
OHIO POLICE & FIRE PENSION FUND

January 1, 2010
Actuarial Valuation of
Pension Benefits

October 2010

September 30, 2010

Board of Trustees
Ohio Police & Fire Pension Fund
140 East Town Street
Columbus, Ohio 43215

Members of the Board:

Ohio Police & Fire retained Buck Consultants, LLC (“Buck”) to complete this actuarial valuation of the Ohio Police & Fire Pension Fund (“OP&F”). This report presents the results of the annual actuarial valuation of the assets and liabilities of OP&F as of January 1, 2010, prepared in accordance with Chapter 742 of the Ohio Revised Code. The valuation takes into account all of the promised benefits to which members are entitled, including pension and survivor benefits.

The principal results of the valuation do not take into account Medicare Part B premium reimbursements or any other health care benefits. However, at the request of the Ohio Retirement Study Council (“ORSC”), supplemental results have been prepared that do take into account Medicare Part B premium reimbursements and are presented in Table 1A in the report.

The purpose of the valuation is to determine the financial status of OP&F on an actuarial basis and to provide disclosure information in accordance with and in compliance with the parameters set forth in Governmental Accounting Standards Board Statements No. 25. (Buck prepares a separate valuation of OP&F retiree health care benefits in accordance with and in compliance with the parameters set forth in Statement No. 43.) Use of this report for any other purpose may not be appropriate and may result in mistaken conclusions due to failure to understand applicable assumptions, methodologies, or inapplicability of the report for that purpose. No one may make any representations or warranties based on any statements or conclusions contained in this report without the written consent of Buck.

The valuation was based on the actuarial assumptions and methods that have been adopted by the Board of Trustees, including a valuation interest rate of 8¼% per annum compounded annually. The assumptions and methods are unchanged from the prior valuation.

Assets and Membership Data

OP&F reported to the actuary the individual data for members as of the valuation date. While we did not verify the data at their source, we did perform tests for internal consistency and reasonableness. The amount of assets in the pension trust fund taken into account in the valuation was based on financial statements prepared for us by OP&F.

Funding Objectives and Progress

The actuary uses an actuarial cost method to determine the portion of OP&F's liabilities accrued by the members as of the valuation date and the portion that is attributable to future years of service. The rate of contribution necessary to systematically fund the future service liabilities, the normal cost rate, is calculated under the cost method to be a level percentage of active member payroll. The portion of the liabilities accrued as of the valuation date, the actuarial accrued liability, is compared to a market-related, actuarial value of OP&F's assets. The amount of liabilities in excess of the assets is called the unfunded actuarial accrued liability.

The total of DROP accruals reported as of December 31, 2009 was \$986 million. It should be noted that the financial statements prepared by OP&F treats the balance of DROP accruals as a benefit payable, which is subtracted from (i.e., not included in) the net asset value. For consistency with this exclusion from the asset value, the actuarial accrued liability also has been reduced by the same amount. By treating the DROP accruals as a benefit payable, and excluding the accruals from both the liabilities and the assets, the unfunded actuarial accrued liability is the same as if both the assets and liabilities included the DROP accruals.

The actuary determines how many years are required by OP&F to completely amortize the unfunded actuarial accrued liability (the funding period), using the member and employer contributions reduced by the amount allocated to health care and the amount of normal cost for the year. For 2010, and each year since 2003, the funding period is infinite years, meaning the annual contribution toward the unfunded when compared to the unfunded amount is not sufficient to pay it off. The infinite funding period is attributable to an increase in the unfunded amount due to less than assumed investment performance, the level of funding (contributions to OP&F), and other adverse experience.

Section 742.16 of the Revised Code, as adopted by Senate Bill No. 82, sets forth an objective that the funding period is no more than 30 years. If the funding period exceeds 30 years, a plan shall be developed and presented by the Board of Trustees to reduce the funding period to not more than 30 years. The Board of Trustees presented such a plan to the ORSC in September, 2009, for the ORSC's consideration. This plan to reach 30-year funding has not been acted upon by the Ohio legislature as of the publication of this report and, therefore, is not reflected in this valuation.

The funded ratio (i.e., the ratio of actuarial assets to the actuarial accrued liability) determined as of January 1, 2010 is 72.8%, compared to 65.1% determined as of January 1, 2009. Taking into account the Medicare Part B premium reimbursements, the funded ratio would be 71.1%.

Financial Results and Membership Data

The valuation report shows detailed summaries of the financial results of the valuation and membership data used in preparing this valuation. The actuary prepared supporting schedules included in the Actuarial and Statistical Sections of the Ohio Police & Fire Pension Fund Comprehensive Annual Financial Report. The actuary prepared the trend data schedules included in the Financial Section of the Ohio Police & Fire Pension Fund Comprehensive Annual Financial Report.

Qualified actuaries completed the valuations in accordance with accepted actuarial procedures as prescribed by the Actuarial Standards Board. The qualified actuaries are members of the American Academy of Actuaries and are experienced in performing actuarial valuations of public employee retirement systems. To the best of our knowledge, this report is complete and accurate and has been prepared in accordance with generally accepted actuarial principles and practice.

Respectfully submitted,



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Principal, Consulting Actuary



Paul R. Wilkinson, ASA, EA, MAAA
Director, Consulting Actuary

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OHIO POLICE & FIRE PENSION FUND

**ACTUARIAL VALUATION
JANUARY 1, 2010**

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Introduction

This report presents the results of the actuarial valuation as of January 1, 2010 of pension benefits for the Ohio Police & Fire Pension Fund (OP&F).

The principal valuation results include:

- The unfunded accrued liability funding period, which is infinity.
 - The funded status of the plan determined as of January 1, 2010 based on the accrued liability and the actuarial value of assets as of that date, which is 72.8%.
 - The determination of the experience gain or loss as of January 1, 2010, which is a gain of \$1.32 billion.
-
- Annual disclosure as of January 1, 2010 as required by Statement No. 25 of the Governmental Accounting Standards Board.

The valuation was completed based upon membership and financial data submitted by OP&F.

A separate valuation is performed for all health care benefits. However, at the request of the Ohio Retirement Study Council (ORSC), this report includes a supplemental table, Table 1A, that shows what the valuation results would be if the liability for Medicare Part B premium reimbursements is included in this valuation.

Changes Since Last Year

There were no legislative changes or other administrative changes that materially affected the funding of OP&F. The benefit and contribution provisions are outlined in Table 10.

The actuarial methods and assumptions are unchanged from last year. The actuarial assumptions were adopted as of January 1, 2007 and are outlined in Table 9. The next review of the actuarial assumptions and methods is to be completed for adoption with the January 1, 2012 valuation.

Summary of Principal Results

Summarized below are the principal financial results for the Ohio Police & Fire Pension Fund based upon the actuarial valuation as of January 1, 2010. Comparable results from the January 1, 2009 valuation are also shown.

Item	January 1, 2010	January 1, 2009
Membership Data		
Active Members		
‣ Number	28,479	28,927
‣ Annualized Salaries	\$ 1,857,339,000	\$ 1,857,541,000
‣ Average Pay	\$ 65,218	\$ 64,215
‣ Membership Payroll	\$ 1,895,196,000	\$ 1,900,935,000
Retirees and Beneficiaries		
‣ Number	25,712	25,317
‣ Annual Allowances	\$ 710,463,000	\$ 679,769,000
‣ Average Benefit Payment	\$ 27,632	\$ 26,850
Vested Former Members		
‣ Number	141	122
Contribution Rates (as a Percentage of Payroll)		
Statutory Contribution Rates:		
‣ Employer Average	21.59%	21.57%
‣ Member	<u>10.00</u>	<u>10.00</u>
‣ Total	31.59%	31.57%
Allocation of Employer Contribution Rate:		
‣ Pension Contribution Rate:		
— Employer Normal Cost	12.41%	12.16%
— Accrued Liability Rate	<u>2.43</u>	<u>2.66</u>
— Total Employer Pension Rate	14.84%	14.82%
‣ Health Care Contribution Rate	<u>6.75</u>	<u>6.75</u>
‣ Total Employer Contribution Rate	21.59%	21.57%
Employer Pension Rate under GASB 25	24.62%	27.27%
Actuarial Funded Status *		
‣ Actuarial Accrued Liability	\$14,830,742,000	\$14,307,124,000
‣ Actuarial Assets	<u>(10,794,093,000)</u>	<u>(9,309,156,000)</u>
‣ Unfunded Accrued Liability	\$ 4,036,649,000	\$ 4,997,968,000
‣ Funded Ratio	72.8%	65.1%
‣ Funding Period	Infinity	Infinity

* Actuarial Assets and Liabilities are net of DROP accruals

Actuarial Funded Status

OP&F's funded status is measured by comparing the actuarial value of assets with the actuarial accrued liability. The actuarial accrued liability is the present value of benefits attributed to past service under OP&F's funding method and reflects future pay increases for active members. The actuarial value of assets is a value based on OP&F's market value, but defers recognition over five years of any market returns that are greater than or less than the assumed valuation assumption of 8¼%. The use of this asset valuation method mitigates, or smoothes, market fluctuation in the valuation assets from year to year. The actuarial valuation method includes a 20% corridor around the market value, so that the actuarial value must be no less than 80% and no greater than 120% of the market value.

As of January 1, 2010, the actuarial accrued liability exceeds the actuarial value of assets, resulting in an unfunded accrued liability of \$4.0 billion. The funded ratio, which is the ratio of the assets to the accrued liability, is 72.8%. These figures are based on an actuarial value of assets of \$10,794,093,000 and an actuarial accrued liability of \$14,830,742,000.

Reasons for Change in the Funded Ratio

The funded ratio increased from 65.1% as of January 1, 2009 to 72.8% as of January 1, 2010, an increase of 7.7 percentage points. The primary reasons for the increase are as follows:

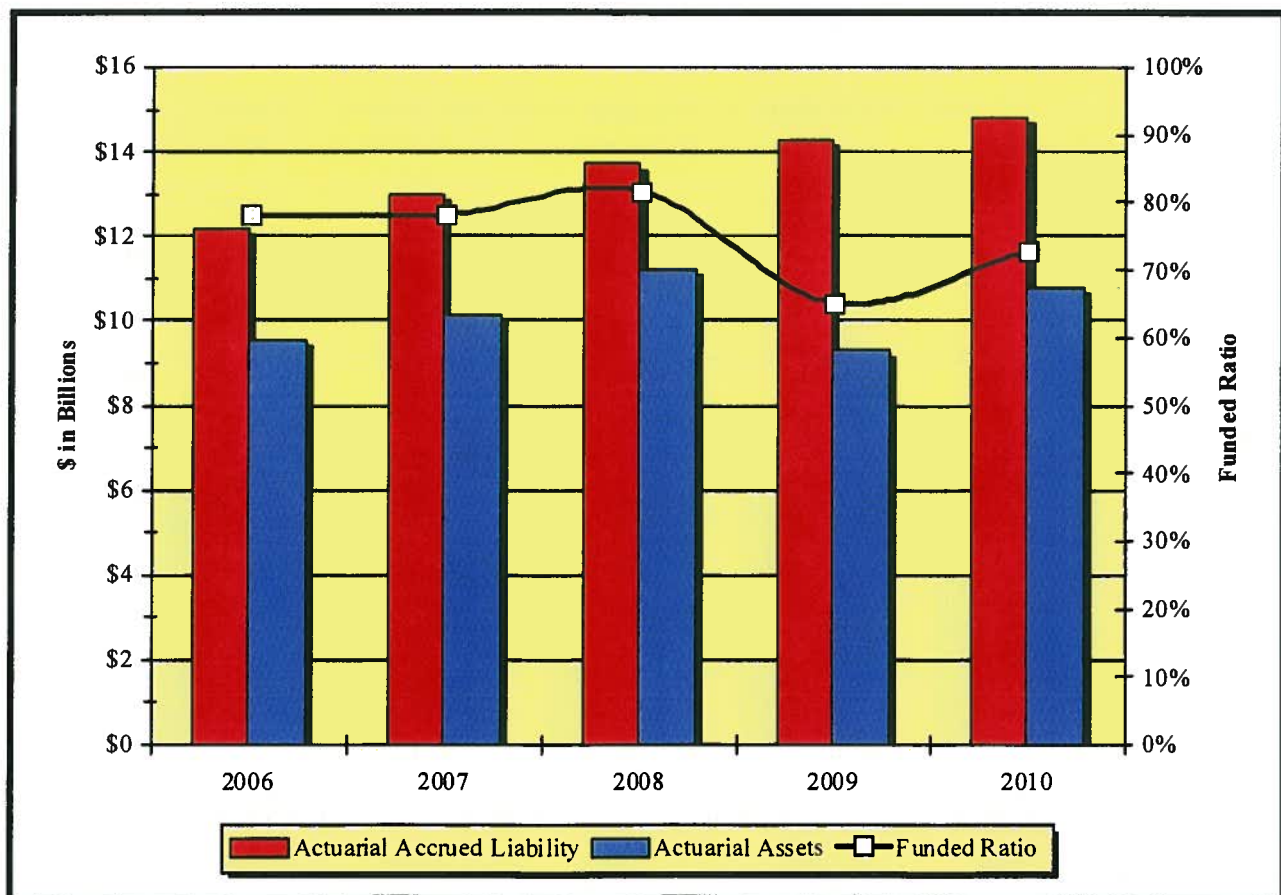
	<u>Increase or (Decrease)</u>
Investment gain based on actuarial value of assets	7.8%
Liability gain due to plan experience	0.8
Contribution level	<u>(0.9)</u>
Net increase (decrease)	7.7%

Five-Year History of Actuarial Funded Status

Valuation as of January 1	Actuarial Accrued Liability	Actuarial Assets	Unfunded Actuarial Accrued Liability	Funded Ratio
2010	\$ 14,830,742,000	\$ 10,794,093,000	\$ 4,036,649,000	72.8%
2009	14,307,124,000	9,309,156,000	4,997,968,000	65.1
2008	13,727,752,000	11,212,868,000	2,514,884,000	81.7
2007	12,987,505,000	10,157,969,000	2,829,536,000	78.2
2006	12,190,403,000	9,550,580,000	2,639,823,000	78.3

The following chart shows a five-year history of the accrued liability and the valuation assets:

Five-Year History of Liabilities, Assets and Funded Ratio



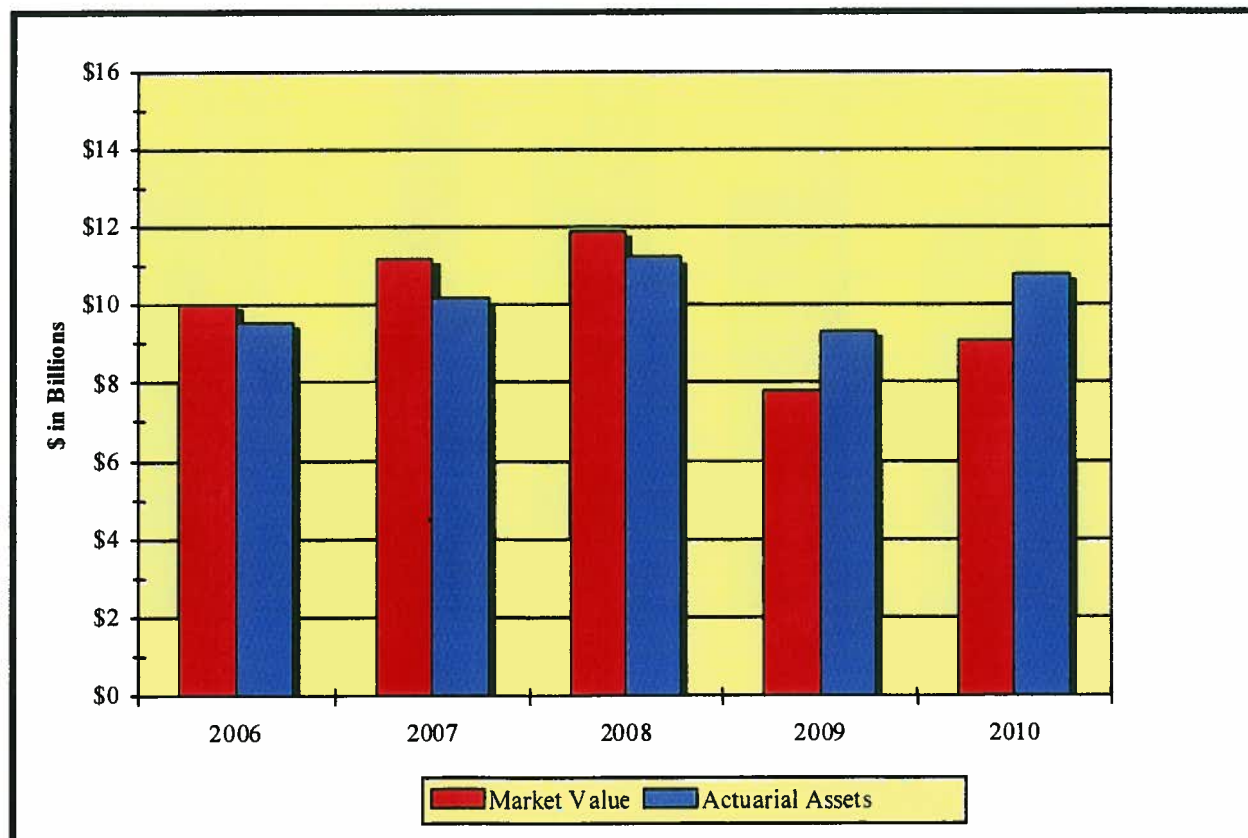
Rate of Return on Assets

The investment returns of the trust fund on a market value basis (i.e., total return including both realized and unrealized gains and losses) for years ended December 31, 2005 through December 31, 2009 are shown below. Also shown are the rates of return on the actuarial value of assets used to determine OP&F's actuarial funded status.

Five-Year History of Rates of Return

Year Ended December 31	Rate of Return Based on	
	Market Value	Actuarial Assets
2009	20.7%	21.8%
2008	(28.1)	(13.3)
2007	10.5	14.5
2006	16.2	10.7
2005	9.1	6.1

Five-Year History of Market Value and Actuarial Assets



Net Actuarial Gain (Loss)

The results of the valuation as of January 1, 2010 determine the net gain or loss for the year ended December 31, 2009. There was a gain of \$1.17 billion from the investment return on the actuarial value of assets. The return on the actuarial value of assets reflects investment performance on a market value basis during 2009 and the previous four years. The net gain from the investment return and demographic experience was \$1.32 billion. The analysis of the net gain for the fiscal year ended December 31, 2009 is shown in Tables 4 and 5.

Five-Year History of Gains or (Losses)

Fiscal Year Ended December 31	Net Gain or (Loss)
2009	\$ 1,321,694,000
2008	(2,290,101,000)
2007	651,453,000
2006	131,284,000
2005	(297,231,000)

Funding Period

The funding period is the number of years needed to pay off the unfunded accrued liability, based on the current pension contribution rate. A period of infinity means the contribution level is not sufficient to pay down the unfunded over any number of years.

Five-Year History of Contribution Rates and Funding Period

Valuation as of January 1	Contribution Rates				Allocation		Funding Period
	Member	Police Employer	Fire Employer	Employer Average	Health Care	Pension	
2010	10.00%	19.50%	24.00%	21.59%	6.75%	24.84%	Infinity
2009	10.00	19.50	24.00	21.57	6.75	24.82	Infinity
2008	10.00	19.50	24.00	21.56	6.75	24.81	Infinity
2007	10.00	19.50	24.00	21.56	6.75	24.81	Infinity
2006	10.00	19.50	24.00	21.58	7.75	23.83	Infinity

GASB No. 25 Disclosure

Statement Number 25 of the Governmental Accounting Standards Board established reporting standards for the annual financial reports of defined benefit pension plans. The statement requires disclosure of the “schedule of funding progress” and the “schedule of employer contributions” in OP&F’s financial statements.

The “schedule of funding progress” shows historical trend information about OP&F’s actuarial value of assets, the actuarial accrued liability and the unfunded actuarial accrued liability. The actuarial funded status is measured by comparing the actuarial value of assets (based on a five-year moving market average value) with the actuarial accrued liability. The actuarial accrued liability is the present value of benefits accumulated to date under OP&F’s funding method and reflects future pay increases for active employees. On this basis, OP&F’s funded ratio is 72.8% as of January 1, 2010. The funded ratio is based on an actuarial value of assets of \$10,794,093,000 and an accrued liability of \$14,830,742,000. Table 6 shows the schedule of funding progress information.

The “schedule of employer contributions” shows historical trend information about the annual required contributions (ARC) of the employer and the percentage of the ARC contributed to OP&F. The ARC is equal to the employer normal cost plus amortization of the unfunded actuarial accrued liability. The maximum period for amortizing the unfunded actuarial accrued liability permitted by GASB Statement No. 25 is 30 years. The employer contributions to OP&F for the year ended December 31, 2009, which results in a funding period of infinity, are equal to 55% of the ARC for 2009. Table 7 shows the schedule of employer contributions.

The ARC for 2010 is 24.62% of estimated payroll. This is the sum of the employer normal cost rate plus the rate to amortize the unfunded actuarial accrued liability over 30 years based on the January 1, 2010 valuation.

The remainder of this report consists of tables and exhibits.

TABLE 1
SUMMARY OF RESULTS OF ACTUARIAL VALUATION
AS OF JANUARY 1, 2010

Item	Police	Firefighters	Total
Membership Data			
1. Number of Members			
a) Active Members			
i) Vested Actives	7,077	6,133	13,210
ii) Non-Vested Actives	8,401	6,868	15,269
iii) Total Actives	15,478	13,001	28,479
b) Vested Former Members	94	47	141
c) Rehired Retirees	103	37	140
d) Retirees and Disableds	10,381	7,647	18,028
e) Beneficiaries and Survivors	4,416	3,268	7,684
f) Contributions Refund Due	1,943	534	2,477
g) Total	32,415	24,534	56,949
2. Annualized Salaries	\$ 996,372,320	\$ 860,966,828	\$ 1,857,339,148
3. Membership Payroll	1,015,869,276	879,326,417	1,895,195,693
4. Annual Allowances	410,976,097	299,486,746	710,462,843
Valuation Results			
5. Present Value of Future Benefits			
a) Active Members	\$ 6,381,077,511	\$ 5,673,861,359	\$ 12,054,938,870
b) Vested Former Members	14,242,769	9,155,173	23,397,942
c) Rehired Retirees	6,352,925	2,448,902	8,801,827
d) Retirees and Disableds	3,960,863,045	2,839,870,068	6,800,733,113
e) Beneficiaries and Survivors	335,436,662	235,034,133	570,470,795
f) Contributions Refund Due	12,970,696	4,566,088	17,536,784
g) Total PVFB	\$ 10,710,943,608	\$ 8,764,935,723	\$ 19,475,879,331
h) DROP Accruals*:			
i) Active Members	\$ 464,888,650	\$ 370,720,648	\$ 835,609,298
ii) Retired Members	80,080,663	70,636,724	150,717,387
iii) Total DROP Accruals	\$ 544,969,313	\$ 441,357,372	\$ 986,326,685
i) PVFB Excluding DROP Accruals: (g) - (h)	\$ 10,165,974,295	\$ 8,323,578,351	\$ 18,489,552,646
6. Normal Cost			
a) Normal Cost	\$ 218,748,099	\$ 187,723,246	\$ 406,471,345
b) Administrative Expenses	10,800,000	8,200,000	19,000,000
c) State Subsidy	444,539	337,521	782,060
d) Total: (a) + (b) - (c)	\$ 229,103,560	\$ 195,585,725	\$ 424,689,285
e) Normal Cost Rate	22.55%	22.24%	22.41%
7. Present Value of Future Normal Cost	\$ 1,942,496,654	\$ 1,692,054,020	\$ 3,634,550,674

* The DROP accruals subtracted from the PVFB are the amounts treated by OP&F as a liability to, and subtracted from, plan assets.

TABLE 1
SUMMARY OF RESULTS OF ACTUARIAL VALUATION
AS OF JANUARY 1, 2010
(Continued)

Item	Police	Firefighters	Total
8. Actuarial Accrued Liability			
a) Active Members	\$ 4,438,580,857	\$ 3,981,807,339	\$ 8,420,388,196
b) Vested Former Members	14,242,769	9,155,173	23,397,942
c) Rehired Retirees	6,352,925	2,448,902	8,801,827
d) Retirees and Disableds	3,960,863,045	2,839,870,068	6,800,733,113
e) Beneficiaries and Survivors	335,436,662	235,034,133	570,470,795
f) Contributions Refund Due	12,970,696	4,566,088	17,536,784
g) Total	\$ 8,768,446,954	\$ 7,072,881,703	\$ 15,841,328,657
h) Employer Accrued Liability	(13,851,095)	(10,409,176)	(24,260,271)
i) Adjusted AAL	\$ 8,754,595,859	\$ 7,062,472,527	\$ 15,817,068,386
j) DROP Accruals*:			
i) Active Members	\$ 464,888,650	\$ 370,720,648	\$ 835,609,298
ii) Retired Members	80,080,663	70,636,724	150,717,387
iii) Total DROP Accruals	\$ 544,969,313	\$ 441,357,372	\$ 986,326,685
k) AAL Excluding DROP Accruals: (i) - (j)	\$ 8,209,626,546	\$ 6,621,115,155	\$ 14,830,741,701
9. Actuarial Value of Assets **	\$ 5,975,120,850	\$ 4,818,972,336	\$ 10,794,093,186
10. Unfunded Accrued Liability: (8) - (9)	\$ 2,234,505,696	\$ 1,802,142,819	\$ 4,036,648,515
11. Funding Period	Infinity	Infinity	Infinity
12. Funded Ratio	72.8%	72.8%	72.8%
Allocation of Employer Contribution Rate			
13. Employer Contribution Rate			
a) Total Employer Rate (by law)	19.50%	24.00%	21.59%
b) Health Care Stabilization Fund Allocation	6.75%	6.75%	6.75%
c) Employer Pension Rate: (a) - (b)	12.75%	17.25%	14.84%
d) Total Normal Cost Rate	22.55%	22.24%	22.41%
e) Member Rate (by law)	10.00%	10.00%	10.00%
f) Employer Normal Cost Rate: (d) - (e)	12.55%	12.24%	12.41%
g) Unfunded Accrued Liability Amortization Rate: (c) - (f)	0.20%	5.01%	2.43%

* The DROP accruals subtracted from the AAL are the amounts treated by OP&F as a liability to, and subtracted from, plan assets.

** The Actuarial Value of Assets is split between Police and Firefighters in proportion to the Actuarial Accrued Liability.

TABLE 1A

**VALUATION RESULTS AS OF JANUARY 1, 2010
ADJUSTED FOR MEDICARE PART B REIMBURSEMENTS**

Item	Police	Firefighters	Total
Valuation Results			
1. Present Value of Future Benefits			
a) Pension Benefits	\$ 10,165,974,295	\$ 8,323,578,351	\$ 18,489,552,646
b) Medicare Part B Benefits	<u>213,150,019</u>	<u>187,993,556</u>	<u>401,143,575</u>
c) Total	\$ 10,379,124,314	\$ 8,511,571,907	\$ 18,890,696,221
2. Normal Cost			
a) Pension Benefits	22.55%	22.24%	22.41%
b) Medicare Part B Benefits	<u>0.34%</u>	<u>0.35%</u>	<u>0.35%</u>
c) Total	22.89%	22.59%	22.76%
3. Actuarial Accrued Liability			
a) Pension Benefits	\$ 8,209,626,546	\$ 6,621,115,155	\$ 14,830,741,701
b) Medicare Part B Benefits	<u>181,511,210</u>	<u>159,122,113</u>	<u>340,633,323</u>
c) Total	\$ 8,391,137,756	\$ 6,780,237,268	\$ 15,171,375,024
4. Actuarial Value of Assets *	\$ 5,975,120,850	\$ 4,818,972,336	\$ 10,794,093,186
5. Unfunded Accrued Liability	\$ 2,416,016,906	\$ 1,961,264,932	\$ 4,377,281,838
6. Funding Period	Infinity	Infinity	Infinity
7. Funded Ratio	71.2%	71.1%	71.1%
Allocation of Employer Contribution Rate			
8. Employer Contribution Rate			
a) Total Employer Rate (by law)	19.50%	24.00%	21.59%
b) Health Care Stabilization Fund Allocation	<u>6.75%</u>	<u>6.75%</u>	<u>6.75%</u>
c) Employer Pension Rate: (a) - (b)	12.75%	17.25%	14.84%
d) Pension Normal Cost Rate	22.55%	22.24%	22.41%
e) Medicare Part B Normal Cost Rate	<u>0.34%</u>	<u>0.35%</u>	<u>0.35%</u>
f) Total Normal Cost Rate: (d) + (e)	22.89%	22.59%	22.76%
g) Member Rate (by law)	<u>10.00%</u>	<u>10.00%</u>	<u>10.00%</u>
h) Employer Normal Cost Rate: (f) - (g)	12.89%	12.59%	12.76%
i) Unfunded Accrued Liability Amortization Rate: (c) - (h)	-0.14%	4.66%	2.08%

* The Actuarial Value of Assets is split between Police and Firefighters in proportion to the pension Actuarial Accrued Liability.

TABLE 2
SUMMARY OF MARKET VALUE OF PLAN ASSETS
AS OF DECEMBER 31, 2009

Item	Amount
1. Market Value of Assets as of December 31, 2008	\$ 7,757,630,252
2. Contributions During 2009	
a) Member	\$ 168,404,393
b) Employer	277,684,445
c) State Subsidy	<u>782,060</u>
d) Total	\$ 446,870,898
3. Benefit Payments During 2009	931,955,709
4. Administrative Expenses During 2009	15,763,159
5. Income During 2009	
a) Interest, Dividends and Other Income	\$ 205,738,275
b) Appreciation/(Depreciation)	1,611,034,647
c) Investment Expenses	<u>25,487,334</u>
d) Investment Return After Expenses (a) + (b) - (c)	\$ 1,791,285,588
e) Interest on Receivables and Other Income	<u>8,725,718</u>
f) Total Income (d) + (e)	\$ 1,800,011,306
6. Market Value of Assets as of December 31, 2009 (1) + (2d) - (3) - (4) + (5f)	\$ 9,056,793,588
7. Rate of Return (per 2009 Comprehensive Annual Financial Report)	20.70 %

* The Market Value of Assets does not include the DROP accrual balances of \$781,569,949 at December 31, 2008 and \$986,326,684 at December 31, 2009.

TABLE 3

**DERIVATION OF ACTUARIAL VALUE OF ASSETS
AS OF DECEMBER 31, 2009**

Item					Amount
1. Market Value of Assets as of December 31, 2009					\$ 9,056,793,588
2. Determination of Deferred Gain (Loss)					
<u>Return on Market Value of Assets</u>					
<u>Year</u>	<u>Actual</u>	<u>Expected</u>	<u>Gain/(Loss)</u>	<u>% Deferred</u>	<u>Deferred Amount</u>
2009	\$ 1,791,285,588	\$ 692,630,189	\$ 1,098,655,399	80%	\$ 878,924,319
2008	(3,697,127,716)	1,019,986,064	(4,717,113,780)	60%	(2,830,268,268)
2007	1,113,124,368	947,928,108	165,196,260	40%	66,078,504
2006	1,576,365,663	836,536,428	739,829,235	20%	<u>147,965,847</u>
					\$ (1,737,299,598)
3. Adjustment for 20% corridor					\$ -
4. Actuarial Value of Assets (1) - (2) + (3)					\$ 10,794,093,186
5. Actuarial Rate of Return *					21.81 %

* The actuarial rate of return is the rate of return based on the change in the actuarial value of assets from last year to this year.

TABLE 4
ANALYSIS OF CHANGE IN UNFUNDED ACCRUED LIABILITY
AS OF JANUARY 1, 2010

Item	Amount
1. Unfunded Accrued Liability at January 1, 2009	\$ 4,997,968,151
2. Contributions Toward Unfunded Accrued Liability	49,899,360
3. Interest Credit at 8.25% to December 31, 2009	<u>410,274,024</u>
4.. Expected Unfunded Accrued Liability at December 31, 2009 (1) - (2) + (3)	\$ 5,358,342,815
5. Actual Unfunded Accrued Liability at January 1, 2010	<u>4,036,648,515</u>
6. Net Experience Gain (4) - (5)	\$ 1,321,694,300
7. Reasons for Net Experience Gain	
(a) Gain from Investment Return on Actuarial Value of Assets	\$ 1,165,513,701
(b) Gain from Demographic Experience	<u>156,180,598</u>
(c) Total	\$ 1,321,694,300

TABLE 5

**DETAILED ANALYSIS OF GAINS & LOSSES IN ACCRUED LIABILITY
RESULTING IN DIFFERENCES BETWEEN ASSUMED AND ACTUAL EXPERIENCE
AS OF JANUARY 1, 2010**

Type of Activity	Experience Gain (Loss)
1. Turnover <i>If more liabilities are released by withdrawal separations from active membership than assumed, there is a gain. If smaller releases, a loss.</i>	\$ (5,596,505)
2. Retirement <i>If members retire at older ages than assumed, there is a gain. If younger, a loss.</i>	17,199,669
3. Death among retired members and beneficiaries <i>If more deaths occur than assumed, there is a gain. If fewer deaths than assumed, there is a loss.</i>	(19,201,046)
4. Disability retirements <i>If disability claims are less than assumed, there is a gain. If more claims, a loss.</i>	11,820,706
5. Salary increase/decrease <i>If there are smaller pay increases than assumed, there is a gain. If greater increases, a loss.</i>	206,925,536
6. Return to work <i>If participants return to work with previous service restored, there is a loss.</i>	(1,998,378)
7. New Entrants <i>If new entrants join OP&F, there is a loss.</i>	(5,742,679)
8. Deaths among actives <i>If claims costs are less than assumed, there is a gain. If more claims, a loss.</i>	(4,251,552)
9. Investment <i>If there is greater investment return than assumed, there is a gain. If less return, a loss.</i>	1,165,513,702
10. Other Experience and Payroll Growth <i>If other experience, including less than expected payroll growth, increases the unfunded liability, there is a loss. Otherwise, there is a gain.</i>	<u>(42,975,153)</u>
Total Gain (or Loss) During The Year	\$ 1,321,694,300

TABLE 6

**SCHEDULE OF FUNDING PROGRESS
GASB STATEMENT NO. 25 DISCLOSURE
(\$ Amounts in Thousands)**

Valuation as of January 1	Actuarial Value of Assets	Actuarial Accrued Liability	Unfunded Actuarial Accrued Liability	Funded Ratio	Covered Payroll	Unfunded Accrued Liability as a Percentage of Covered Payroll
2010	\$ 10,794,093	\$ 14,830,742	\$ 4,036,649	72.8 %	\$ 1,895,195	213.0 %
2009	9,309,156	14,307,124	4,997,968	65.1	1,900,935	262.9
2008	11,212,868	13,727,752	2,514,884	81.7	1,831,438	137.3
2007	10,157,969	12,987,505	2,829,536	78.2	1,782,851	158.7
2006	9,550,580	12,190,403	2,639,823	78.3	1,756,230	150.3
2005	9,337,462	11,545,050	2,207,588	80.9	1,683,554	131.1
2004	9,337,103	10,798,378	1,461,275	86.5	1,644,399	88.9
2003	8,682,704	10,508,367	1,825,663	82.6	1,606,274	113.7
2002	9,076,469	9,785,766	709,297	92.8	1,534,336	46.2
2001	8,498,069	9,506,283	1,008,214	89.4	1,407,542	71.6

Note: Actuarial Assets and Liabilities are net of DROP accruals

TABLE 7

**SCHEDULE OF EMPLOYER CONTRIBUTIONS
GASB STATEMENT NO. 25 DISCLOSURE
(\$ Amounts in Thousands)**

Year Ended December 31	Annual Required Contribution	Percentage Contributed
2009	\$ 506,496,386	55 %
2008	370,765,124	75
2007	363,660,967	77
2006	321,712,471	73
2005	292,454,788	79
2004	257,851,201	88
2003	277,724,840	79
2002	205,992,860	100
2001	205,979,830	100
2000	206,796,608	100

The information presented above was determined as part of the actuarial valuation as of one year prior to the dates indicated (i.e., the contribution determined by the valuation completed as of January 1, 2009 was contributed in the year ending December 31, 2009).

Additional information as of the latest actuarial valuation follows:

Valuation Date:	January 1, 2010
Actuarial Cost Method:	Entry Age
Amortization Method:	Level percent of payroll, open
Remaining Amortization Period:	Infinite*
Asset Valuation Method:	5-year adjusted market value with a corridor of 20% of the market value

Actuarial Assumptions:	
- Investment Rate of Return	8.25%
-Projected Salary Increases	5.0% - 11.0%
-Payroll Increases	4.00%
-Inflation Assumption	3.25%
-Cost of Living Adjustments	3.00% simple

* The Annual Required Contributions for 2003-2006 were based on 40-year amortization. Years 2007 and later use a 30-year amortization basis. The amounts contributed for 2003-2009 equate to an infinite amortization period.

TABLE 8
SOLVENCY TEST
COMPARATIVE SUMMARY OF ACCRUED LIABILITY AND
ACTUARIAL VALUE OF ASSETS
(\$ Amounts in Thousands)

POLICE

Valuation as of January 1	(1) Active Member Contributions	(2) Retirees and Beneficiaries	(3) Active Member Employer Financed	Actuarial Value of Assets	Portion of Accrued Liability Covered by Valuation Assets		
					(1)	(2)	(3)
2010	\$ 1,067,209	\$ 4,216,219	\$ 2,926,199	\$ 5,975,121	100 %	100 %	24 %
2009	1,026,597	4,077,113	2,832,235	5,163,648	100	100	2
2008	985,169	3,992,482	2,671,816	6,248,107	100	100	48
2007	934,517	3,850,347	2,444,583	5,654,396	100	100	36
2006	894,963	3,654,099	2,297,575	5,364,003	100	100	35
2005	840,875	3,510,610	2,152,500	5,260,325	100	100	42
2004	792,449	3,390,164	1,911,501	5,269,436	100	100	57
2003	746,520	3,299,989	1,894,086	4,905,728	100	100	45

FIREFIIGHTERS

Valuation as of January 1	(1) Active Member Contributions	(2) Retirees and Beneficiaries	(3) Active Member Employer Financed	Actuarial Value of Assets	Portion of Accrued Liability Covered by Valuation Assets		
					(1)	(2)	(3)
2010	\$ 916,033	\$ 3,004,267	\$ 2,700,815	\$ 4,818,972	100 %	100 %	33 %
2009	874,756	2,895,243	2,601,180	4,145,508	100	100	14
2008	830,439	2,827,320	2,420,526	4,964,761	100	100	54
2007	796,751	2,757,852	2,203,455	4,503,573	100	100	43
2006	747,714	2,572,229	2,023,823	4,186,577	100	100	43
2005	691,252	2,497,311	1,852,502	4,077,137	100	100	48
2004	639,074	2,448,043	1,617,147	4,067,667	100	100	61
2003	593,228	2,401,021	1,573,523	3,776,976	100	100	50

TOTAL

Valuation as of January 1	(1) Active Member Contributions	(2) Retirees and Beneficiaries	(3) Active Member Employer Financed	Actuarial Value of Assets	Portion of Accrued Liability Covered by Valuation Assets		
					(1)	(2)	(3)
2010	\$ 1,983,242	\$ 7,220,486	\$ 5,627,014	\$ 10,794,093	100 %	100 %	28 %
2009	1,901,353	6,972,356	5,433,415	9,309,156	100	100	8
2008	1,815,608	6,819,802	5,092,342	11,212,868	100	100	51
2007	1,731,268	6,608,199	4,648,038	10,157,969	100	100	39
2006	1,642,677	6,226,328	4,321,398	9,550,580	100	100	39
2005	1,532,127	6,007,921	4,005,002	9,337,462	100	100	45
2004	1,431,523	5,838,207	3,528,648	9,337,103	100	100	59
2003	1,339,748	5,701,010	3,467,609	8,682,704	100	100	47

Note: Actuarial Assets and Liabilities are net of DROP accruals

TABLE 9**DESCRIPTION OF ACTUARIAL ASSUMPTIONS AND METHODS****ASSUMPTIONS**

INTEREST RATE: 8.25% per annum, compounded annually.

SALARY INCREASE: Assumed annual salary increases are as follows:

Years of Service	Salary Increase Rate
1 or less	11.0%
2	9.5
3	8.5
4	6.5
5 or more	5.0

WITHDRAWAL RATES: The following sample withdrawal rates are based on age and service (for causes other than death, disability, or retirement).

Police

Age	Years of Service										
	0	1	2	3	4	5	6	7	8	9	10+
25	0.03660	0.03660	0.03713	0.03047	0.02618	0.02267	0.02130	0.02076	0.01827	0.01967	0.01967
30	0.03084	0.03084	0.03170	0.03018	0.02736	0.02412	0.02178	0.02033	0.01817	0.01752	0.01752
35	0.03464	0.03464	0.03600	0.03564	0.03237	0.02795	0.02402	0.02108	0.01845	0.01589	0.01437
40	0.04524	0.04524	0.04695	0.04563	0.04073	0.03419	0.02799	0.02298	0.01907	0.01454	0.00885
45	0.06156	0.06156	0.06306	0.05916	0.05187	0.04269	0.03371	0.02613	0.02006	0.01379	0.00467
50	0.08252	0.08252	0.08319	0.07518	0.06509	0.05315	0.04106	0.03062	0.02174	0.01436	0.00449
55	0.10733	0.10733	0.10668	0.09299	0.07983	0.06525	0.04991	0.03654	0.02432	0.01686	0.01106
60	0.13557	0.13557	0.13322	0.11220	0.09585	0.07887	0.06020	0.04397	0.02790	0.02157	0.02157

Firefighters

Age	Years of Service										
	0	1	2	3	4	5	6	7	8	9	10+
25	0.00795	0.01124	0.01296	0.01355	0.01287	0.01124	0.00911	0.00765	0.00680	0.00651	0.00651
30	0.01368	0.01323	0.01236	0.01124	0.01026	0.00948	0.00882	0.00824	0.00773	0.00725	0.00725
35	0.01718	0.01484	0.01298	0.01151	0.01071	0.01049	0.01049	0.01019	0.00947	0.00821	0.00626
40	0.01916	0.01623	0.01467	0.01397	0.01374	0.01385	0.01388	0.01340	0.01199	0.00942	0.00539
45	0.01962	0.01739	0.01742	0.01863	0.01940	0.01961	0.01905	0.01790	0.01533	0.01094	0.00468
50	0.01863	0.01827	0.02118	0.02550	0.02769	0.02777	0.02595	0.02372	0.01953	0.01275	0.00423
55	0.01623	0.01886	0.02592	0.03459	0.03863	0.03836	0.03465	0.03086	0.02460	0.01490	0.00408
60	0.01247	0.01913	0.03164	0.04590	0.05220	0.05135	0.04512	0.03935	0.03057	0.01739	0.00428

TABLE 9

DESCRIPTION OF ACTUARIAL ASSUMPTIONS AND METHODS
(Continued)

RATES OF DISABILITY AND DEATH BEFORE RETIREMENT: Rates of death are based on the RP2000 Combined Table (sex distinct) set back five years. The following sample rates apply to active members:

Age	Annual Rate of:		
	Death Male	Death Female	Disability
<u>POLICE</u>			
20	.027%	.017%	.002%
30	.038	.021	.177
40	.077	.048	1.102
50	.151	.112	2.359
55	.214	.168	2.583
60	.362	.272	2.513
62	.469	.348	2.545
65	.675	.506	
<u>FIREFIGHTERS</u>			
20	.027%	.017%	.004%
30	.038	.021	.100
40	.077	.048	.494
50	.151	.112	2.390
55	.214	.168	3.526
60	.362	.272	4.172
62	.469	.348	3.964
65	.675	.506	

OCCURRENCE OF DISABILITY:

On duty permanent and total	35%
On duty partial	61%
Off duty ordinary	4%

TABLE 9

DESCRIPTION OF ACTUARIAL ASSUMPTIONS AND METHODS
(Continued)

RETIREMENT RATES: The following rates apply to members upon reaching eligibility for retirement.

Age	Annual Rate of Retirement	
	Police	Firefighters
48	30%	25%
49	20	15
50	15	15
51	15	15
52	15	15
53	15	20
54	15	20
55	15	20
56	20	20
57	20	20
58	20	20
59	25	25
60	25	25
61	25	25
62	25	30
63	25	30
64	25	30
65	100	100

DROP RETIREMENT RATES: DROP participants are assumed to retire at the retirement rates shown above, with the following exceptions: Second and third years of DROP: 5%, Eighth year of DROP: 100%.

RETIREMENT AGE FOR INACTIVE VESTED PARTICIPANTS: Commencement at age 48 and 25 years of service from full-time hire date, whichever is later.

DEFERRED RETIREMENT OPTION PLAN (DROP) ELECTIONS: 85% of members who do not retire when first eligible are assumed to elect DROP.

DEATH AFTER RETIREMENT: According to the RP2000 Combined Table (male only) for pensioners with one-year set forward for police and one-year set back for firefighters. RP2000 Combined Table (female only) with one-year set forward for all beneficiaries. RP2000 Combined Table (male only) for disableds, with six-year set forward for police and four-year set forward for firefighters.

TABLE 9**DESCRIPTION OF ACTUARIAL ASSUMPTIONS AND METHODS**
(Continued)

FUTURE EXPENSES: The normal cost is increased by all administrative expenses budgeted, net of the State Subsidy received from the State of Ohio.

UNKNOWN DATA FOR MEMBERS: Same as those exhibited by members with similar known characteristics.

PERCENT MARRIED: 85% of active members are assumed to be married.

AGE OF SPOUSE: Wives are assumed to be three years younger than their husbands.

OPTIONAL FORM ELECTION: 20% of retirees are assumed to elect the 50% J&S pension. If the joint annuitant predeceases the retiree, assume the retiree's benefit increases 17.65%.

DEPENDENT PARENTS: Costs based upon allowance for mortality (same rates as for beneficiaries), but no specific allowance for change in dependency status.

DEPENDENT CHILDREN: Each member is assumed to have two children, born when the member was age 26. Dependency is assumed to cease when the child is 22.

MEDICARE PART B PREMIUM TREND RATES: The Medicare Part B premium subsidy (\$96.40 per month for 2010) is assumed to increase as follows:

Year	Increase
2010	5.90%
2011	5.80
2012	5.70
2013	5.60
2014	5.50
2015	5.40
2016	5.30
2017	5.20
2018	5.10
2019	5.00
and Later	

TABLE 9**DESCRIPTION OF ACTUARIAL ASSUMPTIONS AND METHODS**
(Continued)**METHODS**

ACTUARIAL COST METHOD: Projected benefit method with individual level percentage entry age normal cost and actuarial accrued liability. Gains and losses are reflected in the accrued liability. To be consistent with the asset methodology employed by OP&F, DROP accruals are netted out of the liabilities.

ASSET VALUATION METHOD: A five-year moving average market value of assets that spreads the difference between the actual investment income and the expected income on the market value (based on the valuation interest rate) over a period of five years. The actuarial value shall not be less than 80% or more than 120% of market value.

PAYROLL GROWTH: Inflation rate of 3.25% plus productivity increase rate of 0.75%.

DATA

CENSUS AND ASSETS: The valuation was based on members of OP&F as of the valuation date and does not take into account future members. All census and asset data was supplied by OP&F.

TABLE 10**SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS**

The following is intended to summarize the key provisions valued in this valuation. Members of OP&F and other parties should not rely on this summary as a substitute for or legal interpretation of the laws and rules covering this retirement plan.

Eligibility for Membership	Immediate upon commencement of employment.
Member Contributions	10% of salary.
Normal Service Retirement	
Eligibility	Age 48 with 25 years of service.
Benefit	An annual amount equal to a percentage of allowable average annual salary, where the percentage equals 2.5% for each of the first 20 years of service, 2% for each of the next five years of service, and 1.5% for service in excess of 25 years to a maximum of 72% of the allowable average annual salary. Allowable average annual salary means one-third of the total salary during the three years for which the total earnings were greatest.
Age/Service Commuted Retirement	
Eligibility	Age 62 with 15 years of service.
Benefit	Same as the normal service retirement benefit.
Termination Before Retirement With 25 Years Service	
Benefit	Same as the normal service retirement benefit, except benefit commences when member reaches age 48.
Termination Before Retirement With 15 Years Service	
Benefit	An annual amount equal to a percentage of allowable average annual salary, where the percentage equals 1.5% times full years of service. Benefit commences at the later of age 48 and 25 years from the date of full-time hire.

TABLE 10**SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS**
(Continued)**Termination Before Retirement
With Less Than 15 Years Service**

Benefit	A lump sum amount equal to the sum of the member's contributions to OP&F.
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**Deferred Retirement Option Plan
(DROP)**

Eligibility	Age 48 with 25 years of service.
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Benefit	Member elects to defer retirement and must remain in the DROP at least three years to receive full DROP benefits, but not more than eight years. At retirement, member (1) receives the normal service retirement benefit determined as of the date the member entered the DROP, plus cost-of-living adjustments, and (2) may elect to withdraw funds from the DROP accrual provided at least three years have elapsed from DROP enrollment.
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The DROP accrual is credited until retirement with the member's retirement benefit amount for the year, adjusted for cost-of-living, plus a portion of the member's contribution for the year, plus interest credited at 5% compounded annually. Annual member contributions are credited to the DROP accrual based on the following schedule:

Years 1 and 2	50% of member's contribution
Year 3	75% of member's contribution
Years 4-8	100% of member's contribution

If the member terminates employment in the first three years of participating in the DROP, the member forfeits all interest credited to the member's DROP accrual. If the member terminates after eight years, the member forfeits all DROP benefits and receives a normal service retirement benefit determined as of the member's termination date, recalculated including service credit and allowable average salary as of the member's termination date.

TABLE 10**SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS**
(Continued)

If the member becomes disabled while participating in DROP and has not terminated employment, the member can choose to remain in DROP or may receive a disability benefit and therefore forfeit all DROP benefits.

If the member dies while participating in DROP, the member's spouse or beneficiary receives the DROP accrual balance and a monthly survivor benefit of 50% of the benefit the member would have received had the member retired the day before death and elected a 50% joint and survivor annuity. (If the member selected a percentage greater than 50%, that percentage applies.) All other death benefits apply as well.

**Permanent and Total Disability
(On Duty)**

Eligibility

No age or service requirement.

Benefit

An annual amount equal to 72% of allowable average annual salary.

**Partial Disability
(On Duty)**

Eligibility

No age or service requirement.

Benefit

An annual amount determined by the Board, not to exceed 60% of allowable average annual salary. If the member has 25 years of service, the amount will be equal to the normal service retirement amount.

**Ordinary Disability
(Off Duty)**

Eligibility

5 years of service.

Benefit

An annual amount determined by the Board, not to exceed 60% of allowable average annual salary.

TABLE 10

SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS
(Continued)

Pre-retirement Death Benefit

Eligibility

Upon death before retirement but after satisfying eligibility for normal service retirement or age/service commuted retirement.

Benefit

Surviving spouse or contingent dependent beneficiary receives 50% of the benefit the member would have received had the member retired on the date of death under the 50% joint and survivor annuity form of benefit.

Statutory Death Benefit

Eligibility

Upon death for any active or retired member.

Benefit

The benefit is paid to the surviving spouse for life, and to any surviving children until they reach age 18 (22 if a full-time student) or marry, which ever occurs first, and to any surviving disabled children for life. If the deceased member leaves no surviving spouse or children, a benefit is paid to any surviving dependent parents during their lifetime or until dependency ceases or until remarriage.

The benefit amount depends on the beneficiary type. The amount is increased each July 1 by 3% of the Base Benefit. The benefit amounts are shown below.

Beneficiary Type	Monthly Benefit Amount		
	Base	Base Plus Increases Through July 1, 2009	Next Increase Effective July 1, 2010
Spouse	\$550	\$710.60	\$16.50
Child	\$150	\$193.80	\$4.50
Parent			
• If one	\$200	\$258.40	\$6.00
• If two	\$100	\$129.20	\$3.00

Note: Spouse's benefit is \$410 if spouse is receiving a full death benefit under the Death Fund Benefit statute.

TABLE 10**SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS**
(Continued)**Lump Sum Death Benefit**

Eligibility

Upon death for any retired or disabled member.

Benefit

A lump sum payment of \$1,000.

Optional Forms of Benefit

The standard form of benefit is a single life annuity. For married members, the standard form of benefit is an actuarially reduced benefit payable under the 50% joint and survivor annuity form, unless the member's spouse provides written consent for a lower survivor benefit.

Retiring members may elect to have actuarially reduced benefits payable under a life annuity certain and continuous and joint and survivor annuity forms under certain conditions. Such elections may require spousal consent. Elected options may be canceled within one year after benefits commence, with the consent of the beneficiary.

COLA or Terminal Pay

Members retiring after January 1, 1989, and who have 15 or more years of service as of January 1, 1989, are allowed to select between (1) a pension calculated on the basis of average salary which is increased to reflect terminal pay adjustments, or (2) a pension based on average salary excluding the terminal pay adjustment, but increasing by 3% of the initial pension each retirement anniversary after July 1, 1988. The additive 3% COLA annuity without terminal pay adjustment is the automatic form for active members with less than 15 years of service as of January 1, 1989.

Medicare Part B

For service and disability retirements, as well as survivors, Ohio Police & Fire reimburses Medicare Part B premiums up to the statutory maximum provided the retiree is not eligible for reimbursement from any other sources. Note: This benefit is not included in the principal valuation results, but is included in the supplemental valuation results summarized in Table 1A.

TABLE 11

**SUMMARY OF MEMBERSHIP DATA
AS OF JANUARY 1, 2010
ACTIVE MEMBERS**

POLICE

Item	Male	Female	Total
Number of Members	13,981	1,497	15,478
Annual Salaries	\$ 903,825,837	\$ 92,546,483	\$ 996,372,320
Average Age	42.0	41.3	41.9
Average Service	14.9	13.5	14.8

FIREFIGHTERS

Item	Male	Female	Total
Number of Members	12,644	357	13,001
Annual Salaries	\$ 838,880,362	\$ 22,086,466	\$ 860,966,828
Average Age	42.6	41.3	42.6
Average Service	15.4	11.8	15.3

TOTAL

Item	Male	Female	Total
Number of Members	26,625	1,854	28,479
Annual Salaries	\$ 1,742,706,199	\$ 114,632,949	\$ 1,857,339,148
Average Age	42.3	41.3	42.2
Average Service	15.2	13.2	15.1

TABLE 11

(Continued)

**SUMMARY OF MEMBERSHIP DATA
AS OF JANUARY 1, 2010
INACTIVE MEMBERS**

POLICE

Item	Male	Female	Total
Eligible for Allowances	83	11	94
Eligible for Refunds Only	<u>1,673</u>	<u>270</u>	<u>1,943</u>
Total	1,756	281	2,037

FIREFIGHTERS

Item	Male	Female	Total
Eligible for Allowances	47	-	47
Eligible for Refunds Only	<u>490</u>	<u>44</u>	<u>534</u>
Total	537	44	581

TOTAL

Item	Male	Female	Total
Eligible for Allowances	130	11	141
Eligible for Refunds Only	<u>2,163</u>	<u>314</u>	<u>2,477</u>
Total	2,293	325	2,618

TABLE 11
(Continued)

**SUMMARY OF MEMBERSHIP DATA
AS OF JANUARY 1, 2010
RETIREES AND BENEFICIARIES**

POLICE

Item	Number	Annual Allowance	Average Allowance	Average Age
Service Retirees	6,619	\$ 247,924,540	\$ 37,456	67.1
Survivors and Beneficiaries	4,416	38,914,728	8,812	68.2
Disability Retirees	<u>3,762</u>	<u>124,136,829</u>	32,998	59.6
Total	14,797	\$ 410,976,097	\$ 27,774	65.5

FIREFIGHTERS

Item	Number	Annual Allowance	Average Allowance	Average Age
Service Retirees	5,108	\$ 183,781,149	\$ 35,979	69.4
Survivors and Beneficiaries	3,268	28,854,501	8,829	71.3
Disability Retirees	<u>2,539</u>	<u>86,851,096</u>	34,207	61.9
Total	10,915	\$ 299,486,746	\$ 27,438	68.2

TOTAL

Item	Number	Annual Allowance	Average Allowance	Average Age
Service Retirees	11,727	\$ 431,705,689	\$ 36,813	68.1
Survivors and Beneficiaries	7,684	67,769,229	8,820	69.5
Disability Retirees	<u>6,301</u>	<u>210,987,925</u>	33,485	60.5
Total	25,712	\$ 710,462,843	\$ 27,632	66.7

EXHIBIT I**ACTIVE MEMBERSHIP DATA AS OF JANUARY 1, 2010
NUMBER AND ALLOWABLE AVERAGE ANNUAL SALARY****POLICE**

Age	Years of Service									Total	
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+		
Under 25	254 \$43,606										254 \$43,606
25-29	1,128 \$50,880	220 \$61,724									1,348 \$52,650
30-34	661 \$51,274	992 \$63,132	318 \$67,122	4 \$66,059							1,975 \$59,812
35-39	423 \$50,045	738 \$61,357	1,602 \$66,095	408 \$68,745	5 \$61,429						3,176 \$63,190
40-44	170 \$49,998	315 \$59,766	922 \$63,889	1,414 \$67,546	487 \$72,919	10 \$77,665					3,318 \$65,711
45-49	63 \$49,008	110 \$58,011	278 \$61,017	593 \$66,631	1,016 \$72,063	286 \$74,731	5 \$72,217				2,351 \$68,436
50-54	25 \$47,986	35 \$54,964	73 \$56,271	207 \$62,957	364 \$68,152	644 \$74,141	323 \$76,082	11 \$85,427			1,682 \$70,352
55-59	9 \$45,973	7 \$63,446	33 \$56,913	66 \$62,676	135 \$65,795	223 \$69,699	369 \$75,695	126 \$82,866	1 \$76,768		969 \$71,979
60-64		8 \$55,988	14 \$55,017	22 \$57,900	35 \$63,983	42 \$66,841	69 \$68,674	123 \$77,403	26 \$74,078		339 \$69,981
Over 64	1 \$ 20,243		2 \$ 36,034	3 \$ 44,973	3 \$ 61,776	4 \$ 54,782	3 \$ 57,975	16 \$ 72,047	34 \$ 82,996		66 \$ 72,428
Total	2,734 \$50,018	2,425 \$61,654	3,242 \$64,752	2,717 \$66,953	2,045 \$70,978	1,209 \$73,173	769 \$75,136	276 \$79,906	61 \$79,093		15,478 \$64,373

EXHIBIT I**ACTIVE MEMBERSHIP DATA AS OF JANUARY 1, 2010
NUMBER AND ALLOWABLE AVERAGE ANNUAL SALARY****FIREFIGHTERS**

Age	Years of Service									Total
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+	
Under 25	208 \$45,838	2 \$64,963								210 \$46,020
25-29	744 \$50,743	248 \$62,646	1 \$91,149							993 \$53,757
30-34	521 \$52,399	852 \$63,756	340 \$65,844							1,713 \$60,716
35-39	222 \$52,652	751 \$63,250	1,042 \$65,978	303 \$68,559	10 \$80,066					2,328 \$64,224
40-44	76 \$51,308	322 \$61,854	795 \$65,748	805 \$68,771	416 \$73,749	3 \$68,458				2,417 \$67,163
45-49	41 \$49,126	100 \$62,721	358 \$65,827	635 \$68,140	902 \$71,808	329 \$77,972	11 \$72,096			2,376 \$70,008
50-54	18 \$53,116	44 \$59,933	119 \$64,653	225 \$66,504	494 \$71,285	592 \$75,749	261 \$80,309	5 \$74,488		1,758 \$72,606
55-59	4 \$41,909	13 \$61,154	30 \$63,032	71 \$67,259	150 \$70,229	271 \$71,599	298 \$76,810	95 \$81,938		932 \$73,219
60-64	3 \$57,130	5 \$59,829	7 \$62,941	10 \$66,673	39 \$66,603	26 \$71,296	45 \$72,597	92 \$76,615	8 \$76,160	235 \$72,144
Over 64			2 \$ 88,225	3 \$ 79,005	3 \$ 66,664	4 \$ 60,676	3 \$ 65,524	12 \$ 75,353	12 \$ 78,285	39 \$ 74,266
Total	1,837 \$50,890	2,337 \$63,075	2,694 \$65,800	2,052 \$68,249	2,014 \$71,896	1,225 \$75,266	618 \$77,842	204 \$78,968	20 \$77,435	13,001 \$66,223

EXHIBIT I**ACTIVE MEMBERSHIP DATA AS OF JANUARY 1, 2010
NUMBER AND ALLOWABLE AVERAGE ANNUAL SALARY****TOTAL**

Age	Years of Service									Total
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+	
Under 25	462 \$44,611	2 \$64,963								464 \$44,698
25-29	1,872 \$50,826	468 \$62,213	1 \$91,149							2,341 \$53,119
30-34	1,182 \$51,770	1,844 \$63,420	658 \$66,462	4 \$66,059						3,688 \$60,232
35-39	645 \$50,942	1,489 \$62,312	2,644 \$66,049	711 \$68,665	15 \$73,854					5,504 \$63,627
40-44	246 \$50,403	637 \$60,822	1,717 \$64,750	2,219 \$67,991	903 \$73,301	13 \$75,540				5,735 \$66,323
45-49	104 \$49,054	210 \$60,254	636 \$63,725	1,228 \$67,412	1,918 \$71,943	615 \$76,465	16 \$72,134			4,727 \$69,226
50-54	43 \$50,134	79 \$57,731	192 \$61,466	432 \$64,804	858 \$69,956	1,236 \$74,911	584 \$77,971	16 \$82,009		3,440 \$71,504
55-59	13 \$44,723	20 \$61,956	63 \$59,827	137 \$65,051	285 \$68,128	494 \$70,741	667 \$76,194	221 \$82,467	1 \$76,768	1,901 \$72,587
60-64	3 \$57,130	13 \$57,465	21 \$57,658	32 \$60,641	74 \$65,363	68 \$68,545	114 \$70,222	215 \$77,066	34 \$74,568	574 \$70,867
Over 64	1 \$ 20,243		4 \$ 62,129	6 \$ 61,989	6 \$ 64,220	8 \$ 57,729	6 \$ 61,750	28 \$ 73,464	46 \$ 81,767	105 \$ 73,111
Total	4,571 \$50,369	4,762 \$62,352	5,936 \$65,228	4,769 \$67,511	4,059 \$71,433	2,434 \$74,226	1,387 \$76,342	480 \$79,507	81 \$78,683	28,479 \$65,218

EXHIBIT II**RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2010****NUMBER AND ANNUAL RETIREMENT ALLOWANCES****POLICE**

Group	Annual Allowances as of January 1, 2010			
	Number	Basic	Cost-of-Living Increases	Total
Service Retirees				
Males	6,425	\$ 190,852,572	\$ 49,291,627	\$ 240,144,199
Females	<u>194</u>	<u>6,656,760</u>	<u>1,123,581</u>	<u>7,780,341</u>
Subtotal	6,619	\$ 197,509,332	\$ 50,415,208	\$ 247,924,540
Survivors and Beneficiaries				
Males	251	\$ 802,989	\$ 206,657	\$ 1,009,646
Females	<u>4,165</u>	<u>29,738,379</u>	<u>8,166,703</u>	<u>37,905,082</u>
Subtotal	4,416	\$ 30,541,368	\$ 8,373,360	\$ 38,914,728
Disability Retirees				
Males	3,347	\$ 87,139,054	\$ 23,078,114	\$ 110,217,168
Females	<u>415</u>	<u>11,610,127</u>	<u>2,309,534</u>	<u>13,919,661</u>
Subtotal	3,762	\$ 98,749,181	\$ 25,387,648	\$ 124,136,829
Grand Total	14,797	\$ 326,799,881	\$ 84,176,216	\$ 410,976,097

EXHIBIT II**RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2010****NUMBER AND ANNUAL RETIREMENT ALLOWANCES****FIREFIGHTERS**

Group	Annual Allowances as of January 1, 2010			
	Number	Basic	Cost-of-Living Increases	Total
Service Retirees				
Males	5,102	\$ 145,041,518	\$ 38,521,082	\$ 183,562,600
Females	<u>6</u>	<u>194,717</u>	<u>23,832</u>	<u>218,549</u>
Subtotal	5,108	\$ 145,236,235	\$ 38,544,914	\$ 183,781,149
Survivors and Beneficiaries				
Males	128	\$ 303,970	\$ 87,888	\$ 391,858
Females	<u>3,140</u>	<u>22,332,369</u>	<u>6,130,274</u>	<u>28,462,643</u>
Subtotal	3,268	\$ 22,636,339	\$ 6,218,162	\$ 28,854,501
Disability Retirees				
Males	2,468	\$ 67,803,845	\$ 16,856,635	\$ 84,660,480
Females	<u>71</u>	<u>1,907,033</u>	<u>283,583</u>	<u>2,190,616</u>
Subtotal	2,539	\$ 69,710,878	\$ 17,140,218	\$ 86,851,096
Grand Total	10,915	\$ 237,583,452	\$ 61,903,294	\$ 299,486,746

EXHIBIT II**RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2010****NUMBER AND ANNUAL RETIREMENT ALLOWANCES****TOTAL**

Group	Annual Allowances as of January 1, 2010			
	Number	Basic	Cost-of-Living Increases	Total
Service Retirees				
Males	11,527	\$ 335,894,090	\$ 87,812,709	\$ 423,706,799
Females	200	6,851,477	1,147,413	7,998,890
Subtotal	11,727	\$ 342,745,567	\$ 88,960,122	\$ 431,705,689
Survivors and Beneficiaries				
Males	379	\$ 1,106,959	\$ 294,545	\$ 1,401,504
Females	7,305	52,070,748	14,296,977	66,367,725
Subtotal	7,684	\$ 53,177,707	\$ 14,591,522	\$ 67,769,229
Disability Retirees				
Males	5,815	\$ 154,942,899	\$ 39,934,749	\$ 194,877,648
Females	486	13,517,160	2,593,117	16,110,277
Subtotal	6,301	\$ 168,460,059	\$ 42,527,866	\$ 210,987,925
Grand Total	25,712	\$ 564,383,333	\$ 146,079,510	\$ 710,462,843

EXHIBIT III
RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2010
NUMBER AND AVERAGE ANNUAL ALLOWANCE

POLICE

Age Last Birthday	Number	Annual Allowance	Average Annual Allowance
Service Retirees			
Under 60	1,444	\$ 60,403,931	\$ 41,831
60 - 64	1,647	70,592,926	42,862
65 - 69	1,390	54,243,486	39,024
70 - 74	851	29,520,876	34,690
75 - 79	558	16,034,013	28,735
Over 79	<u>729</u>	<u>17,129,308</u>	<u>23,497</u>
Total	6,619	\$ 247,924,540	\$ 37,456
Survivors and Beneficiaries			
Under 60	1,000	\$ 7,645,779	\$ 7,646
60 - 64	407	4,262,476	10,473
65 - 69	503	5,034,442	10,009
70 - 74	581	5,404,083	9,301
75 - 79	605	5,503,742	9,097
Over 79	<u>1,320</u>	<u>11,064,206</u>	<u>8,382</u>
Total	4,416	\$ 38,914,728	\$ 8,812
Disability Retirees			
Under 60	1,896	\$ 66,888,238	\$ 35,279
60 - 64	739	25,178,480	34,071
65 - 69	491	15,554,662	31,680
70 - 74	329	9,540,788	28,999
75 - 79	154	3,838,806	24,927
Over 79	<u>153</u>	<u>3,135,855</u>	<u>20,496</u>
Total	3,762	\$ 124,136,829	\$ 32,998

EXHIBIT III
RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2010

NUMBER AND AVERAGE ANNUAL ALLOWANCE

FIREFIGHTERS

Age Last Birthday	Number	Annual Allowance	Average Annual Allowance
Service Retirees			
Under 60	865	\$ 36,189,628	\$ 41,838
60 - 64	996	41,070,536	41,235
65 - 69	994	39,362,808	39,600
70 - 74	746	27,140,149	36,381
75 - 79	641	19,033,150	29,693
Over 79	<u>866</u>	<u>20,984,878</u>	<u>24,232</u>
Total	5,108	\$ 183,781,149	\$ 35,979
Survivors and Beneficiaries			
Under 60	567	\$ 4,583,412	\$ 8,084
60 - 64	231	2,475,224	10,715
65 - 69	349	3,405,368	9,758
70 - 74	365	3,320,253	9,097
75 - 79	576	5,031,425	8,735
Over 79	<u>1,180</u>	<u>10,038,819</u>	<u>8,507</u>
Total	3,268	\$ 28,854,501	\$ 8,829
Disability Retirees			
Under 60	1,088	\$ 39,487,548	\$ 36,294
60 - 64	492	18,241,628	37,076
65 - 69	400	13,849,935	34,625
70 - 74	271	8,394,494	30,976
75 - 79	130	3,411,566	26,243
Over 79	<u>158</u>	<u>3,465,925</u>	<u>21,936</u>
Total	2,539	\$ 86,851,096	\$ 34,207

EXHIBIT III
RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2010
NUMBER AND AVERAGE ANNUAL ALLOWANCE

TOTAL

Age Last Birthday	Number	Annual Allowance	Average Annual Allowance
Service Retirees			
Under 60	2,309	\$ 96,593,559	\$ 41,834
60 - 64	2,643	111,663,462	42,249
65 - 69	2,384	93,606,294	39,264
70 - 74	1,597	56,661,025	35,480
75 - 79	1,199	35,067,163	29,247
Over 79	<u>1,595</u>	<u>38,114,186</u>	<u>23,896</u>
Total	11,727	\$ 431,705,689	\$ 36,813
Survivors and Beneficiaries			
Under 60	1,567	\$ 12,229,191	\$ 7,804
60 - 64	638	6,737,700	10,561
65 - 69	852	8,439,810	9,906
70 - 74	946	8,724,336	9,222
75 - 79	1,181	10,535,167	8,921
Over 79	<u>2,500</u>	<u>21,103,025</u>	<u>8,441</u>
Total	7,684	\$ 67,769,229	\$ 8,820
Disability Retirees			
Under 60	2,984	\$ 106,375,786	\$ 35,649
60 - 64	1,231	43,420,108	35,272
65 - 69	891	29,404,597	33,002
70 - 74	600	17,935,282	29,892
75 - 79	284	7,250,372	25,529
Over 79	<u>311</u>	<u>6,601,780</u>	<u>21,228</u>
Total	6,301	\$ 210,987,925	\$ 33,485

EXHIBIT IV**10-YEAR HISTORY OF MEMBERSHIP DATA****ACTIVE MEMBERS
(Dollars in Thousands)**

Year Ended December 31	Number of Active Members *	Percentage Change in Membership	Total Annual Payroll	Percentage Change in Payroll
2009	28,619	(1.52%)	\$ 1,895,196	(0.30%)
2008	29,062	0.69%	1,900,935	3.79%
2007	28,864	0.89%	1,831,438	2.73%
2006	28,609	2.08%	1,782,851	1.52%
2005	28,026	0.53%	1,756,230	4.32%
2004	27,879	(1.98%)	1,683,554	2.38%
2003	28,441	(0.14%)	1,644,399	2.37%
2002	28,480	0.54%	1,606,274	4.69%
2001	28,328	1.40%	1,534,336	9.01%
2000	27,936		1,407,542	

* Includes rehired retirees

**RETIRES AND BENEFICIARIES
(Dollars in Thousands)**

Year Ended Dec. 31	Additions		Deletions		Number on Roll End of Year	Annual Allowances	Percentage Change in Allowances	Average Annual Allowances	Percentage Change in Membership
	Number on Roll	Annual Allowances	Number on Roll	Annual Allowances					
2009	1,128	\$ 30,920	733	\$ 14,566	25,712	\$ 710,463	4.52%	\$ 27.63	1.56%
2008	1,046	25,590	607	12,825	25,317	679,769	4.18%	26.85	1.76%
2007	1,128	27,877	933	14,586	24,878	652,474	3.55%	26.23	0.79%
2006	1,186	32,147	962	12,701	24,683	630,080	4.70%	25.53	0.92%
2005	916	19,803	797	12,132	24,459	601,775	3.64%	24.60	0.49%
2004	963	22,166	759	11,407	24,340	580,645	4.00%	23.86	0.85%
2003	975	23,887	762	10,722	24,136	558,305	2.82%	23.13	0.89%
2002	1,257	-	747	-	23,923	542,997	6.45%	22.70	2.18%
2001	1,174	-	774	-	23,413	510,080		21.79	1.74%
2000	1,456	-	832	-	23,013	-		-	2.79%

EXHIBIT V - POLICE

**RECONCILIATION OF MEMBERSHIP DATA
FROM JANUARY 1, 2009 TO JANUARY 1, 2010**

	Active Members	Vested Former Members	Rehired Retirees	Disableds	Service Retirees	Beneficiaries	Total
Number as of January 1, 2009	15,790	82	99	3,721	6,546	4,300	30,538
New participants	370	0	0	0	0	0	370
Vested terminations	(26)	26	0	0	0	0	0
Non-vested terminations	(274)	0	0	0	0	0	(274)
Retirements	(228)	(5)	(3)	0	233	0	(3)
Disabilities	(116)	(3)	0	119	0	0	0
Return to work	1	(1)	0	0	0	0	0
Died with beneficiary	(15)	0	0	(49)	(96)	267	107
Died without beneficiary	(2)	0	0	(34)	(65)	(149)	(250)
Rehired retirees	0	0	8	0	0	0	8
Cessation of benefits	0	0	0	0	0	0	0
Data corrections	(22)	(5)	(1)	5	1	(2)	(24)
Number as of January 1, 2010	15,478	94	103	3,762	6,619	4,416	30,472

EXHIBIT V - FIRE

**RECONCILIATION OF MEMBERSHIP DATA
FROM JANUARY 1, 2009 TO JANUARY 1, 2010**

	Active Members	Vested Former Members	Rehired Retirees	Disableds	Service Retirees	Beneficiaries	Total
Number as of January 1, 2009	13,137	40	36	2,496	5,060	3,194	23,963
New participants	259	0	0	0	0	0	259
Vested terminations	(14)	14	0	0	0	0	0
Non-vested terminations	(81)	0	0	0	0	0	(81)
Retirements	(193)	(2)	(1)	0	195	0	(1)
Disabilities	(88)	(2)	0	90	0	0	0
Return to work	0	0	0	0	0	0	0
Died with beneficiary	(9)	0	0	(32)	(84)	210	85
Died without beneficiary	(2)	0	0	(17)	(66)	(134)	(219)
Rehired retirees	0	0	2	0	0	0	2
Cessation of benefits	0	0	0	0	0	0	0
Data corrections	(8)	(3)	0	2	3	(2)	(8)
Number as of January 1, 2010	13,001	47	37	2,539	5,108	3,268	24,000

EXHIBIT V - TOTAL**RECONCILIATION OF MEMBERSHIP DATA
FROM JANUARY 1, 2009 TO JANUARY 1, 2010**

	Active Members	Vested Former Members	Rehired Retirees	Disableds	Service Retirees	Beneficiaries	Total
Number as of January 1, 2009	28,927	122	135	6,217	11,606	7,494	54,501
New participants	629	0	0	0	0	0	629
Vested terminations	(40)	40	0	0	0	0	0
Non-vested terminations	(355)	0	0	0	0	0	(355)
Retirements	(421)	(7)	(4)	0	428	0	(4)
Disabilities	(204)	(5)	0	209	0	0	0
Return to work	1	(1)	0	0	0	0	0
Died with beneficiary	(24)	0	0	(81)	(180)	477	192
Died without beneficiary	(4)	0	0	(51)	(131)	(283)	(469)
Rehired retirees	0	0	10	0	0	0	10
Cessation of benefits	0	0	0	0	0	0	0
Data corrections	(30)	(8)	(1)	7	4	(4)	(32)
Number as of January 1, 2010	28,479	141	140	6,301	11,727	7,684	54,472

EXHIBIT VI
DETAILED TABULATIONS OF THE DATA

EXHIBIT VI-1

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

POLICE

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
21	7	\$ 201,738			7	\$ 201,738
22	23	886,782	1	48,933	24	935,715
23	67	2,745,655	6	277,354	73	3,023,009
24	131	6,010,515	19	904,881	150	6,915,397
25	171	8,292,452	22	1,130,606	193	9,423,057
26	207	10,520,819	22	1,165,578	229	11,686,397
27	260	13,389,582	32	1,625,100	292	15,014,682
28	261	13,965,060	33	1,836,681	294	15,801,742
29	298	16,810,270	42	2,235,856	340	19,046,126
30	311	17,589,988	32	1,825,603	343	19,415,591
31	316	18,645,119	33	1,997,816	349	20,642,936
32	383	23,034,273	24	1,263,039	407	24,297,311
33	372	22,639,215	45	2,638,601	417	25,277,815
34	415	25,802,157	44	2,691,957	459	28,494,114
35	455	28,298,037	47	2,799,393	502	31,097,430
36	481	30,337,871	67	4,140,077	548	34,477,948
37	560	35,093,238	60	3,760,633	620	38,853,871
38	643	40,816,860	60	3,855,792	703	44,672,652
39	711	45,856,114	92	5,732,255	803	51,588,369
40	659	42,805,559	70	4,356,032	729	47,161,591
41	621	40,349,401	59	3,704,795	680	44,054,196
42	586	38,370,779	62	4,062,083	648	42,432,862
43	571	37,908,694	72	4,388,102	643	42,296,796
44	559	38,520,773	59	3,563,690	618	42,084,464
45	528	35,634,404	65	4,148,450	593	39,782,854
46	444	30,370,404	53	3,431,108	497	33,801,512
47	420	29,501,783	40	2,577,936	460	32,079,719
48	389	26,863,623	51	3,519,314	440	30,382,937
49	328	22,582,927	33	2,264,055	361	24,846,983
50	310	21,847,840	28	1,826,818	338	23,674,657
51	302	21,247,733	42	2,780,717	344	24,028,450
52	315	22,279,307	29	1,796,595	344	24,075,902
53	311	22,358,363	35	2,228,663	346	24,587,026
54	283	20,080,839	27	1,884,581	310	21,965,420
55	265	19,209,495	23	1,508,467	288	20,717,962
56	199	14,245,966	13	955,093	212	15,201,059
57	174	12,646,573	14	1,006,088	188	13,652,662
58	150	10,999,306	10	641,326	160	11,640,632
59	111	7,901,867	10	633,004	121	8,534,871
60	106	7,473,352	10	638,400	116	8,111,752

EXHIBIT VI-1

(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010****POLICE**

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
61	85	6,087,534	2	125,460	87	6,212,994
62	62	4,418,528	1	56,473	63	4,475,001
63	49	3,265,869	2	118,724	51	3,384,593
64	20	1,400,988	2	138,319	22	1,539,307
65	13	891,804	2	140,892	15	1,032,695
66	18	1,231,631			18	1,231,631
67	9	661,867	1	76,054	10	737,921
68	6	495,302	1	45,089	7	540,391
69	5	329,178			5	329,178
70	3	255,440			3	255,440
71	2	138,588			2	138,588
72						
73	2	182,420			2	182,420
74						
75	1	86,444			1	86,444
76						
77	1	75,917			1	75,917
78						
79						
80						
81						
82						
83	1	81,394			1	81,394
84						
85	1	88,201			1	88,201
Total	13,981	\$ 903,825,837	1,497	\$ 92,546,483	15,478	\$ 996,372,320

EXHIBIT VI-2

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2010**

POLICE

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
0	344	\$ 13,196,067	47	\$ 1,888,065	391	\$ 15,084,132
1	545	25,474,223	60	2,934,327	605	28,408,551
2	677	34,984,676	80	4,055,692	757	39,040,369
3	505	27,348,115	70	3,833,556	575	31,181,671
4	358	20,352,891	48	2,682,900	406	23,035,791
5	373	22,577,088	56	3,347,131	429	25,924,220
6	369	22,487,756	41	2,559,524	410	25,047,281
7	459	28,511,840	51	3,177,924	510	31,689,764
8	501	30,612,284	56	3,531,662	557	34,143,946
9	480	30,166,294	39	2,539,468	519	32,705,761
10	560	35,557,935	71	4,578,121	631	40,136,057
11	623	39,648,895	65	3,955,851	688	43,604,745
12	564	37,020,169	55	3,508,067	619	40,528,236
13	565	37,055,091	60	3,828,479	625	40,883,570
14	620	41,103,896	59	3,669,143	679	44,773,038
15	545	36,005,286	61	3,986,538	606	39,991,824
16	491	32,964,724	65	4,074,025	556	37,038,749
17	444	29,742,910	62	3,978,673	506	33,721,583
18	448	29,986,961	46	3,030,889	494	33,017,850
19	506	34,786,037	49	3,356,031	555	38,142,068
20	459	32,022,508	51	3,366,236	510	35,388,744
21	385	27,556,049	40	2,610,293	425	30,166,342
22	360	25,793,194	47	3,209,685	407	29,002,879
23	332	23,998,457	25	1,616,419	357	25,614,876
24	318	23,104,362	28	1,871,777	346	24,976,139
25	254	18,546,827	23	1,574,506	277	20,121,333
26	207	15,183,355	24	1,670,653	231	16,854,008
27	196	14,459,537	22	1,431,614	218	15,891,151
28	220	16,291,158	23	1,538,425	243	17,829,583
29	209	15,614,349	31	2,155,310	240	17,769,659
30	212	15,927,728	11	738,117	223	16,665,845
31	158	11,984,846	6	403,152	164	12,387,998
32	179	13,432,508	12	832,545	191	14,265,054
33	103	7,797,107	4	346,255	107	8,143,362
34	80	6,025,190	4	292,220	84	6,317,410
35	70	5,665,905			70	5,665,905
36	77	6,118,820	3	232,569	80	6,351,389
37	40	3,386,812	1	64,585	41	3,451,396
38	46	3,518,025			46	3,518,025
39	38	2,991,318	1	76,054	39	3,067,372

EXHIBIT VI-2
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2010**

POLICE

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
40	20	1,419,184			20	1,419,184
41	11	1,009,792			11	1,009,792
42	9	700,984			9	700,984
43	11	852,850			11	852,850
44	4	282,269			4	282,269
45	1	89,011			1	89,011
46						
47						
48	2	179,891			2	179,891
49	1	75,917			1	75,917
50	1	126,546			1	126,546
51						
52						
53						
54						
55						
56						
57						
58						
59	1	88,201			1	88,201
Total	13,981	\$ 903,825,837	1,497	\$ 92,546,483	15,478	\$ 996,372,320

EXHIBIT VI-3

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

FIREFIGHTERS

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
20	4	\$ 142,222			4	\$ 142,222
21	10	343,386			10	343,386
22	33	1,401,406	2	77,138	35	1,478,543
23	55	2,543,899			55	2,543,899
24	104	5,047,867	2	108,260	106	5,156,127
25	125	5,950,546	5	206,603	130	6,157,148
26	163	8,469,329	8	369,589	171	8,838,918
27	198	10,818,152	9	456,710	207	11,274,862
28	230	12,453,266	5	268,699	235	12,721,965
29	241	13,827,546	9	560,006	250	14,387,552
30	302	17,399,393	9	504,004	311	17,903,397
31	318	18,989,988	11	608,692	329	19,598,680
32	315	19,063,368	11	663,050	326	19,726,419
33	342	21,296,447	15	857,774	357	22,154,222
34	374	23,624,017	16	1,000,194	390	24,624,211
35	397	25,277,964	7	415,343	404	25,693,307
36	392	25,203,027	10	638,635	402	25,841,662
37	456	29,291,467	16	924,811	472	30,216,278
38	507	32,474,193	16	974,015	523	33,448,209
39	518	33,770,204	9	543,513	527	34,313,718
40	502	33,308,982	15	1,008,762	517	34,317,744
41	464	31,048,762	15	971,750	479	32,020,512
42	444	29,596,338	10	682,589	454	30,278,927
43	451	30,552,881	11	705,775	462	31,258,656
44	493	33,729,190	12	727,232	505	34,456,422
45	543	37,322,454	16	1,056,671	559	38,379,125
46	446	30,539,861	16	1,058,722	462	31,598,583
47	457	32,321,074	13	948,821	470	33,269,895
48	436	31,220,146	14	851,801	450	32,071,946
49	422	30,162,968	13	855,327	435	31,018,295
50	381	27,116,249	10	697,423	391	27,813,671
51	384	28,213,942	11	733,018	395	28,946,960
52	334	24,420,041	9	531,198	343	24,951,239
53	324	24,038,063	5	336,976	329	24,375,039
54	293	21,097,730	7	456,877	300	21,554,608
55	252	18,450,942	2	113,541	254	18,564,483
56	225	16,205,069	6	416,862	231	16,621,932
57	168	12,433,556	4	230,078	172	12,663,633
58	152	11,478,629	1	57,348	153	11,535,977
59	120	8,733,794	2	120,509	122	8,854,302

EXHIBIT VI-3

(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010****FIREFIGHTERS**

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
60	86	6,419,634	1	59,585	87	6,479,219
61	62	4,465,290	1	59,999	63	4,525,290
62	39	2,751,589			39	2,751,589
63	27	1,923,858	1	49,471	28	1,973,329
64	17	1,154,911	1	69,431	18	1,224,342
65	11	846,046			11	846,046
66	13	901,527	1	109,665	14	1,011,192
67	6	496,209			6	496,209
68	2	124,649			2	124,649
69	3	202,087			3	202,087
70	1	66,329			1	66,329
71						
72	1	74,325			1	74,325
73						
74	1	75,549			1	75,549
Total	12,644	\$ 838,880,362	357	\$ 22,086,466	13,001	\$ 860,966,828

EXHIBIT VI-4

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2010**

FIREFIIGHTERS

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
0	244	\$ 10,072,385	7	\$ 251,921	251	\$ 10,324,306
1	459	21,067,820	18	810,713	477	21,878,533
2	395	20,647,563	15	754,893	410	21,402,456
3	398	22,559,718	21	1,154,115	419	23,713,834
4	268	15,508,959	12	656,802	280	16,165,761
5	299	18,250,011	12	661,544	311	18,911,555
6	475	29,257,462	13	787,743	488	30,045,204
7	382	24,298,530	27	1,676,745	409	25,975,275
8	492	31,869,257	22	1,376,994	514	33,246,251
9	590	37,653,952	25	1,574,961	615	39,228,913
10	563	36,804,100	23	1,497,446	586	38,301,545
11	534	34,569,528	27	1,738,493	561	36,308,021
12	536	35,589,965	5	270,436	541	35,860,401
13	506	33,626,065	17	1,160,486	523	34,786,551
14	477	31,614,355	6	394,313	483	32,008,669
15	410	27,811,043	5	380,196	415	28,191,239
16	408	27,577,813	7	459,534	415	28,037,347
17	424	29,013,572	7	440,134	431	29,453,705
18	396	26,964,399	11	752,196	407	27,716,594
19	376	26,123,265	8	523,803	384	26,647,069
20	586	40,805,950	12	731,568	598	41,537,517
21	401	28,457,184	9	603,567	410	29,060,751
22	296	21,799,287	11	736,994	307	22,536,281
23	297	21,931,152	8	542,082	305	22,473,234
24	380	28,144,476	14	1,045,339	394	29,189,815
25	272	20,601,351	7	518,805	279	21,120,155
26	203	15,330,201	5	384,146	208	15,714,346
27	206	15,472,574	1	70,853	207	15,543,427
28	329	24,577,732	1	69,645	330	24,647,378
29	200	15,115,969	1	59,999	201	15,175,968
30	180	13,762,935			180	13,762,935
31	144	11,045,651			144	11,045,651
32	139	11,152,677			139	11,152,677
33	78	6,100,585			78	6,100,585
34	77	6,044,788			77	6,044,788
35	51	4,000,253			51	4,000,253
36	63	4,981,472			63	4,981,472
37	37	2,939,685			37	2,939,685
38	25	1,915,009			25	1,915,009
39	28	2,272,977			28	2,272,977

EXHIBIT VI-4
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2010**

FIREFIGHTERS

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
40	7	561,515			7	561,515
41	1	100,212			1	100,212
42	6	407,710			6	407,710
43	1	83,859			1	83,859
44	3	240,099			3	240,099
45	2	155,299			2	155,299
Total	12,644	\$ 838,880,362	357	\$ 22,086,466	13,001	\$ 860,966,828

EXHIBIT VI-5

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

TOTAL

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
20	4	\$ 142,222			4	\$ 142,222
21	17	545,124			17	545,124
22	56	2,288,188	3	126,070	59	2,414,258
23	122	5,289,554	6	277,354	128	5,566,908
24	235	11,058,382	21	1,013,142	256	12,071,523
25	296	14,242,997	27	1,337,208	323	15,580,206
26	370	18,990,148	30	1,535,167	400	20,525,315
27	458	24,207,733	41	2,081,810	499	26,289,544
28	491	26,418,327	38	2,105,380	529	28,523,707
29	539	30,637,816	51	2,795,862	590	33,433,678
30	613	34,989,381	41	2,329,607	654	37,318,988
31	634	37,635,107	44	2,606,508	678	40,241,615
32	698	42,097,641	35	1,926,089	733	44,023,730
33	714	43,935,662	60	3,496,375	774	47,432,037
34	789	49,426,174	60	3,692,151	849	53,118,325
35	852	53,576,001	54	3,214,737	906	56,790,738
36	873	55,540,898	77	4,778,712	950	60,319,610
37	1,016	64,384,706	76	4,685,444	1,092	69,070,149
38	1,150	73,291,054	76	4,829,807	1,226	78,120,861
39	1,229	79,626,318	101	6,275,768	1,330	85,902,087
40	1,161	76,114,541	85	5,364,794	1,246	81,479,335
41	1,085	71,398,163	74	4,676,545	1,159	76,074,708
42	1,030	67,967,117	72	4,744,673	1,102	72,711,789
43	1,022	68,461,575	83	5,093,877	1,105	73,555,452
44	1,052	72,249,964	71	4,290,922	1,123	76,540,886
45	1,071	72,956,858	81	5,205,122	1,152	78,161,980
46	890	60,910,265	69	4,489,830	959	65,400,095
47	877	61,822,857	53	3,526,757	930	65,349,614
48	825	58,083,768	65	4,371,115	890	62,454,883
49	750	52,745,895	46	3,119,383	796	55,865,278
50	691	48,964,089	38	2,524,240	729	51,488,329
51	686	49,461,675	53	3,513,735	739	52,975,410
52	649	46,699,348	38	2,327,793	687	49,027,141
53	635	46,396,426	40	2,565,639	675	48,962,065
54	576	41,178,569	34	2,341,458	610	43,520,028
55	517	37,660,437	25	1,622,008	542	39,282,444
56	424	30,451,035	19	1,371,955	443	31,822,991
57	342	25,080,129	18	1,236,166	360	26,316,295
58	302	22,477,935	11	698,674	313	23,176,609
59	231	16,635,661	12	753,512	243	17,389,173

EXHIBIT VI-5

(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

TOTAL

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
60	192	13,892,986	11	697,985	203	14,590,971
61	147	10,552,824	3	185,459	150	10,738,283
62	101	7,170,117	1	56,473	102	7,226,591
63	76	5,189,726	3	168,195	79	5,357,922
64	37	2,555,899	3	207,750	40	2,763,649
65	24	1,737,850	2	140,892	26	1,878,742
66	31	2,133,158	1	109,665	32	2,242,823
67	15	1,158,075	1	76,054	16	1,234,130
68	8	619,951	1	45,089	9	665,040
69	8	531,264			8	531,264
70	4	321,769			4	321,769
71	2	138,588			2	138,588
72	1	74,325			1	74,325
73	2	182,420			2	182,420
74	1	75,549			1	75,549
75	1	86,444			1	86,444
76						
77	1	75,917			1	75,917
78						
79						
80						
81						
82						
83	1	81,394			1	81,394
84						
85	1	88,201			1	88,201
Total	26,625	\$ 1,742,706,199	1,854	\$ 114,632,949	28,479	\$ 1,857,339,148

EXHIBIT VI-6

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2010**

TOTAL

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
0	588	\$ 23,268,452	54	\$ 2,139,986	642	\$ 25,408,438
1	1,004	46,542,044	78	3,745,040	1,082	50,287,084
2	1,072	55,632,239	95	4,810,586	1,167	60,442,825
3	903	49,907,833	91	4,987,672	994	54,895,504
4	626	35,861,850	60	3,339,702	686	39,201,552
5	672	40,827,099	68	4,008,675	740	44,835,775
6	844	51,745,218	54	3,347,267	898	55,092,485
7	841	52,810,370	78	4,854,668	919	57,665,039
8	993	62,481,541	78	4,908,657	1,071	67,390,198
9	1,070	67,820,246	64	4,114,428	1,134	71,934,674
10	1,123	72,362,035	94	6,075,567	1,217	78,437,602
11	1,157	74,218,422	92	5,694,344	1,249	79,912,766
12	1,100	72,610,134	60	3,778,503	1,160	76,388,637
13	1,071	70,681,156	77	4,988,965	1,148	75,670,121
14	1,097	72,718,251	65	4,063,456	1,162	76,781,707
15	955	63,816,329	66	4,366,734	1,021	68,183,063
16	899	60,542,537	72	4,533,559	971	65,076,095
17	868	58,756,482	69	4,418,807	937	63,175,289
18	844	56,951,360	57	3,783,085	901	60,734,444
19	882	60,909,303	57	3,879,834	939	64,789,137
20	1,045	72,828,457	63	4,097,804	1,108	76,926,261
21	786	56,013,233	49	3,213,860	835	59,227,093
22	656	47,592,481	58	3,946,680	714	51,539,160
23	629	45,929,610	33	2,158,501	662	48,088,110
24	698	51,248,838	42	2,917,116	740	54,165,954
25	526	39,148,177	30	2,093,311	556	41,241,488
26	410	30,513,556	29	2,054,799	439	32,568,354
27	402	29,932,111	23	1,502,467	425	31,434,578
28	549	40,868,890	24	1,608,071	573	42,476,961
29	409	30,730,317	32	2,215,309	441	32,945,626
30	392	29,690,663	11	738,117	403	30,428,780
31	302	23,030,497	6	403,152	308	23,433,649
32	318	24,585,186	12	832,545	330	25,417,731
33	181	13,897,692	4	346,255	185	14,243,947
34	157	12,069,978	4	292,220	161	12,362,198
35	121	9,666,158			121	9,666,158
36	140	11,100,292	3	232,569	143	11,332,861
37	77	6,326,496	1	64,585	78	6,391,081
38	71	5,433,034			71	5,433,034
39	66	5,264,295	1	76,054	67	5,340,349

EXHIBIT VI-6

(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2010**

TOTAL

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
40	27	1,980,699			27	1,980,699
41	12	1,110,005			12	1,110,005
42	15	1,108,694			15	1,108,694
43	12	936,709			12	936,709
44	7	522,369			7	522,369
45	3	244,309			3	244,309
46						
47						
48	2	179,891			2	179,891
49	1	75,917			1	75,917
50	1	126,546			1	126,546
51						
52						
53						
54						
55						
56						
57						
58						
59	1	88,201			1	88,201
Total	26,625	\$ 1,742,706,199	1,854	\$ 114,632,949	28,479	\$ 1,857,339,148

EXHIBIT VI-7

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
48	10	\$ 363,188	3	\$ 127,758	13	\$ 490,946
49	17	679,677	1	19,483	18	699,160
50	34	1,383,020	3	148,184	37	1,531,203
51	40	1,573,644	8	333,648	48	1,907,293
52	58	2,255,334	11	440,318	69	2,695,652
53	90	3,709,771	10	414,756	100	4,124,527
54	112	4,728,505	6	243,929	118	4,972,434
55	148	6,330,785	16	695,839	164	7,026,624
56	162	6,931,229	14	570,728	176	7,501,957
57	196	8,246,261	9	408,842	205	8,655,102
58	220	9,309,955	13	574,798	233	9,884,753
59	254	10,533,733	9	380,547	263	10,914,280
60	279	11,911,618	10	399,532	289	12,311,150
61	314	13,946,469	12	524,144	326	14,470,612
62	394	17,316,227	13	602,527	407	17,918,753
63	342	14,159,447	7	270,163	349	14,429,610
64	268	11,152,101	8	310,699	276	11,462,800
65	265	11,012,744	6	250,338	271	11,263,082
66	283	11,340,617	2	57,548	285	11,398,165
67	304	11,851,195	6	238,350	310	12,089,545
68	288	10,829,499	3	132,756	291	10,962,255
69	230	8,436,591	3	93,848	233	8,530,439
70	203	7,295,504			203	7,295,504
71	199	7,125,895			199	7,125,895
72	174	6,018,775			174	6,018,775
73	129	4,538,496	3	77,854	132	4,616,349
74	142	4,429,159	1	35,194	143	4,464,353
75	117	3,637,852	1	40,455	118	3,678,308
76	116	3,640,851	2	32,703	118	3,673,554
77	117	3,197,460	6	190,155	123	3,387,616
78	97	2,602,729	1	21,310	98	2,624,039
79	100	2,644,794	1	25,703	101	2,670,497
80	99	2,576,006			99	2,576,006
81	110	2,824,835	2	41,684	112	2,866,519
82	87	2,202,707			87	2,202,707
83	99	2,381,460	1	22,906	100	2,404,366
84	75	1,679,753			75	1,679,753
85	71	1,573,374			71	1,573,374
86	50	1,055,187	1	10,089	51	1,065,276
87	21	424,817			21	424,817

EXHIBIT VI-7

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
88	25	553,370			25	553,370
89	24	472,821	2	43,558	26	516,379
90	13	263,238			13	263,238
91	12	226,345			12	226,345
92	9	164,130			9	164,130
93	8	179,245			8	179,245
94	10	261,475			10	261,475
95	3	44,964			3	44,964
96	2	40,835			2	40,835
97	3	51,952			3	51,952
98	2	34,558			2	34,558
Total	6,425	\$ 240,144,199	194	\$ 7,780,341	6,619	\$ 247,924,539

EXHIBIT VI-8

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
26	1	\$ 16,387			1	\$ 16,387
27						
28						
29	2	73,268			2	73,268
30	2	64,800			2	64,800
31	2	54,764			2	54,764
32	2	57,695	4	139,003	6	196,698
33	2	69,608			2	69,608
34	8	273,117	4	105,557	12	378,674
35	10	305,200	3	98,787	13	403,987
36	7	240,998	6	233,711	13	474,709
37	15	492,496	1	26,591	16	519,088
38	24	776,345	7	242,644	31	1,018,990
39	27	879,831	9	321,502	36	1,201,333
40	27	955,881	8	273,568	35	1,229,449
41	40	1,414,011	14	463,320	54	1,877,331
42	50	1,719,927	7	222,393	57	1,942,320
43	42	1,552,032	10	328,404	52	1,880,436
44	53	2,001,179	14	448,191	67	2,449,370
45	60	2,179,565	17	502,068	77	2,681,633
46	49	1,768,309	15	572,111	64	2,340,420
47	47	1,676,712	14	485,243	61	2,161,955
48	60	2,208,729	11	331,849	71	2,540,578
49	58	2,103,052	9	352,446	67	2,455,498
50	61	2,231,825	11	385,575	72	2,617,400
51	70	2,543,763	17	638,052	87	3,181,816
52	96	3,583,628	26	933,829	122	4,517,457
53	72	2,578,988	27	815,153	99	3,394,141
54	84	2,880,881	19	660,703	103	3,541,584
55	114	4,185,125	17	501,254	131	4,686,379
56	103	3,813,860	26	866,359	129	4,680,220
57	113	3,982,187	20	757,421	133	4,739,608
58	139	4,751,499	10	364,772	149	5,116,271
59	116	3,908,882	14	473,185	130	4,382,067
60	117	3,932,035	18	593,342	135	4,525,376
61	131	4,514,852	13	485,661	144	5,000,513
62	181	6,311,142	12	342,911	193	6,654,052
63	140	4,640,830	11	339,509	151	4,980,339
64	113	3,939,779	3	78,420	116	4,018,199
65	98	3,294,782	5	147,466	103	3,442,248

EXHIBIT VI-8

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
66	128	4,061,559	1	30,225	129	4,091,784
67	100	3,005,523	3	73,920	103	3,079,443
68	78	2,513,497	1	33,078	79	2,546,575
69	75	2,337,757	2	56,854	77	2,394,611
70	78	2,394,919			78	2,394,919
71	72	2,086,139	3	125,495	75	2,211,634
72	60	1,748,764	1	23,066	61	1,771,830
73	57	1,619,770			57	1,619,770
74	58	1,542,636			58	1,542,636
75	42	1,111,107			42	1,111,107
76	33	839,203			33	839,203
77	21	499,366	1	26,161	22	525,526
78	22	531,237			22	531,237
79	35	831,732			35	831,732
80	27	609,320			27	609,320
81	22	444,708			22	444,708
82	27	606,715			27	606,715
83	25	499,973			25	499,973
84	18	322,008			18	322,008
85	15	296,442			15	296,442
86	7	140,327			7	140,327
87	4	70,626	1	19,858	5	90,484
88	2	33,655			2	33,655
89	2	35,310			2	35,310
90						
91	2	41,450			2	41,450
92						
93						
94						
95						
96	1	15,463			1	15,463
Total	3,347	\$ 110,217,168	415	\$ 13,919,661	3,762	\$ 124,136,829

EXHIBIT VI-9

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
1			1	\$ 2,326	1	\$ 2,326
2	3	6,977			3	6,977
3	2	4,651	4	9,302	6	13,954
4	3	6,977	1	2,326	4	9,302
5	4	9,302	1	2,326	5	11,628
6	2	4,651	3	6,977	5	11,628
7			2	4,651	2	4,651
8	5	11,628	4	9,302	9	20,930
9	1	2,326	7	16,279	8	18,605
10	3	6,977	4	9,302	7	16,279
11	11	36,539	4	9,302	15	45,841
12	3	6,977	3	6,977	6	13,954
13	7	16,279	7	16,279	14	32,558
14	7	16,279	7	16,279	14	32,558
15	12	27,907	8	18,605	20	46,512
16	14	32,558	9	40,639	23	73,198
17	9	20,930	11	25,582	20	46,512
18	12	27,907	9	20,930	21	48,838
19	16	62,035	12	27,907	28	89,943
20	17	51,938	12	34,109	29	86,047
21	12	27,907	11	25,582	23	53,489
22	10	23,256	10	23,256	20	46,512
23	14	52,044	11	25,582	25	77,626
24	6	40,375	15	34,884	21	75,259
25	10	23,256	4	9,302	14	32,558
26			1	2,326	1	2,326
27			1	8,527	1	8,527
28						
29	1	2,326	1	2,326	2	4,651
30	2	4,651	1	4,920	3	9,571
31						
32						
33	1	2,326	3	47,710	4	50,035
34			5	45,157	5	45,157
35	2	4,651	4	26,894	6	31,546
36	3	6,977	6	86,969	9	93,946
37	2	4,651	3	18,391	5	23,043
38	2	26,784	5	35,422	7	62,205
39	3	6,977	8	94,766	11	101,743
40	4	33,901	9	69,530	13	103,432

EXHIBIT VI-9

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
41	3	6,977	3	25,582	6	32,558
42	4	37,489	13	131,083	17	168,572
43	4	29,280	15	162,851	19	192,131
44			15	230,193	15	230,193
45	1	2,326	22	188,772	23	191,098
46	2	10,853	9	112,515	11	123,368
47	1	2,326	20	181,982	21	184,308
48	3	14,960	18	214,067	21	229,027
49	1	2,326	22	225,569	23	227,895
50	3	40,867	18	147,333	21	188,200
51	1	2,326	30	333,095	31	335,421
52	4	40,139	38	471,402	42	511,540
53	3	29,964	33	338,225	36	368,189
54			32	269,711	32	269,711
55	1	8,527	29	296,504	30	305,031
56			56	661,960	56	661,960
57			68	728,467	68	728,467
58	1	8,527	69	754,527	70	763,054
59	2	35,898	46	445,292	48	481,191
60	2	13,447	87	965,709	89	979,156
61	1	8,527	93	1,092,933	94	1,101,460
62			93	928,206	93	928,206
63	1	8,527	64	632,819	65	641,346
64			66	612,308	66	612,308
65			95	970,823	95	970,823
66			97	1,000,365	97	1,000,365
67	1	2,326	111	1,072,235	112	1,074,561
68	1	8,527	105	1,068,792	106	1,077,320
69	1	2,326	92	909,049	93	911,374
70	1	23,378	97	892,667	98	916,045
71			110	1,040,201	110	1,040,201
72			113	1,029,240	113	1,029,240
73			120	1,121,477	120	1,121,477
74			140	1,297,120	140	1,297,120
75	1	8,527	104	989,444	105	997,971
76	1	19,527	110	984,243	111	1,003,769
77	1	8,527	115	1,022,212	116	1,030,739
78			117	1,084,016	117	1,084,016
79			156	1,387,246	156	1,387,246
80			147	1,261,825	147	1,261,825

EXHIBIT VI-9

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**POLICE
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
81			147	1,252,263	147	1,252,263
82			153	1,328,454	153	1,328,454
83			126	1,046,877	126	1,046,877
84			107	864,681	107	864,681
85			132	1,134,592	132	1,134,592
86	2	11,775	90	748,206	92	759,981
87			68	551,922	68	551,922
88			85	685,105	85	685,105
89	1	8,527	59	487,653	60	496,180
90			37	309,795	37	309,795
91			38	305,003	38	305,003
92			38	305,449	38	305,449
93			30	250,446	30	250,446
94			18	153,490	18	153,490
95			17	144,962	17	144,962
96			8	68,218	8	68,218
97			7	59,690	7	59,690
98			4	34,109	4	34,109
99			3	25,582	3	25,582
100			2	17,054	2	17,054
101						
102			1	8,527	1	8,527
Total	251	\$ 1,009,646	4,165	\$ 37,905,082	4,416	\$ 38,914,728

EXHIBIT VI-10

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
48	4	\$ 185,817			4	\$ 185,817
49	13	486,077			13	486,077
50	21	745,181			21	745,181
51	20	823,493	2	84,653	22	908,146
52	47	2,032,777	1	32,522	48	2,065,299
53	39	1,557,776			39	1,557,776
54	80	3,438,163			80	3,438,163
55	93	3,955,132	1	32,417	94	3,987,549
56	98	4,185,534			98	4,185,534
57	132	5,640,236			132	5,640,236
58	148	6,239,154			148	6,239,154
59	166	6,750,696			166	6,750,696
60	168	6,966,225			168	6,966,225
61	188	7,898,525			188	7,898,525
62	264	10,748,563			264	10,748,563
63	229	9,339,329			229	9,339,329
64	146	6,087,501	1	30,393	147	6,117,894
65	190	7,711,797	1	38,564	191	7,750,360
66	204	8,087,819			204	8,087,819
67	230	9,018,542			230	9,018,542
68	187	7,422,330			187	7,422,330
69	182	7,083,757			182	7,083,757
70	163	6,240,765			163	6,240,765
71	168	6,151,824			168	6,151,824
72	138	5,362,233			138	5,362,233
73	142	4,987,920			142	4,987,920
74	135	4,397,407			135	4,397,407
75	124	4,024,872			124	4,024,872
76	126	4,002,952			126	4,002,952
77	109	3,090,558			109	3,090,558
78	137	3,946,422			137	3,946,422
79	145	3,968,347			145	3,968,347
80	105	2,809,671			105	2,809,671
81	127	3,181,076			127	3,181,076
82	140	3,543,984			140	3,543,984
83	135	3,384,445			135	3,384,445
84	90	2,149,035			90	2,149,035
85	63	1,465,771			63	1,465,771
86	58	1,256,892			58	1,256,892
87	43	942,649			43	942,649

EXHIBIT VI-10

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
88	31	734,349			31	734,349
89	19	406,573			19	406,573
90	18	355,780			18	355,780
91	12	212,257			12	212,257
92	12	293,334			12	293,334
93	2	44,040			2	44,040
94	4	87,713			4	87,713
95	2	33,226			2	33,226
96	2	36,186			2	36,186
97	1	14,520			1	14,520
98						
99	1	14,901			1	14,901
100	1	18,474			1	18,474
Total	5,102	\$ 183,562,600	6	\$ 218,549	5,108	\$ 183,781,149

EXHIBIT VI-11

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
26	1	\$ 27,418			1	\$ 27,418
27						
28	1	18,274	2	26,456	3	44,730
29						
30						
31	2	36,758			2	36,758
32	1	22,732	1	31,998	2	54,730
33	1	35,456			1	35,456
34	2	61,242			2	61,242
35	6	170,564	1	30,194	7	200,757
36	5	157,217			5	157,217
37	7	194,883	1	35,356	8	230,239
38	12	402,187	2	30,467	14	432,654
39	10	375,631			10	375,631
40	12	422,606	3	74,877	15	497,483
41	13	443,842	1	53,996	14	497,838
42	19	671,086	3	82,819	22	753,905
43	19	680,650	3	90,045	22	770,695
44	31	1,019,472	2	76,058	33	1,095,530
45	21	733,753	6	223,621	27	957,374
46	24	861,696	1	28,794	25	890,490
47	24	856,368	4	113,862	28	970,230
48	46	1,573,888	2	65,842	48	1,639,730
49	38	1,439,779	3	83,664	41	1,523,442
50	38	1,328,052	3	113,323	41	1,441,374
51	61	2,245,548	4	97,384	65	2,342,931
52	67	2,512,149	7	247,645	74	2,759,794
53	69	2,510,300	3	69,186	72	2,579,486
54	59	2,305,733	2	65,306	61	2,371,039
55	68	2,558,524	4	134,765	72	2,693,289
56	92	3,634,118	2	74,829	94	3,708,947
57	95	3,412,199	2	45,592	97	3,457,791
58	91	3,473,286	2	86,302	93	3,559,587
59	87	3,269,494	2	50,267	89	3,319,761
60	100	3,835,865	2	73,680	102	3,909,545
61	95	3,544,574	3	84,289	98	3,628,863
62	121	4,577,819			121	4,577,819
63	100	3,578,925			100	3,578,925
64	71	2,546,477			71	2,546,477
65	73	2,560,796			73	2,560,796

EXHIBIT VI-11

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
66	90	3,159,909			90	3,159,909
67	86	2,987,890			86	2,987,890
68	77	2,577,822			77	2,577,822
69	74	2,563,518			74	2,563,518
70	63	2,233,833			63	2,233,833
71	62	1,863,486			62	1,863,486
72	60	1,708,409			60	1,708,409
73	50	1,535,093			50	1,535,093
74	36	1,053,672			36	1,053,672
75	35	1,031,108			35	1,031,108
76	26	683,683			26	683,683
77	26	670,706			26	670,706
78	23	561,047			23	561,047
79	20	465,022			20	465,022
80	21	538,277			21	538,277
81	33	778,919			33	778,919
82	26	539,660			26	539,660
83	25	533,115			25	533,115
84	18	385,074			18	385,074
85	7	169,568			7	169,568
86	6	127,360			6	127,360
87	8	152,887			8	152,887
88	6	94,002			6	94,002
89	1	14,871			1	14,871
90	2	40,236			2	40,236
91						
92	2	32,331			2	32,331
93	1	18,815			1	18,815
94	2	40,811			2	40,811
Total	2,468	\$ 84,660,480	71	\$ 2,190,616	2,539	\$ 86,851,096

EXHIBIT VI-12

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
2			2	\$ 4,651	2	\$ 4,651
3			1	2,326	1	2,326
4			3	6,977	3	6,977
5			1	2,326	1	2,326
6	1	2,326	2	4,651	3	6,977
7	4	12,357	1	2,326	5	14,682
8	1	2,326	2	4,651	3	6,977
9	3	6,977	2	4,651	5	11,628
10	3	6,977	2	4,651	5	11,628
11	6	13,954	2	4,651	8	18,605
12	4	9,302	5	14,682	9	23,985
13	5	11,628	5	11,628	10	23,256
14	3	6,977	4	9,302	7	16,279
15	6	13,954	3	6,977	9	20,930
16	3	6,977	6	13,954	9	20,930
17	6	26,619	8	25,685	14	52,304
18	2	4,651	7	16,279	9	20,930
19	5	11,628	5	11,628	10	23,256
20	6	13,954	12	27,907	18	41,861
21	5	11,628	13	30,233	18	41,861
22	10	23,256	3	6,977	13	30,233
23	4	9,302	12	49,122	16	58,425
24	3	6,977	7	22,481	10	29,458
25	2	4,651	2	11,732	4	16,383
26	1	2,326			1	2,326
27	1	2,326	1	8,527	2	10,853
28						
29	1	2,326			1	2,326
30	1	2,326			1	2,326
31			2	39,357	2	39,357
32	1	2,326	1	8,527	2	10,853
33			1	8,527	1	8,527
34	2	29,338	1	8,527	3	37,865
35						
36			3	43,767	3	43,767
37	2	4,651	3	39,450	5	44,102
38	4	9,302	1	8,527	5	17,830
39	1	2,326	4	52,120	5	54,446
40	1	2,326	5	56,465	6	58,790
41	3	6,977	3	44,366	6	51,343

EXHIBIT VI-12

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
42	3	6,977	7	101,590	10	108,567
43	1	2,326	9	91,709	10	94,035
44			13	133,716	13	133,716
45	1	2,326	11	115,689	12	118,015
46	2	4,651	11	146,290	13	150,941
47	2	4,651	6	83,724	8	88,376
48	2	4,651	5	42,636	7	47,287
49	2	4,651	11	121,980	13	126,631
50	4	44,473	12	116,769	16	161,242
51			15	169,841	15	169,841
52			29	307,013	29	307,013
53	1	2,326	25	300,094	26	302,420
54	1	2,326	19	212,173	20	214,499
55			24	246,316	24	246,316
56			16	179,767	16	179,767
57	1	2,326	37	464,983	38	467,309
58			35	496,413	35	496,413
59			27	279,449	27	279,449
60	1	8,527	33	363,219	34	371,746
61			49	506,280	49	506,280
62	1	2,326	53	559,180	54	561,505
63			49	579,192	49	579,192
64			45	456,501	45	456,501
65	1	2,326	65	669,019	66	671,345
66			69	694,094	69	694,094
67			70	680,948	70	680,948
68	1	2,326	66	638,736	67	641,062
69			77	717,919	77	717,919
70			75	712,000	75	712,000
71			58	523,539	58	523,539
72			82	744,797	82	744,797
73			65	578,245	65	578,245
74			85	761,673	85	761,673
75			99	868,379	99	868,379
76	1	8,527	137	1,163,803	138	1,172,331
77	1	2,326	107	973,509	108	975,835
78			91	770,391	91	770,391
79			140	1,244,489	140	1,244,489
80			116	1,041,503	116	1,041,503
81	1	2,326	116	1,071,565	117	1,073,891

EXHIBIT VI-12

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**FIREFIGHTERS
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
82			127	1,120,379	127	1,120,379
83			138	1,147,933	138	1,147,933
84			133	1,116,163	133	1,116,163
85			99	836,992	99	836,992
86			84	702,944	84	702,944
87			61	493,789	61	493,789
88			50	410,848	50	410,848
89			51	427,091	51	427,091
90			38	308,414	38	308,414
91			32	253,187	32	253,187
92	1	8,527	27	218,141	28	226,668
93			31	245,972	31	245,972
94			20	167,338	20	167,338
95			17	147,016	17	147,016
96			11	93,799	11	93,799
97			11	88,456	11	88,456
98			8	68,218	8	68,218
99			3	25,582	3	25,582
100			1	8,527	1	8,527
101			3	25,582	3	25,582
102			1	8,527	1	8,527
Total	128	\$ 391,858	3,140	\$ 28,462,643	3,268	\$ 28,854,501

EXHIBIT VI-13

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
48	14	\$ 549,005	3	\$ 127,758	17	\$ 676,763
49	30	1,165,754	1	19,483	31	1,185,237
50	55	2,128,200	3	148,184	58	2,276,384
51	60	2,397,137	10	418,302	70	2,815,439
52	105	4,288,110	12	472,840	117	4,760,951
53	129	5,267,547	10	414,756	139	5,682,302
54	192	8,166,669	6	243,929	198	8,410,597
55	241	10,285,918	17	728,256	258	11,014,173
56	260	11,116,764	14	570,728	274	11,687,491
57	328	13,886,496	9	408,842	337	14,295,338
58	368	15,549,109	13	574,798	381	16,123,907
59	420	17,284,429	9	380,547	429	17,664,976
60	447	18,877,843	10	399,532	457	19,277,375
61	502	21,844,994	12	524,144	514	22,369,137
62	658	28,064,790	13	602,527	671	28,667,316
63	571	23,498,776	7	270,163	578	23,768,939
64	414	17,239,602	9	341,092	423	17,580,694
65	455	18,724,541	7	288,901	462	19,013,442
66	487	19,428,436	2	57,548	489	19,485,984
67	534	20,869,737	6	238,350	540	21,108,087
68	475	18,251,829	3	132,756	478	18,384,585
69	412	15,520,348	3	93,848	415	15,614,196
70	366	13,536,269			366	13,536,269
71	367	13,277,719			367	13,277,719
72	312	11,381,009			312	11,381,009
73	271	9,526,415	3	77,854	274	9,604,269
74	277	8,826,566	1	35,194	278	8,861,760
75	241	7,662,724	1	40,455	242	7,703,180
76	242	7,643,803	2	32,703	244	7,676,505
77	226	6,288,019	6	190,155	232	6,478,174
78	234	6,549,151	1	21,310	235	6,570,460
79	245	6,613,141	1	25,703	246	6,638,844
80	204	5,385,676			204	5,385,676
81	237	6,005,911	2	41,684	239	6,047,594
82	227	5,746,691			227	5,746,691
83	234	5,765,905	1	22,906	235	5,788,811
84	165	3,828,787			165	3,828,787
85	134	3,039,145			134	3,039,145
86	108	2,312,080	1	10,089	109	2,322,168
87	64	1,367,466			64	1,367,466

EXHIBIT VI-13

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
88	56	1,287,719			56	1,287,719
89	43	879,394	2	43,558	45	922,952
90	31	619,018			31	619,018
91	24	438,602			24	438,602
92	21	457,464			21	457,464
93	10	223,285			10	223,285
94	14	349,188			14	349,188
95	5	78,190			5	78,190
96	4	77,021			4	77,021
97	4	66,472			4	66,472
98	2	34,558			2	34,558
99	1	14,901			1	14,901
100	1	18,474			1	18,474
Total	11,527	\$ 423,706,799	200	\$ 7,998,890	11,727	\$ 431,705,688

EXHIBIT VI-14

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
26	2	\$ 43,805			2	\$ 43,805
27						
28	1	18,274	2	26,456	3	44,730
29	2	73,268			2	73,268
30	2	64,800			2	64,800
31	4	91,521			4	91,521
32	3	80,427	5	171,001	8	251,429
33	3	105,064			3	105,064
34	10	334,359	4	105,557	14	439,916
35	16	475,763	4	128,981	20	604,744
36	12	398,215	6	233,711	18	631,926
37	22	687,379	2	61,947	24	749,326
38	36	1,178,532	9	273,112	45	1,451,644
39	37	1,255,461	9	321,502	46	1,576,963
40	39	1,378,488	11	348,444	50	1,726,932
41	53	1,857,853	15	517,316	68	2,375,169
42	69	2,391,013	10	305,212	79	2,696,225
43	61	2,232,681	13	418,449	74	2,651,131
44	84	3,020,651	16	524,248	100	3,544,899
45	81	2,913,318	23	725,689	104	3,639,007
46	73	2,630,005	16	600,905	89	3,230,910
47	71	2,533,080	18	599,105	89	3,132,186
48	106	3,782,617	13	397,691	119	4,180,308
49	96	3,542,830	12	436,110	108	3,978,941
50	99	3,559,877	14	498,898	113	4,058,775
51	131	4,789,311	21	735,436	152	5,524,747
52	163	6,095,777	33	1,181,474	196	7,277,251
53	141	5,089,288	30	884,340	171	5,973,627
54	143	5,186,614	21	726,009	164	5,912,623
55	182	6,743,649	21	636,019	203	7,379,668
56	195	7,447,979	28	941,189	223	8,389,167
57	208	7,394,386	22	803,013	230	8,197,399
58	230	8,224,785	12	451,074	242	8,675,858
59	203	7,178,376	16	523,452	219	7,701,828
60	217	7,767,900	20	667,022	237	8,434,921
61	226	8,059,426	16	569,950	242	8,629,376
62	302	10,888,961	12	342,911	314	11,231,872
63	240	8,219,754	11	339,509	251	8,559,264
64	184	6,486,256	3	78,420	187	6,564,676
65	171	5,855,578	5	147,466	176	6,003,044

EXHIBIT VI-14

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
66	218	7,221,467	1	30,225	219	7,251,692
67	186	5,993,413	3	73,920	189	6,067,333
68	155	5,091,319	1	33,078	156	5,124,397
69	149	4,901,276	2	56,854	151	4,958,129
70	141	4,628,752			141	4,628,752
71	134	3,949,625	3	125,495	137	4,075,120
72	120	3,457,173	1	23,066	121	3,480,239
73	107	3,154,863			107	3,154,863
74	94	2,596,308			94	2,596,308
75	77	2,142,216			77	2,142,216
76	59	1,522,886			59	1,522,886
77	47	1,170,072	1	26,161	48	1,196,232
78	45	1,092,283			45	1,092,283
79	55	1,296,754			55	1,296,754
80	48	1,147,596			48	1,147,596
81	55	1,223,627			55	1,223,627
82	53	1,146,375			53	1,146,375
83	50	1,033,088			50	1,033,088
84	36	707,082			36	707,082
85	22	466,010			22	466,010
86	13	267,687			13	267,687
87	12	223,513	1	19,858	13	243,371
88	8	127,657			8	127,657
89	3	50,181			3	50,181
90	2	40,236			2	40,236
91	2	41,450			2	41,450
92	2	32,331			2	32,331
93	1	18,815			1	18,815
94	2	40,811			2	40,811
95						
96	1	15,463			1	15,463
Total	5,815	\$ 194,877,648	486	\$ 16,110,276	6,301	\$ 210,987,925

EXHIBIT VI-15

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
1			1	\$ 2,326	1	\$ 2,326
2	3	6,977	2	4,651	5	11,628
3	2	4,651	5	11,628	7	16,279
4	3	6,977	4	9,302	7	16,279
5	4	9,302	2	4,651	6	13,954
6	3	6,977	5	11,628	8	18,605
7	4	12,357	3	6,977	7	19,333
8	6	13,954	6	13,954	12	27,907
9	4	9,302	9	20,930	13	30,233
10	6	13,954	6	13,954	12	27,907
11	17	50,492	6	13,954	23	64,446
12	7	16,279	8	21,659	15	37,938
13	12	27,907	12	27,907	24	55,814
14	10	23,256	11	25,582	21	48,838
15	18	41,861	11	25,582	29	67,442
16	17	39,535	15	54,593	32	94,128
17	15	47,549	19	51,267	34	98,816
18	14	32,558	16	37,210	30	69,768
19	21	73,663	17	39,535	38	113,199
20	23	65,892	24	62,016	47	127,908
21	17	39,535	24	55,814	41	95,350
22	20	46,512	13	30,233	33	76,745
23	18	61,347	23	74,704	41	136,051
24	9	47,352	22	57,365	31	104,717
25	12	27,907	6	21,034	18	48,941
26	1	2,326	1	2,326	2	4,651
27	1	2,326	2	17,054	3	19,380
28						
29	2	4,651	1	2,326	3	6,977
30	3	6,977	1	4,920	4	11,897
31			2	39,357	2	39,357
32	1	2,326	1	8,527	2	10,853
33	1	2,326	4	56,237	5	58,563
34	2	29,338	6	53,684	8	83,022
35	2	4,651	4	26,894	6	31,546
36	3	6,977	9	130,736	12	137,713
37	4	9,302	6	57,842	10	67,144
38	6	36,086	6	43,949	12	80,035
39	4	9,302	12	146,886	16	156,189
40	5	36,227	14	125,995	19	162,222

EXHIBIT VI-15

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
41	6	13,954	6	69,948	12	83,901
42	7	44,465	20	232,673	27	277,139
43	5	31,605	24	254,560	29	286,165
44			28	363,909	28	363,909
45	2	4,651	33	304,462	35	309,113
46	4	15,504	20	258,805	24	274,309
47	3	6,977	26	265,706	29	272,683
48	5	19,611	23	256,703	28	276,314
49	3	6,977	33	347,549	36	354,525
50	7	85,340	30	264,102	37	349,442
51	1	2,326	45	502,936	46	505,261
52	4	40,139	67	778,415	71	818,554
53	4	32,290	58	638,319	62	670,609
54	1	2,326	51	481,884	52	484,210
55	1	8,527	53	542,820	54	551,347
56			72	841,727	72	841,727
57	1	2,326	105	1,193,450	106	1,195,776
58	1	8,527	104	1,250,940	105	1,259,467
59	2	35,898	73	724,741	75	760,640
60	3	21,974	120	1,328,927	123	1,350,902
61	1	8,527	142	1,599,213	143	1,607,740
62	1	2,326	146	1,487,386	147	1,489,711
63	1	8,527	113	1,212,011	114	1,220,538
64			111	1,068,809	111	1,068,809
65	1	2,326	160	1,639,842	161	1,642,168
66			166	1,694,459	166	1,694,459
67	1	2,326	181	1,753,183	182	1,755,509
68	2	10,853	171	1,707,528	173	1,718,381
69	1	2,326	169	1,626,968	170	1,629,294
70	1	23,378	172	1,604,667	173	1,628,045
71			168	1,563,741	168	1,563,741
72			195	1,774,037	195	1,774,037
73			185	1,699,721	185	1,699,721
74			225	2,058,793	225	2,058,793
75	1	8,527	203	1,857,823	204	1,866,350
76	2	28,054	247	2,148,046	249	2,176,100
77	2	10,853	222	1,995,722	224	2,006,574
78			208	1,854,407	208	1,854,407
79			296	2,631,735	296	2,631,735
80			263	2,303,328	263	2,303,328

EXHIBIT VI-15

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2010**

**TOTAL
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
81	1	2,326	263	2,323,828	264	2,326,154
82			280	2,448,833	280	2,448,833
83			264	2,194,810	264	2,194,810
84			240	1,980,844	240	1,980,844
85			231	1,971,584	231	1,971,584
86	2	11,775	174	1,451,151	176	1,462,926
87			129	1,045,711	129	1,045,711
88			135	1,095,954	135	1,095,954
89	1	8,527	110	914,744	111	923,271
90			75	618,209	75	618,209
91			70	558,190	70	558,190
92	1	8,527	65	523,590	66	532,117
93			61	496,418	61	496,418
94			38	320,828	38	320,828
95			34	291,978	34	291,978
96			19	162,017	19	162,017
97			18	148,147	18	148,147
98			12	102,326	12	102,326
99			6	51,163	6	51,163
100			3	25,582	3	25,582
101			3	25,582	3	25,582
102			2	17,054	2	17,054
Total	379	\$ 1,401,504	7,305	\$ 66,367,725	7,684	\$ 67,769,229