4,370,864		4,687,947	107.3%
Total Future Normal Cost		793,628		776,189	97.8%
Total Accrued Liability		3,577,236		3,911,758	109.4%
Unfunded Accrued Liability		792,778		880,813	111.1%
Normal Cost Rate		6.74%		6.71%	99.6%
Unfunded Liability Rate		4.17%		4.84%	116.1%
Sum of Rate		10.91%		11.55%	105.9%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
292	Real County				
Contributing Members:		32		34	106.3%
Present Value of Benefits		1,888,866		2,119,327	112.2%
Total Future Normal Cost		343,354		369,564	107.6%
Total Accrued Liability		1,545,512		1,749,763	113.2%
Unfunded Accrued Liability		(34,290)		29,361	(85.6%)
Normal Cost Rate		8.52%	8.52%	8.60%	100.9%
Unfunded Liability Rate		(0.46%)	(0.20%)	0.45%	(97.8%)
Sum of Rate		8.06%	8.32%	9.05%	112.3%
293	Red River County				
Contributing Members:		63		64	101.6%
Present Value of Benefits		3,590,835		3,635,060	101.2%
Total Future Normal Cost		528,295		540,326	102.3%
Total Accrued Liability		3,062,540		3,094,734	101.1%
Unfunded Accrued Liability		193,555		177,067	91.5%
Normal Cost Rate		6.41%		6.29%	98.1%
Unfunded Liability Rate		1.20%		1.06%	88.3%
Sum of Rate		7.61%		7.35%	96.6%
294	Reeves County				
Contributing Members:		566		602	106.4%
Present Value of Benefits		19,920,630		22,386,849	112.4%
Total Future Normal Cost		6,181,845		6,712,216	108.6%
Total Accrued Liability		13,738,785		15,674,633	114.1%
Unfunded Accrued Liability		444,156		491,445	110.6%
Normal Cost Rate		6.06%		6.05%	99.8%
Unfunded Liability Rate		0.26%		0.26%	100.0%
Sum of Rate		6.32%		6.31%	99.8%
295	Refugio County				
Contributing Members:		105		104	99.0%
Present Value of Benefits		6,053,087		5,941,049	98.1%
Total Future Normal Cost		700,972		732,799	104.5%
Total Accrued Liability		5,352,115		5,208,250	97.3%
Unfunded Accrued Liability		626,792		684,858	109.3%
Normal Cost Rate		4.63%		4.67%	100.9%
Unfunded Liability Rate		2.21%		2.42%	109.5%
Sum of Rate		6.84%		7.09%	103.7%
296	Roberts County				
Contributing Members:		33		33	100.0%
Present Value of Benefits		1,814,412		1,969,684	108.6%
Total Future Normal Cost		223,653		221,468	99.0%
Total Accrued Liability		1,590,759		1,748,216	109.9%
Unfunded Accrued Liability		140,383		140,266	99.9%
Normal Cost Rate		5.41%		5.49%	101.5%
Unfunded Liability Rate		1.81%		1.78%	98.3%
Sum of Rate		7.22%		7.27%	100.7%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 297</b>	<b>Employer Name: Robertson County</b>			
<b>Contributing Members:</b>	98		99	101.0%
<b>Present Value of Benefits</b>	5,994,498		6,468,306	107.9%
<b>Total Future Normal Cost</b>	1,017,172		1,075,004	105.7%
<b>Total Accrued Liability</b>	4,977,326		5,393,302	108.4%
<b>Unfunded Accrued Liability</b>	304,356		356,578	117.2%
<b>Normal Cost Rate</b>	5.33%		5.34%	100.2%
<b>Unfunded Liability Rate</b>	0.87%		1.00%	114.9%
<b>Sum of Rate</b>	6.20%		6.34%	102.3%
<b>SubDiv #: 298</b>	<b>Employer Name: Rockwall County</b>			
<b>Contributing Members:</b>	191		199	104.2%
<b>Present Value of Benefits</b>	11,589,308		12,971,755	111.9%
<b>Total Future Normal Cost</b>	2,515,319		2,798,080	111.2%
<b>Total Accrued Liability</b>	9,073,989		10,173,675	112.1%
<b>Unfunded Accrued Liability</b>	1,734,493		2,043,659	117.8%
<b>Normal Cost Rate</b>	6.18%	6.18%	6.24%	101.0%
<b>Unfunded Liability Rate</b>	2.03%	2.07%	2.17%	106.9%
<b>Sum of Rate</b>	8.21%	8.25%	8.41%	102.4%
<b>SubDiv #: 299</b>	<b>Employer Name: Runnels County</b>			
<b>Contributing Members:</b>	90		92	102.2%
<b>Present Value of Benefits</b>	4,324,276		4,832,645	111.8%
<b>Total Future Normal Cost</b>	474,676		563,333	118.7%
<b>Total Accrued Liability</b>	3,849,600		4,269,312	110.9%
<b>Unfunded Accrued Liability</b>	480,347		526,876	109.7%
<b>Normal Cost Rate</b>	4.45%		4.44%	99.8%
<b>Unfunded Liability Rate</b>	2.19%		1.99%	90.9%
<b>Sum of Rate</b>	6.64%		6.43%	96.8%
<b>SubDiv #: 300</b>	<b>Employer Name: Rusk County</b>			
<b>Contributing Members:</b>	232		234	100.9%
<b>Present Value of Benefits</b>	14,414,506		15,582,033	108.1%
<b>Total Future Normal Cost</b>	1,937,838		2,075,276	107.1%
<b>Total Accrued Liability</b>	12,476,668		13,506,757	108.3%
<b>Unfunded Accrued Liability</b>	1,057,927		1,552,898	146.8%
<b>Normal Cost Rate</b>	5.18%	5.18%	5.17%	99.8%
<b>Unfunded Liability Rate</b>	1.36%	1.84%	1.85%	136.0%
<b>Sum of Rate</b>	6.54%	7.02%	7.02%	107.3%
<b>SubDiv #: 301</b>	<b>Employer Name: Sabine County</b>			
<b>Contributing Members:</b>	64		60	93.8%
<b>Present Value of Benefits</b>	2,104,929		2,239,219	106.4%
<b>Total Future Normal Cost</b>	477,133		396,776	83.2%
<b>Total Accrued Liability</b>	1,627,796		1,842,443	113.2%
<b>Unfunded Accrued Liability</b>	(412,908)		(392,052)	94.9%
<b>Normal Cost Rate</b>	5.50%		5.48%	99.6%
<b>Unfunded Liability Rate</b>	(1.75%)		(2.03%)	116.0%
<b>Sum of Rate</b>	3.75%		3.45%	92.0%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 302</b>	<b>Employer Name: San Augustine County</b>			
<b>Contributing Members:</b>	49		56	114.3%
Present Value of Benefits	2,023,399		2,243,867	110.9%
Total Future Normal Cost	274,113		312,724	114.1%
Total Accrued Liability	1,749,286		1,931,143	110.4%
Unfunded Accrued Liability	(45,192)		(19,448)	43.0%
Normal Cost Rate	5.04%		5.05%	100.2%
Unfunded Liability Rate	(0.36%)		(0.11%)	30.6%
Sum of Rate	4.68%		4.94%	105.6%
<b>SubDiv #: 303</b>	<b>Employer Name: San Jacinto County</b>			
<b>Contributing Members:</b>	119		118	99.2%
Present Value of Benefits	5,323,155		5,642,688	106.0%
Total Future Normal Cost	858,502		811,447	94.5%
Total Accrued Liability	4,464,653		4,831,241	108.2%
Unfunded Accrued Liability	615,298		644,246	104.7%
Normal Cost Rate	5.50%		5.50%	100.0%
Unfunded Liability Rate	1.70%		1.82%	107.1%
Sum of Rate	7.20%		7.32%	101.7%
<b>SubDiv #: 304</b>	<b>Employer Name: San Patricio County</b>			
<b>Contributing Members:</b>	438		443	101.1%
Present Value of Benefits	32,612,110		33,747,910	103.5%
Total Future Normal Cost	4,393,578		4,565,210	103.9%
Total Accrued Liability	28,218,532		29,182,700	103.4%
Unfunded Accrued Liability	2,437,684		2,487,520	102.0%
Normal Cost Rate	5.59%		5.61%	100.4%
Unfunded Liability Rate	1.61%		1.60%	99.4%
Sum of Rate	7.20%		7.21%	100.1%
<b>SubDiv #: 305</b>	<b>Employer Name: San Saba County</b>			
<b>Contributing Members:</b>	39		38	97.4%
Present Value of Benefits	2,192,957		2,329,406	106.2%
Total Future Normal Cost	317,425		332,928	104.9%
Total Accrued Liability	1,875,532		1,996,478	106.4%
Unfunded Accrued Liability	90,426		136,720	151.2%
Normal Cost Rate	6.22%		6.14%	98.7%
Unfunded Liability Rate	0.87%		1.35%	155.2%
Sum of Rate	7.09%		7.49%	105.6%
<b>SubDiv #: 306</b>	<b>Employer Name: Schleicher County</b>			
<b>Contributing Members:</b>	35		37	105.7%
Present Value of Benefits	2,537,716		3,045,848	120.0%
Total Future Normal Cost	380,296		456,322	120.0%
Total Accrued Liability	2,157,420		2,589,526	120.0%
Unfunded Accrued Liability	(11,689)		200,597	(1716.1%)
Normal Cost Rate	6.31%	7.13%	7.07%	112.0%
Unfunded Liability Rate	(0.16%)	1.63%	1.98%	(1237.5%)
Sum of Rate	6.15%	8.76%	9.05%	147.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 307      Employer Name: Scurry County</b>				
<b>Contributing Members:</b>	318		332	104.4%
<b>Present Value of Benefits</b>	19,674,637		21,277,036	108.1%
<b>Total Future Normal Cost</b>	2,877,231		3,254,209	113.1%
<b>Total Accrued Liability</b>	16,797,406		18,022,827	107.3%
<b>Unfunded Accrued Liability</b>	946,067		1,058,912	111.9%
<b>Normal Cost Rate</b>	5.45%		5.47%	100.4%
<b>Unfunded Liability Rate</b>	0.92%		0.92%	100.0%
<b>Sum of Rate</b>	6.37%		6.39%	100.3%
<b>SubDiv #: 308      Employer Name: Shackelford County</b>				
<b>Contributing Members:</b>	34		33	97.1%
<b>Present Value of Benefits</b>	1,545,484		1,679,407	108.7%
<b>Total Future Normal Cost</b>	233,114		233,067	100.0%
<b>Total Accrued Liability</b>	1,312,370		1,446,340	110.2%
<b>Unfunded Accrued Liability</b>	54,875		100,616	183.4%
<b>Normal Cost Rate</b>	5.46%	5.46%	5.46%	100.0%
<b>Unfunded Liability Rate</b>	0.70%	0.93%	1.44%	205.7%
<b>Sum of Rate</b>	6.16%	6.39%	6.90%	112.0%
<b>SubDiv #: 309      Employer Name: Shelby County</b>				
<b>Contributing Members:</b>	97		88	90.7%
<b>Present Value of Benefits</b>	4,922,983		5,240,730	106.5%
<b>Total Future Normal Cost</b>	806,739		886,347	109.9%
<b>Total Accrued Liability</b>	4,116,244		4,354,383	105.8%
<b>Unfunded Accrued Liability</b>	670,529		761,238	113.5%
<b>Normal Cost Rate</b>	5.41%		5.42%	100.2%
<b>Unfunded Liability Rate</b>	2.19%		2.39%	109.1%
<b>Sum of Rate</b>	7.60%		7.81%	102.8%
<b>SubDiv #: 310      Employer Name: Sherman County</b>				
<b>Contributing Members:</b>	44		43	97.7%
<b>Present Value of Benefits</b>	4,102,105		4,257,708	103.8%
<b>Total Future Normal Cost</b>	504,491		485,585	96.3%
<b>Total Accrued Liability</b>	3,597,614		3,772,123	104.9%
<b>Unfunded Accrued Liability</b>	1,056,816		1,108,065	104.8%
<b>Normal Cost Rate</b>	8.41%		8.39%	99.8%
<b>Unfunded Liability Rate</b>	7.76%		8.26%	106.4%
<b>Sum of Rate</b>	16.17%		16.65%	103.0%
<b>SubDiv #: 311      Employer Name: Smith County</b>				
<b>Contributing Members:</b>	688		711	103.3%
<b>Present Value of Benefits</b>	50,696,515		53,656,615	105.8%
<b>Total Future Normal Cost</b>	7,553,089		7,992,458	105.8%
<b>Total Accrued Liability</b>	43,143,426		45,664,157	105.8%
<b>Unfunded Accrued Liability</b>	9,469,487		10,235,730	108.1%
<b>Normal Cost Rate</b>	5.96%		5.99%	100.5%
<b>Unfunded Liability Rate</b>	3.64%		3.72%	102.2%
<b>Sum of Rate</b>	9.60%		9.71%	101.1%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
312	Somervell County				
Contributing Members:		143		136	95.1%
Present Value of Benefits		11,223,741		11,635,639	103.7%
Total Future Normal Cost		2,385,826		2,354,585	98.7%
Total Accrued Liability		8,837,915		9,281,054	105.0%
Unfunded Accrued Liability		1,207,006		1,365,024	113.1%
Normal Cost Rate		8.19%		8.17%	99.8%
Unfunded Liability Rate		2.24%		2.68%	119.6%
Sum of Rate		10.43%		10.85%	104.0%
313	Starr County				
Contributing Members:		400		418	104.5%
Present Value of Benefits		11,127,429		12,198,006	109.6%
Total Future Normal Cost		1,602,280		1,751,576	109.3%
Total Accrued Liability		9,525,149		10,446,430	109.7%
Unfunded Accrued Liability		3,345,873		3,449,981	103.1%
Normal Cost Rate		3.06%	3.06%	3.08%	100.7%
Unfunded Liability Rate		4.01%	4.11%	3.67%	91.5%
Sum of Rate		7.07%	7.17%	6.75%	95.5%
314	Stephens County				
Contributing Members:		41		41	100.0%
Present Value of Benefits		4,448,852		4,756,381	106.9%
Total Future Normal Cost		431,823		432,286	100.1%
Total Accrued Liability		4,017,029		4,324,095	107.6%
Unfunded Accrued Liability		589,591		655,159	111.1%
Normal Cost Rate		6.11%		6.07%	99.3%
Unfunded Liability Rate		4.05%		4.41%	108.9%
Sum of Rate		10.16%		10.48%	103.1%
315	Sterling County				
Contributing Members:		47		55	117.0%
Present Value of Benefits		2,263,070		2,457,629	108.6%
Total Future Normal Cost		391,190		481,530	123.1%
Total Accrued Liability		1,871,880		1,976,099	105.6%
Unfunded Accrued Liability		(43,715)		(15,209)	34.8%
Normal Cost Rate		6.42%	6.42%	6.51%	101.4%
Unfunded Liability Rate		(0.30%)	0.03%	(0.11%)	36.7%
Sum of Rate		6.12%	6.45%	6.40%	104.6%
316	Stonewall County				
Contributing Members:		38		35	92.1%
Present Value of Benefits		1,483,947		1,475,949	99.5%
Total Future Normal Cost		151,821		165,130	108.8%
Total Accrued Liability		1,332,126		1,310,819	98.4%
Unfunded Accrued Liability		1,130		17,834	1578.8%
Normal Cost Rate		3.97%	4.80%	4.87%	122.7%
Unfunded Liability Rate		(0.15%)	0.30%	0.20%	(133.3%)
Sum of Rate		3.82%	5.10%	5.07%	132.7%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 317      Employer Name: Sutton County</b>				
Contributing Members:	58		58	100.0%
Present Value of Benefits	4,852,507		5,193,460	107.0%
Total Future Normal Cost	723,595		763,863	105.6%
Total Accrued Liability	4,128,912		4,429,597	107.3%
Unfunded Accrued Liability	64,471		82,106	127.4%
Normal Cost Rate	5.61%		5.62%	100.2%
Unfunded Liability Rate	0.22%		0.30%	136.4%
Sum of Rate	5.83%		5.92%	101.5%
<b>SubDiv #: 318      Employer Name: Swisher County</b>				
Contributing Members:	52		50	96.2%
Present Value of Benefits	2,715,213		2,886,544	106.3%
Total Future Normal Cost	453,449		434,906	95.9%
Total Accrued Liability	2,261,764		2,451,638	108.4%
Unfunded Accrued Liability	385,043		398,362	103.5%
Normal Cost Rate	6.46%		6.48%	100.3%
Unfunded Liability Rate	3.13%		3.31%	105.8%
Sum of Rate	9.59%		9.79%	102.1%
<b>SubDiv #: 319      Employer Name: Tarrant County</b>				
Contributing Members:	3,903		4,045	103.6%
Present Value of Benefits	458,191,508		501,999,810	109.6%
Total Future Normal Cost	77,850,549		84,175,421	108.1%
Total Accrued Liability	380,340,959		417,824,389	109.9%
Unfunded Accrued Liability	67,314,692		76,518,503	113.7%
Normal Cost Rate	6.73%	6.73%	6.73%	100.0%
Unfunded Liability Rate	3.16%	3.23%	3.31%	104.7%
Sum of Rate	9.89%	9.96%	10.04%	101.5%
<b>SubDiv #: 320      Employer Name: Taylor County</b>				
Contributing Members:	552		552	100.0%
Present Value of Benefits	40,172,345		43,380,271	108.0%
Total Future Normal Cost	4,536,160		4,545,023	100.2%
Total Accrued Liability	35,636,185		38,835,248	109.0%
Unfunded Accrued Liability	8,607,427		9,114,049	105.9%
Normal Cost Rate	3.98%		4.00%	100.5%
Unfunded Liability Rate	4.25%		4.49%	105.6%
Sum of Rate	8.23%		8.49%	103.2%
<b>SubDiv #: 321      Employer Name: Terrell County</b>				
Contributing Members:	32		29	90.6%
Present Value of Benefits	1,465,051		1,481,392	101.1%
Total Future Normal Cost	210,683		207,486	98.5%
Total Accrued Liability	1,254,368		1,273,906	101.6%
Unfunded Accrued Liability	318,570		333,530	104.7%
Normal Cost Rate	4.92%	4.92%	4.77%	97.0%
Unfunded Liability Rate	4.20%	4.26%	4.84%	115.2%
Sum of Rate	9.12%	9.18%	9.61%	105.4%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 322</b>	<b>Employer Name: Terry County</b>			
<b>Contributing Members:</b>	103		105	101.9%
<b>Present Value of Benefits</b>	5,108,210		5,770,055	113.0%
<b>Total Future Normal Cost</b>	744,935		813,366	109.2%
<b>Total Accrued Liability</b>	4,363,275		4,956,689	113.6%
<b>Unfunded Accrued Liability</b>	1,022,408		1,088,333	106.4%
<b>Normal Cost Rate</b>	4.46%		4.49%	100.7%
<b>Unfunded Liability Rate</b>	2.90%		2.93%	101.0%
<b>Sum of Rate</b>	7.36%		7.42%	100.8%
<b>SubDiv #: 323</b>	<b>Employer Name: Throckmorton County</b>			
<b>Contributing Members:</b>	30		28	93.3%
<b>Present Value of Benefits</b>	1,181,641		1,234,259	104.5%
<b>Total Future Normal Cost</b>	136,296		132,348	97.1%
<b>Total Accrued Liability</b>	1,045,345		1,101,911	105.4%
<b>Unfunded Accrued Liability</b>	201,353		215,745	107.1%
<b>Normal Cost Rate</b>	3.87%		3.90%	100.8%
<b>Unfunded Liability Rate</b>	3.49%		3.89%	111.5%
<b>Sum of Rate</b>	7.36%		7.79%	105.8%
<b>SubDiv #: 324</b>	<b>Employer Name: Titus County</b>			
<b>Contributing Members:</b>	123		118	95.9%
<b>Present Value of Benefits</b>	9,430,469		9,744,994	103.3%
<b>Total Future Normal Cost</b>	1,602,578		1,512,769	94.4%
<b>Total Accrued Liability</b>	7,827,891		8,232,225	105.2%
<b>Unfunded Accrued Liability</b>	30,553		164,300	537.8%
<b>Normal Cost Rate</b>	7.64%		7.44%	97.4%
<b>Unfunded Liability Rate</b>	0.03%		0.40%	1333.3%
<b>Sum of Rate</b>	7.67%		7.84%	102.2%
<b>SubDiv #: 325</b>	<b>Employer Name: Tom Green County</b>			
<b>Contributing Members:</b>	587		571	97.3%
<b>Present Value of Benefits</b>	32,381,759		34,523,481	106.6%
<b>Total Future Normal Cost</b>	4,720,156		4,737,009	100.4%
<b>Total Accrued Liability</b>	27,661,603		29,786,472	107.7%
<b>Unfunded Accrued Liability</b>	4,772,562		4,988,018	104.5%
<b>Normal Cost Rate</b>	4.85%		4.84%	99.8%
<b>Unfunded Liability Rate</b>	2.56%		2.68%	104.7%
<b>Sum of Rate</b>	7.41%		7.52%	101.5%
<b>SubDiv #: 326</b>	<b>Employer Name: Travis County</b>			
<b>Contributing Members:</b>	3,852		4,079	105.9%
<b>Present Value of Benefits</b>	441,160,847		493,470,197	111.9%
<b>Total Future Normal Cost</b>	89,693,908		97,345,079	108.5%
<b>Total Accrued Liability</b>	351,466,939		396,125,118	112.7%
<b>Unfunded Accrued Liability</b>	42,645,365		54,322,696	127.4%
<b>Normal Cost Rate</b>	7.37%	7.37%	7.39%	100.3%
<b>Unfunded Liability Rate</b>	2.09%	2.20%	2.43%	116.3%
<b>Sum of Rate</b>	9.46%	9.57%	9.82%	103.8%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 327      Employer Name: Trinity County</b>				
<b>Contributing Members:</b>	62		60	96.8%
<b>Present Value of Benefits</b>	3,792,381		3,945,469	104.0%
<b>Total Future Normal Cost</b>	475,937		457,977	96.2%
<b>Total Accrued Liability</b>	3,316,444		3,487,492	105.2%
<b>Unfunded Accrued Liability</b>	833,200		771,152	92.6%
<b>Normal Cost Rate</b>	5.05%		5.10%	101.0%
<b>Unfunded Liability Rate</b>	4.64%		4.31%	92.9%
<b>Sum of Rate</b>	9.69%		9.41%	97.1%
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<b>SubDiv #: 328      Employer Name: Tyler County</b>				
<b>Contributing Members:</b>	109		113	103.7%
<b>Present Value of Benefits</b>	6,913,789		7,217,688	104.4%
<b>Total Future Normal Cost</b>	1,131,102		1,158,458	102.4%
<b>Total Accrued Liability</b>	5,782,687		6,059,230	104.8%
<b>Unfunded Accrued Liability</b>	449,851		497,827	110.7%
<b>Normal Cost Rate</b>	6.65%		6.63%	99.7%
<b>Unfunded Liability Rate</b>	1.45%		1.51%	104.1%
<b>Sum of Rate</b>	8.10%		8.14%	100.5%
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<b>SubDiv #: 329      Employer Name: Upshur County</b>				
<b>Contributing Members:</b>	187		194	103.7%
<b>Present Value of Benefits</b>	13,403,329		14,328,874	106.9%
<b>Total Future Normal Cost</b>	2,277,909		2,471,219	108.5%
<b>Total Accrued Liability</b>	11,125,420		11,857,655	106.6%
<b>Unfunded Accrued Liability</b>	1,604,111		1,776,168	110.7%
<b>Normal Cost Rate</b>	6.98%		7.00%	100.3%
<b>Unfunded Liability Rate</b>	2.49%		2.63%	105.6%
<b>Sum of Rate</b>	9.47%		9.63%	101.7%
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<b>SubDiv #: 330      Employer Name: Upton County</b>				
<b>Contributing Members:</b>	70		69	98.6%
<b>Present Value of Benefits</b>	5,497,625		5,791,942	105.4%
<b>Total Future Normal Cost</b>	615,816		707,605	114.9%
<b>Total Accrued Liability</b>	4,881,809		5,084,337	104.1%
<b>Unfunded Accrued Liability</b>	654,532		745,105	113.8%
<b>Normal Cost Rate</b>	4.76%		4.81%	101.1%
<b>Unfunded Liability Rate</b>	2.70%		2.74%	101.5%
<b>Sum of Rate</b>	7.46%		7.55%	101.2%
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<b>SubDiv #: 331      Employer Name: Uvalde County</b>				
<b>Contributing Members:</b>	182		179	98.4%
<b>Present Value of Benefits</b>	11,241,696		11,820,412	105.1%
<b>Total Future Normal Cost</b>	1,861,422		1,939,044	104.2%
<b>Total Accrued Liability</b>	9,380,274		9,881,368	105.3%
<b>Unfunded Accrued Liability</b>	944,736		1,102,874	116.7%
<b>Normal Cost Rate</b>	6.22%		6.23%	100.2%
<b>Unfunded Liability Rate</b>	1.58%		1.77%	112.0%
<b>Sum of Rate</b>	7.80%		8.00%	102.6%

# Comparison of Contribution Rates for Variable-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
332	Val Verde County				
Contributing Members:		195		206	105.6%
	Present Value of Benefits	14,193,599		16,032,529	113.0%
	Total Future Normal Cost	2,018,811		2,236,833	110.8%
	Total Accrued Liability	12,174,788		13,795,696	113.3%
	Unfunded Accrued Liability	1,400,544		1,689,962	120.7%
	Normal Cost Rate	6.63%		6.66%	100.5%
	Unfunded Liability Rate	2.25%		2.40%	106.7%
	Sum of Rate	8.88%		9.06%	102.0%
333	Van Zandt County				
Contributing Members:		182		180	98.9%
	Present Value of Benefits	8,896,023		9,544,499	107.3%
	Total Future Normal Cost	1,374,712		1,411,658	102.7%
	Total Accrued Liability	7,521,311		8,132,841	108.1%
	Unfunded Accrued Liability	958,826		1,037,821	108.2%
	Normal Cost Rate	5.39%		5.42%	100.6%
	Unfunded Liability Rate	1.66%		1.77%	106.6%
	Sum of Rate	7.05%		7.19%	102.0%
334	Victoria County				
Contributing Members:		532		563	105.8%
	Present Value of Benefits	44,920,420		48,415,178	107.8%
	Total Future Normal Cost	6,756,127		7,246,641	107.3%
	Total Accrued Liability	38,164,293		41,168,537	107.9%
	Unfunded Accrued Liability	4,939,612		5,616,988	113.7%
	Normal Cost Rate	5.25%	5.25%	5.33%	101.5%
	Unfunded Liability Rate	2.31%	2.54%	2.38%	103.0%
	Sum of Rate	7.56%	7.79%	7.71%	102.0%
335	Walker County				
Contributing Members:		269		278	103.3%
	Present Value of Benefits	19,060,307		20,405,696	107.1%
	Total Future Normal Cost	3,341,148		3,489,958	104.5%
	Total Accrued Liability	15,719,159		16,915,738	107.6%
	Unfunded Accrued Liability	2,540,437		2,935,005	115.5%
	Normal Cost Rate	5.96%	5.96%	6.04%	101.3%
	Unfunded Liability Rate	2.36%	2.54%	2.57%	108.9%
	Sum of Rate	8.32%	8.50%	8.61%	103.5%
336	Waller County				
Contributing Members:		182		181	99.5%
	Present Value of Benefits	12,710,754		13,750,727	108.2%
	Total Future Normal Cost	1,732,097		1,791,059	103.4%
	Total Accrued Liability	10,978,657		11,959,668	108.9%
	Unfunded Accrued Liability	956,446		1,176,135	123.0%
	Normal Cost Rate	5.22%		5.17%	99.0%
	Unfunded Liability Rate	1.49%		1.76%	118.1%
	Sum of Rate	6.71%		6.93%	103.3%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 337      Employer Name: Ward County</b>				
<b>Contributing Members:</b>	128		130	101.6%
<b>Present Value of Benefits</b>	10,435,943		10,567,723	101.3%
<b>Total Future Normal Cost</b>	1,468,046		1,542,655	105.1%
<b>Total Accrued Liability</b>	8,967,897		9,025,068	100.6%
<b>Unfunded Accrued Liability</b>	1,378,850		1,519,348	110.2%
<b>Normal Cost Rate</b>	6.61%		6.59%	99.7%
<b>Unfunded Liability Rate</b>	3.31%		3.49%	105.4%
<b>Sum of Rate</b>	9.92%		10.08%	101.6%
<hr/>				
<b>SubDiv #: 338      Employer Name: Washington County</b>				
<b>Contributing Members:</b>	174		186	106.9%
<b>Present Value of Benefits</b>	9,882,182		10,999,707	111.3%
<b>Total Future Normal Cost</b>	1,940,513		2,155,923	111.1%
<b>Total Accrued Liability</b>	7,941,669		8,843,784	111.4%
<b>Unfunded Accrued Liability</b>	1,088,955		1,323,361	121.5%
<b>Normal Cost Rate</b>	5.62%	5.62%	5.62%	100.0%
<b>Unfunded Liability Rate</b>	1.71%	1.84%	1.84%	107.6%
<b>Sum of Rate</b>	7.33%	7.46%	7.46%	101.8%
<hr/>				
<b>SubDiv #: 339      Employer Name: Webb County</b>				
<b>Contributing Members:</b>	1,235		1,287	104.2%
<b>Present Value of Benefits</b>	64,636,258		76,642,750	118.6%
<b>Total Future Normal Cost</b>	13,001,102		16,888,356	129.9%
<b>Total Accrued Liability</b>	51,635,156		59,754,394	115.7%
<b>Unfunded Accrued Liability</b>	2,892,652		6,179,033	213.6%
<b>Normal Cost Rate</b>	5.01%	6.13%	6.17%	123.2%
<b>Unfunded Liability Rate</b>	0.67%	1.29%	1.32%	197.0%
<b>Sum of Rate</b>	5.68%	7.42%	7.49%	131.9%
<hr/>				
<b>SubDiv #: 340      Employer Name: Wharton County</b>				
<b>Contributing Members:</b>	220		223	101.4%
<b>Present Value of Benefits</b>	17,608,766		18,957,155	107.7%
<b>Total Future Normal Cost</b>	2,723,531		2,796,737	102.7%
<b>Total Accrued Liability</b>	14,885,235		16,160,418	108.6%
<b>Unfunded Accrued Liability</b>	3,080,095		3,269,704	106.2%
<b>Normal Cost Rate</b>	5.67%		5.66%	99.8%
<b>Unfunded Liability Rate</b>	3.99%		4.02%	100.8%
<b>Sum of Rate</b>	9.66%		9.68%	100.2%
<hr/>				
<b>SubDiv #: 341      Employer Name: Wheeler County</b>				
<b>Contributing Members:</b>	45		48	106.7%
<b>Present Value of Benefits</b>	3,267,106		3,296,813	100.9%
<b>Total Future Normal Cost</b>	397,647		413,900	104.1%
<b>Total Accrued Liability</b>	2,869,459		2,882,913	100.5%
<b>Unfunded Accrued Liability</b>	529,697		573,008	108.2%
<b>Normal Cost Rate</b>	5.36%		5.45%	101.7%
<b>Unfunded Liability Rate</b>	4.19%		4.38%	104.5%
<b>Sum of Rate</b>	9.55%		9.83%	102.9%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 342</b>	<b>Employer Name: Wichita County</b>			
<b>Contributing Members:</b>	511		512	100.2%
<b>Present Value of Benefits</b>	35,075,483		36,977,546	105.4%
<b>Total Future Normal Cost</b>	5,083,196		5,211,652	102.5%
<b>Total Accrued Liability</b>	29,992,287		31,765,894	105.9%
<b>Unfunded Accrued Liability</b>	5,971,438		6,268,047	105.0%
<b>Normal Cost Rate</b>	5.62%		5.61%	99.8%
<b>Unfunded Liability Rate</b>	3.31%		3.36%	101.5%
<b>Sum of Rate</b>	8.93%		8.97%	100.4%
<b>SubDiv #: 343</b>	<b>Employer Name: Wilbarger County</b>			
<b>Contributing Members:</b>	88		87	98.9%
<b>Present Value of Benefits</b>	7,141,334		7,594,230	106.3%
<b>Total Future Normal Cost</b>	903,117		921,672	102.1%
<b>Total Accrued Liability</b>	6,238,217		6,672,558	107.0%
<b>Unfunded Accrued Liability</b>	1,185,803		1,284,171	108.3%
<b>Normal Cost Rate</b>	6.31%		6.29%	99.7%
<b>Unfunded Liability Rate</b>	4.10%		4.40%	107.3%
<b>Sum of Rate</b>	10.41%		10.69%	102.7%
<b>SubDiv #: 344</b>	<b>Employer Name: Willacy County</b>			
<b>Contributing Members:</b>	130		126	96.9%
<b>Present Value of Benefits</b>	6,802,991		6,863,270	100.9%
<b>Total Future Normal Cost</b>	952,763		938,738	98.5%
<b>Total Accrued Liability</b>	5,850,228		5,924,532	101.3%
<b>Unfunded Accrued Liability</b>	561,043		480,159	85.6%
<b>Normal Cost Rate</b>	5.80%		5.79%	99.8%
<b>Unfunded Liability Rate</b>	1.82%		1.52%	83.5%
<b>Sum of Rate</b>	7.62%		7.31%	95.9%
<b>SubDiv #: 345</b>	<b>Employer Name: Williamson County</b>			
<b>Contributing Members:</b>	1,085		1,161	107.0%
<b>Present Value of Benefits</b>	81,390,538		93,188,067	114.5%
<b>Total Future Normal Cost</b>	21,843,511		24,196,221	110.8%
<b>Total Accrued Liability</b>	59,547,027		68,991,846	115.9%
<b>Unfunded Accrued Liability</b>	11,878,760		13,820,491	116.3%
<b>Normal Cost Rate</b>	7.88%	7.88%	7.88%	100.0%
<b>Unfunded Liability Rate</b>	2.36%	2.38%	2.47%	104.7%
<b>Sum of Rate</b>	10.24%	10.26%	10.35%	101.1%
<b>SubDiv #: 346</b>	<b>Employer Name: Wilson County</b>			
<b>Contributing Members:</b>	146		146	100.0%
<b>Present Value of Benefits</b>	6,676,564		6,839,083	102.4%
<b>Total Future Normal Cost</b>	1,207,696		1,255,170	103.9%
<b>Total Accrued Liability</b>	5,468,868		5,583,913	102.1%
<b>Unfunded Accrued Liability</b>	596,188		616,835	103.5%
<b>Normal Cost Rate</b>	5.33%	5.33%	5.31%	99.6%
<b>Unfunded Liability Rate</b>	1.40%	1.46%	1.40%	100.0%
<b>Sum of Rate</b>	6.73%	6.79%	6.71%	99.7%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
SubDiv #: 347	Employer Name: Winkler County			
Contributing Members:	138		139	100.7%
Present Value of Benefits	11,075,191		11,577,041	104.5%
Total Future Normal Cost	1,310,473		1,337,404	102.1%
Total Accrued Liability	9,764,718		10,239,637	104.9%
Unfunded Accrued Liability	1,595,378		1,600,431	100.3%
Normal Cost Rate	5.57%	5.57%	5.73%	102.9%
Unfunded Liability Rate	3.87%	4.03%	3.69%	95.3%
Sum of Rate	9.44%	9.60%	9.42%	99.8%
SubDiv #: 348	Employer Name: Wise County			
Contributing Members:	280		290	103.6%
Present Value of Benefits	15,198,313		16,650,307	109.6%
Total Future Normal Cost	3,606,127		3,871,288	107.4%
Total Accrued Liability	11,592,186		12,779,019	110.2%
Unfunded Accrued Liability	1,779,969		2,020,265	113.5%
Normal Cost Rate	6.91%		6.83%	98.8%
Unfunded Liability Rate	1.73%		1.78%	102.9%
Sum of Rate	8.64%		8.61%	99.7%
SubDiv #: 349	Employer Name: Wood County			
Contributing Members:	177		182	102.8%
Present Value of Benefits	12,143,520		13,530,959	111.4%
Total Future Normal Cost	1,933,210		2,207,915	114.2%
Total Accrued Liability	10,210,310		11,323,044	110.9%
Unfunded Accrued Liability	1,903,683		2,169,193	113.9%
Normal Cost Rate	6.16%		6.10%	99.0%
Unfunded Liability Rate	3.26%		3.29%	100.9%
Sum of Rate	9.42%		9.39%	99.7%
SubDiv #: 350	Employer Name: Yoakum County			
Contributing Members:	224		225	100.4%
Present Value of Benefits	19,314,564		19,688,052	101.9%
Total Future Normal Cost	2,079,732		2,109,767	101.4%
Total Accrued Liability	17,234,832		17,578,285	102.0%
Unfunded Accrued Liability	3,409,129		3,739,301	109.7%
Normal Cost Rate	5.08%	5.08%	5.11%	100.6%
Unfunded Liability Rate	3.96%	4.20%	4.45%	112.4%
Sum of Rate	9.04%	9.28%	9.56%	105.8%
SubDiv #: 351	Employer Name: Young County			
Contributing Members:	100		107	107.0%
Present Value of Benefits	8,185,921		8,036,715	98.2%
Total Future Normal Cost	920,030		964,003	104.8%
Total Accrued Liability	7,265,891		7,072,712	97.3%
Unfunded Accrued Liability	973,570		1,013,002	104.1%
Normal Cost Rate	5.45%		5.44%	99.8%
Unfunded Liability Rate	3.18%		3.06%	96.2%
Sum of Rate	8.63%		8.50%	98.5%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 352      Employer Name: Zapata County</b>				
<b>Contributing Members:</b>	305		316	103.6%
<b>Present Value of Benefits</b>	13,363,140		14,896,456	111.5%
<b>Total Future Normal Cost</b>	3,026,467		3,271,482	108.1%
<b>Total Accrued Liability</b>	10,336,673		11,624,974	112.5%
<b>Unfunded Accrued Liability</b>	(431,930)		(266,117)	61.6%
<b>Normal Cost Rate</b>	7.52%		7.48%	99.5%
<b>Unfunded Liability Rate</b>	(0.50%)		(0.28%)	56.0%
<b>Sum of Rate</b>	7.02%		7.20%	102.6%
<b>SubDiv #: 353      Employer Name: Zavala County</b>				
<b>Contributing Members:</b>	50		50	100.0%
<b>Present Value of Benefits</b>	4,477,296		4,556,229	101.8%
<b>Total Future Normal Cost</b>	535,149		527,094	98.5%
<b>Total Accrued Liability</b>	3,942,147		4,029,135	102.2%
<b>Unfunded Accrued Liability</b>	(282,332)		(220,992)	78.3%
<b>Normal Cost Rate</b>	7.84%		7.94%	101.3%
<b>Unfunded Liability Rate</b>	(1.83%)		(1.49%)	81.4%
<b>Sum of Rate</b>	6.01%		6.45%	107.3%
<b>SubDiv #: 354      Employer Name: T C D R S</b>				
<b>Contributing Members:</b>	77		81	105.2%
<b>Present Value of Benefits</b>	8,545,621		9,560,957	111.9%
<b>Total Future Normal Cost</b>	2,091,020		2,230,752	106.7%
<b>Total Accrued Liability</b>	6,454,601		7,330,205	113.6%
<b>Unfunded Accrued Liability</b>	856,569		1,183,340	138.1%
<b>Normal Cost Rate</b>	7.02%	7.02%	7.13%	101.6%
<b>Unfunded Liability Rate</b>	1.65%	1.94%	2.17%	131.5%
<b>Sum of Rate</b>	8.67%	8.96%	9.30%	107.3%
<b>SubDiv #: 638      Employer Name: Acton Municipal Utility District</b>				
<b>Contributing Members:</b>	20		22	110.0%
<b>Present Value of Benefits</b>	467,698		541,254	115.7%
<b>Total Future Normal Cost</b>	184,900		204,665	110.7%
<b>Total Accrued Liability</b>	282,798		336,589	119.0%
<b>Unfunded Accrued Liability</b>	27,172		18,759	69.0%
<b>Normal Cost Rate</b>	3.25%		3.35%	103.1%
<b>Unfunded Liability Rate</b>	0.44%		0.28%	63.6%
<b>Sum of Rate</b>	3.69%		3.63%	98.4%
<b>SubDiv #: 615      Employer Name: Alamo Area Council Of Governments</b>				
<b>Contributing Members:</b>	133		161	121.1%
<b>Present Value of Benefits</b>	4,677,927		5,532,360	118.3%
<b>Total Future Normal Cost</b>	1,035,675		1,351,308	130.5%
<b>Total Accrued Liability</b>	3,642,252		4,181,052	114.8%
<b>Unfunded Accrued Liability</b>	829,757		899,285	108.4%
<b>Normal Cost Rate</b>	3.33%	3.77%	3.78%	113.5%
<b>Unfunded Liability Rate</b>	1.72%	2.23%	1.75%	101.7%
<b>Sum of Rate</b>	5.05%	6.00%	5.53%	109.5%



# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 684</b>	<b>Employer Name: Angelina and Nacogdoches Counties WC &amp; ID #1</b>			
<b>Contributing Members:</b>			3	
Present Value of Benefits			73,324	
Total Future Normal Cost			56,283	
Total Accrued Liability			17,041	
Unfunded Accrued Liability			11,598	
Normal Cost Rate			5.28%	
Unfunded Liability Rate			1.20%	
Sum of Rate			6.48%	
<b>SubDiv #: 502</b>	<b>Employer Name: Angelina County Appraisal District</b>			
<b>Contributing Members:</b>	13		13	100.0%
Present Value of Benefits	1,882,811		2,080,368	110.5%
Total Future Normal Cost	245,033		241,271	98.5%
Total Accrued Liability	1,637,778		1,839,097	112.3%
Unfunded Accrued Liability	(97,503)		(65,664)	67.3%
Normal Cost Rate	7.57%		7.57%	100.0%
Unfunded Liability Rate	(1.49%)		(0.96%)	64.4%
Sum of Rate	6.08%		6.61%	108.7%
<b>SubDiv #: 576</b>	<b>Employer Name: Angleton Drainage District</b>			
<b>Contributing Members:</b>	9		9	100.0%
Present Value of Benefits	772,458		871,079	112.8%
Total Future Normal Cost	138,345		144,252	104.3%
Total Accrued Liability	634,113		726,827	114.6%
Unfunded Accrued Liability	92,784		108,692	117.1%
Normal Cost Rate	4.81%		4.80%	99.8%
Unfunded Liability Rate	2.94%		3.32%	112.9%
Sum of Rate	7.75%		8.12%	104.8%
<b>SubDiv #: 614</b>	<b>Employer Name: Aquilla Water Supply District - Hill County</b>			
<b>Contributing Members:</b>	6		6	100.0%
Present Value of Benefits	282,003		309,558	109.8%
Total Future Normal Cost	58,318		57,168	98.0%
Total Accrued Liability	223,685		252,390	112.8%
Unfunded Accrued Liability	70,871		70,625	99.7%
Normal Cost Rate	4.16%		4.32%	103.8%
Unfunded Liability Rate	4.47%		4.29%	96.0%
Sum of Rate	8.63%		8.61%	99.8%
<b>SubDiv #: 459</b>	<b>Employer Name: Aransas County Appraisal District</b>			
<b>Contributing Members:</b>	7		6	85.7%
Present Value of Benefits	960,575		1,126,883	117.3%
Total Future Normal Cost	107,852		93,657	86.8%
Total Accrued Liability	852,723		1,033,226	121.2%
Unfunded Accrued Liability	12,052		102,695	852.1%
Normal Cost Rate	6.99%	7.80%	7.86%	112.4%
Unfunded Liability Rate	0.49%	4.32%	5.01%	1022.4%
Sum of Rate	7.48%	12.12%	12.87%	172.1%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 668      Employer Name: Aransas County Navigation District #1</b>				
<b>Contributing Members:</b>	6		7	116.7%
<b>Present Value of Benefits</b>	166,653		251,682	151.0%
<b>Total Future Normal Cost</b>	116,416		173,069	148.7%
<b>Total Accrued Liability</b>	50,237		78,613	156.5%
<b>Unfunded Accrued Liability</b>	26,433		24,295	91.9%
<b>Normal Cost Rate</b>	6.96%		6.96%	100.0%
<b>Unfunded Liability Rate</b>	1.48%		1.01%	68.2%
<b>Sum of Rate</b>	8.44%		7.97%	94.4%
<hr/>				
<b>SubDiv #: 503      Employer Name: Archer County Appraisal District</b>				
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	384,737		420,334	109.3%
<b>Total Future Normal Cost</b>	52,750		53,609	101.6%
<b>Total Accrued Liability</b>	331,987		366,725	110.5%
<b>Unfunded Accrued Liability</b>	(28,960)		(26,490)	91.5%
<b>Normal Cost Rate</b>	7.50%		7.44%	99.2%
<b>Unfunded Liability Rate</b>	(3.35%)		(2.97%)	88.7%
<b>Sum of Rate</b>	4.15%		4.47%	107.7%
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<b>SubDiv #: 551      Employer Name: Atascosa County Appraisal District</b>				
<b>Contributing Members:</b>	12		12	100.0%
<b>Present Value of Benefits</b>	586,181		658,989	112.4%
<b>Total Future Normal Cost</b>	151,436		154,889	102.3%
<b>Total Accrued Liability</b>	434,745		504,100	116.0%
<b>Unfunded Accrued Liability</b>	31,028		43,938	141.6%
<b>Normal Cost Rate</b>	6.87%		6.87%	100.0%
<b>Unfunded Liability Rate</b>	1.20%		1.67%	139.2%
<b>Sum of Rate</b>	8.07%		8.54%	105.8%
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<b>SubDiv #: 461      Employer Name: Austin County Appraisal District</b>				
<b>Contributing Members:</b>	13		13	100.0%
<b>Present Value of Benefits</b>	866,106		991,546	114.5%
<b>Total Future Normal Cost</b>	241,396		252,144	104.5%
<b>Total Accrued Liability</b>	624,710		739,402	118.4%
<b>Unfunded Accrued Liability</b>	(239,648)		(219,453)	91.6%
<b>Normal Cost Rate</b>	8.39%		8.39%	100.0%
<b>Unfunded Liability Rate</b>	(4.27%)		(3.63%)	85.0%
<b>Sum of Rate</b>	4.12%		4.76%	115.5%
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<b>SubDiv #: 685      Employer Name: Baylor County Appraisal District</b>				
<b>Contributing Members:</b>			3	
<b>Present Value of Benefits</b>			41,847	
<b>Total Future Normal Cost</b>			30,944	
<b>Total Accrued Liability</b>			10,903	
<b>Unfunded Accrued Liability</b>			6,220	
<b>Normal Cost Rate</b>			5.68%	
<b>Unfunded Liability Rate</b>			0.91%	
<b>Sum of Rate</b>			6.59%	

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 613</b>	<b>Employer Name: Bayview Irrigation District #11</b>			
<b>Contributing Members:</b>	3		4	133.3%
<b>Present Value of Benefits</b>	160,664		179,041	111.4%
<b>Total Future Normal Cost</b>	18,501		20,933	113.1%
<b>Total Accrued Liability</b>	142,163		158,108	111.2%
<b>Unfunded Accrued Liability</b>	42,459		45,526	107.2%
<b>Normal Cost Rate</b>	3.99%		3.90%	97.7%
<b>Unfunded Liability Rate</b>	6.17%		5.34%	86.5%
<b>Sum of Rate</b>	10.16%		9.24%	90.9%
<b>SubDiv #: 690</b>	<b>Employer Name: Bayview Municipal Utility District</b>			
<b>Contributing Members:</b>			3	
<b>Present Value of Benefits</b>			49,143	
<b>Total Future Normal Cost</b>			45,651	
<b>Total Accrued Liability</b>			3,492	
<b>Unfunded Accrued Liability</b>			1,633	
<b>Normal Cost Rate</b>			3.01%	
<b>Unfunded Liability Rate</b>			0.13%	
<b>Sum of Rate</b>			3.14%	
<b>SubDiv #: 506</b>	<b>Employer Name: Bell County Appraisal District</b>			
<b>Contributing Members:</b>	45		46	102.2%
<b>Present Value of Benefits</b>	4,765,238		4,923,741	103.3%
<b>Total Future Normal Cost</b>	469,576		488,382	104.0%
<b>Total Accrued Liability</b>	4,295,662		4,435,359	103.3%
<b>Unfunded Accrued Liability</b>	498,620		486,092	97.5%
<b>Normal Cost Rate</b>	5.00%		5.06%	101.2%
<b>Unfunded Liability Rate</b>	3.88%		3.62%	93.3%
<b>Sum of Rate</b>	8.88%		8.68%	97.7%
<b>SubDiv #: 418</b>	<b>Employer Name: Bell County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	29		33	113.8%
<b>Present Value of Benefits</b>	2,517,644		2,375,532	94.4%
<b>Total Future Normal Cost</b>	28,869		234,225	811.3%
<b>Total Accrued Liability</b>	2,488,775		2,141,307	86.0%
<b>Unfunded Accrued Liability</b>	349,910		464,430	132.7%
<b>Normal Cost Rate</b>	0.47%	2.99%	3.06%	651.1%
<b>Unfunded Liability Rate</b>	6.53%	4.74%	3.60%	55.1%
<b>Sum of Rate</b>	7.00%	7.73%	6.66%	95.1%
<b>SubDiv #: 472</b>	<b>Employer Name: Bexar Appraisal District</b>			
<b>Contributing Members:</b>	174		181	104.0%
<b>Present Value of Benefits</b>	21,954,940		23,975,940	109.2%
<b>Total Future Normal Cost</b>	2,768,944		2,965,618	107.1%
<b>Total Accrued Liability</b>	19,185,996		21,010,322	109.5%
<b>Unfunded Accrued Liability</b>	1,741,628		1,945,101	111.7%
<b>Normal Cost Rate</b>	5.82%		5.84%	100.3%
<b>Unfunded Liability Rate</b>	2.79%		2.87%	102.9%
<b>Sum of Rate</b>	8.61%		8.71%	101.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 616</b>	<b>Employer Name: Bistone Municipal Water Supply District - Limestone County</b>			
<b>Contributing Members:</b>	7		6	85.7%
<b>Present Value of Benefits</b>	508,627		549,524	108.0%
<b>Total Future Normal Cost</b>	131,630		121,460	92.3%
<b>Total Accrued Liability</b>	376,997		428,064	113.5%
<b>Unfunded Accrued Liability</b>	45,454		47,247	103.9%
<b>Normal Cost Rate</b>	5.59%		5.81%	103.9%
<b>Unfunded Liability Rate</b>	1.75%		2.18%	124.6%
<b>Sum of Rate</b>	7.34%		7.99%	108.9%
<b>SubDiv #: 521</b>	<b>Employer Name: Bosque County Central Appraisal District</b>			
<b>Contributing Members:</b>	9		8	88.9%
<b>Present Value of Benefits</b>	539,623		570,987	105.8%
<b>Total Future Normal Cost</b>	109,926		96,071	87.4%
<b>Total Accrued Liability</b>	429,697		474,916	110.5%
<b>Unfunded Accrued Liability</b>	26,613		21,075	79.2%
<b>Normal Cost Rate</b>	8.28%	8.28%	8.57%	103.5%
<b>Unfunded Liability Rate</b>	1.24%	1.50%	1.01%	81.5%
<b>Sum of Rate</b>	9.52%	9.78%	9.58%	100.6%
<b>SubDiv #: 413</b>	<b>Employer Name: Brazoria County Conservation and Reclamation District #3</b>			
<b>Contributing Members:</b>	28		26	92.9%
<b>Present Value of Benefits</b>	2,734,933		2,853,283	104.3%
<b>Total Future Normal Cost</b>	412,285		429,258	104.1%
<b>Total Accrued Liability</b>	2,322,648		2,424,025	104.4%
<b>Unfunded Accrued Liability</b>	346,514		410,021	118.3%
<b>Normal Cost Rate</b>	6.09%		6.08%	99.8%
<b>Unfunded Liability Rate</b>	3.82%		4.42%	115.7%
<b>Sum of Rate</b>	9.91%		10.50%	106.0%
<b>SubDiv #: 424</b>	<b>Employer Name: Brazoria County Drainage District #4</b>			
<b>Contributing Members:</b>	33		38	115.2%
<b>Present Value of Benefits</b>	2,868,999		3,547,554	123.7%
<b>Total Future Normal Cost</b>	634,191		865,442	136.5%
<b>Total Accrued Liability</b>	2,234,808		2,682,112	120.0%
<b>Unfunded Accrued Liability</b>	690,036		989,538	143.4%
<b>Normal Cost Rate</b>	7.35%	9.02%	9.06%	123.3%
<b>Unfunded Liability Rate</b>	6.06%	9.43%	7.41%	122.3%
<b>Sum of Rate</b>	13.41%	18.45%	16.47%	122.8%
<b>SubDiv #: 681</b>	<b>Employer Name: Brazoria County Drainage District #5</b>			
<b>Contributing Members:</b>			5	
<b>Present Value of Benefits</b>			37,719	
<b>Total Future Normal Cost</b>			30,106	
<b>Total Accrued Liability</b>			7,613	
<b>Unfunded Accrued Liability</b>			(51)	
<b>Normal Cost Rate</b>			2.81%	
<b>Unfunded Liability Rate</b>			(0.05%)	
<b>Sum of Rate</b>			2.76%	

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 689      Employer Name: Brazos County Appraisal District</b>				
<b>Contributing Members:</b>			21	
Present Value of Benefits			678,049	
Total Future Normal Cost			417,276	
Total Accrued Liability			260,773	
Unfunded Accrued Liability			225,043	
Normal Cost Rate			8.33%	
Unfunded Liability Rate			2.95%	
Sum of Rate			11.28%	
<hr/>				
<b>SubDiv #: 600      Employer Name: Brazos County Emergency Communications District</b>				
<b>Contributing Members:</b>	29		24	82.8%
Present Value of Benefits	1,996,877		2,109,861	105.7%
Total Future Normal Cost	523,239		500,806	95.7%
Total Accrued Liability	1,473,638		1,609,055	109.2%
Unfunded Accrued Liability	109,253		82,904	75.9%
Normal Cost Rate	6.44%		6.38%	99.1%
Unfunded Liability Rate	1.14%		0.88%	77.2%
Sum of Rate	7.58%		7.26%	95.8%
<hr/>				
<b>SubDiv #: 522      Employer Name: Brookshire Municipal Water District</b>				
<b>Contributing Members:</b>	8		7	87.5%
Present Value of Benefits	749,379		834,876	111.4%
Total Future Normal Cost	92,861		93,326	100.5%
Total Accrued Liability	656,518		741,550	113.0%
Unfunded Accrued Liability	99,306		111,731	112.5%
Normal Cost Rate	5.38%		5.25%	97.6%
Unfunded Liability Rate	4.01%		4.50%	112.2%
Sum of Rate	9.39%		9.75%	103.8%
<hr/>				
<b>SubDiv #: 642      Employer Name: Brushy Creek Municipal Utility District - Williamson County</b>				
<b>Contributing Members:</b>	14		19	135.7%
Present Value of Benefits	439,303		617,798	140.6%
Total Future Normal Cost	216,412		319,584	147.7%
Total Accrued Liability	222,891		298,214	133.8%
Unfunded Accrued Liability	82,366		87,588	106.3%
Normal Cost Rate	4.20%		4.38%	104.3%
Unfunded Liability Rate	1.31%		0.96%	73.3%
Sum of Rate	5.51%		5.34%	96.9%
<hr/>				
<b>SubDiv #: 542      Employer Name: Callahan County Appraisal District</b>				
<b>Contributing Members:</b>	5		5	100.0%
Present Value of Benefits	319,075		346,335	108.5%
Total Future Normal Cost	43,229		38,246	88.5%
Total Accrued Liability	275,846		308,089	111.7%
Unfunded Accrued Liability	10,208		15,211	149.0%
Normal Cost Rate	3.95%		4.06%	102.8%
Unfunded Liability Rate	0.79%		1.41%	178.5%
Sum of Rate	4.74%		5.47%	115.4%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 618</b>	<b>Employer Name: Cameron County Appraisal District</b>			
<b>Contributing Members:</b>	53		53	100.0%
<b>Present Value of Benefits</b>	3,638,967		4,061,668	111.6%
<b>Total Future Normal Cost</b>	587,542		578,254	98.4%
<b>Total Accrued Liability</b>	3,051,425		3,483,414	114.2%
<b>Unfunded Accrued Liability</b>	529,872		576,834	108.9%
<b>Normal Cost Rate</b>	4.54%		4.55%	100.2%
<b>Unfunded Liability Rate</b>	3.30%		3.62%	109.7%
<b>Sum of Rate</b>	7.84%		8.17%	104.2%
<b>SubDiv #: 664</b>	<b>Employer Name: Cameron County Drainage District #3</b>			
<b>Contributing Members:</b>	15		17	113.3%
<b>Present Value of Benefits</b>	141,472		192,605	136.1%
<b>Total Future Normal Cost</b>	83,465		93,971	112.6%
<b>Total Accrued Liability</b>	58,007		98,634	170.0%
<b>Unfunded Accrued Liability</b>	15,538		17,936	115.4%
<b>Normal Cost Rate</b>	4.21%		4.16%	98.8%
<b>Unfunded Liability Rate</b>	0.58%		0.61%	105.2%
<b>Sum of Rate</b>	4.79%		4.77%	99.6%
<b>SubDiv #: 686</b>	<b>Employer Name: Cameron County Drainage District #5</b>			
<b>Contributing Members:</b>			2	
<b>Present Value of Benefits</b>			70,626	
<b>Total Future Normal Cost</b>			64,043	
<b>Total Accrued Liability</b>			6,583	
<b>Unfunded Accrued Liability</b>			1,626	
<b>Normal Cost Rate</b>			5.30%	
<b>Unfunded Liability Rate</b>			0.20%	
<b>Sum of Rate</b>			5.50%	
<b>SubDiv #: 590</b>	<b>Employer Name: Cameron County Irrigation District #6</b>			
<b>Contributing Members:</b>	11		12	109.1%
<b>Present Value of Benefits</b>	267,228		309,947	116.0%
<b>Total Future Normal Cost</b>	55,987		67,935	121.3%
<b>Total Accrued Liability</b>	211,241		242,012	114.6%
<b>Unfunded Accrued Liability</b>	(10,033)		(5,728)	57.1%
<b>Normal Cost Rate</b>	3.97%		3.93%	99.0%
<b>Unfunded Liability Rate</b>	(0.57%)		(0.18%)	31.6%
<b>Sum of Rate</b>	3.40%		3.75%	110.3%
<b>SubDiv #: 670</b>	<b>Employer Name: Camp Central Appraisal District</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	67,432		76,137	112.9%
<b>Total Future Normal Cost</b>	46,016		45,585	99.1%
<b>Total Accrued Liability</b>	21,416		30,552	142.7%
<b>Unfunded Accrued Liability</b>	3,932		409	10.4%
<b>Normal Cost Rate</b>	4.23%		4.16%	98.3%
<b>Unfunded Liability Rate</b>	0.23%		0.00%	0.0%
<b>Sum of Rate</b>	4.46%		4.16%	93.3%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 610      Employer Name: Cass County Appraisal District</b>				
<b>Contributing Members:</b>	12		12	100.0%
<b>Present Value of Benefits</b>	467,926		632,998	135.3%
<b>Total Future Normal Cost</b>	70,838		105,692	149.2%
<b>Total Accrued Liability</b>	397,088		527,306	132.8%
<b>Unfunded Accrued Liability</b>	51,236		132,005	257.6%
<b>Normal Cost Rate</b>	3.89%	5.61%	5.60%	144.0%
<b>Unfunded Liability Rate</b>	1.77%	4.64%	4.47%	252.5%
<b>Sum of Rate</b>	5.66%	10.25%	10.07%	177.9%
<b>SubDiv #: 635      Employer Name: Central Appraisal District of Johnson County</b>				
<b>Contributing Members:</b>	31		33	106.5%
<b>Present Value of Benefits</b>	1,691,289		1,940,894	114.8%
<b>Total Future Normal Cost</b>	468,692		550,787	117.5%
<b>Total Accrued Liability</b>	1,222,597		1,390,107	113.7%
<b>Unfunded Accrued Liability</b>	373,835		464,093	124.1%
<b>Normal Cost Rate</b>	6.12%	6.92%	6.96%	113.7%
<b>Unfunded Liability Rate</b>	3.74%	4.80%	4.67%	124.9%
<b>Sum of Rate</b>	9.86%	11.72%	11.63%	118.0%
<b>SubDiv #: 602      Employer Name: Central Appraisal District of Taylor County</b>				
<b>Contributing Members:</b>	28		27	96.4%
<b>Present Value of Benefits</b>	2,381,119		2,607,157	109.5%
<b>Total Future Normal Cost</b>	325,338		330,737	101.7%
<b>Total Accrued Liability</b>	2,055,781		2,276,420	110.7%
<b>Unfunded Accrued Liability</b>	566,854		576,835	101.8%
<b>Normal Cost Rate</b>	3.84%		3.83%	99.7%
<b>Unfunded Liability Rate</b>	5.92%		5.73%	96.8%
<b>Sum of Rate</b>	9.76%		9.56%	98.0%
<b>SubDiv #: 648      Employer Name: Central Water Control and Improvement District - Angelina County</b>				
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	85,897		148,444	172.8%
<b>Total Future Normal Cost</b>	44,041		54,768	124.4%
<b>Total Accrued Liability</b>	41,856		93,676	223.8%
<b>Unfunded Accrued Liability</b>	6,806		46,522	683.5%
<b>Normal Cost Rate</b>	3.48%	4.17%	4.17%	119.8%
<b>Unfunded Liability Rate</b>	0.69%	4.86%	4.44%	643.5%
<b>Sum of Rate</b>	4.17%	9.03%	8.61%	206.5%
<b>SubDiv #: 531      Employer Name: Chambers County Appraisal District</b>				
<b>Contributing Members:</b>	10		11	110.0%
<b>Present Value of Benefits</b>	1,190,520		1,490,437	125.2%
<b>Total Future Normal Cost</b>	240,158		290,312	120.9%
<b>Total Accrued Liability</b>	950,362		1,200,125	126.3%
<b>Unfunded Accrued Liability</b>	124,030		225,719	182.0%
<b>Normal Cost Rate</b>	7.51%	8.29%	8.45%	112.5%
<b>Unfunded Liability Rate</b>	2.71%	5.08%	4.86%	179.3%
<b>Sum of Rate</b>	10.22%	13.37%	13.31%	130.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 548</b>	<b>Employer Name: Chambers County Public Hospital District</b>			
<b>Contributing Members:</b>	23		23	100.0%
<b>Present Value of Benefits</b>	1,235,517		1,342,387	108.6%
<b>Total Future Normal Cost</b>	298,325		380,561	127.6%
<b>Total Accrued Liability</b>	937,192		961,826	102.6%
<b>Unfunded Accrued Liability</b>	(181,106)		(144,861)	80.0%
<b>Normal Cost Rate</b>	4.72%		4.72%	100.0%
<b>Unfunded Liability Rate</b>	(2.16%)		(1.30%)	60.2%
<b>Sum of Rate</b>	2.56%		3.42%	133.6%
<b>SubDiv #: 511</b>	<b>Employer Name: Childress County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	87,454		91,214	104.3%
<b>Total Future Normal Cost</b>	28,806		28,577	99.2%
<b>Total Accrued Liability</b>	58,648		62,637	106.8%
<b>Unfunded Accrued Liability</b>	19,305		20,147	104.4%
<b>Normal Cost Rate</b>	2.98%		2.98%	100.0%
<b>Unfunded Liability Rate</b>	3.10%		3.13%	101.0%
<b>Sum of Rate</b>	6.08%		6.11%	100.5%
<b>SubDiv #: 582</b>	<b>Employer Name: Childress County Hospital District</b>			
<b>Contributing Members:</b>	172		176	102.3%
<b>Present Value of Benefits</b>	5,748,023		6,630,744	115.4%
<b>Total Future Normal Cost</b>	1,418,656		1,477,182	104.1%
<b>Total Accrued Liability</b>	4,329,367		5,153,562	119.0%
<b>Unfunded Accrued Liability</b>	(199,754)		11,360	(5.7%)
<b>Normal Cost Rate</b>	4.42%	4.42%	4.42%	100.0%
<b>Unfunded Liability Rate</b>	(0.44%)	0.09%	0.02%	(4.5%)
<b>Sum of Rate</b>	3.98%	4.51%	4.44%	111.6%
<b>SubDiv #: 485</b>	<b>Employer Name: Clay County Central Tax Authority</b>			
<b>Contributing Members:</b>	7		6	85.7%
<b>Present Value of Benefits</b>	549,095		602,327	109.7%
<b>Total Future Normal Cost</b>	62,204		62,557	100.6%
<b>Total Accrued Liability</b>	486,891		539,770	110.9%
<b>Unfunded Accrued Liability</b>	324		9,831	3030.3%
<b>Normal Cost Rate</b>	7.57%		7.91%	104.5%
<b>Unfunded Liability Rate</b>	(0.10%)		0.82%	(820.0%)
<b>Sum of Rate</b>	7.47%		8.73%	116.9%
<b>SubDiv #: 477</b>	<b>Employer Name: Cochran County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	135,802		151,480	111.5%
<b>Total Future Normal Cost</b>	27,583		27,392	99.3%
<b>Total Accrued Liability</b>	108,219		124,088	114.7%
<b>Unfunded Accrued Liability</b>	(13,598)		(11,579)	85.1%
<b>Normal Cost Rate</b>	5.66%		5.66%	100.0%
<b>Unfunded Liability Rate</b>	(1.63%)		(1.26%)	77.3%
<b>Sum of Rate</b>	4.03%		4.40%	109.2%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 457</b>	<b>Employer Name: Collin County Central Appraisal District</b>			
<b>Contributing Members:</b>	67		68	101.5%
<b>Present Value of Benefits</b>	8,429,035		9,177,898	108.9%
<b>Total Future Normal Cost</b>	1,236,935		1,262,144	102.0%
<b>Total Accrued Liability</b>	7,192,100		7,915,754	110.1%
<b>Unfunded Accrued Liability</b>	324,632		462,648	142.5%
<b>Normal Cost Rate</b>	7.61%	7.61%	7.61%	100.0%
<b>Unfunded Liability Rate</b>	1.09%	1.14%	1.54%	141.3%
<b>Sum of Rate</b>	8.70%	8.75%	9.15%	105.2%
<b>SubDiv #: 623</b>	<b>Employer Name: Comal Appraisal District</b>			
<b>Contributing Members:</b>	19		19	100.0%
<b>Present Value of Benefits</b>	946,317		1,156,672	122.2%
<b>Total Future Normal Cost</b>	187,647		215,692	114.9%
<b>Total Accrued Liability</b>	758,670		940,980	124.0%
<b>Unfunded Accrued Liability</b>	192,955		257,148	133.3%
<b>Normal Cost Rate</b>	4.68%	5.51%	5.68%	121.4%
<b>Unfunded Liability Rate</b>	3.25%	4.42%	4.29%	132.0%
<b>Sum of Rate</b>	7.93%	9.93%	9.97%	125.7%
<b>SubDiv #: 636</b>	<b>Employer Name: Concho County Hospital District</b>			
<b>Contributing Members:</b>	31		30	96.8%
<b>Present Value of Benefits</b>	883,455		849,235	96.1%
<b>Total Future Normal Cost</b>	184,042		143,375	77.9%
<b>Total Accrued Liability</b>	699,413		705,860	100.9%
<b>Unfunded Accrued Liability</b>	232,269		183,371	78.9%
<b>Normal Cost Rate</b>	2.78%		2.68%	96.4%
<b>Unfunded Liability Rate</b>	2.40%		2.45%	102.1%
<b>Sum of Rate</b>	5.18%		5.13%	99.0%
<b>SubDiv #: 487</b>	<b>Employer Name: Cooke County Appraisal District</b>			
<b>Contributing Members:</b>	15		16	106.7%
<b>Present Value of Benefits</b>	1,269,332		1,379,496	108.7%
<b>Total Future Normal Cost</b>	220,384		253,263	114.9%
<b>Total Accrued Liability</b>	1,048,948		1,126,233	107.4%
<b>Unfunded Accrued Liability</b>	(54,855)		(39,004)	71.1%
<b>Normal Cost Rate</b>	7.98%		8.11%	101.6%
<b>Unfunded Liability Rate</b>	(1.33%)		(0.69%)	51.9%
<b>Sum of Rate</b>	6.65%		7.42%	111.6%
<b>SubDiv #: 409</b>	<b>Employer Name: Crockett County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	11		12	109.1%
<b>Present Value of Benefits</b>	992,860		1,146,089	115.4%
<b>Total Future Normal Cost</b>	69,100		114,532	165.7%
<b>Total Accrued Liability</b>	923,760		1,031,557	111.7%
<b>Unfunded Accrued Liability</b>	41,477		56,737	136.8%
<b>Normal Cost Rate</b>	3.94%	4.39%	4.56%	115.7%
<b>Unfunded Liability Rate</b>	1.37%	1.73%	1.78%	129.9%
<b>Sum of Rate</b>	5.31%	6.12%	6.34%	119.4%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 532</b>	<b>Employer Name: Crosby County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	91,353		95,971	105.1%
<b>Total Future Normal Cost</b>	32,009		33,607	105.0%
<b>Total Accrued Liability</b>	59,344		62,364	105.1%
<b>Unfunded Accrued Liability</b>	(37,374)		(38,378)	102.7%
<b>Normal Cost Rate</b>	5.33%		5.21%	97.7%
<b>Unfunded Liability Rate</b>	(3.70%)		(3.45%)	93.2%
<b>Sum of Rate</b>	1.63%		1.76%	108.0%
<b>SubDiv #: 603</b>	<b>Employer Name: Crosby Municipal Utility District</b>			
<b>Contributing Members:</b>	10		9	90.0%
<b>Present Value of Benefits</b>	413,117		414,149	100.2%
<b>Total Future Normal Cost</b>	142,447		136,386	95.7%
<b>Total Accrued Liability</b>	270,670		277,763	102.6%
<b>Unfunded Accrued Liability</b>	(7,171)		(31,712)	442.2%
<b>Normal Cost Rate</b>	4.98%		5.61%	112.7%
<b>Unfunded Liability Rate</b>	(0.42%)		(1.21%)	288.1%
<b>Sum of Rate</b>	4.56%		4.40%	96.5%
<b>SubDiv #: 550</b>	<b>Employer Name: Culberson Hospital District</b>			
<b>Contributing Members:</b>	27		29	107.4%
<b>Present Value of Benefits</b>	883,156		889,118	100.7%
<b>Total Future Normal Cost</b>	213,118		196,865	92.4%
<b>Total Accrued Liability</b>	670,038		692,253	103.3%
<b>Unfunded Accrued Liability</b>	(184,993)		(238,948)	129.2%
<b>Normal Cost Rate</b>	4.16%		3.99%	95.9%
<b>Unfunded Liability Rate</b>	(1.80%)		(2.30%)	127.8%
<b>Sum of Rate</b>	2.36%		1.69%	71.6%
<b>SubDiv #: 467</b>	<b>Employer Name: Dallas Central Appraisal District</b>			
<b>Contributing Members:</b>	249		244	98.0%
<b>Present Value of Benefits</b>	39,943,237		43,907,252	109.9%
<b>Total Future Normal Cost</b>	6,124,369		6,407,909	104.6%
<b>Total Accrued Liability</b>	33,818,868		37,499,343	110.9%
<b>Unfunded Accrued Liability</b>	1,835,613		2,757,042	150.2%
<b>Normal Cost Rate</b>	7.43%	7.43%	7.41%	99.7%
<b>Unfunded Liability Rate</b>	1.55%	1.61%	2.30%	148.4%
<b>Sum of Rate</b>	8.98%	9.04%	9.71%	108.1%
<b>SubDiv #: 430</b>	<b>Employer Name: Dallas County Park Cities Municipal Utility District</b>			
<b>Contributing Members:</b>	21		22	104.8%
<b>Present Value of Benefits</b>	2,617,255		2,486,690	95.0%
<b>Total Future Normal Cost</b>	450,587		479,325	106.4%
<b>Total Accrued Liability</b>	2,166,668		2,007,365	92.6%
<b>Unfunded Accrued Liability</b>	190,147		233,258	122.7%
<b>Normal Cost Rate</b>	6.50%		6.61%	101.7%
<b>Unfunded Liability Rate</b>	2.00%		2.44%	122.0%
<b>Sum of Rate</b>	8.50%		9.05%	106.5%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
SubDiv #: 687	Employer Name: Dallas County Water Control & Improvement District #6			
Contributing Members:			31	
Present Value of Benefits			330,944	
Total Future Normal Cost			239,266	
Total Accrued Liability			91,678	
Unfunded Accrued Liability			50,842	
Normal Cost Rate			2.75%	
Unfunded Liability Rate			0.42%	
Sum of Rate			3.17%	
SubDiv #: 578	Employer Name: Deaf Smith County Hospital District			
Contributing Members:	169		192	113.6%
Present Value of Benefits	3,444,374		4,004,954	116.3%
Total Future Normal Cost	584,873		739,795	126.5%
Total Accrued Liability	2,859,501		3,265,159	114.2%
Unfunded Accrued Liability	(776,196)		(695,467)	89.6%
Normal Cost Rate	1.74%	1.74%	1.83%	105.2%
Unfunded Liability Rate	(1.47%)	(1.37%)	(0.98%)	66.7%
Sum of Rate	0.27%	0.37%	0.85%	314.8%
SubDiv #: 583	Employer Name: Denco Area 9-1-1 District - Denton County			
Contributing Members:	10		10	100.0%
Present Value of Benefits	747,528		878,985	117.6%
Total Future Normal Cost	230,893		246,043	106.6%
Total Accrued Liability	516,635		632,942	122.5%
Unfunded Accrued Liability	(5,618)		(230)	4.1%
Normal Cost Rate	4.76%		4.66%	97.9%
Unfunded Liability Rate	(0.33%)		(0.23%)	69.7%
Sum of Rate	4.43%		4.43%	100.0%
SubDiv #: 482	Employer Name: Denton Central Appraisal District			
Contributing Members:	65		68	104.6%
Present Value of Benefits	5,261,925		6,402,101	121.7%
Total Future Normal Cost	1,193,046		1,421,185	119.1%
Total Accrued Liability	4,068,879		4,980,916	122.4%
Unfunded Accrued Liability	282,770		649,759	229.8%
Normal Cost Rate	6.73%	7.43%	7.35%	109.2%
Unfunded Liability Rate	1.14%	2.48%	2.50%	219.3%
Sum of Rate	7.87%	9.91%	9.85%	125.2%
SubDiv #: 593	Employer Name: Eastland County Appraisal District			
Contributing Members:	5		5	100.0%
Present Value of Benefits	465,859		564,662	121.2%
Total Future Normal Cost	51,571		51,985	100.8%
Total Accrued Liability	414,288		512,677	123.7%
Unfunded Accrued Liability	94,869		141,058	148.7%
Normal Cost Rate	5.38%	5.38%	5.39%	100.2%
Unfunded Liability Rate	5.89%	8.71%	8.54%	145.0%
Sum of Rate	11.27%	14.09%	13.93%	123.6%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 580</b>	<b>Employer Name: Ector County Hospital District</b>			
<b>Contributing Members:</b>	1,442		1,443	100.1%
<b>Present Value of Benefits</b>	119,948,323		131,634,403	109.7%
<b>Total Future Normal Cost</b>	23,201,073		22,176,915	95.6%
<b>Total Accrued Liability</b>	96,747,250		109,457,488	113.1%
<b>Unfunded Accrued Liability</b>	20,740,199		22,698,683	109.4%
<b>Normal Cost Rate</b>	6.61%	5.98%	6.17%	93.3%
<b>Unfunded Liability Rate</b>	3.99%	5.64%	5.82%	145.9%
<b>Sum of Rate</b>	10.60%	11.62%	11.99%	113.1%
<b>SubDiv #: 448</b>	<b>Employer Name: Edwards Aquifer Authority - Bexar County</b>			
<b>Contributing Members:</b>	46		42	91.3%
<b>Present Value of Benefits</b>	3,585,080		3,637,294	101.5%
<b>Total Future Normal Cost</b>	588,861		612,070	103.9%
<b>Total Accrued Liability</b>	2,996,219		3,025,224	101.0%
<b>Unfunded Accrued Liability</b>	(46,865)		58,874	(125.6%)
<b>Normal Cost Rate</b>	3.55%		3.62%	102.0%
<b>Unfunded Liability Rate</b>	(0.25%)		0.44%	(176.0%)
<b>Sum of Rate</b>	3.30%		4.06%	123.0%
<b>SubDiv #: 628</b>	<b>Employer Name: Edwards Central Appraisal District</b>			
<b>Contributing Members:</b>	2		2	100.0%
<b>Present Value of Benefits</b>	30,973		32,424	104.7%
<b>Total Future Normal Cost</b>	18,418		18,371	99.7%
<b>Total Accrued Liability</b>	12,555		14,053	111.9%
<b>Unfunded Accrued Liability</b>	(9,882)		(10,858)	109.9%
<b>Normal Cost Rate</b>	3.53%		3.73%	105.7%
<b>Unfunded Liability Rate</b>	(2.15%)		(2.12%)	98.6%
<b>Sum of Rate</b>	1.38%		1.61%	116.7%
<b>SubDiv #: 567</b>	<b>Employer Name: El Paso County 9-1-1 District</b>			
<b>Contributing Members:</b>	6		6	100.0%
<b>Present Value of Benefits</b>	862,648		1,023,125	118.6%
<b>Total Future Normal Cost</b>	127,354		149,676	117.5%
<b>Total Accrued Liability</b>	735,294		873,449	118.8%
<b>Unfunded Accrued Liability</b>	97,220		142,315	146.4%
<b>Normal Cost Rate</b>	6.71%	7.58%	7.57%	112.8%
<b>Unfunded Liability Rate</b>	3.59%	4.63%	4.89%	136.2%
<b>Sum of Rate</b>	10.30%	12.21%	12.46%	121.0%
<b>SubDiv #: 541</b>	<b>Employer Name: El Paso County Hospital District</b>			
<b>Contributing Members:</b>	1,523		1,559	102.4%
<b>Present Value of Benefits</b>	91,397,348		101,242,899	110.8%
<b>Total Future Normal Cost</b>	13,373,166		14,493,765	108.4%
<b>Total Accrued Liability</b>	78,024,182		86,749,134	111.2%
<b>Unfunded Accrued Liability</b>	15,955,746		17,562,806	110.1%
<b>Normal Cost Rate</b>	3.49%		3.49%	100.0%
<b>Unfunded Liability Rate</b>	2.23%		2.28%	102.2%
<b>Sum of Rate</b>	5.72%		5.77%	100.9%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 624</b>	<b>Employer Name: Emergency Communication District of Ector County</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	377,032		401,863	106.6%
<b>Total Future Normal Cost</b>	122,003		90,931	74.5%
<b>Total Accrued Liability</b>	255,029		310,932	121.9%
<b>Unfunded Accrued Liability</b>	32,544		45,107	138.6%
<b>Normal Cost Rate</b>	9.90%		9.41%	95.1%
<b>Unfunded Liability Rate</b>	2.33%		3.18%	136.5%
<b>Sum of Rate</b>	12.23%		12.59%	102.9%
<b>SubDiv #: 563</b>	<b>Employer Name: Falls County Appraisal District</b>			
<b>Contributing Members:</b>	6		6	100.0%
<b>Present Value of Benefits</b>	219,973		211,104	96.0%
<b>Total Future Normal Cost</b>	37,600		34,186	90.9%
<b>Total Accrued Liability</b>	182,373		176,918	97.0%
<b>Unfunded Accrued Liability</b>	26,884		10,582	39.4%
<b>Normal Cost Rate</b>	3.65%	3.65%	3.76%	103.0%
<b>Unfunded Liability Rate</b>	2.07%	2.58%	0.66%	31.9%
<b>Sum of Rate</b>	5.72%	6.23%	4.42%	77.3%
<b>SubDiv #: 644</b>	<b>Employer Name: Fannin County Appraisal District</b>			
<b>Contributing Members:</b>	12		10	83.3%
<b>Present Value of Benefits</b>	161,185		116,876	72.5%
<b>Total Future Normal Cost</b>	53,858		36,851	68.4%
<b>Total Accrued Liability</b>	107,327		80,025	74.6%
<b>Unfunded Accrued Liability</b>	7,386		(27,659)	(374.5%)
<b>Normal Cost Rate</b>	2.15%		2.33%	108.4%
<b>Unfunded Liability Rate</b>	0.09%		(1.53%)	(1700.0%)
<b>Sum of Rate</b>	2.24%		0.80%	35.7%
<b>SubDiv #: 432</b>	<b>Employer Name: Fisher County Hospital District</b>			
<b>Contributing Members:</b>	61		58	95.1%
<b>Present Value of Benefits</b>	2,297,485		2,372,822	103.3%
<b>Total Future Normal Cost</b>	467,941		463,946	99.1%
<b>Total Accrued Liability</b>	1,829,544		1,908,876	104.3%
<b>Unfunded Accrued Liability</b>	(257,184)		(268,591)	104.4%
<b>Normal Cost Rate</b>	3.64%		3.67%	100.8%
<b>Unfunded Liability Rate</b>	(1.04%)		(1.13%)	108.7%
<b>Sum of Rate</b>	2.60%		2.54%	97.7%
<b>SubDiv #: 509</b>	<b>Employer Name: Frio County Appraisal District</b>			
<b>Contributing Members:</b>	11		11	100.0%
<b>Present Value of Benefits</b>	803,708		900,419	112.0%
<b>Total Future Normal Cost</b>	116,197		116,394	100.2%
<b>Total Accrued Liability</b>	687,511		784,025	114.0%
<b>Unfunded Accrued Liability</b>	38,470		53,090	138.0%
<b>Normal Cost Rate</b>	6.25%		6.26%	100.2%
<b>Unfunded Liability Rate</b>	1.44%		2.04%	141.7%
<b>Sum of Rate</b>	7.69%		8.30%	107.9%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 546</b>	<b>Employer Name: Galveston Central Appraisal District</b>			
<b>Contributing Members:</b>	51		47	92.2%
<b>Present Value of Benefits</b>	4,909,425		5,606,620	114.2%
<b>Total Future Normal Cost</b>	775,453		807,552	104.1%
<b>Total Accrued Liability</b>	4,133,972		4,799,068	116.1%
<b>Unfunded Accrued Liability</b>	64,141		407,025	634.6%
<b>Normal Cost Rate</b>	6.63%	7.40%	7.46%	112.5%
<b>Unfunded Liability Rate</b>	0.34%	2.44%	2.61%	767.6%
<b>Sum of Rate</b>	6.97%	9.84%	10.07%	144.5%
<b>SubDiv #: 547</b>	<b>Employer Name: Galveston County Consolidated Drainage District</b>			
<b>Contributing Members:</b>	15		14	93.3%
<b>Present Value of Benefits</b>	1,011,598		1,251,781	123.7%
<b>Total Future Normal Cost</b>	254,229		272,741	107.3%
<b>Total Accrued Liability</b>	757,369		979,040	129.3%
<b>Unfunded Accrued Liability</b>	123,550		222,628	180.2%
<b>Normal Cost Rate</b>	6.40%	7.22%	7.32%	114.4%
<b>Unfunded Liability Rate</b>	2.30%	4.06%	4.50%	195.7%
<b>Sum of Rate</b>	8.70%	11.28%	11.82%	135.9%
<b>SubDiv #: 464</b>	<b>Employer Name: Galveston County Drainage District #1</b>			
<b>Contributing Members:</b>	11		10	90.9%
<b>Present Value of Benefits</b>	507,578		485,665	95.7%
<b>Total Future Normal Cost</b>	137,958		142,381	103.2%
<b>Total Accrued Liability</b>	369,620		343,284	92.9%
<b>Unfunded Accrued Liability</b>	(83,621)		(87,237)	104.3%
<b>Normal Cost Rate</b>	8.31%		8.27%	99.5%
<b>Unfunded Liability Rate</b>	(1.85%)		(2.28%)	123.2%
<b>Sum of Rate</b>	6.46%		5.99%	92.7%
<b>SubDiv #: 433</b>	<b>Employer Name: Galveston County Drainage District #2</b>			
<b>Contributing Members:</b>	11		11	100.0%
<b>Present Value of Benefits</b>	1,405,782		1,543,781	109.8%
<b>Total Future Normal Cost</b>	139,679		156,672	112.2%
<b>Total Accrued Liability</b>	1,266,103		1,387,109	109.6%
<b>Unfunded Accrued Liability</b>	(125)		70,298	(56405.4%)
<b>Normal Cost Rate</b>	4.86%	5.58%	5.83%	120.0%
<b>Unfunded Liability Rate</b>	(0.51%)	2.45%	2.01%	(394.1%)
<b>Sum of Rate</b>	4.35%	8.03%	7.84%	180.2%
<b>SubDiv #: 589</b>	<b>Employer Name: Galveston County Emergency Communication Dist</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	475,719		617,558	129.8%
<b>Total Future Normal Cost</b>	164,686		202,108	122.7%
<b>Total Accrued Liability</b>	311,033		415,450	133.6%
<b>Unfunded Accrued Liability</b>	28,871		67,330	233.2%
<b>Normal Cost Rate</b>	8.33%	9.18%	9.17%	110.1%
<b>Unfunded Liability Rate</b>	1.11%	2.19%	2.57%	231.5%
<b>Sum of Rate</b>	9.44%	11.37%	11.74%	124.4%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 407</b>	<b>Employer Name: Galveston County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	37		41	110.8%
<b>Present Value of Benefits</b>	3,867,654		4,357,980	112.7%
<b>Total Future Normal Cost</b>	566,253		620,446	109.6%
<b>Total Accrued Liability</b>	3,301,401		3,737,534	113.2%
<b>Unfunded Accrued Liability</b>	619,616		777,561	125.5%
<b>Normal Cost Rate</b>	5.89%	5.89%	6.00%	101.9%
<b>Unfunded Liability Rate</b>	4.23%	4.38%	4.99%	118.0%
<b>Sum of Rate</b>	10.12%	10.27%	10.99%	108.6%
<b>SubDiv #: 473</b>	<b>Employer Name: Garza Central Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	173,972		188,396	108.3%
<b>Total Future Normal Cost</b>	36,732		33,336	90.8%
<b>Total Accrued Liability</b>	137,240		155,060	113.0%
<b>Unfunded Accrued Liability</b>	16,773		18,876	112.5%
<b>Normal Cost Rate</b>	6.49%		6.49%	100.0%
<b>Unfunded Liability Rate</b>	2.17%		2.72%	125.3%
<b>Sum of Rate</b>	8.66%		9.21%	106.4%
<b>SubDiv #: 498</b>	<b>Employer Name: Gonzales County Appraisal District</b>			
<b>Contributing Members:</b>	10		11	110.0%
<b>Present Value of Benefits</b>	463,049		579,153	125.1%
<b>Total Future Normal Cost</b>	110,171		137,086	124.4%
<b>Total Accrued Liability</b>	352,878		442,067	125.3%
<b>Unfunded Accrued Liability</b>	(76,246)		(44,180)	57.9%
<b>Normal Cost Rate</b>	6.56%	7.43%	7.56%	115.2%
<b>Unfunded Liability Rate</b>	(2.35%)	(1.44%)	(1.22%)	51.9%
<b>Sum of Rate</b>	4.21%	5.99%	6.34%	150.6%
<b>SubDiv #: 518</b>	<b>Employer Name: Gray County Appraisal District</b>			
<b>Contributing Members:</b>	9		9	100.0%
<b>Present Value of Benefits</b>	921,922		958,083	103.9%
<b>Total Future Normal Cost</b>	155,978		155,090	99.4%
<b>Total Accrued Liability</b>	765,944		802,993	104.8%
<b>Unfunded Accrued Liability</b>	(150,120)		(134,881)	89.8%
<b>Normal Cost Rate</b>	7.57%		7.56%	99.9%
<b>Unfunded Liability Rate</b>	(3.32%)		(2.83%)	85.2%
<b>Sum of Rate</b>	4.25%		4.73%	111.3%
<b>SubDiv #: 475</b>	<b>Employer Name: Grayson County Appraisal District</b>			
<b>Contributing Members:</b>	24		26	108.3%
<b>Present Value of Benefits</b>	2,499,573		2,792,388	111.7%
<b>Total Future Normal Cost</b>	310,644		341,375	109.9%
<b>Total Accrued Liability</b>	2,188,929		2,451,013	112.0%
<b>Unfunded Accrued Liability</b>	198,059		236,910	119.6%
<b>Normal Cost Rate</b>	5.53%		5.51%	99.6%
<b>Unfunded Liability Rate</b>	2.44%		2.70%	110.7%
<b>Sum of Rate</b>	7.97%		8.21%	103.0%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 528</b>	<b>Employer Name: Greater Harris County 9-1-1 Emergency Network</b>			
<b>Contributing Members:</b>	15		26	173.3%
<b>Present Value of Benefits</b>	2,130,230		3,101,162	145.6%
<b>Total Future Normal Cost</b>	604,630		1,103,224	182.5%
<b>Total Accrued Liability</b>	1,525,600		1,997,938	131.0%
<b>Unfunded Accrued Liability</b>	280,511		430,555	153.5%
<b>Normal Cost Rate</b>	7.22%	8.05%	8.04%	111.4%
<b>Unfunded Liability Rate</b>	2.76%	4.07%	2.67%	96.7%
<b>Sum of Rate</b>	9.98%	12.12%	10.71%	107.3%
<b>SubDiv #: 429</b>	<b>Employer Name: Greenbelt Municipal &amp; Industrial Water Authority - Donley County</b>			
<b>Contributing Members:</b>	11		11	100.0%
<b>Present Value of Benefits</b>	1,043,479		1,156,793	110.9%
<b>Total Future Normal Cost</b>	119,107		126,430	106.1%
<b>Total Accrued Liability</b>	924,372		1,030,363	111.5%
<b>Unfunded Accrued Liability</b>	112,630		134,296	119.2%
<b>Normal Cost Rate</b>	5.12%		5.10%	99.6%
<b>Unfunded Liability Rate</b>	3.32%		3.70%	111.4%
<b>Sum of Rate</b>	8.44%		8.80%	104.3%
<b>SubDiv #: 483</b>	<b>Employer Name: Grimes County Appraisal District</b>			
<b>Contributing Members:</b>	9		9	100.0%
<b>Present Value of Benefits</b>	1,003,027		1,077,040	107.4%
<b>Total Future Normal Cost</b>	136,381		131,493	96.4%
<b>Total Accrued Liability</b>	866,646		945,547	109.1%
<b>Unfunded Accrued Liability</b>	106,732		132,767	124.4%
<b>Normal Cost Rate</b>	6.18%	6.18%	6.36%	102.9%
<b>Unfunded Liability Rate</b>	4.42%	4.30%	4.48%	101.4%
<b>Sum of Rate</b>	10.60%	10.48%	10.84%	102.3%
<b>SubDiv #: 587</b>	<b>Employer Name: Guadalupe County Appraisal District</b>			
<b>Contributing Members:</b>	20		20	100.0%
<b>Present Value of Benefits</b>	597,222		678,990	113.7%
<b>Total Future Normal Cost</b>	93,829		98,630	105.1%
<b>Total Accrued Liability</b>	503,393		580,360	115.3%
<b>Unfunded Accrued Liability</b>	31,576		34,601	109.6%
<b>Normal Cost Rate</b>	1.97%		1.96%	99.5%
<b>Unfunded Liability Rate</b>	0.45%		0.48%	106.7%
<b>Sum of Rate</b>	2.42%		2.44%	100.8%
<b>SubDiv #: 526</b>	<b>Employer Name: Gulf Coast Water Authority - Galveston County</b>			
<b>Contributing Members:</b>	42		41	97.6%
<b>Present Value of Benefits</b>	7,139,217		7,462,588	104.5%
<b>Total Future Normal Cost</b>	826,547		845,777	102.3%
<b>Total Accrued Liability</b>	6,312,670		6,616,811	104.8%
<b>Unfunded Accrued Liability</b>	338,479		327,305	96.7%
<b>Normal Cost Rate</b>	4.97%	5.02%	5.03%	101.2%
<b>Unfunded Liability Rate</b>	2.03%	1.58%	1.74%	85.7%
<b>Sum of Rate</b>	7.00%	6.60%	6.77%	96.7%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 585</b>	<b>Employer Name: Hansford County Hospital District</b>			
<b>Contributing Members:</b>	153		150	98.0%
<b>Present Value of Benefits</b>	3,017,811		3,219,698	106.7%
<b>Total Future Normal Cost</b>	478,459		518,325	108.3%
<b>Total Accrued Liability</b>	2,539,352		2,701,373	106.4%
<b>Unfunded Accrued Liability</b>	24,741		(11,375)	(46.0%)
<b>Normal Cost Rate</b>	2.24%		2.28%	101.8%
<b>Unfunded Liability Rate</b>	(0.10%)		(0.20%)	200.0%
<b>Sum of Rate</b>	2.14%		2.08%	97.2%
<b>SubDiv #: 527</b>	<b>Employer Name: Hardin County Appraisal District</b>			
<b>Contributing Members:</b>	12		12	100.0%
<b>Present Value of Benefits</b>	890,673		1,002,607	112.6%
<b>Total Future Normal Cost</b>	165,159		163,475	99.0%
<b>Total Accrued Liability</b>	725,514		839,132	115.7%
<b>Unfunded Accrued Liability</b>	41,840		62,537	149.5%
<b>Normal Cost Rate</b>	7.99%		8.00%	100.1%
<b>Unfunded Liability Rate</b>	1.26%		1.87%	148.4%
<b>Sum of Rate</b>	9.25%		9.87%	106.7%
<b>SubDiv #: 598</b>	<b>Employer Name: Harris County Appraisal District</b>			
<b>Contributing Members:</b>	505		524	103.8%
<b>Present Value of Benefits</b>	48,709,813		52,665,617	108.1%
<b>Total Future Normal Cost</b>	6,324,170		6,704,798	106.0%
<b>Total Accrued Liability</b>	42,385,643		45,960,819	108.4%
<b>Unfunded Accrued Liability</b>	5,052,786		5,371,367	106.3%
<b>Normal Cost Rate</b>	4.55%	4.55%	4.53%	99.6%
<b>Unfunded Liability Rate</b>	2.65%	2.69%	2.64%	99.6%
<b>Sum of Rate</b>	7.20%	7.24%	7.17%	99.6%
<b>SubDiv #: 569</b>	<b>Employer Name: Harris County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	11		11	100.0%
<b>Present Value of Benefits</b>	801,691		901,717	112.5%
<b>Total Future Normal Cost</b>	94,582		101,334	107.1%
<b>Total Accrued Liability</b>	707,109		800,383	113.2%
<b>Unfunded Accrued Liability</b>	72,923		81,617	111.9%
<b>Normal Cost Rate</b>	3.63%		3.60%	99.2%
<b>Unfunded Liability Rate</b>	1.88%		2.06%	109.6%
<b>Sum of Rate</b>	5.51%		5.66%	102.7%
<b>SubDiv #: 625</b>	<b>Employer Name: Harris County Water Control and Improvement District #50</b>			
<b>Contributing Members:</b>	8		8	100.0%
<b>Present Value of Benefits</b>	318,363		327,913	103.0%
<b>Total Future Normal Cost</b>	41,483		48,022	115.8%
<b>Total Accrued Liability</b>	276,880		279,891	101.1%
<b>Unfunded Accrued Liability</b>	57,688		58,179	100.9%
<b>Normal Cost Rate</b>	3.15%		3.17%	100.6%
<b>Unfunded Liability Rate</b>	2.24%		2.23%	99.6%
<b>Sum of Rate</b>	5.39%		5.40%	100.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 640</b>	<b>Employer Name: Hemphill County Appraisal District</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	170,508		180,607	105.9%
<b>Total Future Normal Cost</b>	95,461		116,107	121.6%
<b>Total Accrued Liability</b>	75,047		64,500	85.9%
<b>Unfunded Accrued Liability</b>	4,199		4,555	108.5%
<b>Normal Cost Rate</b>	6.16%		6.05%	98.2%
<b>Unfunded Liability Rate</b>	0.32%		0.26%	81.2%
<b>Sum of Rate</b>	6.48%		6.31%	97.4%
<b>SubDiv #: 516</b>	<b>Employer Name: Hidalgo County Appraisal District</b>			
<b>Contributing Members:</b>	74		74	100.0%
<b>Present Value of Benefits</b>	6,770,109		7,040,511	104.0%
<b>Total Future Normal Cost</b>	1,192,293		1,068,668	89.6%
<b>Total Accrued Liability</b>	5,577,816		5,971,843	107.1%
<b>Unfunded Accrued Liability</b>	458,362		536,401	117.0%
<b>Normal Cost Rate</b>	6.56%	5.81%	5.79%	88.3%
<b>Unfunded Liability Rate</b>	0.44%	2.03%	2.57%	584.1%
<b>Sum of Rate</b>	7.00%	7.84%	8.36%	119.4%
<b>SubDiv #: 401</b>	<b>Employer Name: Hidalgo County Drainage District #1</b>			
<b>Contributing Members:</b>	73		77	105.5%
<b>Present Value of Benefits</b>	3,565,679		4,088,702	114.7%
<b>Total Future Normal Cost</b>	1,132,134		1,264,611	111.7%
<b>Total Accrued Liability</b>	2,433,545		2,824,091	116.0%
<b>Unfunded Accrued Liability</b>	262,074		320,616	122.3%
<b>Normal Cost Rate</b>	8.44%		8.46%	100.2%
<b>Unfunded Liability Rate</b>	1.28%		1.38%	107.8%
<b>Sum of Rate</b>	9.72%		9.84%	101.2%
<b>SubDiv #: 438</b>	<b>Employer Name: Hidalgo County Irrigation District #2</b>			
<b>Contributing Members:</b>	42		39	92.9%
<b>Present Value of Benefits</b>	3,264,056		3,096,971	94.9%
<b>Total Future Normal Cost</b>	337,412		327,765	97.1%
<b>Total Accrued Liability</b>	2,926,644		2,769,206	94.6%
<b>Unfunded Accrued Liability</b>	344,874		393,509	114.1%
<b>Normal Cost Rate</b>	4.72%		4.69%	99.4%
<b>Unfunded Liability Rate</b>	3.82%		4.60%	120.4%
<b>Sum of Rate</b>	8.54%		9.29%	108.8%
<b>SubDiv #: 674</b>	<b>Employer Name: High Plains Underground Water Conservation District # 1</b>			
<b>Contributing Members:</b>			16	
<b>Present Value of Benefits</b>			225,912	
<b>Total Future Normal Cost</b>			121,961	
<b>Total Accrued Liability</b>			103,951	
<b>Unfunded Accrued Liability</b>			44,135	
<b>Normal Cost Rate</b>			2.71%	
<b>Unfunded Liability Rate</b>			0.64%	
<b>Sum of Rate</b>			3.35%	

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 643</b>	<b>Employer Name: Homestead Municipal Utility District - El Paso County</b>			
<b>Contributing Members:</b>	7		8	114.3%
<b>Present Value of Benefits</b>	136,322		160,811	118.0%
<b>Total Future Normal Cost</b>	83,353		93,626	112.3%
<b>Total Accrued Liability</b>	52,969		67,185	126.8%
<b>Unfunded Accrued Liability</b>	(26,402)		(34,868)	132.1%
<b>Normal Cost Rate</b>	3.68%		3.81%	103.5%
<b>Unfunded Liability Rate</b>	(1.86%)		(1.86%)	100.0%
<b>Sum of Rate</b>	1.82%		1.95%	107.1%
<b>SubDiv #: 661</b>	<b>Employer Name: Hopkins County Appraisal District</b>			
<b>Contributing Members:</b>	9		10	111.1%
<b>Present Value of Benefits</b>	119,656		154,188	128.9%
<b>Total Future Normal Cost</b>	56,391		61,247	108.6%
<b>Total Accrued Liability</b>	63,265		92,941	146.9%
<b>Unfunded Accrued Liability</b>	12,208		11,671	95.6%
<b>Normal Cost Rate</b>	5.04%		4.97%	98.6%
<b>Unfunded Liability Rate</b>	0.50%		0.39%	78.0%
<b>Sum of Rate</b>	5.54%		5.36%	96.8%
<b>SubDiv #: 441</b>	<b>Employer Name: Jackson County County - Wide Drainage District</b>			
<b>Contributing Members:</b>	8		8	100.0%
<b>Present Value of Benefits</b>	705,050		779,744	110.6%
<b>Total Future Normal Cost</b>	146,852		147,708	100.6%
<b>Total Accrued Liability</b>	558,198		632,036	113.2%
<b>Unfunded Accrued Liability</b>	(2,718)		12,390	(455.9%)
<b>Normal Cost Rate</b>	9.85%		9.86%	100.1%
<b>Unfunded Liability Rate</b>	(0.12%)		0.64%	(533.3%)
<b>Sum of Rate</b>	9.73%		10.50%	107.9%
<b>SubDiv #: 657</b>	<b>Employer Name: Jasper County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	115,043		136,172	118.4%
<b>Total Future Normal Cost</b>	44,981		44,432	98.8%
<b>Total Accrued Liability</b>	70,062		91,740	130.9%
<b>Unfunded Accrued Liability</b>	26,037		25,660	98.6%
<b>Normal Cost Rate</b>	3.62%		3.62%	100.0%
<b>Unfunded Liability Rate</b>	1.79%		1.77%	98.9%
<b>Sum of Rate</b>	5.41%		5.39%	99.6%
<b>SubDiv #: 404</b>	<b>Employer Name: Jefferson County Drainage District #3</b>			
<b>Contributing Members:</b>	8		8	100.0%
<b>Present Value of Benefits</b>	657,478		717,839	109.2%
<b>Total Future Normal Cost</b>	70,944		69,321	97.7%
<b>Total Accrued Liability</b>	586,534		648,518	110.6%
<b>Unfunded Accrued Liability</b>	68,899		78,096	113.3%
<b>Normal Cost Rate</b>	4.37%	4.37%	4.38%	100.2%
<b>Unfunded Liability Rate</b>	2.63%	4.05%	4.42%	168.1%
<b>Sum of Rate</b>	7.00%	8.42%	8.80%	125.7%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 408</b>	<b>Employer Name: Jefferson County Drainage District #6</b>			
<b>Contributing Members:</b>	70		71	101.4%
<b>Present Value of Benefits</b>	9,715,119		10,482,154	107.9%
<b>Total Future Normal Cost</b>	1,798,248		1,818,788	101.1%
<b>Total Accrued Liability</b>	7,916,871		8,663,366	109.4%
<b>Unfunded Accrued Liability</b>	990,054		1,156,515	116.8%
<b>Normal Cost Rate</b>	7.64%		7.69%	100.7%
<b>Unfunded Liability Rate</b>	2.74%		3.07%	112.0%
<b>Sum of Rate</b>	10.38%		10.76%	103.7%
<b>SubDiv #: 405</b>	<b>Employer Name: Jefferson County Drainage District #7</b>			
<b>Contributing Members:</b>	76		72	94.7%
<b>Present Value of Benefits</b>	13,523,230		13,922,807	103.0%
<b>Total Future Normal Cost</b>	1,525,549		1,502,792	98.5%
<b>Total Accrued Liability</b>	11,997,681		12,420,015	103.5%
<b>Unfunded Accrued Liability</b>	2,064,047		2,237,082	108.4%
<b>Normal Cost Rate</b>	5.42%		5.42%	100.0%
<b>Unfunded Liability Rate</b>	4.55%		4.99%	109.7%
<b>Sum of Rate</b>	9.97%		10.41%	104.4%
<b>SubDiv #: 451</b>	<b>Employer Name: Jefferson County Water Control and Improvement District #10</b>			
<b>Contributing Members:</b>	8		9	112.5%
<b>Present Value of Benefits</b>	691,950		691,485	99.9%
<b>Total Future Normal Cost</b>	117,543		122,420	104.1%
<b>Total Accrued Liability</b>	574,407		569,065	99.1%
<b>Unfunded Accrued Liability</b>	(28,822)		(18,828)	65.3%
<b>Normal Cost Rate</b>	5.58%		5.36%	96.1%
<b>Unfunded Liability Rate</b>	(0.93%)		(0.60%)	64.5%
<b>Sum of Rate</b>	4.65%		4.76%	102.4%
<b>SubDiv #: 680</b>	<b>Employer Name: Jim Hogg County Appraisal District</b>			
<b>Contributing Members:</b>			3	
<b>Present Value of Benefits</b>			51,004	
<b>Total Future Normal Cost</b>			41,596	
<b>Total Accrued Liability</b>			9,408	
<b>Unfunded Accrued Liability</b>			3,064	
<b>Normal Cost Rate</b>			5.26%	
<b>Unfunded Liability Rate</b>			0.37%	
<b>Sum of Rate</b>			5.63%	
<b>SubDiv #: 656</b>	<b>Employer Name: Jim Hogg County Fire District #2</b>			
<b>Contributing Members:</b>	2		2	100.0%
<b>Present Value of Benefits</b>	17,075		21,526	126.1%
<b>Total Future Normal Cost</b>	8,481		9,189	108.3%
<b>Total Accrued Liability</b>	8,594		12,337	143.6%
<b>Unfunded Accrued Liability</b>	(2,282)		(2,092)	91.7%
<b>Normal Cost Rate</b>	3.01%		3.01%	100.0%
<b>Unfunded Liability Rate</b>	(0.60%)		(0.45%)	75.0%
<b>Sum of Rate</b>	2.41%		2.56%	106.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 641</b>	<b>Employer Name: Jim Hogg County Water Control and Improvement District #2</b>			
<b>Contributing Members:</b>	10		10	100.0%
<b>Present Value of Benefits</b>	238,331		284,385	119.3%
<b>Total Future Normal Cost</b>	51,052		55,808	109.3%
<b>Total Accrued Liability</b>	187,279		228,577	122.1%
<b>Unfunded Accrued Liability</b>	58,508		59,797	102.2%
<b>Normal Cost Rate</b>	3.78%		3.79%	100.3%
<b>Unfunded Liability Rate</b>	2.70%		2.62%	97.0%
<b>Sum of Rate</b>	6.48%		6.41%	98.9%
<b>SubDiv #: 584</b>	<b>Employer Name: Johnson County Fresh Water Supply District #1</b>			
<b>Contributing Members:</b>	8		9	112.5%
<b>Present Value of Benefits</b>	212,289		259,561	122.3%
<b>Total Future Normal Cost</b>	52,784		82,567	156.4%
<b>Total Accrued Liability</b>	159,505		176,994	111.0%
<b>Unfunded Accrued Liability</b>	15,806		18,246	115.4%
<b>Normal Cost Rate</b>	2.23%	3.91%	3.92%	175.8%
<b>Unfunded Liability Rate</b>	0.28%	0.79%	0.33%	117.9%
<b>Sum of Rate</b>	2.51%	4.70%	4.25%	169.3%
<b>SubDiv #: 496</b>	<b>Employer Name: Jones County Appraisal District</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	553,391		620,297	112.1%
<b>Total Future Normal Cost</b>	65,932		67,460	102.3%
<b>Total Accrued Liability</b>	487,459		552,837	113.4%
<b>Unfunded Accrued Liability</b>	51,799		64,297	124.1%
<b>Normal Cost Rate</b>	5.40%	5.40%	5.40%	100.0%
<b>Unfunded Liability Rate</b>	3.00%	3.46%	3.72%	124.0%
<b>Sum of Rate</b>	8.40%	8.86%	9.12%	108.6%
<b>SubDiv #: 524</b>	<b>Employer Name: Karnes County Appraisal District</b>			
<b>Contributing Members:</b>	4		5	125.0%
<b>Present Value of Benefits</b>	252,431		289,972	114.9%
<b>Total Future Normal Cost</b>	56,220		63,762	113.4%
<b>Total Accrued Liability</b>	196,211		226,210	115.3%
<b>Unfunded Accrued Liability</b>	12,118		20,323	167.7%
<b>Normal Cost Rate</b>	4.75%		4.77%	100.4%
<b>Unfunded Liability Rate</b>	1.08%		1.71%	158.3%
<b>Sum of Rate</b>	5.83%		6.48%	111.1%
<b>SubDiv #: 662</b>	<b>Employer Name: Kaufman County Appraisal District</b>			
<b>Contributing Members:</b>	19		19	100.0%
<b>Present Value of Benefits</b>	572,543		663,668	115.9%
<b>Total Future Normal Cost</b>	184,614		201,110	108.9%
<b>Total Accrued Liability</b>	387,929		462,558	119.2%
<b>Unfunded Accrued Liability</b>	175,233		167,875	95.8%
<b>Normal Cost Rate</b>	5.27%		5.18%	98.3%
<b>Unfunded Liability Rate</b>	3.32%		3.01%	90.7%
<b>Sum of Rate</b>	8.59%		8.19%	95.3%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 671</b>	<b>Employer Name: Kendall Appraisal District</b>			
<b>Contributing Members:</b>	13		13	100.0%
<b>Present Value of Benefits</b>	234,676		290,476	123.8%
<b>Total Future Normal Cost</b>	148,548		154,032	103.7%
<b>Total Accrued Liability</b>	86,128		136,444	158.4%
<b>Unfunded Accrued Liability</b>	50,343		48,035	95.4%
<b>Normal Cost Rate</b>	5.68%		5.65%	99.5%
<b>Unfunded Liability Rate</b>	1.19%		1.11%	93.3%
<b>Sum of Rate</b>	6.87%		6.76%	98.4%
<b>SubDiv #: 619</b>	<b>Employer Name: Kendall County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	5		6	120.0%
<b>Present Value of Benefits</b>	351,813		411,933	117.1%
<b>Total Future Normal Cost</b>	55,800		65,490	117.4%
<b>Total Accrued Liability</b>	296,013		346,443	117.0%
<b>Unfunded Accrued Liability</b>	66,806		69,423	103.9%
<b>Normal Cost Rate</b>	4.58%		4.58%	100.0%
<b>Unfunded Liability Rate</b>	4.03%		3.50%	86.8%
<b>Sum of Rate</b>	8.61%		8.08%	93.8%
<b>SubDiv #: 594</b>	<b>Employer Name: Kent County Tax Appraisal District</b>			
<b>Contributing Members:</b>	2		2	100.0%
<b>Present Value of Benefits</b>	156,972		174,386	111.1%
<b>Total Future Normal Cost</b>	23,531		21,539	91.5%
<b>Total Accrued Liability</b>	133,441		152,847	114.5%
<b>Unfunded Accrued Liability</b>	29,383		31,006	105.5%
<b>Normal Cost Rate</b>	8.15%		8.15%	100.0%
<b>Unfunded Liability Rate</b>	4.35%		4.31%	99.1%
<b>Sum of Rate</b>	12.50%		12.46%	99.7%
<b>SubDiv #: 653</b>	<b>Employer Name: Kerr Emergency 9-1-1 Network</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	138,207		138,053	99.9%
<b>Total Future Normal Cost</b>	76,369		63,022	82.5%
<b>Total Accrued Liability</b>	61,838		75,031	121.3%
<b>Unfunded Accrued Liability</b>	(7,090)		(16,513)	232.9%
<b>Normal Cost Rate</b>	5.47%		5.40%	98.7%
<b>Unfunded Liability Rate</b>	(0.72%)		(1.88%)	261.1%
<b>Sum of Rate</b>	4.75%		3.52%	74.1%
<b>SubDiv #: 579</b>	<b>Employer Name: Kinney County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	124,439		139,092	111.8%
<b>Total Future Normal Cost</b>	21,446		21,572	100.6%
<b>Total Accrued Liability</b>	102,993		117,520	114.1%
<b>Unfunded Accrued Liability</b>	27,293		27,762	101.7%
<b>Normal Cost Rate</b>	4.62%		4.61%	99.8%
<b>Unfunded Liability Rate</b>	4.03%		3.90%	96.8%
<b>Sum of Rate</b>	8.65%		8.51%	98.4%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 519</b>	<b>Employer Name: Knox County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	182,318		202,090	110.8%
<b>Total Future Normal Cost</b>	19,902		19,994	100.5%
<b>Total Accrued Liability</b>	162,416		182,096	112.1%
<b>Unfunded Accrued Liability</b>	3,376		6,827	202.3%
<b>Normal Cost Rate</b>	5.49%		5.49%	100.0%
<b>Unfunded Liability Rate</b>	0.49%		1.09%	222.4%
<b>Sum of Rate</b>	5.98%		6.58%	110.0%
<b>SubDiv #: 540</b>	<b>Employer Name: Laguna Madre Water District - Cameron County</b>			
<b>Contributing Members:</b>	71		69	97.2%
<b>Present Value of Benefits</b>	4,573,908		5,030,305	110.0%
<b>Total Future Normal Cost</b>	803,955		873,258	108.6%
<b>Total Accrued Liability</b>	3,769,953		4,157,047	110.3%
<b>Unfunded Accrued Liability</b>	1,245,577		1,330,922	106.9%
<b>Normal Cost Rate</b>	6.65%		6.48%	97.4%
<b>Unfunded Liability Rate</b>	6.47%		6.59%	101.9%
<b>Sum of Rate</b>	13.12%		13.07%	99.6%
<b>SubDiv #: 514</b>	<b>Employer Name: Lakeway Municipal Utility District - Travis County</b>			
<b>Contributing Members:</b>	21		21	100.0%
<b>Present Value of Benefits</b>	1,620,604		1,808,114	111.6%
<b>Total Future Normal Cost</b>	325,822		337,102	103.5%
<b>Total Accrued Liability</b>	1,294,782		1,471,012	113.6%
<b>Unfunded Accrued Liability</b>	155,283		180,324	116.1%
<b>Normal Cost Rate</b>	4.94%		4.92%	99.6%
<b>Unfunded Liability Rate</b>	2.03%		2.26%	111.3%
<b>Sum of Rate</b>	6.97%		7.18%	103.0%
<b>SubDiv #: 650</b>	<b>Employer Name: Lampasas County Appraisal District</b>			
<b>Contributing Members:</b>	6		6	100.0%
<b>Present Value of Benefits</b>	79,967		186,399	233.1%
<b>Total Future Normal Cost</b>	30,516		84,315	276.3%
<b>Total Accrued Liability</b>	49,451		102,084	206.4%
<b>Unfunded Accrued Liability</b>	7,789		45,147	579.6%
<b>Normal Cost Rate</b>	2.56%	6.75%	6.95%	271.5%
<b>Unfunded Liability Rate</b>	0.50%	3.46%	3.22%	644.0%
<b>Sum of Rate</b>	3.06%	10.21%	10.17%	332.4%
<b>SubDiv #: 468</b>	<b>Employer Name: Leon County Central Appraisal District</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	360,025		403,607	112.1%
<b>Total Future Normal Cost</b>	48,864		48,574	99.4%
<b>Total Accrued Liability</b>	311,161		355,033	114.1%
<b>Unfunded Accrued Liability</b>	(91,052)		(85,430)	93.8%
<b>Normal Cost Rate</b>	3.75%		3.75%	100.0%
<b>Unfunded Liability Rate</b>	(3.75%)		(3.47%)	92.5%
<b>Sum of Rate</b>	0.00%		0.28%	

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 481</b>	<b>Employer Name: Liberty County Central Appraisal District</b>			
<b>Contributing Members:</b>	28		29	103.6%
<b>Present Value of Benefits</b>	1,691,778		1,778,869	105.1%
<b>Total Future Normal Cost</b>	362,798		396,230	109.2%
<b>Total Accrued Liability</b>	1,328,980		1,382,639	104.0%
<b>Unfunded Accrued Liability</b>	(92,047)		(52,101)	56.6%
<b>Normal Cost Rate</b>	8.18%		8.25%	100.9%
<b>Unfunded Liability Rate</b>	(1.01%)		(0.48%)	47.5%
<b>Sum of Rate</b>	7.17%		7.77%	108.4%
<b>SubDiv #: 591</b>	<b>Employer Name: Live Oak County Appraisal District</b>			
<b>Contributing Members:</b>	7		7	100.0%
<b>Present Value of Benefits</b>	546,266		478,459	87.6%
<b>Total Future Normal Cost</b>	62,514		93,139	149.0%
<b>Total Accrued Liability</b>	483,752		385,320	79.7%
<b>Unfunded Accrued Liability</b>	95,480		99,453	104.2%
<b>Normal Cost Rate</b>	5.93%		5.82%	98.1%
<b>Unfunded Liability Rate</b>	5.11%		5.48%	107.2%
<b>Sum of Rate</b>	11.04%		11.30%	102.4%
<b>SubDiv #: 654</b>	<b>Employer Name: Llano County Hospital Authority</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	906,575		869,559	95.9%
<b>Total Future Normal Cost</b>	0		0	
<b>Total Accrued Liability</b>	906,575		869,559	95.9%
<b>Unfunded Accrued Liability</b>	(484,814)		(494,156)	101.9%
<b>Normal Cost Rate</b>	0.00%		0.00%	
<b>Unfunded Liability Rate</b>	0.00%		0.00%	
<b>Sum of Rate</b>	0.00%		0.00%	
<b>SubDiv #: 513</b>	<b>Employer Name: Loving County Appraisal District</b>			
<b>Contributing Members:</b>	1		1	100.0%
<b>Present Value of Benefits</b>	60,175		46,438	77.2%
<b>Total Future Normal Cost</b>	6,212		23,438	377.3%
<b>Total Accrued Liability</b>	53,963		23,000	42.6%
<b>Unfunded Accrued Liability</b>	7,434		11,445	154.0%
<b>Normal Cost Rate</b>	8.18%	8.18%	7.87%	96.2%
<b>Unfunded Liability Rate</b>	3.13%	4.25%	4.31%	137.7%
<b>Sum of Rate</b>	11.31%	12.43%	12.18%	107.7%
<b>SubDiv #: 425</b>	<b>Employer Name: Lubbock County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	12		11	91.7%
<b>Present Value of Benefits</b>	396,547		436,569	110.1%
<b>Total Future Normal Cost</b>	126,661		117,927	93.1%
<b>Total Accrued Liability</b>	269,886		318,642	118.1%
<b>Unfunded Accrued Liability</b>	(138,829)		(127,479)	91.8%
<b>Normal Cost Rate</b>	8.38%		8.00%	95.5%
<b>Unfunded Liability Rate</b>	(3.96%)		(4.04%)	102.0%
<b>Sum of Rate</b>	4.42%		3.96%	89.6%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 558</b>	<b>Employer Name: Lubbock Emergency Communication District</b>			
<b>Contributing Members:</b>	6		7	116.7%
<b>Present Value of Benefits</b>	451,837		529,254	117.1%
<b>Total Future Normal Cost</b>	113,495		129,128	113.8%
<b>Total Accrued Liability</b>	338,342		400,126	118.3%
<b>Unfunded Accrued Liability</b>	13,115		23,186	176.8%
<b>Normal Cost Rate</b>	5.11%		5.14%	100.6%
<b>Unfunded Liability Rate</b>	0.47%		0.87%	185.1%
<b>Sum of Rate</b>	5.58%		6.01%	107.7%
<b>SubDiv #: 647</b>	<b>Employer Name: Lubbock Reese Redevelopment Authority</b>			
<b>Contributing Members:</b>	11		10	90.9%
<b>Present Value of Benefits</b>	232,592		229,915	98.8%
<b>Total Future Normal Cost</b>	98,263		90,036	91.6%
<b>Total Accrued Liability</b>	134,329		139,879	104.1%
<b>Unfunded Accrued Liability</b>	(92,915)		(107,381)	115.6%
<b>Normal Cost Rate</b>	2.98%		2.98%	100.0%
<b>Unfunded Liability Rate</b>	(2.08%)		(2.53%)	121.6%
<b>Sum of Rate</b>	0.90%		0.45%	50.0%
<b>SubDiv #: 639</b>	<b>Employer Name: Lumberton Municipal Utility District</b>			
<b>Contributing Members:</b>	26		26	100.0%
<b>Present Value of Benefits</b>	398,839		459,535	115.2%
<b>Total Future Normal Cost</b>	165,318		177,676	107.5%
<b>Total Accrued Liability</b>	233,521		281,859	120.7%
<b>Unfunded Accrued Liability</b>	29,482		23,838	80.9%
<b>Normal Cost Rate</b>	2.80%		2.90%	103.6%
<b>Unfunded Liability Rate</b>	0.42%		0.34%	81.0%
<b>Sum of Rate</b>	3.22%		3.24%	100.6%
<b>SubDiv #: 497</b>	<b>Employer Name: Lynn County Appraisal District</b>			
<b>Contributing Members:</b>	2		2	100.0%
<b>Present Value of Benefits</b>	87,808		98,236	111.9%
<b>Total Future Normal Cost</b>	23,203		22,644	97.6%
<b>Total Accrued Liability</b>	64,605		75,592	117.0%
<b>Unfunded Accrued Liability</b>	(2,795)		(24)	0.8%
<b>Normal Cost Rate</b>	4.93%	4.93%	4.93%	100.0%
<b>Unfunded Liability Rate</b>	(0.48%)	(0.05%)	0.00%	0.0%
<b>Sum of Rate</b>	4.45%	4.88%	4.93%	110.8%
<b>SubDiv #: 442</b>	<b>Employer Name: Lynn County Hospital District</b>			
<b>Contributing Members:</b>	70		71	101.4%
<b>Present Value of Benefits</b>	3,901,393		4,342,335	111.3%
<b>Total Future Normal Cost</b>	803,101		865,103	107.7%
<b>Total Accrued Liability</b>	3,098,292		3,477,232	112.2%
<b>Unfunded Accrued Liability</b>	252,247		315,124	124.9%
<b>Normal Cost Rate</b>	6.71%		6.77%	100.9%
<b>Unfunded Liability Rate</b>	1.50%		1.77%	118.0%
<b>Sum of Rate</b>	8.21%		8.54%	104.0%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 630</b>	<b>Employer Name: Macedonia - Eylau Municipal Utility District - Bowie County</b>			
<b>Contributing Members:</b>	7		7	100.0%
<b>Present Value of Benefits</b>	321,284		382,134	118.9%
<b>Total Future Normal Cost</b>	59,347		69,275	116.7%
<b>Total Accrued Liability</b>	261,937		312,859	119.4%
<b>Unfunded Accrued Liability</b>	38,913		41,399	106.4%
<b>Normal Cost Rate</b>	3.70%		3.70%	100.0%
<b>Unfunded Liability Rate</b>	1.78%		1.59%	89.3%
<b>Sum of Rate</b>	5.48%		5.29%	96.5%
<b>SubDiv #: 500</b>	<b>Employer Name: Mackenzie Municipal Water Authority - Briscoe County</b>			
<b>Contributing Members:</b>	8		8	100.0%
<b>Present Value of Benefits</b>	886,129		984,872	111.1%
<b>Total Future Normal Cost</b>	66,579		57,869	86.9%
<b>Total Accrued Liability</b>	819,550		927,003	113.1%
<b>Unfunded Accrued Liability</b>	5,357		16,493	307.9%
<b>Normal Cost Rate</b>	4.22%	4.22%	4.29%	101.7%
<b>Unfunded Liability Rate</b>	(0.26%)	0.29%	0.15%	(57.7%)
<b>Sum of Rate</b>	3.96%	4.51%	4.44%	112.1%
<b>SubDiv #: 596</b>	<b>Employer Name: Madison County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	142,133		168,342	118.4%
<b>Total Future Normal Cost</b>	18,464		16,741	90.7%
<b>Total Accrued Liability</b>	123,669		151,601	122.6%
<b>Unfunded Accrued Liability</b>	13,823		27,105	196.1%
<b>Normal Cost Rate</b>	2.38%	2.89%	2.52%	105.9%
<b>Unfunded Liability Rate</b>	1.62%	2.12%	2.38%	146.9%
<b>Sum of Rate</b>	4.00%	5.01%	4.90%	122.5%
<b>SubDiv #: 675</b>	<b>Employer Name: Marion County Appraisal District</b>			
<b>Contributing Members:</b>			6	
<b>Present Value of Benefits</b>			100,311	
<b>Total Future Normal Cost</b>			68,475	
<b>Total Accrued Liability</b>			31,836	
<b>Unfunded Accrued Liability</b>			12,563	
<b>Normal Cost Rate</b>			5.55%	
<b>Unfunded Liability Rate</b>			0.85%	
<b>Sum of Rate</b>			6.40%	
<b>SubDiv #: 658</b>	<b>Employer Name: Marshall-Harrison County Health District</b>			
<b>Contributing Members:</b>	11		10	90.9%
<b>Present Value of Benefits</b>	190,508		208,189	109.3%
<b>Total Future Normal Cost</b>	114,669		107,114	93.4%
<b>Total Accrued Liability</b>	75,839		101,075	133.3%
<b>Unfunded Accrued Liability</b>	6,602		4,957	75.1%
<b>Normal Cost Rate</b>	5.95%		6.03%	101.3%
<b>Unfunded Liability Rate</b>	0.26%		0.24%	92.3%
<b>Sum of Rate</b>	6.21%		6.27%	101.0%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 595</b>	<b>Employer Name: Martin County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	112,584		126,621	112.5%
<b>Total Future Normal Cost</b>	20,401		21,233	104.1%
<b>Total Accrued Liability</b>	92,183		105,388	114.3%
<b>Unfunded Accrued Liability</b>	16,523		18,336	111.0%
<b>Normal Cost Rate</b>	3.57%		3.57%	100.0%
<b>Unfunded Liability Rate</b>	2.44%		2.55%	104.5%
<b>Sum of Rate</b>	6.01%		6.12%	101.8%
<b>SubDiv #: 678</b>	<b>Employer Name: Matagorda County Drainage District</b>			
<b>Contributing Members:</b>			8	
<b>Present Value of Benefits</b>			179,724	
<b>Total Future Normal Cost</b>			105,702	
<b>Total Accrued Liability</b>			74,022	
<b>Unfunded Accrued Liability</b>			34,818	
<b>Normal Cost Rate</b>			6.65%	
<b>Unfunded Liability Rate</b>			1.31%	
<b>Sum of Rate</b>			7.96%	
<b>SubDiv #: 440</b>	<b>Employer Name: Matagorda County Hospital District</b>			
<b>Contributing Members:</b>	251		237	94.4%
<b>Present Value of Benefits</b>	17,095,667		17,206,216	100.6%
<b>Total Future Normal Cost</b>	1,963,974		1,891,239	96.3%
<b>Total Accrued Liability</b>	15,131,693		15,314,977	101.2%
<b>Unfunded Accrued Liability</b>	(957,597)		(1,069,656)	111.7%
<b>Normal Cost Rate</b>	4.04%		4.08%	101.0%
<b>Unfunded Liability Rate</b>	(1.15%)		(1.37%)	119.1%
<b>Sum of Rate</b>	2.89%		2.71%	93.8%
<b>SubDiv #: 677</b>	<b>Employer Name: Matagorda County Navigation District #1</b>			
<b>Contributing Members:</b>			6	
<b>Present Value of Benefits</b>			131,539	
<b>Total Future Normal Cost</b>			102,426	
<b>Total Accrued Liability</b>			29,113	
<b>Unfunded Accrued Liability</b>			1,217	
<b>Normal Cost Rate</b>			9.16%	
<b>Unfunded Liability Rate</b>			(0.05%)	
<b>Sum of Rate</b>			9.11%	
<b>SubDiv #: 512</b>	<b>Employer Name: Mc Culloch County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	307,203		340,591	110.9%
<b>Total Future Normal Cost</b>	33,582		33,749	100.5%
<b>Total Accrued Liability</b>	273,621		306,842	112.1%
<b>Unfunded Accrued Liability</b>	(36,135)		(37,214)	103.0%
<b>Normal Cost Rate</b>	3.60%		3.60%	100.0%
<b>Unfunded Liability Rate</b>	(3.60%)		(3.60%)	100.0%
<b>Sum of Rate</b>	0.00%		0.00%	

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 491</b>	<b>Employer Name: Mc Lennan County Appraisal District</b>			
<b>Contributing Members:</b>	35		35	100.0%
<b>Present Value of Benefits</b>	5,938,559		5,627,445	94.8%
<b>Total Future Normal Cost</b>	478,288		500,669	104.7%
<b>Total Accrued Liability</b>	5,460,271		5,126,776	93.9%
<b>Unfunded Accrued Liability</b>	757,820		845,186	111.5%
<b>Normal Cost Rate</b>	6.35%		6.51%	102.5%
<b>Unfunded Liability Rate</b>	5.75%		6.49%	112.9%
<b>Sum of Rate</b>	12.10%		13.00%	107.4%
<b>SubDiv #: 679</b>	<b>Employer Name: McLennan County Water Control and Improvement District #2</b>			
<b>Contributing Members:</b>			2	
<b>Present Value of Benefits</b>			26,659	
<b>Total Future Normal Cost</b>			19,535	
<b>Total Accrued Liability</b>			7,124	
<b>Unfunded Accrued Liability</b>			2,324	
<b>Normal Cost Rate</b>			3.05%	
<b>Unfunded Liability Rate</b>			0.39%	
<b>Sum of Rate</b>			3.44%	
<b>SubDiv #: 599</b>	<b>Employer Name: Medical Arts Hospital - Dawson County</b>			
<b>Contributing Members:</b>	99		78	78.8%
<b>Present Value of Benefits</b>	3,164,001		3,171,282	100.2%
<b>Total Future Normal Cost</b>	447,435		370,999	82.9%
<b>Total Accrued Liability</b>	2,716,566		2,800,283	103.1%
<b>Unfunded Accrued Liability</b>	(326,818)		(346,342)	106.0%
<b>Normal Cost Rate</b>	2.23%		2.22%	99.6%
<b>Unfunded Liability Rate</b>	(1.76%)		(1.84%)	104.5%
<b>Sum of Rate</b>	0.46%		0.37%	80.4%
<b>SubDiv #: 535</b>	<b>Employer Name: Medina County Appraisal District</b>			
<b>Contributing Members:</b>	10		10	100.0%
<b>Present Value of Benefits</b>	794,554		885,208	111.4%
<b>Total Future Normal Cost</b>	104,373		105,587	101.2%
<b>Total Accrued Liability</b>	690,181		779,621	113.0%
<b>Unfunded Accrued Liability</b>	88,972		96,976	109.0%
<b>Normal Cost Rate</b>	4.39%		4.38%	99.8%
<b>Unfunded Liability Rate</b>	3.02%		3.32%	109.9%
<b>Sum of Rate</b>	7.41%		7.70%	103.9%
<b>SubDiv #: 419</b>	<b>Employer Name: Memorial Medical Center - Calhoun County</b>			
<b>Contributing Members:</b>	176		177	100.6%
<b>Present Value of Benefits</b>	9,415,869		10,615,331	112.7%
<b>Total Future Normal Cost</b>	1,865,772		2,055,723	110.2%
<b>Total Accrued Liability</b>	7,550,097		8,559,608	113.4%
<b>Unfunded Accrued Liability</b>	(1,315,768)		(999,813)	76.0%
<b>Normal Cost Rate</b>	4.78%	5.09%	5.23%	109.4%
<b>Unfunded Liability Rate</b>	(1.77%)	(1.31%)	(1.22%)	68.9%
<b>Sum of Rate</b>	3.01%	3.78%	4.01%	133.2%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 669</b>	<b>Employer Name: Middle Rio Grande Development Council</b>			
<b>Contributing Members:</b>	162		173	106.8%
<b>Present Value of Benefits</b>	3,629,727		5,903,572	162.6%
<b>Total Future Normal Cost</b>	2,917,629		3,301,514	113.2%
<b>Total Accrued Liability</b>	712,098		2,602,058	365.4%
<b>Unfunded Accrued Liability</b>	(42,336)		1,032,298	(2438.3%)
<b>Normal Cost Rate</b>	8.05%	8.88%	8.67%	107.7%
<b>Unfunded Liability Rate</b>	(0.29%)	0.48%	2.39%	(824.1%)
<b>Sum of Rate</b>	7.76%	9.36%	11.06%	142.5%
<b>SubDiv #: 492</b>	<b>Employer Name: Midland Central Appraisal District</b>			
<b>Contributing Members:</b>	26		25	96.2%
<b>Present Value of Benefits</b>	4,448,592		4,822,104	108.4%
<b>Total Future Normal Cost</b>	469,486		454,257	96.8%
<b>Total Accrued Liability</b>	3,979,106		4,367,847	109.8%
<b>Unfunded Accrued Liability</b>	87,062		158,128	181.6%
<b>Normal Cost Rate</b>	7.26%	7.26%	7.22%	99.4%
<b>Unfunded Liability Rate</b>	0.86%	0.88%	1.76%	204.7%
<b>Sum of Rate</b>	8.12%	8.14%	8.98%	110.6%
<b>SubDiv #: 570</b>	<b>Employer Name: Midland Emergency Communication District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	306,527		350,962	114.5%
<b>Total Future Normal Cost</b>	58,837		62,122	105.6%
<b>Total Accrued Liability</b>	247,690		288,840	116.6%
<b>Unfunded Accrued Liability</b>	16,182		22,522	139.2%
<b>Normal Cost Rate</b>	5.71%		5.70%	99.8%
<b>Unfunded Liability Rate</b>	1.28%		1.77%	138.3%
<b>Sum of Rate</b>	6.99%		7.47%	106.9%
<b>SubDiv #: 617</b>	<b>Employer Name: Mills County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	53,330		63,705	119.5%
<b>Total Future Normal Cost</b>	19,488		19,680	101.0%
<b>Total Accrued Liability</b>	33,842		44,025	130.1%
<b>Unfunded Accrued Liability</b>	(25,814)		(26,907)	104.2%
<b>Normal Cost Rate</b>	3.16%		3.16%	100.0%
<b>Unfunded Liability Rate</b>	(2.01%)		(2.03%)	101.0%
<b>Sum of Rate</b>	1.15%		1.13%	98.3%
<b>SubDiv #: 484</b>	<b>Employer Name: Mitchell County Appraisal District</b>			
<b>Contributing Members:</b>	3		4	133.3%
<b>Present Value of Benefits</b>	178,206		220,798	123.9%
<b>Total Future Normal Cost</b>	45,675		68,222	149.4%
<b>Total Accrued Liability</b>	132,531		152,576	115.1%
<b>Unfunded Accrued Liability</b>	(12,921)		(10,284)	79.6%
<b>Normal Cost Rate</b>	9.51%		9.59%	100.8%
<b>Unfunded Liability Rate</b>	(1.77%)		(0.92%)	52.0%
<b>Sum of Rate</b>	7.74%		8.67%	112.0%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 605</b>	<b>Employer Name: Montgomery Central Appraisal District</b>			
<b>Contributing Members:</b>	63		63	100.0%
<b>Present Value of Benefits</b>	4,172,613		6,234,865	149.4%
<b>Total Future Normal Cost</b>	676,326		1,085,730	160.5%
<b>Total Accrued Liability</b>	3,496,287		5,149,135	147.3%
<b>Unfunded Accrued Liability</b>	881,982		2,060,802	233.7%
<b>Normal Cost Rate</b>	4.61%	7.05%	7.03%	152.5%
<b>Unfunded Liability Rate</b>	4.38%	10.38%	9.63%	219.9%
<b>Sum of Rate</b>	8.99%	17.43%	16.66%	185.3%
<b>SubDiv #: 667</b>	<b>Employer Name: Montgomery County Emergency Communication District</b>			
<b>Contributing Members:</b>	24		27	112.5%
<b>Present Value of Benefits</b>	395,939		654,428	165.3%
<b>Total Future Normal Cost</b>	237,125		292,720	123.4%
<b>Total Accrued Liability</b>	158,814		361,708	227.8%
<b>Unfunded Accrued Liability</b>	69,457		155,443	223.8%
<b>Normal Cost Rate</b>	4.03%	4.03%	4.03%	100.0%
<b>Unfunded Liability Rate</b>	0.81%	1.78%	1.61%	198.8%
<b>Sum of Rate</b>	4.84%	5.81%	5.64%	116.5%
<b>SubDiv #: 651</b>	<b>Employer Name: Montgomery County Emergency Service District #1</b>			
<b>Contributing Members:</b>	8		9	112.5%
<b>Present Value of Benefits</b>	375,086		464,167	123.7%
<b>Total Future Normal Cost</b>	278,298		321,763	115.6%
<b>Total Accrued Liability</b>	96,788		142,404	147.1%
<b>Unfunded Accrued Liability</b>	3,181		3,191	100.3%
<b>Normal Cost Rate</b>	6.06%		6.04%	99.7%
<b>Unfunded Liability Rate</b>	0.08%		0.11%	137.5%
<b>Sum of Rate</b>	6.14%		6.15%	100.2%
<b>SubDiv #: 412</b>	<b>Employer Name: Moore County Hospital District</b>			
<b>Contributing Members:</b>	252		248	98.4%
<b>Present Value of Benefits</b>	9,513,812		10,273,627	108.0%
<b>Total Future Normal Cost</b>	2,132,488		2,269,366	106.4%
<b>Total Accrued Liability</b>	7,381,324		8,004,261	108.4%
<b>Unfunded Accrued Liability</b>	(1,444,573)		(1,344,187)	93.1%
<b>Normal Cost Rate</b>	4.98%		4.97%	99.8%
<b>Unfunded Liability Rate</b>	(1.49%)		(1.31%)	87.9%
<b>Sum of Rate</b>	3.49%		3.66%	104.9%
<b>SubDiv #: 515</b>	<b>Employer Name: Navarro Central Appraisal District</b>			
<b>Contributing Members:</b>	10		10	100.0%
<b>Present Value of Benefits</b>	1,121,115		1,190,634	106.2%
<b>Total Future Normal Cost</b>	136,204		125,820	92.4%
<b>Total Accrued Liability</b>	984,911		1,064,814	108.1%
<b>Unfunded Accrued Liability</b>	94,069		113,901	121.1%
<b>Normal Cost Rate</b>	6.45%	6.45%	6.54%	101.4%
<b>Unfunded Liability Rate</b>	2.81%	3.15%	3.47%	123.5%
<b>Sum of Rate</b>	9.26%	9.60%	10.01%	108.1%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 572</b>	<b>Employer Name: Newton Central Appraisal District</b>			
<b>Contributing Members:</b>	10		10	100.0%
<b>Present Value of Benefits</b>	752,102		839,264	111.6%
<b>Total Future Normal Cost</b>	126,365		129,695	102.6%
<b>Total Accrued Liability</b>	625,737		709,569	113.4%
<b>Unfunded Accrued Liability</b>	129,965		132,845	102.2%
<b>Normal Cost Rate</b>	6.61%		6.62%	100.2%
<b>Unfunded Liability Rate</b>	5.17%		5.23%	101.2%
<b>Sum of Rate</b>	11.78%		11.85%	100.6%
<b>SubDiv #: 646</b>	<b>Employer Name: North Texas Tollway Authority</b>			
<b>Contributing Members:</b>	463		591	127.6%
<b>Present Value of Benefits</b>	15,281,253		20,912,058	136.8%
<b>Total Future Normal Cost</b>	9,243,571		12,056,525	130.4%
<b>Total Accrued Liability</b>	6,037,682		8,855,533	146.7%
<b>Unfunded Accrued Liability</b>	866,224		1,213,166	140.1%
<b>Normal Cost Rate</b>	8.18%		8.12%	99.3%
<b>Unfunded Liability Rate</b>	0.67%		0.69%	103.0%
<b>Sum of Rate</b>	8.85%		8.81%	99.5%
<b>SubDiv #: 562</b>	<b>Employer Name: Northeast Texas Municipal Water District</b>			
<b>Contributing Members:</b>	14		15	107.1%
<b>Present Value of Benefits</b>	812,480		918,669	113.1%
<b>Total Future Normal Cost</b>	180,606		177,940	98.5%
<b>Total Accrued Liability</b>	631,874		740,729	117.2%
<b>Unfunded Accrued Liability</b>	50,167		61,611	122.8%
<b>Normal Cost Rate</b>	4.13%		4.07%	98.5%
<b>Unfunded Liability Rate</b>	0.95%		1.14%	120.0%
<b>Sum of Rate</b>	5.08%		5.21%	102.6%
<b>SubDiv #: 683</b>	<b>Employer Name: Nueces County Appraisal District</b>			
<b>Contributing Members:</b>			62	
<b>Present Value of Benefits</b>			1,451,491	
<b>Total Future Normal Cost</b>			839,140	
<b>Total Accrued Liability</b>			612,351	
<b>Unfunded Accrued Liability</b>			447,969	
<b>Normal Cost Rate</b>			6.54%	
<b>Unfunded Liability Rate</b>			2.23%	
<b>Sum of Rate</b>			8.77%	
<b>SubDiv #: 400</b>	<b>Employer Name: Nueces County Drainage District #2</b>			
<b>Contributing Members:</b>	16		17	106.3%
<b>Present Value of Benefits</b>	1,013,923		731,947	72.2%
<b>Total Future Normal Cost</b>	70,745		84,691	119.7%
<b>Total Accrued Liability</b>	943,178		647,256	68.6%
<b>Unfunded Accrued Liability</b>	(24,566)		(29,684)	120.8%
<b>Normal Cost Rate</b>	3.12%		3.25%	104.2%
<b>Unfunded Liability Rate</b>	(0.69%)		(0.75%)	108.7%
<b>Sum of Rate</b>	2.43%		2.50%	102.9%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 517</b>	<b>Employer Name: Oldham County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	233,733		255,351	109.2%
<b>Total Future Normal Cost</b>	12,389		10,936	88.3%
<b>Total Accrued Liability</b>	221,344		244,415	110.4%
<b>Unfunded Accrued Liability</b>	14,434		14,762	102.3%
<b>Normal Cost Rate</b>	3.88%		3.87%	99.7%
<b>Unfunded Liability Rate</b>	1.98%		2.02%	102.0%
<b>Sum of Rate</b>	5.86%		5.89%	100.5%
<b>SubDiv #: 490</b>	<b>Employer Name: Orange County Appraisal District</b>			
<b>Contributing Members:</b>	15		15	100.0%
<b>Present Value of Benefits</b>	2,288,527		2,461,791	107.6%
<b>Total Future Normal Cost</b>	214,328		190,696	89.0%
<b>Total Accrued Liability</b>	2,074,199		2,271,095	109.5%
<b>Unfunded Accrued Liability</b>	30,886		15,806	51.2%
<b>Normal Cost Rate</b>	7.19%	7.19%	7.39%	102.8%
<b>Unfunded Liability Rate</b>	0.32%	1.00%	0.28%	87.5%
<b>Sum of Rate</b>	7.51%	8.19%	7.67%	102.1%
<b>SubDiv #: 421</b>	<b>Employer Name: Orange County Drainage District</b>			
<b>Contributing Members:</b>	49		44	89.8%
<b>Present Value of Benefits</b>	4,393,449		4,828,563	109.9%
<b>Total Future Normal Cost</b>	814,320		829,332	101.8%
<b>Total Accrued Liability</b>	3,579,129		3,999,231	111.7%
<b>Unfunded Accrued Liability</b>	613,584		645,965	105.3%
<b>Normal Cost Rate</b>	7.07%	7.07%	7.19%	101.7%
<b>Unfunded Liability Rate</b>	3.89%	4.00%	3.97%	102.1%
<b>Sum of Rate</b>	10.96%	11.07%	11.16%	101.8%
<b>SubDiv #: 665</b>	<b>Employer Name: Orange County Emergency Services District # 1</b>			
<b>Contributing Members:</b>	6		5	83.3%
<b>Present Value of Benefits</b>	62,528		84,411	135.0%
<b>Total Future Normal Cost</b>	37,145		46,330	124.7%
<b>Total Accrued Liability</b>	25,383		38,081	150.0%
<b>Unfunded Accrued Liability</b>	11,855		10,266	86.6%
<b>Normal Cost Rate</b>	2.22%	2.78%	2.72%	122.5%
<b>Unfunded Liability Rate</b>	0.68%	0.86%	0.56%	82.4%
<b>Sum of Rate</b>	2.90%	3.64%	3.28%	113.1%
<b>SubDiv #: 660</b>	<b>Employer Name: Orange County Navigation and Port District</b>			
<b>Contributing Members:</b>	6		6	100.0%
<b>Present Value of Benefits</b>	429,575		399,608	93.0%
<b>Total Future Normal Cost</b>	81,375		85,512	105.1%
<b>Total Accrued Liability</b>	348,200		314,096	90.2%
<b>Unfunded Accrued Liability</b>	64,151		66,233	103.2%
<b>Normal Cost Rate</b>	4.20%		4.20%	100.0%
<b>Unfunded Liability Rate</b>	2.65%		2.51%	94.7%
<b>Sum of Rate</b>	6.85%		6.71%	98.0%



# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 631      Employer Name: Orange County Water Control and Improvement District #1</b>				
<b>Contributing Members:</b>	20		25	125.0%
Present Value of Benefits	690,561		873,822	126.5%
Total Future Normal Cost	167,271		217,678	130.1%
Total Accrued Liability	523,290		656,144	125.4%
Unfunded Accrued Liability	25,182		26,647	105.8%
Normal Cost Rate	3.81%		3.85%	101.0%
Unfunded Liability Rate	0.11%		0.04%	36.4%
Sum of Rate	3.92%		3.89%	99.2%
<b>SubDiv #: 494      Employer Name: Pecos County Appraisal District</b>				
<b>Contributing Members:</b>	5		5	100.0%
Present Value of Benefits	382,419		435,548	113.9%
Total Future Normal Cost	77,744		81,614	105.0%
Total Accrued Liability	304,675		353,934	116.2%
Unfunded Accrued Liability	(50,909)		(41,499)	81.5%
Normal Cost Rate	7.05%		7.05%	100.0%
Unfunded Liability Rate	(2.19%)		(1.68%)	76.7%
Sum of Rate	4.86%		5.37%	110.5%
<b>SubDiv #: 673      Employer Name: Permian Regional Medical Center</b>				
<b>Contributing Members:</b>			223	
Present Value of Benefits			5,216,911	
Total Future Normal Cost			3,270,770	
Total Accrued Liability			1,946,141	
Unfunded Accrued Liability			986,258	
Normal Cost Rate			6.72%	
Unfunded Liability Rate			1.09%	
Sum of Rate			7.81%	
<b>SubDiv #: 676      Employer Name: Port of Bay City Authority</b>				
<b>Contributing Members:</b>			1	
Present Value of Benefits			37,783	
Total Future Normal Cost			32,871	
Total Accrued Liability			4,912	
Unfunded Accrued Liability			1,044	
Normal Cost Rate			8.15%	
Unfunded Liability Rate			0.40%	
Sum of Rate			8.55%	
<b>SubDiv #: 449      Employer Name: Port Of Beaumont Navigation District</b>				
<b>Contributing Members:</b>	33		35	106.1%
Present Value of Benefits	5,529,115		5,889,852	106.5%
Total Future Normal Cost	420,777		464,979	110.5%
Total Accrued Liability	5,108,338		5,424,873	106.2%
Unfunded Accrued Liability	1,024,045		1,112,317	108.6%
Normal Cost Rate	4.06%		3.97%	97.8%
Unfunded Liability Rate	7.24%		6.84%	94.5%
Sum of Rate	11.30%		10.81%	95.7%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 620</b>	<b>Employer Name: Port Of Corpus Christi Authority</b>			
<b>Contributing Members:</b>	127		129	101.6%
<b>Present Value of Benefits</b>	14,460,181		15,794,475	109.2%
<b>Total Future Normal Cost</b>	1,239,576		1,702,621	137.4%
<b>Total Accrued Liability</b>	13,220,605		14,091,854	106.6%
<b>Unfunded Accrued Liability</b>	4,484,238		4,814,457	107.4%
<b>Normal Cost Rate</b>	2.75%	3.85%	3.83%	139.3%
<b>Unfunded Liability Rate</b>	6.05%	6.35%	6.58%	108.8%
<b>Sum of Rate</b>	8.80%	10.20%	10.41%	118.3%
<b>SubDiv #: 622</b>	<b>Employer Name: Port Of Port Arthur Navigation District</b>			
<b>Contributing Members:</b>	13		14	107.7%
<b>Present Value of Benefits</b>	1,549,154		1,474,093	95.2%
<b>Total Future Normal Cost</b>	174,414		201,016	115.3%
<b>Total Accrued Liability</b>	1,374,740		1,273,077	92.6%
<b>Unfunded Accrued Liability</b>	177,919		146,218	82.2%
<b>Normal Cost Rate</b>	4.10%		4.15%	101.2%
<b>Unfunded Liability Rate</b>	2.90%		2.11%	72.8%
<b>Sum of Rate</b>	7.00%		6.26%	89.4%
<b>SubDiv #: 560</b>	<b>Employer Name: Potter - Randall County Emergency Communication District</b>			
<b>Contributing Members:</b>	3		4	133.3%
<b>Present Value of Benefits</b>	347,226		453,792	130.7%
<b>Total Future Normal Cost</b>	100,836		155,428	154.1%
<b>Total Accrued Liability</b>	246,390		298,364	121.1%
<b>Unfunded Accrued Liability</b>	59,639		62,898	105.5%
<b>Normal Cost Rate</b>	12.76%		12.73%	99.8%
<b>Unfunded Liability Rate</b>	4.37%		2.96%	67.7%
<b>Sum of Rate</b>	17.13%		15.69%	91.6%
<b>SubDiv #: 489</b>	<b>Employer Name: Potter County Appraisal District</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	2,311,253		2,267,774	98.1%
<b>Total Future Normal Cost</b>	0		0	
<b>Total Accrued Liability</b>	2,311,253		2,267,774	98.1%
<b>Unfunded Accrued Liability</b>	(9,274)		50,274	(542.1%)
<b>Normal Cost Rate</b>	0.00%		0.00%	
<b>Unfunded Liability Rate</b>	0.00%		0.00%	
<b>Sum of Rate</b>	0.00%		0.00%	
<b>SubDiv #: 626</b>	<b>Employer Name: Presidio Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	67,855		78,193	115.2%
<b>Total Future Normal Cost</b>	18,296		18,839	103.0%
<b>Total Accrued Liability</b>	49,559		59,354	119.8%
<b>Unfunded Accrued Liability</b>	2,325		3,269	140.6%
<b>Normal Cost Rate</b>	2.01%		2.01%	100.0%
<b>Unfunded Liability Rate</b>	0.23%		0.41%	178.3%
<b>Sum of Rate</b>	2.24%		2.42%	108.0%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 537      Employer Name: Rains County Appraisal District</b>				
<b>Contributing Members:</b>	6		3	50.0%
Present Value of Benefits	334,500		308,064	92.1%
Total Future Normal Cost	96,565		49,688	51.5%
Total Accrued Liability	237,935		258,376	108.6%
Unfunded Accrued Liability	(22,725)		(36,406)	160.2%
Normal Cost Rate	7.01%		6.85%	97.7%
Unfunded Liability Rate	(1.12%)		(3.19%)	284.8%
Sum of Rate	5.89%		3.66%	62.1%
<hr/>				
<b>SubDiv #: 564      Employer Name: Randall County Appraisal District</b>				
<b>Contributing Members:</b>	44		44	100.0%
Present Value of Benefits	5,414,758		5,883,477	108.7%
Total Future Normal Cost	799,274		789,852	98.8%
Total Accrued Liability	4,615,484		5,093,625	110.4%
Unfunded Accrued Liability	622,586		689,260	110.7%
Normal Cost Rate	7.60%		7.61%	100.1%
Unfunded Liability Rate	3.90%		4.30%	110.3%
Sum of Rate	11.50%		11.91%	103.6%
<hr/>				
<b>SubDiv #: 406      Employer Name: Rankin County Hospital District - Upton County</b>				
<b>Contributing Members:</b>	22		19	86.4%
Present Value of Benefits	2,009,104		2,121,882	105.6%
Total Future Normal Cost	330,827		296,658	89.7%
Total Accrued Liability	1,678,277		1,825,224	108.8%
Unfunded Accrued Liability	(35,368)		(24,254)	68.6%
Normal Cost Rate	6.62%		6.72%	101.5%
Unfunded Liability Rate	(0.40%)		(0.31%)	77.5%
Sum of Rate	6.22%		6.41%	103.1%
<hr/>				
<b>SubDiv #: 445      Employer Name: Reagan Hospital District</b>				
<b>Contributing Members:</b>	22		22	100.0%
Present Value of Benefits	2,066,429		1,860,995	90.1%
Total Future Normal Cost	220,151		223,368	101.5%
Total Accrued Liability	1,846,278		1,637,627	88.7%
Unfunded Accrued Liability	210,621		257,020	122.0%
Normal Cost Rate	5.56%		5.69%	102.3%
Unfunded Liability Rate	3.88%		5.03%	129.6%
Sum of Rate	9.44%		10.72%	113.6%
<hr/>				
<b>SubDiv #: 505      Employer Name: Red Bluff Water Power Control District - Reeves County</b>				
<b>Contributing Members:</b>	4		4	100.0%
Present Value of Benefits	140,542		160,580	114.3%
Total Future Normal Cost	42,956		49,878	116.1%
Total Accrued Liability	97,586		110,702	113.4%
Unfunded Accrued Liability	17,544		27,490	156.7%
Normal Cost Rate	4.14%	5.01%	4.98%	120.3%
Unfunded Liability Rate	1.29%	1.94%	2.21%	171.3%
Sum of Rate	5.43%	6.95%	7.19%	132.4%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 568</b>	<b>Employer Name: Sabine Pass Port Authority</b>			
<b>Contributing Members:</b>	7		7	100.0%
<b>Present Value of Benefits</b>	278,010		311,879	112.2%
<b>Total Future Normal Cost</b>	39,945		38,570	96.6%
<b>Total Accrued Liability</b>	238,065		273,309	114.8%
<b>Unfunded Accrued Liability</b>	52,107		55,566	106.6%
<b>Normal Cost Rate</b>	4.15%		4.14%	99.8%
<b>Unfunded Liability Rate</b>	3.52%		3.76%	106.8%
<b>Sum of Rate</b>	7.67%		7.90%	103.0%
<b>SubDiv #: 553</b>	<b>Employer Name: San Jacinto County Central Appraisal District</b>			
<b>Contributing Members:</b>	9		12	133.3%
<b>Present Value of Benefits</b>	478,825		549,974	114.9%
<b>Total Future Normal Cost</b>	138,362		167,023	120.7%
<b>Total Accrued Liability</b>	340,463		382,951	112.5%
<b>Unfunded Accrued Liability</b>	(24,465)		(30,984)	126.6%
<b>Normal Cost Rate</b>	7.49%		7.30%	97.5%
<b>Unfunded Liability Rate</b>	(0.94%)		(0.92%)	97.9%
<b>Sum of Rate</b>	6.55%		6.38%	97.4%
<b>SubDiv #: 495</b>	<b>Employer Name: San Patricio County Appraisal District</b>			
<b>Contributing Members:</b>	11		11	100.0%
<b>Present Value of Benefits</b>	944,482		1,082,255	114.6%
<b>Total Future Normal Cost</b>	80,982		100,153	123.7%
<b>Total Accrued Liability</b>	863,500		982,102	113.7%
<b>Unfunded Accrued Liability</b>	12,089		16,517	136.6%
<b>Normal Cost Rate</b>	5.45%	6.30%	6.41%	117.6%
<b>Unfunded Liability Rate</b>	0.19%	1.13%	0.61%	321.1%
<b>Sum of Rate</b>	5.64%	7.43%	7.02%	124.5%
<b>SubDiv #: 426</b>	<b>Employer Name: San Patricio County Drainage District</b>			
<b>Contributing Members:</b>	18		15	83.3%
<b>Present Value of Benefits</b>	4,316,152		3,772,774	87.4%
<b>Total Future Normal Cost</b>	92,062		76,358	82.9%
<b>Total Accrued Liability</b>	4,224,090		3,696,416	87.5%
<b>Unfunded Accrued Liability</b>	843,789		956,366	113.3%
<b>Normal Cost Rate</b>	2.06%		2.07%	100.5%
<b>Unfunded Liability Rate</b>	12.33%		17.68%	143.4%
<b>Sum of Rate</b>	14.39%		19.75%	137.2%
<b>SubDiv #: 422</b>	<b>Employer Name: San Patricio Municipal Water District</b>			
<b>Contributing Members:</b>	29		30	103.4%
<b>Present Value of Benefits</b>	2,100,156		2,442,083	116.3%
<b>Total Future Normal Cost</b>	524,696		574,601	109.5%
<b>Total Accrued Liability</b>	1,575,460		1,867,482	118.5%
<b>Unfunded Accrued Liability</b>	339,210		378,479	111.6%
<b>Normal Cost Rate</b>	4.96%		4.94%	99.6%
<b>Unfunded Liability Rate</b>	2.25%		2.32%	103.1%
<b>Sum of Rate</b>	7.21%		7.26%	100.7%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 627</b>	<b>Employer Name: Shelby County Appraisal District</b>			
<b>Contributing Members:</b>	8		8	100.0%
<b>Present Value of Benefits</b>	209,538		236,855	113.0%
<b>Total Future Normal Cost</b>	33,569		35,424	105.5%
<b>Total Accrued Liability</b>	175,969		201,431	114.5%
<b>Unfunded Accrued Liability</b>	21,656		23,800	109.9%
<b>Normal Cost Rate</b>	2.10%		2.10%	100.0%
<b>Unfunded Liability Rate</b>	0.95%		1.01%	106.3%
<b>Sum of Rate</b>	3.05%		3.11%	102.0%
<b>SubDiv #: 469</b>	<b>Employer Name: Sherman County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	328,020		360,175	109.8%
<b>Total Future Normal Cost</b>	25,122		24,328	96.8%
<b>Total Accrued Liability</b>	302,898		335,847	110.9%
<b>Unfunded Accrued Liability</b>	41,524		45,427	109.4%
<b>Normal Cost Rate</b>	3.87%		3.88%	100.3%
<b>Unfunded Liability Rate</b>	4.48%		4.76%	106.3%
<b>Sum of Rate</b>	8.35%		8.64%	103.5%
<b>SubDiv #: 555</b>	<b>Employer Name: Smith County 9-1-1 Communications District</b>			
<b>Contributing Members:</b>	6		8	133.3%
<b>Present Value of Benefits</b>	651,298		791,338	121.5%
<b>Total Future Normal Cost</b>	117,488		172,584	146.9%
<b>Total Accrued Liability</b>	533,810		618,754	115.9%
<b>Unfunded Accrued Liability</b>	41,687		47,426	113.8%
<b>Normal Cost Rate</b>	6.22%	6.22%	6.62%	106.4%
<b>Unfunded Liability Rate</b>	1.69%	1.79%	1.40%	82.8%
<b>Sum of Rate</b>	7.91%	8.01%	8.02%	101.4%
<b>SubDiv #: 606</b>	<b>Employer Name: Smith County Appraisal District</b>			
<b>Contributing Members:</b>	33		34	103.0%
<b>Present Value of Benefits</b>	2,930,654		3,221,165	109.9%
<b>Total Future Normal Cost</b>	533,818		528,341	99.0%
<b>Total Accrued Liability</b>	2,396,836		2,692,824	112.3%
<b>Unfunded Accrued Liability</b>	466,938		358,787	76.8%
<b>Normal Cost Rate</b>	6.58%		6.59%	100.2%
<b>Unfunded Liability Rate</b>	3.60%		2.45%	68.1%
<b>Sum of Rate</b>	10.18%		9.04%	88.8%
<b>SubDiv #: 632</b>	<b>Employer Name: Smith County Public Health District</b>			
<b>Contributing Members:</b>	134		149	111.2%
<b>Present Value of Benefits</b>	3,137,618		3,790,528	120.8%
<b>Total Future Normal Cost</b>	1,207,748		1,423,596	117.9%
<b>Total Accrued Liability</b>	1,929,870		2,366,932	122.6%
<b>Unfunded Accrued Liability</b>	(10,018)		19,936	(199.0%)
<b>Normal Cost Rate</b>	5.20%		5.20%	100.0%
<b>Unfunded Liability Rate</b>	(0.05%)		0.05%	(100.0%)
<b>Sum of Rate</b>	5.15%		5.25%	101.9%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 507</b>	<b>Employer Name: Somervell County Central Appraisal District</b>			
<b>Contributing Members:</b>	5		5	100.0%
<b>Present Value of Benefits</b>	230,018		213,204	92.7%
<b>Total Future Normal Cost</b>	78,138		74,709	95.6%
<b>Total Accrued Liability</b>	151,880		138,495	91.2%
<b>Unfunded Accrued Liability</b>	(13,550)		(13,325)	98.3%
<b>Normal Cost Rate</b>	7.90%		7.76%	98.2%
<b>Unfunded Liability Rate</b>	(1.16%)		(0.78%)	67.2%
<b>Sum of Rate</b>	6.74%		6.98%	103.6%
<b>SubDiv #: 645</b>	<b>Employer Name: South Texas Development Council</b>			
<b>Contributing Members:</b>	13		16	123.1%
<b>Present Value of Benefits</b>	904,056		1,112,030	123.0%
<b>Total Future Normal Cost</b>	122,461		141,584	115.6%
<b>Total Accrued Liability</b>	781,595		970,446	124.2%
<b>Unfunded Accrued Liability</b>	296,227		376,710	127.2%
<b>Normal Cost Rate</b>	3.62%	3.62%	3.60%	99.4%
<b>Unfunded Liability Rate</b>	5.64%	7.21%	5.95%	105.5%
<b>Sum of Rate</b>	9.26%	10.83%	9.55%	103.1%
<b>SubDiv #: 536</b>	<b>Employer Name: Starr County Appraisal District</b>			
<b>Contributing Members:</b>	14		14	100.0%
<b>Present Value of Benefits</b>	1,050,342		1,044,365	99.4%
<b>Total Future Normal Cost</b>	166,105		174,684	105.2%
<b>Total Accrued Liability</b>	884,237		869,681	98.4%
<b>Unfunded Accrued Liability</b>	120,647		104,223	86.4%
<b>Normal Cost Rate</b>	6.76%		6.47%	95.7%
<b>Unfunded Liability Rate</b>	4.23%		3.65%	86.3%
<b>Sum of Rate</b>	10.99%		10.12%	92.1%
<b>SubDiv #: 458</b>	<b>Employer Name: Stonewall Memorial Hospital District</b>			
<b>Contributing Members:</b>	36		33	91.7%
<b>Present Value of Benefits</b>	1,193,462		1,156,779	96.9%
<b>Total Future Normal Cost</b>	204,513		108,340	53.0%
<b>Total Accrued Liability</b>	988,949		1,048,439	106.0%
<b>Unfunded Accrued Liability</b>	(122,458)		(150,643)	123.0%
<b>Normal Cost Rate</b>	3.64%	1.98%	1.98%	54.4%
<b>Unfunded Liability Rate</b>	(1.27%)	(1.64%)	(1.70%)	133.9%
<b>Sum of Rate</b>	2.37%	0.34%	0.28%	11.8%
<b>SubDiv #: 539</b>	<b>Employer Name: Stratford Hospital District - Sherman County</b>			
<b>Contributing Members:</b>	41		47	114.6%
<b>Present Value of Benefits</b>	786,607		838,585	106.6%
<b>Total Future Normal Cost</b>	208,002		233,432	112.2%
<b>Total Accrued Liability</b>	578,605		605,153	104.6%
<b>Unfunded Accrued Liability</b>	(106,242)		(99,609)	93.8%
<b>Normal Cost Rate</b>	3.70%		3.72%	100.5%
<b>Unfunded Liability Rate</b>	(1.13%)		(0.93%)	82.3%
<b>Sum of Rate</b>	2.57%		2.79%	108.6%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 573</b>	<b>Employer Name: Sutton County Hospital District</b>			
<b>Contributing Members:</b>	29		28	96.6%
Present Value of Benefits	848,365		848,185	100.0%
Total Future Normal Cost	141,366		148,430	105.0%
Total Accrued Liability	706,999		699,755	99.0%
Unfunded Accrued Liability	(309,544)		(354,088)	114.4%
Normal Cost Rate	2.82%		2.82%	100.0%
Unfunded Liability Rate	(2.82%)		(2.82%)	100.0%
Sum of Rate	0.00%		0.00%	100.0%
<b>SubDiv #: 460</b>	<b>Employer Name: Swisher County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
Present Value of Benefits	532,644		584,395	109.7%
Total Future Normal Cost	45,314		46,129	101.8%
Total Accrued Liability	487,330		538,266	110.5%
Unfunded Accrued Liability	26,742		33,897	126.8%
Normal Cost Rate	6.85%		6.85%	100.0%
Unfunded Liability Rate	2.65%		3.34%	126.0%
Sum of Rate	9.50%		10.19%	107.3%
<b>SubDiv #: 534</b>	<b>Employer Name: Swisher Memorial Hospital District</b>			
<b>Contributing Members:</b>	75		85	113.3%
Present Value of Benefits	1,120,395		1,263,389	112.8%
Total Future Normal Cost	268,278		315,804	117.7%
Total Accrued Liability	852,117		947,585	111.2%
Unfunded Accrued Liability	(202,244)		(219,413)	108.5%
Normal Cost Rate	2.03%		2.02%	99.5%
Unfunded Liability Rate	(0.73%)		(0.65%)	89.0%
Sum of Rate	1.30%		1.37%	105.4%
<b>SubDiv #: 607</b>	<b>Employer Name: Tarrant Appraisal District</b>			
<b>Contributing Members:</b>	187		193	103.2%
Present Value of Benefits	19,114,360		21,382,105	111.9%
Total Future Normal Cost	2,304,417		2,472,785	107.3%
Total Accrued Liability	16,809,943		18,909,320	112.5%
Unfunded Accrued Liability	3,687,629		3,817,741	103.5%
Normal Cost Rate	4.72%	4.72%	4.70%	99.6%
Unfunded Liability Rate	4.91%	4.96%	4.61%	93.9%
Sum of Rate	9.63%	9.68%	9.31%	96.7%
<b>SubDiv #: 545</b>	<b>Employer Name: Tarrant Co 9-1-1 Emergency Assistance District</b>			
<b>Contributing Members:</b>	13		13	100.0%
Present Value of Benefits	1,470,493		1,692,145	115.1%
Total Future Normal Cost	336,673		334,514	99.4%
Total Accrued Liability	1,133,820		1,357,631	119.7%
Unfunded Accrued Liability	(92,052)		(80,739)	87.7%
Normal Cost Rate	4.66%	4.66%	4.68%	100.4%
Unfunded Liability Rate	(0.96%)	(0.89%)	(0.83%)	86.5%
Sum of Rate	3.70%	3.77%	3.85%	104.1%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 402</b>	<b>Employer Name: Terry Memorial Hospital District</b>			
<b>Contributing Members:</b>	177		137	77.4%
<b>Present Value of Benefits</b>	8,599,324		8,441,613	98.2%
<b>Total Future Normal Cost</b>	1,121,678		964,651	86.0%
<b>Total Accrued Liability</b>	7,477,646		7,476,962	100.0%
<b>Unfunded Accrued Liability</b>	(589,411)		(773,467)	131.2%
<b>Normal Cost Rate</b>	3.92%		3.98%	101.5%
<b>Unfunded Liability Rate</b>	(0.94%)		(1.55%)	164.9%
<b>Sum of Rate</b>	2.98%		2.43%	81.5%
<b>SubDiv #: 437</b>	<b>Employer Name: Texas Association Of Counties</b>			
<b>Contributing Members:</b>	103		105	101.9%
<b>Present Value of Benefits</b>	11,356,239		13,008,370	114.5%
<b>Total Future Normal Cost</b>	2,738,229		2,844,697	103.9%
<b>Total Accrued Liability</b>	8,618,010		10,163,673	117.9%
<b>Unfunded Accrued Liability</b>	915,719		1,131,160	123.5%
<b>Normal Cost Rate</b>	7.66%	7.66%	7.65%	99.9%
<b>Unfunded Liability Rate</b>	1.27%	1.28%	1.54%	121.3%
<b>Sum of Rate</b>	8.93%	8.94%	9.19%	102.9%
<b>SubDiv #: 634</b>	<b>Employer Name: Texas Eastern 9-1-1 Network</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	127,336		144,908	113.8%
<b>Total Future Normal Cost</b>	38,594		36,578	94.8%
<b>Total Accrued Liability</b>	88,742		108,330	122.1%
<b>Unfunded Accrued Liability</b>	(4,205)		(7,348)	174.7%
<b>Normal Cost Rate</b>	5.62%		5.61%	99.8%
<b>Unfunded Liability Rate</b>	(0.88%)		(1.18%)	134.1%
<b>Sum of Rate</b>	4.74%		4.43%	93.5%
<b>SubDiv #: 501</b>	<b>Employer Name: Titus County Fresh Water Supply District</b>			
<b>Contributing Members:</b>	10		10	100.0%
<b>Present Value of Benefits</b>	629,696		802,700	127.5%
<b>Total Future Normal Cost</b>	90,721		105,711	116.5%
<b>Total Accrued Liability</b>	538,975		696,989	129.3%
<b>Unfunded Accrued Liability</b>	(64,454)		11,413	(17.7%)
<b>Normal Cost Rate</b>	4.12%	4.98%	5.11%	124.0%
<b>Unfunded Liability Rate</b>	2.88%	0.23%	0.17%	5.9%
<b>Sum of Rate</b>	7.00%	5.21%	5.28%	75.4%
<b>SubDiv #: 601</b>	<b>Employer Name: Travis Central Appraisal District</b>			
<b>Contributing Members:</b>	109		108	99.1%
<b>Present Value of Benefits</b>	8,721,750		9,609,168	110.2%
<b>Total Future Normal Cost</b>	1,185,844		1,174,799	99.1%
<b>Total Accrued Liability</b>	7,535,906		8,434,369	111.9%
<b>Unfunded Accrued Liability</b>	1,576,153		1,592,612	101.0%
<b>Normal Cost Rate</b>	3.72%		3.71%	99.7%
<b>Unfunded Liability Rate</b>	3.90%		3.97%	101.8%
<b>Sum of Rate</b>	7.62%		7.68%	100.8%



## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 666      Employer Name: Travis County Water Control and Improvement Dist. - Point Venture</b>				
<b>Contributing Members:</b>	4		4	100.0%
Present Value of Benefits	82,495		120,620	146.2%
Total Future Normal Cost	51,031		85,350	167.3%
Total Accrued Liability	31,464		35,270	112.1%
Unfunded Accrued Liability	18,309		14,295	78.1%
Normal Cost Rate	3.78%		3.67%	97.1%
Unfunded Liability Rate	1.45%		0.97%	66.9%
Sum of Rate	5.23%		4.64%	88.7%
<b>SubDiv #: 659      Employer Name: Tri-County Special Utility District</b>				
<b>Contributing Members:</b>	6		6	100.0%
Present Value of Benefits	93,681		95,242	101.7%
Total Future Normal Cost	44,661		41,401	92.7%
Total Accrued Liability	49,020		53,841	109.8%
Unfunded Accrued Liability	18,273		9,760	53.4%
Normal Cost Rate	3.00%		3.07%	102.3%
Unfunded Liability Rate	1.15%		0.60%	52.2%
Sum of Rate	4.15%		3.67%	88.4%
<b>SubDiv #: 633      Employer Name: Trinity Bay Conservation District</b>				
<b>Contributing Members:</b>	38		38	100.0%
Present Value of Benefits	1,905,129		2,056,509	107.9%
Total Future Normal Cost	235,164		242,586	103.2%
Total Accrued Liability	1,669,965		1,813,923	108.6%
Unfunded Accrued Liability	779,017		760,512	97.6%
Normal Cost Rate	2.87%		2.86%	99.7%
Unfunded Liability Rate	5.83%		5.48%	94.0%
Sum of Rate	8.70%		8.34%	95.9%
<b>SubDiv #: 682      Employer Name: Upton County Appraisal District</b>				
<b>Contributing Members:</b>			5	
Present Value of Benefits			97,074	
Total Future Normal Cost			73,440	
Total Accrued Liability			23,634	
Unfunded Accrued Liability			6,984	
Normal Cost Rate			7.83%	
Unfunded Liability Rate			0.46%	
Sum of Rate			8.29%	
<b>SubDiv #: 663      Employer Name: Valley Municipal Utility District #2 - Cameron County</b>				
<b>Contributing Members:</b>	10		11	110.0%
Present Value of Benefits	130,676		156,985	120.1%
Total Future Normal Cost	54,991		57,362	104.3%
Total Accrued Liability	75,685		99,623	131.6%
Unfunded Accrued Liability	34,375		30,800	89.6%
Normal Cost Rate	2.21%		2.27%	102.7%
Unfunded Liability Rate	1.09%		0.96%	88.1%
Sum of Rate	3.30%		3.23%	97.9%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 586</b>	<b>Employer Name: Valwood Improvement Authority - Dallas County</b>			
<b>Contributing Members:</b>	7		8	114.3%
<b>Present Value of Benefits</b>	418,576		481,982	115.1%
<b>Total Future Normal Cost</b>	96,061		105,287	109.6%
<b>Total Accrued Liability</b>	322,515		376,695	116.8%
<b>Unfunded Accrued Liability</b>	21,851		28,471	130.3%
<b>Normal Cost Rate</b>	3.17%		3.22%	101.6%
<b>Unfunded Liability Rate</b>	0.65%		0.82%	126.2%
<b>Sum of Rate</b>	3.82%		4.04%	105.8%
<b>SubDiv #: 672</b>	<b>Employer Name: Van Zandt County Appraisal District</b>			
<b>Contributing Members:</b>	12		15	125.0%
<b>Present Value of Benefits</b>	200,766		263,731	131.4%
<b>Total Future Normal Cost</b>	98,849		112,383	113.7%
<b>Total Accrued Liability</b>	101,917		151,348	148.5%
<b>Unfunded Accrued Liability</b>	77,629		43,002	55.4%
<b>Normal Cost Rate</b>	4.98%		4.98%	100.0%
<b>Unfunded Liability Rate</b>	2.46%		0.98%	39.8%
<b>Sum of Rate</b>	7.44%		5.96%	80.1%
<b>SubDiv #: 423</b>	<b>Employer Name: Victoria County Drainage District #3</b>			
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	577,817		624,857	108.1%
<b>Total Future Normal Cost</b>	18,563		18,575	100.1%
<b>Total Accrued Liability</b>	559,254		606,282	108.4%
<b>Unfunded Accrued Liability</b>	13,883		18,129	130.6%
<b>Normal Cost Rate</b>	2.81%		2.83%	100.7%
<b>Unfunded Liability Rate</b>	1.17%		1.48%	126.5%
<b>Sum of Rate</b>	3.98%		4.31%	108.3%
<b>SubDiv #: 637</b>	<b>Employer Name: Victoria County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	4		3	75.0%
<b>Present Value of Benefits</b>	97,733		101,289	103.6%
<b>Total Future Normal Cost</b>	39,182		30,653	78.2%
<b>Total Accrued Liability</b>	58,551		70,636	120.6%
<b>Unfunded Accrued Liability</b>	(1,702)		(1,956)	114.9%
<b>Normal Cost Rate</b>	4.55%		4.60%	101.1%
<b>Unfunded Liability Rate</b>	(0.19%)		(0.25%)	131.6%
<b>Sum of Rate</b>	4.36%		4.35%	99.8%
<b>SubDiv #: 565</b>	<b>Employer Name: Ward County Central Appraisal District</b>			
<b>Contributing Members:</b>	3		4	133.3%
<b>Present Value of Benefits</b>	307,383		351,414	114.3%
<b>Total Future Normal Cost</b>	34,408		41,453	120.5%
<b>Total Accrued Liability</b>	272,975		309,961	113.5%
<b>Unfunded Accrued Liability</b>	(12,214)		(7,626)	62.4%
<b>Normal Cost Rate</b>	4.14%		4.14%	100.0%
<b>Unfunded Liability Rate</b>	(1.23%)		(0.48%)	39.0%
<b>Sum of Rate</b>	2.91%		3.66%	125.8%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 444      Employer Name: Ward Memorial Hospital</b>				
<b>Contributing Members:</b>	79		83	105.1%
<b>Present Value of Benefits</b>	6,142,672		6,656,829	108.4%
<b>Total Future Normal Cost</b>	1,006,125		1,185,287	117.8%
<b>Total Accrued Liability</b>	5,136,547		5,471,542	106.5%
<b>Unfunded Accrued Liability</b>	(728,774)		(576,519)	79.1%
<b>Normal Cost Rate</b>	5.84%		5.80%	99.3%
<b>Unfunded Liability Rate</b>	(2.63%)		(1.78%)	67.7%
<b>Sum of Rate</b>	3.21%		4.02%	125.2%
<b>SubDiv #: 604      Employer Name: Webb County Appraisal District</b>				
<b>Contributing Members:</b>	30		31	103.3%
<b>Present Value of Benefits</b>	1,533,979		1,704,467	111.1%
<b>Total Future Normal Cost</b>	238,965		234,695	98.2%
<b>Total Accrued Liability</b>	1,295,014		1,469,772	113.5%
<b>Unfunded Accrued Liability</b>	181,364		173,676	95.8%
<b>Normal Cost Rate</b>	3.44%		3.48%	101.2%
<b>Unfunded Liability Rate</b>	2.01%		2.01%	100.0%
<b>Sum of Rate</b>	5.45%		5.49%	100.7%
<b>SubDiv #: 443      Employer Name: West Central Texas Council Of Governments</b>				
<b>Contributing Members:</b>	83		92	110.8%
<b>Present Value of Benefits</b>	8,846,579		9,635,127	108.9%
<b>Total Future Normal Cost</b>	1,834,223		1,979,733	107.9%
<b>Total Accrued Liability</b>	7,012,356		7,655,394	109.2%
<b>Unfunded Accrued Liability</b>	724,296		897,813	124.0%
<b>Normal Cost Rate</b>	8.44%		8.36%	99.1%
<b>Unfunded Liability Rate</b>	1.81%		2.08%	114.9%
<b>Sum of Rate</b>	10.25%		10.44%	101.9%
<b>SubDiv #: 410      Employer Name: West Central Texas Municipal Water District</b>				
<b>Contributing Members:</b>	18		20	111.1%
<b>Present Value of Benefits</b>	1,461,540		1,706,907	116.8%
<b>Total Future Normal Cost</b>	189,937		227,560	119.8%
<b>Total Accrued Liability</b>	1,271,603		1,479,347	116.3%
<b>Unfunded Accrued Liability</b>	87,670		154,426	176.1%
<b>Normal Cost Rate</b>	5.14%	5.46%	5.46%	106.2%
<b>Unfunded Liability Rate</b>	1.33%	2.03%	2.17%	163.2%
<b>Sum of Rate</b>	6.47%	7.49%	7.63%	117.9%
<b>SubDiv #: 454      Employer Name: West Jefferson County Municipal Water District</b>				
<b>Contributing Members:</b>	8		8	100.0%
<b>Present Value of Benefits</b>	1,005,136		1,059,855	105.4%
<b>Total Future Normal Cost</b>	135,072		142,311	105.4%
<b>Total Accrued Liability</b>	870,064		917,544	105.5%
<b>Unfunded Accrued Liability</b>	170,204		182,683	107.3%
<b>Normal Cost Rate</b>	6.23%		6.18%	99.2%
<b>Unfunded Liability Rate</b>	6.13%		6.64%	108.3%
<b>Sum of Rate</b>	12.36%		12.82%	103.7%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 688</b>	<b>Employer Name: West Nueces - Las Moras Soil &amp; Water Conservation District #236</b>			
<b>Contributing Members:</b>	2		2	
Present Value of Benefits			31,695	
Total Future Normal Cost			26,124	
Total Accrued Liability			5,571	
Unfunded Accrued Liability			3,452	
Normal Cost Rate			5.20%	
Unfunded Liability Rate			1.04%	
Sum of Rate			6.24%	
<b>SubDiv #: 621</b>	<b>Employer Name: Wharton County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	2		2	100.0%
Present Value of Benefits	37,681		43,602	115.7%
Total Future Normal Cost	4,481		4,591	102.5%
Total Accrued Liability	33,200		39,011	117.5%
Unfunded Accrued Liability	(3,600)		(3,584)	99.6%
Normal Cost Rate	3.85%		3.84%	99.7%
Unfunded Liability Rate	(1.37%)		(1.18%)	86.1%
Sum of Rate	2.48%		2.66%	107.3%
<b>SubDiv #: 476</b>	<b>Employer Name: Wheeler County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
Present Value of Benefits	302,541		342,999	113.4%
Total Future Normal Cost	25,256		29,855	118.2%
Total Accrued Liability	277,285		313,144	112.9%
Unfunded Accrued Liability	13,213		19,383	146.7%
Normal Cost Rate	7.46%		7.45%	99.9%
Unfunded Liability Rate	1.61%		1.98%	123.0%
Sum of Rate	9.07%		9.43%	104.0%
<b>SubDiv #: 446</b>	<b>Employer Name: Wichita County Water Improvement District #2</b>			
<b>Contributing Members:</b>	15		14	93.3%
Present Value of Benefits	1,785,848		2,050,088	114.8%
Total Future Normal Cost	182,939		180,868	98.9%
Total Accrued Liability	1,602,909		1,869,220	116.6%
Unfunded Accrued Liability	261,581		380,189	145.3%
Normal Cost Rate	4.07%	4.53%	4.57%	112.3%
Unfunded Liability Rate	4.79%	6.70%	7.41%	154.7%
Sum of Rate	8.86%	11.23%	11.98%	135.2%
<b>SubDiv #: 559</b>	<b>Employer Name: Wichita-Wilbarger 9-1-1 District</b>			
<b>Contributing Members:</b>	5		5	100.0%
Present Value of Benefits	522,024		594,586	113.9%
Total Future Normal Cost	95,127		93,077	97.8%
Total Accrued Liability	426,897		501,509	117.5%
Unfunded Accrued Liability	79,232		89,557	113.0%
Normal Cost Rate	8.44%	8.44%	8.45%	100.1%
Unfunded Liability Rate	3.98%	4.04%	4.24%	106.5%
Sum of Rate	12.42%	12.48%	12.69%	102.2%

## Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 655</b>	<b>Employer Name: Wickson Creek Special Utility District - Brazos County</b>			
<b>Contributing Members:</b>	10		9	90.0%
Present Value of Benefits	341,828		401,648	117.5%
Total Future Normal Cost	149,732		143,998	96.2%
Total Accrued Liability	192,096		257,650	134.1%
Unfunded Accrued Liability	72,536		91,097	125.6%
Normal Cost Rate	4.56%	5.24%	5.32%	116.7%
Unfunded Liability Rate	2.03%	3.41%	3.20%	157.6%
Sum of Rate	6.59%	8.65%	8.52%	129.3%
<b>SubDiv #: 530</b>	<b>Employer Name: Wilbarger County Hospital District</b>			
<b>Contributing Members:</b>	130		122	93.8%
Present Value of Benefits	5,320,966		5,791,707	108.8%
Total Future Normal Cost	683,794		662,753	96.9%
Total Accrued Liability	4,637,172		5,128,954	110.6%
Unfunded Accrued Liability	155,953		106,358	68.2%
Normal Cost Rate	2.41%		2.43%	100.8%
Unfunded Liability Rate	0.16%		0.03%	18.7%
Sum of Rate	2.57%		2.46%	95.7%
<b>SubDiv #: 575</b>	<b>Employer Name: Willacy County Appraisal District</b>			
<b>Contributing Members:</b>	4		4	100.0%
Present Value of Benefits	346,625		358,655	103.5%
Total Future Normal Cost	36,465		36,880	101.1%
Total Accrued Liability	310,160		321,775	103.7%
Unfunded Accrued Liability	84,744		73,140	86.3%
Normal Cost Rate	5.95%		5.67%	95.3%
Unfunded Liability Rate	9.01%		7.21%	80.0%
Sum of Rate	14.96%		12.88%	86.1%
<b>SubDiv #: 652</b>	<b>Employer Name: Willacy County Housing Authority</b>			
<b>Contributing Members:</b>	6		6	100.0%
Present Value of Benefits	62,746		91,914	146.5%
Total Future Normal Cost	32,855		45,245	137.7%
Total Accrued Liability	29,891		46,669	156.1%
Unfunded Accrued Liability	2,562		6,910	269.7%
Normal Cost Rate	4.45%	5.22%	5.27%	118.4%
Unfunded Liability Rate	0.24%	0.67%	0.65%	270.8%
Sum of Rate	4.69%	5.89%	5.92%	126.2%
<b>SubDiv #: 608</b>	<b>Employer Name: Williamson County Appraisal District</b>			
<b>Contributing Members:</b>	56		56	100.0%
Present Value of Benefits	5,174,783		5,702,731	110.2%
Total Future Normal Cost	1,194,235		1,230,370	103.0%
Total Accrued Liability	3,980,548		4,472,361	112.4%
Unfunded Accrued Liability	1,273,911		1,313,621	103.1%
Normal Cost Rate	7.28%		7.23%	99.3%
Unfunded Liability Rate	5.64%		5.66%	100.4%
Sum of Rate	12.92%		12.89%	99.8%

# Comparison of Contribution Rates for Variable-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 479</b>	<b>Employer Name: Wilson County Appraisal District</b>			
<b>Contributing Members:</b>	10		11	110.0%
<b>Present Value of Benefits</b>	865,367		952,169	110.0%
<b>Total Future Normal Cost</b>	126,912		156,452	123.3%
<b>Total Accrued Liability</b>	738,455		795,717	107.8%
<b>Unfunded Accrued Liability</b>	39,162		53,045	135.4%
<b>Normal Cost Rate</b>	6.19%		6.47%	104.5%
<b>Unfunded Liability Rate</b>	1.36%		1.72%	126.5%
<b>Sum of Rate</b>	7.55%		8.19%	108.5%
<b>SubDiv #: 533</b>	<b>Employer Name: Winkler County Appraisal District</b>			
<b>Contributing Members:</b>	3		3	100.0%
<b>Present Value of Benefits</b>	156,340		173,903	111.2%
<b>Total Future Normal Cost</b>	52,784		52,875	100.2%
<b>Total Accrued Liability</b>	103,556		121,028	116.9%
<b>Unfunded Accrued Liability</b>	16,843		18,143	107.7%
<b>Normal Cost Rate</b>	7.96%		7.93%	99.6%
<b>Unfunded Liability Rate</b>	2.52%		2.53%	100.4%
<b>Sum of Rate</b>	10.48%		10.46%	99.8%
<b>SubDiv #: 493</b>	<b>Employer Name: Wise County Appraisal District</b>			
<b>Contributing Members:</b>	15		15	100.0%
<b>Present Value of Benefits</b>	797,094		908,209	113.9%
<b>Total Future Normal Cost</b>	198,201		214,553	108.3%
<b>Total Accrued Liability</b>	598,893		693,656	115.8%
<b>Unfunded Accrued Liability</b>	(166,880)		(154,261)	92.4%
<b>Normal Cost Rate</b>	6.09%		6.13%	100.7%
<b>Unfunded Liability Rate</b>	(2.94%)		(2.45%)	83.3%
<b>Sum of Rate</b>	3.15%		3.68%	116.8%
<b>SubDiv #: 649</b>	<b>Employer Name: Zapata County Appraisal District</b>			
<b>Contributing Members:</b>	6		7	116.7%
<b>Present Value of Benefits</b>	84,501		117,843	139.5%
<b>Total Future Normal Cost</b>	30,426		40,700	133.8%
<b>Total Accrued Liability</b>	54,075		77,143	142.7%
<b>Unfunded Accrued Liability</b>	14,133		21,557	152.5%
<b>Normal Cost Rate</b>	2.53%	2.98%	2.98%	117.8%
<b>Unfunded Liability Rate</b>	0.94%	1.47%	1.38%	146.8%
<b>Sum of Rate</b>	3.47%	4.45%	4.36%	125.6%

**Texas County & District Retirement System  
Actuarial Valuation**

**December 31, 2002**

**Appendix J - Comparison of Valuation Results for Fixed-Rate Plans**

Note that the ratios shown on the following pages are the 2002 valuation results with new plan provisions, compared to the 2001 valuation results prior to any new plan changes.

# Comparison of Contribution Rates for Fixed-Rate Plans

SubDiv #:	Employer Name:	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
138	Clay County				
Contributing Members:		60		61	101.7%
Present Value of Benefits		5,513,201			
Total Future Normal Cost		386,154		5,751,011	104.3%
Total Accrued Liability		5,127,047		409,960	106.2%
Unfunded Accrued Liability		1,237,307		5,341,051	104.2%
Amortization Period		16.6		1,306,395	105.6%
				15.9	95.8%
Normal Cost Rate		3.75%			
Unfunded Liability Rate		7.25%		3.72%	99.2%
Sum of Rate		11.00%		7.28%	100.4%
				11.00%	100.0%
140	Coke County				
Contributing Members:		43		43	100.0%
Present Value of Benefits		1,838,568			
Total Future Normal Cost		228,156		2,011,605	109.4%
Total Accrued Liability		1,610,412		225,368	98.8%
Unfunded Accrued Liability		435,185		1,786,237	110.9%
Amortization Period		19.8		464,890	106.8%
				29.1	147.0%
Normal Cost Rate		4.83%			
Unfunded Liability Rate		5.67%		4.80%	99.4%
Sum of Rate		10.50%		5.70%	100.5%
				10.50%	100.0%
152	Crockett County				
Contributing Members:		138		151	109.4%
Present Value of Benefits		10,217,035			
Total Future Normal Cost		882,410		10,808,889	105.8%
Total Accrued Liability		9,334,625		947,550	107.4%
Unfunded Accrued Liability		1,637,180		9,861,339	105.6%
Amortization Period		32.3		1,754,191	107.1%
				29.5	91.3%
Normal Cost Rate		4.15%			
Unfunded Liability Rate		3.95%		4.14%	99.8%
Sum of Rate		8.10%		3.96%	100.3%
				8.10%	100.0%
156	Dallas County				
Contributing Members:		5,726		5,796	101.2%
Present Value of Benefits		715,668,672			
Total Future Normal Cost		106,386,513		759,320,050	106.1%
Total Accrued Liability		609,282,159		106,235,707	99.9%
Unfunded Accrued Liability		69,869,512		653,084,343	107.2%
Amortization Period		Infinite		81,309,788	116.4%
				22.1	0.0%
Normal Cost Rate		6.27%			
Unfunded Liability Rate		0.73%	5.99%	6.00%	95.7%
Sum of Rate		7.00%	2.51%	2.50%	342.5%
			8.50%	8.50%	121.4%



## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 164</b>	<b>Employer Name: Donley County</b>			
<b>Contributing Members:</b>	33		35	106.1%
<b>Present Value of Benefits</b>	1,056,109		1,100,538	104.2%
<b>Total Future Normal Cost</b>	168,600		136,610	81.0%
<b>Total Accrued Liability</b>	887,509		963,928	108.6%
<b>Unfunded Accrued Liability</b>	222,738		233,892	105.0%
<b>Amortization Period</b>	Infinite		17.6	0.0%
<b>Normal Cost Rate</b>	4.98%	3.97%	3.90%	78.3%
<b>Unfunded Liability Rate</b>	2.02%	4.03%	4.10%	203.0%
<b>Sum of Rate</b>	7.00%	8.00%	8.00%	114.3%

<b>SubDiv #: 597</b>	<b>Employer Name: Bacliff Municipal Utility District</b>			
<b>Contributing Members:</b>	9		8	88.9%
<b>Present Value of Benefits</b>	434,312		484,609	111.6%
<b>Total Future Normal Cost</b>	77,926		74,692	95.8%
<b>Total Accrued Liability</b>	356,386		409,917	115.0%
<b>Unfunded Accrued Liability</b>	79,492		91,103	114.6%
<b>Amortization Period</b>	Infinite		22.6	0.0%
<b>Normal Cost Rate</b>	2.83%	2.83%	2.82%	99.6%
<b>Unfunded Liability Rate</b>	1.17%	2.87%	2.88%	246.2%
<b>Sum of Rate</b>	4.00%	5.70%	5.70%	142.5%

<b>SubDiv #: 411</b>	<b>Employer Name: Bandera County Water Control and Improvement District #1</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	3,912		3,755	96.0%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	3,912		3,755	96.0%
<b>Unfunded Accrued Liability</b>	90		433	481.1%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%

<b>SubDiv #: 544</b>	<b>Employer Name: Bexar County Water Control and Improvement District #10</b>			
<b>Contributing Members:</b>	6		6	100.0%
<b>Present Value of Benefits</b>	333,666		364,414	109.2%
<b>Total Future Normal Cost</b>	50,079		49,005	97.9%
<b>Total Accrued Liability</b>	283,587		315,409	111.2%
<b>Unfunded Accrued Liability</b>	51,770		56,184	108.5%
<b>Amortization Period</b>	23.4		31.4	134.2%
<b>Normal Cost Rate</b>	3.27%		3.27%	100.0%
<b>Unfunded Liability Rate</b>	2.73%		2.73%	100.0%
<b>Sum of Rate</b>	6.00%		6.00%	100.0%

# Comparison of Contribution Rates for Fixed-Rate Plans

SubDiv #:	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 525</b>				
<b>Employer Name:</b>	Borden County Appraisal District			
<b>Contributing Members:</b>	1		1	100.0%
Present Value of Benefits	58,411		9,326	16.0%
Total Future Normal Cost	1,743		7,405	424.8%
Total Accrued Liability	56,668		1,921	3.4%
Unfunded Accrued Liability	(6,519)		(6,754)	103.6%
Amortization Period	0		0	0.0%
Normal Cost Rate	5.37%		5.17%	96.3%
Unfunded Liability Rate	1.63%		1.83%	112.3%
Sum of Rate	7.00%		7.00%	100.0%
<b>SubDiv #: 508</b>				
<b>Employer Name:</b>	Brazoria County Appraisal District			
<b>Contributing Members:</b>	41		40	97.6%
Present Value of Benefits	3,415,179		3,854,675	112.9%
Total Future Normal Cost	499,345		541,112	108.4%
Total Accrued Liability	2,915,834		3,313,563	113.6%
Unfunded Accrued Liability	145,585		223,940	153.8%
Amortization Period	19.2		Infinite	0.0%
Normal Cost Rate	5.70%		5.55%	97.4%
Unfunded Liability Rate	1.30%		1.45%	111.5%
Sum of Rate	7.00%		7.00%	100.0%
<b>SubDiv #: 581</b>				
<b>Employer Name:</b>	Brewster County Appraisal District			
<b>Contributing Members:</b>	3		4	133.3%
Present Value of Benefits	148,273		157,484	106.2%
Total Future Normal Cost	25,254		31,108	123.2%
Total Accrued Liability	123,019		126,376	102.7%
Unfunded Accrued Liability	11,031		7,892	71.5%
Amortization Period	5.7		2.5	43.9%
Normal Cost Rate	3.65%		3.80%	104.1%
Unfunded Liability Rate	3.35%		3.20%	95.5%
Sum of Rate	7.00%		7.00%	100.0%
<b>SubDiv #: 554</b>				
<b>Employer Name:</b>	Brookshire - Katy Drainage District			
<b>Contributing Members:</b>	5		5	100.0%
Present Value of Benefits	308,437		344,198	111.6%
Total Future Normal Cost	39,137		39,040	99.8%
Total Accrued Liability	269,300		305,158	113.3%
Unfunded Accrued Liability	19,978		24,218	121.2%
Amortization Period	8.9		11.7	131.5%
Normal Cost Rate	3.54%		3.54%	100.0%
Unfunded Liability Rate	1.76%		1.76%	100.0%
Sum of Rate	5.30%		5.30%	100.0%

## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 609</b>	<b>Employer Name: Burnet Central Appraisal District</b>			
<b>Contributing Members:</b>	17		18	105.9%
<b>Present Value of Benefits</b>	1,067,861		1,220,201	114.3%
<b>Total Future Normal Cost</b>	137,943		149,620	108.5%
<b>Total Accrued Liability</b>	929,918		1,070,581	115.1%
<b>Unfunded Accrued Liability</b>	195,274		195,800	100.3%
<b>Amortization Period</b>	7.2		6.2	86.1%
<b>Normal Cost Rate</b>	3.73%		3.75%	100.5%
<b>Unfunded Liability Rate</b>	6.57%		6.55%	99.7%
<b>Sum of Rate</b>	10.30%		10.30%	100.0%
<b>SubDiv #: 462</b>	<b>Employer Name: Cameron County Irrigation District #2</b>			
<b>Contributing Members:</b>	34		33	97.1%
<b>Present Value of Benefits</b>	1,662,520		1,810,108	108.9%
<b>Total Future Normal Cost</b>	198,503		193,851	97.7%
<b>Total Accrued Liability</b>	1,464,017		1,616,257	110.4%
<b>Unfunded Accrued Liability</b>	150,247		161,983	107.8%
<b>Amortization Period</b>	6.7		7.7	114.9%
<b>Normal Cost Rate</b>	3.47%		3.47%	100.0%
<b>Unfunded Liability Rate</b>	3.53%		3.53%	100.0%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
<b>SubDiv #: 465</b>	<b>Employer Name: Cisco Hospital District</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	130,767		135,566	103.7%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	130,767		135,566	103.7%
<b>Unfunded Accrued Liability</b>	(9,835)		(6,212)	63.2%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%
<b>SubDiv #: 478</b>	<b>Employer Name: Culberson County Hospital</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	206,694		218,663	105.8%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	206,694		218,663	105.8%
<b>Unfunded Accrued Liability</b>	(21,536)		(18,016)	83.7%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%

# Comparison of Contribution Rates for Fixed-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
463	Dawson County Central Appraisal District				
Contributing Members:		6		6	100.0%
Present Value of Benefits		607,658		669,123	110.1%
Total Future Normal Cost		96,172		95,550	99.4%
Total Accrued Liability		511,486		573,573	112.1%
Unfunded Accrued Liability		(49,145)		(40,101)	81.6%
Amortization Period		0		0	0.0%
Normal Cost Rate		6.96%		6.96%	100.0%
Unfunded Liability Rate		0.04%		0.04%	100.0%
Sum of Rate		7.00%		7.00%	100.0%
466	DeWitt County Appraisal District				
Contributing Members:		8		7	87.5%
Present Value of Benefits		634,980		706,510	111.3%
Total Future Normal Cost		74,422		74,650	100.3%
Total Accrued Liability		560,558		631,860	112.7%
Unfunded Accrued Liability		21,153		34,257	161.9%
Amortization Period		8.6		24.1	280.2%
Normal Cost Rate		5.06%		5.09%	100.6%
Unfunded Liability Rate		1.94%		1.91%	98.5%
Sum of Rate		7.00%		7.00%	100.0%
557	El Paso County Water Authority				
Contributing Members:		0		0	0.0%
Present Value of Benefits		56,336		33,861	60.1%
Total Future Normal Cost		0		0	0.0%
Total Accrued Liability		56,336		33,861	60.1%
Unfunded Accrued Liability		(6,686)		(6,597)	98.7%
Amortization Period		0		0	0.0%
Normal Cost Rate		0.00%		0.00%	0.0%
Unfunded Liability Rate		0.00%		0.00%	0.0%
Sum of Rate		0.00%		0.00%	0.0%
456	El Paso Water Control and Improvement District Westway				
Contributing Members:		0		0	0.0%
Present Value of Benefits		5,910		5,721	96.8%
Total Future Normal Cost		0		0	0.0%
Total Accrued Liability		5,910		5,721	96.8%
Unfunded Accrued Liability		(12,646)		(13,173)	104.2%
Amortization Period		0		0	0.0%
Normal Cost Rate		0.00%		0.00%	0.0%
Unfunded Liability Rate		0.00%		0.00%	0.0%
Sum of Rate		0.00%		0.00%	0.0%

# Comparison of Contribution Rates for Fixed-Rate Plans

SubDiv #:	Employer Name:	12/31/01 Val	New Plan	12/31/02 Val	Ratio 02/01
474	Fort Bend Central Appraisal District				
Contributing Members:		43		50	116.3%
Present Value of Benefits		6,123,542		6,323,658	103.3%
Total Future Normal Cost		812,770		883,468	108.7%
Total Accrued Liability		5,310,772		5,440,190	102.4%
Unfunded Accrued Liability		69,005		186,387	270.1%
Amortization Period		Infinite		Infinite	0.0%
Normal Cost Rate		7.26%	7.26%	7.19%	99.0%
Unfunded Liability Rate		(0.26%)	0.74%	0.81%	(311.5%)
Sum of Rate		7.00%	8.00%	8.00%	114.3%
571	Harlingen Irrigation District Cameron County #1				
Contributing Members:		46		47	102.2%
Present Value of Benefits		1,269,978		1,426,031	112.3%
Total Future Normal Cost		194,190		197,874	101.9%
Total Accrued Liability		1,075,788		1,228,157	114.2%
Unfunded Accrued Liability		97,280		103,179	106.1%
Amortization Period		4.8		5	104.2%
Normal Cost Rate		2.72%		2.74%	100.7%
Unfunded Liability Rate		2.28%		2.26%	99.1%
Sum of Rate		5.00%		5.00%	100.0%
520	Hartley County Appraisal District				
Contributing Members:		2		2	100.0%
Present Value of Benefits		194,628		213,000	109.4%
Total Future Normal Cost		26,941		28,949	107.5%
Total Accrued Liability		167,687		184,051	109.8%
Unfunded Accrued Liability		(3,502)		(98)	2.8%
Amortization Period		0		0	0.0%
Normal Cost Rate		6.09%		6.09%	100.0%
Unfunded Liability Rate		3.91%		3.91%	100.0%
Sum of Rate		10.00%		10.00%	100.0%
552	Haskell Memorial Hospital District				
Contributing Members:		55		49	89.1%
Present Value of Benefits		1,455,068		1,534,349	105.4%
Total Future Normal Cost		252,016		234,125	92.9%
Total Accrued Liability		1,203,052		1,300,224	108.1%
Unfunded Accrued Liability		(268,783)		(313,629)	116.7%
Amortization Period		0		0	0.0%
Normal Cost Rate		2.63%		2.66%	101.1%
Unfunded Liability Rate		2.37%		2.34%	98.7%
Sum of Rate		5.00%		5.00%	100.0%

## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
SubDiv #: 529	Employer Name: Hemphill County Hospital District			
Contributing Members:	45		51	113.3%
Present Value of Benefits	3,531,733		4,011,329	113.6%
Total Future Normal Cost	772,732		844,203	109.2%
Total Accrued Liability	2,759,001		3,167,126	114.8%
Unfunded Accrued Liability	183,727		252,226	137.3%
Amortization Period	Infinite		23.4	0.0%
Normal Cost Rate	7.75%	7.75%	7.73%	99.7%
Unfunded Liability Rate	(0.75%)	1.75%	1.77%	(236.0%)
Sum of Rate	7.00%	9.50%	9.50%	135.7%

SubDiv #: 414	Employer Name: Hidalgo and Cameron Counties Irrigation District #9			
Contributing Members:	41		40	97.6%
Present Value of Benefits	2,565,411		2,746,505	107.1%
Total Future Normal Cost	257,667		220,091	85.4%
Total Accrued Liability	2,307,744		2,526,414	109.5%
Unfunded Accrued Liability	167,069		201,568	120.6%
Amortization Period	6.3		10	158.7%
Normal Cost Rate	3.86%		3.86%	100.0%
Unfunded Liability Rate	3.14%		3.14%	100.0%
Sum of Rate	7.00%		7.00%	100.0%

SubDiv #: 486	Employer Name: Hidalgo County Irrigation District #6			
Contributing Members:	24		25	104.2%
Present Value of Benefits	1,154,030		1,300,260	112.7%
Total Future Normal Cost	182,683		190,763	104.4%
Total Accrued Liability	971,347		1,109,497	114.2%
Unfunded Accrued Liability	99,720		100,549	100.8%
Amortization Period	10.8		15.1	139.8%
Normal Cost Rate	5.00%		5.01%	100.2%
Unfunded Liability Rate	2.00%		1.99%	99.5%
Sum of Rate	7.00%		7.00%	100.0%

SubDiv #: 592	Employer Name: Jack County Appraisal District			
Contributing Members:	5		4	80.0%
Present Value of Benefits	266,523		260,928	97.9%
Total Future Normal Cost	40,827		26,089	63.9%
Total Accrued Liability	225,696		234,839	104.1%
Unfunded Accrued Liability	36,581		37,919	103.7%
Amortization Period	16.8		Infinite	0.0%
Normal Cost Rate	3.70%		3.66%	98.9%
Unfunded Liability Rate	3.30%		3.34%	101.2%
Sum of Rate	7.00%		7.00%	100.0%

# Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 455</b>	<b>Employer Name: Karnes County Hospital District</b>			
<b>Contributing Members:</b>	71		75	105.6%
<b>Present Value of Benefits</b>	4,788,406		5,159,262	107.7%
<b>Total Future Normal Cost</b>	796,360		861,599	108.2%
<b>Total Accrued Liability</b>	3,992,046		4,297,663	107.7%
<b>Unfunded Accrued Liability</b>	(70,868)		(24,059)	33.9%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	5.25%		5.26%	100.2%
<b>Unfunded Liability Rate</b>	0.75%		0.74%	98.7%
<b>Sum of Rate</b>	6.00%		6.00%	100.0%

<b>SubDiv #: 439</b>	<b>Employer Name: Lavaca - Navidad River Authority - Jackson County</b>			
<b>Contributing Members:</b>	57		55	96.5%
<b>Present Value of Benefits</b>	4,050,541		4,355,976	107.5%
<b>Total Future Normal Cost</b>	836,180		936,086	111.9%
<b>Total Accrued Liability</b>	3,214,361		3,419,890	106.4%
<b>Unfunded Accrued Liability</b>	474,647		499,483	105.2%
<b>Amortization Period</b>	8.1		7.8	96.3%
<b>Normal Cost Rate</b>	6.45%		6.34%	98.3%
<b>Unfunded Liability Rate</b>	4.25%		4.36%	102.6%
<b>Sum of Rate</b>	10.70%		10.70%	100.0%

<b>SubDiv #: 431</b>	<b>Employer Name: Livingston Hospital District</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	723,425		719,186	99.4%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	723,425		719,186	99.4%
<b>Unfunded Accrued Liability</b>	(509,777)		(517,793)	101.6%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%

<b>SubDiv #: 436</b>	<b>Employer Name: Llano Memorial Hospital</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	3,484,723		3,519,995	101.0%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	3,484,723		3,519,995	101.0%
<b>Unfunded Accrued Liability</b>	126,954		134,717	106.1%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%

## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 499      Employer Name: Lubbock Central Appraisal District</b>				
<b>Contributing Members:</b>	53		52	98.1%
<b>Present Value of Benefits</b>	6,093,206		6,428,084	105.5%
<b>Total Future Normal Cost</b>	763,021		853,226	111.8%
<b>Total Accrued Liability</b>	5,330,185		5,574,858	104.6%
<b>Unfunded Accrued Liability</b>	179,479		277,312	154.5%
<b>Amortization Period</b>	3.9		7.3	187.2%
<b>Normal Cost Rate</b>	6.29%		6.36%	101.1%
<b>Unfunded Liability Rate</b>	2.81%		2.74%	97.5%
<b>Sum of Rate</b>	9.10%		9.10%	100.0%
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<b>SubDiv #: 453      Employer Name: Maverick County Water Control and Improvement District #1</b>				
<b>Contributing Members:</b>	46		34	73.9%
<b>Present Value of Benefits</b>	1,867,306		1,702,084	91.2%
<b>Total Future Normal Cost</b>	179,573		142,148	79.2%
<b>Total Accrued Liability</b>	1,687,733		1,559,936	92.4%
<b>Unfunded Accrued Liability</b>	237,486		150,742	63.5%
<b>Amortization Period</b>	19.9		12.3	61.8%
<b>Normal Cost Rate</b>	2.37%		2.34%	98.7%
<b>Unfunded Liability Rate</b>	2.63%		2.66%	101.1%
<b>Sum of Rate</b>	5.00%		5.00%	100.0%
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<b>SubDiv #: 452      Employer Name: Mc Camey County Hospital District - Upton County</b>				
<b>Contributing Members:</b>	4		4	100.0%
<b>Present Value of Benefits</b>	1,050,256		1,136,607	108.2%
<b>Total Future Normal Cost</b>	174,387		228,384	131.0%
<b>Total Accrued Liability</b>	875,869		908,223	103.7%
<b>Unfunded Accrued Liability</b>	(680,293)		(701,176)	103.1%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	16.89%		16.56%	98.0%
<b>Unfunded Liability Rate</b>	(9.89%)		(9.56%)	96.7%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
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<b>SubDiv #: 504      Employer Name: Montague County Tax Appraisal District</b>				
<b>Contributing Members:</b>	6		6	100.0%
<b>Present Value of Benefits</b>	669,818		736,619	110.0%
<b>Total Future Normal Cost</b>	69,319		72,492	104.6%
<b>Total Accrued Liability</b>	600,499		664,127	110.6%
<b>Unfunded Accrued Liability</b>	38,643		47,947	124.1%
<b>Amortization Period</b>	6.8		8.9	130.9%
<b>Normal Cost Rate</b>	6.00%		6.00%	100.0%
<b>Unfunded Liability Rate</b>	4.80%		4.80%	100.0%
<b>Sum of Rate</b>	10.80%		10.80%	100.0%



## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 510</b>	<b>Employer Name: Newton County Memorial Hospital</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	74,376		76,852	103.3%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	74,376		76,852	103.3%
<b>Unfunded Accrued Liability</b>	2,692		5,047	187.5%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%
<b>SubDiv #: 556</b>	<b>Employer Name: North Central Texas Municipal Water Authority</b>			
<b>Contributing Members:</b>	9		9	100.0%
<b>Present Value of Benefits</b>	702,149		774,203	110.3%
<b>Total Future Normal Cost</b>	79,840		80,453	100.8%
<b>Total Accrued Liability</b>	622,309		693,750	111.5%
<b>Unfunded Accrued Liability</b>	125,079		130,055	104.0%
<b>Amortization Period</b>	13.9		14.3	102.9%
<b>Normal Cost Rate</b>	3.81%		3.81%	100.0%
<b>Unfunded Liability Rate</b>	5.89%		5.89%	100.0%
<b>Sum of Rate</b>	9.70%		9.70%	100.0%
<b>SubDiv #: 415</b>	<b>Employer Name: North Plains Hospital District</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	812,654		682,296	84.0%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	812,654		682,296	84.0%
<b>Unfunded Accrued Liability</b>	(533,092)		(556,887)	104.5%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%
<b>SubDiv #: 416</b>	<b>Employer Name: Nueces County Water Control and Improvement District #3</b>			
<b>Contributing Members:</b>	23		20	87.0%
<b>Present Value of Benefits</b>	2,569,493		2,305,191	89.7%
<b>Total Future Normal Cost</b>	222,075		211,521	95.2%
<b>Total Accrued Liability</b>	2,347,418		2,093,670	89.2%
<b>Unfunded Accrued Liability</b>	246,560		273,320	110.9%
<b>Amortization Period</b>	22.1		39.7	179.6%
<b>Normal Cost Rate</b>	4.18%		4.15%	99.3%
<b>Unfunded Liability Rate</b>	2.82%		2.85%	101.1%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%

## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 450      Employer Name: Nueces County Water Control and Improvement District #4</b>				
<b>Contributing Members:</b>	14		17	121.4%
<b>Present Value of Benefits</b>	1,765,706		1,978,797	112.1%
<b>Total Future Normal Cost</b>	220,969		251,388	113.8%
<b>Total Accrued Liability</b>	1,544,737		1,727,409	111.8%
<b>Unfunded Accrued Liability</b>	31,048		60,501	194.9%
<b>Amortization Period</b>	4.7		10.9	231.9%
<b>Normal Cost Rate</b>	5.50%		5.52%	100.4%
<b>Unfunded Liability Rate</b>	1.50%		1.48%	98.7%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
<hr/>				
<b>SubDiv #: 538      Employer Name: Nueces River Authority - Uvalde County</b>				
<b>Contributing Members:</b>	4		3	75.0%
<b>Present Value of Benefits</b>	513,673		487,062	94.8%
<b>Total Future Normal Cost</b>	70,165		42,880	61.1%
<b>Total Accrued Liability</b>	443,508		444,182	100.2%
<b>Unfunded Accrued Liability</b>	4,703		(14,112)	(300.1%)
<b>Amortization Period</b>	1		0	0.0%
<b>Normal Cost Rate</b>	3.02%		2.95%	97.7%
<b>Unfunded Liability Rate</b>	0.98%		1.05%	107.1%
<b>Sum of Rate</b>	4.00%		4.00%	100.0%
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<b>SubDiv #: 435      Employer Name: Red River Authority</b>				
<b>Contributing Members:</b>	28		28	100.0%
<b>Present Value of Benefits</b>	2,343,337		2,656,009	113.3%
<b>Total Future Normal Cost</b>	397,257		424,971	107.0%
<b>Total Accrued Liability</b>	1,946,080		2,231,038	114.6%
<b>Unfunded Accrued Liability</b>	(321,654)		(296,486)	92.2%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	6.02%		6.01%	99.8%
<b>Unfunded Liability Rate</b>	0.98%		0.99%	101.0%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
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<b>SubDiv #: 588      Employer Name: Reeves County Hospital District</b>				
<b>Contributing Members:</b>	117		124	106.0%
<b>Present Value of Benefits</b>	3,971,911		4,502,708	113.4%
<b>Total Future Normal Cost</b>	732,469		833,509	113.8%
<b>Total Accrued Liability</b>	3,239,442		3,669,199	113.3%
<b>Unfunded Accrued Liability</b>	(895,335)		(1,016,540)	113.5%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	3.05%		3.06%	100.3%
<b>Unfunded Liability Rate</b>	2.95%		2.94%	99.7%
<b>Sum of Rate</b>	6.00%		6.00%	100.0%

## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 543</b>	<b>Employer Name: Refugio County Drainage District #1</b>			
<b>Contributing Members:</b>	6		8	133.3%
<b>Present Value of Benefits</b>	226,267		251,288	111.1%
<b>Total Future Normal Cost</b>	37,625		50,381	133.9%
<b>Total Accrued Liability</b>	188,642		200,907	106.5%
<b>Unfunded Accrued Liability</b>	25,366		26,209	103.3%
<b>Amortization Period</b>	12.4		7.7	62.1%
<b>Normal Cost Rate</b>	3.94%		3.92%	99.5%
<b>Unfunded Liability Rate</b>	3.06%		3.08%	100.7%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
<b>SubDiv #: 480</b>	<b>Employer Name: Roberts County Appraisal District</b>			
<b>Contributing Members:</b>	0		0	0.0%
<b>Present Value of Benefits</b>	226,273		244,491	108.1%
<b>Total Future Normal Cost</b>	0		0	0.0%
<b>Total Accrued Liability</b>	226,273		244,491	108.1%
<b>Unfunded Accrued Liability</b>	(6,748)		(4,075)	60.4%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	0.00%		0.00%	0.0%
<b>Unfunded Liability Rate</b>	0.00%		0.00%	0.0%
<b>Sum of Rate</b>	0.00%		0.00%	0.0%
<b>SubDiv #: 612</b>	<b>Employer Name: Rusk County Appraisal District</b>			
<b>Contributing Members:</b>	2		2	100.0%
<b>Present Value of Benefits</b>	141,041		161,177	114.3%
<b>Total Future Normal Cost</b>	38,535		40,504	105.1%
<b>Total Accrued Liability</b>	102,506		120,673	117.7%
<b>Unfunded Accrued Liability</b>	13,754		13,551	98.5%
<b>Amortization Period</b>	5.9		4.7	79.7%
<b>Normal Cost Rate</b>	5.64%		5.64%	100.0%
<b>Unfunded Liability Rate</b>	3.06%		3.06%	100.0%
<b>Sum of Rate</b>	8.70%		8.70%	100.0%
<b>SubDiv #: 470</b>	<b>Employer Name: Shackelford County Appraisal District</b>			
<b>Contributing Members:</b>	3		2	66.7%
<b>Present Value of Benefits</b>	338,560		338,639	100.0%
<b>Total Future Normal Cost</b>	28,876		12,845	44.5%
<b>Total Accrued Liability</b>	309,684		325,794	105.2%
<b>Unfunded Accrued Liability</b>	22,926		15,811	69.0%
<b>Amortization Period</b>	13.6		Infinite	0.0%
<b>Normal Cost Rate</b>	3.44%		3.50%	101.7%
<b>Unfunded Liability Rate</b>	3.56%		3.50%	98.3%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%

## Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 523      Employer Name: Shelby County General Hospital</b>				
Contributing Members:	0		0	0.0%
Present Value of Benefits	214,165		174,487	81.5%
Total Future Normal Cost	0		0	0.0%
Total Accrued Liability	214,165		174,487	81.5%
Unfunded Accrued Liability	(20,883)		(16,682)	79.9%
Amortization Period	0		0	0.0%
Normal Cost Rate	0.00%		0.00%	0.0%
Unfunded Liability Rate	0.00%		0.00%	0.0%
Sum of Rate	0.00%		0.00%	0.0%
<b>SubDiv #: 574      Employer Name: Tax Appraisal District of Cottle County</b>				
Contributing Members:	2		2	100.0%
Present Value of Benefits	60,157		66,526	110.6%
Total Future Normal Cost	10,565		10,022	94.9%
Total Accrued Liability	49,592		56,504	113.9%
Unfunded Accrued Liability	3,615		4,124	114.1%
Amortization Period	13		16.1	123.8%
Normal Cost Rate	5.24%		5.24%	100.0%
Unfunded Liability Rate	1.76%		1.76%	100.0%
Sum of Rate	7.00%		7.00%	100.0%
<b>SubDiv #: 549      Employer Name: Travis County Water Control and Improvement District #18</b>				
Contributing Members:	0		0	0.0%
Present Value of Benefits	126,128		123,646	98.0%
Total Future Normal Cost	0		0	0.0%
Total Accrued Liability	126,128		123,646	98.0%
Unfunded Accrued Liability	(14,849)		(13,277)	89.4%
Amortization Period	0		0	0.0%
Normal Cost Rate	0.00%		0.00%	0.0%
Unfunded Liability Rate	0.00%		0.00%	0.0%
Sum of Rate	0.00%		0.00%	0.0%
<b>SubDiv #: 471      Employer Name: Tyler County Appraisal District</b>				
Contributing Members:	9		11	122.2%
Present Value of Benefits	629,535		719,931	114.4%
Total Future Normal Cost	138,406		150,461	108.7%
Total Accrued Liability	491,129		569,470	116.0%
Unfunded Accrued Liability	(209,305)		(205,314)	98.1%
Amortization Period	0		0	0.0%
Normal Cost Rate	7.60%		7.62%	100.3%
Unfunded Liability Rate	(0.60%)		(0.62%)	103.3%
Sum of Rate	7.00%		7.00%	100.0%

# Comparison of Contribution Rates for Fixed-Rate Plans

	<u>12/31/01 Val</u>	<u>New Plan</u>	<u>12/31/02 Val</u>	<u>Ratio 02/01</u>
<b>SubDiv #: 561</b>	<b>Employer Name: United Irrigation District - Hidalgo County</b>			
<b>Contributing Members:</b>	37		37	100.0%
<b>Present Value of Benefits</b>	1,035,590		1,170,490	113.0%
<b>Total Future Normal Cost</b>	226,395		221,024	97.6%
<b>Total Accrued Liability</b>	809,195		949,466	117.3%
<b>Unfunded Accrued Liability</b>	(14,975)		(19,594)	130.8%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	3.72%		3.70%	99.5%
<b>Unfunded Liability Rate</b>	3.28%		3.30%	100.6%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
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<b>SubDiv #: 420</b>	<b>Employer Name: Velasco Drainage District - Brazoria County</b>			
<b>Contributing Members:</b>	24		23	95.8%
<b>Present Value of Benefits</b>	3,731,232		4,045,004	108.4%
<b>Total Future Normal Cost</b>	350,098		330,165	94.3%
<b>Total Accrued Liability</b>	3,381,134		3,714,839	109.9%
<b>Unfunded Accrued Liability</b>	445,458		472,847	106.1%
<b>Amortization Period</b>	11.1		13.4	120.7%
<b>Normal Cost Rate</b>	3.40%		3.40%	100.0%
<b>Unfunded Liability Rate</b>	5.20%		5.20%	100.0%
<b>Sum of Rate</b>	8.60%		8.60%	100.0%
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<b>SubDiv #: 427</b>	<b>Employer Name: White River Municipal Water District - Dickens County</b>			
<b>Contributing Members:</b>	10		9	90.0%
<b>Present Value of Benefits</b>	1,038,765		1,121,570	108.0%
<b>Total Future Normal Cost</b>	110,733		98,562	89.0%
<b>Total Accrued Liability</b>	928,032		1,023,008	110.2%
<b>Unfunded Accrued Liability</b>	(30,412)		(31,131)	102.4%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	3.68%		3.68%	100.0%
<b>Unfunded Liability Rate</b>	3.32%		3.32%	100.0%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%
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<b>SubDiv #: 566</b>	<b>Employer Name: Zavala County Appraisal District</b>			
<b>Contributing Members:</b>	7		7	100.0%
<b>Present Value of Benefits</b>	282,850		322,959	114.2%
<b>Total Future Normal Cost</b>	54,148		57,550	106.3%
<b>Total Accrued Liability</b>	228,702		265,409	116.1%
<b>Unfunded Accrued Liability</b>	(43,809)		(45,220)	103.2%
<b>Amortization Period</b>	0		0	0.0%
<b>Normal Cost Rate</b>	3.84%		3.84%	100.0%
<b>Unfunded Liability Rate</b>	3.16%		3.16%	100.0%
<b>Sum of Rate</b>	7.00%		7.00%	100.0%