

OHIO POLICE & FIRE PENSION FUND

**ACTUARIAL VALUATION
JANUARY 1, 2009**



September 30, 2009

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 (“Fund”). This report presents the results of the annual actuarial valuation of the assets and liabilities of the Fund as of January 1, 2009, 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 a table in the report.

The purpose of the valuation is to determine the financial status of the Fund 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 Statement No. 25. 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

The Fund 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 the Fund.

Funding Objectives and Progress

The actuary uses an actuarial cost method to determine the portion of the Fund'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 the Fund'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, 2008 was \$782 million. It should be noted that the financial statements prepared by the Fund 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 the Fund 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 2009, 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, including the negative investment return during 2008, the level of funding (contributions to the Fund), 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 a plan to the ORSC in April 2006 for the ORSC's consideration. Included in the plan was a reduction in the allocation of employer contributions for retiree health care from 7.75% to 6.75% of covered payroll, a change the Board adopted and implemented effective January 1, 2007. The plan to reach 30-year funding also included increases in member and employer contribution rates, which have not been acted upon by the Ohio legislature and, therefore, are not reflected in this valuation. The Board of Trustees presented an updated plan to the ORSC in September, 2009.

The funded ratio (i.e., the ratio of actuarial assets to the actuarial accrued liability) determined as of January 1, 2009 is 65.1%, compared to 81.7% determined as of January 1, 2008. Taking into account the Medicare Part B premium reimbursements, the funded ratio would be 63.6%.

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,



Larry Langer, ASA, EA, MAAA
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, 2009**

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Introduction

This report presents the results of the actuarial valuation as of January 1, 2009 of pension benefits for the Ohio Police & Fire Pension Fund.

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, 2009 based on the accrued liability and the actuarial value of assets as of that date, which is 65.1%.
- The determination of the experience gain or loss as of January 1, 2009, which is a loss of \$2.29 billion.
- Annual disclosure as of January 1, 2009 as required by Statement No. 25 of the Governmental Accounting Standards Board.

The valuation was completed based upon membership and financial data submitted by the Fund.

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

The Board of Trustees adopted new actuarial factors for the determination of optional forms of annuity payment, such as the joint and survivor annuities. The new factors have been reflected in this valuation. There were no legislative changes or other administrative changes that materially affected the funding of the Fund. 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.

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, 2009. Comparable results from the January 1, 2008 valuation are also shown.

Item	January 1, 2009	January 1, 2008
Membership Data		
Active Members		
➤ Number	28,927	28,733
➤ Annualized Salaries	\$ 1,857,541,000	\$ 1,787,133,000
➤ Average Pay	\$ 64,215	\$ 62,198
➤ Membership Payroll	\$ 1,900,935,000	\$ 1,831,438,000
Retirees and Beneficiaries		
➤ Number	25,317	24,878
➤ Annual Allowances	\$ 679,769,000	\$ 652,474,000
➤ Average Benefit Payment	\$ 26,850	\$ 26,227
Vested Former Members		
➤ Number	122	135
Contribution Rates (as a Percentage of Payroll)		
Statutory Contribution Rates:		
➤ Employer Average	21.57%	21.56%
➤ Member	<u>10.00</u>	<u>10.00</u>
➤ Total	31.57%	31.56%
Allocation of Employer Contribution Rate:		
➤ Pension Contribution Rate:		
— Employer Normal Cost	12.16%	12.06%
— Accrued Liability Rate	<u>2.66</u>	<u>2.75</u>
— Total Employer Pension Rate	14.82%	14.81%
➤ Health Care Contribution Rate	<u>6.75</u>	<u>6.75</u>
➤ Total Employer Contribution Rate	21.57%	21.56%
Employer Pension Rate under GASB 25	27.27%	19.96%
Actuarial Funded Status *		
➤ Actuarial Accrued Liability	\$14,307,124,000	\$13,727,752,000
➤ Actuarial Assets	<u>(9,309,156,000)</u>	<u>(11,212,868,000)</u>
➤ Unfunded Accrued Liability	\$ 4,997,968,000	\$ 2,514,884,000
➤ Funded Ratio	65.1%	81.7%
➤ Funding Period	Infinity	Infinity

* Actuarial Assets and Liabilities are net of DROP accruals

Actuarial Funded Status

The Fund'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 the Fund's funding method and reflects future pay increases for active members. The actuarial value of assets is a value based on the Fund's market value, but defers recognition over five years 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, 2009, the actuarial accrued liability exceeds the actuarial value of assets, resulting in an unfunded accrued liability of \$5.0 billion. The funded ratio, which is the ratio of the assets to the accrued liability, is 65.1%. These figures are based on an actuarial value of assets of \$9,309,156,000 and an actuarial accrued liability of \$14,307,124,000. The value of assets is 120% of the market value, on account of the 20% corridor. Absent the corridor, the actuarial value of assets would have been greater than 120% of the market value.

Reasons for Change in the Funded Ratio

The funded ratio decreased from 81.7% as of January 1, 2008 to 65.1% as of January 1, 2009, a decrease of 16.6 percentage points. The primary reasons for the decrease are as follows:

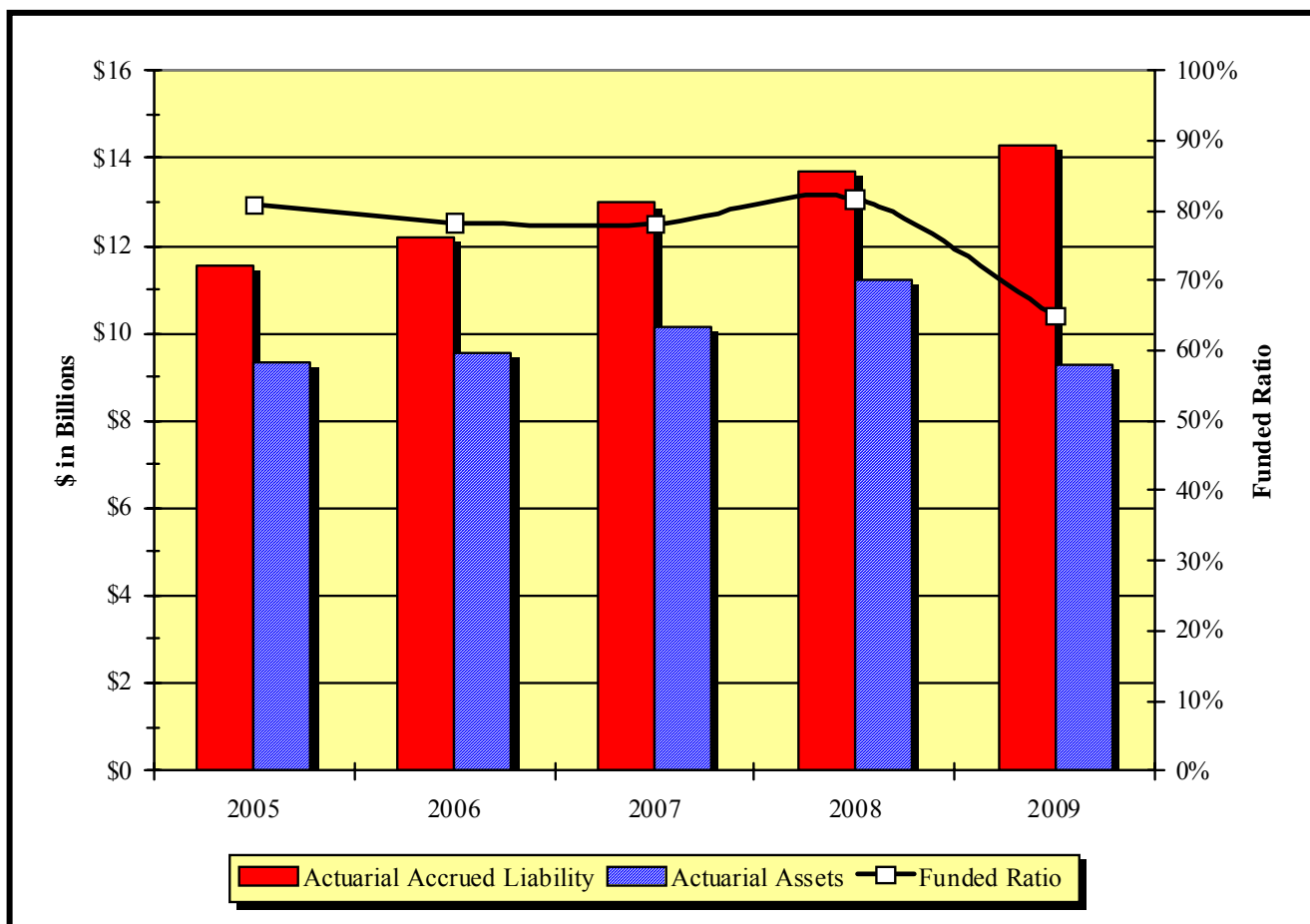
	<u>Increase or (Decrease)</u>
Investment loss based on actuarial value of assets	(16.9)%
Liability gain due to plan experience	0.6
Change in annuity option factors	(0.2)
Contribution level	<u>(0.1)</u>
Net increase (decrease)	(16.6)%

Five-Year History of Actuarial Funded Status

Valuation as of January 1	Actuarial Accrued Liability	Actuarial Assets	Unfunded Actuarial Accrued Liability	Funded Ratio
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
2005	11,545,050,000	9,337,462,000	2,207,588,000	80.9

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



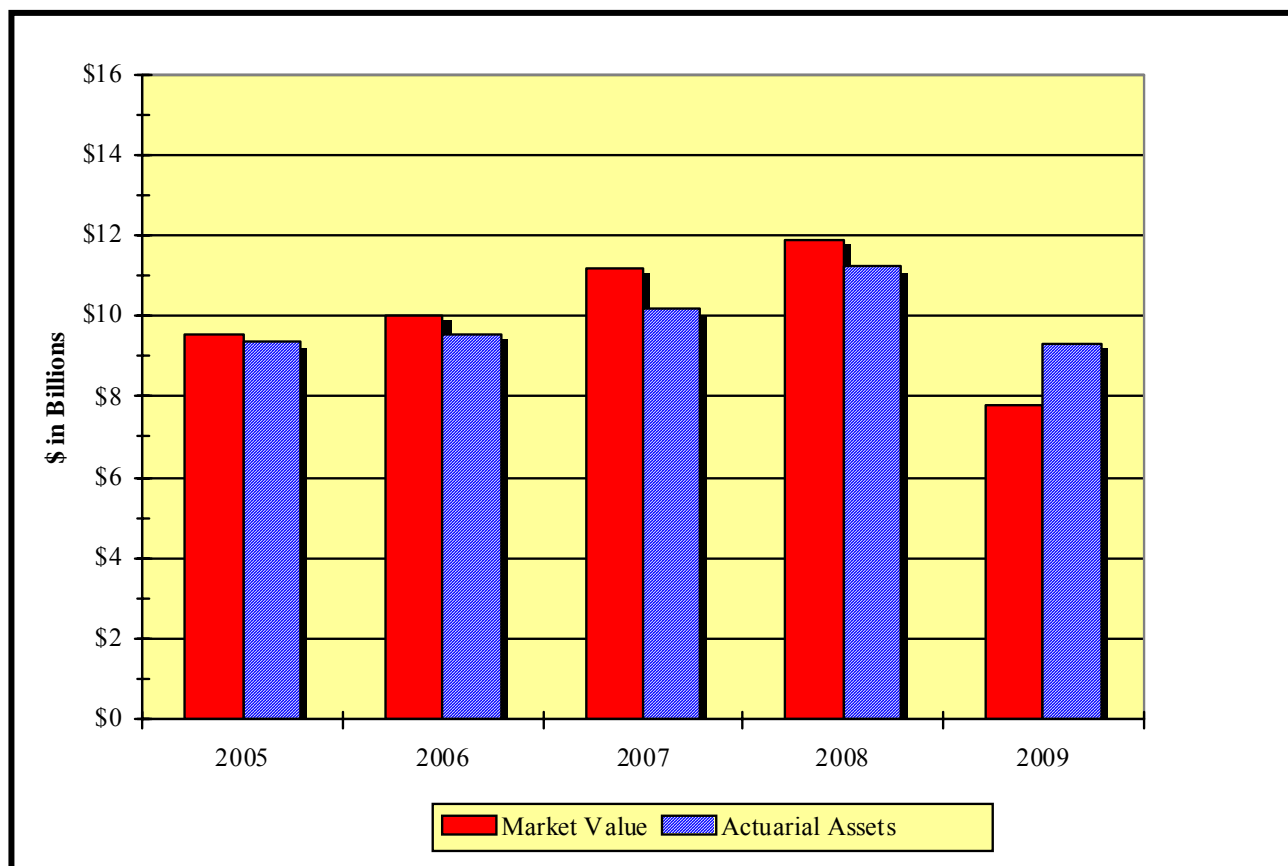
Rate of Return on Assets

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, 2004 through December 31, 2008 are shown below. Also shown are the rates of return on the actuarial value of assets used to determine the Fund’s actuarial funded status.

Five-Year History of Rates of Return

Year Ended December 31	Rate of Return Based on	
	Market Value	Actuarial Assets
2008	(28.1)%	(13.3)%
2007	10.5	14.5
2006	16.2	10.7
2005	9.1	6.1
2004	13.3	3.3

Five-Year History of Market Value and Actuarial Assets



Net Actuarial Gain (Loss)

The results of the valuation as of January 1, 2009 determine the net gain or loss for the year ended December 31, 2008. There was a loss of \$2.42 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 2008 and the previous four years. The net loss from the investment return and demographic experience was \$2.29 billion. The analysis of the net loss for the fiscal year ended December 31, 2008 is shown in Tables 4 and 5.

Five-Year History of Gains or (Losses)

Fiscal Year Ended December 31	Net Gain or (Loss)
2008	\$ (2,290,101,000)
2007	651,453,000
2006	131,284,000
2005	(297,231,000)
2004	(667,659,000)

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	
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
2005	10.00	19.50	24.00	21.56	7.75	23.81	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 the Fund’s financial statements.

The “schedule of funding progress” shows historical trend information about the Fund’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 the Fund’s funding method and reflects future pay increases for active employees. On this basis, the Fund’s funded ratio is 65.1% as of January 1, 2009. The funded ratio is based on an actuarial value of assets of \$9,309,156,000 and an accrued liability of \$14,307,124,000. 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 the Fund. 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 the Fund for the year ended December 31, 2008, which results in a funding period of infinity, are equal to 75% of the ARC for 2008. Table 7 shows the schedule of employer contributions.

The ARC for 2009 is 27.27% 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, 2009 valuation.

The remainder of this report consists of tables and exhibits.

TABLE 1
SUMMARY OF RESULTS OF ACTUARIAL VALUATION
AS OF JANUARY 1, 2009

Item	Police	Firefighters	Total
Membership Data			
1. Number of Members			
a) Active Members			
i) Vested Actives	6,792	5,982	12,774
ii) Non-Vested Actives	8,998	7,155	16,153
iii) Total Actives	15,790	13,137	28,927
b) Vested Former Members	82	40	122
c) Rehired Retirees	99	36	135
d) Retirees and Disableds	10,267	7,556	17,823
e) Beneficiaries and Survivors	4,300	3,194	7,494
f) Contributions Refund Due	1,856	527	2,383
g) Total	32,394	24,490	56,884
2. Annualized Salaries	\$ 1,002,357,000	\$ 855,184,000	\$ 1,857,541,000
3. Membership Payroll	1,024,835,000	876,100,000	1,900,935,000
4. Annual Allowances	393,316,000	286,453,000	679,769,000
Valuation Results			
5. Present Value of Future Benefits *			
a) Active Members	\$ 5,845,415,000	\$ 5,197,962,000	\$ 11,043,377,000
b) Vested Former Members	13,370,000	7,870,000	21,240,000
c) Rehired Retirees	5,975,000	2,168,000	8,143,000
d) Retirees and Disableds	3,749,259,000	2,661,676,000	6,410,935,000
e) Beneficiaries and Survivors	327,854,000	233,567,000	561,421,000
f) Contributions Refund Due	12,356,000	4,658,000	17,014,000
g) Total	\$ 9,954,229,000	\$ 8,107,901,000	\$ 18,062,130,000
6. Normal Cost			
a) Normal Cost	\$ 219,143,000	\$ 186,084,000	\$ 405,227,000
b) Administrative Expenses	9,600,000	7,200,000	16,800,000
c) State Subsidy	489,000	367,000	856,000
d) Total: (a) + (b) - (c)	\$ 228,254,000	\$ 192,917,000	\$ 421,171,000
e) Normal Cost Rate	22.27%	22.02%	22.16%
7. Present Value of Future Normal Cost	\$ 2,004,325,000	\$ 1,726,226,000	\$ 3,730,551,000

* The DROP accrual balances are not included in the Present Value of Benefits.

TABLE 1
SUMMARY OF RESULTS OF ACTUARIAL VALUATION
AS OF JANUARY 1, 2009
(Continued)

Item	Police	Firefighters	Total
8. Actuarial Accrued Liability *			
a) Active Members	\$ 3,841,090,000	\$ 3,471,736,000	\$ 7,312,826,000
b) Vested Former Members	13,370,000	7,870,000	21,240,000
c) Rehired Retirees	5,975,000	2,168,000	8,143,000
d) Retirees and Disableds	3,749,259,000	2,661,676,000	6,410,935,000
e) Beneficiaries and Survivors	327,854,000	233,567,000	561,421,000
f) Contributions Refund Due	12,356,000	4,658,000	17,014,000
g) Total	\$ 7,949,904,000	\$ 6,381,675,000	\$ 14,331,579,000
h) Employer Accrued Liability	(13,959,000)	(10,496,000)	(24,455,000)
i) Adjusted Actuarial Accrued Liability	\$ 7,935,945,000	\$ 6,371,179,000	\$ 14,307,124,000
9. Actuarial Value of Assets **	\$ 5,163,648,000	\$ 4,145,508,000	\$ 9,309,156,000
10. Unfunded Accrued Liability (8) - (9)	\$ 2,772,297,000	\$ 2,225,671,000	\$ 4,997,968,000
11. Funding Period	Infinity	Infinity	Infinity
12. Funded Ratio	65.1%	65.1%	65.1%
Allocation of Employer Contribution Rate			
13. Employer Contribution Rate			
a) Total Employer Rate (by law)	19.50%	24.00%	21.57%
b) Health Care Stabilization Fund Allocation	6.75%	6.75%	6.75%
c) Employer Pension Rate (a) - (b)	12.75%	17.25%	14.82%
d) Total Normal Cost Rate	22.27%	22.02%	22.16%
e) Member Rate (by law)	10.00%	10.00%	10.00%
f) Employer Normal Cost Rate: (d) - (e)	12.27%	12.02%	12.16%
g) Unfunded Accrued Liability Amortization Rate: (c) - (f)	0.48%	5.23%	2.66%

* The DROP accrual balances are not included in the Actuarial Accrued Liability or Actuarial Value of 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, 2009
ADJUSTED FOR MEDICARE PART B REIMBURSEMENTS**

Item	Police	Firefighters	Total
Valuation Results			
1. Present Value of Future Benefits			
a) Pension Liabilities Only	\$ 9,954,229,000	\$ 8,107,901,000	\$ 18,062,130,000
b) Medicare Part B Liabilities	<u>203,593,000</u>	<u>179,285,000</u>	<u>382,878,000</u>
c) Total	\$ 10,157,822,000	\$ 8,287,186,000	\$ 18,445,008,000
2. Normal Cost			
a) Pension Normal Cost Rate	22.27%	22.02%	22.16%
b) Medicare Part B Normal Cost Rate	<u>0.33%</u>	<u>0.34%</u>	<u>0.34%</u>
c) Total	22.60%	22.36%	22.50%
3. Actuarial Accrued Liability			
a) Pension Liabilities Only	\$ 7,935,945,000	\$ 6,371,179,000	\$ 14,307,124,000
b) Medicare Part B Liabilities	<u>171,985,000</u>	<u>150,684,000</u>	<u>322,669,000</u>
c) Total	\$ 8,107,930,000	\$ 6,521,863,000	\$ 14,629,793,000
4. Actuarial Value of Assets *	\$ 5,163,648,000	\$ 4,145,508,000	\$ 9,309,156,000
5. Unfunded Accrued Liability	\$ 2,944,282,000	\$ 2,376,355,000	\$ 5,320,637,000
6. Funding Period	Infinity	Infinity	Infinity
7. Funded Ratio	63.7%	63.6%	63.6%
Allocation of Employer Contribution Rate			
8. Employer Contribution Rate			
a) Total Employer Rate (by law)	19.50%	24.00%	21.57%
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%	14.82%
d) Pension Normal Cost Rate	22.27%	22.02%	22.16%
e) Medicare Part B Normal Cost Rate	<u>0.33%</u>	<u>0.34%</u>	<u>0.34%</u>
f) Total Normal Cost Rate: (d) + (e)	22.60%	22.36%	22.50%
g) Member Rate (by law)	<u>10.00%</u>	<u>10.00%</u>	<u>10.00%</u>
h) Employer Normal Cost Rate: (f) - (g)	12.60%	12.36%	12.50%
i) Unfunded Accrued Liability Amortization Rate: (c) - (h)	0.15%	4.89%	2.32%

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

TABLE 2

**SUMMARY OF MARKET VALUE OF PLAN ASSETS
AS OF DECEMBER 31, 2008**

1. Market Value of Assets as of December 31, 2007	\$ 11,895,472,311
2. Contributions During 2008	
a) Member	\$ 172,522,234
b) Employer	276,358,483
c) State Subsidy	856,413
d) Total	\$ 449,737,130
3. Benefit Payments During 2008	885,277,424
4. Administrative Expenses During 2008	15,066,507
5. Income During 2008	
a) Interest, Dividends and Other Income	\$ 275,637,809
b) Appreciation/(Depreciation)	(3,944,136,509)
c) Investment Expenses	28,629,016
d) Investment Return After Expenses (a) + (b) - (c)	\$ (3,697,127,716)
e) Interest on Receivables and Other Income	9,892,458
f) Total Income (d) + (e)	\$ (3,687,235,258)
6. Market Value of Assets as of December 31, 2008 (1) + (2d) - (3) - (4) + (5f)	\$ 7,757,630,252
7. Rate of Return (per 2008 Comprehensive Annual Financial Report)	(28.10)%

* The Market Value of Assets does not include the DROP accrual balances of \$595,134,660 at December 31, 2007 and \$781,569,949 at December 31, 2008.

TABLE 3**DERIVATION OF ACTUARIAL VALUE OF ASSETS
AS OF DECEMBER 31, 2008**

1. Market Value of Assets as of December 31, 2008						\$ 7,757,630,252
2. Determination of Deferred Gain (Loss)						
	<u>Return on Assets</u>					
<u>Year</u>	<u>Actual</u>	<u>Expected</u>	<u>Gain/(Loss)</u>	<u>% Deferred</u>		<u>Deferred Amount</u>
2008	\$ (3,697,127,716)	\$ 1,019,986,064	\$ (4,717,113,780)	80%		\$ (3,773,691,024)
2007	1,113,124,368	947,928,108	165,196,260	60%		99,117,756
2006	1,576,365,663	836,536,428	739,829,235	40%		295,931,694
2005	825,726,554	770,670,176	55,056,378	20%		<u>11,011,276</u>
						\$ (3,367,630,298)
3. Adjustment for 20% corridor						\$ (1,816,104,248)
4. Actuarial Value of Assets (1) - (2) + (3)						\$ 9,309,156,302
5. Actuarial Rate of Return *						(13.31)%

* The actuarial rate of return is the investment return on the decrease in the actuarial value of assets from the January 1, 2008 to the January 1, 2009 valuation.

TABLE 4

**ANALYSIS OF CHANGE IN UNFUNDED ACCRUED LIABILITY
AS OF JANUARY 1, 2009**

Item	Amount
1. Unfunded Accrued Liability at January 1, 2008	\$ 2,514,884,384
2. Interest Credit at 8.25% to December 31, 2008	204,692,346
3. Contributions Toward Unfunded Accrued Liability	67,530,097
4. Change due to Amendment to Optional Factors	<u>55,820,373</u>
5. Expected Unfunded Accrued Liability at December 31, 2008 (1) + (2) - (3) + (4)	\$ 2,707,867,007
6. Actual Unfunded Accrued Liability at January 1, 2009	<u>4,997,968,151</u>
7. Net Experience Loss (5) - (6)	\$ (2,290,101,145)
8. Reasons for Net Experience Loss	
(a) Loss from Investment Return on Actuarial Value of Assets	\$ (2,416,367,847)
(b) Gain from Demographic Experience	<u>126,266,702</u>
(c) Total	\$ (2,290,101,145)

TABLE 5

**DETAILED ANALYSIS OF GAINS & LOSSES IN ACCRUED LIABILITY
RESULTING IN DIFFERENCES BETWEEN ASSUMED AND ACTUAL EXPERIENCE
AS OF JANUARY 1, 2009**

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>	\$ (1,668,502)
2. Retirement <i>If members retire at older ages than assumed, there is a gain. If younger, a loss.</i>	16,135,389
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>	2,827,961
4. Disability retirements <i>If disability claims are less than assumed, there is a gain. If more claims, a loss.</i>	25,684,547
5. Salary increase/decrease <i>If there are smaller pay increases than assumed, there is a gain. If greater increases, a loss.</i>	47,529,758
6. Return to work <i>If participants return to work with previous service restored, there is a loss.</i>	(4,343,813)
7. New Entrants <i>If new entrants join the Fund, there is a loss.</i>	(7,050,576)
8. Deaths among actives <i>If claims costs are less than assumed, there is a gain. If more claims, a loss.</i>	(4,055,888)
9. Investment <i>If there is greater investment return than assumed, there is a gain. If less return, a loss.</i>	(2,416,367,847)
10. Payroll Growth and Other <i>If payroll increases more than assumed, there is a gain. If payroll increases less than assumed, a loss.</i>	<u>51,207,826</u>
Total Gain (or Loss) During The Year	\$ (2,290,101,145)

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
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

TABLE 7

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

Year Ended December 31	Annual Required Contribution	Percentage Contributed
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

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, 2008 was contributed in the year ending December 31, 2008).

Additional information as of the latest actuarial valuation follows:

Valuation Date: January 1, 2009
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 2003-2008 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)
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
2002	699,146	3,099,628	1,711,626	5,110,052	100	100	77

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)
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
2002	551,227	2,275,967	1,448,172	3,966,417	100	100	79

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)
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
2002	1,250,373	5,375,595	3,159,798	9,076,469	100	100	78

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.

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

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

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

PERCENT MARRIED: 85%

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.

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 (\$96.40 per month for 2009) is assumed to increase as follows:

Year	Increase
2009	0.00%
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 the Fund, DROP accruals are netted out of the liabilities.

ASSET VALUATION METHOD: A five-year moving market average 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 the Fund as of the valuation date and does not take into account future members. All census and asset data was supplied by the Fund.

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

The following is intended to summarize the key provisions valued in this valuation. Members of the Fund and other parties should not rely on this summary as a substitute for or legal interpretation of the laws and rules of the Code 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.
Special Service 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 the Fund.
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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 he entered the DROP, plus cost-of-living adjustments, and (2) may elect to withdraw funds from the DROP accrual balance provided at least three years have elapsed from DROP enrollment.
---------	--

The DROP accrual balance 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 his 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 his 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 the DROP, the member can choose to remain in the DROP or may receive a disability benefit and therefore forfeit all DROP benefits.

If the member dies while participating in the 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.

TABLE 10**SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS**
(Continued)**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, 2008	Next Increase Effective July 1, 2009
Spouse	\$550	\$694.10	\$16.50
Child	\$150	\$189.30	\$4.50
Parent			
• If one	\$200	\$252.40	\$6.00
• If two	\$100	\$126.20	\$3.00

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

Lump Sum Death Benefit

Eligibility

Upon death for any retired or disabled member.

Benefit

A lump sum payment of \$1,000.

TABLE 10**SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS**
(Continued)**Optional Forms of Benefit**

The standard form of benefit is a 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 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, 2009
ACTIVE MEMBERS**

Item	Male	Female	Total
Number of Members	14,260	1,530	15,790
Annual Salaries	\$ 909,265,001	\$ 93,091,953	\$1,002,356,954
Average Age	41.3	40.7	41.3
Average Service	14.3	13.0	14.2

FIREFIGHTERS

Item	Male	Female	Total
Number of Members	12,766	371	13,137
Annual Salaries	\$ 832,645,988	\$ 22,537,759	\$ 855,183,747
Average Age	42.1	40.7	42.1
Average Service	14.9	11.1	14.8

TOTAL

Item	Male	Female	Total
Number of Members	27,026	1,901	28,927
Annual Salaries	\$1,741,910,989	\$ 115,629,712	\$1,857,540,701
Average Age	41.7	40.7	41.6
Average Service	14.6	12.6	14.5

TABLE 11
(Continued)

**SUMMARY OF MEMBERSHIP DATA
AS OF JANUARY 1, 2009
INACTIVE MEMBERS**

POLICE

Item	Male	Female	Total
Eligible for Allowances	71	11	82
Eligible for Refunds Only	<u>1,599</u>	<u>257</u>	<u>1,856</u>
Total	1,670	268	1,938

FIREFIGHTERS

Item	Male	Female	Total
Eligible for Allowances	39	1	40
Eligible for Refunds Only	<u>484</u>	<u>43</u>	<u>527</u>
Total	523	44	567

TOTAL

Item	Male	Female	Total
Eligible for Allowances	110	12	122
Eligible for Refunds Only	<u>2,083</u>	<u>300</u>	<u>2,383</u>
Total	2,193	312	2,505

TABLE 11
(Continued)

**SUMMARY OF MEMBERSHIP DATA
AS OF JANUARY 1, 2009
RETIREES AND BENEFICIARIES**

POLICE

Item	Number	Annual Allowance	Average Allowance	Average Age
Service Retirees	6,546	\$ 237,244,492	\$ 36,243	66.8
Survivors and Beneficiaries	4,300	36,879,952	8,577	68.3
Disability Retirees	<u>3,721</u>	<u>119,191,353</u>	32,032	59.3
Total	14,567	\$ 393,315,797	\$ 27,000	65.3

FIREFIGHTERS

Item	Number	Annual Allowance	Average Allowance	Average Age
Service Retirees	5,060	\$ 175,631,003	\$ 34,710	69.2
Survivors and Beneficiaries	3,194	27,697,230	8,672	71.2
Disability Retirees	<u>2,496</u>	<u>83,124,728</u>	33,303	61.6
Total	10,750	\$ 286,452,961	\$ 26,647	68.0

TOTAL

Item	Number	Annual Allowance	Average Allowance	Average Age
Service Retirees	11,606	\$ 412,875,495	\$ 35,574	67.8
Survivors and Beneficiaries	7,494	64,577,182	8,617	69.5
Disability Retirees	<u>6,217</u>	<u>202,316,081</u>	32,542	60.2
Total	25,317	\$ 679,768,758	\$ 26,850	66.4

EXHIBIT I

**ACTIVE MEMBERSHIP DATA AS OF JANUARY 1, 2009
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	352 \$41,432									352 \$41,432
25-29	1,212 \$48,720	274 \$60,377								1,486 \$50,870
30-34	699 \$50,093	1,128 \$62,951	328 \$66,991	3 \$66,711						2,158 \$59,405
35-39	455 \$50,157	861 \$61,297	1,687 \$65,848	414 \$68,325	5 \$70,009					3,422 \$62,922
40-44	175 \$47,146	339 \$59,822	883 \$63,920	1,387 \$68,024	451 \$72,890	5 \$67,551				3,240 \$65,596
45-49	58 \$48,777	91 \$52,217	246 \$60,314	565 \$66,212	905 \$72,128	300 \$74,782	5 \$78,982			2,170 \$68,172
50-54	29 \$49,427	32 \$52,006	81 \$57,138	224 \$63,776	344 \$67,536	690 \$73,434	318 \$77,051	11 \$74,798		1,729 \$70,120
55-59	2 \$29,569	12 \$54,246	34 \$55,312	78 \$62,258	111 \$64,267	215 \$68,826	313 \$74,451	128 \$82,355		893 \$70,798
60-64		7 \$46,593	11 \$51,395	16 \$56,476	35 \$59,738	29 \$70,990	58 \$70,388	108 \$73,739	17 \$81,191	281 \$68,937
Over 64			2 \$63,057	2 \$40,402	4 \$61,138	6 \$57,422	2 \$73,443	13 \$72,952	30 \$82,502	59 \$ 74,006
Total	2,982 \$48,304	2,744 \$61,225	3,272 \$64,650	2,689 \$67,078	1,855 \$70,728	1,245 \$72,805	696 \$75,330	260 \$77,986	47 \$82,028	15,790 \$63,480

EXHIBIT I

**ACTIVE MEMBERSHIP DATA AS OF JANUARY 1, 2009
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	270 \$43,254									270 \$43,254
25-29	785 \$49,239	319 \$61,646	3 \$59,573							1,107 \$52,842
30-34	499 \$51,265	992 \$63,004	292 \$65,099	1 \$51,037						1,784 \$60,056
35-39	245 \$52,980	834 \$62,145	1,019 \$65,204	339 \$68,729	8 \$71,628					2,445 \$63,445
40-44	76 \$49,991	330 \$61,166	778 \$64,946	946 \$68,027	352 \$73,215	4 \$61,174				2,486 \$66,324
45-49	37 \$49,952	114 \$62,162	308 \$65,432	679 \$67,335	774 \$72,413	324 \$76,162	3 \$81,589			2,239 \$69,574
50-54	16 \$54,967	50 \$60,381	122 \$63,601	234 \$65,562	423 \$72,434	613 \$74,735	250 \$78,445	8 \$75,133		1,716 \$72,065
55-59	4 \$41,238	9 \$63,744	33 \$64,075	69 \$64,131	134 \$70,324	251 \$69,469	271 \$76,336	90 \$81,922		861 \$72,240
60-64	3 \$55,398	5 \$59,432	11 \$65,238	12 \$64,834	21 \$65,595	20 \$67,780	38 \$72,329	80 \$74,756	2 \$73,816	192 \$70,670
Over 64			1 \$102,588	5 \$66,317	2 \$74,911	5 \$66,639	2 \$62,993	9 \$66,587	13 \$77,891	37 \$ 71,758
Total	1,935 \$49,483	2,653 \$62,252	2,567 \$65,059	2,285 \$67,527	1,714 \$72,335	1,217 \$73,837	564 \$76,981	187 \$77,828	15 \$77,348	13,137 \$65,097

EXHIBIT I

**ACTIVE MEMBERSHIP DATA AS OF JANUARY 1, 2009
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	622 \$42,223										622 \$42,223
25-29	1,997 \$48,924	593 \$61,060	3 \$59,573								2,593 \$51,712
30-34	1,198 \$50,581	2,120 \$62,976	620 \$66,100	4 \$62,792							3,942 \$59,700
35-39	700 \$51,145	1,695 \$61,714	2,706 \$65,605	753 \$68,507	13 \$71,005						5,867 \$63,140
40-44	251 \$48,007	669 \$60,485	1,661 \$64,400	2,333 \$68,025	803 \$73,033	9 \$64,716					5,726 \$65,912
45-49	95 \$49,235	205 \$57,747	554 \$63,160	1,244 \$66,825	1,679 \$72,259	624 \$75,499	8 \$79,960				4,409 \$68,884
50-54	45 \$51,397	82 \$57,113	203 \$61,022	458 \$64,689	767 \$70,237	1,303 \$74,046	568 \$77,665	19 \$74,939			3,445 \$71,089
55-59	6 \$37,349	21 \$58,317	67 \$59,628	147 \$63,137	245 \$67,580	466 \$69,172	584 \$75,325	218 \$82,177			1,754 \$71,506
60-64	3 \$55,398	12 \$51,943	22 \$58,317	28 \$60,058	56 \$61,934	49 \$69,680	96 \$71,156	188 \$74,172	19 \$80,415		473 \$69,640
Over 64			3 \$76,234	7 \$58,913	6 \$65,729	11 \$61,611	4 \$68,218	22 \$70,348	43 \$81,108		96 \$ 73,139
Total	4,917 \$48,768	5,397 \$61,730	5,839 \$64,830	4,974 \$67,284	3,569 \$71,500	2,462 \$73,315	1,260 \$76,069	447 \$77,920	62 \$80,896		28,927 \$64,215

EXHIBIT II**RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2009****NUMBER AND ANNUAL RETIREMENT ALLOWANCES****POLICE**

Group	Annual Allowances as of January 1, 2009			
	Number	Basic	Cost-of-Living Increases	Total
Service Retirees				
Males	6,369	\$ 185,497,128	\$ 44,880,960	\$ 230,378,088
Females	<u>177</u>	<u>5,959,205</u>	<u>907,199</u>	<u>6,866,404</u>
Subtotal	6,546	\$ 191,456,333	\$ 45,788,159	\$ 237,244,492
Survivors and Beneficiaries				
Males	230	\$ 725,629	\$ 171,849	\$ 897,478
Females	<u>4,070</u>	<u>28,772,172</u>	<u>7,210,302</u>	<u>35,982,474</u>
Subtotal	4,300	\$ 29,497,801	\$ 7,382,151	\$ 36,879,952
Disability Retirees				
Males	3,334	\$ 85,114,604	\$ 21,495,890	\$ 106,610,494
Females	<u>387</u>	<u>10,605,102</u>	<u>1,975,757</u>	<u>12,580,859</u>
Subtotal	3,721	\$ 95,719,706	\$ 23,471,647	\$ 119,191,353
Grand Total	14,567	\$ 316,673,840	\$ 76,641,957	\$ 393,315,797

EXHIBIT II**RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2009****NUMBER AND ANNUAL RETIREMENT ALLOWANCES****FIREFIGHTERS**

Group	Annual Allowances as of January 1, 2009			
	Number	Basic	Cost-of-Living Increases	Total
Service Retirees				
Males	5,056	\$ 140,087,179	\$ 35,403,428	\$ 175,490,607
Females	<u>4</u>	<u>122,623</u>	<u>17,773</u>	<u>140,396</u>
Subtotal	5,060	\$ 140,209,802	\$ 35,421,201	\$ 175,631,003
Survivors and Beneficiaries				
Males	122	\$ 289,590	\$ 76,716	\$ 366,306
Females	<u>3,072</u>	<u>21,923,076</u>	<u>5,407,848</u>	<u>27,330,924</u>
Subtotal	3,194	\$ 22,212,666	\$ 5,484,564	\$ 27,697,230
Disability Retirees				
Males	2,436	\$ 65,870,054	\$ 15,465,846	\$ 81,335,900
Females	<u>60</u>	<u>1,556,719</u>	<u>232,109</u>	<u>1,788,828</u>
Subtotal	2,496	\$ 67,426,773	\$ 15,697,955	\$ 83,124,728
Grand Total	10,750	\$ 229,849,241	\$ 56,603,720	\$ 286,452,961

EXHIBIT II**RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2009****NUMBER AND ANNUAL RETIREMENT ALLOWANCES****TOTAL**

Group	Annual Allowances as of January 1, 2009			
	Number	Basic	Cost-of-Living Increases	Total
Service Retirees				
Males	11,425	\$ 325,584,307	\$ 80,284,388	\$ 405,868,695
Females	<u>181</u>	<u>6,081,828</u>	<u>924,972</u>	<u>7,006,800</u>
Subtotal	11,606	\$ 331,666,135	\$ 81,209,360	\$ 412,875,495
Survivors and Beneficiaries				
Males	352	\$ 1,015,219	\$ 248,565	\$ 1,263,784
Females	<u>7,142</u>	<u>50,695,248</u>	<u>12,618,150</u>	<u>63,313,398</u>
Subtotal	7,494	\$ 51,710,467	\$ 12,866,715	\$ 64,577,182
Disability Retirees				
Males	5,770	\$ 150,984,658	\$ 36,961,736	\$ 187,946,394
Females	<u>447</u>	<u>12,161,821</u>	<u>2,207,866</u>	<u>14,369,687</u>
Subtotal	6,217	\$ 163,146,479	\$ 39,169,602	\$ 202,316,081
Grand Total	25,317	\$ 546,523,081	\$ 133,245,677	\$ 679,768,758

EXHIBIT III
RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2009
NUMBER AND AVERAGE ANNUAL ALLOWANCE

POLICE

Age Last Birthday	Number	Annual Allowance	Average Annual Allowance
Service Retirees			
Under 60	1,555	\$ 63,523,268	\$ 40,851
60 - 64	1,601	66,721,874	41,675
65 - 69	1,332	49,600,533	37,238
70 - 74	782	25,999,970	33,248
75 - 79	567	15,387,417	27,138
Over 79	709	16,011,430	22,583
Total	6,546	\$ 237,244,492	\$ 36,243
Survivors and Beneficiaries			
Under 60	984	\$ 7,427,286	\$ 7,548
60 - 64	386	3,875,519	10,040
65 - 69	487	4,688,523	9,627
70 - 74	568	5,219,104	9,189
75 - 79	632	5,522,759	8,739
Over 79	1,243	10,146,761	8,163
Total	4,300	\$ 36,879,952	\$ 8,577
Disability Retirees			
Under 60	1,928	\$ 65,877,749	\$ 34,169
60 - 64	720	23,995,886	33,328
65 - 69	481	14,631,283	30,418
70 - 74	303	8,395,724	27,709
75 - 79	150	3,513,393	23,423
Over 79	139	2,777,318	19,981
Total	3,721	\$ 119,191,353	\$ 32,032

EXHIBIT III
RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2009

NUMBER AND AVERAGE ANNUAL ALLOWANCE

FIREFIGHTERS

Age Last Birthday	Number	Annual Allowance	Average Annual Allowance
Service Retirees			
Under 60	876	\$ 35,272,558	\$ 40,265
60 - 64	995	39,851,199	40,051
65 - 69	974	37,420,488	38,419
70 - 74	730	25,245,561	34,583
75 - 79	646	18,260,059	28,266
Over 79	<u>839</u>	<u>19,581,138</u>	<u>23,339</u>
Total	5,060	\$ 175,631,003	\$ 34,710
Survivors and Beneficiaries			
Under 60	545	\$ 4,497,909	\$ 8,253
60 - 64	254	2,625,055	10,335
65 - 69	324	3,045,853	9,401
70 - 74	381	3,344,209	8,777
75 - 79	589	5,065,108	8,600
Over 79	<u>1,101</u>	<u>9,119,096</u>	<u>8,283</u>
Total	3,194	\$ 27,697,230	\$ 8,672
Disability Retirees			
Under 60	1,112	\$ 39,474,687	\$ 35,499
60 - 64	463	16,524,464	35,690
65 - 69	403	13,689,662	33,969
70 - 74	246	7,183,484	29,201
75 - 79	127	3,155,277	24,845
Over 79	<u>145</u>	<u>3,097,154</u>	<u>21,360</u>
Total	2,496	\$ 83,124,728	\$ 33,303

EXHIBIT III
RETIREE AND BENEFICIARY MEMBERSHIP DATA
AS OF JANUARY 1, 2009

NUMBER AND AVERAGE ANNUAL ALLOWANCE

TOTAL

Age Last Birthday	Number	Annual Allowance	Average Annual Allowance
Service Retirees			
Under 60	2,431	\$ 98,795,826	\$ 40,640
60 - 64	2,596	106,573,073	41,053
65 - 69	2,306	87,021,021	37,737
70 - 74	1,512	51,245,531	33,893
75 - 79	1,213	33,647,476	27,739
Over 79	<u>1,548</u>	<u>35,592,568</u>	<u>22,993</u>
Total	11,606	\$ 412,875,495	\$ 35,574
Survivors and Beneficiaries			
Under 60	1,529	\$ 11,925,195	\$ 7,799
60 - 64	640	6,500,574	10,157
65 - 69	811	7,734,376	9,537
70 - 74	949	8,563,313	9,024
75 - 79	1,221	10,587,867	8,671
Over 79	<u>2,344</u>	<u>19,265,857</u>	<u>8,219</u>
Total	7,494	\$ 64,577,182	\$ 8,617
Disability Retirees			
Under 60	3,040	\$ 105,352,436	\$ 34,655
60 - 64	1,183	40,520,350	34,252
65 - 69	884	28,320,945	32,037
70 - 74	549	15,579,208	28,377
75 - 79	277	6,668,670	24,075
Over 79	<u>284</u>	<u>5,874,472</u>	<u>20,685</u>
Total	6,217	\$ 202,316,081	\$ 32,542

EXHIBIT IV**10-YEAR HISTORY OF MEMBERSHIP DATA****ACTIVE MEMBERS**

Valuation as of January 1	Number of Active Members *	Percentage Change in Membership	Total Annual Payroll (Thousands)	Percentage Change in Payroll
2009	29,062	0.69%	\$ 1,900,935	3.79%
2008	28,864	0.89%	1,831,438	2.73%
2007	28,609	2.08%	1,782,851	1.52%
2006	28,026	0.53%	1,756,230	4.32%
2005	27,879	(1.98%)	1,683,554	2.38%
2004	28,441	(0.14%)	1,644,399	2.37%
2003	28,480	0.54%	1,606,274	4.69%
2002	28,328	1.40%	1,534,336	9.01%
2001	27,936	1.06%	1,407,542	5.16%
2000	27,642		1,338,514	

* Includes rehired retirees

RETIREES AND BENEFICIARIES

Valuation as of January 1	Additions		Deletions		Number on Roll End of Year	Annual Allowance (Thousands)	Percentage Change in Allowance	Average Annual Allowance (Thousands)	Percentage Change in Membership
	Number on Roll	Allowances (Thousands)	Number on Roll	Allowances (Thousands)					
2009					25,317	\$ 679,769	4.18%	\$ 26.85	1.76%
2008	1,063	\$ 25,590	624	\$ 12,825	24,878	652,474	3.55%	26.23	0.79%
2007	1,128	27,877	933	14,586	24,683	630,080	4.70%	25.53	0.92%
2006	1,186	32,147	962	12,701	24,459	601,775	3.64%	24.60	0.49%
2005	916	19,803	797	12,132	24,340	580,645	4.00%	23.86	0.85%
2004	963	22,166	759	11,407	24,136	558,305	2.82%	23.13	0.89%
2003	975		762		23,923	542,997		22.70	2.18%
2002	1,257		747		23,413				1.74%
2001	1,174		774		23,013				2.79%
2000	1,456		832		22,389				

EXHIBIT V - POLICE

**RECONCILIATION OF MEMBERSHIP DATA
FROM JANUARY 1, 2008 TO JANUARY 1, 2009**

	Active Members	Vested Former Members	Rehired Retirees	Disableds	Service Retirees	Beneficiaries	Total
Number as of January 1, 2008	15,738	90	91	3,682	6,523	4,090	30,214
New participants	701	0	0	0	0	0	701
Vested terminations	(23)	23	0	0	0	0	0
Non-vested terminations	(318)	0	0	0	0	0	(318)
Retirements	(190)	(3)	(18)	0	193	0	(18)
Disabilities	(94)	(3)	0	97	0	0	0
Return to work	5	(5)	0	0	0	0	0
Died with beneficiary	(15)	(1)	0	(36)	(103)	297	142
Died without beneficiary	(5)	0	0	(23)	(78)	(89)	(195)
Rehired retirees	0	0	16	0	0	0	16
Cessation of benefits	0	0	0	0	0	0	0
Data corrections	<u>(9)</u>	<u>(19)</u>	<u>10</u>	<u>1</u>	<u>11</u>	<u>2</u>	<u>(4)</u>
Number as of January 1, 2009	15,790	82	99	3,721	6,546	4,300	30,538

EXHIBIT V - FIRE

**RECONCILIATION OF MEMBERSHIP DATA
FROM JANUARY 1, 2008 TO JANUARY 1, 2009**

	Active Members	Vested Former Members	Rehired Retirees	Disableds	Service Retirees	Beneficiaries	Total
Number as of January 1, 2008	12,995	45	40	2,470	5,036	3,077	23,663
New participants	491	0	0	0	0	0	491
Vested terminations	(11)	11	0	0	0	0	0
Non-vested terminations	(101)	0	0	0	0	0	(101)
Retirements	(149)	(6)	(14)	0	155	0	(14)
Disabilities	(75)	(1)	0	76	0	0	0
Return to work	5	(5)	0	0	0	0	0
Died with beneficiary	(11)	0	0	(37)	(77)	209	84
Died without beneficiary	(4)	0	0	(15)	(59)	(88)	(166)
Rehired retirees	0	0	6	0	0	0	6
Cessation of benefits	0	0	0	0	0	0	0
Data corrections	<u>(3)</u>	<u>(4)</u>	<u>4</u>	<u>2</u>	<u>5</u>	<u>(4)</u>	<u>0</u>
Number as of January 1, 2009	13,137	40	36	2,496	5,060	3,194	23,963

EXHIBIT V - TOTAL

**RECONCILIATION OF MEMBERSHIP DATA
FROM JANUARY 1, 2008 TO JANUARY 1, 2009**

	Active Members	Vested Former Members	Rehired Retirees	Disableds	Service Retirees	Beneficiaries	Total
Number as of January 1, 2008	28,733	135	131	6,152	11,559	7,167	53,877
New participants	1,192	0	0	0	0	0	1,192
Vested terminations	(34)	34	0	0	0	0	0
Non-vested terminations	(419)	0	0	0	0	0	(419)
Retirements	(339)	(9)	(32)	0	348	0	(32)
Disabilities	(169)	(4)	0	173	0	0	0
Return to work	10	(10)	0	0	0	0	0
Died with beneficiary	(26)	(1)	0	(73)	(180)	506	226
Died without beneficiary	(9)	0	0	(38)	(137)	(177)	(361)
Rehired retirees	0	0	22	0	0	0	22
Cessation of benefits	0	0	0	0	0	0	0
Data corrections	<u>(12)</u>	<u>(23)</u>	<u>14</u>	<u>3</u>	<u>16</u>	<u>(2)</u>	<u>(4)</u>
Number as of January 1, 2009	28,927	122	135	6,217	11,606	7,494	54,501

EXHIBIT VI
DETAILED TABULATIONS OF THE DATA

EXHIBIT VI-1

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

POLICE

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
21	9	\$ 325,191			9	\$ 325,191
22	40	1,443,973	3	114,656	43	1,558,629
23	112	4,704,710	10	424,713	122	5,129,424
24	156	6,653,563	22	917,083	178	7,570,646
25	197	9,291,102	21	1,008,457	218	10,299,559
26	264	12,465,351	33	1,591,346	297	14,056,698
27	259	12,980,384	30	1,591,991	289	14,572,375
28	300	15,970,680	41	2,100,315	341	18,070,995
29	309	16,751,647	32	1,841,387	341	18,593,034
30	318	17,983,894	33	1,901,149	351	19,885,042
31	378	22,221,544	29	1,529,591	407	23,751,135
32	373	22,367,642	47	2,688,507	420	25,056,148
33	426	25,856,017	48	2,859,818	474	28,715,834
34	460	28,095,241	46	2,693,656	506	30,788,897
35	479	29,741,490	67	4,031,521	546	33,773,012
36	563	35,211,845	58	3,591,140	621	38,802,985
37	646	40,628,595	61	3,835,053	707	44,463,648
38	718	45,539,211	92	5,604,574	810	51,143,785
39	668	42,845,267	70	4,291,467	738	47,136,734
40	631	40,590,424	60	3,731,947	691	44,322,371
41	592	38,495,486	63	4,052,016	655	42,547,502
42	584	38,358,507	73	4,519,514	657	42,878,020
43	567	38,820,707	61	3,633,267	628	42,453,974
44	541	35,998,318	68	4,331,147	609	40,329,465
45	449	30,586,218	53	3,429,862	502	34,016,080
46	428	29,697,738	43	2,630,163	471	32,327,902
47	405	27,320,306	55	3,794,573	460	31,114,879
48	343	23,520,087	32	2,186,302	375	25,706,389
49	333	22,866,968	29	1,901,471	362	24,768,439
50	311	21,661,580	47	3,070,741	358	24,732,321
51	329	23,052,803	33	2,018,190	362	25,070,993
52	331	23,716,842	38	2,379,906	369	26,096,748
53	300	21,154,850	29	2,000,173	329	23,155,023
54	287	20,606,090	24	1,576,871	311	22,182,960
55	225	15,932,915	16	1,149,716	241	17,082,631
56	188	13,582,247	15	984,154	203	14,566,401
57	169	12,258,404	12	792,264	181	13,050,668
58	124	8,637,373	11	698,144	135	9,335,517
59	122	8,482,960	11	704,389	133	9,187,349
60	95	6,706,132	2	126,536	97	6,832,668

EXHIBIT VI-1
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

POLICE

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
61	76	5,243,363	2	119,159	78	5,362,522
62	54	3,644,670	4	249,189	58	3,893,859
63	22	1,518,488	2	136,383	24	1,654,871
64	22	1,491,805	2	135,498	24	1,627,303
65	21	1,442,653			21	1,442,653
66	10	723,395	1	73,778	11	797,172
67	7	572,262	1	50,178	8	622,440
68	5	329,343			5	329,343
69	5	370,907			5	370,907
70	2	136,920			2	136,920
71						
72	2	179,580			2	179,580
73						
74	1	82,169			1	82,169
75	1	151,906			1	151,906
76	1	72,649			1	72,649
77						
78						
79						
80						
81						
82	1	93,110			1	93,110
83						
84	1	87,481			1	87,481
Total	14,260	\$ 909,265,001	1,530	\$ 93,091,953	15,790	\$ 1,002,356,954

EXHIBIT VI-2

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2009**

POLICE

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
0	640	\$ 24,660,987	74	\$ 2,678,064	714	\$ 27,339,051
1	718	33,460,445	80	3,901,792	798	37,362,237
2	530	27,197,905	77	4,098,825	607	31,296,730
3	387	20,779,454	48	2,560,075	435	23,339,529
4	373	21,530,494	55	3,173,879	428	24,704,373
5	388	23,457,757	49	2,929,245	437	26,387,002
6	480	28,834,203	52	3,157,213	532	31,991,416
7	522	31,567,908	60	3,752,049	582	35,319,958
8	498	30,578,995	43	2,720,561	541	33,299,556
9	579	36,358,826	73	4,645,067	652	41,003,893
10	625	39,573,427	64	3,932,360	689	43,505,787
11	578	37,444,635	59	3,680,092	637	41,124,728
12	582	37,688,094	64	3,979,200	646	41,667,293
13	634	41,734,518	61	3,708,309	695	45,442,826
14	545	35,974,734	60	3,820,984	605	39,795,718
15	500	33,096,656	63	3,935,652	563	37,032,307
16	448	29,844,443	64	4,098,868	512	33,943,310
17	466	30,691,903	50	3,234,618	516	33,926,521
18	519	35,488,410	50	3,267,684	569	38,756,094
19	474	33,079,188	55	3,634,718	529	36,713,906
20	389	27,854,028	42	2,731,360	431	30,585,388
21	371	25,942,838	47	3,157,851	418	29,100,689
22	339	24,111,117	24	1,583,442	363	25,694,559
23	319	22,920,279	33	2,156,747	352	25,077,026
24	265	18,912,253	26	1,831,034	291	20,743,287
25	222	16,215,956	27	1,863,567	249	18,079,524
26	209	15,464,362	25	1,623,606	234	17,087,969
27	241	17,460,224	25	1,587,139	266	19,047,362
28	220	16,234,120	32	2,221,972	252	18,456,092
29	230	16,996,322	14	975,161	244	17,971,483
30	176	13,245,464	7	465,874	183	13,711,338
31	197	14,618,522	14	972,275	211	15,590,796
32	118	8,915,843	4	351,201	122	9,267,044
33	100	7,495,541	4	298,214	104	7,793,755
34	76	6,066,624			76	6,066,624
35	87	6,812,080	3	225,485	90	7,037,566
36	43	3,558,716	1	63,993	44	3,622,709
37	55	4,254,924			55	4,254,924
38	48	3,740,869	1	73,778	49	3,814,646
39	22	1,546,624			22	1,546,624

EXHIBIT VI-2
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2009**

POLICE

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
40	14	1,154,391			14	1,154,391
41	11	869,476			11	869,476
42	11	852,406			11	852,406
43	4	277,907			4	277,907
44	1	86,573			1	86,573
45						
46						
47	2	177,011			2	177,011
48	1	72,649			1	72,649
49	1	125,515			1	125,515
50	1	151,906			1	151,906
51						
52						
53						
54						
55						
56						
57						
58	1	87,481			1	87,481
Total	14,260	\$ 909,265,001	1,530	\$ 93,091,953	15,790	\$ 1,002,356,954

EXHIBIT VI-3

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

FIREFIGHTERS

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
19	2	\$ 88,052			2	\$ 88,052
20	5	155,982			5	155,982
21	20	784,150	1	33,439	21	817,590
22	40	1,676,295			40	1,676,295
23	88	3,873,165	2	96,502	90	3,969,667
24	107	4,747,463	5	223,577	112	4,971,040
25	144	6,843,554	7	340,495	151	7,184,049
26	184	9,460,024	8	392,157	192	9,852,181
27	220	11,303,798	7	364,502	227	11,668,300
28	229	12,591,699	9	551,243	238	13,142,942
29	290	16,155,092	9	493,862	299	16,648,955
30	306	17,880,734	10	524,570	316	18,405,304
31	316	18,356,073	12	661,854	328	19,017,927
32	337	20,447,501	15	822,687	352	21,270,188
33	368	22,698,419	15	883,606	383	23,582,025
34	397	24,394,949	8	470,293	405	24,865,243
35	389	24,628,073	11	662,071	400	25,290,144
36	459	28,732,071	16	896,465	475	29,628,536
37	504	31,568,331	16	937,317	520	32,505,648
38	521	33,328,276	10	589,424	531	33,917,701
39	504	32,805,523	15	976,002	519	33,781,525
40	470	30,560,288	15	963,599	485	31,523,887
41	446	29,157,334	10	634,635	456	29,791,969
42	459	30,631,355	11	746,539	470	31,377,893
43	500	33,620,847	14	819,028	514	34,439,875
44	544	36,634,306	17	1,113,547	561	37,747,853
45	449	30,246,901	17	1,098,132	466	31,345,033
46	462	32,048,167	13	929,288	475	32,977,455
47	442	31,206,627	16	993,872	458	32,200,499
48	428	30,280,895	14	921,175	442	31,202,071
49	388	27,366,314	10	685,742	398	28,052,056
50	391	28,367,783	13	846,892	404	29,214,675
51	356	25,673,433	10	577,156	366	26,250,589
52	345	25,194,800	5	333,742	350	25,528,542
53	313	22,258,729	7	476,324	320	22,735,053
54	273	19,744,101	3	190,881	276	19,934,982
55	248	17,547,548	6	415,200	254	17,962,748
56	188	13,621,518	5	287,025	193	13,908,543
57	177	13,203,961	1	56,088	178	13,260,048
58	133	9,553,545	2	118,175	135	9,671,720

EXHIBIT VI-3

(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009****FIREFIGHTERS**

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
59	100	7,332,318	1	62,879	101	7,395,197
60	75	5,325,545	2	119,432	77	5,444,977
61	50	3,511,491			50	3,511,491
62	33	2,389,632	1	49,467	34	2,439,099
63	18	1,231,786	1	76,284	19	1,308,071
64	12	865,081			12	865,081
65	16	1,140,116	1	102,588	17	1,242,704
66	7	537,834			7	537,834
67	3	182,830			3	182,830
68	6	435,207			6	435,207
69	1	66,362			1	66,362
70						
71	1	75,913			1	75,913
72						
73	1	73,013			1	73,013
74	1	41,182			1	41,182
Total	12,766	\$ 832,645,988	371	\$ 22,537,759	13,137	\$ 855,183,747

EXHIBIT VI-4

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2009**

FIREFIGHTERS

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
0	468	\$ 18,810,853	18	\$ 783,848	486	\$ 19,594,702
1	396	18,808,190	16	725,970	412	19,534,160
2	406	21,267,045	21	1,072,621	427	22,339,666
3	275	15,203,760	14	754,102	289	15,957,861
4	308	17,640,756	13	683,354	321	18,324,109
5	469	28,192,298	15	879,793	484	29,072,091
6	395	24,117,484	30	1,733,691	425	25,851,175
7	499	31,495,968	22	1,375,253	521	32,871,221
8	600	37,540,729	27	1,660,941	627	39,201,670
9	573	36,675,988	23	1,482,364	596	38,158,351
10	541	34,396,511	28	1,785,376	569	36,181,887
11	548	35,408,241	7	377,558	555	35,785,799
12	514	33,384,629	17	1,134,615	531	34,519,244
13	484	31,828,369	6	377,455	490	32,205,824
14	416	27,882,304	6	430,203	422	28,312,508
15	408	27,124,408	7	464,687	415	27,589,095
16	434	29,448,453	7	429,404	441	29,877,857
17	407	27,298,731	11	730,482	418	28,029,213
18	394	26,607,908	9	601,991	403	27,209,899
19	598	40,971,533	10	622,451	608	41,593,984
20	408	28,684,290	12	769,656	420	29,453,946
21	294	21,355,640	12	807,459	306	22,163,100
22	303	21,670,468	8	535,636	311	22,206,105
23	379	27,874,920	15	1,084,135	394	28,959,054
24	275	20,600,608	8	599,525	283	21,200,134
25	216	16,018,475	6	446,765	222	16,465,240
26	215	15,635,920	1	71,027	216	15,706,947
27	349	25,729,691			349	25,729,691
28	212	15,820,777	1	57,112	213	15,877,889
29	217	16,079,766			217	16,079,766
30	163	12,457,166	1	60,283	164	12,517,449
31	161	12,558,930			161	12,558,930
32	92	6,951,153			92	6,951,153
33	87	6,791,896			87	6,791,896
34	60	4,598,028			60	4,598,028
35	68	5,252,125			68	5,252,125
36	44	3,543,024			44	3,543,024
37	31	2,314,321			31	2,314,321
38	32	2,522,633			32	2,522,633
39	12	921,783			12	921,783

EXHIBIT VI-4
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2009**

FIREFIGHTERS

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
40	3	255,768			3	255,768
41	5	362,026			5	362,026
42	1	84,993			1	84,993
43	3	231,046			3	231,046
44	2	148,440			2	148,440
45						
46	1	77,944			1	77,944
Total	12,766	\$ 832,645,988	371	\$ 22,537,759	13,137	\$ 855,183,747

EXHIBIT VI-5

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

TOTAL

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
19	2	\$ 88,052			2	\$ 88,052
20	5	155,982			5	155,982
21	29	1,109,342	1	33,439	30	1,142,781
22	80	3,120,268	3	114,656	83	3,234,924
23	200	8,577,875	12	521,215	212	9,099,091
24	263	11,401,026	27	1,140,660	290	12,541,686
25	341	16,134,656	28	1,348,952	369	17,483,608
26	448	21,925,375	41	1,983,503	489	23,908,878
27	479	24,284,182	37	1,956,493	516	26,240,675
28	529	28,562,379	50	2,651,558	579	31,213,937
29	599	32,906,739	41	2,335,249	640	35,241,988
30	624	35,864,627	43	2,425,719	667	38,290,346
31	694	40,577,617	41	2,191,445	735	42,769,062
32	710	42,815,143	62	3,511,194	772	46,326,336
33	794	48,554,436	63	3,743,424	857	52,297,859
34	857	52,490,190	54	3,163,949	911	55,654,139
35	868	54,369,563	78	4,693,593	946	59,063,156
36	1,022	63,943,916	74	4,487,605	1,096	68,431,521
37	1,150	72,196,925	77	4,772,371	1,227	76,969,296
38	1,239	78,867,487	102	6,193,998	1,341	85,061,486
39	1,172	75,650,790	85	5,267,469	1,257	80,918,259
40	1,101	71,150,712	75	4,695,546	1,176	75,846,258
41	1,038	67,652,819	73	4,686,652	1,111	72,339,471
42	1,043	68,989,861	84	5,266,053	1,127	74,255,914
43	1,067	72,441,554	75	4,452,295	1,142	76,893,849
44	1,085	72,632,624	85	5,444,694	1,170	78,077,318
45	898	60,833,119	70	4,527,994	968	65,361,113
46	890	61,745,905	56	3,559,451	946	65,305,356
47	847	58,526,933	71	4,788,444	918	63,315,377
48	771	53,800,982	46	3,107,477	817	56,908,459
49	721	50,233,283	39	2,587,213	760	52,820,496
50	702	50,029,363	60	3,917,633	762	53,946,995
51	685	48,726,236	43	2,595,346	728	51,321,582
52	676	48,911,642	43	2,713,648	719	51,625,290
53	613	43,413,579	36	2,476,497	649	45,890,077
54	560	40,350,191	27	1,767,752	587	42,117,943
55	473	33,480,463	22	1,564,917	495	35,045,379
56	376	27,203,765	20	1,271,179	396	28,474,944
57	346	25,462,365	13	848,352	359	26,310,717
58	257	18,190,917	13	816,319	270	19,007,237

EXHIBIT VI-5
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

TOTAL

Age	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
59	222	15,815,278	12	767,268	234	16,582,546
60	170	12,031,677	4	245,968	174	12,277,645
61	126	8,754,854	2	119,159	128	8,874,013
62	87	6,034,302	5	298,656	92	6,332,958
63	40	2,750,274	3	212,667	43	2,962,941
64	34	2,356,886	2	135,498	36	2,492,384
65	37	2,582,769	1	102,588	38	2,685,357
66	17	1,261,229	1	73,778	18	1,335,007
67	10	755,093	1	50,178	11	805,271
68	11	764,550			11	764,550
69	6	437,269			6	437,269
70	2	136,920			2	136,920
71	1	75,913			1	75,913
72	2	179,580			2	179,580
73	1	73,013			1	73,013
74	2	123,351			2	123,351
75	1	151,906			1	151,906
76	1	72,649			1	72,649
77						
78						
79						
80						
81						
82	1	93,110			1	93,110
83						
84	1	87,481			1	87,481
Total	27,026	\$ 1,741,910,989	1,901	\$ 115,629,712	28,927	\$ 1,857,540,701

EXHIBIT VI-6

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2009**

TOTAL

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
0	1,108	\$ 43,471,840	92	\$ 3,461,912	1,200	\$ 46,933,753
1	1,114	52,268,635	96	4,627,762	1,210	56,896,397
2	936	48,464,950	98	5,171,446	1,034	53,636,396
3	662	35,983,214	62	3,314,176	724	39,297,390
4	681	39,171,250	68	3,857,232	749	43,028,482
5	857	51,650,055	64	3,809,038	921	55,459,093
6	875	52,951,686	82	4,890,904	957	57,842,591
7	1,021	63,063,876	82	5,127,302	1,103	68,191,178
8	1,098	68,119,725	70	4,381,502	1,168	72,501,226
9	1,152	73,034,813	96	6,127,431	1,248	79,162,244
10	1,166	73,969,938	92	5,717,736	1,258	79,687,674
11	1,126	72,852,876	66	4,057,651	1,192	76,910,527
12	1,096	71,072,722	81	5,113,815	1,177	76,186,537
13	1,118	73,562,887	67	4,085,764	1,185	77,648,651
14	961	63,857,039	66	4,251,188	1,027	68,108,226
15	908	60,221,064	70	4,400,339	978	64,621,403
16	882	59,292,896	71	4,528,272	953	63,821,168
17	873	57,990,634	61	3,965,099	934	61,955,734
18	913	62,096,318	59	3,869,675	972	65,965,993
19	1,072	74,050,721	65	4,257,169	1,137	78,307,890
20	797	56,538,318	54	3,501,015	851	60,039,333
21	665	47,298,479	59	3,965,310	724	51,263,789
22	642	45,781,585	32	2,119,078	674	47,900,664
23	698	50,795,199	48	3,240,882	746	54,036,081
24	540	39,512,861	34	2,430,559	574	41,943,420
25	438	32,234,431	33	2,310,333	471	34,544,764
26	424	31,100,282	26	1,694,634	450	32,794,915
27	590	43,189,915	25	1,587,139	615	44,777,054
28	432	32,054,896	33	2,279,084	465	34,333,981
29	447	33,076,088	14	975,161	461	34,051,249
30	339	25,702,630	8	526,157	347	26,228,787
31	358	27,177,452	14	972,275	372	28,149,727
32	210	15,866,996	4	351,201	214	16,218,197
33	187	14,287,438	4	298,214	191	14,585,652
34	136	10,664,652			136	10,664,652
35	155	12,064,206	3	225,485	158	12,289,691
36	87	7,101,740	1	63,993	88	7,165,734
37	86	6,569,245			86	6,569,245
38	80	6,263,501	1	73,778	81	6,337,279
39	34	2,468,407			34	2,468,407

EXHIBIT VI-6
(Continued)

**THE NUMBER AND ANNUAL SALARIES
DISTRIBUTED BY YEARS OF SERVICE AS OF JANUARY 1, 2009**

TOTAL

Years of Service	Male		Female		Totals	
	Number	Compensation	Number	Compensation	Number	Compensation
40	17	1,410,159			17	1,410,159
41	16	1,231,502			16	1,231,502
42	12	937,399			12	937,399
43	7	508,953			7	508,953
44	3	235,013			3	235,013
45						
46	1	77,944			1	77,944
47	2	177,011			2	177,011
48	1	72,649			1	72,649
49	1	125,515			1	125,515
50	1	151,906			1	151,906
51						
52						
53						
54						
55						
56						
57						
58	1	87,481			1	87,481
Total	27,026	\$ 1,741,910,989	1,901	\$ 115,629,712	28,927	\$ 1,857,540,701

EXHIBIT VI-7

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
48	9	\$ 291,791	1	\$ 17,881	10	\$ 309,672
49	24	929,120	3	143,941	27	1,073,061
50	34	1,335,758	6	240,507	40	1,576,265
51	50	1,872,713	9	344,517	59	2,217,229
52	73	2,858,116	9	361,952	82	3,220,067
53	97	3,994,024	5	202,139	102	4,196,162
54	130	5,377,056	14	575,189	144	5,952,245
55	141	5,864,253	13	499,293	154	6,363,546
56	187	7,704,569	8	359,773	195	8,064,342
57	202	8,330,125	12	522,050	214	8,852,175
58	244	9,888,021	8	331,038	252	10,219,059
59	266	11,090,051	10	389,392	276	11,479,443
60	307	13,325,902	12	511,188	319	13,837,090
61	382	16,382,724	12	548,095	394	16,930,820
62	339	13,679,984	5	181,813	344	13,861,797
63	272	11,059,017	8	302,706	280	11,361,723
64	258	10,484,865	6	245,580	264	10,730,445
65	281	10,982,119	2	56,281	283	11,038,399
66	310	11,841,551	6	232,725	316	12,074,276
67	291	10,728,543	3	130,574	294	10,859,118
68	235	8,424,597	3	91,998	238	8,516,595
69	201	7,112,145			201	7,112,145
70	202	7,120,351			202	7,120,351
71	176	5,999,238	1	43,201	177	6,042,439
72	131	4,530,358	3	76,814	134	4,607,173
73	147	4,508,145	1	34,546	148	4,542,691
74	120	3,647,653	1	39,663	121	3,687,316
75	116	3,531,853	2	31,983	118	3,563,836
76	122	3,273,731	6	187,594	128	3,461,325
77	101	2,670,470	1	21,310	102	2,691,780
78	105	2,739,158	1	25,703	106	2,764,861
79	113	2,905,615			113	2,905,615
80	125	3,151,291	2	40,964	127	3,192,255
81	92	2,267,787			92	2,267,787
82	108	2,568,195	1	22,906	109	2,591,101
83	83	1,812,741			83	1,812,741
84	78	1,690,483			78	1,690,483
85	56	1,144,811	1	9,891	57	1,154,702
86	26	521,187			26	521,187
87	31	702,168			31	702,168

EXHIBIT VI-7

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
88	30	569,411	2	43,198	32	612,608
89	19	383,153			19	383,153
90	12	222,126			12	222,126
91	14	249,977			14	249,977
92	8	173,917			8	173,917
93	10	254,201			10	254,201
94	3	44,040			3	44,040
95	3	54,275			3	54,275
96	3	50,872			3	50,872
97	2	33,838			2	33,838
Total	6,369	\$ 230,378,088	177	\$ 6,866,404	6,546	\$ 237,244,492

EXHIBIT VI-8

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
28	2	\$ 83,494			2	\$ 83,494
29						
30	1	25,446			1	25,446
31	2	56,091	2	60,791	4	116,882
32	1	42,000			1	42,000
33	6	192,817	1	27,523	7	220,340
34	9	280,490	2	67,657	11	348,147
35	5	161,167	5	198,467	10	359,634
36	13	419,253	1	25,898	14	445,151
37	22	712,583	6	202,428	28	915,011
38	21	660,136	7	239,743	28	899,879
39	22	744,855	7	240,040	29	984,896
40	36	1,168,945	13	417,998	49	1,586,943
41	46	1,524,387	6	175,189	52	1,699,576
42	36	1,291,931	9	298,338	45	1,590,269
43	45	1,659,558	13	406,966	58	2,066,523
44	54	1,919,345	16	448,459	70	2,367,804
45	46	1,621,152	14	517,132	60	2,138,284
46	42	1,431,500	12	424,829	54	1,856,329
47	53	1,901,733	11	333,374	64	2,235,107
48	54	1,945,776	9	343,250	63	2,289,026
49	58	2,026,170	10	334,524	68	2,360,694
50	67	2,331,510	15	533,989	82	2,865,499
51	95	3,403,781	24	835,151	119	4,238,932
52	73	2,544,509	26	765,308	99	3,309,817
53	86	2,851,563	18	601,391	104	3,452,954
54	114	4,056,054	17	489,121	131	4,545,175
55	103	3,694,110	27	875,976	130	4,570,085
56	113	3,939,731	19	677,749	132	4,617,480
57	141	4,692,837	9	299,504	150	4,992,341
58	116	3,827,331	13	442,598	129	4,269,929
59	117	3,849,896	17	534,203	134	4,384,099
60	134	4,514,431	13	473,190	147	4,987,621
61	182	6,215,592	12	335,378	194	6,550,971
62	144	4,646,458	11	332,137	155	4,978,595
63	114	3,888,025	3	76,697	117	3,964,722
64	102	3,369,742	5	144,236	107	3,513,978
65	132	4,086,381	1	29,610	133	4,115,991
66	104	3,054,742	3	72,425	107	3,127,167
67	79	2,485,192	1	32,192	80	2,517,384

EXHIBIT VI-8

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
68	81	2,457,391	2	55,582	83	2,512,973
69	78	2,357,768			78	2,357,768
70	72	2,055,798	3	124,092	75	2,179,890
71	63	1,800,647	1	22,706	64	1,823,352
72	59	1,654,718			59	1,654,718
73	61	1,590,280			61	1,590,280
74	44	1,147,484			44	1,147,484
75	35	872,913			35	872,913
76	23	542,087	1	25,801	24	567,888
77	25	585,810			25	585,810
78	37	862,929			37	862,929
79	29	623,853			29	623,853
80	26	544,989			26	544,989
81	29	638,388	1	19,719	30	658,107
82	27	537,176			27	537,176
83	19	335,618			19	335,618
84	16	316,543			16	316,543
85	8	157,581			8	157,581
86	4	69,186	1	19,498	5	88,684
87	2	32,935			2	32,935
88	2	34,590			2	34,590
89						
90	2	40,730			2	40,730
91						
92						
93						
94						
95	1	15,103			1	15,103
96	1	15,263			1	15,263
Total	3,334	\$ 106,610,494	387	\$ 12,580,859	3,721	\$ 119,191,353

EXHIBIT VI-9

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
1	2	\$ 4,543			2	\$ 4,543
2						
3	3	6,815	1	2,272	4	9,086
4	3	6,815	1	2,272	4	9,086
5	2	4,543	2	4,543	4	9,086
6			1	2,272	1	2,272
7	3	6,815	4	9,086	7	15,901
8	1	2,272	6	13,630	7	15,901
9	3	6,815	3	6,815	6	13,630
10	11	35,677	3	6,815	14	42,492
11	2	4,543	2	4,543	4	9,086
12	5	11,358	5	11,358	10	22,716
13	7	15,901	7	15,901	14	31,802
14	11	24,988	6	13,630	17	38,617
15	13	29,531	7	15,901	20	45,432
16	8	18,173	11	24,988	19	43,160
17	10	22,716	9	20,444	19	43,160
18	15	58,319	12	27,259	27	85,578
19	17	50,732	11	31,045	28	81,778
20	12	27,259	11	24,988	23	52,247
21	10	22,716	10	22,716	20	45,432
22	14	50,742	11	24,988	25	75,730
23	6	40,105	14	31,802	20	71,908
24	10	22,716	4	9,086	14	31,802
25			1	2,272	1	2,272
26			1	8,329	1	8,329
27						
28	1	2,272	1	2,272	2	4,543
29	2	4,543	1	4,920	3	9,463
30						
31						
32	1	2,272	1	8,329	2	10,601
33			5	44,154	5	44,154
34	2	4,543	4	26,498	6	31,042
35	2	4,543	5	76,516	7	81,059
36	2	4,543	2	15,660	4	20,204
37	1	23,820	4	26,498	5	50,318
38	3	6,815	3	15,521	6	22,336
39	3	30,859	8	59,815	11	90,674
40	3	6,815	3	24,988	6	31,802

EXHIBIT VI-9

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
41	4	36,594	13	128,234	17	164,828
42	4	28,974	11	69,278	15	98,252
43			13	153,754	13	153,754
44	1	2,272	23	190,217	24	192,489
45	2	10,601	7	76,477	9	87,078
46	1	2,272	20	188,928	21	191,199
47	3	14,719	18	241,549	21	256,269
48	1	2,272	21	211,897	22	214,169
49	3	39,741	16	119,630	19	159,372
50	1	2,272	30	325,571	31	327,843
51	2	4,543	30	297,327	32	301,870
52	4	31,494	33	331,382	37	362,876
53			27	221,680	27	221,680
54			26	259,173	26	259,173
55			55	639,644	55	639,644
56			61	620,037	61	620,037
57	1	8,329	65	706,150	66	714,479
58	2	35,065	39	367,924	41	402,988
59	2	13,249	77	838,795	79	852,044
60	1	8,329	90	1,006,317	91	1,014,646
61			86	836,392	86	836,392
62	1	8,329	61	594,157	62	602,487
63			59	537,158	59	537,158
64			88	884,836	88	884,836
65			90	896,099	90	896,099
66	1	2,272	109	1,032,327	110	1,034,598
67			102	1,013,405	102	1,013,405
68	1	2,272	92	894,176	93	896,448
69	1	23,041	91	824,931	92	847,973
70			106	989,243	106	989,243
71			106	954,548	106	954,548
72			113	1,036,888	113	1,036,888
73			142	1,297,701	142	1,297,701
74			101	940,725	101	940,725
75	1	19,236	105	925,366	106	944,602
76	1	8,329	109	951,935	110	960,264
77			117	1,061,809	117	1,061,809
78			154	1,346,267	154	1,346,267
79			145	1,209,817	145	1,209,817
80			147	1,225,494	147	1,225,494

EXHIBIT VI-9

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**POLICE
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
81			147	1,249,258	147	1,249,258
82			130	1,054,439	130	1,054,439
83	1	8,329	113	888,068	114	896,397
84			135	1,129,954	135	1,129,954
85	2	11,497	94	764,336	96	775,834
86			77	614,472	77	614,472
87			93	741,476	93	741,476
88	1	8,329	67	539,038	68	547,367
89			38	310,947	38	310,947
90			44	345,986	44	345,986
91			44	348,408	44	348,408
92			34	273,709	34	273,709
93			25	208,230	25	208,230
94			20	166,584	20	166,584
95			9	74,963	9	74,963
96			10	83,292	10	83,292
97			4	33,317	4	33,317
98			3	24,988	3	24,988
99			2	16,658	2	16,658
100						
101			2	16,658	2	16,658
102			1	8,329	1	8,329
Total	230	\$ 897,478	4,070	\$ 35,982,474	4,300	\$ 36,879,952

EXHIBIT VI-10

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
48	9	\$ 299,076			9	\$ 299,076
49	18	593,131			18	593,131
50	17	680,556	1	41,424	18	721,979
51	29	1,180,437	1	31,651	30	1,212,088
52	28	1,036,971			28	1,036,971
53	66	2,725,628			66	2,725,628
54	73	3,082,762			73	3,082,762
55	82	3,417,256			82	3,417,256
56	115	4,748,817			115	4,748,817
57	126	5,058,433			126	5,058,433
58	155	6,104,669			155	6,104,669
59	156	6,271,748			156	6,271,748
60	176	7,215,185			176	7,215,185
61	254	10,091,732			254	10,091,732
62	226	8,941,431			226	8,941,431
63	147	5,956,671	1	29,579	148	5,986,249
64	190	7,578,860	1	37,743	191	7,616,602
65	206	7,994,962			206	7,994,962
66	230	8,857,425			230	8,857,425
67	188	7,313,904			188	7,313,904
68	183	6,959,910			183	6,959,910
69	167	6,294,288			167	6,294,288
70	173	6,225,173			173	6,225,173
71	141	5,374,533			141	5,374,533
72	144	4,968,855			144	4,968,855
73	140	4,475,113			140	4,475,113
74	132	4,201,886			132	4,201,886
75	132	4,130,665			132	4,130,665
76	111	3,102,071			111	3,102,071
77	140	3,975,254			140	3,975,254
78	150	4,057,486			150	4,057,486
79	113	2,994,582			113	2,994,582
80	133	3,260,571			133	3,260,571
81	148	3,674,027			148	3,674,027
82	147	3,623,275			147	3,623,275
83	101	2,352,940			101	2,352,940
84	69	1,568,691			69	1,568,691
85	63	1,342,668			63	1,342,668
86	45	972,997			45	972,997
87	37	848,389			37	848,389

EXHIBIT VI-10

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
88	22	455,158			22	455,158
89	23	459,119			23	459,119
90	14	254,395			14	254,395
91	17	393,855			17	393,855
92	4	90,724			4	90,724
93	6	118,516			6	118,516
94	3	55,211			3	55,211
95	2	35,466			2	35,466
96	3	42,480			3	42,480
97						
98	1	14,541			1	14,541
99	1	18,114			1	18,114
Total	5,056	\$ 175,490,607	4	\$ 140,396	5,060	\$ 175,631,004

EXHIBIT VI-11

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
27	1	\$ 17,784	2	\$ 25,741	3	\$ 43,525
28						
29						
30	2	35,795			2	35,795
31			1	31,117	1	31,117
32	1	34,554			1	34,554
33	2	59,660			2	59,660
34	4	98,408			4	98,408
35	2	67,444			2	67,444
36	6	170,733	1	34,409	7	205,142
37	10	324,226	2	29,695	12	353,921
38	7	273,530			7	273,530
39	7	235,495	3	69,974	10	305,469
40	11	336,845	1	52,658	12	389,502
41	18	618,569	3	79,959	21	698,527
42	16	547,748	3	84,925	19	632,673
43	23	726,567			23	726,567
44	21	709,644	5	187,241	26	896,885
45	23	799,476			23	799,476
46	24	814,739	4	111,876	28	926,615
47	41	1,355,234	1	39,967	42	1,395,201
48	36	1,293,340	2	43,951	38	1,337,291
49	32	1,082,369	3	110,330	35	1,192,699
50	59	2,106,204	3	76,795	62	2,182,999
51	65	2,380,433	6	202,342	71	2,582,774
52	61	2,153,333	3	67,482	64	2,220,816
53	57	2,178,310	2	63,612	59	2,241,922
54	68	2,511,034	4	131,624	72	2,642,657
55	87	3,324,048	2	73,043	89	3,397,092
56	94	3,260,302	1	20,803	95	3,281,105
57	90	3,342,116	2	84,150	92	3,426,265
58	84	3,078,479	2	49,175	86	3,127,654
59	102	3,795,520	2	71,880	104	3,867,400
60	94	3,400,802	2	46,078	96	3,446,880
61	121	4,467,297			121	4,467,297
62	101	3,549,414			101	3,549,414
63	72	2,550,578			72	2,550,578
64	73	2,510,294			73	2,510,294
65	92	3,131,410			92	3,131,410
66	88	2,983,946			88	2,983,946

EXHIBIT VI-11

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
67	81	2,696,040			81	2,696,040
68	78	2,651,627			78	2,651,627
69	64	2,226,639			64	2,226,639
70	62	1,837,003			62	1,837,003
71	61	1,716,971			61	1,716,971
72	51	1,544,309			51	1,544,309
73	37	1,067,450			37	1,067,450
74	35	1,017,751			35	1,017,751
75	26	676,406			26	676,406
76	27	692,598			27	692,598
77	26	636,021			26	636,021
78	23	533,380			23	533,380
79	25	616,872			25	616,872
80	33	767,229			33	767,229
81	27	555,233			27	555,233
82	25	524,204			25	524,204
83	22	466,148			22	466,148
84	7	167,048			7	167,048
85	7	183,410			7	183,410
86	9	176,298			9	176,298
87	6	91,968			6	91,968
88	1	14,511			1	14,511
89	2	39,516			2	39,516
90						
91	3	53,043			3	53,043
92	1	18,455			1	18,455
93	2	40,091			2	40,091
Total	2,436	\$ 81,335,900	60	\$ 1,788,828	2,496	\$ 83,124,727

EXHIBIT VI-12

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
2			1	\$ 2,272	1	\$ 2,272
3			3	6,815	3	6,815
4			1	2,272	1	2,272
5	1	2,272	2	4,543	3	6,815
6	2	4,543	1	2,272	3	6,815
7	1	2,272	1	2,272	2	4,543
8	3	6,815	2	4,543	5	11,358
9	3	6,815	2	4,543	5	11,358
10	6	13,630	1	2,272	7	15,901
11	4	9,086	3	6,815	7	15,901
12	5	11,358	3	6,815	8	18,173
13	3	6,815	4	9,086	7	15,901
14	4	9,086	3	6,815	7	15,901
15	3	6,815	4	9,086	7	15,901
16	6	26,023	7	15,901	13	41,924
17	2	4,543	6	13,630	8	18,173
18	5	11,358	5	11,358	10	22,716
19	6	13,630	10	22,716	16	36,346
20	5	11,358	12	27,259	17	38,617
21	10	22,716	3	6,815	13	29,531
22	4	9,086	10	22,716	14	31,802
23	3	6,815	8	38,419	11	45,234
24	2	4,543	1	2,272	3	6,815
25	1	2,272			1	2,272
26	1	2,272	1	8,329	2	10,601
27						
28	1	2,272			1	2,272
29	1	2,272			1	2,272
30						
31	1	2,272	1	8,329	2	10,601
32			1	8,329	1	8,329
33	2	28,630	1	8,329	3	36,960
34						
35			4	47,595	4	47,595
36	1	2,272	3	38,556	4	40,828
37	4	9,086	1	8,329	5	17,416
38	1	2,272	4	50,744	5	53,015
39	1	2,272	4	50,335	5	52,606
40	3	6,815	3	43,175	6	49,989
41	2	4,543	7	99,141	9	103,684

EXHIBIT VI-12

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
42	1	2,272	7	65,661	8	67,933
43			9	74,712	9	74,712
44	1	2,272	10	101,316	11	103,588
45	2	4,543	10	134,599	12	139,143
46	2	4,543	6	81,761	8	86,304
47	2	4,543	5	41,646	7	46,189
48	2	4,543	10	110,891	12	115,434
49	4	43,604	12	110,890	16	154,494
50			15	165,846	15	165,846
51			26	265,341	26	265,341
52	1	2,272	23	276,572	24	278,844
53	1	2,272	16	176,337	17	178,608
54			18	174,681	18	174,681
55			15	161,303	15	161,303
56	1	2,272	34	422,485	35	424,756
57			33	585,535	33	585,535
58			26	264,915	26	264,915
59	1	8,329	32	342,432	33	350,762
60			47	478,174	47	478,174
61	1	2,272	50	507,692	51	509,963
62			49	566,697	49	566,697
63			44	438,096	44	438,096
64	1	2,272	62	629,853	63	632,125
65			58	573,449	58	573,449
66			63	584,171	63	584,171
67	1	2,272	61	594,055	62	596,326
68			70	645,744	70	645,744
69			71	646,163	71	646,163
70			58	512,120	58	512,120
71			79	699,097	79	699,097
72			65	574,408	65	574,408
73			83	726,877	83	726,877
74			96	831,708	96	831,708
75	1	8,329	138	1,143,759	139	1,152,088
76	1	2,272	104	929,700	105	931,971
77			84	688,982	84	688,982
78			139	1,209,189	139	1,209,189
79			122	1,082,878	122	1,082,878
80	1	2,272	109	1,001,121	110	1,003,393
81			129	1,112,825	129	1,112,825

EXHIBIT VI-12

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**FIREFIGHTERS
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
82			138	1,135,879	138	1,135,879
83			126	1,026,705	126	1,026,705
84			102	843,355	102	843,355
85			86	700,759	86	700,759
86			67	523,762	67	523,762
87			56	454,400	56	454,400
88			59	483,912	59	483,912
89			37	298,294	37	298,294
90			35	272,379	35	272,379
91	1	8,329	32	254,724	33	263,053
92			34	265,368	34	265,368
93			23	188,485	23	188,485
94			17	143,627	17	143,627
95			16	133,267	16	133,267
96			14	111,378	14	111,378
97			8	66,634	8	66,634
98			4	33,317	4	33,317
99			1	8,329	1	8,329
100			4	33,317	4	33,317
101			1	8,329	1	8,329
102						
103						
104			1	8,329	1	8,329
Total	122	\$ 366,306	3,072	\$ 27,330,924	3,194	\$ 27,697,230

EXHIBIT VI-13

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
48	18	\$ 590,867	1	\$ 17,881	19	\$ 608,748
49	42	1,522,251	3	143,941	45	1,666,192
50	51	2,016,313	7	281,931	58	2,298,244
51	79	3,053,149	10	376,168	89	3,429,317
52	101	3,895,086	9	361,952	110	4,257,038
53	163	6,719,652	5	202,139	168	6,921,791
54	203	8,459,818	14	575,189	217	9,035,007
55	223	9,281,509	13	499,293	236	9,780,802
56	302	12,453,386	8	359,773	310	12,813,159
57	328	13,388,558	12	522,050	340	13,910,608
58	399	15,992,690	8	331,038	407	16,323,728
59	422	17,361,798	10	389,392	432	17,751,190
60	483	20,541,087	12	511,188	495	21,052,275
61	636	26,474,456	12	548,095	648	27,022,551
62	565	22,621,415	5	181,813	570	22,803,228
63	419	17,015,688	9	332,285	428	17,347,973
64	448	18,063,724	7	283,323	455	18,347,047
65	487	18,977,080	2	56,281	489	19,033,361
66	540	20,698,976	6	232,725	546	20,931,701
67	479	18,042,447	3	130,574	482	18,173,022
68	418	15,384,507	3	91,998	421	15,476,506
69	368	13,406,432			368	13,406,432
70	375	13,345,524			375	13,345,524
71	317	11,373,772	1	43,201	318	11,416,973
72	275	9,499,213	3	76,814	278	9,576,027
73	287	8,983,258	1	34,546	288	9,017,804
74	252	7,849,539	1	39,663	253	7,889,202
75	248	7,662,519	2	31,983	250	7,694,501
76	233	6,375,802	6	187,594	239	6,563,396
77	241	6,645,725	1	21,310	242	6,667,034
78	255	6,796,645	1	25,703	256	6,822,347
79	226	5,900,197			226	5,900,197
80	258	6,411,862	2	40,964	260	6,452,826
81	240	5,941,814			240	5,941,814
82	255	6,191,470	1	22,906	256	6,214,376
83	184	4,165,681			184	4,165,681
84	147	3,259,174			147	3,259,174
85	119	2,487,479	1	9,891	120	2,497,370
86	71	1,494,184			71	1,494,184
87	68	1,550,557			68	1,550,557

EXHIBIT VI-13

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
SERVICE RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
88	52	1,024,569	2	43,198	54	1,067,766
89	42	842,272			42	842,272
90	26	476,521			26	476,521
91	31	643,832			31	643,832
92	12	264,641			12	264,641
93	16	372,717			16	372,717
94	6	99,251			6	99,251
95	5	89,741			5	89,741
96	6	93,352			6	93,352
97	2	33,838			2	33,838
98	1	14,541			1	14,541
99	1	18,114			1	18,114
Total	11,425	\$ 405,868,696	181	\$ 7,006,800	11,606	\$ 412,875,496

EXHIBIT VI-14

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
27	1	\$ 17,784	2	\$ 25,741	3	\$ 43,525
28	2	83,494			2	83,494
29						
30	3	61,241			3	61,241
31	2	56,091	3	91,908	5	147,999
32	2	76,554			2	76,554
33	8	252,477	1	27,523	9	280,000
34	13	378,898	2	67,657	15	446,555
35	7	228,611	5	198,467	12	427,078
36	19	589,986	2	60,307	21	650,292
37	32	1,036,809	8	232,124	40	1,268,932
38	28	933,666	7	239,743	35	1,173,409
39	29	980,350	10	310,015	39	1,290,365
40	47	1,505,790	14	470,656	61	1,976,446
41	64	2,142,956	9	255,147	73	2,398,103
42	52	1,839,679	12	383,263	64	2,222,943
43	68	2,386,125	13	406,966	81	2,793,090
44	75	2,628,989	21	635,700	96	3,264,689
45	69	2,420,628	14	517,132	83	2,937,760
46	66	2,246,239	16	536,706	82	2,782,945
47	94	3,256,967	12	373,341	106	3,630,308
48	90	3,239,116	11	387,201	101	3,626,317
49	90	3,108,539	13	444,854	103	3,553,393
50	126	4,437,713	18	610,784	144	5,048,498
51	160	5,784,214	30	1,037,493	190	6,821,707
52	134	4,697,842	29	832,790	163	5,530,632
53	143	5,029,872	20	665,003	163	5,694,876
54	182	6,567,088	21	620,745	203	7,187,833
55	190	7,018,158	29	949,019	219	7,967,177
56	207	7,200,033	20	698,552	227	7,898,585
57	231	8,034,953	11	383,654	242	8,418,607
58	200	6,905,811	15	491,773	215	7,397,583
59	219	7,645,417	19	606,082	238	8,251,499
60	228	7,915,233	15	519,268	243	8,434,501
61	303	10,682,889	12	335,378	315	11,018,268
62	245	8,195,872	11	332,137	256	8,528,009
63	186	6,438,603	3	76,697	189	6,515,300
64	175	5,880,036	5	144,236	180	6,024,272
65	224	7,217,791	1	29,610	225	7,247,401
66	192	6,038,689	3	72,425	195	6,111,114

EXHIBIT VI-14

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
DISABILITY RETIREES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
67	160	5,181,232	1	32,192	161	5,213,424
68	159	5,109,018	2	55,582	161	5,164,599
69	142	4,584,407			142	4,584,407
70	134	3,892,800	3	124,092	137	4,016,893
71	124	3,517,617	1	22,706	125	3,540,323
72	110	3,199,027			110	3,199,027
73	98	2,657,730			98	2,657,730
74	79	2,165,235			79	2,165,235
75	61	1,549,319			61	1,549,319
76	50	1,234,686	1	25,801	51	1,260,486
77	51	1,221,831			51	1,221,831
78	60	1,396,308			60	1,396,308
79	54	1,240,725			54	1,240,725
80	59	1,312,218			59	1,312,218
81	56	1,193,621	1	19,719	57	1,213,340
82	52	1,061,380			52	1,061,380
83	41	801,766			41	801,766
84	23	483,590			23	483,590
85	15	340,991			15	340,991
86	13	245,485	1	19,498	14	264,983
87	8	124,903			8	124,903
88	3	49,101			3	49,101
89	2	39,516			2	39,516
90	2	40,730			2	40,730
91	3	53,043			3	53,043
92	1	18,455			1	18,455
93	2	40,091			2	40,091
94						
95	1	15,103			1	15,103
96	1	15,263			1	15,263
Total	5,770	\$ 187,946,394	447	\$ 14,369,687	6,217	\$ 202,316,081

EXHIBIT VI-15

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
1	2	\$ 4,543			2	\$ 4,543
2			1	2,272	1	2,272
3	3	6,815	4	9,086	7	15,901
4	3	6,815	2	4,543	5	11,358
5	3	6,815	4	9,086	7	15,901
6	2	4,543	2	4,543	4	9,086
7	4	9,086	5	11,358	9	20,444
8	4	9,086	8	18,173	12	27,259
9	6	13,630	5	11,358	11	24,988
10	17	49,307	4	9,086	21	58,393
11	6	13,630	5	11,358	11	24,988
12	10	22,716	8	18,173	18	40,889
13	10	22,716	11	24,988	21	47,704
14	15	34,074	9	20,444	24	54,518
15	16	36,346	11	24,988	27	61,333
16	14	44,196	18	40,889	32	85,085
17	12	27,259	15	34,074	27	61,333
18	20	69,677	17	38,617	37	108,294
19	23	64,362	21	53,761	44	118,123
20	17	38,617	23	52,247	40	90,864
21	20	45,432	13	29,531	33	74,963
22	18	59,829	21	47,704	39	107,532
23	9	46,920	22	70,222	31	117,142
24	12	27,259	5	11,358	17	38,617
25	1	2,272	1	2,272	2	4,543
26	1	2,272	2	16,658	3	18,930
27						
28	2	4,543	1	2,272	3	6,815
29	3	6,815	1	4,920	4	11,735
30						
31	1	2,272	1	8,329	2	10,601
32	1	2,272	2	16,658	3	18,930
33	2	28,630	6	52,483	8	81,113
34	2	4,543	4	26,498	6	31,042
35	2	4,543	9	124,110	11	128,654
36	3	6,815	5	54,216	8	61,031
37	5	32,906	5	34,828	10	67,734
38	4	9,086	7	66,264	11	75,351
39	4	33,131	12	110,150	16	143,281
40	6	13,630	6	68,162	12	81,792

EXHIBIT VI-15

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
41	6	41,138	20	227,374	26	268,512
42	5	31,245	18	134,940	23	166,185
43			22	228,466	22	228,466
44	2	4,543	33	291,533	35	296,076
45	4	15,144	17	211,077	21	226,221
46	3	6,815	26	270,689	29	277,504
47	5	19,262	23	283,195	28	302,458
48	3	6,815	31	322,788	34	329,603
49	7	83,345	28	230,521	35	313,866
50	1	2,272	45	491,418	46	493,689
51	2	4,543	56	562,668	58	567,211
52	5	33,765	56	607,954	61	641,719
53	1	2,272	43	398,016	44	400,288
54			44	433,854	44	433,854
55			70	800,947	70	800,947
56	1	2,272	95	1,042,522	96	1,044,793
57	1	8,329	98	1,291,685	99	1,300,014
58	2	35,065	65	632,838	67	667,903
59	3	21,578	109	1,181,227	112	1,202,805
60	1	8,329	137	1,484,491	138	1,492,821
61	1	2,272	136	1,344,084	137	1,346,355
62	1	8,329	110	1,160,855	111	1,169,184
63			103	975,253	103	975,253
64	1	2,272	150	1,514,690	151	1,516,961
65			148	1,469,548	148	1,469,548
66	1	2,272	172	1,616,498	173	1,618,769
67	1	2,272	163	1,607,460	164	1,609,731
68	1	2,272	162	1,539,920	163	1,542,192
69	1	23,041	162	1,471,094	163	1,494,135
70			164	1,501,362	164	1,501,362
71			185	1,653,645	185	1,653,645
72			178	1,611,296	178	1,611,296
73			225	2,024,578	225	2,024,578
74			197	1,772,433	197	1,772,433
75	2	27,565	243	2,069,125	245	2,096,690
76	2	10,601	213	1,881,635	215	1,892,236
77			201	1,750,791	201	1,750,791
78			293	2,555,456	293	2,555,456
79			267	2,292,695	267	2,292,695
80	1	2,272	256	2,226,615	257	2,228,887

EXHIBIT VI-15

(Continued)

**THE NUMBER AND ANNUAL RETIREMENT
ALLOWANCES OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF JANUARY 1, 2009**

**TOTAL
SURVIVORS AND BENEFICIARIES**

Age	Male		Female		Totals	
	Number	Annuities	Number	Annuities	Number	Annuities
81			276	2,362,083	276	2,362,083
82			268	2,190,318	268	2,190,318
83	1	8,329	239	1,914,773	240	1,923,102
84			237	1,973,310	237	1,973,310
85	2	11,497	180	1,465,095	182	1,476,592
86			144	1,138,234	144	1,138,234
87			149	1,195,876	149	1,195,876
88	1	8,329	126	1,022,950	127	1,031,279
89			75	609,241	75	609,241
90			79	618,365	79	618,365
91	1	8,329	76	603,132	77	611,461
92			68	539,078	68	539,078
93			48	396,715	48	396,715
94			37	310,211	37	310,211
95			25	208,230	25	208,230
96			24	194,670	24	194,670
97			12	99,950	12	99,950
98			7	58,304	7	58,304
99			3	24,988	3	24,988
100			4	33,317	4	33,317
101			3	24,988	3	24,988
102			1	8,329	1	8,329
103						
104			1	8,329	1	8,329
Total	352	\$ 1,263,784	7,142	\$ 63,313,399	7,494	\$ 64,577,183