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TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

**SYSTEM-WIDE ACTUARIAL VALUATION**

**December 31, 2013**

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Prepared by

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June 19, 2014

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

Re: System-wide Actuarial Valuation as of December 31, 2013

Dear Board of Trustees:

As part of our engagement with the Board, we have performed an actuarial valuation of the Texas County & District Retirement System (TCDRS) as of December 31, 2013. The major findings of the valuation are set forth in this report. This report reflects the benefit provisions and contribution rates in effect for each of the 657 separate employer plans (656 active plans and one non-depositing plan) participating in TCDRS as of December 31, 2013. This is a summary report for TCDRS as a whole; detailed information for each individual employer can be found in the employer-specific valuation reports on TCDRS' website.

### **Actuarial Certification**

This report is a summary of the valuation results. Additional detailed results are provided in the TCDRS Comprehensive Annual Financial Report (CAFR).

In preparing this report, we relied 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. We found this information to be reasonably consistent and comparable with information used for other purposes. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete, our results may be different and our calculations may need to be revised.

All costs, liabilities, rates of interest, and other factors for TCDRS have been determined on the basis of actuarial assumptions and methods, which we believe are reasonable (taking into account the experience of TCDRS and reasonable expectations); and which, in combination, offer a reasonable estimate of anticipated experience affecting the System. Further, in our opinion, each actuarial assumption used is reasonably related to the experience of the plan and to reasonable expectations which, in combination, represent a reasonable estimate of anticipated experience under the System.

This work product was prepared solely for TCDRS for the purposes described herein and may not be appropriate to use for other purposes. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends that third parties be aided by their own actuary or other qualified professional when reviewing the Milliman work product.

This valuation report is only an estimate of the System's financial condition as of a single date. It can neither predict the System's future condition nor guarantee future financial soundness. Actuarial valuations do not affect the ultimate cost of System benefits, only the timing of System contributions. While the valuation is based on an array of individually reasonable assumptions, other assumption sets may also be reasonable and valuation results based on those assumptions would be different. No one set of assumptions is uniquely correct. Determining results using alternative assumptions is outside the scope of our engagement.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the plan's funded status); and changes in plan provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

These assumptions are based on our 2013 Investigation of Experience report. The Board has the final decision regarding the appropriateness of the assumptions and adopted them as indicated in Appendix D.

Actuarial computations presented in this report are for purposes of determining the recommended funding amounts for TCDRS. Actuarial computations under GASB Statements No. 25, No. 27, No. 43 and No. 45 are for purposes of fulfilling financial accounting requirements and are provided separately. 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 funding requirements and goals of TCDRS. 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.

Milliman's work is prepared solely for the internal business use of the TCDRS. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit or create a legal duty to any third party recipient of its work product. Milliman's consent to release its work product to any third party may be conditioned on the third party signing a Release, subject to the following exceptions:

- a) TCDRS may provide a copy of Milliman's work, in its entirety, to the System's professional service advisors who are subject to a duty of confidentiality and who agree to not use Milliman's work for any purpose other than to benefit the System.
- b) TCDRS may provide a copy of Milliman's work, in its entirety, to other governmental entities, as required by law.

No third party recipient of Milliman's work product should rely upon Milliman's work product. Such recipients should engage qualified professionals for advice appropriate to their own specific needs.

The consultants who worked on this assignment are pension actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

The signing actuaries are independent of the plan sponsor. We are not aware of any relationship that would impair the objectivity of our work.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report along with the information contained in the CAFR is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein

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

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

Sincerely,

A handwritten signature in black ink, appearing to read "Nick Collier".

Nick J. Collier, ASA, EA, MAAA  
Consulting Actuary

A handwritten signature in black ink, appearing to read "Mark C. Olleman".

Mark C. Olleman, FSA, EA, MAAA  
Consulting Actuary

A handwritten signature in black ink, appearing to read "Jennifer Sorensen Senta".

Jennifer Sorensen Senta, ASA, MAAA  
Consulting Actuary

NJC/MCO/JDS/nlo

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

**December 31, 2013**

**Table of Contents**

	<b>Page</b>
<b>Section 1 Executive Summary .....</b>	<b>1</b>
Overview .....	1
Key Results .....	4
Plan Funding .....	5
Individual Employer Plan Changes .....	6
Experience Analysis .....	6
CSARF & GTLF .....	7
Inactive Plans .....	7
Plan Data .....	8
Recommended Board Action .....	9
<b>Section 2 Valuation Results .....</b>	<b>11</b>
Summary Results .....	11
Actuarial Value of Assets .....	15
Valuation Basis .....	15
Funded Status .....	19
Contribution Rates .....	20
Experience Analysis – Contribution Rates .....	22
<b>Section 3 Funding Adequacy Based on 2013 Results .....</b>	<b>25</b>
Active Plan Funding .....	25
Inactive Plans .....	25
<b>Section 4 Analysis of Retired Member Payments – CSARF .....</b>	<b>27</b>
<b>Section 5 Group Term Life Fund .....</b>	<b>29</b>
<b>Section 6 Glossary .....</b>	<b>31</b>
 <b>APPENDICES</b>	
<b>Appendix A Summary Valuation Results by Employer .....</b>	<b>A-1</b>
<b>Appendix B Employers With a Significant Rate Change .....</b>	<b>B-1</b>
<b>Appendix C Group Term Life Fund Contribution Rates for 2015 .....</b>	<b>C-1</b>
<b>Appendix D Summary of Plan Provisions .....</b>	<b>D-1</b>
<b>Appendix E Summary of Recommended Assumptions .....</b>	<b>E-1</b>



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# Texas County & District Retirement System System-wide Actuarial Valuation

December 31, 2013

## Section 1 Executive Summary

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We are pleased to present the results of the 2013 Actuarial Valuation. The actuarial valuation of TCDRS requires a separate valuation and determination of contribution rates for each of the 657 individual employer plans (656 active plans and one non-depositing plan). The results of this valuation determine the required employer contribution rates for 2015, assuming no changes in plan provisions or other significant events.

### Overview

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.

Both the TCDRS system in total and the individual employer plans continue to be funded in an appropriate manner. The contribution rates being paid in 2014 and those calculated for 2015 satisfy the statutory requirements and meet or exceed the current guidelines of the Government Accounting Standards Board (GASB). The overall funding of the system compares favorably with other public retirement systems.

Several key points to note for the 2013 Actuarial Valuation are summarized as follows:

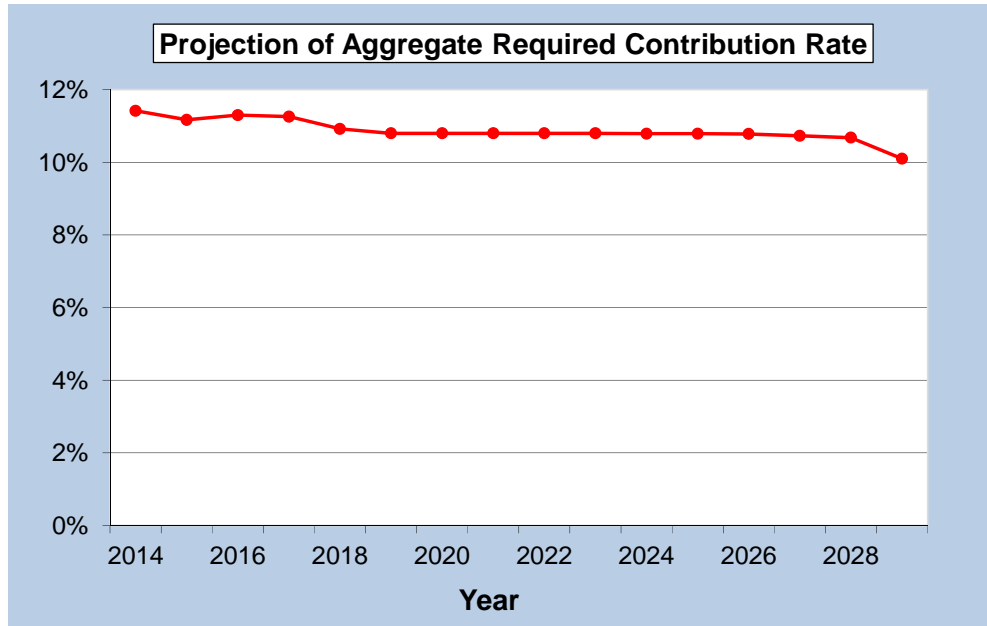
- **Funding:** The funded ratio for the system in aggregate increased from 88.2% to 89.4%. The main factors causing this increase were contributions in excess of the Normal Cost rate and favorable investment and termination experience. The funded ratio uses the smoothed actuarial value of assets which are currently deferring a net investment gain. If the actual fund values were used instead (i.e., all currently deferred investment gains and losses were recognized), the funded ratio would be 91.2%.
- **New Assumptions:** New assumptions were adopted for the 2013 valuation; however, they did not have a material impact on the overall funding of the system. Although they resulted in increases and decreases for most employers, the overall impact was no change in the aggregate contribution rate and a 0.1% increase in the aggregate funded ratio.

## Overview (continued)

- **Contribution Rates:** On average, the employer contribution rate weighted by payroll decreased by 0.23% of payroll (not including plan changes). More terminations than assumed caused a 0.11% decrease. Employer contributions in excess of the required rate resulted in a decrease of 0.05%. Additionally, the recognition of current and prior investment losses (combined with the adoption of five-year asset smoothing) caused a decrease of 0.05%. All other factors caused a decrease of 0.02%. The impact of all changes is discussed in more detail later in this section and in the Experience Analysis section of Section 2. This discussion includes the impact of plan changes which caused a decrease in the aggregate rate calculated in the prior valuation due to changes elected by a few of the larger employers that reduced future benefits for their employees.
- **Investment Return:** The employer accounts in the Subdivision Accumulation Fund (SAF) received an interest credit of 23%. This had a positive impact on the valuation. Combined with the adoption of five-year smoothing this resulted in a small net investment gain on an actuarial value basis.
- **Looking Ahead:** Under the recently adopted five-year asset smoothing method, the full 2008 investment loss has now been recognized in the valuation, and the actuarial assets are in a net gain position. By deferring the recognition of the net gain, this delays expected decreases in employer contribution rates off into the future. As a measure of this, if smoothing had not been applied to this valuation (i.e., if employer contribution rates had been based on the actual fund values), the average employer contribution rate would have been 0.73% of payroll lower. This is a rough measure of the decrease employers can expect to see over the next several years; however, the actual increase or decrease will ultimately either be greater or less depending on future investment returns and a number of other factors. It should also be noted that the impact by individual employer can vary significantly.

**Overview  
(continued)**

The following graph shows a projection of the aggregate employer contribution rate for all TCDRS employers, assuming that all actuarial assumptions are met in the future and that employers make no changes to their plan provisions. In particular, it assumes that the SAF is credited with 9% in each future year. The recognition of assets gains that are currently deferred causes a gradual decrease over the next several years. The actual increase will ultimately either be greater or less, depending on future investment returns and a number of other factors.





## Key Results

The following chart summarizes the key numerical results of the valuation:

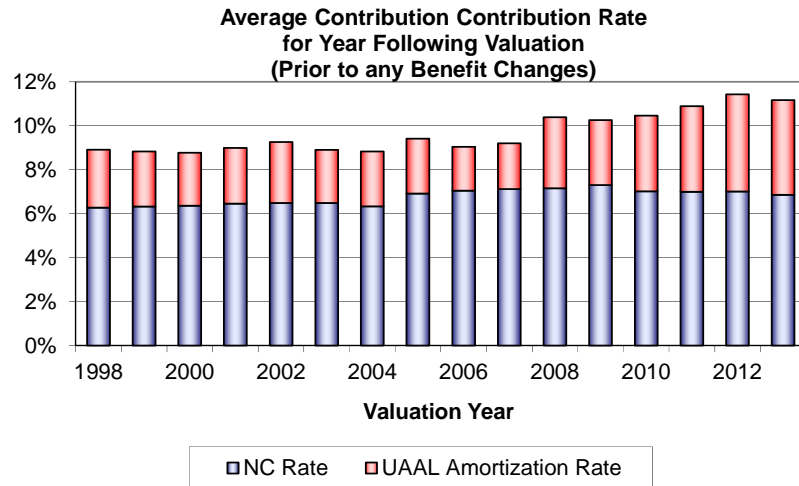
	12/31/2013	12/31/2012	% Change
<b>Number of Employers</b>			
Active	656	641	2.3%
Non-Depositing	1	1	0.0%
Total	657	642	2.3%
<b>Number of Members</b>			
Contributing	124,525	121,963	2.1%
Non-Contributing	73,460	68,723	6.9%
Annuitants <sup>(1)</sup>	49,820	46,801	6.5%
Total	247,805	237,487	4.3%
<b>Averages</b>			
Age (Actives)	45.5	45.5	-0.1%
Years of Service (Actives)	11.9	11.9	0.0%
Annual Pay (Actives)	\$ 44,038	\$ 43,322	1.7%
Member Deposit Rate	6.62%	6.68%	-0.9%
Account Balance (ESF)	28,633	28,132	1.8%
Monthly Benefit (Annuitants) <sup>(1)</sup>	1,524	1,479	3.0%
<b>Actuarial Value of Assets</b>			
Employee Savings Fund	\$ 5,668.9 million	\$ 5,364.3 million	5.7%
Subdivision Accumulation Fund	10,465.9 million	9,601.8 million	9.0%
Current Service Annuity Reserve Fund	5,777.9 million	5,284.2 million	9.3%
Total Actuarial Value of Assets	\$ 21,912.7 million	\$ 20,250.3 million	8.2%
<b>Funding</b>			
Actuarial Accrued Liabilities	\$ 24,514.8 million	\$ 22,953.0 million	6.8%
Actuarial Value of Assets	21,912.7 million	20,250.3 million	8.2%
Unfunded Actuarial Accrued Liability	2,602.1 million	2,702.7 million	-3.7%
Aggregate Funded Ratio	89.4%	88.2%	1.3%
<b>Average Required Contribution Rate (Weighted by Payroll)</b>			
Average Normal Cost Rate	6.86%	7.01%	-2.1%
Average UAAL Rate	4.31%	4.42%	-2.4%
Average Required Contribution Rate	11.17%	11.43%	-2.2%
<b>Results Based on Fund Values (No Asset Smoothing) -- For Informational Purposes Only</b>			
Average Required Contribution Rate	10.44%	12.58%	-17.0%
Aggregate Funded Ratio	91.2%	85.1%	7.1%

<sup>(1)</sup> The average monthly benefits are the regular benefits paid in January following the valuation date. In cases of retirees with multiple accounts from a single employer, the accounts are considered as a single benefit. Benefits from multiple employers to a single retiree are calculated separately.

## Plan Funding

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

Employer contribution rates effective for 2015, as determined by this 2013 Actuarial Valuation, decreased by 0.23% on average when compared with the rate actually being paid in 2014. The weighted average contribution rate for all plans decreased from 11.40% to 11.17%. Note that the weighted average rate is determined as the total estimated required contributions for the next year (2015) divided by the total expected payroll. It does not reflect the cost of any changes in benefits that may be adopted during 2014. A historical perspective on required contribution rates is shown below.

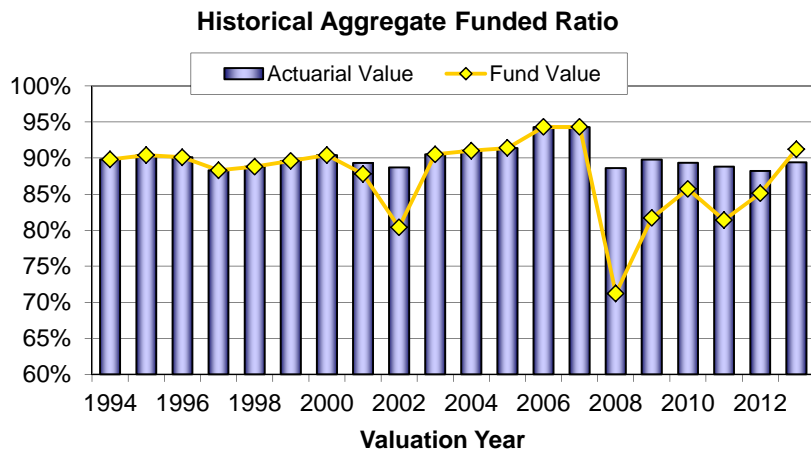


For the system in total, the Funded Ratio of Actuarial Assets to Actuarial Accrued Liabilities has increased since the 2013 valuation from 88.2% to 89.4%. Note that a funded ratio of 90% indicates that actuarial assets are 10% less than liabilities. The system in total refers to all employer plans, plus the Current Service Annuity Reserve Fund (CSARF), but does not include any assets currently held in the Endowment Fund. If the reserves held in the Endowment Fund were included in the Actuarial Assets, the Funded Ratio would be slightly higher at 92.5%.

All Funded Ratios discussed in this report are on an ongoing basis. The TCDRS Act allows for the termination of individual district plans under certain conditions. If measured on a termination basis, the liabilities would be higher and the assets would be based on the fund values; therefore, the Funded Ratio would generally be lower than the measurement on an ongoing basis.

## Plan Funding (continued)

As discussed earlier, the funded ratio has increased slightly since the last year. As shown below, the funded ratio using the actuarial value of assets has remained fairly level since 1994; very level when compared to other public retirement systems. The only exceptions were a small increase at December 31, 2006 due to an additional 6% interest credit to the SAF and the decrease five years ago due to the 2008 investment loss. The funded ratio based on the actual fund values has been less stable.



## Individual Employer Plan Changes

During 2013, 124 employers changed their benefit provisions. Of these employers, 112 made changes that improved benefit provisions, and the remaining 12 lowered future benefits. The most common benefit changes were retiree Cost-of-Living Adjustments (COLAs).

## Experience Analysis

A detailed analysis of the sources of the rate change was performed for each current plan that was also in the December 31, 2012 valuation. There are many factors that are measured when comparing one year's expected valuation results to the actual results a year later. This is discussed in further detail in Section 2.

**Experience Analysis  
(continued)**

The following chart shows how various factors affected the overall funding of TCDRS, as compared to the last valuation. The most significant changes are shown in bold.

Sources of Change	Weighted Contribution Rate	Aggregate Funding Ratio
<b>Calculated Rate for 2014 (2012 Valuation)</b>	<b>11.43%</b>	<b>88.2%</b>
Immediate Recognition of Lump Sums	-0.02%	0.1%
Changes in Plan Provisions	-0.01%	-0.2%
<b>Estimated Average Required Rate for 2014</b>	<b>11.40%</b>	<b>88.1%</b>
Expected Year-to-Year Change	0.00%	0.5%
Assumption Changes	0.00%	0.1%
Additional Contribs (Lump Sum & Elected Rate)	-0.05%	0.1%
Investment Experience*	-0.05%	0.3%
Payroll & Salary Increases less than Expected	0.01%	0.0%
Termination & Withdrawal Experience	-0.11%	0.3%
Other	-0.03%	0.0%
<b>Total Change</b>	<b>-0.23%</b>	<b>1.3%</b>
<b>Calculated Rate for 2015 (2013 Valuation)</b>	<b>11.17%</b>	<b>89.4%</b>

\* Includes the impact of the adoption of five-year asset smoothing.

**CSARF & GTLF**

Both the CSARF and the Group Term Life Fund (GTLF) continue to maintain a level of assets in each fund to sufficiently support their expected benefit payments. The projected surplus for the GTLF increased over last year.

The projected surplus for the CSARF decreased slightly since the prior year. The CSARF continues to maintain a projected surplus, but at a lower level. This should continue to be monitored going forward.

**Inactive Plans**

There is currently one inactive plan where neither the members nor the employer are contributing to TCDRS. Adjustments in benefits may be needed based on the current and expected funding status of this plan. The unfunded amount for this plan is currently being funded by an active employer; therefore, we are recommending no adjustments be made at this time.

## Plan Data

The makeup of the valuation group changed from the 2004 to 2013 Actuarial Valuations as shown by the next three tables. Note that 656 active plans reflect the addition of 17 new plans in 2013, reduced by two plans that terminated.

Plans in December 31 Actuarial Valuation			
	Active	Inactive Plans	Total Plans
2004	544	15	559
2005	557	18	575
2006	565	8	573
2007	567	7	574
2008	585	1	586
2009	601	1	602
2010	618	1	619
2011	624	1	625
2012	641	1	642
2013	656	1	657

Total System Membership as of December 31				
	Active Contributing Members	Non-Contributing Members*	Annuitants*	Total
2004	104,545	31,177	28,496	164,218
2005	107,212	34,975	30,347	172,534
2006	110,791	39,781	32,440	183,012
2007	116,858	46,104	34,362	197,324
2008	120,347	52,188	36,509	209,044
2009	123,446	55,956	37,979	217,381
2010	122,889	59,029	40,836	222,754
2011	121,919	63,172	43,635	228,726
2012	121,963	68,723	46,801	237,487
2013	124,525	73,460	49,820	247,805

\* Includes members and survivors from inactive and terminated employers.

System Covered Payroll and Annual Pay as of December 31				
	Covered Payroll (in millions)	Contributing Members	Annual Pay	
			Average	Percentage Increase
2004	\$ 3,610.8	104,545	\$ 34,539	3.8%
2005	3,804.5	107,212	35,486	2.7%
2006	4,054.3	110,791	36,594	3.6%
2007	4,420.5	116,858	37,828	3.4%
2008	4,830.3	120,347	40,136	6.1%
2009	5,168.0	123,446	41,864	4.3%
2010	5,213.9	122,889	42,428	1.3%
2011	5,202.5	121,919	42,671	0.6%
2012	5,283.6	121,963	43,322	1.5%
2013	5,483.8	124,525	44,038	1.7%

**Plan Data  
(continued)**

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

	<b>Active Contributing Members</b>	<b>Non-Contributing Members</b>	<b>Annuitants</b>
<b>December 31, 2012 Valuation</b>	<b>121,963</b>	<b>68,723</b>	<b>46,801</b>
Termination with Refund	(5,599)	(3,728)	-
Termination without Refund	(8,004)	8,004	-
Active/Inactive Death with Annuity	(123)	(41)	164
Service Retirement	(2,860)	(1,358)	4,218
Disability Retirement	(39)	(21)	60
Annuitant Death without Beneficiary	-	-	(1,235)
New Entrants	17,934	2,946	-
Rehires	1,253	(1,065)	(188)
<b>Total Change</b>	<b>2,562</b>	<b>4,737</b>	<b>3,019</b>
<b>December 31, 2013 Valuation</b>	<b>124,525</b>	<b>73,460</b>	<b>49,820</b>

**Recommended  
Board Action**

We recommend the Board adopt the following:

- (1) Approve the required pension plan contribution rates (listed in Appendix A of this report) for 2015 for plans with no changes in 2014 and for plans that adopt plan changes in 2014.
- (2) Approve the 2015 premium rates (listed in Appendix C of this report) for the Group Term Life Fund.

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# Texas County & District Retirement System System-wide Actuarial Valuation

December 31, 2013

## Section 2 Valuation Results

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We performed an actuarial valuation for each of the 656 active (and one inactive) employers participating in TCDRS as of December 31, 2013. This section discusses the summary results for all or a specific group of plans as well as the basis for the valuation. Key results for each employer can be found in Appendix A. Detailed information for each individual employer can be found in their specific valuation report on the TCDRS website.

The purpose of the actuarial 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 funded ratio for each plan, contribution rates are based on the funding method used.

### Summary Results

The tables on the next few pages present:

- (1) The summary of assets held by TCDRS Pension Trust Fund. Assets used to fund benefit obligations are the Employee 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 plans in total for both the 2012 and 2013 Actuarial Valuations.



## Texas County & District Retirement System System-wide Actuarial Valuation

### Statements of Plan Net Assets Pension Trust Fund As of December 31, 2013 and 2012

	2013	2012
<b>Assets</b>		
Cash and Cash Equivalents	\$ 30,404,150	\$ 33,374,229
Receivables:		
Contributions	77,776,056	71,245,908
Investment Interest and Dividends	18,379,755	30,799,837
Securities-Lending Interest	193,854	236,972
Foreign Currency and Exchange Contracts	4,494,363	63,213
Employer Premiums	0	0
Other	365,575	126,561
<b>Total Receivables</b>	<b>101,209,603</b>	<b>102,472,491</b>
Prepaid Expenses and Other Assets	365,095	300,558
Investments, at Fair Value:		
Investment-Grade Fixed Income	1,121,361,520	1,455,845,048
Domestic Equities	5,103,865,956	3,759,666,446
International Equities	3,962,003,385	3,010,236,656
Global Equities	416,506,302	300,000,000
High-Yield Investments	3,025,912,619	3,099,017,529
REITs	663,965,637	641,201,474
Hedge Funds	5,676,314,651	5,336,078,479
Master Limited Partnerships	468,771,784	0
TIPS	47,728,844	102,475,240
Private Equity	1,765,621,656	1,354,384,105
Private Real Estate	340,064,479	248,227,990
Commodities	334,902,325	375,046,910
Cash and Cash Equivalents	121,976,337	96,990,643
<b>Total Investments</b>	<b>23,048,995,495</b>	<b>19,779,170,520</b>
Invested Securities-Lending Collateral	48,152,753	80,386,269
Capital Assets, Net	15,815,410	15,085,299
<b>Total Assets</b>	<b>23,244,942,506</b>	<b>20,010,789,366</b>
<b>LIABILITIES</b>		
Accounts Payable and Investments Payable	25,617,768	21,408,872
Funds Held for Optional Group Term Life Fund	25,215,612	23,678,779
Securities-Lending Collateral	48,152,753	80,386,269
<b>Total Liabilities</b>	<b>98,986,133</b>	<b>125,473,920</b>
<b>Net Assets Held in Trust for Pension Benefits, Dec. 31</b>	<b>\$ 23,145,956,373</b>	<b>\$ 19,885,315,446</b>

**Texas County & District Retirement System  
System-wide Actuarial Valuation  
Changes in Plan Net Assets by Fund**

	Pension Trust Funds						Totals
	Employees Saving Fund	Subdivision Accumulation Fund	Current Service Annuity Reserve Fund	Endowment Fund	Income Fund	Expense Fund	
<b>Additions</b>							
<u>Deposits and Contributions</u>							
Employee Deposits and Employer Contributions	\$ 367,313,130	\$ 644,462,694	\$ -	\$ -	\$ -	\$ -	\$ 1,011,775,824
Total Deposits and Contributions	367,313,130	644,462,694	-	-	-	-	1,011,775,824
<u>Investment Income</u>							
Net Appreciation in Fair Value of Investments	-	-	-	-	3,137,612,454	-	3,137,612,454
Interest and Dividends	-	-	-	-	133,168,922	-	133,168,922
Total Investment Activity Income	-	-	-	-	3,270,781,376	-	3,270,781,376
Less Investment Activity Expenses	-	-	-	-	33,486,227	-	33,486,227
Net Income from Investment Activities	-	-	-	-	3,237,295,149	-	3,237,295,149
Net Income from Securities-Lending	-	-	-	-	2,499,811	-	2,499,811
Total Net Investment Income	-	-	-	-	3,239,794,960	-	3,239,794,960
Building Operations Income	-	-	-	-	-	1,524,722	1,524,722
<b>Total Additions</b>	<b>367,313,130</b>	<b>644,462,694</b>	<b>-</b>	<b>-</b>	<b>3,239,794,960</b>	<b>1,524,722</b>	<b>4,253,095,506</b>
<b>Deductions</b>							
Benefits Paid	-	336,791,362	543,153,559	1,640	-	-	879,946,561
Withdrawals	91,018,703	-	-	-	-	-	91,018,703
Terminating Employers' SAF Refunds	-	46,835	-	-	-	-	46,835
Interest Allocation to Optional Group Term Life Fund	-	-	-	-	1,625,589	-	1,625,589
Administrative & Building Operations Expenses	-	-	-	-	-	19,816,891	19,816,891
<b>Total Deductions</b>	<b>91,018,703</b>	<b>336,838,197</b>	<b>543,153,559</b>	<b>1,640</b>	<b>1,625,589</b>	<b>19,816,891</b>	<b>992,454,579</b>
<b>Transfers of Funds</b>							
Retirement Allowances	(334,765,783)	(329,947,409)	664,713,192	-	-	-	-
Investment Income and Other	361,216,432	2,043,038,369	371,931,808	443,382,762	(3,239,042,589)	18,600,000	-
Terminating Employer Transfers	1,771,023	(1,961,553)	190,530	-	-	-	-
Escheated Accounts, net	59,180	-	-	(59,180)	-	-	-
<b>Net Transfers</b>	<b>28,280,852</b>	<b>1,711,129,407</b>	<b>1,036,835,530</b>	<b>443,323,582</b>	<b>(3,239,042,589)</b>	<b>18,600,000</b>	<b>-</b>
<b>Net Increase (Decrease) in Plan Net Assets</b>	<b>304,575,279</b>	<b>2,018,753,904</b>	<b>493,681,971</b>	<b>443,321,942</b>	<b>-</b>	<b>307,831</b>	<b>3,260,640,927</b>
<b>Net Assets Held in Trust for Pension Benefits:</b>							
<b>Beginning of Period, Jan. 1, 2013</b>	<b>5,364,310,297</b>	<b>8,884,143,139</b>	<b>5,284,200,702</b>	<b>328,734,837</b>	<b>-</b>	<b>23,926,471</b>	<b>19,885,315,446</b>
<b>End of Period, Dec. 31, 2013</b>	<b>\$ 5,668,885,576</b>	<b>\$ 10,902,897,043</b>	<b>\$ 5,777,882,673</b>	<b>\$ 772,056,779</b>	<b>\$ -</b>	<b>\$ 24,234,302</b>	<b>\$ 23,145,956,373</b>

# Texas County & District Retirement System System-wide Actuarial Valuation

**December 31, 2013**

## Summary Actuarial Valuation Results

	<b>December 31, 2013</b>	<b>December 31, 2012</b>
<b>Valuation Results for Employer Plans</b>		
1 Actuarial present value of future benefits		
Annuitants	\$ 3,073,845,472	\$ 2,803,394,442
Members	<u>18,587,769,001</u>	<u>17,753,543,444</u>
Total	\$ <u>21,661,614,473</u>	\$ <u>20,556,937,886</u>
2 Actuarial present value of future normal cost contributions	<u>2,869,867,550</u>	<u>2,815,014,996</u>
3 Actuarial accrued liability [1 - 2]	\$ 18,791,746,923	\$ 17,741,922,890
4 Actuarial value of assets		
Employees Saving Fund	\$ 5,668,885,576	\$ 5,364,310,297
Subdivision Accumulation Fund	<u>10,465,943,069</u>	<u>9,601,764,203</u>
	\$ 16,134,828,645	\$ 14,966,074,500
5 Total unfunded actuarial accrued liability (UAAL)	\$ 2,704,966,345	\$ 2,798,381,975
6 Total overfunded actuarial accrued liability (OAAL)	<u>(48,048,067)</u>	<u>(22,533,585)</u>
7 Unfunded actuarial accrued liability (UAAL), net of overfunded actuarial accrued liability (OAAL) [5 + 6]. Also equals [3 - 4].	2,656,918,278	2,775,848,390
<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	\$ 5,723,059,761	\$ 5,211,079,186
9 Actuarial value of assets of the Current Service Annuity Reserve Fund	<u>5,777,882,673</u>	<u>5,284,200,702</u>
10 Overfunded actuarial accrued liability (OAAL) [8 - 9]	<u>(54,822,912)</u>	<u>(73,121,516)</u>
11 Systemwide UAAL net of OAAL [7 + 10]	\$ 2,602,095,366	\$ 2,702,726,874
12 Systemwide Funded Ratio [(4 + 9)/(4 + 9 + 11)]	89.4%	88.2%

## Actuarial Value of Assets

The actuarial value of assets for the SAF recognizes the difference between each year's actual and expected return of the SAF evenly over five-year periods. The actuarial value of the assets for the ESF and the CSARF are equal to the fund values.

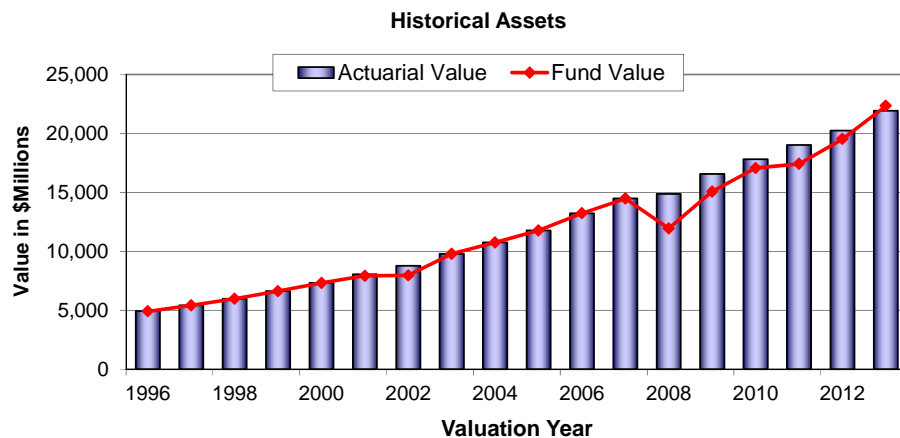
Since the actuarial value is smoothed, it reflects only a portion of the gains and losses over the prior four years. The result is the SAF fund value is about \$0.4 billion more than the actuarial value of the SAF, which represents a net gain to be reflected in future valuations.

Combined Fund Value*	\$22.35 billion
Actuarial Value of Combined Fund	\$21.91 billion
Fund Value/Actuarial Assets	102%

\* Combined Fund is ESF, SAF and CSARF.

The actuarial value of assets (AVA) shown above is the sum of the AVA for each individual employer. Details on the derivation of the actuarial value of assets are provided in the employer-specific valuation reports.

A historical comparison of the actuarial value of assets and the actual total fund values is shown below:



## 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 actuarial cost method used to allocate costs to current and future periods 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 in 2013. The assumptions were studied during the 2009-2012 actuarial investigation of experience. A detailed disclosure is shown in Appendix D. Details on the assumptions for each employer are provided in the employer-specific valuation reports.

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 3.5% and a merit, promotion and longevity component. The total salary increase over a member's career is expected to be about 4.9% per year on average.

The economic assumptions are summarized below. The underlying price inflation assumption used to establish the economic assumptions is 3.0%; 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%
Employee Savings Fund – ESF	7.0%
Current Service Annuity Reserve Fund – CSARF	7.0%
Aggregate Investment Return	8.0%
General Wage Inflation	4.0%
Payroll Increase *	3.5% or less
Price Inflation	3.0%
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 is scheduled to be performed in 2017, covering the period 2013-2016.

## B. Benefits

TCDRS is a nontraditional defined benefit plan that shares many characteristics with a cash balance plan. Plan provisions are adopted by each individual employer based on options available under the TCDRS Act. The December 31, 2013 actuarial valuation reflects benefits in effect as of January 1, 2014.

Members can retire at age 60 with five, eight or 10 years of service, or at any age with 20 or 30 years of service. Members can also retire when their age and service equals 75 or 80, depending on which option the employer adopts.

Each employer has the ability to change benefit levels and specific plan provisions that apply to their employees; however, prior accrued benefits cannot be reduced.

The member's contribution rate is an integer rate between 4% and 7%. The member's retirement benefits are based on the employee contributions made to the plan accumulated with interest. At retirement, the member's account is matched at the rate or rates selected by the employer and these total benefit credits are converted to a monthly annuity.

Details on the benefit provisions for each employer are provided in the employer-specific valuation reports.

Based on the results of each year's valuation, information is available to the individual employers about the cost to implement certain benefit increases or decreases, more generous retirement eligibility provisions, ad hoc COLAs for annuitants, and certain other changes. The COLA cost information is provided each spring with the employer's "Retirement Plan Assessment." Additional cost information is provided by TCDRS staff, upon request.

Following the valuation each year, an employer may elect to modify the plan provisions applicable to their employees for the subsequent plan year. During 2013, 124 plans made a total of 137 different benefit changes as summarized in the chart on the following page.

**B. Benefits  
(continued)**

Number of Changes	Type of Change
45	Added a one-time CPI-related COLA increase for retired members' benefits
32	Added a one-time flat percentage increase to retired members' benefits
21	Increased the Employer Match Rate
17	Increased the Employee Contribution Rate
8	Decreased the Employer Match Rate
5	Decreased the Employee Contribution Rate
4	Lowered the years of service for vesting
2	Added Rule of 75 Retirement Eligibility
1	Increased Prior Service Credits
1	Added a partial lump sum benefit feature
1	Added 20-Year Retirement Eligibility
137	Total Changes (124 Employers)

**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. The result is that sufficient funds are expected to be accumulated 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 plans in TCDRS use the entry age cost method to compute annual costs.

Note that the 20-year (or 15-year) amortization of the Unfunded Actuarial Accrued Liability (UAAL) is over a closed period. In each successive year, a new layer is set up to amortize the actuarial gain or loss, assumption change, or plan change decrease over a new 20-year period. Plan change increases are amortized over new 15-year periods. If the plan has an Overfunded Actuarial Accrued Liability (OAAL), this amount is amortized over a rolling 30-year period. That is, each year the entire OAAL is refinanced over a 30-year period.

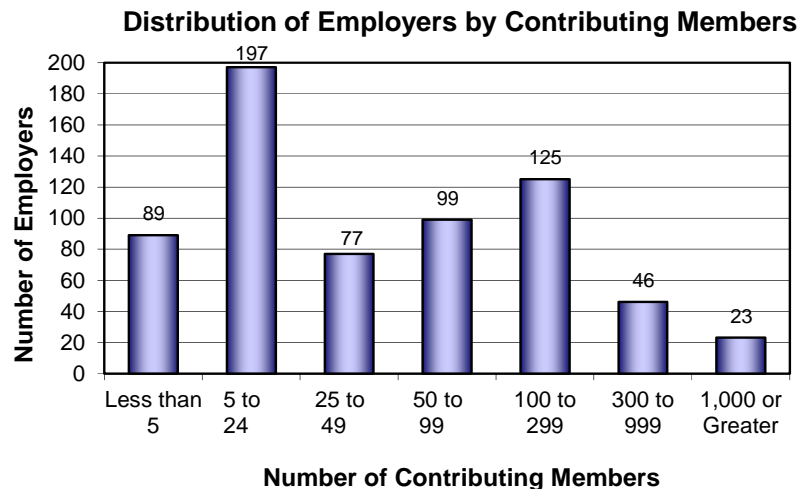
All plans use the variable-rate funding method except for Dallas County. The County’s fixed-rate contribution rate has to meet the same minimum funding standards as the variable rate plans.

## 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 total membership of all plans as of December 31, 2013 is shown on page 8 of this report in the table entitled "Total System Membership as of December 31."

The makeup of each individual employer plan within TCDRS varies significantly, not only by benefit provisions, but also by membership size. The median number of contributing members is slightly less than 50, so over half the participating 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.



## 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 measurement required by GASB (the Governmental Accounting Standards Board) is the Funded Ratio. The Funded 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.

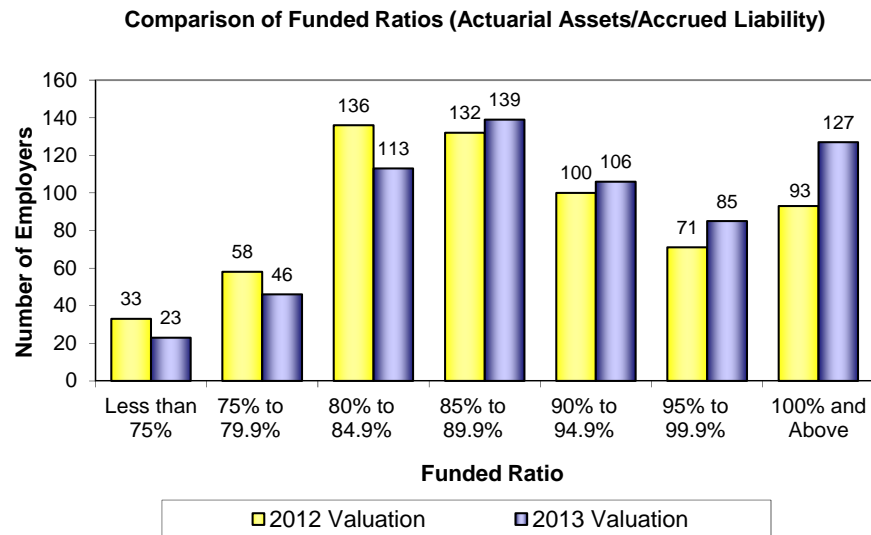


**Funded Status  
(continued)**

If the funded 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 shows a comparison of the Funded Ratio for all plans that were active in both the December 31, 2012 and the December 31, 2013 actuarial valuations. Note that Actuarial Assets are the sum of the actuarial value of the SAF and the ESF.



On a system-wide basis, the aggregate funded ratio increased from 88.2% to 89.4%. Similarly, on the individual employer level, the funded ratios of most employers declined slightly.

**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 and assumption changes. Contribution rates can also change due to benefit plan provisions. However, the following discussions of changes in rates only reflect experience changes.

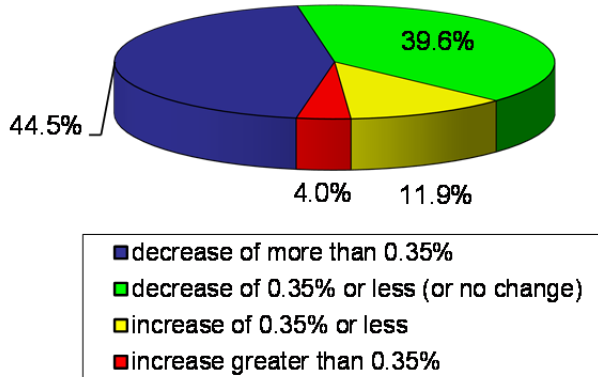
As shown on the following page, 15.9% of the 657 active plans had a contribution rate increase. Of these, 4.1% (26 plans) had a contribution rate increase greater than 0.35% of pay. Most of these increases in contribution rates were due to demographic experience that differed from expected among smaller-sized plans.

**Contribution Rates  
(continued)**

Changes in contribution rates are measured from the actual 2014 rate to the calculated rate for 2015. The actual 2014 rate is based on the 2012 valuation, but adjusted for any benefit changes adopted during 2013.

84.1% of the plans had either a decrease or no change in the total employer contribution rate since last year's valuation.

**Change in Total Employer Contribution Rates  
Active Plans (2014 to 2015)**



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

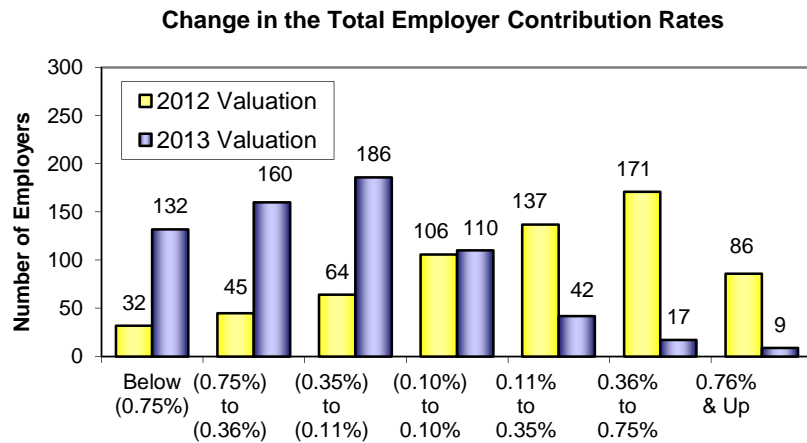
	<u>Decrease or No Change</u>	<u>Increase of 0.35% or Less</u>	<u>Increase Greater Than 0.35%</u>
2001*	66.5	24.4	9.1
2002	35.4	45.1	19.5
2003	92.4	6.2	1.4
2004	72.9	22.2	4.9
2005*	39.0	35.2	25.8
2006	89.4	8.4	2.2
2007	58.7	34.9	6.4
2008	19.2	14.0	66.8
2009*	67.9	27.6	4.5
2010	26.7	42.2	31.1
2011	28.7	33.6	37.7
2012	31.3	28.6	40.1
2013*	84.1	11.9	4.1

\*Also reflects impact of new assumptions.

Note: Contribution rate changes exclude the impact of post-valuation employer-elected plan changes.

**Contribution Rates  
(continued)**

The graph below compares the number of plans in the 2012 valuation to the number in the 2013 Actuarial Valuation that had a change in the total employer contribution rate as measured by the size of the change.



**Experience Analysis  
– Contribution Rates**

A detailed analysis of the rate changes was performed as part of the 2013 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. Appendix B lists each variable-rate plan that had a significant rate change from the 2012 to 2013 Actuarial Valuation, the amount of the rate change and the major reasons for the change.

**Sources of Contribution Rate Change  
(Greater than 0.25% of Payroll)**

<u>Sources of Decrease</u>	<u># of Plans</u>
Actual vs. Expected Termination	170
Salary / Payroll Variation	74
Investment Income	57
Elected Rate > Actual Rate	45
Employer Lump-Sum Contribution	44
Actual vs. Expected Retiree Mortality	18
Actual vs. Expected Retirement	17
Investigation of Experience	12
Change in Average Entry Age	12
Changes in Plan Provisions	11
<u>Sources of Increase</u>	<u># of Plans</u>
Salary / Payroll Variation	80
Changes in Plan Provisions	56
Actual vs. Expected Termination	23
Investment Income	14
Change in Average Entry Age	9
Actual vs. Expected Retiree Mortality	9
Actual vs. Expected Retirement	3
Investigation of Experience	2

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

**Investment Income** refers to the impact of the actual SAF return on an actuarial basis as compared to the assumed rate of 9.0%. For the 2013 valuation, this also includes the impact of the adoption of five-year asset smoothing.

**Changes in Plan Provisions** refers to the impact on the required contribution rate due to a plan change.

**Actual vs. Expected Termination** refers to the impact of both the probability a member ceases active employment and whether or not they withdrew their employee contributions, thereby forfeiting their right to an employer-provided benefit.

**Salary / Payroll Variation** refers to the impact of how the total amount of the employer's payroll changed from the prior valuation different from what was expected based on assumptions. This includes the impact of changes in individual salary different than assumed. Greater than expected increases in payroll generally mean a lower contribution rate is necessary to pay off the UAAL.

An **Elected Rate > Actual Rate** creates gains, or decreases in contribution rates, as the employer is contributing more than the calculated rate.

**Actual vs. Expected Retiree Mortality** refers to the probability a retired member dies at a certain age, 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. Under the entry age cost method, a change in the average entry age results in a change in the normal cost rate.

**Actual vs. Expected 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.

**Actual vs. Expected 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.

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# Texas County & District Retirement System System-wide Actuarial Valuation

December 31, 2013

## Section 3 Funding Adequacy Based on 2013 Results

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### Active Plan Funding

For active plans, the actuarially determined rate is considered an adequate rate to fund benefits, based on the nature of the funding method. All plans fund based on a variable-rate method (except for Dallas County), where their contribution rate is recalculated each year. Dallas County has slightly different funding requirements that meet or exceed the requirements for all other 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, for variable-rate plans the UAAL, as of December 31, 2008, is amortized over a closed 20 years starting January 1, 2010. Subsequent changes are amortized over 20 years creating a new layer of payment, except for plan change increases which are amortized over 15 years. Any OAAL is amortized over a rolling 30 years.

### Inactive Plans

There is currently one inactive plan where neither the members nor the employer are contributing to TCDRS. Adjustments in benefits may be needed based on the current and expected funding status of this plan. The unfunded amount for this plan is currently being funded by an active employer; therefore, we are recommending no adjustments be made at this time.

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# Texas County & District Retirement System System-wide Actuarial Valuation

December 31, 2013

## Section 4 Analysis of Retired Member Payments – CSARF



When a member retires, the accumulated contribution credits in all of his or her 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 employee's account value and the first 100% employer matching contributions. The supplemental benefit amount is based on all other account values, including employer matching contributions in excess of 100%, if any.

All supplemental benefit annuity payments are made from the Subdivision 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 projected 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, 2013, there was an actuarial loss during the year of \$22.7 million due to a combination of the current transfers to the CSARF being insufficient to fund the benefits and fewer deaths than expected by the assumptions. This resulted in a decrease in the dollar amount of the surplus. The CSARF is still expected to be sufficient to fund all future payments for current retirees; however, the margin is decreasing, so we recommend that action be taken to address this issue, such as strengthening the annuity purchase rates or merging the CSARF with the employer funds.

CSARF Experience	(All values in millions)	
	12/31/2013 Valuation	12/31/2012 Valuation
Beginning Surplus	\$73.1	\$75.7
Interest	5.1	5.3
Experience Gain / (Loss)	(22.7)	(7.9)
Change in Assumptions	(0.7)	-
Ending Surplus	\$54.8	\$73.1
Total CSARF Liability	\$5,723.1	\$5,211.1
Surplus as a Percentage of Total Liability	1.0%	1.4%

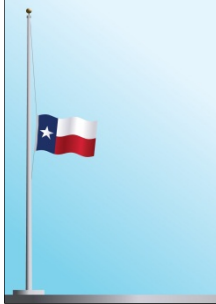


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# Texas County & District Retirement System System-wide Actuarial Valuation

December 31, 2013

## Section 5 Group Term Life Fund



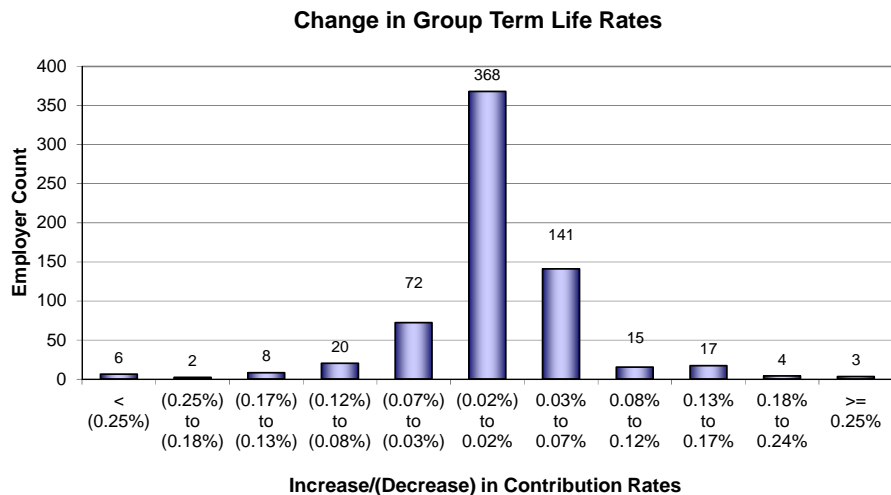
The TCDRS Act provides a group term life insurance benefit. The benefit coverage can be adopted by the employers for either their current eligible active employees or for both their eligible active and retired employees.

Active employees are insured for an amount equal to their annual rate of pay at the time of death. 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 and salaries of its covered employee group.

The Group Term Life Fund (GTLF) is pooled with the TCDRS funds for investment purposes, but its benefit obligations are separate from the TCDRS obligations.

The following graph shows a comparison of the GTLF rates for all active employers, including those that do not participate in the GTLF. On average, there was a slight increase in calculated employer premium rates based on the 2013 valuation results. A full listing of the GTLF contribution rates is shown in Appendix C.



**Group Term Life  
Fund Experience**

The table below reports the financial condition of the GTL Fund as of December 31, 2012 and December 31, 2013. During 2013, the GTL Fund experience was slightly negative, since the benefit payments exceeded the contributions by 2%. However, due to interest credited on the prior year surplus, the dollar amount of the surplus increased. The current surplus amount should be adequate to cover any adverse experience during 2014.

1. Fund at the beginning of the year	\$ 23,299,773	\$21,704,456
2. Employer premiums paid	4,203,456	3,949,356
3. Income from regular interest	<u>1,625,589</u>	<u>1,524,820</u>
4. Total Assets Before Payments	\$ 29,128,818	\$27,178,632
5. Supplemental death benefit payments made during the year	\$ 4,318,663	\$ 3,878,859
6. Less payments in the year for deaths occurring in the previous year	(663,146)	(253,888)
7. Plus payments in the following year for deaths occurring in the current year	<u>631,284</u>	<u>663,146</u>
8. Total incurred death benefits (actual benefits)	4,286,801	4,288,117
9. Surplus at the end of the year (4. - 5.)	<u>\$ 24,810,155</u>	<u>\$23,299,773</u>
10. Expected benefits during the year	\$ 4,203,456	\$ 3,949,356
11. Ratio of incurred benefits to premiums (8. / 2.)	1.020	1.086
12. Ratio of ending surplus to premiums (9. / 2.)	5.902	5.900
Number of employees covered at the end of the year	39,841	38,876
Number of employers participating at the end of the year	279	275
Weighted average GTL contribution rate (based on prior year's covered payroll)	0.31%	0.31%

*Benefits provided by the GTLF must be reported under Government Accounting Standards Board Statements No. 43 (system) and No. 45 (employer), if retirees are covered. Results for TCDRS are shown at the end of the Actuarial Section in the December 31, 2013 CAFR.*

# Texas County & District Retirement System System-wide Actuarial Valuation

December 31, 2013

## 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 Section.

### **Accrued Benefit**

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.

### **Actuarial Accrued Liability**

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.

### **Actuarial Assumptions**

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.

### **Actuarial Gain (Loss)**

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.

### **Actuarial Present Value**

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.

### **Actuarial Valuation**

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.

### **Actuarial Value of Assets**

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.

### **Actuarially Equivalent**

Of equal Actuarial Present Value, determined as of a given date with each value based on the same set of Actuarial Assumptions.

### **Average Age of Contributing Members**

The average attained age as of the Valuation Date, weighted by the average monthly deposit for the year preceding the Valuation Date.

### **Average Length of Service of Contributing Members**

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 UAAL to be amortized over a period of no more than 20 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. Currently, there is only one fixed-rate plan, Dallas County. The County's fixed-rate contribution rate has to meet the same minimum funding standards as the variable rate plans.
<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 12-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”.
<b>Supplemental Contribution Rate</b>	Fixed-rate plans contribute the same percent of payroll as the members. In cases where this contribution is not sufficient to adequately fund the plan, an additional contribution may be required. This is referred to as the Supplemental Contribution Rate.
<b>Total Fund Value</b>	The sum of the fund value of the ESF, SAF and CSARF as of the valuation date.
<b>Unfunded Actuarial Accrued Liability (UAAL)</b>	The excess, if any, of the Actuarial Accrued Liability over the Actuarial Value of Assets.
<b>UAAL Contribution Rate</b>	The level percent of covered payroll to amortize the UAAL over a closed period of 20 years (15 years for plan changes). If the plan has an Overfunded Actuarial Accrued Liability, it is amortized over an open period of 30 years as a negative UAAL, and the resulting negative UAAL Contribution Rate is offset against the Normal Cost Contribution Rate.
<b>Valuation Date</b>	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.
<b>Variable-Rate Plan</b>	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  
System-wide Actuarial Valuation**

**December 31, 2013**

**Appendix A Summary Valuation Results by Employer**

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
638	Acton Municipal Utility District	7.13%	7.60%	(0.47%)	91%	88%	3%
789	Agua Special Utility District	4.73%	5.17%	(0.44%)	90%	77%	13%
615	Alamo Area Council of Governments	7.36%	7.95%	(0.59%)	91%	88%	3%
100	Anderson County	11.54%	11.29%	0.25%	79%	77%	2%
691	Anderson County Central Appraisal District	6.07%	6.86%	(0.79%)	93%	88%	5%
101	Andrews County	15.94%	16.06%	(0.12%)	81%	80%	1%
875	Andrews County Appraisal District	10.92%	10.92%	0.00%	38%	N/A	N/A
684	Angelina & Nacogdoches Counties WCID #1	7.76%	8.11%	(0.35%)	93%	91%	2%
102	Angelina County	9.99%	10.05%	(0.06%)	87%	85%	2%
502	Angelina County Appraisal District	11.72%	12.12%	(0.40%)	89%	89%	0%
576	Angleton Drainage District	8.92%	9.93%	(1.01%)	92%	90%	2%
614	Aquilla Water Supply District - Hill County	10.06%	10.38%	(0.32%)	78%	75%	3%
103	Aransas County	8.50%	8.75%	(0.25%)	90%	88%	2%
459	Aransas County Appraisal District	19.88%	20.03%	(0.15%)	79%	78%	1%
668	Aransas County Navigation District	10.93%	11.26%	(0.33%)	95%	92%	3%
104	Archer County	7.82%	8.44%	(0.62%)	88%	84%	4%
503	Archer County Appraisal District	7.45%	7.90%	(0.45%)	98%	98%	0%
105	Armstrong County	5.25%	6.13%	(0.88%)	105%	101%	4%
106	Atascosa County	7.23%	7.62%	(0.39%)	91%	90%	1%
551	Atascosa County Appraisal District	11.13%	11.48%	(0.35%)	91%	90%	1%
107	Austin County	8.18%	8.58%	(0.40%)	90%	89%	1%
461	Austin County Appraisal District	8.25%	8.31%	(0.06%)	101%	101%	0%
597	Bacliff Municipal Utility District	6.55%	6.88%	(0.33%)	93%	91%	2%
108	Bailey County	5.81%	6.45%	(0.64%)	89%	87%	2%
109	Bandera County	9.40%	9.66%	(0.26%)	89%	86%	3%
110	Bastrop County	9.92%	9.97%	(0.05%)	88%	87%	1%
812	Bastrop County ESD #1	4.98%	5.26%	(0.28%)	112%	107%	5%
111	Baylor County	9.18%	9.78%	(0.60%)	91%	89%	2%
685	Baylor County Appraisal District	6.23%	6.56%	(0.33%)	96%	93%	3%
613	Bayview Irrigation District #11	4.26%	5.08%	(0.82%)	99%	98%	1%
690	Bayview Municipal Utility District	1.33%	1.58%	(0.25%)	149%	135%	14%
112	Bee County	6.89%	7.51%	(0.62%)	95%	94%	1%
113	Bell County	12.69%	12.87%	(0.18%)	83%	82%	1%
506	Bell County Appraisal District	10.62%	10.77%	(0.15%)	86%	85%	1%
418	Bell County WCID #1	4.63%	4.95%	(0.32%)	92%	88%	4%
708	Benbrook Water Authority	7.93%	8.14%	(0.21%)	87%	85%	2%
472	Bexar Appraisal District	11.61%	13.15%	(1.54%)	95%	93%	2%
114	Bexar County	13.18%	13.31%	(0.13%)	83%	81%	2%
861	Bexar County ESD No.2	2.27%	2.19%	0.08%	80%	N/A	N/A
828	Bexar County ESD 7	5.62%	5.73%	(0.11%)	83%	N/A	N/A
544	Bexar County WCID #10	7.69%	7.81%	(0.12%)	82%	81%	1%
716	Bexar Metro 9-1-1 Network District	2.45%	5.07%	(2.62%)	114%	106%	8%
737	Bexar-Medina-Atascosa WCID #1	8.23%	9.19%	(0.96%)	98%	90%	8%
616	Bistone Municipal WSD - Limestone County	13.85%	13.78%	0.07%	85%	84%	1%
115	Blanco County	8.53%	8.80%	(0.27%)	86%	83%	3%
116	Borden County	16.00%	15.75%	0.25%	78%	77%	1%
525	Borden County Appraisal District	3.78%	4.04%	(0.26%)	141%	149%	(8%)
117	Bosque County	4.70%	4.80%	(0.10%)	102%	102%	0%
521	Bosque County Central Appraisal District	11.02%	12.57%	(1.55%)	94%	91%	3%
118	Bowie County	10.82%	10.60%	0.22%	86%	86%	0%

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## Appendix A – Summary Valuation Results by Employer

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
119	Brazoria County	12.32%	12.30%	0.02%	84%	82%	2%
508	Brazoria County Appraisal District	11.12%	11.70%	(0.58%)	89%	87%	2%
413	Brazoria County Cons. and Rec. District #3	17.54%	18.05%	(0.51%)	80%	78%	2%
424	Brazoria County Drainage District #4	8.89%	10.05%	(1.16%)	102%	98%	4%
681	Brazoria County Drainage District #5	4.31%	4.62%	(0.31%)	99%	96%	3%
689	Brazos Central Appraisal District	13.14%	13.50%	(0.36%)	88%	85%	3%
120	Brazos County	13.39%	13.58%	(0.19%)	83%	81%	2%
600	Brazos County ECD	7.59%	7.99%	(0.40%)	97%	96%	1%
849	Brazos Regional Public Utility Agency	7.99%	8.01%	(0.02%)	65%	N/A	N/A
744	Brazos River Authority	7.33%	7.78%	(0.45%)	93%	88%	5%
806	Brazos Valley Council of Governments	6.40%	6.56%	(0.16%)	81%	72%	9%
809	Brazos Valley GCD	13.70%	12.38%	1.32%	77%	N/A	N/A
121	Brewster County	10.76%	11.35%	(0.59%)	83%	81%	2%
581	Brewster County Appraisal District	7.88%	8.78%	(0.90%)	95%	91%	4%
745	Bright Star-Salem Special Utility District	3.41%	4.11%	(0.70%)	112%	104%	8%
122	Briscoe County	6.51%	7.12%	(0.61%)	99%	97%	2%
876	Brookesmith Special Utility District	2.79%	2.86%	(0.07%)	20%	N/A	N/A
123	Brooks County	7.08%	8.23%	(1.15%)	106%	104%	2%
554	Brookshire - Katy Drainage District	4.60%	4.39%	0.21%	95%	95%	0%
522	Brookshire Municipal Water District	3.75%	6.04%	(2.29%)	107%	99%	8%
124	Brown County	7.28%	7.48%	(0.20%)	88%	86%	2%
702	Brownsville Irrigation District	5.65%	6.03%	(0.38%)	87%	84%	3%
642	Brushy Creek MUD - Williamson County	6.08%	6.55%	(0.47%)	106%	103%	3%
125	Burleson County	8.36%	8.36%	0.00%	83%	82%	1%
609	Burnet Central Appraisal District	19.03%	20.24%	(1.21%)	78%	74%	4%
126	Burnet County	12.25%	12.43%	(0.18%)	80%	79%	1%
127	Caldwell County	3.92%	4.00%	(0.08%)	98%	98%	0%
718	Caldwell County Appraisal District	8.99%	9.34%	(0.35%)	82%	80%	2%
128	Calhoun County	11.04%	11.60%	(0.56%)	89%	86%	3%
709	Calhoun County Appraisal District	9.10%	9.31%	(0.21%)	91%	88%	3%
788	Calhoun County E911 ECD	10.78%	11.08%	(0.30%)	88%	83%	5%
129	Callahan County	6.81%	7.07%	(0.26%)	88%	86%	2%
542	Callahan County Appraisal District	6.20%	6.57%	(0.37%)	93%	92%	1%
130	Cameron County	9.27%	9.62%	(0.35%)	90%	88%	2%
618	Cameron County Appraisal District	12.45%	13.02%	(0.57%)	88%	86%	2%
692	Cameron County Drainage District #1	4.74%	4.90%	(0.16%)	99%	97%	2%
664	Cameron County Drainage District #3	4.42%	4.59%	(0.17%)	99%	97%	2%
686	Cameron County Drainage District #5	8.93%	9.40%	(0.47%)	94%	92%	2%
851	Cameron County ECD	9.07%	9.05%	0.02%	69%	N/A	N/A
462	Cameron County Irrigation District #2	6.19%	5.95%	0.24%	89%	87%	2%
590	Cameron County Irrigation District #6	5.08%	6.24%	(1.16%)	93%	87%	6%
670	Camp Central Appraisal District	3.70%	3.17%	0.53%	105%	106%	(1%)
131	Camp County	12.05%	12.45%	(0.40%)	81%	81%	0%
132	Carson County	11.68%	15.41%	(3.73%)	88%	73%	15%
133	Cass County	11.02%	11.21%	(0.19%)	82%	81%	1%
610	Cass County Appraisal District	9.59%	9.31%	0.28%	86%	88%	(2%)
134	Castro County	11.02%	11.18%	(0.16%)	89%	88%	1%
719	Central Appraisal District of Bandera County	8.66%	9.34%	(0.68%)	91%	85%	6%
635	Central Appraisal District of Johnson County	10.03%	11.00%	(0.97%)	92%	88%	4%
602	Central Appraisal District of Taylor County	8.34%	8.84%	(0.50%)	91%	90%	1%
862	Central Texas GCD	3.98%	3.97%	0.01%	77%	N/A	N/A
712	Central Texas Regional Mobility Authority	11.72%	12.15%	(0.43%)	105%	104%	1%
648	Central WCID - Angelina County	8.34%	7.72%	0.62%	86%	78%	8%
135	Chambers County	14.22%	14.54%	(0.32%)	83%	82%	1%
531	Chambers County Appraisal District	5.04%	5.59%	(0.55%)	109%	107%	2%
548	Chambers County Public Hospital District	5.03%	5.31%	(0.28%)	101%	98%	3%
136	Cherokee County	9.75%	9.61%	0.14%	80%	79%	1%
137	Childress County	3.96%	4.12%	(0.16%)	89%	87%	2%
511	Childress County Appraisal District	7.44%	7.18%	0.26%	77%	77%	0%
582	Childress County Hospital District	4.61%	4.87%	(0.26%)	99%	98%	1%



## Appendix A – Summary Valuation Results by Employer

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
138	Clay County	10.43%	10.80%	(0.37%)	83%	81%	2%
485	Clay County Appraisal District	19.72%	18.86%	0.86%	63%	63%	0%
703	Coastal Bend GCD	3.76%	6.14%	(2.38%)	116%	97%	19%
722	Coastal Plains GCD	5.36%	5.63%	(0.27%)	99%	97%	2%
139	Cochran County	9.83%	11.25%	(1.42%)	89%	85%	4%
477	Cochran County Appraisal District	5.58%	5.64%	(0.06%)	104%	106%	(2%)
140	Coke County	14.02%	14.52%	(0.50%)	80%	77%	3%
751	Coke County Appraisal District	6.39%	7.52%	(1.13%)	106%	94%	12%
141	Coleman County	7.20%	7.27%	(0.07%)	91%	91%	0%
142	Collin County	6.21%	6.88%	(0.67%)	104%	103%	1%
457	Collin County Central Appraisal District	10.35%	12.12%	(1.77%)	98%	93%	5%
143	Collingsworth County	11.59%	12.92%	(1.33%)	84%	80%	4%
144	Colorado County	12.04%	12.11%	(0.07%)	83%	80%	3%
623	Comal Appraisal District	11.14%	12.75%	(1.61%)	85%	84%	1%
145	Comal County	10.74%	11.00%	(0.26%)	84%	82%	2%
775	Comal County ESD #3	8.29%	8.37%	(0.08%)	73%	63%	10%
827	Comal County ESD #4 Spring Branch F&R	4.49%	4.51%	(0.02%)	79%	N/A	N/A
824	Comal County ESD #5	5.63%	5.97%	(0.34%)	88%	69%	19%
146	Comanche County	9.12%	9.25%	(0.13%)	82%	81%	1%
762	Combined Consumers SUD	2.74%	2.71%	0.03%	100%	100%	0%
147	Concho County	7.32%	7.41%	(0.09%)	98%	99%	(1%)
636	Concho County Hospital District	4.48%	5.11%	(0.63%)	90%	89%	1%
759	Concho Valley Council of Governments	11.86%	12.38%	(0.52%)	85%	74%	11%
148	Cooke County	8.88%	9.95%	(1.07%)	90%	84%	6%
487	Cooke County Appraisal District	10.35%	10.63%	(0.28%)	96%	95%	1%
149	Coryell County	10.10%	10.40%	(0.30%)	88%	86%	2%
150	Cottle County	4.15%	4.46%	(0.31%)	99%	98%	1%
727	Cow Creek GCD	5.87%	6.54%	(0.67%)	100%	96%	4%
151	Crane County	16.71%	21.50%	(4.79%)	84%	75%	9%
757	Crane County Hospital District	9.19%	9.32%	(0.13%)	85%	80%	5%
152	Crockett County	10.20%	10.59%	(0.39%)	81%	80%	1%
409	Crockett County WCID #1	5.28%	5.43%	(0.15%)	98%	98%	0%
153	Crosby County	11.47%	11.64%	(0.17%)	76%	74%	2%
532	Crosby County Appraisal District	2.16%	2.16%	0.00%	126%	130%	(4%)
603	Crosby Municipal Utility District	2.94%	3.19%	(0.25%)	112%	112%	0%
710	Cross Roads Special Utility District	3.81%	3.59%	0.22%	103%	99%	4%
154	Culberson County	6.82%	7.06%	(0.24%)	96%	95%	1%
155	Dallam County	17.11%	18.43%	(1.32%)	78%	73%	5%
771	Dallam County Appraisal District	5.86%	6.06%	(0.20%)	93%	91%	2%
467	Dallas Central Appraisal District	18.87%	18.52%	0.35%	84%	83%	1%
156	Dallas County	11.50%	11.50%	0.00%	86%	85%	1%
430	Dallas County Park Cities MUD	12.06%	11.96%	0.10%	89%	86%	3%
157	Dawson County	12.51%	13.05%	(0.54%)	79%	77%	2%
463	Dawson County Central Appraisal District	5.09%	6.48%	(1.39%)	107%	103%	4%
158	Deaf Smith County	11.52%	11.80%	(0.28%)	84%	83%	1%
578	Deaf Smith County Hospital District	1.00%	1.00%	0.00%	109%	109%	0%
159	Delta County	6.49%	6.95%	(0.46%)	88%	86%	2%
855	Delta County Appraisal District	7.28%	7.34%	(0.06%)	81%	N/A	N/A
734	Delta County Municipal Utility District	3.59%	3.81%	(0.22%)	111%	111%	0%
732	Delta Lake Irrigation District	3.14%	3.30%	(0.16%)	98%	94%	4%
583	Denco Area 9-1-1 District - Denton County	7.65%	10.53%	(2.88%)	98%	90%	8%
482	Denton Central Appraisal District	7.14%	9.03%	(1.89%)	104%	99%	5%
160	Denton County	11.98%	11.75%	0.23%	84%	83%	1%
758	Denton County Fresh WSD 1A	6.72%	7.95%	(1.23%)	110%	96%	14%
783	Denton County Transportation Authority	4.25%	4.60%	(0.35%)	96%	88%	8%
161	DeWitt County	6.52%	6.87%	(0.35%)	91%	88%	3%
466	DeWitt County Appraisal District	8.11%	9.32%	(1.21%)	95%	93%	2%
162	Dickens County	11.06%	11.50%	(0.44%)	79%	80%	(1%)
764	Dickens County Appraisal District	7.39%	7.49%	(0.10%)	114%	124%	(10%)
163	Dimmit County	7.09%	8.43%	(1.34%)	95%	92%	3%

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## Appendix A – Summary Valuation Results by Employer

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
164	Donley County	6.45%	6.41%	0.04%	89%	88%	1%
165	Duval County	5.71%	6.16%	(0.45%)	82%	79%	3%
880	Duval County GCD	7.82%	7.85%	(0.03%)	21%	N/A	N/A
879	East Fork Special Utility District	8.74%	7.99%	0.75%	66%	N/A	N/A
825	East Medina County Special Utility District	3.54%	3.78%	(0.24%)	78%	66%	12%
166	Eastland County	11.61%	12.04%	(0.43%)	81%	79%	2%
593	Eastland County Appraisal District	14.68%	15.91%	(1.23%)	82%	80%	2%
167	Ector County	15.83%	15.91%	(0.08%)	84%	84%	0%
580	Ector County Hospital District	7.73%	8.08%	(0.35%)	87%	86%	1%
448	Edwards Aquifer Authority - Bexar County	5.80%	5.93%	(0.13%)	90%	89%	1%
628	Edwards Central Appraisal District	9.98%	9.63%	0.35%	104%	101%	3%
168	Edwards County	9.55%	10.51%	(0.96%)	91%	87%	4%
819	El Paso Central Appraisal District	10.02%	10.01%	0.01%	65%	54%	11%
170	El Paso County	15.25%	15.35%	(0.10%)	82%	80%	2%
567	El Paso County 9-1-1 District	12.62%	13.20%	(0.58%)	87%	84%	3%
541	El Paso County Hospital District	6.39%	6.58%	(0.19%)	86%	85%	1%
169	Ellis County	10.41%	10.53%	(0.12%)	85%	83%	2%
859	Emerald Bay Municipal Utility District	3.02%	2.99%	0.03%	101%	N/A	N/A
624	ECD of Ector County	7.26%	9.34%	(2.08%)	107%	103%	4%
171	Erath County	11.18%	11.12%	0.06%	85%	83%	2%
172	Falls County	11.16%	11.01%	0.15%	81%	80%	1%
563	Falls County Appraisal District	0.00%	0.09%	(0.09%)	153%	158%	(5%)
173	Fannin County	10.61%	10.91%	(0.30%)	89%	87%	2%
644	Fannin County Appraisal District	9.08%	9.87%	(0.79%)	91%	84%	7%
174	Fayette County	10.56%	10.54%	0.02%	86%	85%	1%
175	Fisher County	8.06%	8.23%	(0.17%)	84%	83%	1%
432	Fisher County Hospital District	3.85%	3.98%	(0.13%)	100%	100%	0%
176	Floyd County	14.40%	14.49%	(0.09%)	72%	70%	2%
474	Fort Bend Central Appraisal District	11.78%	12.67%	(0.89%)	90%	89%	1%
178	Fort Bend County	12.14%	12.21%	(0.07%)	84%	82%	2%
782	Fort Bend County WCID #2	3.57%	4.14%	(0.57%)	93%	70%	23%
769	Four Way Special Utility District	2.96%	3.72%	(0.76%)	107%	92%	15%
179	Franklin County	10.78%	11.10%	(0.32%)	88%	87%	1%
180	Freestone County	15.39%	15.46%	(0.07%)	75%	72%	3%
693	Freestone County Appraisal District	12.00%	12.36%	(0.36%)	89%	86%	3%
181	Frio County	8.48%	8.91%	(0.43%)	94%	93%	1%
509	Frio County Appraisal District	13.43%	12.83%	0.60%	87%	86%	1%
182	Gaines County	11.36%	11.50%	(0.14%)	81%	79%	2%
761	Gaines County Appraisal District	7.31%	7.44%	(0.13%)	84%	81%	3%
546	Galveston Central Appraisal District	18.36%	19.42%	(1.06%)	86%	85%	1%
183	Galveston County	11.25%	11.25%	0.00%	87%	86%	1%
547	Galveston County Consolidated Drain. Dist.	12.24%	12.19%	0.05%	88%	86%	2%
464	Galveston County Drainage District #1	9.49%	9.49%	0.00%	93%	94%	(1%)
433	Galveston County Drainage District #2	9.85%	10.32%	(0.47%)	99%	98%	1%
589	Galveston County ECD	13.69%	14.32%	(0.63%)	91%	89%	2%
821	Galveston County Fresh WSD #6	6.56%	6.82%	(0.26%)	47%	31%	16%
752	Galveston County Health District	3.80%	4.17%	(0.37%)	103%	98%	5%
407	Galveston County WCID #1	11.04%	11.80%	(0.76%)	90%	88%	2%
473	Garza Central Appraisal District	10.22%	11.28%	(1.06%)	84%	86%	(2%)
184	Garza County	8.03%	8.50%	(0.47%)	89%	87%	2%
185	Gillespie County	10.14%	10.79%	(0.65%)	89%	85%	4%
186	Glasscock County	8.68%	12.23%	(3.55%)	101%	92%	9%
187	Goliad County	7.28%	7.30%	(0.02%)	92%	91%	1%
188	Gonzales County	12.99%	14.69%	(1.70%)	74%	70%	4%
498	Gonzales County Appraisal District	10.55%	11.00%	(0.45%)	94%	93%	1%
189	Gray County	8.75%	9.18%	(0.43%)	88%	86%	2%
518	Gray County Appraisal District	10.19%	9.75%	0.44%	94%	96%	(2%)
475	Grayson Central Appraisal District	13.51%	14.63%	(1.12%)	87%	85%	2%
190	Grayson County	9.45%	9.69%	(0.24%)	83%	81%	2%
528	Greater Harris County 9-1-1 Emerg. Network	11.34%	11.55%	(0.21%)	93%	92%	1%

## Appendix A – Summary Valuation Results by Employer

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
429	Greenbelt M&W Authority - Donley County	10.58%	11.23%	(0.65%)	89%	86%	3%
191	Gregg County	10.65%	10.94%	(0.29%)	88%	86%	2%
192	Grimes County	8.27%	8.16%	0.11%	93%	93%	0%
483	Grimes County Appraisal District	11.26%	12.59%	(1.33%)	94%	92%	2%
587	Guadalupe Appraisal District	12.07%	12.57%	(0.50%)	87%	85%	2%
193	Guadalupe County	10.55%	10.75%	(0.20%)	84%	82%	2%
526	Gulf Coast WA - Galveston County	7.67%	8.17%	(0.50%)	96%	95%	1%
194	Hale County	15.52%	15.08%	0.44%	75%	74%	1%
195	Hall County	9.91%	9.82%	0.09%	78%	81%	(3%)
787	Hall County Appraisal District	3.36%	3.60%	(0.24%)	101%	94%	7%
196	Hamilton County	7.01%	7.17%	(0.16%)	85%	85%	0%
197	Hansford County	11.89%	13.64%	(1.75%)	86%	84%	2%
585	Hansford County Hospital District	4.06%	4.32%	(0.26%)	94%	92%	2%
198	Hardeman County	5.70%	6.18%	(0.48%)	98%	95%	3%
199	Hardin County	13.70%	13.99%	(0.29%)	79%	77%	2%
527	Hardin County Appraisal District	13.95%	13.67%	0.28%	87%	86%	1%
571	Harlingen Irrig. District Cameron County #1	4.11%	4.31%	(0.20%)	96%	95%	1%
200	Harris County	12.34%	12.43%	(0.09%)	86%	85%	1%
598	Harris County Appraisal District	13.37%	14.48%	(1.11%)	89%	86%	3%
835	Harris County ESD #50	7.96%	7.97%	(0.01%)	90%	N/A	N/A
797	Harris County Housing Authority	7.33%	8.31%	(0.98%)	119%	109%	10%
569	Harris County WCID #1	10.98%	13.96%	(2.98%)	91%	84%	7%
877	Harris County WCID #36	9.94%	10.08%	(0.14%)	9%	N/A	N/A
625	Harris County WCID #50	6.98%	7.03%	(0.05%)	83%	81%	2%
201	Harrison County	12.06%	12.11%	(0.05%)	82%	80%	2%
202	Hartley County	12.51%	13.56%	(1.05%)	87%	84%	3%
520	Hartley County Appraisal District	10.40%	11.75%	(1.35%)	92%	92%	0%
203	Haskell County	10.45%	10.68%	(0.23%)	75%	74%	1%
552	Haskell Memorial Hospital District	2.52%	2.36%	0.16%	110%	110%	0%
204	Hays County	12.00%	12.09%	(0.09%)	85%	83%	2%
878	Hays County ESD #5	2.72%	2.85%	(0.13%)	24%	N/A	N/A
799	Hays County ESD #6	6.76%	7.17%	(0.41%)	87%	77%	10%
205	Hemphill County	6.36%	8.11%	(1.75%)	100%	95%	5%
640	Hemphill County Appraisal District	10.54%	11.66%	(1.12%)	98%	95%	3%
529	Hemphill County Hospital District	7.68%	7.72%	(0.04%)	102%	101%	1%
839	Hemphill County Underground WCD	3.76%	3.82%	(0.06%)	99%	N/A	N/A
206	Henderson County	13.68%	13.57%	0.11%	82%	81%	1%
746	Henderson County 9-1-1 Comm. District	10.43%	10.83%	(0.40%)	104%	101%	3%
704	Henderson County Appraisal District	11.16%	11.30%	(0.14%)	83%	80%	3%
414	Hidalgo and Cameron Counties Irrig. Dist. #9	0.90%	1.25%	(0.35%)	118%	112%	6%
207	Hidalgo County	10.63%	10.89%	(0.26%)	85%	83%	2%
516	Hidalgo County Appraisal District	12.14%	12.36%	(0.22%)	88%	87%	1%
401	Hidalgo County Drainage District #1	12.13%	12.61%	(0.48%)	85%	83%	2%
713	Hidalgo County Irrigation District #1	4.00%	4.30%	(0.30%)	91%	89%	2%
438	Hidalgo County Irrigation District #2	8.74%	9.60%	(0.86%)	89%	88%	1%
486	Hidalgo County Irrigation District #6	7.61%	7.53%	0.08%	94%	93%	1%
674	High Plains Underground WCD # 1	5.52%	6.07%	(0.55%)	95%	92%	3%
208	Hill County	7.84%	8.08%	(0.24%)	83%	81%	2%
209	Hockley County	13.42%	13.49%	(0.07%)	78%	77%	1%
728	Hockley County Appraisal District	7.97%	8.77%	(0.80%)	87%	82%	5%
210	Hood County	6.58%	6.86%	(0.28%)	97%	95%	2%
211	Hopkins County	13.57%	13.66%	(0.09%)	83%	81%	2%
661	Hopkins County Appraisal District	4.15%	5.44%	(1.29%)	111%	105%	6%
212	Houston County	6.68%	6.96%	(0.28%)	91%	89%	2%
694	Houston County Appraisal District	10.34%	10.92%	(0.58%)	83%	79%	4%
213	Howard County	16.23%	16.82%	(0.59%)	76%	73%	3%
214	Hudspeth County	3.46%	3.81%	(0.35%)	105%	103%	2%
215	Hunt County	10.11%	10.42%	(0.31%)	87%	85%	2%
749	Hunt County Appraisal District	8.29%	9.02%	(0.73%)	91%	82%	9%
216	Hutchinson County	11.35%	11.84%	(0.49%)	89%	88%	1%

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		2015	2014	Change	2013	2012	Change
778	Hutchinson County Appraisal District	3.47%	3.73%	(0.26%)	109%	107%	2%
711	Iraan General Hospital District	6.44%	7.38%	(0.94%)	99%	91%	8%
217	Irion County	9.96%	10.61%	(0.65%)	91%	90%	1%
779	Irion County Appraisal District	6.08%	6.60%	(0.52%)	54%	86%	(32%)
218	Jack County	11.60%	12.57%	(0.97%)	83%	83%	0%
592	Jack County Appraisal District	8.34%	8.78%	(0.44%)	90%	89%	1%
219	Jackson County	9.93%	10.07%	(0.14%)	86%	85%	1%
770	Jackson County Appraisal District	3.18%	4.03%	(0.85%)	98%	85%	13%
441	Jackson County County-Wide Drain. Dist.	14.39%	15.60%	(1.21%)	90%	89%	1%
220	Jasper County	17.88%	17.55%	0.33%	68%	68%	0%
657	Jasper County WCID #1	13.29%	14.41%	(1.12%)	80%	76%	4%
221	Jeff Davis County	5.02%	5.47%	(0.45%)	107%	104%	3%
222	Jefferson County	17.66%	17.41%	0.25%	75%	74%	1%
404	Jefferson County Drainage District #3	12.77%	12.32%	0.45%	85%	85%	0%
408	Jefferson County Drainage District #6	14.98%	15.20%	(0.22%)	82%	80%	2%
405	Jefferson County Drainage District #7	15.13%	15.34%	(0.21%)	79%	78%	1%
451	Jefferson County WCID #10	9.18%	9.16%	0.02%	87%	87%	0%
223	Jim Hogg County	2.97%	3.38%	(0.42%)	102%	99%	3%
680	Jim Hogg County Appraisal District	7.69%	7.89%	(0.20%)	100%	99%	1%
656	Jim Hogg County ESD #1	0.00%	0.00%	0.00%	125%	125%	0%
641	Jim Hogg County WCID #2	6.99%	7.05%	(0.06%)	86%	86%	0%
224	Jim Wells County	10.84%	11.58%	(0.74%)	88%	86%	2%
225	Johnson County	10.32%	10.24%	0.08%	87%	86%	1%
741	Jonah Water Special Utility District	2.39%	2.72%	(0.33%)	96%	91%	5%
226	Jones County	16.26%	16.50%	(0.24%)	73%	72%	1%
496	Jones County Appraisal District	9.43%	9.54%	(0.11%)	89%	88%	1%
227	Karnes County	11.88%	13.85%	(1.97%)	78%	76%	2%
524	Karnes County Appraisal District	9.72%	11.45%	(1.73%)	87%	86%	1%
455	Karnes County Hospital District	7.06%	7.27%	(0.21%)	94%	94%	0%
228	Kaufman County	9.40%	9.65%	(0.25%)	87%	85%	2%
662	Kaufman County Appraisal District	8.27%	9.33%	(1.06%)	97%	92%	5%
671	Kendall Appraisal District	11.49%	11.48%	0.01%	88%	88%	0%
229	Kendall County	7.49%	7.62%	(0.13%)	89%	87%	2%
619	Kendall County WCID #1	11.48%	11.97%	(0.49%)	82%	79%	3%
230	Kenedy County	17.66%	17.96%	(0.30%)	78%	76%	2%
854	Kenedy County Central Appraisal District	5.87%	5.66%	0.21%	75%	N/A	N/A
231	Kent County	14.90%	15.32%	(0.42%)	78%	76%	2%
594	Kent County Tax Appraisal District	16.38%	16.95%	(0.57%)	91%	89%	2%
232	Kerr County	12.20%	12.04%	0.16%	84%	82%	2%
653	Kerr Emergency 9-1-1 Network	1.30%	5.82%	(4.52%)	127%	109%	18%
233	Kimble County	6.41%	7.42%	(1.01%)	105%	98%	7%
234	King County	10.48%	11.27%	(0.79%)	96%	94%	2%
755	King County Appraisal District	5.55%	5.87%	(0.32%)	161%	178%	(17%)
235	Kinney County	7.57%	7.57%	0.00%	96%	97%	(1%)
579	Kinney County Appraisal District	12.61%	12.88%	(0.27%)	66%	63%	3%
236	Kleberg County	7.46%	7.33%	0.13%	88%	87%	1%
237	Knox County	6.46%	6.69%	(0.23%)	97%	96%	1%
241	La Salle County	10.24%	10.75%	(0.51%)	89%	87%	2%
540	Laguna Madre WD - Cameron County	13.83%	13.87%	(0.04%)	77%	76%	1%
867	Lake Cities Municipal Utility Authority	9.05%	9.53%	(0.48%)	57%	N/A	N/A
874	Lake Kiowa Special Utility District	5.32%	6.25%	(0.93%)	88%	N/A	N/A
514	Lakeway MUD - Travis County	11.98%	13.03%	(1.05%)	84%	80%	4%
238	Lamar County	12.37%	12.35%	0.02%	84%	83%	1%
808	Lamar County Appraisal District	7.18%	7.50%	(0.32%)	86%	73%	13%
239	Lamb County	12.47%	12.48%	(0.01%)	82%	80%	2%
650	Lampasas Central Appraisal District	8.76%	9.21%	(0.45%)	93%	91%	2%
240	Lampasas County	14.81%	15.21%	(0.40%)	80%	78%	2%
731	LaSalle County Appraisal District	10.60%	11.60%	(1.00%)	95%	89%	6%
439	Lavaca - Navidad River Auth.- Jackson County	9.36%	10.15%	(0.79%)	93%	90%	3%
242	Lavaca County	15.92%	16.12%	(0.20%)	77%	76%	1%



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		2015	2014	Change	2013	2012	Change
243	Lee County	8.26%	8.58%	(0.32%)	84%	83%	1%
244	Leon County	1.99%	2.46%	(0.47%)	119%	117%	2%
468	Leon County Central Appraisal District	3.75%	3.47%	0.28%	102%	103%	(1%)
245	Liberty County	16.78%	17.12%	(0.34%)	75%	74%	1%
481	Liberty County Central Appraisal District	11.41%	11.52%	(0.11%)	92%	91%	1%
246	Limestone County	5.85%	6.09%	(0.24%)	98%	96%	2%
695	Limestone County Appraisal District	7.01%	9.40%	(2.39%)	100%	92%	8%
247	Lipscomb County	12.06%	12.64%	(0.58%)	83%	80%	3%
248	Live Oak County	14.25%	15.80%	(1.55%)	82%	79%	3%
591	Live Oak County Appraisal District	18.53%	16.03%	2.50%	79%	75%	4%
249	Llano County	9.10%	8.74%	0.36%	86%	84%	2%
250	Loving County	9.43%	9.86%	(0.43%)	104%	103%	1%
513	Loving County Appraisal District	5.77%	8.46%	(2.69%)	134%	120%	14%
756	Lower Trinity GCD	14.13%	14.43%	(0.30%)	97%	94%	3%
714	Lower Valley Water District	8.61%	8.95%	(0.34%)	97%	94%	3%
499	Lubbock Central Appraisal District	6.73%	13.55%	(6.82%)	100%	90%	10%
251	Lubbock County	10.35%	10.57%	(0.22%)	84%	82%	2%
425	Lubbock County WCID #1	5.90%	5.88%	0.02%	125%	127%	(2%)
558	Lubbock ECD	9.78%	10.36%	(0.58%)	94%	93%	1%
647	Lubbock Reese Redevelopment Authority	2.91%	2.61%	0.30%	105%	110%	(5%)
639	Lumberton Municipal Utility District	7.45%	7.89%	(0.44%)	92%	89%	3%
252	Lynn County	1.94%	2.15%	(0.21%)	113%	112%	1%
497	Lynn County Appraisal District	7.52%	7.67%	(0.15%)	85%	85%	0%
442	Lynn County Hospital District	5.44%	5.93%	(0.49%)	98%	97%	1%
630	Macedonia - Eylau MUD - Bowie County	10.60%	10.65%	(0.05%)	92%	91%	1%
500	Mackenzie MWA - Briscoe County	0.97%	0.25%	0.72%	111%	113%	(2%)
256	Madison County	8.74%	9.18%	(0.44%)	77%	75%	2%
596	Madison County Appraisal District	11.83%	12.31%	(0.48%)	83%	81%	2%
257	Marion County	10.58%	10.68%	(0.10%)	90%	90%	0%
675	Marion County Appraisal District	0.00%	0.00%	0.00%	169%	177%	(8%)
658	Marshall-Harrison County Health District	1.52%	1.42%	0.10%	141%	139%	2%
258	Martin County	12.79%	15.49%	(2.70%)	79%	74%	5%
595	Martin County Appraisal District	11.24%	11.59%	(0.35%)	91%	90%	1%
259	Mason County	9.33%	10.24%	(0.91%)	86%	86%	0%
260	Matagorda County	14.77%	14.97%	(0.20%)	79%	79%	0%
678	Matagorda County Drainage District	12.16%	12.05%	0.11%	84%	82%	2%
440	Matagorda County Hospital District	5.20%	5.33%	(0.13%)	97%	97%	0%
677	Matagorda County Navigation District #1	8.43%	7.68%	0.75%	115%	116%	(1%)
261	Maverick County	8.68%	9.84%	(1.16%)	93%	89%	4%
729	Maverick County Hospital District	5.06%	3.94%	1.12%	125%	142%	(17%)
453	Maverick County WCID #1	1.20%	2.30%	(1.10%)	106%	101%	5%
844	McCamey County Hospital District	3.74%	4.14%	(0.40%)	116%	N/A	N/A
253	McCulloch County	5.66%	5.93%	(0.27%)	101%	100%	1%
512	McCulloch County Appraisal District	10.17%	10.85%	(0.68%)	93%	91%	2%
254	McLennan County	14.28%	14.03%	0.25%	79%	77%	2%
725	McLennan County 9-1-1 EAD	10.70%	12.34%	(1.64%)	110%	99%	11%
491	McLennan County Appraisal District	12.59%	12.69%	(0.10%)	84%	83%	1%
679	McLennan County WCID #2	2.05%	2.07%	(0.02%)	128%	136%	(8%)
255	McMullen County	7.48%	8.52%	(1.04%)	81%	78%	3%
841	Medical Arts Hospital - Dawson County	2.75%	2.77%	(0.02%)	73%	N/A	N/A
262	Medina County	7.50%	7.91%	(0.41%)	91%	89%	2%
705	Medina County 911 District	6.80%	7.05%	(0.25%)	99%	98%	1%
535	Medina County Appraisal District	7.21%	7.96%	(0.75%)	93%	90%	3%
419	Memorial Medical Center - Calhoun County	8.02%	8.22%	(0.20%)	92%	91%	1%
263	Menard County	8.10%	8.59%	(0.49%)	93%	92%	1%
743	Mesa Underground WCD	5.67%	5.98%	(0.31%)	98%	95%	3%
669	Middle Rio Grande Development Council	17.09%	17.80%	(0.71%)	86%	83%	3%
492	Midland Central Appraisal District	14.59%	15.34%	(0.75%)	90%	90%	0%
264	Midland County	10.49%	11.20%	(0.71%)	84%	82%	2%
570	Midland Emergency Communication District	13.40%	11.77%	1.63%	84%	89%	(5%)

## Appendix A – Summary Valuation Results by Employer

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
265	Milam County	9.03%	9.30%	(0.27%)	86%	83%	3%
617	Mills Central Appraisal District	3.98%	4.17%	(0.19%)	105%	105%	0%
266	Mills County	11.94%	12.12%	(0.18%)	79%	77%	2%
267	Mitchell County	11.08%	11.99%	(0.91%)	79%	78%	1%
484	Mitchell County Appraisal District	0.42%	10.21%	(9.79%)	135%	92%	43%
268	Montague County	14.36%	15.01%	(0.65%)	79%	77%	2%
504	Montague County Tax Appraisal District	16.66%	17.24%	(0.58%)	85%	85%	0%
605	Montgomery Central Appraisal District	14.47%	15.80%	(1.33%)	86%	83%	3%
269	Montgomery County	10.93%	11.22%	(0.29%)	87%	84%	3%
667	Montgomery County ECD	16.32%	15.13%	1.19%	84%	82%	2%
696	Montgomery County ESD No 3	4.17%	4.56%	(0.39%)	95%	91%	4%
651	Montgomery County ESD #1	12.70%	12.17%	0.53%	92%	96%	(4%)
800	Montgomery County ESD #8	8.87%	8.84%	0.03%	74%	62%	12%
763	Montgomery County Hospital District	6.10%	6.43%	(0.33%)	90%	84%	6%
804	Montgomery County Housing Authority	8.88%	8.85%	0.03%	93%	91%	2%
270	Moore County	11.44%	12.24%	(0.80%)	84%	80%	4%
733	Moore County Appraisal District	5.46%	6.00%	(0.54%)	108%	107%	1%
412	Moore County Hospital District	4.97%	5.28%	(0.31%)	106%	104%	2%
271	Morris County	12.77%	12.64%	0.13%	81%	81%	0%
738	Mustang Special Utility District	2.23%	2.72%	(0.49%)	109%	100%	9%
273	Nacogdoches County	10.28%	10.39%	(0.11%)	87%	85%	2%
515	Navarro Central Appraisal District	13.78%	13.77%	0.01%	81%	80%	1%
274	Navarro County	10.68%	10.70%	(0.02%)	86%	85%	1%
572	Newton Central Appraisal District	14.28%	15.34%	(1.06%)	88%	85%	3%
275	Newton County	8.00%	8.45%	(0.45%)	91%	90%	1%
276	Nolan County	10.93%	10.85%	0.08%	79%	79%	0%
556	North Central Texas MWA	8.16%	8.00%	0.16%	90%	88%	2%
852	North Hunt Special Utility District	2.65%	2.69%	(0.04%)	64%	N/A	N/A
838	North Plains GCD	5.67%	6.03%	(0.36%)	58%	N/A	N/A
646	North Texas Tollway Authority	7.96%	8.27%	(0.31%)	104%	102%	2%
562	Northeast Texas Municipal Water District	3.51%	4.38%	(0.87%)	104%	101%	3%
632	Northeast Texas Public Health District	4.16%	4.25%	(0.09%)	107%	107%	0%
277	Nueces County	12.28%	12.50%	(0.22%)	86%	85%	1%
683	Nueces County Appraisal District	11.86%	12.37%	(0.51%)	86%	83%	3%
400	Nueces County Drainage District #2	2.52%	2.80%	(0.28%)	110%	110%	0%
791	Nueces County ESD #2	9.36%	10.28%	(0.92%)	96%	82%	14%
416	Nueces County WCID #3	7.52%	8.02%	(0.50%)	91%	89%	2%
450	Nueces County WCID #4	17.12%	17.93%	(0.81%)	80%	80%	0%
278	Ochiltree County	12.11%	12.61%	(0.50%)	82%	80%	2%
279	Oldham County	14.37%	14.80%	(0.43%)	82%	82%	0%
517	Oldham County Appraisal District	5.22%	6.27%	(1.05%)	101%	99%	2%
280	Orange County	14.26%	13.84%	0.42%	81%	80%	1%
490	Orange County Appraisal District	12.47%	12.68%	(0.21%)	89%	88%	1%
421	Orange County Drainage District	13.06%	13.32%	(0.26%)	88%	86%	2%
665	Orange County ESD # 1	2.74%	3.36%	(0.62%)	102%	97%	5%
803	Orange County ESD #2	2.91%	3.18%	(0.27%)	39%	N/A	N/A
660	Orange County Navigation and Port District	6.06%	6.32%	(0.26%)	94%	93%	1%
631	Orange County WCID #1	4.27%	4.61%	(0.34%)	100%	98%	2%
730	Palo Duro River Authority	7.57%	7.90%	(0.33%)	99%	97%	2%
723	Palo Pinto Appraisal District	5.65%	6.26%	(0.61%)	92%	87%	5%
281	Palo Pinto County	11.99%	12.10%	(0.11%)	81%	79%	2%
282	Panola County	11.11%	14.20%	(3.09%)	96%	87%	9%
283	Parker County	11.00%	10.99%	0.01%	84%	83%	1%
717	Parker County Appraisal District	13.93%	14.92%	(0.99%)	74%	68%	6%
784	Parker County Hospital District	6.94%	7.38%	(0.44%)	38%	22%	16%
754	Parker County Special Utility District	3.36%	3.53%	(0.17%)	106%	103%	3%
284	Parmer County	8.66%	8.81%	(0.15%)	85%	83%	2%
747	Parmer County Appraisal District	2.25%	3.18%	(0.93%)	148%	134%	14%
765	Pecan Valley GCD	5.95%	5.99%	(0.04%)	112%	116%	(4%)
285	Pecos County	9.40%	9.60%	(0.20%)	84%	83%	1%

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## Appendix A – Summary Valuation Results by Employer

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		2015	2014	Change	2013	2012	Change
494	Pecos County Appraisal District	10.27%	10.12%	0.15%	90%	91%	(1%)
774	Pecos County WCID #1	5.81%	6.17%	(0.36%)	97%	94%	3%
796	Permian Basin Regional Planning Comm.	3.81%	3.64%	0.17%	107%	115%	(8%)
673	Permian Regional Medical Center	7.93%	8.40%	(0.47%)	94%	93%	1%
707	Pineywoods GCD	12.82%	11.63%	1.19%	85%	91%	(6%)
697	Polk Central Appraisal District	11.16%	10.96%	0.20%	92%	93%	(1%)
286	Polk County	12.12%	12.36%	(0.24%)	90%	88%	2%
739	Polk County Fresh Water Supply District #2	4.98%	5.67%	(0.69%)	139%	136%	3%
676	Port of Bay City Authority	9.84%	10.24%	(0.40%)	97%	95%	2%
449	Port of Beaumont Navigation District	11.79%	12.20%	(0.41%)	89%	87%	2%
620	Port of Corpus Christi Authority	2.85%	3.43%	(0.58%)	104%	102%	2%
622	Port of Port Arthur Navigation District	0.85%	0.77%	0.08%	117%	119%	(2%)
726	Post Oak Savannah GCD	4.33%	4.67%	(0.34%)	109%	107%	2%
560	Potter - Randall County ECD	15.61%	15.62%	(0.01%)	84%	83%	1%
287	Potter County	13.74%	13.78%	(0.04%)	82%	81%	1%
626	Presidio Appraisal District	6.15%	6.36%	(0.21%)	79%	80%	(1%)
288	Presidio County	6.39%	6.67%	(0.28%)	102%	99%	3%
289	Rains County	7.95%	8.47%	(0.52%)	96%	94%	2%
537	Rains County Appraisal District	12.41%	12.31%	0.10%	91%	90%	1%
290	Randall County	9.88%	9.93%	(0.05%)	88%	87%	1%
564	Randall County Appraisal District	10.16%	11.58%	(1.42%)	94%	92%	2%
406	Rankin County Hospital Dist. - Upton County	6.28%	6.31%	(0.03%)	106%	103%	3%
291	Reagan County	13.89%	14.76%	(0.87%)	80%	78%	2%
445	Reagan Hospital District	6.69%	7.57%	(0.88%)	95%	92%	3%
292	Real County	14.77%	14.87%	(0.10%)	86%	86%	0%
505	Red Bluff WPCD - Reeves County	11.87%	12.06%	(0.19%)	81%	77%	4%
845	Red River Appraisal District	7.85%	8.15%	(0.30%)	62%	N/A	N/A
435	Red River Authority	3.32%	3.70%	(0.38%)	111%	110%	1%
293	Red River County	8.91%	9.34%	(0.43%)	92%	91%	1%
294	Reeves County	5.25%	6.10%	(0.85%)	108%	105%	3%
786	Reeves County Appraisal District	11.92%	12.67%	(0.75%)	78%	68%	10%
588	Reeves County Hospital District	5.45%	5.73%	(0.28%)	101%	99%	2%
295	Refugio County	6.61%	7.03%	(0.42%)	90%	87%	3%
543	Refugio County Drainage District #1	7.35%	7.82%	(0.47%)	87%	86%	1%
736	Refugio Groundwater Conservation District	4.59%	4.14%	0.45%	127%	137%	(10%)
801	Rio Grande Council of Governments	10.09%	10.39%	(0.30%)	63%	50%	13%
296	Roberts County	7.37%	7.24%	0.13%	93%	93%	0%
297	Robertson County	7.83%	8.00%	(0.17%)	89%	88%	1%
698	Rockwall Central Appraisal District	10.56%	12.82%	(2.26%)	89%	81%	8%
298	Rockwall County	6.69%	7.10%	(0.41%)	99%	97%	2%
299	Runnels County	8.99%	9.06%	(0.07%)	86%	85%	1%
300	Rusk County	9.30%	9.36%	(0.06%)	86%	84%	2%
612	Rusk County Appraisal District	7.99%	8.67%	(0.68%)	99%	97%	2%
848	Rusk County GCD	5.29%	5.67%	(0.38%)	96%	N/A	N/A
301	Sabine County	5.58%	5.54%	0.04%	103%	103%	0%
863	Sabine County Appraisal District	5.71%	5.67%	0.04%	77%	N/A	N/A
568	Sabine Pass Port Authority	6.93%	7.19%	(0.26%)	90%	87%	3%
706	Sabine-Neches Nav. Dist. of Jefferson County	9.56%	9.68%	(0.12%)	89%	87%	2%
302	San Augustine County	6.06%	6.40%	(0.34%)	95%	94%	1%
303	San Jacinto County	9.28%	9.90%	(0.62%)	87%	83%	4%
553	San Jacinto County Central Appraisal District	7.24%	7.29%	(0.05%)	102%	102%	0%
304	San Patricio County	10.66%	10.86%	(0.20%)	87%	86%	1%
495	San Patricio County Appraisal District	4.26%	3.47%	0.79%	109%	111%	(2%)
426	San Patricio County Drainage District	21.65%	24.07%	(2.42%)	63%	62%	1%
750	San Patricio County Navigation District #1	12.27%	12.13%	0.14%	82%	80%	2%
422	San Patricio Municipal Water District	4.78%	5.01%	(0.23%)	101%	99%	2%
305	San Saba County	8.61%	9.86%	(1.25%)	91%	88%	3%
766	Santo Special Utility District	13.79%	14.04%	(0.25%)	85%	80%	5%
306	Schleicher County	8.04%	7.90%	0.14%	88%	88%	0%
307	Scurry County	9.06%	9.26%	(0.20%)	93%	93%	0%

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		2015	2014	Change	2013	2012	Change
760	Scurry County Hospital District	6.32%	6.80%	(0.48%)	108%	100%	8%
308	Shackelford County	16.08%	16.94%	(0.86%)	85%	82%	3%
470	Shackelford County Appraisal District	8.60%	8.91%	(0.31%)	93%	92%	1%
309	Shelby County	8.58%	8.90%	(0.32%)	87%	84%	3%
627	Shelby County Appraisal District	3.75%	3.74%	0.01%	98%	98%	0%
310	Sherman County	13.86%	15.26%	(1.40%)	84%	78%	6%
469	Sherman County Appraisal District	6.69%	7.24%	(0.55%)	93%	95%	(2%)
311	Smith County	8.20%	8.24%	(0.04%)	83%	82%	1%
555	Smith County 9-1-1 Communications District	3.77%	5.91%	(2.14%)	109%	103%	6%
606	Smith County Appraisal District	3.64%	5.37%	(1.73%)	110%	107%	3%
312	Somervell County	14.49%	14.88%	(0.39%)	84%	82%	2%
507	Somervell County Central Appraisal District	7.47%	7.75%	(0.28%)	99%	99%	0%
699	Somervell County Water District	12.55%	12.78%	(0.23%)	96%	94%	2%
795	South Plains Association of Governments	9.34%	10.31%	(0.97%)	66%	50%	16%
645	South Texas Development Council	11.51%	11.71%	(0.20%)	85%	81%	4%
768	Southeast Texas GCD	12.66%	13.06%	(0.40%)	98%	94%	4%
313	Starr County	7.75%	8.32%	(0.57%)	83%	80%	3%
536	Starr County Appraisal District	13.78%	12.82%	0.96%	90%	90%	0%
314	Stephens County	8.45%	9.52%	(1.07%)	94%	91%	3%
869	Stephens County Tax Appraisal District	9.70%	9.42%	0.28%	86%	N/A	N/A
315	Sterling County	7.58%	8.20%	(0.62%)	109%	106%	3%
837	Sterling County Appraisal District	5.06%	5.05%	0.01%	45%	N/A	N/A
316	Stonewall County	9.80%	9.76%	0.04%	84%	84%	0%
724	Stonewall County Appraisal District	4.50%	6.89%	(2.39%)	171%	100%	71%
458	Stonewall Memorial Hospital District	2.46%	2.60%	(0.14%)	97%	95%	2%
539	Stratford Hospital District - Sherman County	2.50%	3.13%	(0.63%)	118%	114%	4%
317	Sutton County	6.52%	6.93%	(0.41%)	98%	97%	1%
573	Sutton County Hospital District	7.41%	7.78%	(0.37%)	97%	93%	4%
318	Swisher County	11.41%	11.69%	(0.28%)	81%	79%	2%
460	Swisher County Appraisal District	18.16%	18.62%	(0.46%)	86%	85%	1%
607	Tarrant Appraisal District	13.08%	13.89%	(0.81%)	90%	87%	3%
545	Tarrant Co 9-1-1 EAD	5.23%	8.50%	(3.27%)	108%	99%	9%
319	Tarrant County	14.50%	14.57%	(0.07%)	81%	80%	1%
574	Tax Appraisal District of Cottle County	5.74%	6.67%	(0.93%)	99%	97%	2%
320	Taylor County	10.15%	10.07%	0.08%	80%	78%	2%
321	Terrell County	12.85%	15.12%	(2.27%)	91%	83%	8%
753	Terrell County WCID #1	1.98%	3.36%	(1.38%)	131%	122%	9%
322	Terry County	11.26%	11.98%	(0.72%)	80%	77%	3%
402	Terry Memorial Hospital District	3.44%	3.62%	(0.18%)	105%	105%	0%
437	Texas Association of Counties	3.36%	4.04%	(0.68%)	122%	121%	1%
354	Texas County & District Retirement System	10.12%	10.42%	(0.30%)	90%	87%	3%
634	Texas Eastern 9-1-1 Network	7.27%	8.17%	(0.90%)	101%	99%	2%
772	The Housing Authority of the City of Abilene	3.07%	4.17%	(1.10%)	115%	100%	15%
777	The Housing Auth. of the City of Huntington	2.62%	2.83%	(0.21%)	98%	93%	5%
323	Throckmorton County	10.98%	12.08%	(1.10%)	82%	80%	2%
324	Titus County	11.18%	11.17%	0.01%	90%	89%	1%
742	Titus County Appraisal District	3.55%	4.72%	(1.17%)	107%	95%	12%
501	Titus County Fresh Water Supply District	9.65%	9.91%	(0.26%)	94%	93%	1%
325	Tom Green County	8.40%	8.48%	(0.08%)	87%	86%	1%
601	Travis Central Appraisal District	14.07%	15.02%	(0.95%)	85%	82%	3%
326	Travis County	13.56%	13.67%	(0.11%)	84%	83%	1%
720	Travis County ESD #1 NLT Fire & Rescue	4.16%	3.96%	0.20%	102%	107%	(5%)
831	Travis County ESD #4	2.74%	2.87%	(0.13%)	11%	N/A	N/A
666	Travis County WCID - Point Venture	3.51%	3.65%	(0.14%)	102%	100%	2%
659	Tri-County Special Utility District	3.98%	4.21%	(0.23%)	99%	97%	2%
633	Trinity Bay Conservation District	14.62%	15.44%	(0.82%)	76%	73%	3%
327	Trinity County	9.99%	10.18%	(0.19%)	83%	81%	2%
857	Trinity County Appraisal District	6.80%	6.44%	0.36%	53%	N/A	N/A
790	Trophy Club Municipal Utility District No 1	8.69%	8.77%	(0.08%)	105%	N/A	N/A
735	Two Way Special Utility District	9.81%	10.33%	(0.52%)	98%	94%	4%



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328	Tyler County	10.79%	11.06%	(0.27%)	86%	85%	1%
471	Tyler County Appraisal District	10.39%	10.75%	(0.36%)	97%	97%	0%
561	United Irrigation District - Hidalgo County	6.36%	6.19%	0.17%	97%	98%	(1%)
834	Upper Brushy Creek WCID	7.33%	7.24%	0.09%	104%	N/A	N/A
792	Upper Trinity GCD	3.91%	3.79%	0.12%	108%	115%	(7%)
329	Upshur County	6.81%	7.25%	(0.44%)	91%	89%	2%
330	Upton County	5.19%	5.71%	(0.52%)	98%	95%	3%
682	Upton County Appraisal District	7.30%	7.79%	(0.49%)	99%	96%	3%
331	Uvalde County	9.86%	10.03%	(0.17%)	87%	86%	1%
332	Val Verde County	11.52%	11.70%	(0.18%)	87%	85%	2%
663	Valley MUD #2 - Cameron County	5.00%	5.39%	(0.39%)	86%	87%	(1%)
586	Valwood Improv. Auth. - Dallas County	7.82%	8.42%	(0.60%)	90%	88%	2%
333	Van Zandt County	8.16%	8.53%	(0.37%)	91%	88%	3%
672	Van Zandt County Appraisal District	8.30%	8.79%	(0.49%)	94%	92%	2%
420	Velasco Drainage District - Brazoria County	10.08%	9.60%	0.48%	77%	83%	(6%)
334	Victoria County	13.63%	13.69%	(0.06%)	81%	79%	2%
423	Victoria County Drainage District #3	15.16%	15.61%	(0.45%)	91%	90%	1%
767	Victoria County GCD	5.70%	5.63%	0.07%	94%	92%	2%
335	Walker County	12.35%	12.35%	0.00%	81%	80%	1%
748	Walker County Special Utility District	5.54%	6.78%	(1.24%)	103%	96%	7%
336	Waller County	8.61%	8.70%	(0.09%)	88%	87%	1%
773	Waller County Appraisal District	8.00%	9.33%	(1.33%)	103%	91%	12%
337	Ward County	13.48%	13.92%	(0.44%)	86%	84%	2%
565	Ward County Central Appraisal District	7.34%	8.20%	(0.86%)	95%	93%	2%
444	Ward Memorial Hospital	8.93%	8.92%	0.01%	93%	93%	0%
338	Washington County	11.99%	12.28%	(0.29%)	83%	81%	2%
339	Webb County	10.50%	10.75%	(0.25%)	88%	86%	2%
604	Webb County Appraisal District	6.10%	6.47%	(0.37%)	93%	91%	2%
443	West Central Texas Council of Governments	13.44%	13.28%	0.16%	85%	85%	0%
410	West Central Texas Municipal WD	9.64%	9.60%	0.04%	85%	83%	2%
454	West Jefferson County Municipal WD	12.19%	13.67%	(1.48%)	90%	87%	3%
688	West Nueces -Las Moras Soil and WCD #236	3.31%	3.69%	(0.38%)	104%	104%	0%
340	Wharton County	12.91%	13.37%	(0.46%)	83%	81%	2%
621	Wharton County WCID #1	5.15%	5.62%	(0.47%)	98%	97%	1%
341	Wheeler County	9.28%	10.38%	(1.10%)	93%	90%	3%
476	Wheeler County Appraisal District	12.29%	12.86%	(0.57%)	82%	79%	3%
427	White River MWD - Dickens County	0.00%	0.00%	0.00%	134%	128%	6%
740	Wichita Appraisal District	6.20%	7.36%	(1.16%)	108%	103%	5%
342	Wichita County	12.78%	12.65%	0.13%	78%	76%	2%
446	Wichita County WID #2	13.66%	13.88%	(0.22%)	85%	83%	2%
559	Wichita-Wilbarger 9-1-1 District	7.06%	9.01%	(1.95%)	101%	98%	3%
655	Wickson Creek SUD - Brazos County	8.44%	9.26%	(0.82%)	98%	94%	4%
343	Wilbarger County	12.07%	12.13%	(0.06%)	82%	80%	2%
715	Wilbarger County Appraisal District	4.85%	4.99%	(0.14%)	142%	146%	(4%)
530	Wilbarger County Hospital District	1.84%	2.37%	(0.53%)	108%	104%	4%
344	Willacy County	7.90%	8.80%	(0.90%)	97%	92%	5%
575	Willacy County Appraisal District	16.04%	17.12%	(1.08%)	82%	80%	2%
652	Willacy County Housing Authority	4.98%	4.70%	0.28%	148%	174%	(26%)
608	Williamson Central Appraisal District	15.11%	15.55%	(0.44%)	86%	85%	1%
345	Williamson County	12.52%	12.78%	(0.26%)	86%	84%	2%
798	Williamson County ESD #3	5.50%	5.60%	(0.10%)	95%	91%	4%
346	Wilson County	8.50%	9.24%	(0.74%)	88%	86%	2%
479	Wilson County Appraisal District	10.87%	10.92%	(0.05%)	87%	87%	0%
347	Winkler County	10.53%	11.36%	(0.83%)	91%	88%	3%
533	Winkler County Appraisal District	8.66%	11.11%	(2.45%)	97%	93%	4%
348	Wise County	10.57%	10.69%	(0.12%)	86%	85%	1%
493	Wise County Appraisal District	7.28%	7.30%	(0.02%)	100%	101%	(1%)
349	Wood County	10.71%	11.53%	(0.82%)	85%	82%	3%
700	Wood County Appraisal District	9.12%	9.45%	(0.33%)	90%	88%	2%
350	Yoakum County	9.27%	9.57%	(0.30%)	82%	79%	3%

## Appendix A – Summary Valuation Results by Employer

Employer Number	Employer Name	Required Contribution Rate			Funded Ratio at December 31		
		2015	2014	Change	2013	2012	Change
776	Yoakum County Appraisal District	8.59%	8.78%	(0.19%)	96%	92%	4%
351	Young County	9.34%	9.80%	(0.46%)	88%	85%	3%
352	Zapata County	9.23%	9.73%	(0.50%)	96%	93%	3%
649	Zapata County Appraisal District	10.09%	10.38%	(0.29%)	85%	82%	3%
353	Zavala County	9.41%	9.67%	(0.26%)	96%	95%	1%
566	Zavala County Appraisal District	0.00%	0.00%	0.00%	130%	129%	1%

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

**December 31, 2013**

**Appendix B Employers with a Significant Rate Change**

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

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

**December 31, 2013**

**Variable-Rate Plans with an Increase of 2.00% or More**

**Counties**

<u>Employer Number</u>	<u>Employer Name</u>	<u>Rate Increase</u>	<u>Sources of Increase</u>
		N/A	

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

**December 31, 2013**

**Variable-Rate Plans with a Decrease of 2.00% or More**

**Counties**

Employer Number	Employer Name	Rate Decrease	Sources of Decrease
132	Carson County	(3.73%)	Employer Lump Sum Contribution Actual vs. Expected Termination
151	Crane County	(4.79%)	Employer Lump Sum Contribution Payroll Variation New 5-Year Asset Smoothing Method
186	Glasscock County	(3.55%)	Employer Lump Sum Contribution Actual vs. Expected Termination Actual vs. Expected Retired Mortality New 5-Year Asset Smoothing Method
258	Martin County	(2.70%)	Employer Lump Sum Contribution Payroll Variation Actual vs. Expected Termination New 5-Year Asset Smoothing Method
321	Terrell County	(2.27%)	Actual vs. Expected Termination Average Entry Age Change New 5-Year Asset Smoothing Method

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

**December 31, 2013**

**Variable-Rate Plans with an Increase of 2.00% or More**

**Districts**

<u>Employer Number</u>	<u>Employer Name</u>	<u>Rate Increase</u>	<u>Sources of Increase</u>
591	Live Oak County Appraisal District	2.50%	Payroll Variation

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

**December 31, 2013**

**Variable-Rate Plans with a Decrease of 2.00% or More**

**Districts**

Employer Number	Employer Name	Rate Decrease	Sources of Decrease
716	Bexar Metro 9-1-1 Network District	(2.62%)	Employer Lump Sum Contribution Elected Rate Greater Than Required Investment Return New 5-Year Asset Smoothing Method
522	Brookshire Municipal Water District	(2.29%)	Actual vs. Expected Retired Mortality Actual vs. Expected Termination New 5-Year Asset Smoothing Method
703	Coastal Bend GCD	(2.38%)	Actual vs. Expected Termination
583	Denco Area 9-1-1 District - Denton County	(2.88%)	Actual vs. Expected Termination Elected Rate Greater Than Required New 5-Year Asset Smoothing Method Assumption Changes
624	ECD of Ector County	(2.08%)	Employer Lump Sum Contribution Actual vs. Expected Termination Average Entry Age Change New 5-Year Asset Smoothing Method Assumption Changes
569	Harris County WCID #1	(2.98%)	Actual vs. Expected Retired Mortality Employer Lump Sum Contribution New 5-Year Asset Smoothing Method Payroll Variation
653	Kerr Emergency 9-1-1 Network	(4.52%)	Actual vs. Expected Termination New 5-Year Asset Smoothing Method
695	Limestone County Appraisal District	(2.39%)	New 5-Year Asset Smoothing Method Actual vs. Expected Termination Employer Lump Sum Contribution
513	Loving County Appraisal District	(2.69%)	Elected Rate Greater Than Required New 5-Year Asset Smoothing Method Investment Return Average Entry Age Change Actual vs. Expected Retirement
499	Lubbock Central Appraisal District	(6.82%)	Employer Lump Sum Contribution Payroll Variation Actual vs. Expected Termination New 5-Year Asset Smoothing Method Assumption Changes

## Variable-Rate Plans with a Decrease of 2.00% or More

### Districts (continued)

Employer Number	Employer Name	Rate Decrease	Sources of Decrease
484	Mitchell County Appraisal District	(9.79%)	Actual vs. Expected Retired Mortality New 5-Year Asset Smoothing Method
282	Panola County	(3.09%)	Employer Lump Sum Contribution Elected Rate Greater Than Required New 5-Year Asset Smoothing Method
698	Rockwall Central Appraisal District	(2.26%)	Employer Lump Sum Contribution Payroll Variation Actual vs. Expected Retired Mortality New 5-Year Asset Smoothing Method Elected Rate Greater Than Required
426	San Patricio County Drainage District	(2.42%)	Payroll Variation New 5-Year Asset Smoothing Method
555	Smith County 9-1-1 Communications District	(2.14%)	Actual vs. Expected Retired Mortality Actual vs. Expected Retirement New 5-Year Asset Smoothing Method Actual vs. Expected Termination Assumption Changes
724	Stonewall County Appraisal District	(2.39%)	Actual vs. Expected Termination
545	Tarrant Co 9-1-1 EAD	(3.27%)	Employer Lump Sum Contribution New 5-Year Asset Smoothing Method
533	Winkler County Appraisal District	(2.45%)	Actual vs. Expected Termination New 5-Year Asset Smoothing Method



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

**December 31, 2013**

**Appendix C Group Term Life Fund Contribution Rates for 2015**

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
638	Acton Municipal Utility District	0.25%	0.30%
789	Agua Special Utility District	0.16%	0.16%
615	Alamo Area Council of Governments	0.24%	0.28%
100	Anderson County	0.27%	0.46%
691	Anderson County Central Appraisal District	0.65%	0.65%
101	Andrews County	0.25%	0.56%
875	Andrews County Appraisal District	0.11%	0.11%
684	Angelina & Nacogdoches Counties WCID #1	0.40%	0.40%
102	Angelina County	0.22%	0.43%
502	Angelina County Appraisal District	0.27%	0.40%
576	Angleton Drainage District	0.38%	0.40%
614	Aquilla Water Supply District - Hill County	0.53%	1.11%
103	Aransas County	0.29%	0.41%
459	Aransas County Appraisal District	0.22%	0.29%
668	Aransas County Navigation District	0.27%	0.27%
104	Archer County	0.35%	0.62%
503	Archer County Appraisal District	0.08%	0.77%
105	Armstrong County	0.47%	0.70%
106	Atascosa County	0.22%	0.33%
551	Atascosa County Appraisal District	0.19%	0.33%
107	Austin County	0.25%	0.44%
461	Austin County Appraisal District	0.22%	0.31%
597	Bacliff Municipal Utility District	0.22%	0.24%
108	Bailey County	0.35%	0.70%
109	Bandera County	0.33%	0.44%
110	Bastrop County	0.21%	0.31%
812	Bastrop County ESD #1	0.10%	0.10%
111	Baylor County	0.47%	0.95%
685	Baylor County Appraisal District	0.46%	0.56%
613	Bayview Irrigation District #11	0.11%	1.38%
690	Bayview Municipal Utility District	0.13%	0.16%
112	Bee County	0.27%	0.39%
113	Bell County	0.21%	0.34%
506	Bell County Appraisal District	0.18%	0.33%
418	Bell County WCID #1	0.23%	0.33%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
708	Benbrook Water Authority	0.28%	0.30%
472	Bexar Appraisal District	0.20%	0.31%
114	Bexar County	0.20%	0.28%
861	Bexar County ESD No.2	0.09%	0.09%
828	Bexar County ESD 7	0.07%	0.07%
544	Bexar County WCID #10	0.12%	0.33%
716	Bexar Metro 9-1-1 Network District	0.78%	0.79%
737	Bexar-Medina-Atascosa WCID #1	0.21%	0.25%
616	Bistone Municipal WSD - Limestone County	0.27%	0.35%
115	Blanco County	0.64%	0.90%
116	Borden County	0.65%	0.92%
525	Borden County Appraisal District	0.06%	0.43%
117	Bosque County	0.48%	0.68%
521	Bosque County Central Appraisal District	0.22%	0.39%
118	Bowie County	0.30%	0.51%
119	Brazoria County	0.22%	0.34%
508	Brazoria County Appraisal District	0.14%	0.24%
413	Brazoria County Cons. and Rec. District #3	0.21%	0.35%
424	Brazoria County Drainage District #4	0.20%	0.31%
681	Brazoria County Drainage District #5	0.29%	0.29%
689	Brazos Central Appraisal District	0.27%	0.28%
120	Brazos County	0.25%	0.33%
600	Brazos County ECD	0.08%	0.09%
849	Brazos Regional Public Utility Agency	0.29%	0.30%
744	Brazos River Authority	0.35%	0.37%
806	Brazos Valley Council of Governments	0.43%	0.44%
809	Brazos Valley GCD	0.29%	0.29%
121	Brewster County	0.28%	0.51%
581	Brewster County Appraisal District	0.13%	0.16%
745	Bright Star-Salem Special Utility District	0.13%	0.13%
122	Briscoe County	0.36%	0.88%
876	Brookesmith Special Utility District	0.14%	0.14%
123	Brooks County	0.41%	0.93%
554	Brookshire - Katy Drainage District	1.24%	1.24%
522	Brookshire Municipal Water District	0.09%	0.10%
124	Brown County	0.30%	0.43%
702	Brownsville Irrigation District	0.16%	0.24%
642	Brushy Creek MUD - Williamson County	0.22%	0.25%
125	Burleson County	0.36%	0.64%
609	Burnet Central Appraisal District	0.23%	0.34%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
126	Burnet County	0.35%	0.49%
127	Caldwell County	0.25%	0.39%
718	Caldwell County Appraisal District	0.08%	0.10%
128	Calhoun County	0.36%	0.52%
709	Calhoun County Appraisal District	0.22%	0.23%
788	Calhoun County E911 ECD	0.09%	0.09%
129	Callahan County	0.73%	1.15%
542	Callahan County Appraisal District	0.38%	0.51%
130	Cameron County	0.18%	0.27%
618	Cameron County Appraisal District	0.19%	0.25%
692	Cameron County Drainage District #1	0.40%	0.40%
664	Cameron County Drainage District #3	0.30%	0.37%
686	Cameron County Drainage District #5	0.25%	0.25%
851	Cameron County ECD	0.51%	0.51%
462	Cameron County Irrigation District #2	0.18%	0.76%
590	Cameron County Irrigation District #6	0.26%	1.02%
670	Camp Central Appraisal District	0.10%	0.10%
131	Camp County	0.50%	0.96%
132	Carson County	0.60%	0.91%
133	Cass County	0.27%	0.58%
610	Cass County Appraisal District	0.11%	0.49%
134	Castro County	0.63%	1.01%
719	Central Appraisal District of Bandera County	0.14%	0.17%
635	Central Appraisal District of Johnson County	0.20%	0.25%
602	Central Appraisal District of Taylor County	0.31%	0.44%
862	Central Texas GCD	0.31%	0.31%
712	Central Texas Regional Mobility Authority	0.34%	0.34%
648	Central WCID - Angelina County	0.19%	0.44%
135	Chambers County	0.31%	0.51%
531	Chambers County Appraisal District	0.11%	0.20%
548	Chambers County Public Hospital District	0.17%	0.20%
136	Cherokee County	0.33%	0.54%
137	Childress County	0.35%	0.49%
511	Childress County Appraisal District	0.12%	1.52%
582	Childress County Hospital District	0.12%	0.18%
138	Clay County	0.32%	0.76%
485	Clay County Appraisal District	1.17%	1.50%
703	Coastal Bend GCD	0.07%	0.07%
722	Coastal Plains GCD	0.11%	0.11%
139	Cochran County	0.59%	1.06%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
477	Cochran County Appraisal District	0.08%	0.53%
140	Coke County	0.53%	1.06%
751	Coke County Appraisal District	0.41%	0.41%
141	Coleman County	0.37%	0.78%
142	Collin County	0.20%	0.25%
457	Collin County Central Appraisal District	0.25%	0.32%
143	Collingsworth County	0.37%	0.95%
144	Colorado County	0.31%	0.49%
623	Comal Appraisal District	0.15%	0.23%
145	Comal County	0.21%	0.32%
775	Comal County ESD #3	0.07%	0.07%
827	Comal County ESD #4 Spring Branch F&R	0.07%	0.07%
824	Comal County ESD #5	0.14%	0.14%
146	Comanche County	0.42%	0.63%
762	Combined Consumers SUD	0.12%	0.12%
147	Concho County	0.33%	0.64%
636	Concho County Hospital District	0.25%	0.31%
759	Concho Valley Council of Governments	0.35%	0.36%
148	Cooke County	0.24%	0.36%
487	Cooke County Appraisal District	0.29%	0.73%
149	Coryell County	0.27%	0.51%
150	Cottle County	0.63%	1.04%
727	Cow Creek GCD	0.07%	0.07%
151	Crane County	0.31%	0.77%
757	Crane County Hospital District	0.16%	0.16%
152	Crockett County	0.42%	0.57%
409	Crockett County WCID #1	0.52%	0.64%
153	Crosby County	0.34%	0.62%
532	Crosby County Appraisal District	0.19%	0.37%
603	Crosby Municipal Utility District	0.16%	0.17%
710	Cross Roads Special Utility District	0.22%	0.30%
154	Culberson County	0.23%	0.45%
155	Dallam County	0.24%	0.44%
771	Dallam County Appraisal District	0.14%	0.14%
467	Dallas Central Appraisal District	0.20%	0.28%
156	Dallas County	0.19%	0.29%
430	Dallas County Park Cities MUD	0.35%	0.42%
157	Dawson County	0.31%	0.55%
463	Dawson County Central Appraisal District	0.10%	0.26%
158	Deaf Smith County	0.26%	0.47%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
578	Deaf Smith County Hospital District	0.14%	0.22%
159	Delta County	0.45%	0.80%
855	Delta County Appraisal District	0.17%	0.17%
734	Delta County Municipal Utility District	0.21%	0.21%
732	Delta Lake Irrigation District	0.36%	0.44%
583	Denco Area 9-1-1 District - Denton County	0.15%	0.16%
482	Denton Central Appraisal District	0.17%	0.23%
160	Denton County	0.23%	0.29%
758	Denton County Fresh WSD 1A	0.14%	0.15%
783	Denton County Transportation Authority	0.14%	0.14%
161	DeWitt County	0.26%	0.49%
466	DeWitt County Appraisal District	0.21%	0.25%
162	Dickens County	0.32%	0.94%
764	Dickens County Appraisal District	0.19%	0.19%
163	Dimmit County	0.19%	0.27%
164	Donley County	0.69%	1.19%
165	Duval County	0.64%	0.93%
880	Duval County GCD	0.16%	0.16%
879	East Fork Special Utility District	0.22%	0.22%
825	East Medina County Special Utility District	0.17%	0.17%
166	Eastland County	0.30%	0.54%
593	Eastland County Appraisal District	0.13%	0.21%
167	Ector County	0.24%	0.55%
580	Ector County Hospital District	0.14%	0.18%
448	Edwards Aquifer Authority - Bexar County	0.23%	0.23%
628	Edwards Central Appraisal District	0.14%	0.14%
168	Edwards County	0.37%	0.70%
819	El Paso Central Appraisal District	0.26%	0.26%
170	El Paso County	0.20%	0.26%
567	El Paso County 9-1-1 District	0.26%	0.30%
541	El Paso County Hospital District	0.15%	0.19%
169	Ellis County	0.25%	0.35%
859	Emerald Bay Municipal Utility District	0.10%	0.10%
624	ECD of Ector County	0.23%	0.29%
171	Erath County	0.28%	0.37%
172	Falls County	0.22%	0.47%
563	Falls County Appraisal District	0.65%	0.97%
173	Fannin County	0.32%	0.49%
644	Fannin County Appraisal District	0.13%	0.13%
174	Fayette County	0.21%	0.35%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
175	Fisher County	1.02%	1.59%
432	Fisher County Hospital District	0.21%	0.31%
176	Floyd County	0.21%	0.58%
474	Fort Bend Central Appraisal District	0.23%	0.29%
178	Fort Bend County	0.21%	0.27%
782	Fort Bend County WCID #2	0.32%	0.32%
769	Four Way Special Utility District	0.14%	0.14%
179	Franklin County	0.49%	0.78%
180	Freestone County	0.39%	0.64%
693	Freestone County Appraisal District	0.27%	0.29%
181	Frio County	0.25%	0.44%
509	Frio County Appraisal District	0.20%	0.32%
182	Gaines County	0.40%	0.66%
761	Gaines County Appraisal District	0.23%	0.28%
546	Galveston Central Appraisal District	0.50%	0.63%
183	Galveston County	0.20%	0.34%
547	Galveston County Consolidated Drain. Dist.	0.20%	0.34%
464	Galveston County Drainage District #1	0.20%	0.54%
433	Galveston County Drainage District #2	0.21%	0.52%
589	Galveston County ECD	0.34%	0.34%
821	Galveston County Fresh WSD #6	0.32%	0.32%
752	Galveston County Health District	0.28%	0.28%
407	Galveston County WCID #1	0.19%	0.34%
473	Garza Central Appraisal District	0.25%	0.68%
184	Garza County	0.50%	0.67%
185	Gillespie County	0.38%	0.56%
186	Glasscock County	0.31%	0.48%
187	Goliad County	0.23%	0.67%
188	Gonzales County	0.25%	0.45%
498	Gonzales County Appraisal District	0.31%	0.33%
189	Gray County	0.33%	0.79%
518	Gray County Appraisal District	0.10%	0.27%
475	Grayson Central Appraisal District	0.20%	0.34%
190	Grayson County	0.24%	0.41%
528	Greater Harris County 9-1-1 Emerg. Network	0.18%	0.19%
429	Greenbelt M&IW Authority - Donley County	0.21%	0.55%
191	Gregg County	0.25%	0.40%
192	Grimes County	0.37%	0.53%
483	Grimes County Appraisal District	0.30%	0.39%
587	Guadalupe Appraisal District	0.20%	0.23%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
193	Guadalupe County	0.23%	0.32%
526	Gulf Coast WA - Galveston County	0.28%	0.44%
194	Hale County	0.25%	0.57%
195	Hall County	0.84%	1.37%
787	Hall County Appraisal District	0.10%	0.33%
196	Hamilton County	0.23%	0.56%
197	Hansford County	0.31%	0.61%
585	Hansford County Hospital District	0.13%	0.21%
198	Hardeman County	0.39%	0.69%
199	Hardin County	0.34%	0.54%
527	Hardin County Appraisal District	0.34%	0.45%
571	Harlingen Irrig. District Cameron County #1	0.40%	0.56%
200	Harris County	0.21%	0.29%
598	Harris County Appraisal District	0.25%	0.31%
835	Harris County ESD #50	0.10%	0.10%
797	Harris County Housing Authority	0.16%	0.16%
569	Harris County WCID #1	0.26%	0.32%
877	Harris County WCID #36	0.25%	0.25%
625	Harris County WCID #50	0.20%	0.27%
201	Harrison County	0.27%	0.48%
202	Hartley County	0.29%	0.63%
520	Hartley County Appraisal District	0.22%	0.42%
203	Haskell County	0.40%	0.96%
552	Haskell Memorial Hospital District	0.20%	0.37%
204	Hays County	0.18%	0.25%
878	Hays County ESD #5	0.09%	0.09%
799	Hays County ESD #6	0.08%	0.08%
205	Hemphill County	0.36%	0.56%
640	Hemphill County Appraisal District	0.26%	0.31%
529	Hemphill County Hospital District	0.13%	0.18%
839	Hemphill County Underground WCD	0.15%	0.15%
206	Henderson County	0.26%	0.45%
746	Henderson County 9-1-1 Comm. District	0.68%	0.68%
704	Henderson County Appraisal District	0.21%	0.23%
414	Hidalgo and Cameron Counties Irrig. Dist. #9	0.25%	0.61%
207	Hidalgo County	0.17%	0.23%
516	Hidalgo County Appraisal District	0.18%	0.25%
401	Hidalgo County Drainage District #1	0.31%	0.41%
713	Hidalgo County Irrigation District #1	0.38%	0.45%
438	Hidalgo County Irrigation District #2	0.28%	0.41%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
486	Hidalgo County Irrigation District #6	0.32%	0.76%
674	High Plains Underground WCD # 1	0.24%	0.31%
208	Hill County	0.26%	0.45%
209	Hockley County	0.34%	0.65%
728	Hockley County Appraisal District	0.16%	0.22%
210	Hood County	0.27%	0.36%
211	Hopkins County	0.31%	0.49%
661	Hopkins County Appraisal District	0.13%	0.24%
212	Houston County	0.41%	0.59%
694	Houston County Appraisal District	0.29%	0.29%
213	Howard County	0.21%	0.51%
214	Hudspeth County	0.50%	0.79%
215	Hunt County	0.22%	0.36%
749	Hunt County Appraisal District	0.31%	0.32%
216	Hutchinson County	0.33%	0.60%
778	Hutchinson County Appraisal District	0.18%	0.20%
711	Iraan General Hospital District	0.13%	0.13%
217	Irion County	0.31%	0.62%
779	Irion County Appraisal District	0.20%	0.20%
218	Jack County	0.65%	1.00%
592	Jack County Appraisal District	0.14%	0.31%
219	Jackson County	0.31%	0.50%
770	Jackson County Appraisal District	0.13%	0.13%
441	Jackson County County-Wide Drain. Dist.	0.34%	0.42%
220	Jasper County	0.22%	0.47%
657	Jasper County WCID #1	0.22%	0.28%
221	Jeff Davis County	0.42%	0.62%
222	Jefferson County	0.23%	0.37%
404	Jefferson County Drainage District #3	0.44%	1.72%
408	Jefferson County Drainage District #6	0.40%	0.46%
405	Jefferson County Drainage District #7	0.23%	0.34%
451	Jefferson County WCID #10	0.17%	0.32%
223	Jim Hogg County	0.36%	0.60%
680	Jim Hogg County Appraisal District	0.39%	0.39%
656	Jim Hogg County ESD #1	0.22%	0.22%
641	Jim Hogg County WCID #2	0.28%	0.37%
224	Jim Wells County	0.33%	0.47%
225	Johnson County	0.28%	0.43%
741	Jonah Water Special Utility District	0.23%	0.23%
226	Jones County	0.24%	0.62%



## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
496	Jones County Appraisal District	0.14%	0.43%
227	Karnes County	0.35%	0.61%
524	Karnes County Appraisal District	0.28%	0.38%
455	Karnes County Hospital District	0.14%	0.20%
228	Kaufman County	0.26%	0.35%
662	Kaufman County Appraisal District	0.25%	0.33%
671	Kendall Appraisal District	0.36%	0.42%
229	Kendall County	0.41%	0.51%
619	Kendall County WCID #1	0.16%	0.24%
230	Kenedy County	0.33%	0.44%
854	Kenedy County Central Appraisal District	0.72%	0.72%
231	Kent County	0.41%	0.76%
594	Kent County Tax Appraisal District	0.47%	1.24%
232	Kerr County	0.29%	0.43%
653	Kerr Emergency 9-1-1 Network	0.38%	0.38%
233	Kimble County	0.32%	0.66%
234	King County	0.72%	0.95%
755	King County Appraisal District	0.04%	0.04%
235	Kinney County	0.34%	0.47%
579	Kinney County Appraisal District	0.65%	1.30%
236	Kleberg County	0.31%	0.53%
237	Knox County	0.33%	0.81%
241	La Salle County	0.26%	0.36%
540	Laguna Madre WD - Cameron County	0.18%	0.41%
867	Lake Cities Municipal Utility Authority	0.17%	0.17%
874	Lake Kiowa Special Utility District	0.31%	0.31%
514	Lakeway MUD - Travis County	0.21%	0.23%
238	Lamar County	0.25%	0.40%
808	Lamar County Appraisal District	0.28%	0.32%
239	Lamb County	0.33%	0.50%
650	Lampasas Central Appraisal District	0.09%	0.12%
240	Lampasas County	0.41%	0.64%
731	LaSalle County Appraisal District	0.19%	0.21%
439	Lavaca - Navidad River Auth.- Jackson County	0.28%	0.36%
242	Lavaca County	0.27%	0.45%
243	Lee County	0.29%	0.46%
244	Leon County	0.48%	0.73%
468	Leon County Central Appraisal District	0.39%	0.44%
245	Liberty County	0.43%	0.60%
481	Liberty County Central Appraisal District	0.18%	0.30%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
246	Limestone County	0.25%	0.40%
695	Limestone County Appraisal District	0.18%	0.23%
247	Lipscomb County	0.36%	0.73%
248	Live Oak County	0.33%	0.59%
591	Live Oak County Appraisal District	0.31%	0.39%
249	Llano County	0.33%	0.61%
250	Loving County	0.77%	1.12%
513	Loving County Appraisal District	0.17%	0.53%
756	Lower Trinity GCD	0.65%	0.65%
714	Lower Valley Water District	0.24%	0.26%
499	Lubbock Central Appraisal District	0.25%	0.36%
251	Lubbock County	0.19%	0.28%
425	Lubbock County WCID #1	0.39%	0.41%
558	Lubbock ECD	0.32%	0.32%
647	Lubbock Reese Redevelopment Authority	0.62%	0.65%
639	Lumberton Municipal Utility District	0.18%	0.20%
252	Lynn County	0.33%	0.55%
497	Lynn County Appraisal District	0.16%	1.16%
442	Lynn County Hospital District	0.12%	0.18%
630	Macedonia - Eylau MUD - Bowie County	0.17%	0.19%
500	Mackenzie MWA - Briscoe County	0.51%	1.15%
256	Madison County	0.91%	1.20%
596	Madison County Appraisal District	0.40%	0.53%
257	Marion County	0.38%	0.65%
675	Marion County Appraisal District	0.13%	0.20%
658	Marshall-Harrison County Health District	0.04%	0.31%
258	Martin County	0.38%	0.60%
595	Martin County Appraisal District	0.27%	0.42%
259	Mason County	0.47%	0.76%
260	Matagorda County	0.26%	0.57%
678	Matagorda County Drainage District	0.23%	0.34%
440	Matagorda County Hospital District	0.15%	0.31%
677	Matagorda County Navigation District #1	0.34%	0.75%
261	Maverick County	0.17%	0.25%
729	Maverick County Hospital District	0.23%	0.23%
453	Maverick County WCID #1	0.23%	0.51%
844	McCamey County Hospital District	0.22%	0.22%
253	McCulloch County	0.41%	0.67%
512	McCulloch County Appraisal District	0.07%	0.08%
254	McLennan County	0.20%	0.34%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
725	McLennan County 9-1-1 EAD	0.41%	0.41%
491	McLennan County Appraisal District	0.22%	0.39%
679	McLennan County WCID #2	0.28%	0.38%
255	McMullen County	0.37%	0.58%
841	Medical Arts Hospital - Dawson County	0.17%	0.17%
262	Medina County	0.32%	0.46%
705	Medina County 911 District	0.28%	0.28%
535	Medina County Appraisal District	0.27%	0.32%
419	Memorial Medical Center - Calhoun County	0.14%	0.28%
263	Menard County	0.34%	0.55%
743	Mesa Underground WCD	0.97%	0.97%
669	Middle Rio Grande Development Council	0.32%	0.38%
492	Midland Central Appraisal District	0.32%	0.43%
264	Midland County	0.23%	0.35%
570	Midland Emergency Communication District	0.05%	0.09%
265	Milam County	0.33%	0.53%
617	Mills Central Appraisal District	1.30%	1.34%
266	Mills County	0.29%	0.53%
267	Mitchell County	0.40%	0.67%
484	Mitchell County Appraisal District	0.23%	1.73%
268	Montague County	0.23%	0.46%
504	Montague County Tax Appraisal District	0.23%	0.46%
605	Montgomery Central Appraisal District	0.28%	0.38%
269	Montgomery County	0.22%	0.28%
667	Montgomery County ECD	0.33%	0.37%
696	Montgomery County ESD No 3	0.09%	0.09%
651	Montgomery County ESD #1	0.09%	0.09%
800	Montgomery County ESD #8	0.14%	0.14%
763	Montgomery County Hospital District	0.10%	0.10%
804	Montgomery County Housing Authority	0.50%	0.61%
270	Moore County	0.20%	0.39%
733	Moore County Appraisal District	0.16%	0.17%
412	Moore County Hospital District	0.15%	0.21%
271	Morris County	0.57%	0.93%
738	Mustang Special Utility District	0.14%	0.14%
273	Nacogdoches County	0.22%	0.40%
515	Navarro Central Appraisal District	0.22%	0.39%
274	Navarro County	0.22%	0.36%
572	Newton Central Appraisal District	0.18%	0.27%
275	Newton County	0.52%	0.79%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
276	Nolan County	0.46%	0.69%
556	North Central Texas MWA	0.19%	0.37%
852	North Hunt Special Utility District	0.06%	0.06%
838	North Plains GCD	0.25%	0.25%
646	North Texas Tollway Authority	0.20%	0.23%
562	Northeast Texas Municipal Water District	0.26%	0.40%
632	Northeast Texas Public Health District	0.15%	0.22%
277	Nueces County	0.25%	0.42%
683	Nueces County Appraisal District	0.27%	0.32%
400	Nueces County Drainage District #2	0.37%	0.59%
791	Nueces County ESD #2	0.09%	0.09%
416	Nueces County WCID #3	0.30%	0.40%
450	Nueces County WCID #4	0.18%	0.23%
278	Ochiltree County	0.53%	0.78%
279	Oldham County	0.34%	0.73%
517	Oldham County Appraisal District	0.43%	0.54%
280	Orange County	0.25%	0.39%
490	Orange County Appraisal District	0.25%	0.38%
421	Orange County Drainage District	0.31%	0.43%
665	Orange County ESD # 1	0.11%	0.13%
803	Orange County ESD #2	0.18%	0.18%
660	Orange County Navigation and Port District	0.52%	0.52%
631	Orange County WCID #1	0.24%	0.30%
730	Palo Duro River Authority	0.37%	0.37%
723	Palo Pinto Appraisal District	0.14%	0.15%
281	Palo Pinto County	0.25%	0.39%
282	Panola County	0.30%	0.52%
283	Parker County	0.28%	0.37%
717	Parker County Appraisal District	0.23%	0.25%
784	Parker County Hospital District	0.13%	0.13%
754	Parker County Special Utility District	0.16%	0.16%
284	Parmer County	0.45%	0.80%
747	Parmer County Appraisal District	0.08%	0.08%
765	Pecan Valley GCD	0.20%	0.34%
285	Pecos County	0.19%	0.31%
494	Pecos County Appraisal District	0.17%	0.60%
774	Pecos County WCID #1	0.37%	0.37%
796	Permian Basin Regional Planning Comm.	0.24%	0.24%
673	Permian Regional Medical Center	0.17%	0.19%
707	Pineywoods GCD	0.53%	0.63%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
697	Polk Central Appraisal District	0.15%	0.18%
286	Polk County	0.25%	0.41%
739	Polk County Fresh Water Supply District #2	0.11%	0.14%
676	Port of Bay City Authority	0.09%	0.09%
449	Port of Beaumont Navigation District	0.32%	0.44%
620	Port of Corpus Christi Authority	0.29%	0.40%
622	Port of Port Arthur Navigation District	0.39%	0.41%
726	Post Oak Savannah GCD	0.21%	0.21%
560	Potter - Randall County ECD	0.11%	0.21%
287	Potter County	0.17%	0.28%
626	Presidio Appraisal District	0.07%	0.08%
288	Presidio County	0.20%	0.39%
289	Rains County	0.35%	0.55%
537	Rains County Appraisal District	0.21%	0.37%
290	Randall County	0.17%	0.25%
564	Randall County Appraisal District	0.27%	0.38%
406	Rankin County Hospital Dist. - Upton County	0.13%	0.25%
291	Reagan County	0.20%	0.36%
445	Reagan Hospital District	0.14%	0.22%
292	Real County	0.45%	0.94%
505	Red Bluff WPCD - Reeves County	0.29%	1.80%
845	Red River Appraisal District	0.19%	0.20%
435	Red River Authority	0.22%	0.28%
293	Red River County	0.22%	0.54%
294	Reeves County	0.22%	0.29%
786	Reeves County Appraisal District	0.08%	0.08%
588	Reeves County Hospital District	0.21%	0.26%
295	Refugio County	0.29%	0.53%
543	Refugio County Drainage District #1	0.49%	0.87%
736	Refugio Groundwater Conservation District	0.18%	0.18%
801	Rio Grande Council of Governments	0.23%	0.24%
296	Roberts County	0.37%	0.69%
297	Robertson County	0.22%	0.31%
698	Rockwall Central Appraisal District	0.22%	0.26%
298	Rockwall County	0.29%	0.37%
299	Runnels County	0.43%	0.85%
300	Rusk County	0.39%	0.61%
612	Rusk County Appraisal District	0.35%	0.46%
848	Rusk County GCD	0.38%	0.38%
301	Sabine County	0.71%	0.92%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
863	Sabine County Appraisal District	0.95%	0.95%
568	Sabine Pass Port Authority	0.16%	0.26%
706	Sabine-Neches Nav. Dist. of Jefferson County	0.27%	0.29%
302	San Augustine County	0.33%	0.51%
303	San Jacinto County	0.31%	0.53%
553	San Jacinto County Central Appraisal District	0.11%	0.25%
304	San Patricio County	0.27%	0.45%
495	San Patricio County Appraisal District	0.10%	0.36%
426	San Patricio County Drainage District	0.33%	0.49%
750	San Patricio County Navigation District #1	0.45%	0.45%
422	San Patricio Municipal Water District	0.27%	0.40%
305	San Saba County	0.32%	0.58%
766	Santo Special Utility District	0.33%	0.33%
306	Schleicher County	0.57%	0.77%
307	Scurry County	0.32%	0.74%
760	Scurry County Hospital District	0.16%	0.17%
308	Shackelford County	0.25%	0.52%
470	Shackelford County Appraisal District	0.22%	0.57%
309	Shelby County	0.45%	0.77%
627	Shelby County Appraisal District	0.38%	0.42%
310	Sherman County	0.25%	0.60%
469	Sherman County Appraisal District	0.14%	0.27%
311	Smith County	0.21%	0.32%
555	Smith County 9-1-1 Communications District	0.15%	0.19%
606	Smith County Appraisal District	0.22%	0.25%
312	Somervell County	0.39%	0.55%
507	Somervell County Central Appraisal District	0.09%	0.24%
699	Somervell County Water District	0.33%	0.33%
795	South Plains Association of Governments	0.21%	0.22%
645	South Texas Development Council	1.34%	1.38%
768	Southeast Texas GCD	0.16%	0.16%
313	Starr County	0.28%	0.44%
536	Starr County Appraisal District	0.16%	0.26%
314	Stephens County	0.55%	0.71%
869	Stephens County Tax Appraisal District	0.08%	0.08%
315	Sterling County	0.31%	0.60%
837	Sterling County Appraisal District	0.79%	0.79%
316	Stonewall County	0.42%	0.81%
724	Stonewall County Appraisal District	0.11%	0.31%
458	Stonewall Memorial Hospital District	0.20%	0.38%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
539	Stratford Hospital District - Sherman County	0.15%	0.21%
317	Sutton County	0.36%	0.53%
573	Sutton County Hospital District	0.16%	0.21%
318	Swisher County	0.53%	1.06%
460	Swisher County Appraisal District	0.30%	0.59%
607	Tarrant Appraisal District	0.27%	0.36%
545	Tarrant Co 9-1-1 EAD	0.30%	0.31%
319	Tarrant County	0.23%	0.33%
574	Tax Appraisal District of Cottle County	0.42%	0.42%
320	Taylor County	0.22%	0.35%
321	Terrell County	0.32%	0.45%
753	Terrell County WCID #1	0.37%	0.37%
322	Terry County	0.34%	0.61%
402	Terry Memorial Hospital District	0.17%	0.31%
437	Texas Association of Counties	0.22%	0.26%
354	Texas County & District Retirement System	0.22%	0.24%
634	Texas Eastern 9-1-1 Network	0.40%	0.40%
772	The Housing Authority of the City of Abilene	0.22%	0.22%
777	The Housing Auth. of the City of Huntington	0.20%	0.20%
323	Throckmorton County	0.73%	1.11%
324	Titus County	0.24%	0.44%
742	Titus County Appraisal District	0.21%	0.23%
501	Titus County Fresh Water Supply District	0.22%	0.44%
325	Tom Green County	0.23%	0.36%
601	Travis Central Appraisal District	0.23%	0.32%
326	Travis County	0.19%	0.24%
720	Travis County ESD #1 NLT Fire & Rescue	0.17%	0.18%
831	Travis County ESD #4	0.11%	0.11%
666	Travis County WCID - Point Venture	0.16%	0.16%
659	Tri-County Special Utility District	0.29%	0.29%
633	Trinity Bay Conservation District	0.30%	0.36%
327	Trinity County	0.59%	0.94%
857	Trinity County Appraisal District	0.16%	0.16%
790	Trophy Club Municipal Utility District No 1	0.22%	0.22%
735	Two Way Special Utility District	0.13%	0.16%
328	Tyler County	0.30%	0.53%
471	Tyler County Appraisal District	0.32%	0.45%
561	United Irrigation District - Hidalgo County	0.25%	0.69%
834	Upper Brushy Creek WCID	0.11%	0.11%
792	Upper Trinity GCD	0.53%	0.53%

## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
329	Upshur County	0.33%	0.57%
330	Upton County	0.25%	0.46%
682	Upton County Appraisal District	0.58%	0.65%
331	Uvalde County	0.30%	0.45%
332	Val Verde County	0.43%	0.62%
663	Valley MUD #2 - Cameron County	0.31%	0.36%
586	Valwood Improv. Auth. - Dallas County	0.34%	0.34%
333	Van Zandt County	0.29%	0.56%
672	Van Zandt County Appraisal District	0.36%	0.41%
420	Velasco Drainage District - Brazoria County	0.19%	0.26%
334	Victoria County	0.19%	0.28%
423	Victoria County Drainage District #3	1.34%	1.51%
767	Victoria County GCD	0.23%	0.23%
335	Walker County	0.25%	0.36%
748	Walker County Special Utility District	0.20%	0.20%
336	Waller County	0.25%	0.47%
773	Waller County Appraisal District	0.34%	0.36%
337	Ward County	0.32%	0.65%
565	Ward County Central Appraisal District	0.43%	0.43%
444	Ward Memorial Hospital	0.24%	0.35%
338	Washington County	0.27%	0.39%
339	Webb County	0.19%	0.25%
604	Webb County Appraisal District	0.37%	0.41%
443	West Central Texas Council of Governments	0.26%	0.37%
410	West Central Texas Municipal WD	0.34%	0.56%
454	West Jefferson County Municipal WD	0.24%	0.57%
688	West Nueces -Las Moras Soil and WCD #236	0.12%	0.12%
340	Wharton County	0.26%	0.47%
621	Wharton County WCID #1	0.39%	0.71%
341	Wheeler County	0.35%	0.47%
476	Wheeler County Appraisal District	0.16%	0.35%
427	White River MWD - Dickens County	0.24%	0.62%
740	Wichita Appraisal District	0.26%	0.27%
342	Wichita County	0.22%	0.37%
446	Wichita County WID #2	0.25%	0.76%
559	Wichita-Wilbarger 9-1-1 District	0.44%	0.95%
655	Wickson Creek SUD - Brazos County	0.20%	0.21%
343	Wilbarger County	0.43%	0.63%
715	Wilbarger County Appraisal District	0.12%	0.12%
530	Wilbarger County Hospital District	0.16%	0.24%



## Appendix C – Group Term Life Fund Contribution Rates for 2015

Employer Number	Employer Name	GTLF Contribution Rate	
		Actives Only	Actives and Retirees
344	Willacy County	0.32%	0.52%
575	Willacy County Appraisal District	0.20%	0.24%
652	Willacy County Housing Authority	0.19%	0.38%
608	Williamson Central Appraisal District	0.19%	0.28%
345	Williamson County	0.20%	0.25%
798	Williamson County ESD #3	0.12%	0.12%
346	Wilson County	0.29%	0.49%
479	Wilson County Appraisal District	0.16%	0.42%
347	Winkler County	0.34%	0.57%
533	Winkler County Appraisal District	0.18%	0.43%
348	Wise County	0.23%	0.29%
493	Wise County Appraisal District	0.17%	0.47%
349	Wood County	0.20%	0.37%
700	Wood County Appraisal District	0.21%	0.22%
350	Yoakum County	0.25%	0.38%
776	Yoakum County Appraisal District	0.35%	0.41%
351	Young County	0.46%	0.67%
352	Zapata County	0.25%	0.35%
649	Zapata County Appraisal District	0.17%	0.18%
353	Zavala County	0.27%	0.50%
566	Zavala County Appraisal District	0.09%	0.25%

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

**December 31, 2013**

**Appendix D Summary of Plan Provisions**

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**Employee Deposit Rate** Employee Deposit Rate may be any integer percentage between 4% and 7%. This rate is set by the employer and the selected percentage of each employee's paycheck is deposited into his or her TCDRS account where it is credited 7% per year annually.

**Employer Matching Rate** Each employer selects a matching rate on employee deposits. This rate must be at least a dollar-for-dollar match, up to a 250% match (\$2.50 for each \$1.00 in the employee's account).

**Monetary Prior Service Percentage** Each employer may elect to credit an employee account for service worked prior to the employer's participation date with TCDRS.

**Vesting** The amount of service an employee needs to earn a future benefit is called the vesting requirement. When an employee is vested, he or she has the right to a monthly benefit, which includes employer matching, at age 60 or older. Employers may choose 5-, 8-, or 10-year vesting.

**Service Retirement Eligibility** Employees may retire before age 60 if they meet one of the following requirements, selected by the employer:

- "Rule-of" eligibility: Under these rules, a vested employee can retire if his or her age plus years of service time add up to at least 75 (Rule of 75) or 80 (Rule of 80).
- 20-year or 30-year retirement at any age: Under these rules, an employee may retire when he or she has at least 20 or 30 years of service time, regardless of age.

**Service Retirement Benefit** The service retirement benefit is calculated based on the employee account balance at retirement, plus any applicable employer matching. This total amount is then converted to an annuity at retirement.

The standard form of payment is a straight life option, with a guaranteed return of the retiree's account balance at the time of retirement. Other payment options may be selected and are calculated on an actuarially equivalent basis.

Each employer has the option of allowing a partial lump-sum payment. This gives the retiring member the option of receiving a reduced monthly benefit plus a lump-sum payment not to exceed his or her account balance in the Employee Savings Fund (employee contributions with interest only).

**Group Term Life Coverage**

Each employer may elect whether to provide group term life coverage. The employer may elect to provide no coverage; to provide coverage to current employees only; or to provide coverage to current employees and retirees. The death benefit is a lump-sum payment as follows:

Active member – member's current annual compensation at the time of death.

Retired member – \$5,000

**Disability Retirement**

A member who is vested and who is totally and permanently disabled is eligible for a disability retirement benefit. A member who is not vested is eligible for disability retirement benefits if the total and permanent disability was a result of an on-the-job injury.

**Survivor Benefits**

Benefits are payable to the beneficiaries or estate of a deceased member. The eligibility requirement for an employer-provided survivor benefit is four years of TCDRS service. For those eligible, the beneficiary has the option of electing either a refund of the member's account balance or a monthly annuity that is actuarially equivalent to the member's account with employer matching credits.

## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
638	Acton Municipal Utility District	5.00%	200%	100%	10 Years	80	30 Years Svc	No	Employees and Retirees
789	Agua Special Utility District	4.00%	200%	0%	5 Years	80	20 Years Svc	No	None
615	Alamo Area Council of Governments	6.00%	200%	100%	10 Years	80	30 Years Svc	Yes	None
100	Anderson County	7.00%	180%	105%	8 Years	75	20 Years Svc	No	None
691	Anderson County Central Appraisal District	6.00%	150%	0%	10 Years	80	30 Years Svc	No	None
101	Andrews County	7.00%	200%	170%	8 Years	75	30 Years Svc	No	Employees Only
875	Andrews County Appraisal District	7.00%	200%	0%	8 Years	75	20 Years Svc	No	None
684	Angelina & Nacogdoches Counties WCID #1	6.00%	150%	10%	10 Years	80	30 Years Svc	No	None
102	Angelina County	7.00%	180%	135%	8 Years	75	30 Years Svc	Yes	None
502	Angelina County Appraisal District	7.00%	200%	150%	10 Years	75	30 Years Svc	No	Employees and Retirees
576	Angleton Drainage District	7.00%	125%	110%	8 Years	75	30 Years Svc	No	Employees Only
614	Aquilla Water Supply District - Hill County	6.00%	150%	115%	10 Years	75	30 Years Svc	No	Employees Only
103	Aransas County	7.00%	190%	120%	10 Years	75	30 Years Svc	No	None
459	Aransas County Appraisal District	7.00%	250%	150%	10 Years	75	20 Years Svc	No	None
668	Aransas County Navigation District	7.00%	200%	10%	10 Years	75	30 Years Svc	Yes	Employees Only
104	Archer County	7.00%	125%	115%	8 Years	75	30 Years Svc	No	None
503	Archer County Appraisal District	7.00%	175%	150%	10 Years	80	30 Years Svc	No	None
105	Armstrong County	7.00%	150%	110%	8 Years	80	30 Years Svc	No	Employees and Retirees
106	Atascosa County	6.00%	200%	135%	8 Years	75	30 Years Svc	No	None
551	Atascosa County Appraisal District	7.00%	200%	140%	8 Years	75	20 Years Svc	No	Employees and Retirees
107	Austin County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	Employees Only
461	Austin County Appraisal District	7.00%	225%	160%	8 Years	75	30 Years Svc	No	None
597	Bacliff Municipal Utility District	6.00%	150%	100%	10 Years	80	30 Years Svc	No	Employees and Retirees
108	Bailey County	7.00%	100%	115%	8 Years	80	30 Years Svc	No	None
109	Bandera County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees and Retirees
110	Bastrop County	7.00%	200%	140%	8 Years	75	30 Years Svc	No	Employees and Retirees
812	Bastrop County ESD #1	6.00%	125%	0%	8 Years	75	30 Years Svc	No	None
111	Baylor County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	Employees Only
685	Baylor County Appraisal District	7.00%	100%	10%	8 Years	75	30 Years Svc	No	Employees Only
613	Bayview Irrigation District #11	7.00%	100%	20%	10 Years	80	30 Years Svc	No	Employees Only
690	Bayview Municipal Utility District	4.00%	100%	0%	10 Years	80	30 Years Svc	No	None
112	Bee County	7.00%	175%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
113	Bell County	7.00%	225%	165%	8 Years	75	30 Years Svc	No	None
506	Bell County Appraisal District	7.00%	150%	150%	8 Years	75	30 Years Svc	No	None
418	Bell County WCID #1	7.00%	100%	110%	8 Years	75	20 Years Svc	No	Employees Only
708	Benbrook Water Authority	7.00%	150%	0%	10 Years	80	30 Years Svc	No	Employees Only
472	Bexar Appraisal District	7.00%	250%	150%	10 Years	75	30 Years Svc	No	None
114	Bexar County	7.00%	200%	155%	8 Years	75	20 Years Svc	Yes	None
861	Bexar County ESD No.2	4.00%	100%	0%	10 Years	80	30 Years Svc	No	None
828	Bexar County ESD 7	5.00%	200%	0%	10 Years	75	20 Years Svc	No	None
544	Bexar County WCID #10	7.00%	100%	70%	10 Years	80	30 Years Svc	No	Employees Only
716	Bexar Metro 9-1-1 Network District	7.00%	200%	100%	10 Years	80	30 Years Svc	No	None
737	Bexar-Medina-Atascosa WCID #1	7.00%	200%	0%	5 Years	80	30 Years Svc	No	None
616	Bistone Municipal WSD - Limestone County	7.00%	200%	25%	10 Years	80	30 Years Svc	No	Employees Only
115	Blanco County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees



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Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
116	Borden County	7.00%	175%	105%	8 Years	75	30 Years Svc	No	None
525	Borden County Appraisal District	7.00%	100%	100%	10 Years	80	30 Years Svc	No	None
117	Bosque County	5.00%	200%	115%	8 Years	75	30 Years Svc	No	Employees Only
521	Bosque County Central Appraisal District	7.00%	200%	150%	8 Years	80	30 Years Svc	No	None
118	Bowie County	7.00%	200%	165%	10 Years	75	30 Years Svc	No	Employees and Retirees
119	Brazoria County	7.00%	200%	130%	8 Years	75	30 Years Svc	No	None
508	Brazoria County Appraisal District	7.00%	200%	150%	10 Years	80	30 Years Svc	No	None
413	Brazoria County Cons. and Rec. District #3	7.00%	250%	115%	8 Years	75	20 Years Svc	No	Employees Only
424	Brazoria County Drainage District #4	7.00%	250%	70%	8 Years	75	20 Years Svc	No	Employees and Retirees
681	Brazoria County Drainage District #5	7.00%	100%	10%	10 Years	80	30 Years Svc	Yes	None
689	Brazos Central Appraisal District	7.00%	250%	0%	8 Years	75	20 Years Svc	Yes	None
120	Brazos County	7.00%	225%	120%	8 Years	75	30 Years Svc	No	None
600	Brazos County ECD	7.00%	200%	150%	8 Years	75	30 Years Svc	No	None
849	Brazos Regional Public Utility Agency	6.00%	200%	0%	8 Years	80	30 Years Svc	No	None
744	Brazos River Authority	6.00%	200%	0%	8 Years	80	30 Years Svc	No	None
806	Brazos Valley Council of Governments	5.00%	200%	0%	8 Years	80	30 Years Svc	No	None
809	Brazos Valley GCD	7.00%	235%	100%	8 Years	75	30 Years Svc	No	None
121	Brewster County	7.00%	185%	135%	8 Years	75	30 Years Svc	No	Employees Only
581	Brewster County Appraisal District	7.00%	185%	40%	8 Years	75	30 Years Svc	No	Employees Only
745	Bright Star-Salem Special Utility District	6.00%	100%	0%	10 Years	75	20 Years Svc	No	None
122	Briscoe County	7.00%	150%	20%	8 Years	75	30 Years Svc	No	Employees and Retirees
876	Brookesmith Special Utility District	4.00%	100%	0%	10 Years	80	30 Years Svc	No	None
123	Brooks County	7.00%	250%	175%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
554	Brookshire - Katy Drainage District	4.00%	160%	110%	10 Years	80	30 Years Svc	No	None
522	Brookshire Municipal Water District	7.00%	150%	150%	10 Years	80	20 Years Svc	Yes	Employees and Retirees
124	Brown County	5.00%	200%	150%	8 Years	75	30 Years Svc	No	None
702	Brownsville Irrigation District	7.00%	100%	10%	8 Years	80	30 Years Svc	No	None
642	Brushy Creek MUD - Williamson County	6.00%	200%	150%	8 Years	80	20 Years Svc	No	None
125	Burleson County	7.00%	125%	100%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
609	Burnet Central Appraisal District	7.00%	200%	100%	10 Years	75	30 Years Svc	No	None
126	Burnet County	7.00%	200%	140%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
127	Caldwell County	5.00%	150%	125%	8 Years	75	30 Years Svc	No	None
718	Caldwell County Appraisal District	7.00%	175%	0%	8 Years	75	30 Years Svc	No	None
128	Calhoun County	7.00%	200%	95%	8 Years	75	30 Years Svc	No	Employees Only
709	Calhoun County Appraisal District	7.00%	200%	0%	10 Years	80	30 Years Svc	No	None
788	Calhoun County E911 ECD	7.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
129	Callahan County	6.00%	110%	65%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
542	Callahan County Appraisal District	7.00%	100%	105%	10 Years	75	30 Years Svc	Yes	None
130	Cameron County	7.00%	200%	160%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
618	Cameron County Appraisal District	7.00%	200%	125%	8 Years	75	30 Years Svc	No	None
692	Cameron County Drainage District #1	7.00%	100%	10%	8 Years	75	20 Years Svc	No	None
664	Cameron County Drainage District #3	7.00%	100%	0%	10 Years	80	30 Years Svc	Yes	None
686	Cameron County Drainage District #5	7.00%	150%	10%	10 Years	75	30 Years Svc	No	None
851	Cameron County ECD	5.00%	200%	0%	5 Years	75	30 Years Svc	No	None
462	Cameron County Irrigation District #2	7.00%	100%	25%	10 Years	80	30 Years Svc	Yes	None



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						Rule of	Any Age		
590	Cameron County Irrigation District #6	7.00%	100%	10%	10 Years	80	30 Years Svc	No	None
670	Camp Central Appraisal District	7.00%	100%	0%	10 Years	80	30 Years Svc	Yes	Employees Only
131	Camp County	7.00%	175%	135%	8 Years	75	30 Years Svc	Yes	None
132	Carson County	7.00%	200%	110%	8 Years	75	30 Years Svc	No	Employees Only
133	Cass County	7.00%	150%	150%	8 Years	75	30 Years Svc	No	None
610	Cass County Appraisal District	7.00%	150%	45%	8 Years	75	30 Years Svc	No	Employees Only
134	Castro County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	None
719	Central Appraisal District of Bandera County	7.00%	175%	40%	8 Years	75	30 Years Svc	No	None
635	Central Appraisal District of Johnson County	7.00%	200%	100%	8 Years	75	30 Years Svc	No	None
602	Central Appraisal District of Taylor County	7.00%	125%	100%	10 Years	80	30 Years Svc	No	Employees and Retirees
862	Central Texas GCD	5.00%	100%	0%	10 Years	75	20 Years Svc	Yes	Employees and Retirees
712	Central Texas Regional Mobility Authority	7.00%	250%	175%	5 Years	75	30 Years Svc	No	Employees Only
648	Central WCID - Angelina County	7.00%	100%	50%	8 Years	75	30 Years Svc	No	None
135	Chambers County	7.00%	220%	145%	8 Years	75	30 Years Svc	No	Employees Only
531	Chambers County Appraisal District	7.00%	250%	135%	8 Years	75	20 Years Svc	Yes	None
548	Chambers County Public Hospital District	5.00%	200%	150%	10 Years	75	30 Years Svc	No	None
136	Cherokee County	7.00%	150%	145%	8 Years	75	30 Years Svc	No	None
137	Childress County	5.00%	100%	100%	8 Years	80	20 Years Svc	No	None
511	Childress County Appraisal District	4.00%	100%	150%	10 Years	80	30 Years Svc	No	None
582	Childress County Hospital District	7.00%	125%	75%	8 Years	75	30 Years Svc	No	None
138	Clay County	7.00%	140%	140%	10 Years	80	30 Years Svc	No	None
485	Clay County Appraisal District	7.00%	200%	150%	10 Years	80	30 Years Svc	No	Employees and Retirees
703	Coastal Bend GCD	7.00%	120%	100%	8 Years	75	30 Years Svc	No	None
722	Coastal Plains GCD	7.00%	100%	0%	10 Years	80	30 Years Svc	No	None
139	Cochran County	7.00%	175%	125%	10 Years	80	30 Years Svc	No	Employees and Retirees
477	Cochran County Appraisal District	7.00%	165%	115%	8 Years	80	30 Years Svc	No	Employees and Retirees
140	Coke County	7.00%	155%	85%	8 Years	80	30 Years Svc	No	None
751	Coke County Appraisal District	7.00%	140%	0%	10 Years	80	30 Years Svc	No	None
141	Coleman County	7.00%	125%	110%	8 Years	75	20 Years Svc	No	None
142	Collin County	7.00%	200%	175%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
457	Collin County Central Appraisal District	7.00%	250%	150%	8 Years	75	30 Years Svc	Yes	None
143	Collingsworth County	7.00%	200%	50%	8 Years	75	30 Years Svc	No	Employees Only
144	Colorado County	7.00%	185%	125%	8 Years	75	20 Years Svc	No	None
623	Comal Appraisal District	7.00%	200%	150%	8 Years	75	20 Years Svc	Yes	None
145	Comal County	7.00%	200%	150%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
775	Comal County ESD #3	7.00%	175%	50%	10 Years	80	20 Years Svc	No	Employees and Retirees
827	Comal County ESD #4 Spring Branch F&R	7.00%	100%	0%	8 Years	75	20 Years Svc	No	None
824	Comal County ESD #5	5.00%	200%	0%	10 Years	80	30 Years Svc	No	None
146	Comanche County	5.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
762	Combined Consumers SUD	5.00%	100%	0%	10 Years	80	30 Years Svc	No	None
147	Concho County	7.00%	200%	135%	8 Years	75	30 Years Svc	No	None
636	Concho County Hospital District	5.00%	125%	50%	8 Years	75	30 Years Svc	No	Employees and Retirees
759	Concho Valley Council of Governments	7.00%	250%	100%	10 Years	80	30 Years Svc	No	None
148	Cooke County	7.00%	205%	120%	8 Years	75	30 Years Svc	No	None
487	Cooke County Appraisal District	7.00%	225%	160%	8 Years	75	30 Years Svc	No	None



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149	Coryell County	7.00%	185%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
150	Cottle County	7.00%	100%	40%	8 Years	80	30 Years Svc	No	None
727	Cow Creek GCD	6.00%	150%	0%	10 Years	80	30 Years Svc	No	None
151	Crane County	7.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
757	Crane County Hospital District	7.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
152	Crockett County	7.00%	145%	160%	10 Years	80	30 Years Svc	No	None
409	Crockett County WCID #1	7.00%	125%	110%	10 Years	80	30 Years Svc	No	Employees and Retirees
153	Crosby County	7.00%	100%	115%	8 Years	80	30 Years Svc	No	Employees and Retirees
532	Crosby County Appraisal District	7.00%	125%	110%	10 Years	75	30 Years Svc	No	Employees and Retirees
603	Crosby Municipal Utility District	7.00%	150%	120%	10 Years	75	30 Years Svc	No	None
710	Cross Roads Special Utility District	5.00%	100%	25%	10 Years	80	30 Years Svc	No	Employees Only
154	Culberson County	7.00%	160%	120%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
155	Dallam County	7.00%	250%	130%	8 Years	80	30 Years Svc	Yes	None
771	Dallam County Appraisal District	7.00%	110%	0%	10 Years	80	30 Years Svc	No	None
467	Dallas Central Appraisal District	7.00%	250%	175%	10 Years	80	20 Years Svc	No	None
156	Dallas County	7.00%	200%	150%	10 Years	80	30 Years Svc	No	None
430	Dallas County Park Cities MUD	7.00%	175%	110%	10 Years	80	30 Years Svc	No	None
157	Dawson County	7.00%	150%	110%	8 Years	80	30 Years Svc	Yes	Employees and Retirees
463	Dawson County Central Appraisal District	7.00%	200%	150%	10 Years	75	30 Years Svc	Yes	None
158	Deaf Smith County	7.00%	175%	140%	8 Years	75	30 Years Svc	No	Employees Only
578	Deaf Smith County Hospital District	4.00%	100%	55%	8 Years	75	20 Years Svc	Yes	None
159	Delta County	7.00%	125%	110%	8 Years	75	30 Years Svc	No	Employees and Retirees
855	Delta County Appraisal District	7.00%	125%	0%	8 Years	75	30 Years Svc	No	None
734	Delta County Municipal Utility District	6.00%	100%	0%	8 Years	80	30 Years Svc	No	None
732	Delta Lake Irrigation District	5.00%	100%	10%	10 Years	80	30 Years Svc	Yes	None
583	Denco Area 9-1-1 District - Denton County	7.00%	200%	105%	8 Years	75	20 Years Svc	No	None
482	Denton Central Appraisal District	7.00%	250%	175%	8 Years	75	20 Years Svc	No	Employees Only
160	Denton County	7.00%	220%	160%	8 Years	75	20 Years Svc	No	Employees Only
758	Denton County Fresh WSD 1A	7.00%	200%	0%	8 Years	80	20 Years Svc	No	Employees Only
783	Denton County Transportation Authority	5.00%	150%	0%	5 Years	75	30 Years Svc	No	None
161	DeWitt County	7.00%	125%	80%	8 Years	75	30 Years Svc	No	Employees and Retirees
466	DeWitt County Appraisal District	7.00%	160%	130%	10 Years	80	30 Years Svc	No	None
162	Dickens County	7.00%	150%	110%	8 Years	75	30 Years Svc	No	Employees and Retirees
764	Dickens County Appraisal District	7.00%	150%	0%	8 Years	75	30 Years Svc	No	None
163	Dimmit County	7.00%	200%	65%	8 Years	75	30 Years Svc	No	None
164	Donley County	7.00%	100%	110%	10 Years	80	30 Years Svc	No	None
165	Duval County	5.00%	100%	95%	8 Years	80	30 Years Svc	No	None
880	Duval County GCD	4.00%	250%	0%	10 Years	80	30 Years Svc	No	None
879	East Fork Special Utility District	7.00%	200%	0%	10 Years	75	30 Years Svc	No	None
825	East Medina County Special Utility District	5.00%	100%	0%	10 Years	80	30 Years Svc	No	Employees Only
166	Eastland County	7.00%	200%	150%	8 Years	75	20 Years Svc	No	Employees and Retirees
593	Eastland County Appraisal District	7.00%	175%	90%	10 Years	75	30 Years Svc	Yes	Employees and Retirees
167	Ector County	7.00%	250%	210%	8 Years	75	30 Years Svc	No	None
580	Ector County Hospital District	5.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
448	Edwards Aquifer Authority - Bexar County	4.00%	180%	140%	8 Years	75	20 Years Svc	Yes	None



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628	Edwards Central Appraisal District	7.00%	200%	100%	8 Years	80	30 Years Svc	No	None
168	Edwards County	7.00%	200%	35%	8 Years	75	30 Years Svc	No	None
819	El Paso Central Appraisal District	7.00%	200%	0%	10 Years	80	30 Years Svc	No	None
170	El Paso County	7.00%	250%	175%	8 Years	75	20 Years Svc	No	None
567	El Paso County 9-1-1 District	7.00%	200%	150%	5 Years	75	20 Years Svc	Yes	Employees Only
541	El Paso County Hospital District	5.00%	180%	140%	8 Years	75	30 Years Svc	No	None
169	Ellis County	7.00%	200%	150%	8 Years	75	20 Years Svc	No	Employees Only
859	Emerald Bay Municipal Utility District	4.00%	100%	0%	10 Years	80	30 Years Svc	No	Employees Only
624	ECD of Ector County	7.00%	225%	160%	8 Years	75	30 Years Svc	No	None
171	Erath County	7.00%	200%	140%	8 Years	75	20 Years Svc	No	Employees Only
172	Falls County	7.00%	175%	135%	8 Years	75	30 Years Svc	No	Employees Only
563	Falls County Appraisal District	7.00%	100%	85%	10 Years	80	30 Years Svc	No	Employees Only
173	Fannin County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees Only
644	Fannin County Appraisal District	7.00%	200%	20%	8 Years	75	30 Years Svc	No	Employees and Retirees
174	Fayette County	7.00%	150%	120%	8 Years	75	30 Years Svc	No	None
175	Fisher County	7.00%	125%	100%	8 Years	75	30 Years Svc	No	Employees and Retirees
432	Fisher County Hospital District	4.00%	200%	155%	10 Years	80	30 Years Svc	No	None
176	Floyd County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees Only
474	Fort Bend Central Appraisal District	7.00%	225%	150%	10 Years	80	30 Years Svc	No	Employees and Retirees
178	Fort Bend County	7.00%	200%	165%	8 Years	75	30 Years Svc	No	None
782	Fort Bend County WCID #2	6.00%	100%	0%	8 Years	80	30 Years Svc	No	Employees and Retirees
769	Four Way Special Utility District	5.00%	100%	0%	10 Years	80	30 Years Svc	No	Employees Only
179	Franklin County	7.00%	200%	145%	8 Years	75	30 Years Svc	No	Employees and Retirees
180	Freestone County	7.00%	150%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
693	Freestone County Appraisal District	7.00%	250%	10%	10 Years	80	30 Years Svc	No	None
181	Frio County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees and Retirees
509	Frio County Appraisal District	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees Only
182	Gaines County	7.00%	160%	125%	8 Years	80	30 Years Svc	No	None
761	Gaines County Appraisal District	7.00%	150%	0%	8 Years	80	30 Years Svc	No	None
546	Galveston Central Appraisal District	7.00%	250%	175%	8 Years	75	30 Years Svc	No	Employees Only
183	Galveston County	7.00%	200%	160%	8 Years	75	30 Years Svc	No	None
547	Galveston County Consolidated Drain. Dist.	7.00%	200%	120%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
464	Galveston County Drainage District #1	7.00%	200%	150%	8 Years	75	30 Years Svc	Yes	None
433	Galveston County Drainage District #2	7.00%	250%	135%	8 Years	75	20 Years Svc	Yes	None
589	Galveston County ECD	7.00%	250%	135%	8 Years	75	20 Years Svc	Yes	None
821	Galveston County Fresh WSD #6	5.00%	100%	20%	5 Years	80	30 Years Svc	No	Employees Only
752	Galveston County Health District	7.00%	100%	0%	8 Years	75	30 Years Svc	No	None
407	Galveston County WCID #1	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees and Retirees
473	Garza Central Appraisal District	7.00%	160%	130%	10 Years	80	30 Years Svc	No	None
184	Garza County	7.00%	160%	125%	8 Years	75	30 Years Svc	No	Employees Only
185	Gillespie County	7.00%	175%	115%	8 Years	75	30 Years Svc	Yes	None
186	Glasscock County	7.00%	250%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
187	Goliad County	7.00%	150%	120%	8 Years	75	30 Years Svc	No	Employees Only
188	Gonzales County	7.00%	200%	110%	8 Years	75	20 Years Svc	No	None
498	Gonzales County Appraisal District	7.00%	225%	135%	10 Years	75	30 Years Svc	No	None



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
189	Gray County	7.00%	160%	125%	8 Years	75	30 Years Svc	No	Employees Only
518	Gray County Appraisal District	7.00%	225%	150%	8 Years	75	20 Years Svc	Yes	None
475	Grayson Central Appraisal District	7.00%	225%	150%	8 Years	75	20 Years Svc	No	Employees and Retirees
190	Grayson County	4.00%	225%	160%	8 Years	75	30 Years Svc	No	Employees Only
528	Greater Harris County 9-1-1 Emerg. Network	7.00%	250%	115%	8 Years	75	20 Years Svc	No	Employees and Retirees
429	Greenbelt M&IW Authority - Donley County	7.00%	150%	125%	10 Years	80	20 Years Svc	No	None
191	Gregg County	7.00%	200%	135%	8 Years	75	30 Years Svc	Yes	None
192	Grimes County	7.00%	190%	105%	8 Years	75	20 Years Svc	No	Employees and Retirees
483	Grimes County Appraisal District	7.00%	200%	150%	10 Years	75	30 Years Svc	No	None
587	Guadalupe Appraisal District	7.00%	200%	120%	8 Years	75	20 Years Svc	Yes	None
193	Guadalupe County	7.00%	200%	150%	8 Years	75	20 Years Svc	Yes	None
526	Gulf Coast WA - Galveston County	7.00%	150%	150%	5 Years	75	30 Years Svc	No	Employees and Retirees
194	Hale County	7.00%	200%	130%	8 Years	75	30 Years Svc	No	Employees Only
195	Hall County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	None
787	Hall County Appraisal District	5.00%	100%	0%	10 Years	80	30 Years Svc	No	None
196	Hamilton County	6.00%	150%	110%	8 Years	75	20 Years Svc	No	Employees Only
197	Hansford County	7.00%	170%	105%	8 Years	75	30 Years Svc	No	None
585	Hansford County Hospital District	4.00%	175%	80%	5 Years	75	30 Years Svc	No	None
198	Hardeman County	7.00%	140%	80%	8 Years	75	30 Years Svc	No	None
199	Hardin County	7.00%	200%	155%	8 Years	75	30 Years Svc	No	Employees Only
527	Hardin County Appraisal District	7.00%	225%	130%	8 Years	75	30 Years Svc	No	Employees Only
571	Harlingen Irrig. District Cameron County #1	5.00%	125%	25%	10 Years	80	30 Years Svc	No	None
200	Harris County	6.00%	225%	160%	8 Years	75	30 Years Svc	No	None
598	Harris County Appraisal District	7.00%	235%	110%	8 Years	75	30 Years Svc	No	Employees and Retirees
835	Harris County ESD #50	7.00%	200%	0%	5 Years	80	20 Years Svc	Yes	None
797	Harris County Housing Authority	7.00%	225%	160%	8 Years	75	30 Years Svc	No	Employees Only
569	Harris County WCID #1	7.00%	200%	35%	8 Years	75	30 Years Svc	Yes	Employees Only
877	Harris County WCID #36	7.00%	150%	15%	8 Years	75	30 Years Svc	No	None
625	Harris County WCID #50	5.00%	125%	15%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
201	Harrison County	7.00%	180%	135%	8 Years	75	30 Years Svc	No	Employees Only
202	Hartley County	7.00%	200%	135%	8 Years	75	30 Years Svc	Yes	Employees Only
520	Hartley County Appraisal District	7.00%	180%	150%	10 Years	80	30 Years Svc	No	None
203	Haskell County	7.00%	125%	110%	8 Years	75	30 Years Svc	No	None
552	Haskell Memorial Hospital District	5.00%	150%	25%	10 Years	80	30 Years Svc	No	None
204	Hays County	7.00%	225%	175%	8 Years	75	30 Years Svc	No	None
878	Hays County ESD #5	4.00%	100%	0%	10 Years	80	20 Years Svc	No	None
799	Hays County ESD #6	6.00%	200%	0%	10 Years	80	20 Years Svc	Yes	None
205	Hemphill County	7.00%	175%	135%	8 Years	80	30 Years Svc	Yes	Employees Only
640	Hemphill County Appraisal District	7.00%	200%	100%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
529	Hemphill County Hospital District	7.00%	230%	130%	10 Years	80	30 Years Svc	No	Employees Only
839	Hemphill County Underground WCD	4.00%	125%	0%	10 Years	80	30 Years Svc	No	None
206	Henderson County	7.00%	225%	155%	8 Years	75	20 Years Svc	No	Employees Only
746	Henderson County 9-1-1 Comm. District	7.00%	200%	0%	8 Years	75	30 Years Svc	No	None
704	Henderson County Appraisal District	7.00%	180%	25%	10 Years	80	20 Years Svc	No	None
414	Hidalgo and Cameron Counties Irrig. Dist. #9	7.00%	100%	50%	10 Years	80	30 Years Svc	No	None



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
207	Hidalgo County	7.00%	200%	160%	8 Years	75	20 Years Svc	Yes	None
516	Hidalgo County Appraisal District	7.00%	200%	150%	10 Years	75	20 Years Svc	Yes	None
401	Hidalgo County Drainage District #1	7.00%	225%	110%	10 Years	80	20 Years Svc	Yes	None
713	Hidalgo County Irrigation District #1	5.00%	100%	10%	10 Years	80	30 Years Svc	Yes	None
438	Hidalgo County Irrigation District #2	7.00%	125%	110%	10 Years	80	30 Years Svc	No	None
486	Hidalgo County Irrigation District #6	7.00%	150%	40%	10 Years	80	30 Years Svc	Yes	None
674	High Plains Underground WCD # 1	7.00%	125%	0%	8 Years	80	30 Years Svc	Yes	None
208	Hill County	6.00%	150%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
209	Hockley County	7.00%	180%	135%	8 Years	80	30 Years Svc	No	Employees Only
728	Hockley County Appraisal District	7.00%	150%	40%	10 Years	80	30 Years Svc	No	None
210	Hood County	6.00%	185%	125%	5 Years	75	20 Years Svc	No	Employees Only
211	Hopkins County	7.00%	225%	160%	8 Years	75	30 Years Svc	No	None
661	Hopkins County Appraisal District	7.00%	150%	0%	8 Years	75	30 Years Svc	No	Employees Only
212	Houston County	7.00%	140%	115%	8 Years	75	30 Years Svc	No	None
694	Houston County Appraisal District	7.00%	150%	20%	10 Years	80	30 Years Svc	No	None
213	Howard County	7.00%	200%	135%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
214	Hudspeth County	5.00%	175%	135%	10 Years	75	30 Years Svc	No	None
215	Hunt County	7.00%	200%	155%	8 Years	75	30 Years Svc	No	None
749	Hunt County Appraisal District	7.00%	200%	0%	10 Years	75	30 Years Svc	No	None
216	Hutchinson County	7.00%	190%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
778	Hutchinson County Appraisal District	7.00%	100%	0%	8 Years	75	30 Years Svc	No	None
711	Iraan General Hospital District	7.00%	175%	0%	10 Years	75	30 Years Svc	No	None
217	Irion County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	None
779	Irion County Appraisal District	4.00%	200%	0%	8 Years	75	30 Years Svc	No	None
218	Jack County	7.00%	160%	100%	8 Years	75	30 Years Svc	No	None
592	Jack County Appraisal District	7.00%	100%	100%	10 Years	80	30 Years Svc	No	None
219	Jackson County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	None
770	Jackson County Appraisal District	6.00%	100%	0%	10 Years	75	30 Years Svc	No	None
441	Jackson County County-Wide Drain. Dist.	7.00%	250%	135%	10 Years	80	30 Years Svc	No	None
220	Jasper County	7.00%	225%	160%	8 Years	75	30 Years Svc	No	Employees and Retirees
657	Jasper County WCID #1	7.00%	200%	10%	10 Years	80	30 Years Svc	No	None
221	Jeff Davis County	7.00%	150%	115%	10 Years	75	30 Years Svc	No	None
222	Jefferson County	7.00%	200%	135%	8 Years	75	30 Years Svc	No	None
404	Jefferson County Drainage District #3	7.00%	200%	60%	10 Years	80	30 Years Svc	Yes	None
408	Jefferson County Drainage District #6	7.00%	225%	160%	8 Years	75	30 Years Svc	No	Employees and Retirees
405	Jefferson County Drainage District #7	7.00%	150%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
451	Jefferson County WCID #10	7.00%	150%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
223	Jim Hogg County	5.00%	125%	105%	8 Years	80	30 Years Svc	No	Employees and Retirees
680	Jim Hogg County Appraisal District	7.00%	150%	10%	10 Years	80	30 Years Svc	No	None
656	Jim Hogg County ESD #1	4.00%	100%	0%	8 Years	75	30 Years Svc	No	None
641	Jim Hogg County WCID #2	6.00%	125%	20%	10 Years	80	30 Years Svc	No	None
224	Jim Wells County	6.00%	250%	150%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
225	Johnson County	7.00%	200%	155%	8 Years	75	20 Years Svc	No	None
741	Jonah Water Special Utility District	4.00%	100%	0%	10 Years	80	30 Years Svc	Yes	Employees Only
226	Jones County	7.00%	225%	135%	8 Years	75	30 Years Svc	No	None



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
496	Jones County Appraisal District	7.00%	130%	145%	8 Years	75	30 Years Svc	No	Employees and Retirees
227	Karnes County	7.00%	200%	125%	8 Years	75	30 Years Svc	Yes	None
524	Karnes County Appraisal District	6.00%	160%	110%	10 Years	80	30 Years Svc	No	None
455	Karnes County Hospital District	6.00%	200%	150%	10 Years	80	30 Years Svc	No	None
228	Kaufman County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees and Retirees
662	Kaufman County Appraisal District	7.00%	200%	40%	10 Years	75	30 Years Svc	No	None
671	Kendall Appraisal District	7.00%	210%	10%	5 Years	75	30 Years Svc	Yes	None
229	Kendall County	7.00%	150%	125%	8 Years	75	30 Years Svc	Yes	None
619	Kendall County WCID #1	7.00%	150%	85%	10 Years	80	30 Years Svc	No	None
230	Kenedy County	7.00%	250%	15%	8 Years	75	20 Years Svc	No	Employees and Retirees
854	Kenedy County Central Appraisal District	7.00%	100%	0%	8 Years	75	30 Years Svc	No	Employees Only
231	Kent County	7.00%	200%	110%	8 Years	75	30 Years Svc	No	Employees and Retirees
594	Kent County Tax Appraisal District	7.00%	200%	135%	10 Years	80	30 Years Svc	No	None
232	Kerr County	7.00%	230%	145%	8 Years	75	30 Years Svc	Yes	Employees Only
653	Kerr Emergency 9-1-1 Network	7.00%	155%	100%	8 Years	75	30 Years Svc	No	Employees Only
233	Kimble County	7.00%	175%	105%	8 Years	75	20 Years Svc	Yes	Employees Only
234	King County	7.00%	225%	130%	8 Years	75	30 Years Svc	No	Employees Only
755	King County Appraisal District	7.00%	200%	100%	8 Years	75	30 Years Svc	No	Employees Only
235	Kinney County	7.00%	200%	150%	8 Years	75	20 Years Svc	No	None
579	Kinney County Appraisal District	7.00%	100%	100%	10 Years	75	30 Years Svc	No	None
236	Kleberg County	7.00%	100%	180%	8 Years	75	20 Years Svc	Yes	None
237	Knox County	7.00%	150%	50%	8 Years	75	30 Years Svc	No	None
241	La Salle County	7.00%	250%	165%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
540	Laguna Madre WD - Cameron County	7.00%	200%	40%	8 Years	75	20 Years Svc	Yes	None
867	Lake Cities Municipal Utility Authority	7.00%	200%	0%	5 Years	80	30 Years Svc	Yes	None
874	Lake Kiowa Special Utility District	5.00%	150%	125%	8 Years	80	30 Years Svc	No	None
514	Lakeway MUD - Travis County	7.00%	175%	115%	8 Years	80	30 Years Svc	Yes	Employees Only
238	Lamar County	7.00%	220%	160%	8 Years	75	30 Years Svc	No	None
808	Lamar County Appraisal District	7.00%	165%	0%	10 Years	80	30 Years Svc	No	None
239	Lamb County	7.00%	200%	140%	8 Years	75	30 Years Svc	No	None
650	Lampasas Central Appraisal District	7.00%	200%	10%	10 Years	80	30 Years Svc	Yes	Employees and Retirees
240	Lampasas County	7.00%	225%	150%	8 Years	75	20 Years Svc	Yes	None
731	LaSalle County Appraisal District	7.00%	200%	0%	10 Years	75	30 Years Svc	No	Employees and Retirees
439	Lavaca - Navidad River Auth.- Jackson County	7.00%	200%	165%	10 Years	80	30 Years Svc	No	Employees Only
242	Lavaca County	7.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
243	Lee County	5.00%	170%	135%	8 Years	75	30 Years Svc	No	None
244	Leon County	7.00%	110%	105%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
468	Leon County Central Appraisal District	7.00%	100%	100%	10 Years	80	30 Years Svc	Yes	None
245	Liberty County	7.00%	250%	175%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
481	Liberty County Central Appraisal District	7.00%	250%	160%	8 Years	75	30 Years Svc	No	Employees and Retirees
246	Limestone County	7.00%	150%	125%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
695	Limestone County Appraisal District	7.00%	200%	5%	10 Years	75	30 Years Svc	Yes	None
247	Lipscomb County	7.00%	175%	115%	8 Years	75	30 Years Svc	Yes	Employees Only
248	Live Oak County	7.00%	250%	135%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
591	Live Oak County Appraisal District	7.00%	200%	125%	10 Years	80	20 Years Svc	No	None



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
249	Llano County	7.00%	160%	85%	8 Years	75	20 Years Svc	No	Employees Only
250	Loving County	7.00%	250%	125%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
513	Loving County Appraisal District	7.00%	250%	110%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
756	Lower Trinity GCD	7.00%	250%	0%	8 Years	80	30 Years Svc	No	Employees Only
714	Lower Valley Water District	6.00%	250%	0%	10 Years	75	30 Years Svc	No	None
499	Lubbock Central Appraisal District	7.00%	200%	150%	10 Years	75	20 Years Svc	Yes	None
251	Lubbock County	7.00%	200%	165%	8 Years	75	20 Years Svc	No	None
425	Lubbock County WCID #1	7.00%	200%	125%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
558	Lubbock ECD	7.00%	200%	150%	10 Years	75	30 Years Svc	No	Employees Only
647	Lubbock Reese Redevelopment Authority	5.00%	100%	0%	5 Years	75	30 Years Svc	No	None
639	Lumberton Municipal Utility District	6.00%	200%	0%	8 Years	80	30 Years Svc	No	Employees Only
252	Lynn County	5.00%	125%	100%	8 Years	75	30 Years Svc	Yes	None
497	Lynn County Appraisal District	5.00%	125%	110%	8 Years	80	30 Years Svc	No	Employees Only
442	Lynn County Hospital District	6.00%	175%	200%	8 Years	75	30 Years Svc	No	None
630	Macedonia - Eylau MUD - Bowie County	7.00%	200%	65%	10 Years	75	30 Years Svc	No	Employees and Retirees
500	Mackenzie MWA - Briscoe County	7.00%	100%	150%	10 Years	75	20 Years Svc	No	None
256	Madison County	7.00%	155%	110%	8 Years	75	30 Years Svc	No	None
596	Madison County Appraisal District	7.00%	200%	40%	10 Years	80	30 Years Svc	Yes	Employees Only
257	Marion County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees and Retirees
675	Marion County Appraisal District	7.00%	100%	10%	8 Years	75	30 Years Svc	No	None
658	Marshall-Harrison County Health District	7.00%	150%	0%	10 Years	80	30 Years Svc	No	None
258	Martin County	7.00%	200%	150%	8 Years	80	30 Years Svc	No	None
595	Martin County Appraisal District	7.00%	200%	30%	10 Years	80	30 Years Svc	No	None
259	Mason County	7.00%	150%	55%	8 Years	75	30 Years Svc	Yes	None
260	Matagorda County	7.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
678	Matagorda County Drainage District	7.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
440	Matagorda County Hospital District	6.00%	160%	130%	5 Years	75	30 Years Svc	No	None
677	Matagorda County Navigation District #1	7.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
261	Maverick County	6.00%	250%	160%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
729	Maverick County Hospital District	6.00%	200%	50%	8 Years	75	30 Years Svc	No	Employees and Retirees
453	Maverick County WCID #1	5.00%	100%	100%	10 Years	80	30 Years Svc	No	None
844	McCamey County Hospital District	7.00%	100%	0%	8 Years	80	30 Years Svc	No	None
253	McCulloch County	7.00%	160%	100%	8 Years	75	20 Years Svc	Yes	None
512	McCulloch County Appraisal District	7.00%	200%	150%	10 Years	80	20 Years Svc	No	None
254	McLennan County	5.00%	250%	60%	8 Years	75	30 Years Svc	No	None
725	McLennan County 9-1-1 EAD	7.00%	250%	0%	8 Years	75	30 Years Svc	Yes	Employees Only
491	McLennan County Appraisal District	7.00%	175%	150%	10 Years	75	30 Years Svc	Yes	None
679	McLennan County WCID #2	4.00%	100%	10%	10 Years	80	30 Years Svc	No	None
255	McMullen County	7.00%	110%	75%	8 Years	80	30 Years Svc	Yes	None
841	Medical Arts Hospital - Dawson County	4.00%	100%	0%	8 Years	75	20 Years Svc	Yes	None
262	Medina County	6.00%	200%	110%	8 Years	75	30 Years Svc	No	None
705	Medina County 911 District	6.00%	150%	0%	10 Years	80	30 Years Svc	No	None
535	Medina County Appraisal District	6.00%	150%	125%	10 Years	80	30 Years Svc	No	None
419	Memorial Medical Center - Calhoun County	7.00%	175%	110%	8 Years	75	30 Years Svc	Yes	None
263	Menard County	7.00%	165%	115%	10 Years	75	30 Years Svc	Yes	None



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
743	Mesa Underground WCD	7.00%	100%	0%	10 Years	80	30 Years Svc	No	None
669	Middle Rio Grande Development Council	7.00%	250%	70%	8 Years	75	20 Years Svc	Yes	Employees Only
492	Midland Central Appraisal District	7.00%	200%	150%	10 Years	80	30 Years Svc	No	None
264	Midland County	7.00%	180%	155%	8 Years	75	30 Years Svc	No	Employees and Retirees
570	Midland Emergency Communication District	7.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees Only
265	Milam County	7.00%	175%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
617	Mills Central Appraisal District	4.00%	200%	110%	10 Years	80	30 Years Svc	No	Employees Only
266	Mills County	7.00%	200%	95%	8 Years	75	30 Years Svc	No	Employees Only
267	Mitchell County	7.00%	140%	120%	8 Years	75	30 Years Svc	No	Employees Only
484	Mitchell County Appraisal District	7.00%	150%	135%	10 Years	80	30 Years Svc	No	None
268	Montague County	7.00%	250%	125%	5 Years	75	30 Years Svc	No	None
504	Montague County Tax Appraisal District	7.00%	200%	150%	10 Years	80	30 Years Svc	Yes	None
605	Montgomery Central Appraisal District	7.00%	225%	160%	8 Years	75	30 Years Svc	No	None
269	Montgomery County	6.00%	250%	185%	8 Years	75	30 Years Svc	No	None
667	Montgomery County ECD	7.00%	200%	125%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
696	Montgomery County ESD No 3	7.00%	100%	0%	10 Years	80	30 Years Svc	No	Employees Only
651	Montgomery County ESD #1	7.00%	250%	110%	8 Years	75	20 Years Svc	Yes	None
800	Montgomery County ESD #8	7.00%	200%	0%	8 Years	75	30 Years Svc	No	None
763	Montgomery County Hospital District	7.00%	150%	0%	10 Years	75	30 Years Svc	No	None
804	Montgomery County Housing Authority	7.00%	150%	175%	5 Years	80	30 Years Svc	No	Employees Only
270	Moore County	7.00%	170%	135%	8 Years	75	30 Years Svc	No	Employees Only
733	Moore County Appraisal District	7.00%	125%	0%	10 Years	80	30 Years Svc	No	None
412	Moore County Hospital District	7.00%	170%	115%	5 Years	75	30 Years Svc	No	Employees Only
271	Morris County	7.00%	150%	140%	10 Years	80	30 Years Svc	No	None
738	Mustang Special Utility District	5.00%	100%	0%	10 Years	80	30 Years Svc	No	Employees Only
273	Nacogdoches County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees Only
515	Navarro Central Appraisal District	7.00%	175%	145%	10 Years	80	20 Years Svc	No	Employees Only
274	Navarro County	7.00%	175%	145%	8 Years	75	30 Years Svc	No	None
572	Newton Central Appraisal District	7.00%	225%	135%	10 Years	80	30 Years Svc	No	Employees Only
275	Newton County	7.00%	170%	125%	8 Years	75	30 Years Svc	No	None
276	Nolan County	7.00%	170%	130%	10 Years	75	30 Years Svc	No	None
556	North Central Texas MWA	7.00%	100%	90%	10 Years	80	30 Years Svc	Yes	Employees and Retirees
852	North Hunt Special Utility District	4.00%	100%	0%	5 Years	75	20 Years Svc	No	None
838	North Plains GCD	7.00%	120%	0%	8 Years	80	30 Years Svc	No	None
646	North Texas Tollway Authority	6.00%	250%	0%	10 Years	75	30 Years Svc	No	None
562	Northeast Texas Municipal Water District	7.00%	120%	50%	10 Years	80	30 Years Svc	No	Employees and Retirees
632	Northeast Texas Public Health District	5.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees and Retirees
277	Nueces County	7.00%	200%	160%	8 Years	80	30 Years Svc	No	None
683	Nueces County Appraisal District	7.00%	225%	0%	5 Years	75	20 Years Svc	No	None
400	Nueces County Drainage District #2	5.00%	200%	110%	10 Years	75	30 Years Svc	No	Employees and Retirees
791	Nueces County ESD #2	7.00%	200%	0%	5 Years	75	30 Years Svc	No	None
416	Nueces County WCID #3	7.00%	120%	60%	10 Years	80	30 Years Svc	No	Employees Only
450	Nueces County WCID #4	7.00%	225%	125%	10 Years	80	30 Years Svc	Yes	Employees Only
278	Ochiltree County	7.00%	175%	125%	8 Years	75	30 Years Svc	No	None
279	Oldham County	7.00%	200%	135%	8 Years	75	30 Years Svc	No	Employees Only



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
517	Oldham County Appraisal District	5.00%	175%	150%	10 Years	80	30 Years Svc	Yes	Employees Only
280	Orange County	7.00%	200%	150%	8 Years	75	20 Years Svc	No	None
490	Orange County Appraisal District	7.00%	200%	150%	8 Years	75	30 Years Svc	No	Employees and Retirees
421	Orange County Drainage District	7.00%	200%	155%	8 Years	75	30 Years Svc	No	Employees and Retirees
665	Orange County ESD # 1	5.00%	100%	10%	8 Years	75	30 Years Svc	Yes	None
803	Orange County ESD #2	4.00%	100%	0%	10 Years	80	30 Years Svc	No	None
660	Orange County Navigation and Port District	7.00%	100%	35%	10 Years	80	30 Years Svc	No	None
631	Orange County WCID #1	7.00%	110%	15%	8 Years	75	30 Years Svc	No	None
730	Palo Duro River Authority	7.00%	150%	0%	10 Years	80	30 Years Svc	No	None
723	Palo Pinto Appraisal District	7.00%	125%	0%	8 Years	75	30 Years Svc	No	Employees Only
281	Palo Pinto County	7.00%	200%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
282	Panola County	7.00%	250%	175%	8 Years	75	30 Years Svc	No	Employees and Retirees
283	Parker County	7.00%	200%	160%	8 Years	75	20 Years Svc	No	Employees and Retirees
717	Parker County Appraisal District	6.00%	200%	100%	10 Years	80	30 Years Svc	No	None
784	Parker County Hospital District	6.00%	100%	50%	10 Years	80	20 Years Svc	No	None
754	Parker County Special Utility District	5.00%	100%	0%	10 Years	80	30 Years Svc	No	None
284	Parmer County	7.00%	150%	90%	8 Years	80	30 Years Svc	No	Employees Only
747	Parmer County Appraisal District	7.00%	100%	0%	8 Years	80	30 Years Svc	No	Employees Only
765	Pecan Valley GCD	7.00%	125%	20%	10 Years	80	30 Years Svc	No	None
285	Pecos County	7.00%	180%	140%	8 Years	75	30 Years Svc	No	Employees and Retirees
494	Pecos County Appraisal District	7.00%	190%	145%	10 Years	80	30 Years Svc	No	Employees and Retirees
774	Pecos County WCID #1	7.00%	110%	0%	10 Years	80	30 Years Svc	No	None
796	Permian Basin Regional Planning Comm.	6.00%	125%	0%	10 Years	75	30 Years Svc	Yes	None
673	Permian Regional Medical Center	7.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
707	Pineywoods GCD	7.00%	200%	100%	10 Years	80	20 Years Svc	No	Employees Only
697	Polk Central Appraisal District	7.00%	250%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
286	Polk County	7.00%	250%	160%	8 Years	75	30 Years Svc	No	None
739	Polk County Fresh Water Supply District #2	7.00%	150%	25%	10 Years	80	30 Years Svc	No	None
676	Port of Bay City Authority	7.00%	200%	0%	8 Years	75	30 Years Svc	No	Employees Only
449	Port of Beaumont Navigation District	7.00%	200%	110%	8 Years	75	30 Years Svc	Yes	Employees Only
620	Port of Corpus Christi Authority	7.00%	100%	100%	10 Years	80	30 Years Svc	No	None
622	Port of Port Arthur Navigation District	7.00%	100%	35%	8 Years	75	30 Years Svc	Yes	Employees Only
726	Post Oak Savannah GCD	7.00%	100%	20%	10 Years	80	30 Years Svc	No	None
560	Potter - Randall County ECD	7.00%	250%	100%	10 Years	80	30 Years Svc	No	Employees Only
287	Potter County	7.00%	210%	155%	8 Years	75	20 Years Svc	No	Employees Only
626	Presidio Appraisal District	7.00%	100%	100%	10 Years	80	30 Years Svc	No	None
288	Presidio County	6.00%	200%	135%	8 Years	75	30 Years Svc	Yes	Employees Only
289	Rains County	7.00%	190%	100%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
537	Rains County Appraisal District	7.00%	225%	135%	8 Years	75	30 Years Svc	No	None
290	Randall County	7.00%	200%	150%	8 Years	75	20 Years Svc	No	Employees Only
564	Randall County Appraisal District	7.00%	100%	150%	8 Years	75	30 Years Svc	No	None
406	Rankin County Hospital Dist. - Upton County	7.00%	175%	135%	8 Years	75	30 Years Svc	No	None
291	Reagan County	7.00%	225%	130%	8 Years	75	30 Years Svc	No	None
445	Reagan Hospital District	7.00%	150%	125%	8 Years	75	30 Years Svc	No	None
292	Real County	7.00%	250%	175%	8 Years	75	30 Years Svc	No	None



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
505	Red Bluff WPCD - Reeves County	7.00%	125%	15%	8 Years	80	30 Years Svc	No	None
845	Red River Appraisal District	7.00%	160%	0%	5 Years	75	30 Years Svc	No	Employees Only
435	Red River Authority	7.00%	180%	140%	10 Years	80	30 Years Svc	No	Employees and Retirees
293	Red River County	7.00%	200%	115%	5 Years	75	30 Years Svc	No	Employees Only
294	Reeves County	7.00%	200%	130%	8 Years	80	30 Years Svc	No	None
786	Reeves County Appraisal District	7.00%	225%	0%	10 Years	80	30 Years Svc	No	None
588	Reeves County Hospital District	7.00%	150%	100%	8 Years	80	30 Years Svc	Yes	None
295	Refugio County	7.00%	125%	110%	8 Years	75	30 Years Svc	Yes	None
543	Refugio County Drainage District #1	7.00%	100%	45%	10 Years	80	30 Years Svc	No	None
736	Refugio Groundwater Conservation District	7.00%	125%	0%	10 Years	75	30 Years Svc	Yes	Employees and Retirees
801	Rio Grande Council of Governments	6.00%	250%	5%	10 Years	80	30 Years Svc	No	None
296	Roberts County	7.00%	140%	120%	8 Years	75	30 Years Svc	No	Employees and Retirees
297	Robertson County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
698	Rockwall Central Appraisal District	7.00%	200%	80%	10 Years	80	30 Years Svc	No	None
298	Rockwall County	7.00%	200%	165%	8 Years	75	30 Years Svc	No	None
299	Runnels County	7.00%	130%	105%	8 Years	75	30 Years Svc	No	Employees and Retirees
300	Rusk County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	None
612	Rusk County Appraisal District	7.00%	150%	25%	8 Years	80	20 Years Svc	Yes	None
848	Rusk County GCD	7.00%	100%	0%	5 Years	80	30 Years Svc	No	None
301	Sabine County	7.00%	165%	120%	8 Years	75	30 Years Svc	No	None
863	Sabine County Appraisal District	7.00%	100%	0%	8 Years	75	30 Years Svc	No	None
568	Sabine Pass Port Authority	7.00%	100%	50%	8 Years	75	30 Years Svc	No	Employees Only
706	Sabine-Neches Nav. Dist. of Jefferson County	7.00%	200%	0%	8 Years	75	30 Years Svc	No	None
302	San Augustine County	5.00%	225%	175%	8 Years	75	30 Years Svc	No	None
303	San Jacinto County	7.00%	180%	130%	5 Years	75	30 Years Svc	No	Employees and Retirees
553	San Jacinto County Central Appraisal District	7.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
304	San Patricio County	7.00%	200%	140%	10 Years	80	30 Years Svc	No	None
495	San Patricio County Appraisal District	7.00%	175%	150%	10 Years	75	30 Years Svc	No	Employees Only
426	San Patricio County Drainage District	4.00%	100%	225%	10 Years	80	30 Years Svc	No	Employees Only
750	San Patricio County Navigation District #1	7.00%	200%	5%	10 Years	80	30 Years Svc	No	None
422	San Patricio Municipal Water District	7.00%	125%	105%	8 Years	80	30 Years Svc	No	Employees Only
305	San Saba County	7.00%	175%	135%	8 Years	75	30 Years Svc	No	Employees and Retirees
766	Santo Special Utility District	7.00%	250%	100%	10 Years	80	30 Years Svc	No	None
306	Schleicher County	7.00%	100%	125%	8 Years	80	30 Years Svc	No	Employees and Retirees
307	Scurry County	7.00%	175%	135%	5 Years	80	30 Years Svc	No	None
760	Scurry County Hospital District	7.00%	175%	100%	5 Years	80	30 Years Svc	No	None
308	Shackelford County	7.00%	250%	125%	8 Years	75	30 Years Svc	No	Employees and Retirees
470	Shackelford County Appraisal District	7.00%	100%	150%	10 Years	80	30 Years Svc	No	None
309	Shelby County	7.00%	170%	105%	8 Years	75	30 Years Svc	No	Employees Only
627	Shelby County Appraisal District	6.00%	100%	30%	10 Years	75	30 Years Svc	No	None
310	Sherman County	7.00%	225%	160%	8 Years	75	30 Years Svc	No	Employees and Retirees
469	Sherman County Appraisal District	7.00%	105%	150%	10 Years	80	30 Years Svc	No	Employees Only
311	Smith County	7.00%	125%	110%	8 Years	75	20 Years Svc	No	Employees and Retirees
555	Smith County 9-1-1 Communications District	7.00%	200%	135%	8 Years	75	20 Years Svc	No	Employees and Retirees
606	Smith County Appraisal District	7.00%	250%	120%	8 Years	75	30 Years Svc	Yes	Employees and Retirees



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
312	Somervell County	7.00%	235%	175%	8 Years	75	20 Years Svc	No	Employees and Retirees
507	Somervell County Central Appraisal District	7.00%	200%	150%	8 Years	75	30 Years Svc	No	None
699	Somervell County Water District	7.00%	235%	100%	8 Years	75	20 Years Svc	No	None
795	South Plains Association of Governments	6.00%	200%	65%	8 Years	80	30 Years Svc	No	None
645	South Texas Development Council	7.00%	150%	30%	10 Years	80	30 Years Svc	No	None
768	Southeast Texas GCD	7.00%	250%	0%	10 Years	80	30 Years Svc	No	None
313	Starr County	5.00%	200%	125%	8 Years	75	20 Years Svc	No	None
536	Starr County Appraisal District	7.00%	200%	150%	10 Years	80	30 Years Svc	No	None
314	Stephens County	7.00%	180%	110%	8 Years	75	30 Years Svc	No	Employees Only
869	Stephens County Tax Appraisal District	7.00%	180%	0%	8 Years	75	30 Years Svc	No	None
315	Sterling County	7.00%	250%	115%	8 Years	75	30 Years Svc	No	None
837	Sterling County Appraisal District	4.00%	175%	0%	8 Years	75	30 Years Svc	No	None
316	Stonewall County	7.00%	150%	110%	8 Years	75	30 Years Svc	No	Employees and Retirees
724	Stonewall County Appraisal District	7.00%	125%	0%	8 Years	75	30 Years Svc	No	Employees and Retirees
458	Stonewall Memorial Hospital District	4.00%	100%	135%	10 Years	80	30 Years Svc	No	None
539	Stratford Hospital District - Sherman County	5.00%	150%	125%	5 Years	80	30 Years Svc	No	Employees Only
317	Sutton County	7.00%	150%	125%	8 Years	75	30 Years Svc	No	None
573	Sutton County Hospital District	7.00%	200%	125%	10 Years	80	30 Years Svc	Yes	Employees Only
318	Swisher County	7.00%	175%	135%	10 Years	80	30 Years Svc	No	Employees and Retirees
460	Swisher County Appraisal District	7.00%	175%	150%	10 Years	80	30 Years Svc	No	Employees Only
607	Tarrant Appraisal District	7.00%	225%	95%	8 Years	75	30 Years Svc	No	None
545	Tarrant Co 9-1-1 EAD	7.00%	200%	105%	8 Years	75	20 Years Svc	Yes	None
319	Tarrant County	7.00%	200%	150%	8 Years	75	30 Years Svc	No	None
574	Tax Appraisal District of Cottle County	7.00%	100%	20%	10 Years	80	30 Years Svc	No	None
320	Taylor County	7.00%	125%	160%	8 Years	75	30 Years Svc	No	None
321	Terrell County	7.00%	250%	110%	5 Years	75	30 Years Svc	No	Employees and Retirees
753	Terrell County WCID #1	7.00%	115%	5%	10 Years	80	30 Years Svc	No	None
322	Terry County	7.00%	175%	110%	8 Years	75	30 Years Svc	No	None
402	Terry Memorial Hospital District	5.00%	180%	195%	8 Years	75	30 Years Svc	No	None
437	Texas Association of Counties	7.00%	220%	145%	10 Years	75	30 Years Svc	No	Employees Only
354	Texas County & District Retirement System	7.00%	200%	210%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
634	Texas Eastern 9-1-1 Network	7.00%	150%	35%	8 Years	75	30 Years Svc	No	None
772	The Housing Authority of the City of Abilene	7.00%	100%	0%	5 Years	80	30 Years Svc	No	None
777	The Housing Auth. of the City of Huntington	4.00%	100%	0%	10 Years	80	30 Years Svc	No	None
323	Throckmorton County	7.00%	125%	115%	8 Years	75	20 Years Svc	No	None
324	Titus County	7.00%	250%	175%	8 Years	75	30 Years Svc	No	None
742	Titus County Appraisal District	7.00%	100%	0%	8 Years	75	30 Years Svc	No	Employees Only
501	Titus County Fresh Water Supply District	7.00%	200%	85%	8 Years	80	30 Years Svc	No	None
325	Tom Green County	7.00%	150%	160%	8 Years	75	30 Years Svc	No	None
601	Travis Central Appraisal District	7.00%	225%	100%	10 Years	75	30 Years Svc	No	None
326	Travis County	7.00%	225%	175%	8 Years	75	30 Years Svc	No	None
720	Travis County ESD #1 NLT Fire & Rescue	5.00%	150%	10%	10 Years	80	20 Years Svc	Yes	Employees Only
831	Travis County ESD #4	4.00%	100%	0%	10 Years	80	30 Years Svc	No	None
666	Travis County WCID - Point Venture	5.00%	100%	40%	5 Years	80	30 Years Svc	Yes	None
659	Tri-County Special Utility District	6.00%	100%	55%	8 Years	75	30 Years Svc	No	Employees and Retirees



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
633	Trinity Bay Conservation District	7.00%	200%	125%	8 Years	75	30 Years Svc	No	Employees Only
327	Trinity County	7.00%	150%	125%	8 Years	75	20 Years Svc	No	None
857	Trinity County Appraisal District	6.00%	175%	0%	10 Years	80	30 Years Svc	No	None
790	Trophy Club Municipal Utility District No 1	7.00%	200%	0%	5 Years	75	20 Years Svc	Yes	Employees and Retirees
735	Two Way Special Utility District	7.00%	200%	0%	8 Years	80	30 Years Svc	No	None
328	Tyler County	7.00%	190%	145%	8 Years	75	30 Years Svc	No	None
471	Tyler County Appraisal District	7.00%	250%	150%	8 Years	75	30 Years Svc	No	None
561	United Irrigation District - Hidalgo County	7.00%	150%	20%	10 Years	75	30 Years Svc	Yes	None
834	Upper Brushy Creek WCID	4.00%	250%	0%	5 Years	80	30 Years Svc	No	None
792	Upper Trinity GCD	5.00%	100%	0%	5 Years	75	30 Years Svc	No	Employees and Retirees
329	Upshur County	7.00%	100%	160%	8 Years	75	30 Years Svc	No	None
330	Upton County	7.00%	125%	110%	8 Years	75	30 Years Svc	Yes	None
682	Upton County Appraisal District	7.00%	150%	0%	8 Years	75	30 Years Svc	No	Employees Only
331	Uvalde County	7.00%	200%	140%	8 Years	75	30 Years Svc	No	None
332	Val Verde County	7.00%	225%	160%	8 Years	75	20 Years Svc	No	None
663	Valley MUD #2 - Cameron County	7.00%	100%	10%	8 Years	75	30 Years Svc	Yes	None
586	Valwood Improv. Auth. - Dallas County	4.00%	200%	125%	8 Years	75	30 Years Svc	No	None
333	Van Zandt County	7.00%	175%	135%	8 Years	75	20 Years Svc	No	None
672	Van Zandt County Appraisal District	7.00%	175%	10%	8 Years	75	30 Years Svc	Yes	Employees and Retirees
420	Velasco Drainage District - Brazoria County	7.00%	100%	120%	10 Years	80	30 Years Svc	No	Employees Only
334	Victoria County	7.00%	200%	135%	8 Years	75	20 Years Svc	Yes	Employees and Retirees
423	Victoria County Drainage District #3	7.00%	200%	80%	10 Years	80	30 Years Svc	No	None
767	Victoria County GCD	5.00%	150%	0%	10 Years	80	30 Years Svc	No	Employees Only
335	Walker County	7.00%	210%	130%	8 Years	75	20 Years Svc	No	None
748	Walker County Special Utility District	6.00%	180%	135%	10 Years	80	30 Years Svc	No	None
336	Waller County	7.00%	160%	130%	8 Years	75	30 Years Svc	No	Employees and Retirees
773	Waller County Appraisal District	7.00%	225%	0%	8 Years	75	30 Years Svc	No	Employees Only
337	Ward County	7.00%	250%	150%	8 Years	75	30 Years Svc	No	None
565	Ward County Central Appraisal District	6.00%	140%	110%	8 Years	75	30 Years Svc	No	Employees and Retirees
444	Ward Memorial Hospital	7.00%	200%	100%	8 Years	75	30 Years Svc	No	None
338	Washington County	7.00%	210%	135%	8 Years	75	30 Years Svc	No	None
339	Webb County	6.00%	250%	70%	8 Years	75	20 Years Svc	No	None
604	Webb County Appraisal District	7.00%	135%	75%	8 Years	75	30 Years Svc	No	None
443	West Central Texas Council of Governments	7.00%	250%	175%	10 Years	75	30 Years Svc	No	Employees and Retirees
410	West Central Texas Municipal WD	7.00%	150%	120%	8 Years	75	20 Years Svc	No	Employees Only
454	West Jefferson County Municipal WD	6.00%	200%	165%	10 Years	75	30 Years Svc	No	None
688	West Nueces -Las Moras Soil and WCD #236	7.00%	100%	30%	8 Years	75	30 Years Svc	No	None
340	Wharton County	7.00%	175%	135%	8 Years	75	20 Years Svc	Yes	None
621	Wharton County WCID #1	5.00%	140%	80%	10 Years	80	30 Years Svc	No	Employees and Retirees
341	Wheeler County	7.00%	200%	125%	8 Years	75	30 Years Svc	No	None
476	Wheeler County Appraisal District	7.00%	175%	150%	10 Years	75	30 Years Svc	No	None
427	White River MWD - Dickens County	7.00%	100%	100%	10 Years	80	30 Years Svc	No	None
740	Wichita Appraisal District	7.00%	225%	0%	10 Years	80	30 Years Svc	Yes	Employees Only
342	Wichita County	7.00%	200%	125%	8 Years	75	20 Years Svc	No	Employees Only
446	Wichita County WID #2	7.00%	125%	110%	10 Years	80	30 Years Svc	No	Employees and Retirees



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## Appendix D – Plan Provisions by Employer

Employer Number	Employer Name	Employee Deposit Rate	Employer Matching Rate	Monetary Prior Service Percentage	Vesting	Retirement Eligibility		Partial Lump Sum Option	Group Term Life Coverage
						Rule of	Any Age		
559	Wichita-Wilbarger 9-1-1 District	7.00%	200%	135%	8 Years	75	30 Years Svc	No	Employees Only
655	Wickson Creek SUD - Brazos County	7.00%	200%	100%	10 Years	75	30 Years Svc	No	Employees Only
343	Wilbarger County	7.00%	175%	95%	8 Years	75	30 Years Svc	No	Employees Only
715	Wilbarger County Appraisal District	7.00%	175%	0%	10 Years	80	30 Years Svc	No	None
530	Wilbarger County Hospital District	5.00%	100%	100%	8 Years	75	30 Years Svc	No	None
344	Willacy County	7.00%	200%	135%	8 Years	75	30 Years Svc	No	Employees Only
575	Willacy County Appraisal District	7.00%	175%	135%	8 Years	75	30 Years Svc	Yes	Employees Only
652	Willacy County Housing Authority	5.00%	200%	0%	8 Years	75	30 Years Svc	Yes	None
608	Williamson Central Appraisal District	7.00%	250%	125%	8 Years	75	30 Years Svc	No	None
345	Williamson County	7.00%	250%	175%	8 Years	75	30 Years Svc	No	None
798	Williamson County ESD #3	5.00%	150%	0%	5 Years	75	20 Years Svc	No	Employees Only
346	Wilson County	7.00%	160%	125%	8 Years	75	20 Years Svc	No	Employees and Retirees
479	Wilson County Appraisal District	7.00%	200%	150%	10 Years	80	30 Years Svc	No	None
347	Winkler County	7.00%	225%	150%	8 Years	75	20 Years Svc	Yes	Employees Only
533	Winkler County Appraisal District	7.00%	150%	125%	8 Years	75	30 Years Svc	No	None
348	Wise County	7.00%	225%	165%	8 Years	75	20 Years Svc	No	Employees and Retirees
493	Wise County Appraisal District	7.00%	200%	140%	10 Years	80	30 Years Svc	No	Employees Only
349	Wood County	7.00%	190%	135%	8 Years	75	30 Years Svc	Yes	None
700	Wood County Appraisal District	7.00%	175%	0%	8 Years	80	20 Years Svc	No	None
350	Yoakum County	7.00%	150%	150%	8 Years	75	20 Years Svc	No	None
776	Yoakum County Appraisal District	7.00%	150%	0%	5 Years	75	20 Years Svc	No	Employees Only
351	Young County	7.00%	150%	135%	8 Years	75	30 Years Svc	No	None
352	Zapata County	7.00%	225%	155%	8 Years	75	20 Years Svc	No	Employees and Retirees
649	Zapata County Appraisal District	6.00%	200%	5%	8 Years	75	30 Years Svc	No	None
353	Zavala County	7.00%	250%	215%	10 Years	75	30 Years Svc	No	None
566	Zavala County Appraisal District	7.00%	100%	125%	10 Years	80	30 Years Svc	No	None



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

**December 31, 2013**

**Appendix E Summary of Assumptions**

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- I. Economic assumptions
  - A. General wage increases 3.50%
  - B. Aggregate Investment Return 8.00
  - C. Growth in membership 0.00
  - D. Payroll Growth 3.50 or less
  - E. Implied price inflation assumption 3.00
  
- II. Demographic assumptions
  - A. Merit salary increases Table E-1
  - B. Service retirement Table E-2
  - C. Disablement Table E-3
  - D. Mortality among active members Table E-4

RP-2000 Active Employee Mortality Table\* for Males +2 years  
 RP-2000 Active Employee Mortality Table\* for Females -4 years

- E. Mortality among inactive vested members, service retirees, disability retirees, and beneficiaries Table E-5

Basis – RP-2000 Combined Mortality Table\* for respective gender using generational mortality (Projection Scale AA), as adjusted:

<u>Status of Members</u>	<u>Adjustment</u>
Inactive Members & Service Retirees - men	+1 year
- women	+0 years
Beneficiaries	
- men	+1 year
- women	+0 years

- F. Mortality among disability retirees Table E-5

RP-2000 Disabled Mortality Table\* for Males +0 years  
 RP-2000 Disabled Mortality Table\* for Females +2 years

- G. Other terminations of employment Table D-6
- H. Retaining vested account upon termination of employment Table D-7

*\* All Mortality tables use generational mortality with Projection Scale AA.*

I. Miscellaneous Assumptions

- Death Benefit – It is assumed there is an eligible beneficiary who will elect an actuarially equivalent annuity benefit.
- Retirement Age for Inactive Members – Inactive members are assumed to retire the later of age 60 and age first eligible of service retirement. Inactive members who do not have enough service to be eligible for service retirement are assumed to take an immediate refund of their contributions with interest.

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

**December 31, 2013**

**Annual Increase in Salary Due to Promotion and Longevity**

**Table E-1: Merit Salary Increases\***

Years of Service	Entry Age			
	Before 30	Ages 30-39	Ages 40-49	50 & Later
0	5.25%	4.75%	4.25%	3.75%
1	4.50	4.00	3.50	3.00
2	4.00	3.50	3.00	2.50
3	3.50	3.00	2.50	2.00
4	3.00	2.50	2.00	1.50
5	2.65	2.15	1.65	1.15
6	2.40	1.90	1.40	0.90
7	2.20	1.70	1.20	0.70
8	2.05	1.55	1.05	0.55
9	1.95	1.45	0.95	0.45
10	1.85	1.35	0.85	0.40
11	1.75	1.25	0.75	0.40
12	1.65	1.15	0.65	0.40
13	1.55	1.05	0.55	0.40
14	1.45	0.95	0.45	0.40
15	1.35	0.90	0.40	0.40
16	1.25	0.85	0.40	0.40
17	1.15	0.80	0.40	0.40
18	1.10	0.75	0.40	0.40
19	1.05	0.70	0.40	0.40
20	1.00	0.65	0.40	0.40
21	0.95	0.60	0.40	0.40
22	0.90	0.55	0.40	0.40
23	0.85	0.50	0.40	0.40
24	0.80	0.45	0.40	0.40
25	0.75	0.40	0.40	0.40
26	0.70	0.40	0.40	0.40
27	0.65	0.40	0.40	0.40
28	0.60	0.40	0.40	0.40
29	0.55	0.40	0.40	0.40
30 & Up	0.50	0.40	0.40	0.40

\* These rates do not include the wage inflation rate of 3.5% per year. For example, a male member who entered the system at age 20 and is in his first year of service is assumed to receive a 8.93% total annual increase in his salary. The 8.93% is a combination of the 5.25% merit increase and the 3.5% wage inflation. Note that the two components are compounded, so it is a slightly different result than just adding the two percentages.

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

**December 31, 2013**

**Annual Probability of Retirement**

**Table E-2: Service Retirement\***

Age	Male & Female
40-44	4.5%
45-49	9.0
50	10.0
51	10.0
52	10.5
53	10.5
54	10.5
55	11.0
56	11.0
57	11.0
58	12.0
59	12.0
60	14.0
61	12.0
62	25.0
63	16.0
64	16.0
65	30.0
66	25.0
67	24.0
68	22.0
69	22.0
70	22.0
71	22.0
72	22.0
73	22.0
74*	22.0

*\*For all eligible members ages 75 & later, retirement is assumed to occur immediately.*

*Note: Rates only apply to members eligible for service retirement.*

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

**December 31, 2013**

**Annual Probability of Disablement**

**Table E-3: Disability\***

Age	Occupational	All Other Causes
Less than 25	0.000%	0.000%
25	0.000	0.000
26	0.000	0.000
27	0.000	0.000
28	0.000	0.010
29	0.000	0.010
30	0.000	0.011
31	0.000	0.012
32	0.000	0.012
33	0.000	0.014
34	0.000	0.018
35	0.001	0.023
36	0.001	0.028
37	0.001	0.035
38	0.002	0.041
39	0.002	0.047
40	0.003	0.053
41	0.004	0.059
42	0.004	0.066
43	0.005	0.072
44	0.005	0.079
45	0.006	0.086
46	0.006	0.095
47	0.007	0.105
48	0.007	0.119
49	0.008	0.136
50	0.009	0.156
51	0.009	0.178
52	0.010	0.203
53	0.011	0.229
54	0.012	0.254
55	0.014	0.278
56	0.016	0.297
57	0.018	0.312
58	0.022	0.324
59	0.024	0.337
60 & Above	0.000	0.000

\* *The probability of disablement from all other causes is applicable for members who are vested but not eligible for service retirement. Before a member is vested, only the occupational disability probabilities are applicable.*

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

**December 31, 2013**

**Annual Probability of Mortality for Active Members**

**Table E-4: Active Death\***

Age	Male	Female
25	0.038%	0.019%
26	0.039	0.019
27	0.041	0.020
28	0.044	0.020
29	0.050	0.021
30	0.056	0.021
31	0.063	0.022
32	0.070	0.024
33	0.077	0.025
34	0.084	0.026
35	0.090	0.031
36	0.096	0.035
37	0.102	0.039
38	0.108	0.044
39	0.114	0.048
40	0.122	0.051
41	0.130	0.055
42	0.140	0.060
43	0.151	0.065
44	0.162	0.071
45	0.173	0.077
46	0.186	0.085
47	0.200	0.094
48	0.214	0.103
49	0.229	0.112
50	0.245	0.122
51	0.262	0.133
52	0.281	0.143
53	0.303	0.155
54	0.331	0.168
55	0.363	0.181
56	0.400	0.197
57	0.441	0.214
58	0.488	0.232
59	0.538	0.253
60	0.592	0.276
61	0.647	0.301
62	0.703	0.329
63	0.757	0.360
64	0.810	0.393
65	0.860	0.429
66	0.907	0.466
67	0.951	0.504
68	0.992	0.543
69	1.091	0.582
70	1.289	0.621

\* 1) Rates are projected using Scale AA.

2) Rates are non-zero for ages 75-79 only if the member is not eligible for service retirement.



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

**December 31, 2013**

**Annual Probability of Post-Employment Mortality**

**Table E-5: Post-Employment Death<sup>1</sup>**

Age	Inactive Mortality <sup>(2)</sup>		Disabled Mortality <sup>(3)</sup>		Age	Inactive Mortality <sup>(2)</sup>		Disabled Mortality <sup>(3)</sup>	
	Male	Female	Male	Female		Male	Female	Male	Female
20	0.036%	0.019%	2.257%	0.745%	60	0.768%	0.506%	4.204%	2.408%
21	0.037	0.019	2.257	0.745	61	0.876	0.581	4.347	2.529
22	0.037	0.019	2.257	0.745	62	1.001	0.666	4.498	2.660
23	0.038	0.020	2.257	0.745	63	1.128	0.765	4.658	2.803
24	0.038	0.020	2.257	0.745	64	1.274	0.862	4.831	2.959
25	0.038	0.021	2.257	0.745	65	1.441	0.971	5.017	3.133
26	0.038	0.021	2.257	0.745	66	1.608	1.095	5.221	3.323
27	0.039	0.022	2.257	0.745	67	1.787	1.216	5.445	3.534
28	0.041	0.024	2.257	0.745	68	1.980	1.345	5.691	3.764
29	0.044	0.025	2.257	0.745	69	2.221	1.486	5.961	4.014
30	0.050	0.026	2.257	0.745	70	2.457	1.674	6.258	4.285
31	0.056	0.031	2.257	0.745	71	2.728	1.858	6.584	4.577
32	0.063	0.035	2.257	0.745	72	3.039	2.067	6.941	4.890
33	0.070	0.039	2.257	0.745	73	3.390	2.297	7.329	5.223
34	0.077	0.044	2.257	0.745	74	3.783	2.546	7.751	5.578
35	0.084	0.048	2.257	0.745	75	4.217	2.811	8.207	5.955
36	0.090	0.051	2.257	0.745	76	4.691	3.097	8.695	6.355
37	0.096	0.055	2.257	0.745	77	5.212	3.411	9.215	6.779
38	0.102	0.060	2.257	0.745	78	5.793	3.760	9.764	7.231
39	0.108	0.065	2.257	0.745	79	6.437	4.151	10.339	7.714
40	0.114	0.071	2.257	0.745	80	7.204	4.588	10.937	8.230
41	0.122	0.077	2.257	0.745	81	8.049	5.078	11.554	8.784
42	0.130	0.085	2.257	0.745	82	8.972	5.629	12.188	9.379
43	0.140	0.094	2.257	0.745	83	9.978	6.251	12.834	10.020
44	0.151	0.103	2.257	0.818	84	11.076	6.952	13.492	10.710
45	0.162	0.112	2.257	0.896	85	12.280	7.745	14.160	11.451
46	0.173	0.122	2.385	0.978	86	13.604	8.638	14.837	12.246
47	0.186	0.133	2.512	1.063	87	15.059	9.634	15.524	13.097
48	0.200	0.143	2.640	1.154	88	16.642	10.730	16.219	14.005
49	0.214	0.155	2.769	1.248	89	18.341	11.915	16.923	14.970
50	0.245	0.168	2.898	1.346	90	19.977	13.168	18.341	15.992
51	0.267	0.185	3.027	1.447	91	21.661	14.460	19.977	17.043
52	0.292	0.202	3.156	1.550	92	23.366	15.762	21.661	18.280
53	0.320	0.221	3.286	1.654	93	25.069	17.043	23.366	19.451
54	0.362	0.242	3.415	1.760	94	26.749	18.280	25.069	20.538
55	0.420	0.272	3.544	1.865	95	28.391	19.451	26.749	21.524
56	0.469	0.309	3.673	1.971	96	29.985	20.538	28.391	22.395
57	0.527	0.348	3.803	2.077	97	31.530	21.524	29.985	23.139
58	0.595	0.392	3.933	2.184	98	33.021	22.395	31.530	23.747
59	0.675	0.444	4.067	2.294	99	34.456	23.139	33.021	24.483

<sup>(1)</sup> Male beneficiaries have the same inactive mortality assumptions as male retirees. Similarly, female beneficiaries have the same inactive mortality assumptions as female retirees.

<sup>(2)</sup> The inactive mortality rates are the RP-2000 Combined Healthy Tables. Male are adjusted plus one year (i.e., a 70-year old TCRS retiree uses the age 71 rate from the standard table). There is no adjustment for females. All mortality rates are projected using Scale AA.

<sup>(3)</sup> Disabled mortality rates are based on the RP-2000 Disabled Mortality Tables for males and females, no set-back for males and a 2-year set-forward for females. Both projected using Scale AA.

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

**December 31, 2013**

**Annual Probability of Terminating Employment  
Middle Termination Group**

**Table E-6: Termination\***

Years of Service	Entry Age < 30		Entry Age 30-39		Entry Age 40-49		Entry Age 50+	
	Male	Female	Male	Female	Male	Female	Male	Female
0	33.1%	35.9%	27.4%	29.6%	24.5%	26.5%	21.6%	23.4%
1	22.1	23.9	18.2	19.8	16.3	17.7	14.4	15.6
2	16.6	17.9	13.7	14.8	12.2	13.3	10.8	11.7
3	13.3	14.4	10.9	11.9	9.8	10.6	8.6	9.4
4	11.0	12.0	9.1	9.9	8.2	8.8	7.2	7.8
5	9.4	10.2	7.8	8.4	6.9	7.5	6.1	6.6
6	7.7	8.4	6.4	6.9	5.7	6.2	5.0	5.5
7	6.6	7.2	5.5	5.9	4.9	5.3	4.3	4.7
8	6.1	6.6	5.0	5.4	4.5	4.9	4.0	4.3
9	5.5	6.0	4.6	4.9	4.1	4.4	3.6	3.9
10	5.0	5.4	4.1	4.5	3.7	4.0	3.2	3.5
11	4.4	4.8	3.7	4.0	3.3	3.5	2.9	3.1
12	4.0	4.3	3.3	3.6	2.9	3.2	2.6	2.8
13	3.5	3.8	2.9	3.2	2.6	2.8	2.3	2.5
14	3.1	3.4	2.6	2.8	2.3	2.5	2.0	2.2
15	2.7	2.9	2.2	2.4	2.0	2.1	1.7	1.9
16	2.3	2.5	1.9	2.1	1.7	1.9	1.5	1.6
17	2.0	2.2	1.6	1.8	1.5	1.6	1.3	1.4
18	1.8	1.9	1.5	1.6	1.3	1.4	1.2	1.3
19	1.7	1.8	1.4	1.5	1.2	1.3	1.1	1.2
20	1.7	1.8	1.4	1.5	1.2	1.3	1.1	1.2
21	1.5	1.6	1.2	1.3	1.1	1.2	1.0	1.1
22	1.3	1.4	1.1	1.2	1.0	1.1	0.9	0.9
23	1.2	1.3	1.0	1.0	0.9	0.9	0.8	0.8
24	1.0	1.1	0.8	0.9	0.7	0.8	0.7	0.7
25	0.9	1.0	0.7	0.8	0.7	0.7	0.6	0.6
26	0.8	0.8	0.6	0.7	0.6	0.6	0.5	0.6
27	0.7	0.7	0.6	0.6	0.5	0.5	0.4	0.5
28	0.6	0.6	0.5	0.5	0.4	0.4	0.4	0.4
29	0.4	0.5	0.4	0.4	0.3	0.4	0.3	0.3
30 & Later	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

\*The above tables are adjusted based on termination group by multiplying by the following factors.

Zero	0%	Middle	100%
Extra-Low	70%	Mid-High	110%
Low	80%	High	120%
Mid-Low	90%		

Note: For plans that have adopted the partial lump-sum payment option, zero termination is assumed for individuals within two years of retirement eligibility.

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

**December 31, 2013**

**Probability of Refund Upon Termination**

**Table E-7: Refund**

<u>Years of Service</u>	<u>5-Year Vesting</u>	<u>8-Year Vesting</u>	<u>10-Year Vesting</u>
0	100%	100%	100%
1	100	100	100
2	100	100	100
3	100	100	100
4	100	100	100
5	60	100	100
6	60	100	100
7	55	100	100
8	50	50	100
9	49	49	100
10	48	48	48
11	47	47	47
12	46	46	46
13	44	44	44
14	42	42	42
15	40	40	40
16	38	38	38
17	36	36	36
18	34	34	34
19	32	32	32
20	30	30	30
21	28	28	28
22	26	26	26
23	24	24	24
24	22	22	22
25	20	20	20
26	15	15	15
27	10	10	10
28	5	5	5
29*	0	0	0

*\*Members with more than 29 years of service are not assumed to refund.*